

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 1

ASSUMPTIONS FOR PROFITABILITY WORKINGS

Generally, 1500 to 2000 seeds are required to cover 1 acre of land. It is recommended to sow the seeds 2.5 cm apart. It takes about 30 to 40 days for the seeds to germinate. Based on the requirement both Coffee Robusta and Coffee Arabica can be used. For the purpose of the Project we have considered 50-50 requirement. Coffee Robusta requires spacing of 3m x 3m and Coffee Arabica requires spacing of 2m x 3m. Therefore, based on these calculations the plantation is utilised as follows:

Coffee Robusta – 900 trees

Coffee Arabica – 1350 trees

Yield of coffee beans based on aforesaid assumption is as follows:

Coffee Robusta – 140 – 300 kg per acre

Coffee Arabica – 150 – 280 kg per acre

Healthy and best yield of Coffee beans/cherries is obtained from the 5th year of plantation. The Coffee plantation continues to yield up to 60 years.

Since the harvesting commences only after the 5th year, the Project is based on the assumption that the green beans required for Coffee production will be purchased from open market.

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ANNEXURE 1

ASSUMPTIONS FOR PROFITABILITY WORKINGS

Working Capital Assumptions

Inventories

Raw Materials Stock	1 month
Finished Goods Stock	1 month

Sundry Debtors

Sale of Coffee	2 months
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Sundry Creditors

for Raw Materials	2 months
for Expenses	
- Land Lease Rentals	1 month
- Power Consumption	1 month
- Water Consumption	1 month
- Fuel Charges	1 month
- Repairs & Maintenance	0.5 months
- Packing Material	2 months
- Advertisement & Publicity	1 month
- Administrative Expenses	1 month
- Misc. Admin. & Selling Overheads	1 month

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ANNEXURE 1

ASSUMPTIONS FOR PROFITABILITY WORKINGS

<u>Inflation</u>	
Income	
Selling Price	5%
Expenses	
Labour & Manpower Cost	10%
Repairs & Maintenance	10%
Conveyance & Transport	10%
Advertisement & Publicity	10%
Administrative Expenses	10%

<u>Useful Life of Assets</u>	
Building for Cultivation	15
Machinery for Cultivation	15
Building for Manufacturing	15
Machinery for Manufacturing	15
Building for Administration	15
Other Assets	5

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Asset Depreciation

Assets are depreciated over the useful life on Straight Line Method

Loan Assumptions

Term Loan

- Agricultural Land	15	8.17%
- Agricultural Machinery	15	8.17%
- Factory Building	15	9.98%
- Administrative Building	15	9.98%
- Other Plant & Machinery	15	9.98%
- Other Assets	5	9.98%

Working Capital Loan

3 months Working		
- Capital	1	9.37%

Margin money for the all loans are taken at 20%

The details are based on the details extracted from Bank of Bhutan website

Business Income Tax

Business Income Tax considered at 25%, after adjustment of carry forward loss

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ANNEXURE 2

PLANT ECONOMICS

Rated Plant Capacity per day

Coffee Roasting (in MT)	2.0
Total Production	
Coffee (in MT)	600
Plant Capacity per hour	
Coffee Roasting (in kg)	250
Basis	
No of working days per month	25
Production months in a year	12
Working days per annum	300
No of Shifts per day	1
Shift (hours)	8
Total Working hours per month	200
Total Working hours per annum	2,400
Roasting & Grinding cycles per day	100

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ANNEXURE 3

PRODUCTION SCHEDULE

	Year 1	Year 2	Year 3	Year 4	Year 5
Capacity:					
- Coffee (in MT)	600	600	600	600	600
Capacity Utilised	80%	80%	80%	80%	80%
- Coffee (in MT)	480	480	480	480	480

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ANNEXURE 4

LAND AND BUILDING

	Area	Rate/Unit	UoM	Year 1	Year 2	Year 3	Year 4	Year 5
Land				-	-	-	-	-
Site Development Cost	5.0	250	acre	5,057,500	-	-	-	-
TOTAL LAND COST				5,057,500	-	-	-	-
Building					-	-	-	-
Process Section	800	1,250	sq mt	1,000,000	-	-	-	-
Raw Material Storage	100	1,000	sq mt	100,000	-	-	-	-
Finished Goods Storage	100	1,000	sq mt	100,000	-	-	-	-
MANUFACTURING PLANT				1,200,000	-	-	-	-
Administrative Block	100	1,500	sq mt	150,000	-	-	-	-
Testing Laboratory	50	750	sq mt	37,500	-	-	-	-
Security & Guard Room	10	500	sq mt	5,000	-	-	-	-
ADMINISTRATIVE BUILDING COST				192,500	-	-	-	-
TOTAL BUILDING COST				1,392,500	-	-	-	-
TOTAL LAND & BUILDING COST				6,450,000	-	-	-	-

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ANNEXURE 4

LAND AND BUILDING

Site Development Expenses

Total Site Development Expenses include:

Laying Foundation

Land Filling

Manuring & Fertilizing the land

Pits for sapling plantation

Coffee seeds pplantation

The cost of site development for 5 acre Land is taken at Rs. **50,57,500**

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ANNEXURE 5

PLANT AND MACHINERY

	Units	Rate/Unit	UoM	Year 1	Year 2	Year 3	Year 4	Year 5
Coffee Roaster	2	400,000	Nos	800,000	-	-	-	-
Coffee Grinding Machine	2	60,000	Nos	120,000				
Coffee Packaging Machine	1	500,000	Nos	500,000	-	-	-	-
Electrical Installation	---	500,000	---	500,000				
Laboratory Equipment	---	750,000	---	750,000	-	-	-	-
TOTAL PLANT AND MACHINERY				2,670,000	-	-	-	-

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ANNEXURE 6

OTHER ASSETS AND PRELIMINARY EXPENSES

	Units	Rate/Unit	UoM	Year 1	Year 2	Year 3	Year 4	Year 5
Office Equipment	---	250,000	---	250,000	-	-	-	-
Preliminary Expenses	---	200000	---	200,000	-	-	-	-
Technical Know-how	---	125000	---	125,000	-	-	-	-
Miscellaneous	---	100000	---	100,000	-	-	-	-
TOTAL OTHER ASSETS				675,000	-	-	-	-

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ANNEXURE 7

WORKING CAPITAL REQUIREMENT

	Year 1	Year 2	Year 3	Year 4	Year 5
Raw Material Cost	8,310,400	8,310,400	8,310,400	8,310,400	8,310,400
Salaries & Wages	2,311,500	3,567,000	3,924,000	4,317,000	4,750,000
Utilities & Overheads	636,000	1,272,000	1,400,000	1,541,000	1,695,000
Total Working Capital	11,257,900	13,149,400	13,634,400	14,168,400	14,755,400
Working Capital p.m.	938,000	1,096,000	1,136,000	1,181,000	1,230,000

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ANNEXURE 8

TOTAL FIXED CAPITAL

	Year 1
Land	5,057,500
Building	1,392,500
Plant & Machinery	2,670,000
Other Assets	675,000
TOTAL FIXED ASSETS	9,795,000

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ANNEXURE 9

UTILITIES & OVERHEADS REQUIRED PER ANNUM

	Units	Rate/Unit	Year 1	Year 2	Year 3	Year 4	Year 5
Power Consumption	20024	2.305	23,000	46,000	51,000	56,000	62,000
Water Consumption	5000	5.00	13,000	26,000	29,000	32,000	35,000
Fuel Charges	50	5,000	125,000	250,000	275,000	303,000	333,000
Laboratory Chemicals	---	100,000	50,000	100,000	110,000	121,000	133,000
Other Consumable Stores	---	350,000	175,000	350,000	385,000	424,000	466,000
Repairs & Maintenance		500,000	250,000	500,000	550,000	605,000	666,000
Total Utilities & Overheads			636,000	1,272,000	1,400,000	1,541,000	1,695,000

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ANNEXURE 10

SALARY AND WAGES

	Total	Rate/month	Year 1	Year 2	Year 3	Year 4	Year 5
Production Manpower							
Supervisor	1	20,000	120,000	240,000	264,000	290,000	319,000
Skilled Labour	4	7,875	189,000	378,000	416,000	458,000	504,000
Unskilled Labour	6	5,375	193,500	387,000	426,000	469,000	516,000
Chemist	1	30,000	180,000	360,000	396,000	436,000	480,000
PRODUCTION MANPOWER COST	12		682,500	1,365,000	1,502,000	1,653,000	1,819,000
Adminstration Manpower							
Manager-cum-Technologist	1	60,000	720,000	720,000	792,000	871,000	958,000
Accountant	1	20,000	240,000	240,000	264,000	290,000	319,000
Administrative Staff	3	12,500	225,000	450,000	495,000	545,000	600,000
Marketing Personnel	2	25,000	300,000	600,000	660,000	726,000	799,000
Peon	2	8,000	144,000	192,000	211,000	232,000	255,000
ADMINISTRATION MANPOWER COST	9		1,629,000	2,202,000	2,422,000	2,664,000	2,931,000
TOTAL MANPOWER COST			2,311,500	3,567,000	3,924,000	4,317,000	4,750,000

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ANNEXURE 11

TURNOVER PER ANNUM

			Year 1	Year 2	Year 3	Year 4	Year 5
Coffee	Qty	MT	440	440	440	440	440
	Rate	Nu./Unit	35,000.00	40,000.00	45,000.00	50,000.00	55,000.00
TOTAL TURNOVER			15,400,000	17,600,000	19,800,000	22,000,000	24,200,000

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ANNEXURE 12

EQUITY SHARE CAPITAL

2,05,790 Equity Shares at Rs. 10 each	21,46,600
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Note: Equity investment consideration is based on the margin money to be introduced for the loans

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ANNEXURE 13

PROJECTED BALANCE SHEET

	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Assets					
Manufacturing Land & Building	5,923,500	5,589,500	5,255,500	4,921,500	4,587,500
Manufacturing Plant & Machinery	2,493,000	2,316,000	2,139,000	1,962,000	1,785,000
Other Assets	722,250	577,000	431,750	286,500	141,250
TOTAL FIXED ASSETS	9,138,750	8,482,500	7,826,250	7,170,000	6,513,750
Current Assets					
Inventories					
Raw Materials	692,500	692,500	692,500	692,500	692,500
Finished Goods	726,000	778,000	789,000	800,000	813,000
Sundry Debtors	2,567,000	1,467,000	1,650,000	1,833,000	2,017,000
Cash and Cash Equivalents	808,312	3,510,344	6,953,489	12,825,029	18,773,173
Gross Current Assets	4,793,812	6,447,844	10,084,989	16,150,529	22,295,673
Less: Current Liabilities					
Creditor for Raw Materials	1,385,067	692,533	692,533	692,533	692,533
Creditor for Expenses	106,000	106,000	117,000	128,000	141,000
Total Current Liabilities	1,491,067	798,533	809,533	820,533	833,533
NET CURRENT ASSETS	3,302,745	5,649,311	9,275,456	15,329,996	21,462,140
TOTAL ASSETS	12,441,495	14,131,811	17,101,706	22,499,996	27,975,890

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ANNEXURE 13

PROJECTED BALANCE SHEET

Financed by:					
Equity Share Capital	2,146,600	2,146,600	2,146,600	2,146,600	2,146,600
Retained Profit brought forward	-	2,768,124	4,799,983	8,147,107	13,962,046
Net Profit for the year	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Retained Profit carried forward	2,768,124	4,799,983	8,147,107	13,962,046	19,898,139
Shareholders' Fund	4,914,724	6,946,583	10,293,707	16,108,646	22,044,739
Term Loans	7,526,771	7,185,228	6,807,999	6,391,350	5,931,151
TOTAL ASSETS	12,441,495	14,131,811	17,101,706	22,499,996	27,975,890

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ANNEXURE-14

ACCOUNTING RATIOS

ROI (Average Fixed Assets)

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Opening Fixed Assets (Net Block)	-	9,138,750	8,482,500	7,826,250	7,170,000
Closing Fixed Assets (Net Block)	9,138,750	8,482,500	7,826,250	7,170,000	6,513,750
AVERAGE FIXED ASSETS	4,569,375	8,810,625	8,154,375	7,498,125	6,841,875
ROI (AVERAGE FIXED ASSETS)	0.61	0.23	0.41	0.78	0.87

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ANNEXURE-14

ACCOUNTING RATIOS

ROI (Average Share Capital)

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Opening Share Capital	-	2,146,600	2,146,600	2,146,600	2,146,600
Closing Share Capital	2,146,600	2,146,600	2,146,600	2,146,600	2,146,600
AVERAGE SHARE CAPITAL	1,073,300	2,146,600	2,146,600	2,146,600	2,146,600
ROI (AVERAGE SHARE CAPITAL)	2.58	0.95	1.56	2.71	2.77

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ANNEXURE-14

ACCOUNTING RATIOS

ROI (Average Total Assets)

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Opening Total Assets	-	12,441,495	14,131,811	17,101,706	22,499,996
Closing Total Assets	12,441,495	14,131,811	17,101,706	22,499,996	27,975,890
AVERAGE TOTAL ASSETS	6,220,748	13,286,653	15,616,759	19,800,851	25,237,943
ROI (AVERAGE TOTAL ASSETS)	0.44	0.15	0.21	0.29	0.24

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ANNEXURE-14

ACCOUNTING RATIOS

RONW (Net Worth)

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Equity Share Capital	2,146,600	2,146,600	2,146,600	2,146,600	2,146,600
Retained Earnings	2,768,124	4,799,983	8,147,107	13,962,046	19,898,139
NET WORTH	4,914,724	6,946,583	10,293,707	16,108,646	22,044,739
RONW (NET WORTH)	0.56	0.29	0.33	0.36	0.27

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ANNEXURE-14

DEBT SERVICE COVERAGE RATIO

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit Before Interest and Tax	4,458,975	3,444,975	5,162,975	8,413,975	8,531,975
Debts					
TERM LOANS	7,526,771	7,185,228	6,807,999	6,391,350	5,931,151
DEBT SERVICE COVERAGE RATIO	0.59	0.48	0.76	1.32	1.44

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ANNEXURE-15

EARNINGS PER SHARE

	Year 1	Year 2	Year 3	Year 4	Year 5
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
SHARE CAPITAL	2,146,600	2,146,600	2,146,600	2,146,600	2,146,600
EARNINGS PER SHARE	1.29	0.95	1.56	2.71	2.77

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ANNEXURE-15

DEBT EQUITY RATIO

	Year 1	Year 2	Year 3	Year 4	Year 5
TERM LOAN	7,526,771	7,185,228	6,807,999	6,391,350	5,931,151
Shareholders' Equity					
Share Capital	2,146,600	2,146,600	2,146,600	2,146,600	2,146,600
Retained Earnings	2,768,124	4,799,983	8,147,107	13,962,046	19,898,139
Shareholders' Equity	4,914,724	6,946,583	10,293,707	16,108,646	22,044,739
DEBT-EQUITY RATIO	1.53	1.03	0.66	0.40	0.27

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ANNEXURE 16 & 17

TOTAL RAW MATERIAL COST

TOTAL PACKING MATERIAL COST

	Units	Rate/Unit	UoM	Year 1	Year 2	Year 3	Year 4	Year 5
Raw Material for Coffee Production								
Coffee Seeds	480	15,000	MT	7,200,000	7,200,000	7,200,000	7,200,000	7,200,000
Other Inputs	---	---	---	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Gunny Bags	4,800	18	Nos	86,400	86,400	86,400	86,400	86,400
Poly Bags	4,800	5	Nos	24,000	24,000	24,000	24,000	24,000
TOTAL RAW MATERIAL COST				8,310,400	8,310,400	8,310,400	8,310,400	8,310,400

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ANNEXURE 18

INVENTORY

	Year 1	Year 2	Year 3	Year 4	Year 5
RAW MATERIAL					
Coffee Seeds	600,000	600,000	600,000	600,000	600,000
Other Inputs	83,300	83,300	83,300	83,300	83,300
Gunny Bags	7,200	7,200	7,200	7,200	7,200
Poly Bags	2,000	2,000	2,000	2,000	2,000
RAW MATERIAL	692,500	692,500	692,500	692,500	692,500
FINISHED GOODS					
Coffee	726,000	778,000	789,000	800,000	813,000
FINISHED GOODS	726,000	778,000	789,000	800,000	813,000
TOTAL INVENTORY	1,418,500	1,470,500	1,481,500	1,492,500	1,505,500

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ANNEXURE 19

COST OF PRODUCTION

	Year 1	Year 2	Year 3	Year 4	Year 5
Coffee: (in MT)	480	480	480	480	480
Raw Material	8,310,400	8,310,400	8,310,400	8,310,400	8,310,400
Manpower	682,500	1,365,000	1,502,000	1,653,000	1,819,000
Depreciation on Manufacturing Assets	511,000	511,000	511,000	511,000	511,000
COST OF PRODUCTION	9,503,900	10,186,400	10,323,400	10,474,400	10,640,400
<i>Per Unit Cost of Production</i>	<i>19,799.79</i>	<i>21,221.67</i>	<i>21,507.08</i>	<i>21,821.67</i>	<i>22,167.50</i>

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ANNEXURE 20

BREAKEVEN ANALYSIS

Coffee	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Expenses attributable to Coffee					
Utilities & Overheads	636,000	1,272,000	1,400,000	1,541,000	1,695,000
Administrative Manpower	1,629,000	2,202,000	2,422,000	2,664,000	2,931,000
Depreciation	656,250	656,250	656,250	656,250	656,250
Less: Depreciation included in Cost of Production	(511,000)	(511,000)	(511,000)	(511,000)	(511,000)
TOTAL FIXED COST (A)	2,410,250	3,619,250	3,967,250	4,350,250	4,771,250
No of Units Sold	440	440	440	440	440
Total Sale Value	15,400,000	17,600,000	19,800,000	22,000,000	24,200,000
Total Cost of Production	9,503,900	10,186,400	10,323,400	10,474,400	10,640,400
Total Contribution	5,896,100	7,413,600	9,476,600	11,525,600	13,559,600
CONTRIBUTION PER UNIT SOLD (B)	13,400.23	16,849.09	21,537.73	26,194.55	30,817.27
BREAK EVEN POINT (in Units) (A/B)	180	215	184	166	155

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ANNEXURE 20

BREAKEVEN ANALYSIS

PROFIT VOLUME RATIO					
	Year 1	Year 2	Year 3	Year 4	Year 5
SALE VALUE	15,400,000	17,600,000	19,800,000	22,000,000	24,200,000
COST OF PRODUCTION	9,503,900	10,186,400	10,323,400	10,474,400	10,640,400
CONTRIBUTION	5,896,100	7,413,600	9,476,600	11,525,600	13,559,600
BREAK EVEN POINT	38.29%	42.12%	47.86%	52.39%	56.03%

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ANNEXURE 21

DEPRECIATION SCHEDULE

YEAR 1	Useful Life	Gross Block			Depreciation			Net Block Clg Balance
		Opg Balance	Additions	Clg Balance	Opg Balance	for the year	Clg Balance	
Land								
Site Development Cost	20	-	5,057,500	5,057,500	-	253,000	253,000	4,804,500
Building								
Process Section	15	-	1,000,000	1,000,000	-	67,000	67,000	933,000
Raw Material Storage	15	-	100,000	100,000	-	7,000	7,000	93,000
Finished Goods Storage	15	-	100,000	100,000	-	7,000	7,000	93,000
Manufacturing Land & Building		-	6,257,500	6,257,500	-	334,000	334,000	5,923,500
Plant & Machinery								
Coffee Roaster	15	-	800,000	800,000	-	53,000	53,000	747,000
Coffee Grinding Machine	15	-	120,000	120,000	-	8,000	8,000	112,000
Coffee Packaging Machine	15	-	500,000	500,000	-	33,000	33,000	467,000
Electrical Installation	15	-	500,000	500,000	-	33,000	33,000	467,000
Laboratory Equipment	15	-	750,000	750,000	-	50,000	50,000	700,000
Manufacturing Plant & Machinery		-	2,670,000	2,670,000	-	177,000	177,000	2,493,000
TOTAL MANUFACTURING ASSETS		-	8,927,500	8,927,500	-	511,000	511,000	8,416,500

Prepared by "Niir Project Consultancy Services"

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ANNEXURE 21

DEPRECIATION SCHEDULE

Building								
Administrative Block	20	-	150,000	150,000	-	8,000	8,000	142,000
Testing Laboratory	20	-	37,500	37,500	-	2,000	2,000	35,500
Security & Guard Room	20	-	5,000	5,000	-	250	250	4,750
Other Building		-	192,500	192,500	-	10,250	10,250	182,250
Other Assets								
Office Equipment	5	-	250,000	250,000	-	50,000	50,000	200,000
Preliminary Expenses	5	-	200,000	200,000	-	40,000	40,000	160,000
Technical Know-how	5	-	125,000	125,000	-	25,000	25,000	100,000
Miscellaneous	5	-	100,000	100,000	-	20,000	20,000	80,000
Other Assets		-	675,000	675,000	-	135,000	135,000	540,000
TOTAL OTHER ASSETS		-	867,500	867,500	-	145,250	145,250	722,250
TOTAL FIXED ASSETS		-	9,795,000	9,795,000	-	656,250	656,250	9,138,750

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 21

DEPRECIATION SCHEDULE

YEAR 2	Useful Life	Gross Block			Depreciation			Net Block Clg Balance
		Opg Balance	Additions	Clg Balance	Opg Balance	for the year	Clg Balance	
Land								
Site Development Cost	20	5,057,500	-	5,057,500	253,000	253,000	506,000	4,551,500
Building								
Process Section	15	1,000,000	-	1,000,000	67,000	67,000	134,000	866,000
Raw Material Storage	15	100,000	-	100,000	7,000	7,000	14,000	86,000
Finished Goods Storage	15	100,000	-	100,000	7,000	7,000	14,000	86,000
Manufacturing Land & Building		6,257,500	-	6,257,500	334,000	334,000	668,000	5,589,500
Plant & Machinery								
Coffee Roaster	15	800,000	-	800,000	53,000	53,000	106,000	694,000
Coffee Grinding Machine	15	120,000	-	120,000	8,000	8,000	16,000	104,000
Coffee Packaging Machine	15	500,000	-	500,000	33,000	33,000	66,000	434,000
Electrical Installation	15	500,000	-	500,000	33,000	33,000	66,000	434,000
Laboratory Equipment	15	750,000	-	750,000	50,000	50,000	100,000	650,000
Manufacturing Plant & Machinery		2,670,000	-	2,670,000	177,000	177,000	354,000	2,316,000
TOTAL MANUFACTURING ASSETS		8,927,500	-	8,927,500	511,000	511,000	1,022,000	7,905,500

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 21

DEPRECIATION SCHEDULE

Building								
Administrative Block	20	150,000	-	150,000	8,000	8,000	16,000	134,000
Testing Laboratory	20	37,500	-	37,500	2,000	2,000	4,000	33,500
Security & Guard Room	20	5,000	-	5,000	250	250	500	4,500
Other Building		192,500	-	192,500	10,250	10,250	20,500	172,000
Other Assets								
Office Equipment	5	250,000	-	250,000	50,000	50,000	100,000	150,000
Preliminary Expenses	5	200,000	-	200,000	40,000	40,000	80,000	120,000
Technical Know-how	5	125,000	-	125,000	25,000	25,000	50,000	75,000
Miscellaneous	5	100,000	-	100,000	20,000	20,000	40,000	60,000
Other Assets		675,000	-	675,000	135,000	135,000	270,000	405,000
TOTAL OTHER ASSETS		867,500	-	867,500	145,250	145,250	290,500	577,000
TOTAL FIXED ASSETS		9,795,000	-	9,795,000	656,250	656,250	1,312,500	8,482,500

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 21

DEPRECIATION SCHEDULE

YEAR 3	Useful Life	Gross Block			Depreciation			Net Block Clg Balance
		Opg Balance	Additions	Clg Balance	Opg Balance	for the year	Clg Balance	
Land								
Site Development Cost	20	5,057,500	-	5,057,500	506,000	253,000	759,000	4,298,500
Building								
Process Section	15	1,000,000	-	1,000,000	134,000	67,000	201,000	799,000
Raw Material Storage	15	100,000	-	100,000	14,000	7,000	21,000	79,000
Finished Goods Storage	15	100,000	-	100,000	14,000	7,000	21,000	79,000
Manufacturing Land & Building		6,257,500	-	6,257,500	668,000	334,000	1,002,000	5,255,500
Plant & Machinery								
Coffee Roaster	15	800,000	-	800,000	106,000	53,000	159,000	641,000
Coffee Grinding Machine	15	120,000	-	120,000	16,000	8,000	24,000	96,000
Coffee Packaging Machine	15	500,000	-	500,000	66,000	33,000	99,000	401,000
Electrical Installation	15	500,000	-	500,000	66,000	33,000	99,000	401,000
Laboratory Equipment	15	750,000	-	750,000	100,000	50,000	150,000	600,000
Manufacturing Plant & Machinery		2,670,000	-	2,670,000	354,000	177,000	531,000	2,139,000
TOTAL MANUFACTURING ASSETS		8,927,500	-	8,927,500	1,022,000	511,000	1,533,000	7,394,500

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 21

DEPRECIATION SCHEDULE

Building								
Administrative Block	20	150,000	-	150,000	16,000	8,000	24,000	126,000
Testing Laboratory	20	37,500	-	37,500	4,000	2,000	6,000	31,500
Security & Guard Room	20	5,000	-	5,000	500	250	750	4,250
Other Building		192,500	-	192,500	20,500	10,250	30,750	161,750
Other Assets								
Office Equipment	5	250,000	-	250,000	100,000	50,000	150,000	100,000
Preliminary Expenses	5	200,000	-	200,000	80,000	40,000	120,000	80,000
Technical Know-how	5	125,000	-	125,000	50,000	25,000	75,000	50,000
Miscellaneous	5	100,000	-	100,000	40,000	20,000	60,000	40,000
Other Assets		675,000	-	675,000	270,000	135,000	405,000	270,000
TOTAL OTHER ASSETS		867,500	-	867,500	290,500	145,250	435,750	431,750
		9,795,000	-	9,795,000	1,312,500	656,250	1,968,750	7,826,250

Coffee Cultivation, Processing & Packaging

[NPCS/5242/23749]

ANNEXURE 21

DEPRECIATION SCHEDULE

YEAR 4	Useful Life	Gross Block			Depreciation			Net Block Clg Balance
		Opg Balance	Additions	Clg Balance	Opg Balance	for the year	Clg Balance	
Land								
Site Development Cost	20	5,057,500	-	5,057,500	759,000	253,000	1,012,000	4,045,500
Building								
Process Section	15	1,000,000	-	1,000,000	201,000	67,000	268,000	732,000
Raw Material Storage	15	100,000	-	100,000	21,000	7,000	28,000	72,000
Finished Goods Storage	15	100,000	-	100,000	21,000	7,000	28,000	72,000
Manufacturing Land & Building		6,257,500	-	6,257,500	1,002,000	334,000	1,336,000	4,921,500
Plant & Machinery								
Coffee Roaster	15	800,000	-	800,000	159,000	53,000	212,000	588,000
Coffee Grinding Machine	15	120,000	-	120,000	24,000	8,000	32,000	88,000
Coffee Packaging Machine	15	500,000	-	500,000	99,000	33,000	132,000	368,000
Electrical Installation	15	500,000	-	500,000	99,000	33,000	132,000	368,000
Laboratory Equipment	15	750,000	-	750,000	150,000	50,000	200,000	550,000
Manufacturing Plant & Machinery		2,670,000	-	2,670,000	531,000	177,000	708,000	1,962,000
TOTAL MANUFACTURING ASSETS		8,927,500	-	8,927,500	1,533,000	511,000	2,044,000	6,883,500

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ANNEXURE 21

DEPRECIATION SCHEDULE

Administrative Block	20	150,000	-	150,000	24,000	8,000	32,000	118,000
Testing Laboratory	20	37,500	-	37,500	6,000	2,000	8,000	29,500
Security & Guard Room	20	5,000	-	5,000	750	250	1,000	4,000
		192,500	-	192,500	30,750	10,250	41,000	151,500
Office Equipment	5	250,000	-	250,000	150,000	50,000	200,000	50,000
Preliminary Expenses	5	200,000	-	200,000	120,000	40,000	160,000	40,000
Technical Know-how	5	125,000	-	125,000	75,000	25,000	100,000	25,000
Miscellaneous	5	100,000	-	100,000	60,000	20,000	80,000	20,000
		675,000	-	675,000	405,000	135,000	540,000	135,000
TOTAL OTHER ASSETS		867,500	-	867,500	435,750	145,250	581,000	286,500
		9,795,000	-	9,795,000	1,968,750	656,250	2,625,000	7,170,000

Coffee Cultivation, Processing & Packaging

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ANNEXURE 21

DEPRECIATION SCHEDULE

YEAR 5	Useful Life	Gross Block			Depreciation			Net Block Clg Balance
		Opg Balance	Additions	Clg Balance	Opg Balance	for the year	Clg Balance	
Land								
Site Development Cost	20	5,057,500	-	5,057,500	1,012,000	253,000	1,265,000	3,792,500
Building								
Process Section	15	1,000,000	-	1,000,000	268,000	67,000	335,000	665,000
Raw Material Storage	15	100,000	-	100,000	28,000	7,000	35,000	65,000
Finished Goods Storage	15	100,000	-	100,000	28,000	7,000	35,000	65,000
Manufacturing Land & Building		6,257,500	-	6,257,500	1,336,000	334,000	1,670,000	4,587,500
Plant & Machinery								
Coffee Roaster	15	800,000	-	800,000	212,000	53,000	265,000	535,000
Coffee Grinding Machine	15	120,000	-	120,000	32,000	8,000	40,000	80,000
Coffee Packaging Machine	15	500,000	-	500,000	132,000	33,000	165,000	335,000
Electrical Installation	15	500,000	-	500,000	132,000	33,000	165,000	335,000
Laboratory Equipment	15	750,000	-	750,000	200,000	50,000	250,000	500,000
Manufacturing Plant & Machinery		2,670,000	-	2,670,000	708,000	177,000	885,000	1,785,000
TOTAL MANUFACTURING ASSETS		8,927,500	-	8,927,500	2,044,000	511,000	2,555,000	6,372,500

Coffee Cultivation, Processing & Packaging

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ANNEXURE 21

DEPRECIATION SCHEDULE

Building								
Administrative Block	20	150,000	-	150,000	32,000	8,000	40,000	110,000
Testing Laboratory	20	37,500	-	37,500	8,000	2,000	10,000	27,500
Security & Guard Room	20	5,000	-	5,000	1,000	250	1,250	3,750
		192,500	-	192,500	41,000	10,250	51,250	141,250
Office Equipment	5	250,000	-	250,000	200,000	50,000	250,000	-
Preliminary Expenses	5	200,000	-	200,000	160,000	40,000	200,000	-
Technical Know-how	5	125,000	-	125,000	100,000	25,000	125,000	-
Miscellaneous	5	100,000	-	100,000	80,000	20,000	100,000	-
Other Assets		675,000	-	675,000	540,000	135,000	675,000	-
TOTAL OTHER ASSETS		867,500	-	867,500	581,000	145,250	726,250	141,250
		9,795,000	-	9,795,000	2,625,000	656,250	3,281,250	6,513,750

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ANNEXURE 21

DEPRECIATION SCHEDULE

Total Depreciation	Year 1	Year 2	Year 3	Year 4	Year 5
	511,000	511,000	511,000	511,000	511,000
	145,250	145,250	145,250	145,250	145,250
TOTAL DEPRECIATION	656,250	656,250	656,250	656,250	656,250

Total Depreciation	Year 1	Year 2	Year 3	Year 4	Year 5
Manufacturing Land & Building	5,923,500	5,589,500	5,255,500	4,921,500	4,587,500
Manufacturing Plant & Machinery	2,493,000	2,316,000	2,139,000	1,962,000	1,785,000
Other Assets	722,250	577,000	431,750	286,500	141,250
TOTAL ASSETS	9,138,750	8,482,500	7,826,250	7,170,000	6,513,750

Coffee Cultivation, Processing & Packaging

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ANNEXURE 22

PROFIT AND LOSS STATEMENT

	Year 1	Year 2	Year 3	Year 4	Year 5
INCOME					
Revenue from operations	15,400,000	17,600,000	19,800,000	22,000,000	24,200,000
Other Income	308,000	352,000	396,000	440,000	484,000
TOTAL INCOME	15,708,000	17,952,000	20,196,000	22,440,000	24,684,000
EXPENSE					
Land Cultivation Cost for Coffee Prod'n	1,264,375	1,264,375	1,264,375	1,264,375	1,264,375
Raw Material Purchases	8,310,400	8,310,400	8,310,400	8,310,400	8,310,400
Manpower Cost	682,500	1,365,000	1,502,000	1,653,000	1,819,000
Raw Material - Opening Stock	-	692,500	692,500	692,500	692,500
Raw Material - Closing Stock	(692,500)	(692,500)	(692,500)	(692,500)	(692,500)
Manufacturing Cost	9,564,775	10,939,775	11,076,775	11,227,775	11,393,775
Finished Goods - Opening Stock	-	726,000	778,000	789,000	800,000
Finished Goods - Closing Stock	(726,000)	(778,000)	(789,000)	(800,000)	(813,000)
Cost of Goods Sold	8,838,775	10,887,775	11,065,775	11,216,775	11,380,775
Utilities & Overheads	636,000	1,272,000	1,400,000		1,695,000
Manpower Cost	1,629,000	2,202,000	2,422,000	2,664,000	2,931,000
Depreciation on Other Assets	145,250	145,250	145,250	145,250	145,250
Finance Cost	768,143	735,829	700,143	660,723	617,184
Term Loan	768,143	735,829	700,143	660,723	617,184
Working Capital Loan					
TOTAL EXPENSE	12,017,168	15,242,854	15,733,168	14,686,748	16,769,209
Profit Before Tax	3,690,832	2,709,146	4,462,832	7,753,252	7,914,791
Tax	922,708	677,287	1,115,708	1,938,313	1,978,698
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093

Coffee Cultivation, Processing & Packaging

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ANNEXURE 23

CASH FLOW STATEMENT

	Year 1	Year 2	Year 3	Year 4	Year 5
1. CASH FLOW FROM OPERATING ACTIVITIES					
Profit After Tax	2,768,124	2,031,859	3,347,124	5,814,939	5,936,093
Adjustment for :					
Depreciation	656,250	656,250	656,250	656,250	656,250
A. Operating Profit Before Working Capital Changes	3,424,374	2,688,109	4,003,374	6,471,189	6,592,343
(Increase) / Decrease in Inventories	(1,418,500)	(52,000)	(11,000)	(11,000)	(13,000)
(Increase) / Decrease in Debtors	(2,567,000)	1,100,000	(183,000)	(183,000)	(184,000)
Increase / (Decrease) in Creditors	1,491,067	(692,534)	11,000	11,000	13,000
B. Changes in Working Capital	(2,494,433)	355,466	(183,000)	(183,000)	(184,000)
Net Cash Flow from Operating Activities	929,941	3,043,575	3,820,374	6,288,189	6,408,343
2. CASH FLOW FROM INVESTING ACTIVITIES					
Equity Share Capital Issued	2,146,600	-	-	-	-
Purchase of Fixed Assets	(9,795,000)	-	-	-	-
Net Cash Flow from Investing Activities	(7,648,400)	-	-	-	-
3. CASH FLOW FROM FINANCING ACTIVITIES					
Term Loan Taken / (Paid)	7,526,771	(341,543)	(377,229)	(416,649)	(460,199)
Net Cash Flow from Financing Activities	7,526,771	(341,543)	(377,229)	(416,649)	(460,199)
Net Increase / (Decrease) in Cash and Cash Equivalents	808,312	2,702,032	3,443,145	5,871,540	5,948,144
Cash and Cash Equivalents at the Beginning of the Year	-	808,312	3,510,344	6,953,489	12,825,029
Cash and Cash Equivalents at the End of the Year	808,312	3,510,344	6,953,489	12,825,029	18,773,173

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ANNEXURE 24

PAYBACK PERIOD

PAYBACK PERIOD					
	Year 1	Year 2	Year 3	Year 4	Year 5
TOTAL INVESTMENT	10,733,000				
CASH FLOW	808,312	4,318,656	12,080,457	30,032,454	66,013,052
PAYBACK PERIOD	2.5				

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ANNEXURE 25

INTERNAL RATE RETURN

INTERNAL RATE OF RETURN (IRR)	
Initial Investment	(10,733,000)
Year 1	808,312
Year 2	3,510,344
Year 3	6,953,489
Year 4	12,825,029
Year 5	18,773,173
Internal Rate of Return	43.5%

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ANNEXURE 26

TERM LOANS AND WORKING CAPITAL LOAN DETAILS

Loan Requirement	Total Amount	Margin	Loan	Tenure	Rate of
	Requirement	Money (20%)	Amount	of Loan	Interest
A] TERM LOANS					
LAND					
Development Cost	5,057,500	1,011,500	4,046,000	15	9.98%
BUILDINGS					
Buildings - Manufacturing	1,200,000	240,000	960,000	15	9.98%
Buildings - Administrative Block	192,500	38,500	154,000	15	9.98%
PLANT & MACHINERY					
Machinery - Manufacturing	2,670,000	534,000	2,136,000	15	9.98%
OTHER ASSETS					
Other Administrative Assets	675,000	135,000	540,000	5	9.98%
TOTAL TERM LOAN	9,795,000	1,959,000	7,836,000		
B] WORKING CAPITAL LOAN					
Working Capital Requirement	938,000	187,600	750,400	1	9.37%
TOTAL WORKING CAPITAL LOAN	938,000	187,600	750,400		
TOTAL PROJECT COST	10,733,000	2,146,600	8,586,400		

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ANNEXURE 27

LOAN FOR LAND DEVELOPMENT COST

Loan For: **Land Development Cost**

Principal: 40,46,000

Interest: 9.98%

Tenure (yrs) 15

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	4,046,000	521,148	398,270	122,878	3,923,122
Year 2	3,923,122	521,148	385,431	135,717	3,787,405
Year 3	3,787,405	521,148	371,248	149,900	3,637,505
Year 4	3,637,505	521,148	355,585	165,563	3,471,942
Year 5	3,471,942	521,148	338,286	182,862	3,289,080
Year 6	3,289,080	521,148	319,178	201,970	3,087,110
Year 7	3,087,110	521,148	298,072	223,076	2,864,034
Year 8	2,864,034	521,148	274,764	246,384	2,617,650
Year 9	2,617,650	521,148	249,016	272,132	2,345,518
Year 10	2,345,518	521,148	220,580	300,568	2,044,950
Year 11	2,044,950	521,148	189,172	331,976	1,712,974
Year 12	1,712,974	521,148	154,483	366,665	1,346,309
Year 13	1,346,309	521,148	116,170	404,978	941,331
Year 14	941,331	521,148	73,854	447,294	494,037
Year 15	494,037	521,183	27,112	494,071	(34)

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ANNEXURE 28

LOAN FOR BUILDING- MANUFACTURING

Loan For: *Buildings - Manufacturing*

Principal: 9,60,000

Interest: 9.98%

Tenure (yrs) 15

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	960,000	123,648	94,500	29,148	930,852
Year 2	930,852	123,648	91,452	32,196	898,656
Year 3	898,656	123,648	88,089	35,559	863,097
Year 4	863,097	123,648	84,373	39,275	823,822
Year 5	823,822	123,648	80,268	43,380	780,442
Year 6	780,442	123,648	75,735	47,913	732,529
Year 7	732,529	123,648	70,729	52,919	679,610
Year 8	679,610	123,648	65,196	58,452	621,158
Year 9	621,158	123,648	59,091	64,557	556,601
Year 10	556,601	123,648	52,345	71,303	485,298
Year 11	485,298	123,648	44,895	78,753	406,545
Year 12	406,545	123,648	36,665	86,983	319,562
Year 13	319,562	123,648	27,575	96,073	223,489
Year 14	223,489	123,648	17,537	106,111	117,378
Year 15	117,378	123,635	6,449	117,186	192

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ANNEXURE 29

LOAN FOR BUILDING-ADMINISTRATION BLOCK

Loan For: *Buildings - Administrative Block*

Principal: 1,54,000

Interest: 9.98%

Tenure (yrs) 15

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	154,000	19,836	15,160	4,676	149,324
Year 2	149,324	19,836	14,670	5,166	144,158
Year 3	144,158	19,836	14,132	5,704	138,454
Year 4	138,454	19,836	13,535	6,301	132,153
Year 5	132,153	19,836	12,875	6,961	125,192
Year 6	125,192	19,836	12,149	7,687	117,505
Year 7	117,505	19,836	11,346	8,490	109,015
Year 8	109,015	19,836	10,459	9,377	99,638
Year 9	99,638	19,836	9,479	10,357	89,281
Year 10	89,281	19,836	8,397	11,439	77,842
Year 11	77,842	19,836	7,201	12,635	65,207
Year 12	65,207	19,836	5,879	13,957	51,250
Year 13	51,250	19,836	4,421	15,415	35,835
Year 14	35,835	19,836	2,811	17,025	18,810
Year 15	18,810	19,842	1,032	18,810	-

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ANNEXURE 30

LOAN FOR MACHINERY- MANUFACTURING

Loan For: *Buildings - Administrative Block*

Principal: 21,36,000

Interest: 9.98%

Tenure (yrs) 15

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	2,136,000	275,124	210,258	64,866	2,071,134
Year 2	2,071,134	275,124	203,482	71,642	1,999,492
Year 3	1,999,492	275,124	195,995	79,129	1,920,363
Year 4	1,920,363	275,124	187,728	87,396	1,832,967
Year 5	1,832,967	275,124	178,594	96,530	1,736,437
Year 6	1,736,437	275,124	168,509	106,615	1,629,822
Year 7	1,629,822	275,124	157,366	117,758	1,512,064
Year 8	1,512,064	275,124	145,060	130,064	1,382,000
Year 9	1,382,000	275,124	131,471	143,653	1,238,347
Year 10	1,238,347	275,124	116,461	158,663	1,079,684
Year 11	1,079,684	275,124	99,880	175,244	904,440
Year 12	904,440	275,124	81,570	193,554	710,886
Year 13	710,886	275,124	61,343	213,781	497,105
Year 14	497,105	275,124	39,005	236,119	260,986
Year 15	260,986	275,083	14,332	260,751	235

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ANNEXURE 31

LOAN FOR OTHER ADMINISTRATIVE ASSETS

Loan For: *Other Administrative Assets*

Principal: 5,40,000

Interest: 9.98%

Tenure (yrs) 5

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	540,000	137,616	49,955	87,661	452,339
Year 2	452,339	137,616	40,794	96,822	355,517
Year 3	355,517	137,616	30,679	106,937	248,580
Year 4	248,580	137,616	19,502	118,114	130,466
Year 5	130,466	137,627	7,161	130,466	-
Year 6	-	-	-	-	-
Year 7	-	-	-	-	-
Year 8	-	-	-	-	-
Year 9	-	-	-	-	-
Year 10	-	-	-	-	-
Year 11	-	-	-	-	-
Year 12	-	-	-	-	-
Year 13	-	-	-	-	-
Year 14	-	-	-	-	-
Year 15	-	-	-	-	-

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ANNEXURE 32

LOAN FOR TERM LOANS

Principal: 78,36,000

Interest: Varied

Tenure (yrs) Varied

	Opening Bal	EMI	Interest	Principal Paid	Closing Bal
Year 1	7,836,000	1,077,372	768,143	309,229	7,526,771
Year 2	7,526,771	1,077,372	735,829	341,543	7,185,228
Year 3	7,185,228	1,077,372	700,143	377,229	6,807,999
Year 4	6,807,999	1,077,372	660,723	416,649	6,391,350
Year 5	6,391,350	1,077,383	617,184	460,199	5,931,151
Year 6	5,931,151	939,756	575,571	364,185	5,566,966
Year 7	5,566,966	939,756	537,513	402,243	5,164,723
Year 8	5,164,723	939,756	495,479	444,277	4,720,446
Year 9	4,720,446	939,756	449,057	490,699	4,229,747
Year 10	4,229,747	939,756	397,783	541,973	3,687,774
Year 11	3,687,774	939,756	341,148	598,608	3,089,166
Year 12	3,089,166	939,756	278,597	661,159	2,428,007
Year 13	2,428,007	939,756	209,509	730,247	1,697,760
Year 14	1,697,760	939,756	133,207	806,549	891,211
Year 15	891,211	939,743	48,925	890,818	393

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