

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## **ANNEXURE 1**

### **ASSUMPTIONS FOR PROFITABILITY WORKINGS**

Assumptions considered under the financial analysis are:

1. The production unit is assumed to work for 8 hours a day for 300 days per annum.
2. The wages for unskilled workers are taken as per prevailing rates in this type of industry.
3. Interest rate for term loan is 7% per annum.
4. Costs of machinery and equipment are based on average prices of machinery manufactured in India.
5. Power cost is calculated at Rs. 1.5 per unit for industrial purposes and the cost of water is considered as Rs. 2.95 per cubic meter.
6. Repair and maintenance cost of machines and utilities are taken under as miscellaneous.
7. None of the ETP chemical and lab procedure are required in processing and packaging the product, therefore the cost is nil
8. No consumable goods are considered in the project.
9. All the amounts are in ₹.

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 2

### PLANT ECONOMICS

(Amount in ₹)

<b>Rated plant capacity</b>	<b>Ginger Production per day</b>	
Total production per day	30	per packet/ day
Total production per month	750	per packet/ month
Total production per annum	9000	per packet/ annum
Basis		
Number of working days	25	days/ months
	300	days/ annum
Number of shifts	3	shifts per day
One shift	8	hours
Total working hours per days	24	hours per day

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 2

### PLANT ECONOMICS

(Amount in ₹)

<b>Rated plant capacity</b>	<b>Turmeric Production per day</b>	
Total production per day	31.2	per packet/ day
Total production per month	780	per packet/ month
Total production per annum	9360	per packet/ annum
Basis		
Number of working days	25	days/ months
	300	days/ annum
Number of shifts	3	shifts per day
One shift	8	hours
Total working hours per days	24	hours per day

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 3

### PRODUCTION SCHEDULE

(Amount in ₹)

Name of the Product	Packet per day	Packet per annum	Total batch	UOM
Turmeric per packet	30	9000	9000	kg
Ginger per packet	31.2	9360	9360	kg
<b>Total</b>	<b>61.2</b>	<b>18360</b>	<b>18360</b>	

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 4

### LAND AND BUILDING

(Amount in ₹)

Particulars of assets proposed	UMO	Rate	Total
Licensing		4,000	4,000
<b>Site development</b>			
Architecture drawing	sq.mts	50,000	50,000
Lease land	sq.mts	43,550	43,550
<b>Building</b>	sq.mts	1,535,184	1,535,184
<b>Fencing</b>	sq.mts	30,000	30,000
<b>Irrigation</b>	sq.mts	50,000	50,000

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 4

### LAND AND BUILDING

<b>Proposed land and building</b>	<b>Rate</b>
Land development cost, boundary cost	1,712,734

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 5

### PLANT AND MACHINERY

Items	Qty	price	Estimated Amount
Building	1	1,535,184	1,535,184
Dry ginger processing and production machine	1 set	700,000	700,000
weighing machine	1	3,000	3,000
Mini tiller	1	243,865	243,865
Farming tools(spades, others)	lumpsum	40,450	40,450
Table	1	3,000	3,000
Chairs	3	1,000	3,000
Computer	1	30,000	30,000
Marketing Van	1	100,000	100,000
<b>Grand total</b>			<b>2,658,499</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 6

### OVERHEADS REQUIRED PER MONTH

<b>Items/Particulars</b>	<b>Estimated cost per month</b>	<b>Estimated cost Year 1</b>
Telephone bill	500	6,000
Internet charges	300	3,600
Office stationaries	1,000	12,000
Water bill	1,000	12,000
Plastic Bins	1,000	12,000
Plastic racks	10,000	120,000
Electricity bill	960	11,520
Miscellaneous expenses	6,000	72,000



# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 7

### SALARY AND WAGES

<b>Salary and Wages</b>	<b>UOM</b>	<b>Quantity</b>	<b>Rate per month</b>	<b>Amount</b>
Manager	Nos	1	11,000	11,000
Laborers	Nos	1	7,000	7,000
Operator	Nos	1	7,000	7,000
sales person	Nos	1	7,000	7,000
<b>Total</b>			<b>46,000</b>	<b>46,000</b>

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## ANNEXURE 8

### TURNOVER PER ANNUM

<b>Products</b>	<b>UMO</b>	<b>Rate</b>	<b>unit sales per month</b>	<b>sales per month</b>	<b>Year 1</b>
Ginger powder (250 g)	grams	150	750	112,500	1,350,000
Turmeric powder (250g)	grams	120	780	93,600	1,123,200
<b>Total</b>				<b>206,100</b>	<b>2,473,200</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 9

### MARKETING AND SELLING EXPENSES

<b>Particulars</b>	<b>Estimate per month</b>	<b>Estimate Year 1</b>
<b>Advertisement</b>		
Television	3,000	36,000
Newspapers	3,000	36,000
<b>Social Media</b>		
Facebook	-	-
Instagram	-	-
Transportation expenses	6,000	72,000
<b>Total</b>	<b>12,000</b>	<b>144,000</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 1

### COST OF THE PROJECT AND MEANS OF FINANCE

(Amount in ₹)

Particulars	Existing	Proposed	Total
Licensing	0.00	4,000	4,000
<b>site development</b>	0.00	0.00	0.00
Architecture drawing	0.00	50,000	50,000
Lease land	0.00	43,550	43,550
<b>building</b>	0.00	1,535,184	1,535,184
<b>Fencing</b>	0.00	30,000	30,000
<b>Machineries/Equipment</b>			
Building	0.00	1,535,184	1,535,184
Dry ginger processing and production machine	0.00	700,000	700,000
Weighing machine	0.00	3,000	3,000
Mini tiller	0.00	243,865	243,865
Farming tools (spades, others)	0.00	40,450	40,450
<b>Furniture &amp; Fixture</b>			
Table	0.00	3,000	3,000
Chairs	0.00	1,000	1,000
<b>Computers &amp; Accessories</b>			
Computer	0.00	30,000	30,000
<b>Vehicles</b>			
Marketing Van	0.00	100,000	100,000
Human Resources Cost	0.00	552,000	552,000
Administration cost	0.00	249,120	249,120
Marketing cost	0.00	144,000	144,000
Inventory cost	0.00	561,000	561,000
<b>Total Project Cost</b>	0.00	5,877,353	5,877,353

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 1

### COST OF THE PROJECT AND MEANS OF FINANCE

#### Financing

Financing	Estimated Amount
Owner's Funding	
	1,559,007
Total Owners Funding	1,559,007
Loans	
CSI LOAN	6,236,028
Total Loans	6,236,028
Total Funding	7,795,035

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 2

### Profitability and Net cash Accruals

(Amount in ₹)

Particulars	Operating Years				
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Total Revenue (A)</b>	2,473,200	2,596,860	2,856,546	3,285,028	3,942,033
<b>Less: Working Capital (B)</b>					
<b>Employee Expenses</b>	552,000	552,000	552,000	552,000	552,000
<b>Administration Costs</b>					
telephone bill	6,000	6,300	6,600	6,930	7,260
internet charges	3,600	3,780	3,960	4,158	4,356
Office stationaries	12,000	12,600	13,200	13,860	14,520
water bill	12,000	12,600	13,200	13,860	14,520
Plastic Bins	12,000	12,600	13,200	13,860	14,520
Plastic racks	120,000	126,000	132,000	138,600	145,200
electricity bill	11,520	12,096	12,672	13,306	13,939
miscellaneous expenses	72,000	75,600	79,200	83,160	87,120
<b>Inventory Cost</b>	<b>510,000</b>	<b>561,000</b>	<b>617,100</b>	<b>678,810</b>	<b>746,691</b>
<b>Marketing Cost</b>	144,000	141,120	146,765	152,635	158,741
<b>Total (B)</b>	1,455,120	1,515,696	1,589,897	1,671,179	1,758,867
<b>Less: Depreciation (C)</b>	398,775	398,775	398,775	398,775	398,775
<b>Less: Interest Cost (D)</b>	329,132	305,310	279,821	252,547	223,365
<b>total (B+C+D)</b>	2,183,027	2,219,781	2,268,492	2,322,501	2,381,006
<b>Gross: A-(B+C+D)</b>	290,173	377,079	588,054	962,527	1,561,027
<b>Less: Tax (25% on gross)</b>	72,543	94,270	147,013	240,632	390,257
<b>Net Profit After Tax</b>	217,630	282,809	441,040	721,895	1,170,770
<b>Net Cash Accruals</b>	<b>-830,853</b>	<b>-729,702</b>	<b>-511,339</b>	<b>-129,164</b>	<b>478,712</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 3

### ASSESSMENT OF WORKING CAPITAL REQUIREMENTS

(Amount in ₹)

particulars	Operating Years				
	1-Jan	2	3	4	5
<b>HR Cost</b>					
Manager	132,000	132,000	132,000	132,000	132,000
Laborers	252,000	252,000	252,000	252,000	252,000
Operator	84,000	84,000	84,000	84,000	84,000
sales person	84,000	84,000	84,000	84,000	84,000
<b>Administration Costs</b>					
telephone bill	6,000	6,300	6,600	6,930	7,260
internet charges	3,600	3,780	3,960	4,158	4,356
Office stationaries	12,000	12,600	13,200	13,860	14,520
water bill	12,000	12,600	13,200	13,860	14,520
Plastic Bins	12,000	12,600	13,200	13,860	14,520
Plastic racks	120,000	126,000	132,000	138,600	145,200
electricity bill	11,520	12,096	12,672	13,306	13,939
miscellaneous expenses	72,000	75,600	79,200	83,160	87,120
<b>inventory Cost</b>					
Ginger	80,000	88,000	96,800	106,480	117,128
Turmeric	60,000	66,000	72,600	79,860	87,846
Packaging Plastic	180,000	198,000	217,800	239,580	263,538
Packing Materials(stickers)	160,000	176,000	193,600	212,960	234,256
Fertilizers & manure	30,000	33,000	36,300	39,930	43,923

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## ANNEXURE 3

### ASSESSMENT OF WORKING CAPITAL REQUIREMENTS

(Amount in ₹)

<b>Marketing cost</b>					
Television	36,000	35,280	36,691	38,159	39,685
Newspapers	36,000	35,280	36,691	38,159	39,685
Social Media					
Facebook	-	-	-		
Instagram	-	-	-		
Transportation expenses	72,000	70,560	73,382	76,318	79,370
<b>Total Working Capital</b>	<b>1,455,120</b>	<b>1,515,696</b>	<b>1,589,897</b>	<b>1,671,179</b>	<b>1,758,867</b>



# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 4

### SOURCES OF FINANCE

(Amount in ₹)

<b>Financing</b>	
<b>Owner's Funding</b>	<b>Estimated Amount</b>
	1,175,471
Total Owners Funding	1,175,471
Loans	
CSI LOAN	4,701,882
Total Loans	4,701,882
<b>Total Funding</b>	<b>5,877,353</b>

### Disposition of funds

<b>Particulars</b>	<b>Estimated Amount</b>
Capital Items	2,658,499
Working Capital	
HR Costs	552,000
Administration Costs	249,120
Marketing Cost	144,000
Inventory Cost	561,000
Preliminary expenses	1,712,734
Total Cost	5,877,353
Equity 20%)	1,175,471
<b>Total Project Cost</b>	<b>4,701,882</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE-5

### PROJECTED BALANCE SHEET

(Amount in ₹)

<b>Assets</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Capital Items	2,658,499	2,259,724	1,860,949	1,462,174	1,063,400
less: Depreciation	398,775	398,775	398,775	398,775	398,775
total capital items	2,259,724	1,860,949	1,462,174	1,063,400	664,625
Cash in hand	3494948	38,12,400	42,62,594	49,66,369	6089836
<b>Total Assets</b>	<b>5,754,673</b>	<b>5,673,350</b>	<b>5,724,768</b>	<b>6,029,768</b>	<b>6,754,461</b>
<b>Liabilities</b>					
Loans (outstanding)	4,361,572	3,997,440	3,607,818	31,90,923.15	2744845.496
Profits Transferred from P&L a/c	217,630	282,809	441,040	7,21,895	11,70,770
Owners' Equity	11,75,470.6	13,93,101	16,75,910	21,16,950	28,38,845
<b>Total Liabilities</b>	<b>5,754,673</b>	<b>5,673,350</b>	<b>5,724,768</b>	<b>6,029,768</b>	<b>6,754,461</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE -5

### PROJECTED BALANCE SHEET

(Amount in ₹)

#### ROI (Average Fixed Assets)

	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit After Tax	671,515.15	804,743.05	10,96,926.68	15,49,860.67	2,266,962.44
Opening Fixed Assets (Net Block)	-	2,658,499	2,259,724	1,860,949	1,462,174
Closing Fixed Assets (Net Block)	3,840,315	3,294,568	2,748,821	2,203,073	1,657,326
<b>Total</b>	2,658,499	2,259,724	1,860,949	1,462,174	1,063,400
<b>ROI (Average Fixed Assets)</b>	<b>0.46</b>	<b>0.17</b>	<b>0.26</b>	<b>0.45</b>	<b>0.87</b>

#### ROI (Average Total Assets)

	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit After Tax	671,515.15	804,743.05	1,096,926.68	1,549,860.67	2,266,962.44
Opening total Assets (Net Block)	-	5,754,673	5,673,350	5,724,768	6,029,768
Closing total Assets (Net Block)	5,754,673	5,673,350	5,724,768	6,029,768	6,754,461
<b>Total</b>	2,877,336	8,591,347	8,535,734	8,739,653	9,406,999
<b>ROI (Average Total Assets)</b>	<b>0.23</b>	<b>0.09</b>	<b>0.13</b>	<b>0.18</b>	<b>0.24</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-5

### PROJECTED BALANCE SHEET

<b>RONW (Average of Investment)</b>	<b>(Amount in ₹)</b>				
	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Net Profit After Tax	671,515.15	804,743.05	1,096,926.68	1,549,860.67	2,266,962.44
Opening Investment (Net Block)	-	5,877,353	5,877,353	5,877,353	5,877,353
Closing investment (Net Block)	7,795,035	7,795,035	7,795,035	7,795,035	7,795,035
<b>Total</b>	<b>5,877,353</b>	<b>5,877,353</b>	<b>5,877,353</b>	<b>5,877,353</b>	<b>5,877,353</b>
<b>ROI (Average Fixed Assets)</b>	<b>0.23</b>	<b>0.08</b>	<b>0.10</b>	<b>0.15</b>	<b>0.22</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-6

### PROFITABILITY RATIOS

(Amount in ₹)

<b>Debt Service Coverage Ratio</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
Profit Before Tax	290,173.38	377,079.12	588,053.57	962,526.79	1,561,027.00
Debts (Term Loans)	4,361,571.89	3,997,439.65	3,607,818.15	3,190,923.15	2,744,845.50
Debt Service Coverage Ratio	0.20	0.24	0.34	0.55	0.96
<b>Debt Equity Ratio</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
Debt (Term Loans)	4,361,571.89	3,997,439.65	3,607,818.15	3,190,923.15	2,744,845.50
Shareholders' equity	1,559,007.00	1,559,007.00	1,559,007.00	1,559,007.00	1,559,007.00
Debt Equity Ratio	<b>3.71</b>	<b>3.4</b>	<b>3.07</b>	<b>2.71</b>	<b>2.34</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE-7

### BREAKEVEN ANALYSIS

(Amount in ₹)

	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Expenses					
Admin Expenses & Marketing Expenses	393,120.00	402,696.00	420,796.80	440,368.99	460,176.01
Depreciation	2,259,724.15	1,860,949.30	1,462,174.45	1,063,399.60	664,624.75
Total Fixed Cost (A)	2,652,844.15	2,263,645.30	1,882,971.25	1,503,768.59	1,124,800.76
No of Units Sold	18,360	19,278	21,206	24,387	29,264
Total Sales Value	2,473,200	2,596,860	2,856,546	3,285,028	3,942,033
Total Cost of Production	1,455,120	1,515,696	1,589,897	1,671,179	1,758,867
<b>Total Contribution</b>	1,018,080	1,081,164	1,266,649	1,613,849	2,183,166
<b>Contribution Per Sold(B)</b>	55.45	56.08	59.73	66.18	74.60
<b>Break Even Point in Units(A/B)</b>	<b>47,841.25</b>	<b>40,362.57</b>	<b>31,524.05</b>	<b>22,723.26</b>	<b>15,077.26</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE-7

### BREAKEVEN ANALYSIS

<b>Profit Volume Ratio</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
<b>Sale Value</b>	2,473,200	2,596,860	2,856,546	3,285,028	3,942,033
<b>Cost of Production</b>	1,455,120	1,515,696	1,589,897	1,671,179	1,758,867
<b>Contribution</b>	1,018,080	1,081,164	1,266,649	1,613,849	2,183,166
<b>Break Even Point</b>	<b>41.2%</b>	<b>41.6%</b>	<b>44.3%</b>	<b>49.1%</b>	<b>55.4%</b>

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 8- Price Volume

### SENSITIVITY ANALYSIS I

(Amount in ₹)

	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	290173.382	426543.117	695390.4544	1145241.857	1849639.945
Resultant Net Profit Before Tax	217630.0	319907.3	521542.8	858931.4	1387230.0
Resultant ROI (Average Fixed Assets)	0.16	0.08	0.16	0.33	0.70
Resultant ROI (Average Total Assets)	0.08	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.07	0.04	0.06	0.10	0.16
Resultant Debt Service Coverage Ratio	0.07	0.11	0.19	0.36	0.67
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	47841.25	39331.92	30153.37	21547.59	14291.77
Resultant Break Even Point	41.2	42.7	46.4	51.8	58.4



# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 9

### SENSITIVITY ANALYSIS - 2

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Decrease in sales by 2.00%					
Resultant Gross Profit	290173	327615	482695	786341	1287427
Resultant Net Profit After Tax	217630	245711	362021	589756	965570
Resultant ROI (Average Fixed Assets)	0.16	0.06	0.11	0.23	0.48
Resultant ROI (Average Total Assets)	0.08	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.07	0.03	0.04	0.07	0.11
Resultant Debt Service Coverage Ratio	0.07	0.08	0.13	0.25	0.47
Resultant Debt Equity Ratio	3.71	3.4	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	47841.3	41492.1	33115.9	24139.9	16041.1
Resultant Break Even Point	41.2	40.5	42.2	46.2	52.1

# Turmeric & Ginger Cultivation and Processing

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## ANNEXURE 10

### SENSITIVITY ANALYSIS - 3

Increase in sales by 5.00%	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	290173.382	500739.117	860105.5744	1431816.487	2311890.522
Resultant Net Profit After Tax	217630	375554.3	645079.2	1073862.4	1733917.9
Resultant ROI (Average Fixed Assets)	0.16	0.1	0.2	0.41	0.87
Resultant ROI (Average Total Assets)	0.08	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.07	0.04	0.07	0.12	0.2
Resultant Debt Service Coverage Ratio	0.07	0.13	0.24	0.45	0.84
Resultant Debt Equity Ratio	3.71	3.4	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	47841.25	37944.61	28421.87	20119.04	13355.66
Resultant Break Even Point	41.2	44.3	49.2	55.5	62.5

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 11

### SENSITIVITY ANALYSIS - 4

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Decrease in sales by 5.00%					
Resultant Gross Profit	290173.382	253419.117	328367.5744	534044.8873	904021.4218
Resultant Net Profit After Tax	217630	190064.3	246275.7	400533.7	678016.1
Resultant ROI (Average Fixed Assets)	0.16	0.05	0.08	0.15	0.34
Resultant ROI (Average Total Assets)	0.08	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.07	0.02	0.03	0.05	0.08
Resultant Debt Service Coverage Ratio	0.07	0.06	0.09	0.17	0.33
Resultant Debt Equity Ratio	3.71	3.4	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	47841.25	43405.07	36048.9	26901.89	17973.3
Resultant Break Even Point	41.2	38.7	38.8	41.5	46.5

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 12

### SENSITIVITY ANALYSIS – 5

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Raw materials price increase by 2.00%					
Resultant Gross Profit	196750.4588	275248.347	476962.4016	841236.5773	1428504.375
Resultant Net Profit After Tax	147562.8	206436.3	357721.8	630927.4	1071378.3
Resultant ROI (Average Fixed Assets)	0.11	0.05	0.11	0.24	0.54
Resultant ROI (Average Total Assets)	0.05	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.05	0.02	0.04	0.07	0.12
Resultant Debt Service Coverage Ratio	0.04	0.07	0.13	0.26	0.51
Resultant Debt Equity Ratio	3.77	3.46	3.12	2.76	2.37
Resultant Break Even Point in units(A/B)	47841.25	40362.57	31524.05	22723.26	15077.26
Resultant Break Even Point	41.2	41.6	44.3	49.1	55.4

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 13

### SENSITIVITY ANALYSIS - 6

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Raw materials price decrease by 2.00%					
Resultant Gross Profit	383596.3052	478909.888	699144.7471	1083816.997	1693549.629
Resultant Net Profit After Tax	287697.2	359182.4	524358.6	812862.7	1270162.2
Resultant ROI (Average Fixed Assets)	0.22	0.09	0.16	0.31	0.64
Resultant ROI (Average Total Assets)	0.1	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.1	0.04	0.06	0.09	0.14
Resultant Debt Service Coverage Ratio	0.09	0.12	0.2	0.35	0.63
Resultant Debt Equity Ratio	3.65	3.34	3.02	2.67	2.3
Resultant Break Even Point in units(A/B)	47841.25	40362.57	31524.05	22723.26	15077.26
Resultant Break Even Point	41.2	41.6	44.3	49.1	55.4

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 14

### SENSITIVITY ANALYSIS – 7

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Raw materials price increase by 5.00%					
Resultant Gross Profit	56616.074	122502.192	310325.6425	659301.2625	1229720.434
Resultant Net Profit After Tax	42462.1	91876.6	232744.2	494475.9	922290.3
Resultant ROI (Average Fixed Assets)	0.03	0.02	0.07	0.19	0.46
Resultant ROI (Average Total Assets)	0.01	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.01	0.01	0.03	0.06	0.1
Resultant Debt Service Coverage Ratio	0.01	0.03	0.08	0.2	0.43
Resultant Debt Equity Ratio	3.86	3.54	3.2	2.83	2.43
Resultant Break Even Point in units(A/B)	47841.25	40362.57	31524.05	22723.26	15077.26
Resultant Break Even Point	41.2	41.6	44.3	49.1	55.4

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 15

### SENSITIVITY ANALYSIS 8

Raw materials price decrease by 5.00%	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	523730.69	631656.043	865781.5062	1265752.312	1892333.569
Resultant Net Profit After Tax	392798	473742	649336.1	949314.2	1419250.2
Resultant ROI (Average Fixed Assets)	0.3	0.13	0.2	0.37	0.71
Resultant ROI (Average Total Assets)	0.14	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.13	0.05	0.07	0.11	0.16
Resultant Debt Service Coverage Ratio	0.13	0.16	0.25	0.41	0.72
Resultant Debt Equity Ratio	3.56	3.26	2.94	2.6	2.24
Resultant Break Even Point in units(A/B)	47841.25	40362.57	31524.05	22723.26	15077.26
Resultant Break Even Point	41.2	41.6	44.3	49.1	55.4

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-16

### SHAREHOLDING PATTERN AND STAKE STATUS

<b>Total Cost</b>	5,877,353
Equity (20%)	1,175,471
<b>Total Project Cost</b>	<b>4,701,882</b>



# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-17

### QUANTITATIVE DETAILS OF OUTPUT AND SALES

(Amount in ₹)

<b>Achievable Efficiency / Yield % of Product</b>						
<b>Output</b>	<b>Monthly production in kg</b>	<b>1st year (kg)</b>	<b>2nd year (kg)</b>	<b>3rd year (kg)</b>	<b>4th year (kg)</b>	<b>5th year (kg)</b>
Actual Yield	800	9,600	10,560	12,144	14,572.80	18,216
Theoretical Yield	2500	30,000	30,000	30,000	30,000	30,000
Yield percentage (%)		<b>32</b>	<b>35.2</b>	<b>40.5</b>	<b>48.6</b>	<b>60.7</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-17

### QUANTITATIVE DETAILS OF OUTPUT AND SALES

#### Expected Sales /Revenue/ Income of Product

Products	Price Per Unit	Qty	Demand Forecast (Month)	Demand Year1	Demand Year 2	Demand Year3	Demand Year 4	Demand Year5
Ginger Powder (250 gms)	150	400	60,000	720,000	756,000	793,800	833,490	875,164.50
Turmeric powder (500gms)	120	400	48,000	576,000	604,800	635,040	666,792	700,131.60
<b>Total</b>			<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>	<b>1,428,840</b>	<b>1,500,282</b>	<b>1,575,296</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 18

### PRODUCT WISE DOMESTIC SALES REALIZATION

Products	Price	UOM	Unit sales per month	Sales per month	Year 1	Year 2	Year 3	Year 4	Year 5
Ginger powder	150	gms	400	60,000	720,000	741,600	778,680	817,614	720,000
Turmeric powder	120	gms	400	48,000	576,000	593,280	622,944	654,091	576,000
<b>total</b>			800	108000	<b>1,296,000</b>	<b>1,334,880</b>	<b>1,401,624</b>	<b>1,471,705</b>	<b>1,296,000</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-19

### TOTAL RAW MATERIAL COST

(Amount in ₹)

Operating year/ Description of product	UOM	Output Qty per month	Adj for WIP stks	Cost per unit	Total Qty	Material Type I	Total
Year 1							
Packaging Plastic	Gms	1666.66	0	9.00	20,000	0	180,000
<b>Total Raw Materials required</b>						0	180,000
Year 2							
Packaging Plastic	Gms	1666.66	0	9 .00	20,000	0	198,000
<b>Total Raw Materials required</b>						0	198,000
Year 3							
Packaging Plastic	Gms	1666.66	0	9 .00	20,000	0	217,800
<b>Total Raw Materials required</b>							217,800
			0			0	
Year 4							
Packaging Plastic	Gms	1666.66	0	9 .00	20,000	0	239,580
<b>Total Raw Materials required</b>							239,580
Year 5							
Packaging Plastic	Gms	1666.66	0	9 .00	20,000	0	263,538
<b>Total Raw Materials required</b>							263,538

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-20

### TOTAL PACKING MATERIAL COST

(Amount in ₹)

operating year/ description of product	UOM	Output Qty per month	Adj for WIP stks	cost per unit	Total Qty	Material Type I	Total
Year 1							
Black garlic processing and packaging	Sets	175	0	60	1,110	0	489,600
<b>Year total:</b>			0			0	489,600
Year 2							
Turmeric and Ginger processing and packaging	Sets	175	0	60	1,110	0	489,600
<b>Year total:</b>			0			0	489,600
			0			0	
Year 3							
Turmeric and Ginger processing and packaging	Sets	175	0	60	1,110	0	489,600
<b>Year total:</b>			0			0	489,600
						0	
Year 4							
Turmeric and Ginger processing and packaging	Sets	175	0	60	1,110	0	538,560
<b>Year total:</b>			0			0	538,560
Year 5							
Turmeric and Ginger processing and packaging	Sets	175	0	60	1,110	0	592,416
<b>Year total:</b>			0			0	592,416

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-21

### RAW MATERIAL COST PER UNIT

(Amount in ₹)

Description of raw materials	UOM	Qty per batch	Losses % age	Total quantity	Rat per unit	Total	Batch qty of output	Total
Ginger	kg	2,000	0.00	2,000	40	80,000	1.00	
Turmeric	kg	2,000	0.00	2,000	30	60,000	1.00	
<b>Total</b>								140,000

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE - 22

### PACKING MATERIAL COST PER UNIT

Description of raw materials	UOM	Output Qty per month	Adj for WIP stks	Cost per unit	Total Qty	Batch qty of output	Total
Turmeric and Ginger processing and packaging							-
Packing Plastic	sets	20,000	0.00	9.00	160,000	0.00	-
Stickers	sets	20,000	0.00	8.00	180,000	0.00	
<b>Product Total</b>				0.00	-	0.00	<b>340,000</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 23

### EMPLOYEE EXPENSES

Designation	Starting year	Starting month	No of person	Salary per month	Estimated Salary Year 1
<b>Factory Personnel</b>					
<b>As Applicable from Year 1</b>					
Manager	1.00	1.00	1.00	11,000	132,000
Factory workers	1.00	1.00	1.00	21,000	252,000
Operator	1.00	1.00	1.00	7,000	84,000
Sales person	1.00	1.00	1.00	7,000	84,000
<b>Total</b>			<b>1.00</b>	<b>46,000</b>	<b>552,000</b>



# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 23

### EMPLOYEE EXPENSES

<b>Designation</b>	<b>Starting year</b>	<b>Starting month</b>	<b>No of person</b>	<b>Salary per month</b>	<b>Estimated Salary Year 1</b>
<b>Factory Personnel</b>					
<b>As Applicable from Year 1</b>					
Manager	1.00	1.00	1.00	11,000	132,000
Factory workers	1.00	1.00	1.00	21,000	252,000
Operator	1.00	1.00	1.00	7,000	84,000
Sales person	1.00	1.00	1.00	7,000	84,000
<b>Total</b>			<b>1.00</b>	<b>46,000</b>	<b>552,000</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 23

### EMPLOYEE EXPENSES

Placement/Designation	Dept /category	Starting month	Starting year	No. of persons	Pay per month	Total per annum
welfare expenses				20.00		300000.00
Year total				9.200		187000.00
Total (Factory)				9.200		
<b>Grand Total</b>				<b>9.200</b>		

Operating year	% Increase	Total
1	0.00	<b>768,000</b>
2	0.00	<b>768,000</b>
3	0.00	<b>768,000</b>
4	0.00	<b>768,000</b>
5	0.00	<b>768,000</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-24

### FUEL EXPENSES

(Amount in ₹)

Items	Qty	Price	Total cost per annum	Year 2	Year 3	Year 4	Year 5
Petrol	500	68	34,000	34340	34680	35020	35360

Operating year	% Increase	total
1	1.1	34,000
2	1.1	34340
3	1.1	34680
4	1.1	35020
5	1.1	35360

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-25

### POWER/ELECTRICITY EXPENSES

(Amount in ₹)

Items/Particulars	Estimated Cost					
	Monthly	Year 1	Year 2	Year 3	Year 4	Year 5
Telephone bill	500	6,000	6,300	6,600	6,930	7,260
Internet charges	300	3,600	3,780	3,960	4,158	4,356
Electricity bill	960	11,520	12,096	12,672	13,306	13,939
<b>Total (Nu.)</b>		<b>21,120</b>	<b>22,176</b>	<b>23,232</b>	<b>24,394</b>	<b>25,555</b>

Operating year	% Increase	Total
1	1.10	<b>177,232</b>
2	1.10	<b>178,838</b>
3	1.10	<b>180,461</b>
4	1.10	<b>182,099</b>
5	1.10	<b>183,754</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-26

### ROYALTIES AND OTHER CHARGES

(Amount in ₹)

Items/Particulars	Estimated Cost Per Month	Estimated Cost Year 1	Estimated Cost Year 2	Estimated Cost Year 3	Estimated Cost Year 4	Estimated Cost Year 5
Miscellaneous Expenses	3000	36000	36360	36723.6	37090.84	37461.744
<b>Total Cost</b>	<b>3000</b>	<b>36000</b>	<b>36360</b>	<b>36723.6</b>	<b>37090.836</b>	<b>37461.7444</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-27

### REPAIRS AND MAINTENANCE EXPENSES

(Amount in ₹)

Sl no	Description	% Increase	Cost Estimated (Year)
1	Expenses on painting repair and maintenance	0.01	300,000
2	Computer and peripherals repairs	0.01	25,000
3	Equipment Repairs	0.01	5,000
4	Others	0.01	1,000
<b>Total expenses</b>			331,000

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-28

### ADMINISTRATIVE EXPENSES

(Amount in ₹)

Items/Particulars	Estimated Cost					
	Monthly	Year 1	Year 2	Year 3	Year 4	Year 5
Telephone Bill	500	6,000	6,060	6,121	6,182	6,244
Internet Charges	300	3,600	3,636	3,672	3,709	3,746
Office Stationaries	1,000	12,000	12,120	12,241	12,364	12,487
Miscellaneous Expenses	3,000	36,000	36,360	36,724	37,091	37,462
Water Bill	300	3,600	3,600	3,600	3,600	3,600
Storing Boxes	13,000	13,000	13,000	13,000	13,000	13,000
Electricity Bill	8,586	103,032	104,062	105,103	106,154	107,216
<b>Total</b>		<b>177,232</b>	<b>178,838</b>	<b>180,461</b>	<b>182,099</b>	<b>183,754</b>

Operating year	% Increase	Total
1	0.1	<b>249,120</b>
2	0.1	<b>261,576</b>
3	0.1	<b>274,032</b>
4	0.1	<b>287,734</b>
5	0.1	<b>301,435</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-29

### SELLING AND DISTRIBUTION EXPENSES

(Amount in ₹)

Particulars	Estimated Cost					
	Monthly	Year 1	Year 2	Year 3	Year 4	Year 5
Advertisement						
Television	3,000	36,000	35,280	36,691	38,159	39,685
Newspapers	3,000	36,000	35,280	36,691	38,159	39,685
Social Media						
Facebook	-	-	-	-	-	-
Instagram	-	-	-	-	-	-
Transportation cost	6,000	72,000	70,560	73,382	76,318	79,370
<b>Total (Nu.)</b>	<b>12,000</b>	<b>144,000</b>	<b>141,120</b>	<b>146,765</b>	<b>152,635</b>	<b>158,741</b>

Operating year	% Increase	Total
1	0.00	<b>144,000</b>
2	0.98	<b>141,120</b>
3	1.48	<b>146,765</b>
4	1.48	<b>152,635</b>
5	1.48	<b>158,741</b>



# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-30

### DEPRECIATION CHARGES AS PER BOOKS (TOTAL)

(Amount in ₹)

Capital Items	Method	Cost	Depreciation Amount	End Value Year 1	End Value Year 2	End Value Year 3	End Value Year 4	End Value Year 5
Building	WDV	1,535,184	230,278	1,304,906	1,074,629	844,351	614,074	383,796
Dry ginger processing and production machine	WDV	700,000	105,000	595,000	490,000	385,000	280,000	175,000
Weighing Machine	WDV	3,000	450	2,550	2,100	1,650	1,200	750
Power tiller	WDV	243,865	36,580	207,285	170,706	134,126	97,546	60,966
Farming tools	WDV	40,450	6,068	34,383	28,315	22,248	16,180	10,113
marketing van	WDV	100,000	15,000	85,000	70,000	55,000	40,000	25,000
Table	WDV	3,000	450	2,550	2,100	1,650	1,200	750
Chairs	WDV	3,000	450	2,550	2,100	1,650	1,200	750
Computer	WDV	30,000	4,500	25,500	21,000	16,500	12,000	7,500
<b>Total Fixed Assets</b>		<b>2,658,499</b>	<b>398,775</b>	<b>2,259,724</b>	<b>1,860,949</b>	<b>1,462,174</b>	<b>1,063,400</b>	<b>664,625</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-31

### DEPRECIATION CHARGES AS PER BOOKS (P&M)

(Amount in ₹)

Capital Items	Method	Cost	Depreciation Amount	End Value				
				Year 1	Year 2	Year 3	Year 4	Year 5
Building	WDV	1,535,184	230,278	1,304,906	1,074,629	844,351	614,074	383,796
Dry ginger processing and production machine	WDV	700,000	105,000	595,000	490,000	385,000	280,000	175,000
Weighing Machine	WDV	3,000	450	2,550	2,100	1,650	1,200	750
Power tiller	WDV	243,865	36,580	207,285	170,706	134,126	97,546	60,966
Farming tools	WDV	40,450	6,068	34,383	28,315	22,248	16,180	10,113
Marketing van	WDV	100,000	15,000	85,000	70,000	55,000	40,000	25,000
Computer	WDV	30,000	4,500	25,500	21,000	16,500	12,000	7,500
<b>Total (Nu.)</b>		<b>2,652,499</b>	<b>397,875</b>	<b>2,254,624</b>	<b>1,856,749</b>	<b>1,458,874</b>	<b>1,061,000</b>	<b>663,125</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-32

### INTEREST AND REPAYMENTS- TERMS OF THE LOANS

(Amount in ₹)

Name of the bank	CSI bank	4,701,882
Rate	p.a	7.00%
Term of borrow	Years	10
Date of repayment	p.a	1-Jan-00

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-32

### INTEREST AND REPAYMENTS- TERMS OF THE LOANS

No	Payment due	Interest	Principal	Balance
0				4,701,882
1	669,442	329,132	340,311	4,361,572
2	669,442	305,310	364,132	3,997,440
3	669,442	279,821	389,621	3,607,818
4	669,442	252,547	416,895	3,190,923
5	669,442	223,365	446,078	2,744,845
6	669,442	192,139	477,303	2,267,542
7	669,442	158,728	510,714	1,756,828
8	669,442	122,978	546,464	1,210,364
9	669,442	84,725	584,717	625,647
10	669,442	43,795	625,647	-

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-33

### TAX ON PROFITS

Operating years	1	2	3	4	5
Gross:	290,173	377,079	588,054	962,527	1,561,027
Less: Tax (25% on gross)	72,543	94,270	147,013	240,632	390,257
<b>Net Profit After Tax</b>	<b>217,630</b>	<b>282,809</b>	<b>441,040</b>	<b>721,895</b>	<b>1,170,770</b>

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE-34

### PAYBACK PERIOD AND INTERNAL RATE OF RETURN

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Total Investment	5,877,353				
Cash Flow	3,494,948.38	3,812,400.33	4,262,593.9	4,966,368.796	6,089,836.24
<b>Payback Period</b>	<b>1.68</b>				

# Turmeric & Ginger Cultivation and Processing

[NPCS/5242/23749]

## ANNEXURE 34

### PAYBACK PERIOD AND INTERNAL RATE OF RETURN

<b>Initial Investment</b>	3,494,948
Year 1	3,812,400
Year 2	4,262,594
Year 3	4,966,369
Year 4	6,089,836
Year5	<b>62.03%</b>
<b>Internal Rate of Return</b>	<b>5%</b>