

MODEL DPR

ESTABLISHMENT OF WAREHOUSE FOR GRAINS (WITH CAPITAL SUBSIDY)

under Agriculture Infrastructure Fund Scheme

Submitted to



Department of Agriculture,
Cooperation & Farmers Welfare

Submitted by



Knowledge Partner
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CREDIT CITATION

Preparation of this document has been possible with broad-based support and co-operation from various stakeholders. NABARD Consultancy Services hereby, sincerely and gratefully acknowledges the support and valuable co-operation extended by them.

Our sincere thanks are also due to all others who directly or indirectly helped NABCONS in preparation of this document.

DPR Template for projects under Agriculture Infrastructure Fund¹

To be filled by the applicant

1. Details of the Applicant

SN	Particulars	Details
i.	Name of the Applicant	
ii.	Constitution Legal Status of Applicant : (i.e. Govt. organization, NGO, Co-operative society, Company, partnership firm, proprietorship firm, Individual, FPO, Self Help Group, etc.)	
iii.	Registration No. of Applicant/CIN	
iv.	GST No. of Applicant	
v.	Date of Establishment/ Incorporation	
vi.	Address of the registered office	
vii.	PAN No. of Applicant	
viii.	Address of the proposed site	
ix.	District	
x.	State	
xi.	Pin Code	
xii.	Whether lead promoter belong to SC/ ST/ Woman/Minority	

*Details of associates/ allied firms, if any may also be provided.

2. Contact details of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members including addresses, telephone, mobile, fax, e-mail, website, PAN etc.

SN	Name of Applicant/ Promoter(s)/ Partner(s)/ Director(s)/ Members	Address	Telephone No.	Mobile No.	E-mail Id	Any other details
1						
2		To be filled by the applicant				

¹ This template is prepared keeping in mind the essential information required by the lending institutions to process the loan application. Different formats of table/description can be used for preparation of the DPR but all the required information in template should be included in the DPR.

3. Details of the Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of Promoter(s)/ Partner(s)/ Director(s)/ Members	Aadhaar No.	PAN No.	Academic and technical Qualification	Net Worth	DIN No.	Credit Rating	Date of Share holding	Partner profit sharing ratio
1									
To be filled by the applicant									
2									

4. Relative experience of the Applicant/Promoter(s)/Partner(s)/Directors(s)/ Members

S N	Name of lead Applicant/Promoter(s)/Partner(s)/ Members of Applicant Entity	Detail of Experience	Details of Turnover (year-wise)	Supporting Document attached, if any (Yes/No)
1				
To be filled by the applicant				
2				

5. Details of Existing Banking and Credit facilities of the Applicant/ Promoter(s)/ Partner(s)/ Directors(s): N.A.

S N	Types of Facility	Name of Bank and Branch	Limits	Outstanding as on dd/mm/yyyy	Securities	Rate of interest	Repayment terms	Purpose
1	Cash Credit	-	-	-	-	-	-	-
To be filled by the applicant								
2	Term Loan	-	-	-	-	-	-	-
3	Others	-	-	-	-	-	-	-

6. Details of GST Returns submitted, if any or status of registration

Not Applicable

7. Project Details

The promoter has good experience in the related fields also have good contacts in the market which will help to assure customers for the unit. It is expected that in the first year the promoter will be able to get 75% occupancy of warehouse. With the increasing population the demand for agricultural produce is increasing and so the warehouses will also be in demand.

The said warehouse will be constructed under the “NABARD Rural Warehouse Scheme” declared by Central Government of India intending to give a boost to creation of rural storage infrastructure. The warehouse build shall be structurally sound on account of engineering considerations and functionally suitable to store the agriculture produce.

a. Objective of the proposed project: To meet the requirements of the farmers and other related bodies for storing farm produce. It will also connect the players in ecosystem and hence, improve avenues for collaboration between entrepreneurs and farmers.

b. Category of proposed infrastructure as per the Scheme:

SN	Component	Mark Tick (✓)
1	Supply chain	-
2	Warehouses	✓
3	Silos	-
4	Pack Houses	-
5	Assaying Unit	-
6	Sorting & Grading unit	-
7	Cold Chain	-
8	Logistics facilities	-
9	Primary Processing Centres	-
10	Ripening Chambers	-
11	Organic input production	-
12	Bio stimulant production unit	-
13	Infrastructure for Smart and precision agriculture	-
14	Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.	-
15	Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post-harvest management projects.	-
16	Any other (please Specify)	-

c. Type of Operating Model (Rental, PPP, captive, Lease, Franchise etc.) and details: Rental

Exact details to be filled by the applicant

8. Land Details:

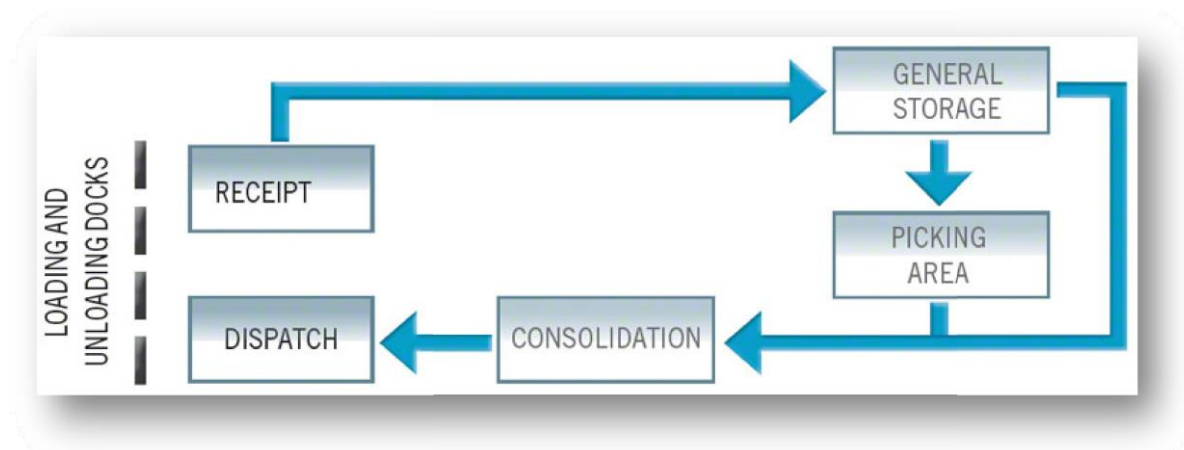
SN	Particulars	Details
1	Land Area	9800.00 Sq.mtrs
2	Status of Legal title & Possession	Owned
3	if leased, Period of lease	-
4	Coordinates of location	
5	Details of CLU	NA
6	Connectivity to roads I. State Highway (in Km.) II. National Highway (in Km.)	1 KM 30 KM
7	Availability of Water	Yes
8	Availability of Power	Yes

9. Proposed facilities:

I. Details of proposed facility

S N	Type of facilities proposed to be created	No. of Units	Total Capacity [MT, Ltrs, MT/Hr.	No. of Days of operation
1	Warehouse	1	5021.78 MT	360 Days
2	Silos	-	-	-
3	Pack-house	-	-	-
4	CA Store	-	-	-
5	Cold store	-	-	-
6	Frozen store	-	-	-
7	Pre-cooling Chambers	-	-	-
8	Assaying, Sorting, Grading, Waxing, Weighing, Packing facility [Modify as per actual]	-	-	-
9	Ripening Chambers	-	-	-
10	IQF	-	-	-
11	Blast Freezing	-	-	-
12	Refrigerated Vehicles/ Reefer vans	-	-	-
13	Mobile Pre-coolers	-	-	-
14	Insulated/ non-insulated distribution vehicle	-	-	-
15	Irradiation Facility	-	-	-
16	Organic input production	-	-	-
17	Bio Stimulant production units	-	-	-
18	Others (Specify)	-	-	-

- II. Details of technologies to be used/ alternative technologies Granulator: The godown will have proper ventilation system with air inlets, windows, moisture systems, and control systems followed by proper arrangement for firefighting equipment's.
- III. Flow chart of activity process



10. Detailed timeline for construction of proposed project and proposed date for commencement of operation: Construction of the project will start in Sept, 2020 and its commencement from Jan, 2021

11. Proposed Project Financials

a. Estimated Project cost details

SN	Items	Amount (₹ in lakhs)
1	Site Development	-
2	Civil Works	159.63
3	Technical Civil Works/Errection etc.	-
4	Plant & Machinery (P&M)	-
5	Fixed cost on power supply connection or/ and Generator set/solar system etc.	-
6	Common Utilities like Water/ETP/ STP, etc.	-
7	Pre-operative Expenses	-
8	Interest During Construction	-
9	Contingencies	-
10	Working capital	5.37
	Total Project Cost	165.00

b. Means of finance

SN	Items	Amount (₹ in lakhs)	Percentage (%)
1	*Promoter's Equity	16.5	10%
2	Capital Subsidy/ Benefit from other Central/ State Scheme	-	
3	Loan (TL +CC) (including back end capital subsidy @ 20% of project cost, amounting to Rs. 33 lakhs. This is back end capital subsidy, provided at the end of repayment cycle)	148.5 (including Rs. 33 lakhs, back end capital subsidy)	90%
	Total	165.00	

c. Basic Revenue Projections (₹ in lakh)

SN	Item	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Turnover	301.31	339.07	380.08	424.57	472.80	525.06	553.94
2	Cost of Operations	18.02	18.94	19.92	20.95	22.04	23.19	24.26
3	Gross Profit	283.29	320.13	360.16	403.62	450.76	501.87	529.68
4	Earnings Before Interest, Tax, Depreciation and Amortization (EBITDA)	283.29	320.13	360.16	403.62	450.76	501.87	529.68
5	Profit before taxation	258.282	297.791	340.578	386.651	436.280	523.166	520.660
6	Profit after taxation	180.797	208.454	238.405	270.656	305.396	376.117	364.462

d. Financial Parameters

SN	Particulars	Details (Ratio/%)	Ref Page No. in DPR*
1	Internal Rate of Return (IRR) [(a) With and (b) without grant/ subsidy]	(a) 63.94% (b) 59.76%	-
2	Avg. Debt Service Coverage Ratio (DSCR)	13.89	-
3	Break Even Point (BEP)	71.51%	-
4	Debt-Equity Ratio (TTL/TNW)	0.566	-
5	Fixed Assets Coverage Ratio	6.78	-

e. Credit Facilities proposed

I. Fund Based

a) Term Loan

Rs. 143.13 Lakhs

b) Working Capital

Rs. 5.37 lakhs

(Attach Assessment of working capital, if proposed)

II. Non Fund Based: Nil

f. Collateral Security proposed to be offered and its approximate value for the applicable cases. (To be furnished only in case of loans above Rs.2 crore): N.A.

g. Repayment Schedule (Including moratorium period)

h. Details of Statutory/other approvals/registrations (status)

12. Availability of Raw Materials in the Catchment Area - provide details such as Adequate Volume, Wider Mix of Raw Materials, Days of Operation in a Year along with supporting data. Based on this information feasibility/viability of the project should be justified.

13. Details of the catchment area of the project

S.N	Location of the Catchment (Primary/Secondary)	Name Village/Dist/ APMC	Commodities to be sourced	Quantity to be sourced [MT] (per annum)
1				
2				



*DPR should comprised of detailed chapter on proposed catchment (production and supply statistics).

14. Details of existing demand of the product and marketing arrangements (including e-trading), possibility of for leasing with FCI/CWC/SWC/e-commerce players / retailers for assured cash flows if any.: NA

15. Employment Generation projections

- a. Direct Employment: (Skilled and Semi-skilled).....8
- b. Contractual Employment with no. of days:10/360 days
- c. Indirect Employment (specify): ...5

16. Details of renewable/ alternate energy sources including solar energy, if any, proposed to be used for operating the project including inter alia, details of power generation.: NA

17. Details of pollution issues (if any) and adoption of modern technology for reducing the carbon footprints and increasing operational efficiency:- Not Applicable

SN	Name of technology/item	Basic cost (Excluding taxes etc.)	How the technology will help in reducing carbon footprint and/or increase in operationalefficiency
1	-	-	-
2			

18. List of Manufacturers/ Suppliers of P&M (enclose quotations)



Model DPR for Establishment of Warehouse for Grains (with Capital Subsidy)

I Certify that the information / contents as above furnished by me / us are true to the best of my / our knowledge and belief and nothing material has been concealed. In case, any information furnished in the application is found false, my / our application may be rejected out at any stage by the Bank and not eligible under Agriculture Infrastructure Fund scheme.

To be filled by the applicant

Date: _____

Signature of the Applicant

Place: _____



Annexures

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DPR With subsidy**Annexure 1 - Estimated cost of the project**

Estimated cost of project		
Sr. No.	Particulars	Grand Total (in lakhs)
1	Land and site development	
(a)	Land (Lease in name of company)	-
	Total	-
2	Civil Work	
(a)	Civil Work	159.63
	Total	159.63
3	Plant and Machinery (indegenuous)	
(a)	Plant and Machinery	-
	Total	-
4	Miscellanoeous Fixed Assets	
(a)	Cost	-
5	Working Capital Margin	5.37
6	Preliminary Expenses	
(a)	Security Deposit	-
	Total	
	Pre-Operative Expense (for 6 months upto the date od commencement of commercial production)	
(a)	Establishment and Travelling and Other Expenses	-
(b)	Legal and Misc Expense	-
	Total	-
	Total Cost of Project	165.00

Annexure 2 - Means of Finance

Sr. No.	Item	Grand Total (in lakhs)
1	Promoter's equity	16.50
2	Eligible Assistance	-
3	Term Loan	143.13
4	CC Limit	5.37
	Total	165.00

Annexure 4 - Estimated Cost of Production

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
	No of Working months	12	12	12	12	12	12	12	12	12
	Administrative salaries and wages	1,272,000	1,348,320	1,429,219	1,514,972	1,605,871	1,702,223	1,804,356	1,912,618	2,027,375
	Electricity Expense	330,000	342,000	354,600	367,830	381,722	396,308	396,308	396,308	396,308
	Stationery expense	200,000	204,000	208,080	212,242	216,486	220,816	225,232	229,737	234,332
	Total	1,802,000	1,894,320	1,991,899	2,095,044	2,204,079	2,319,347	2,425,896	2,538,662	2,658,014
	Cost of Sales	1,802,000	1,894,320	1,991,899	2,095,044	2,204,079	2,319,347	2,425,896	2,538,662	2,658,014
	Expected sales revenue	30,130,680	33,907,059	38,007,693	42,456,829	47,280,397	52,506,125	55,393,962	58,440,630	61,654,864
	Gross Profit	28,328,680	32,012,739	36,015,794	40,361,785	45,076,318	50,186,778	52,968,065	55,901,967	58,996,850
	Financial expense									
	Interest on Term Loan	850,530	743,280	611,280	479,280	347,280	173,835	-	-	-
	Interest on WC Loan	53,700	53,700	53,700	53,700	53,700	53,700	53,700	53,700	53,700
	total	904,230	796,980	664,980	532,980	400,980	227,535	53,700	53,700	53,700
	Operating profits (PBT)	27,424,450	31,215,759	35,350,814	39,828,805	44,675,338	49,959,243	52,914,365	55,848,267	58,943,150
	depreciation	1,596,300	1,436,670	1,293,003	1,163,703	1,047,332	942,599	848,339	763,505	687,155
	Other income - Subsidy for loan repayment	-	-	-	-	-	3,300,000	-	-	-
	Net Profit before Tax	25,828,150	29,779,089	34,057,811	38,665,103	43,628,006	52,316,644	52,066,026	55,084,762	58,255,995
	Income Tax	7,748,445	8,933,727	10,217,343	11,599,531	13,088,402	14,704,993	15,619,808	16,525,429	17,476,799
	Profits after Tax	18,079,705	20,845,362	23,840,468	27,065,572	30,539,604	37,611,651	36,446,218	38,559,333	40,779,197
	Distribution of profits (80%)	14,463,764	16,676,290	19,072,374	21,652,458	24,431,683	30,089,321	29,156,975	30,847,467	32,623,357
	Profit transfer to balance sheet	3,615,941	4,169,072	4,768,094	5,413,114	6,107,921	7,522,330	7,289,244	7,711,867	8,155,839

1. Warehouse electricity are semi-fixed cost. Rs. 90,000 pa is fixed, balance is variable at Rs. 12 per unit usage

2. Electricity usage in units is given below

Usage in units	20000	21000	22050	23152.5	24310.125	25525.63125	25525.63125	25525.63125	25525.63125
Variable cost	240000	252000	264600	277830	291721.5	306307.575	306307.575	306307.575	306307.575

3. Stationery expense is fixed at Rs. 2,00,000 with annual increase of 2%

4. Revenue is Rs. 8 per kg per day which increase at 5.5% per annum

Capacity utilization in year I is 75% which will increase 5% annually

Annexure 5- Projected balance sheet

Projected Baalance sheet

Sr. No	Description	Year ending March 31st								
		I	II	III	IV	V	VI	VII	VIII	IX
A	Asset									
1	Fixed Capital expenditure									
	Gross Block	15,963,000	14,366,700.00	12,930,030.00	11,637,027.00	10,473,324.30	9,425,991.87	8,483,392.68	7,635,053.41	6,871,548.07
	Less- Depreciation	1,596,300	1,436,670.00	1,293,003.00	1,163,702.70	1,047,332.43	942,599.19	848,339.27	763,505.34	687,154.81
	net Block	14,366,700	12,930,030.00	11,637,027.00	10,473,324.30	9,425,991.87	8,483,392.68	7,635,053.41	6,871,548.07	6,184,393.27
2	Sundry debtors	2,510,890	2,825,588	3,167,308	3,538,069	3,940,033	4,375,510	4,616,163	4,870,052	5,137,905
3	Cash/ bank balance	2,171,684	5,263,395	8,783,452	12,790,202	17,344,198	20,961,372	28,859,038	37,081,272	45,657,179
	Total assets	19,049,274	21,019,013	23,587,787	26,801,595	30,710,223	33,820,275	41,110,255	48,822,872	56,979,477
B	Liabilities									
1	Capital	1,650,000	5,265,941	9,435,013	14,203,107	19,616,221	25,724,142	33,246,472	40,535,716	48,247,583
	Add- Profit	3,615,941	4,169,072	4,768,094	5,413,114	6,107,921	7,522,330	7,289,244	7,711,867	8,155,839
	Less- Drawings	-	-	-	-	-	-	-	-	-
	Closing capital	5,265,941	9,435,013	14,203,107	19,616,221	25,724,142	33,246,472	40,535,716	48,247,583	56,403,422
2	term Loan	13,213,000	11,013,000	8,813,000	6,613,000	4,413,000	-	-	-	-
3	Working capital	537,000	537,000	537,000	537,000	537,000	537,000	537,000	537,000	537,000
4	Creditors	33,333	34,000	34,680	35,374	36,081	36,803	37,539	38,290	39,055
	Total liabilities	19,049,274	21,019,013	23,587,787	26,801,595	30,710,223	33,820,275	41,110,255	48,822,872	56,979,477
	Current Ratio									
	Current Assets	4,682,574	8,088,983	11,950,760	16,328,271	21,284,231	25,336,882	33,475,201	41,951,324	50,795,084
	Current Liabilities	570,333	571,000	571,680	572,374	573,081	573,803	574,539	575,290	576,055
	Ratio	8.210241379	14.16634571	20.90463192	28.5272952	37.14000062	44.15608822	58.26447999	72.92210707	88.17744229
	Debt Equity ratio									
	Debt	13,750,000	11,550,000	9,350,000	7,150,000	4,950,000	537,000	537,000	537,000	537,000
	Equity	5,265,941	9,435,013	14,203,107	19,616,221	25,724,142	33,246,472	40,535,716	48,247,583	56,403,422
	Ratio	2.611119266	1.224163603	0.658306666	0.364494256	0.192426242	0.01615209	0	0	0
	Average				0.566728943					
	Fixed asset coverage ratio									
	Fixed assets	14,366,700	12,930,030	11,637,027	10,473,324	9,425,992	8,483,393	7,635,053	6,871,548	6,184,393
	Debt	13,750,000	11,550,000	9,350,000	7,150,000	4,950,000	537,000	537,000	537,000	537,000
	ratio	1.044850909	1.119483117	1.244601818	1.464800601	1.904240782	15.79775174	14.21797656	12.79617891	11.51656102
	Debt service coverage ratio									
	Interest on loan (TL + WC)	904,230	796,980	664,980	532,980	400,980	227,535	53,700	53,700	53,700
	Instalment of loan	1,100,000	2,200,000	2,200,000	2,200,000	2,200,000	1,113,000	-	-	-
	Total	2,004,230	2,996,980	2,864,980	2,732,980	2,600,980	1,340,535	53,700	53,700	53,700
	Net operating income	28,328,680	32,012,739	36,015,794	40,361,785	45,076,318	50,186,778	52,968,065	55,901,967	58,996,850
	ratio	14.13444565	10.68166573	12.57104561	14.76841594	17.33051322	37.43787241	986.3699343	1041.004978	1098.637806
	Average				13.89721723					

1. assumed that 90 days of purchases are average creditors maintained
2. assumed that 30 days of sales are average debtors maintained by the business

Annexure 8 - Details of Mnpower

Details of Manpower

S. No.	Designation	In no.	Salary per person per month	Monthly cost
i.	Labour	5	12,000	720,000
ii.	Accountant	1	26,000	312,000
iii.	Security	2	10,000	240,000
Total				1,272,000
Add: benefits @ 20%				254,400
Total				1,526,400

Total annual wages	1,526,400
Annual increase in wages	6%
Total manpower	8

Annexure 9 - Computation of Depreciation

Computation of Depreciation

Sr. No.		Building and civil work	Plant and Machinery	Misc Fixed Asset	Amount in lakhs
i.	Cost	15,963,000	-	-	159.63
ii.	Pre operatives	-	-	-	-
iii.	Contingencies	-	-	-	-
	Total				159.63

	Rates of Depreciation	10%	15%	10%	Total
Year 1		1,596,300.00	-	-	1,596,300.00
Year 2		1,436,670.00	-	-	1,436,670.00
Year 3		1,293,003.00	-	-	1,293,003.00
Year 4		1,163,702.70	-	-	1,163,702.70
Year 5		1,047,332.43	-	-	1,047,332.43
Year 6		942,599.19	-	-	942,599.19
Year 7		848,339.27	-	-	848,339.27
Year 8		763,505.34	-	-	763,505.34
Year 9		687,154.81	-	-	687,154.81


Annexure 10 - Calculation of Income taxCalculation of Income Tax

Particulars	Year ending March 31st								
	I	II	III	IV	V	VI	VII	VIII	IX
Net profit before tax	27,424,450	31,215,759	35,350,814	39,828,805	44,675,338	49,959,243	52,914,365	55,848,267	58,943,150
Add- dep on SLM	-	-	-	-	-	-	-	-	-
Sub total	27,424,450	31,215,759	35,350,814	39,828,805	44,675,338	49,959,243	52,914,365	55,848,267	58,943,150
Less- Dep on WDV	1,596,300	1,436,670	1,293,003	1,163,703	1,047,332	942,599	848,339	763,505	687,155
Sub total	25,828,150	29,779,089	34,057,811	38,665,103	43,628,006	49,016,644	52,066,026	55,084,762	58,255,995
Less - Deductions	-	-	-	-	-	-	-	-	-
Taxable profits	25,828,150	29,779,089	34,057,811	38,665,103	43,628,006	49,016,644	52,066,026	55,084,762	58,255,995
Income tax @30%	7,748,445	8,933,727	10,217,343	11,599,531	13,088,402	14,704,993	15,619,808	16,525,429	17,476,799

Annexure 11- Break even analysis (At maximum capacity utilization)

Break even capacity at maximum capacity utilization

Sales		50,217,800
Variable cost		
- Interest on Working capital	55,000	
- electricity expense	306,308	361,308
Contribution		49,856,492
Less: fixed cost		
Wages and salaries		305,280
Office Electricity expense		90,000
Depreciation		9,778,607
Fixed cost		10,173,887

	Warehouse	
	Rs. per kg	
Sales price per kg	8	
Interest on Working capital	0.01	
Electricity charges	0.12	
Contribution per unit	7.87	
FC	10,173,887	
BEP in kgs	1,292,844.86	
BEP %	71.51%	

Annexure 13 - Repayment schedule

Repayment schedule

Amount of Loan (in lakhs)	143.13
Amount of subsidy (in lakhs)	33.00
Rate of interest	6.00%
Moratorium period	6 months

Year	Quarter	Balance outstanding	Principal instalment	Interest
1	1	143.13	0	2.147
	2	143.13	0	2.147
	3	143.13	5.5	2.147
	4	137.63	5.5	2.0645
2	1	132.13	5.5	1.982
	2	126.63	5.5	1.8995
	3	121.13	5.5	1.817
	4	115.63	5.5	1.7345
3	1	110.13	5.5	1.652
	2	104.63	5.5	1.5695
	3	99.13	5.5	1.487
	4	93.63	5.5	1.4045
4	1	88.13	5.5	1.322
	2	82.63	5.5	1.2395
	3	77.13	5.5	1.157
	4	71.63	5.5	1.0745
5	1	66.13	5.5	0.992
	2	60.63	5.5	0.9095
	3	55.13	5.5	0.827
	4	49.63	5.5	0.7445
6	1	44.13	5.5	0.662
	2	38.63	5.5	0.5795
	3	33.13	0.13	0.497
	4	33	0	0
7	1	0	0	0
	2	0	0	0
	3	0	0	0
	4	0	0.00	0

repaid via subsidy

In case of Capital subsidy, the amount vary depending on location of unit and scheme offered by the government at that time. Thus it is assumed here that 20% of project cost (Rs. 33 lakhs)is sourced

The amount Rs. 33 lakhs is sourced by Government subsidy. Since this is a back end subsidy, the amount is funded to bank at the end of repayment schedule.

Cash Flow operations

Particulars	I	II	III	IV	V	VI	VII	VIII	IX
Opening cash Balance	537,000.00	2171684.333	5263395.185	8783452.186	12790201.54	17344198.29	20961371.94	28859037.86	37081271.66
Add: Sales realizations	27619790	31081470.35	34840385.67	38918760.22	43340363.82	48130614.55	50777798.35	53570577.26	56516959.01
Less: Payment made to creditors of previos year	0	33333.33333	34000	34680	35373.6	36081.072	36802.69344	37538.74731	38289.52225
Add: Receipts from debtors of previos year	0	2510890	2825588.213	3167307.788	3538069.111	3940033.074	4375510.414	4616163.487	4870052.479
Less: Payments made for current year purchase	1768666.667	1860320	1957219.2	2059670.352	2167997.553	2282543.977	2388357.622	2500372.876	2618958.889
Less: Interest payments	904230	796980	664980	532980	400980	227535	53700	53700	53700
	25483893.33	33073411.35	40273169.87	48242189.85	57064283.31	66868685.87	73635820.39	84454166.98	95757334.74
Income tax	7748445	8933726.568	10217343.38	11599530.81	13088401.75	14704993.23	15619807.86	16525428.6	17476798.61
	17735448.33	24139684.78	30055826.49	36642659.04	43975881.56	52163692.64	58016012.53	67928738.38	78280536.13
Distrucutions made from profits	14463764	16676289.59	19072374.3	21652457.5	24431683.27	30089320.7	29156974.67	30847466.72	32623357.41
	3271684.333	7463395.185	10983452.19	14990201.54	19544198.29	22074371.94	28859037.86	37081271.66	45657178.72
Less: Principal repayment of loan	1100000	2200000	2200000	2200000	2200000	1113000	0		
Closing cash balance	2171684.333	5263395.185	8783452.186	12790201.54	17344198.29	20961371.94	28859037.86	37081271.66	45657178.72

S. No. Assumptions

- 1 In the process of processing vegetables and fruits, it is assumed that there is normal loss of 10% of output produced
- 2 Warehouse electricity are semi-fixed cost. Rs. 90,000 pa is fixed, balance is variable at Rs. 12 per unit usage
- 3 Electricity usage in units is given below

Usage in units	20000	21000	22050	23152.5	24310.13	25525.63	25525.63	25525.63	25525.63
Variable cost	240000	252000	264600	277830	291721.5	306307.6	306307.6	306307.6	306307.6

- 4 Stationery expense is fixed at Rs. 2,00,000 with annual increase of 2%
- 5 Revenue is Rs. 8 per kg per day which increase at 5.5% per annum
Capacity utilization in year I is 75% which will increase 5% annually



(Wholly – owned subsidiary of NABARD)

- i. More than 100 Full-time Consultants**
- ii. Backed by 400 domain specialists**
- iii. Executed over 1700 assignments across India and in African and Asian Continents**
- iv. Core Competencies**
 - a. Preparation/Appraisals of DPRs**
 - b. Techno-feasibility study**
 - c. Baseline Surveys**
 - d. Project Management Consultancy**
 - e. Climate Issues and Green Funds**
 - f. Monitoring and Evaluation**
 - g. Impact Assessment Studies**
 - h. Third Party Monitoring of Infrastructural Projects**
 - i. Skills for Livelihood**
 - j. Capacity Building**
 - k. Accreditation of Rural Godowns**
 - l. Climate Change Issues**
 - m. CSR Facilitation**
 - n. IT in Rural Banks**

Pro - Services Rendered by NABCONS

No.	Name of Services	Description
1	Project Management Consultancy (PMC)	Entails provision of end-to-end solution, including assistance in statutory approvals, bid process management, issuing and evaluating tender documents and supervision over infrastructure projects like Mega Food Park, Rural Godowns, Cold Storage, etc. funded by Govt. or private entities.
2	Preparation of Detailed Project Report / Conduct / Techno-economic Feasibility	For various activities under agriculture, horticulture, forestry, fisheries, irrigation, animal husbandry, food processing activities, agri-infrastructure, climate issues, etc.
3	Third Party Monitoring (TPM) of Infrastructure Projects	TPM of various Govt.-funded infra projects to assess the level of compliance followed in execution. This also covers socio-economic impact evaluation.
4	Monitoring and Evaluation (M&E)	M & E is undertaken for various developmental schemes of Govt. of India and State Govts in the areas of agriculture, animal husbandry and all other socio-development sectors.
5	Training and Capacity Building	Training is imparted on forward markets, agriculture market infrastructure, rural godown, agri-financing, treasury and investment management for banks, etc.
6	Studies / Baseline Surveys	Baseline surveys are taken up for measuring impact of community investment made by public and private sector Companies. Studies are conduct on women, children, disadvantaged groups / regions, etc.
7	Livelihood Mapping	Livelihood mapping and analysis is done for identification of potential activities to be taken up by SHGs
8	International Visitors' Programme / International Exposure Visits	Entails organizing study tours / exposure for the visiting foreign delegates to their areas of interest such as watershed, micro-finance, fin-inclusion, cooperatives, projects appraisal, agro-processing, post-harvest technologies, farmers' clubs, etc.
9	Consultancy on Banking and Finance	Designing and execution of priority sector strategies, advisory services on Treasury and Investment Management for Banks, preparation of IT Policy, etc.
10	Transaction advisory	Transaction Advisory for setting up of Agri-mall, Silos & Cold Storages
11	Skills for Livelihood	Skilling of rural BPL youth and placement in the formal sector, monitoring skill initiatives of MORD, Govt. of India, facilitating access to credit for trainees, etc.
12	Accreditation of Godowns	Engaged by WDRA as Accreditation Agency for accrediting rural godowns.