

# Integrated Corn, Rice, Wheat and Flakes

[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 ₹.

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 2

### PLANT ECONOMICS

<b>Rated plant capacity</b>	<b>Flakes Production per day</b>	
Total production per day	48.8	per packet/ day
Total production per month	1220	per packet/ month
Total production per annum	14,640	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

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 3

### PRODUCTION SCHEDULE

Name of the Product	Packet per day	Packet per annum	Total batch	UOM
<b>Cornflakes</b>				
(A) 500 g	300	90000	90000	grams
(B) 1000 g	120	36000	36000	grams
<b>Rice flakes</b>				
(A) 500 g	200	90000	90000	grams
(B) 1000 g	200	30000	30000	grams
<b>Wheat flakes</b>				
(A) 500 g	300	60000	60000	grams
(B) 1000 g	100	60000	60000	grams
<b>Total</b>			<b>366,000</b>	grams

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 4

### LAND AND BUILDING

<b>Particulars of assets proposed</b>	<b>UMO</b>	<b>Rate</b>	<b>Total</b>
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

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 4

### LAND AND BUILDING

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

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 5

### PLANT AND MACHINERY

<b>Items</b>	<b>Qty</b>	<b>price</b>	<b>Estimated Amount</b>
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>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## 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
Advertisements and transportation	12,000	144,000

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 7

### SALARY AND WAGES

<b>Salary and Wages</b>	<b>UOM</b>	<b>Quantity</b>	<b>Rate per month</b>	<b>Amount</b>
General Manager	Nos	1	15,000	15,000
Skilled labor	Nos	1	7,000	7,000
Food technologist	Nos	1	12,000	12,000
Accountant	Nos	1	9,000	9,000
<b>Total basic salary</b>			<b>43,000</b>	<b>43,000</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 8

### TURNOVER PER ANNUM

Products	UMO	rate	unit sales per month	sales per month	Year 1
Corn Flakes					
(A)500 g	grams	260	300	78,000	936,000
(B)1000g	grams	520	120	62,400	748,800
Wheat flakes					
(A)500g	grams	250	300	75,000	900,000
(B)1000g	grams	500	100	50,000	600,000
rice flakes					
(A)500g	grams	70	200	14,000	168,000
1000g	grams	150	200	30,000	360,000
<b>Total</b>				<b>309,400</b>	<b>3,712,800</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 9

### MARKETING AND SELLING EXPENSES

<b>Particulars</b>	<b>Estimate per month</b>	<b>Estimate Year 1</b>
<b>Advertisement</b>		
Television	5,000	60,000
Newspapers	3,000	36,000
<b>Social Media</b>		
Facebook	-	-
Instagram	-	-
Transportation expenses	6,000	72,000
<b>Total</b>	<b>13,000</b>	<b>156,000</b>

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[NPCS/5242/23749]

## ANNEXURE 1

### COST OF THE PROJECT AND MEANS OF FINANCE

Particulars	Existing	Proposed	Total
Licensing	0.00	4,000	4,000
<b>site development</b>	0.00	0	0
archeticture drawing	0.00	50,000	50,000
Lease land	0.00	2,613	2,613
<b>construction of factory site (building)</b>			
- Construction of Factory Sheet, storage, office	0.00	3,508,992	3,508,992
<b>Machineries/Equipment</b>	0.00		
Machineries/Equipment		3,508,992.00	3,508,992.00
Building	0.00	2,625,000	2,625,000
Flaking machine	0.00	500	500
Electronic weighing scale	0.00	20,000	20,000
trolly	0.00	3,508,992.00	3,508,992.00
<b>Furniture &amp; Fixture</b>			
Table	0.00	3,000	3,000
Chairs	0.00	1,000	1,000
	0.00		
<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	516,000	516,000
Administration cost	0.00	540,000	540,000
Marketing cost	0.00	144,000	144,000
Inventory cost	0.00	614,610	614,610
<b>Total Project Cost</b>	0.00	<b>9,336,566</b>	<b>9,336,566</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 1

### COST OF THE PROJECT AND MEANS OF FINANCE

#### Financing

Financing	Estimated Amount
Owner's Funding	2,334,141
Total Owners Funding	2,334,141
Loans	
CSI LOAN	9,336,566
Total Loans	9,336,566
<b>Total Funding</b>	<b>11,670,707</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 2

### Profitability and Net cash Accruals

Particulars	Operating Years				
	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Total Revenue (A)</b>	5,280,000	5,544,000	6,098,400	7,013,160	8,415,792
<b>Less: Working Capital (B)</b>					
<b>Employee Expenses</b>	732,000	732,000	732,000	732,000	732,000
<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	302,400	317,520	332,640	349,272	365,904
<b>Inventory Cost</b>	<b>614,610</b>	<b>614,610</b>	<b>614,610</b>	<b>614,610</b>	<b>614,610</b>
<b>Marketing Cost</b>	144,000	141,120	146,765	152,635	158,741
<b>Total (B)</b>	1,814,610	1,838,730	1,871,375	1,906,945	1,942,751
<b>Less: Depreciation (C)</b>	943,574	943,574	943,574	943,574	943,574
<b>Less: Interest Cost (D)</b>	653,560	606,257	555,642	501,485	443,537
<b>total (B+C+D)</b>	3,411,743	3,388,560	3,370,591	3,352,004	3,329,862
<b>Gross: A-(B+C+D)</b>	301,057	509,880	839,724	1,279,342	1,857,247
<b>Less: Tax (25% on gross)</b>	75,264	127,470	209,931	319,836	464,312
<b>Net Profit After Tax</b>	225,792	382,410	629,793	959,507	1,392,935
<b>Net Cash Accruals</b>	<b>-1,980,077</b>	<b>-1,748,071</b>	<b>-1,400,257</b>	<b>-942,052</b>	<b>-342,005</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 3

### ASSESSMENT OF WORKING CAPITAL REQUIREMENTS

Particulars	Operating Years				
	1	2	3	4	5
<b>HR Cost</b>					
General Manager	180,000	180,000	180,000	180,000	180,000
skilled labor	84,000	84,000	84,000	84,000	84,000
Supervisors	144,000	144,000	144,000	144,000	144,000
Food technologist	108,000	108,000	108,000	108,000	108,000
Accountant	180,000	180,000	180,000	180,000	180,000
<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	302,400	317,520	332,640	349,272	365,904
miscellaneous exp (logistics and other)					
<b>Inventory Cost</b>					
Wheat	216000	216000	216000	216000	216000
Rice	250000	250000	250000	250000	250000
Maize (Corn Grain)	45,360	45,360	45,360	45,360	45,360
Sugar	34,500	34,500	34,500	34,500	34,500
Packing Materials and others misc. viz flavour, malt,etc	65,000	65,000	65,000	65,000	65,000
Salt	3,750	3,750	3,750	3,750	3,750
<b>Marketing cost</b>					
Television	60000.0	60000.0	60000.0	60000.0	60000.0

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

Newspapers	36000.0	36000.0	36000.0	36000.0	36000.0
Social Media	0.0	0.0	0.0	0.0	0.0
Facebook	0.0	0.0	0.0	0.0	0.0
Instagram	0.0	0.0	0.0	0.0	0.0
Transportation expenses	60000.0	60000.0	60000.0	60000.0	60000.0
<b>Total Working Capital</b>		<b>1,838,730</b>	<b>1,871,375</b>	<b>1,906,945</b>	<b>1,942,751</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 4

### SOURCES OF FINANCE

<b>Financing</b>	
	<b>Estimated Amount</b>
<b>Owner's Funding</b>	2,334,141
Total Owners Funding	2,334,141
Loans	
CSI LOAN	9,336,566
Total Loans	9,336,566
Total Funding	<b>11,670,707</b>

### Disposition of funds

<b>Particulars</b>	<b>Estimated Amount</b>
Capital Items	6,290,492
Working Capital	
HR Costs	516,000
Administration Costs	540,000
Marketing Cost	144,000
Inventory Cost	614,610
Preliminary expenses	3,565,605
Total Cost	11,670,707
Equity 20%)	2,334,141
<b>Total Project Cost</b>	6,290,492

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-5

### PROJECTED BALANCE SHEET

<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	6,290,492	5,346,918	4,403,344	3,459,771	2,516,197
Less: Depreciation	943,574	943,574	943,574	943,574	943,574
Total capital items	5,346,918	4,403,344	3,459,771	2,516,197	1,572,623
Cash in hand	58,73,824	64,76,747	72,76,440	83,51,688	98,02,417
<b>Total Assets (Rs.)</b>	<b>11,220,742</b>	<b>10,880,092</b>	<b>10,736,210</b>	<b>10,867,885</b>	<b>11,375,040</b>
<b>Liabilities</b>					
Loans (outstanding)	8,660,808	7,937,748	7,164,073	6,336,242	5,450,462
Profits Transferred from P&L a/c	2,25,792	3,82,410	6,29,793	9,59,507	13,92,935
Owners' Equity	23,34,141.4	25,59,934	29,42,344	35,72,137	45,31,644
<b>Total Liabilities (Rs.)</b>	<b>11,220,742</b>	<b>10,880,092</b>	<b>10,736,210</b>	<b>10,867,885</b>	<b>11,375,040</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE -5

### PROJECTED BALANCE SHEET

#### ROI (Average Fixed Assets)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit After Tax	671,515.16	804,743.05	1,096,926.68	1,549,860.67	2,266,962.45
Opening Fixed Assets (Net Block)	-	6,290,492	5,346,918	4,403,344	3,459,771
Closing Fixed Assets (Net Block)	6,290,492	5,346,918	4,403,344	3,459,771	2,516,197
	3,145,246	8,963,951	7,548,590	6,133,230	4,717,869
<b>ROI (Average Fixed Assets)</b>	<b>0.21</b>	<b>0.09</b>	<b>0.15</b>	<b>0.25</b>	<b>0.48</b>

#### ROI (Average Total Assets)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit After Tax	671,515.16	804,743.05	1,096,926.68	1,549,860.67	2,266,962.45
Opening total Assets (Net Block)	-	11,220,742	10,880,092	10,736,210	10,867,885
Closing total Assets (Net Block)	11,220,742	10,880,092	10,736,210	10,867,885	11,375,040
	5,610,371	16,660,788	16,248,197	16,170,153	16,555,405
<b>ROI (Average Total Assets)</b>	<b>0.12</b>	<b>0.05</b>	<b>0.07</b>	<b>0.10</b>	<b>0.14</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE -5

### PROJECTED BALANCE SHEET

#### RONW (Average of Investment)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Net Profit After Tax	671,515.16	804,743.05	1,096,926.68	1,549,860.67	2,266,962.45
Opening Investment (Net Block)	-	11,670,707	11,670,707	11,670,707	11,670,707
Closing investment (Net Block)	11,670,707	11,670,707	11,670,707	11,670,707	11,670,707
	5,835,354	17,506,061	17,506,061	17,506,061	17,506,061
ROI (Average Fixed Assets)	0.12	0.05	0.06	0.09	0.13

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-6

### PROFITABILITY RATIOS

<b>Debt Service Coverage Ratio</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
Profit Before Tax	301,056.61	509,879.62	839,724.24	1,279,342.39	1,857,246.80
Debts (Term Loans)	8,660,808.30	7,937,747.98	7,164,073.45	6,336,241.70	5,450,461.72
Debt Service Coverage Ratio	<b>0.03</b>	<b>0.06</b>	<b>0.12</b>	<b>0.20</b>	<b>0.34</b>
<b>Debt Equity Ratio</b>					
	Year 1	Year 2	Year 3	Year 4	Year 5
Debt (Term Loans)	8,660,808.30	7,937,747.98	7,164,073.45	6,336,241.70	5,450,461.72
Shareholders' equity	2,334,141.40	2,334,141.40	2,334,141.40	2,334,141.40	2,334,141.40
Debt Equity Ratio	<b>3.71</b>	<b>3.40</b>	<b>3.07</b>	<b>2.71</b>	<b>2.34</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-7

### BREAKEVEN ANALYSIS

	Year 1	Year 2	Year 3	Year 4	Year 5
Fixed Expenses					
Admin Expenses & Marketing Expenses	684,000.00	708,120.00	740,764.80	776,335.39	812,140.81
Depreciation	5,346,918.20	4,403,344.40	3,459,770.60	2,516,196.80	1,572,623.00
Total Fixed Cost (A)	6,030,918.20	5,111,464.40	4,200,535.40	3,292,532.19	2,384,763.81
No of Units Sold	14,640.00	15,372.00	16,601.76	18,261.94	20,453.37
Total Sales Value	3,712,800.00	3,898,440.00	4,210,315.20	4,631,346.72	5,187,108.33
Total Cost of Production	1,814,610.00	1,838,730.00	1,871,374.80	1,906,945.39	1,942,750.81
<b>Total Contribution</b>	1,898,190.00	2,059,710.00	2,338,940.40	2,724,401.33	3,244,357.52
<b>Contribution Per Sold(B)</b>	129.66	133.99	140.89	149.18	158.62
<b>Break Even Point in Units(A/B)</b>	<b>46,514.12</b>	<b>38,147.81</b>	<b>29,815.33</b>	<b>22,070.17</b>	<b>15,034.24</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## 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>	3,712,800	3,898,440	4,210,315.20	4,631,346.72	5,187,108.33
<b>Cost of Production</b>	1,814,610	1,838,730	1,871,374.80	1,906,945.39	1,942,750.81
<b>Contribution</b>	1,898,190	2,059,710	2,338,940.40	2,724,401.33	3,244,357.52
<b>Break Even Point</b>	<b>51.1%</b>	<b>52.8%</b>	<b>55.6%</b>	<b>58.8%</b>	<b>62.5%</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 8- Price Volume

### SENSITIVITY ANALYSIS I

	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	301056.608	509879.619	839724.2411	1279342.387	1857246.8
Resultant Net Profit Before Tax	225792.5	382409.7	629793.2	959506.8	1392935.1
Resultant ROI (Average Fixed Assets)	0.21	0.09	0.15	0.25	0.48
Resultant ROI (Average Total Assets)	0.12	0.05	0.07	0.10	0.14
Resultant ROI (Average Fixed Assets)	0.12	0.05	0.06	0.09	0.13
Resultant Debt Service Coverage Ratio	0.03	0.06	0.12	0.20	0.34
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	46514.12	38147.81	29815.33	22070.17	15034.24
Resultant Break Even Point	51.1	52.8	55.6	58.8	62.5

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[NPCS/5242/23749]

## ANNEXURE 9

### SENSITIVITY ANALYSIS - 2

Increase in sales by 2.00%	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	301056.608	584135.619	999374.6411	1542357.139	2249710.552
Resultant Net Profit After Tax	225792.5	438101.7	749531.0	1156767.9	1687282.9
Resultant ROI (Average Fixed Assets)	0.07	0.05	0.10	0.19	0.36
Resultant ROI (Average Total Assets)	0.04	0.03	0.05	0.07	0.10
Resultant ROI (Average Fixed Assets)	0.04	0.03	0.04	0.07	0.10
Resultant Debt Service Coverage Ratio	0.03	0.07	0.14	0.24	0.41
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	46514.12	37521.72	28968.57	21270.12	14426.59
Resultant Break Even Point	51.1	53.7	57.2	61.0	65.2

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 9

### SENSITIVITY ANALYSIS - 2

Decrease in sales by 2.00%	Year 1	Year 2	Year 3	Year 4	Year 5
Resultant Gross Profit	301056.608	435623.619	644802.2411	984620.3226	1440425.595
Resultant Net Profit After Tax	225792.5	326717.7	483601.7	738465.2	1080319.2
Resultant ROI (Average Fixed Assets)	0.07	0.04	0.06	0.12	0.23
Resultant ROI (Average Total Assets)	0.04	0.02	0.03	0.05	0.07
Resultant ROI (Average Fixed Assets)	0.04	0.02	0.03	0.04	0.06
Resultant Debt Service Coverage Ratio	0.03	0.05	0.09	0.16	0.26
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	46514.12	38820.74	31020.14	23172.48	15864.31
Resultant Break Even Point	51.1	51.9	53.4	56.0	59.3

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 10

### SENSITIVITY ANALYSIS - 3

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
Increase in sales by 5.00%					
Resultant Gross Profit	301056.608	695519.619	1203578.641	1908290.707	2824683.67
Resultant Net Profit After Tax	225792.5	521639.7	902684.0	1431218.0	2118512.8
Resultant ROI (Average Fixed Assets)	0.07	0.06	0.12	0.23	0.45
Resultant ROI (Average Total Assets)	0.04	0.03	0.05	0.08	0.12
Resultant ROI (Average Fixed Assets)	0.04	0.03	0.05	0.08	0.12
Resultant Debt Service Coverage Ratio	0.03	0.09	0.17	0.30	0.52
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	46514.12	36660.22	28031.31	20365.77	13740.85
Resultant Break Even Point	51.1	55.0	59.1	63.7	68.4

# Integrated Corn, Rice, Wheat and Flakes

[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	301056.60	324239.61	416465.04	624404.46	924895.88
Resultant Net Profit After Tax	225792.5	243179.7	312348.8	468303.3	693671.9
Resultant ROI (Average Fixed Assets)	0.07	0.03	0.04	0.08	0.15
Resultant ROI (Average Total Assets)	0.04	0.01	0.02	0.03	0.05
Resultant ROI (Average Fixed Assets)	0.04	0.01	0.02	0.03	0.04
Resultant Debt Service Coverage Ratio	0.03	0.04	0.06	0.10	0.17
Resultant Debt Equity Ratio	3.71	3.40	3.07	2.71	2.34
Resultant Break Even Point in units(A/B)	46514.12	39930.12	32743.32	24946.11	17304.96
Resultant Break Even Point	51.1	50.5	50.6	52.0	54.3

# Integrated Corn, Rice, Wheat and Flakes

[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	244264.928	267665.917	360124.5753	568313.5636	869072.0189
Resultant Net Profit After Tax	183198.7	200749.4	270093.4	426235.2	651804.0
Resultant ROI (Average Fixed Assets)	0.06	0.02	0.04	0.07	0.14
Resultant ROI (Average Total Assets)	0.03	0.01	0.02	0.03	0.04
Resultant ROI (Average Fixed Assets)	0.03	0.01	0.02	0.02	0.04
Resultant Debt Service Coverage Ratio	0.03	0.03	0.05	0.09	0.16
Resultant Debt Equity Ratio	3.73	3.42	3.08	2.73	2.35
Resultant Break Even Point in units(A/B)	41109.84	33689.09	25611.69	17717.08	41109.84
Resultant Break Even Point	49.0	49.2	50.7	53.1	49.0

# Integrated Corn, Rice, Wheat and Flakes

[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	357848.288	380813.321	472805.5069	680495.3695	980719.7602
Resultant Net Profit After Tax	268386.2	285610.0	354604.1	510371.5	735539.8
Resultant ROI (Average Fixed Assets)	0.09	0.03	0.05	0.08	0.16
Resultant ROI (Average Total Assets)	0.05	0.02	0.02	0.03	0.05
Resultant ROI (Average Fixed Assets)	0.05	0.02	0.02	0.03	0.04
Resultant Debt Service Coverage Ratio	0.04	0.05	0.07	0.11	0.18
Resultant Debt Equity Ratio	3.69	3.39	3.06	2.70	2.32
Resultant Break Even Point in units(A/B)	45232.58	38816.21	31849.20	24314.25	16911.58
Resultant Break Even Point	52.6	51.9	52.0	53.4	55.6

# Integrated Corn, Rice, Wheat and Flakes

[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	159077.408	182805.364	275613.8766	484177.2092	785336.2129
Resultant Net Profit After Tax	119308.1	137104.0	206710.4	363132.9	589002.2
Resultant ROI (Average Fixed Assets)	0.04	0.02	0.03	0.06	0.12
Resultant ROI (Average Total Assets)	0.02	0.01	0.01	0.02	0.04
Resultant ROI (Average Fixed Assets)	0.02	0.01	0.01	0.02	0.03
Resultant Debt Service Coverage Ratio	0.02	0.02	0.04	0.08	0.14
Resultant Debt Equity Ratio	3.75	3.44	3.10	2.75	2.36
Resultant Break Even Point in units(A/B)	50059.90	43016.20	35214.83	26679.43	18373.43
Resultant Break Even Point	47.5	46.9	47.0	48.7	51.2

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 15

### SENSITIVITY ANALYSIS 8

	<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 5.00%					
Resultant Gross Profit	443035.808	465673.874	557316.2056	764631.7239	1064455.566
Resultant Net Profit After Tax	332276.9	349255.4	417987.2	573473.8	798341.7
Resultant ROI (Average Fixed Assets)	0.11	0.04	0.06	0.09	0.17
Resultant ROI (Average Total Assets)	0.06	0.02	0.03	0.04	0.05
Resultant ROI (Average Fixed Assets)	0.06	0.02	0.02	0.03	0.05
Resultant Debt Service Coverage Ratio	0.05	0.06	0.08	0.12	0.20
Resultant Debt Equity Ratio	3.67	3.36	3.03	2.68	2.31
Resultant Break Even Point in units(A/B)	43437.42	37257.20	30595.97	23424.27	16353.93
Resultant Break Even Point	54.7	54.1	54.1	55.4	57.5

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-16

### SHAREHOLDING PATTERN AND STAKE STATUS

<b>Total Cost</b>	11,670,707
Equity (20%)	2,334,141
<b>Total Project Cost</b>	<b>9,336,566</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-17

### QUANTITATIVE DETAILS OF OUTPUT AND SALES

<b>Achievable Efficiency / Yield % of Product</b>						
<b>Output</b>	<b>Monthly production in kg</b>	<b>1<sup>st</sup> year(kg)</b>	<b>2<sup>nd</sup> year(kg)</b>	<b>3<sup>rd</sup> year(kg)</b>	<b>4<sup>th</sup> year(kg)</b>	<b>5<sup>th</sup> year(kg)</b>
Actual Yield	820	9,840	10,135.2	10,641.96	11,280.4776	12,182.91581
Theoretical Yield	2000	24000	24000	24000	24,000	24,000
<b>Yield percentage (%)</b>		<b>41</b>	<b>42.2</b>	<b>44.3</b>	<b>47.0</b>	<b>50.8</b>

# Integrated Corn, Rice, Wheat and Flakes

[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
Corn Flakes									
(A)500 g	260	gms	300	78,000	936,000	982,800	1,061,424	1,167,566	1,307,674
(B)1000g	520	gms	120	62,400	748,800	786,240	849,139	934,053	1,046,139
Wheat flakes						-	-	-	-
(A)500g	250	gms	300	75,000	900,000	945,000	1,020,600	1,122,660	1,257,379
(B)1000g	500	gms	100	50,000	600,000	630,000	680,400	748,440	838,253
rice flakes						-	-	-	-
(A)500g	70	gms	200	14,000	168,000	176,400	190,512	209,563	234,711
1000g	150	gms	200	30,000	360,000	378,000	408,240	449,064	502,952
<b>Total</b>			<b>1220</b>	<b>309,400</b>	<b>3,712,800</b>	<b>3,898,440</b>	<b>4,210,315</b>	<b>4,631,347</b>	<b>5,187,108</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-19

### TOTAL RAW MATERIAL COST

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							
Packets	Gms	500	0.00	7.500	8,666.67	0.00	65000
<b>Total Raw Materials required</b>						0.00	65000
Year 2							
Packets	Gms	500	0.00	7.5.00	8,666.67	0.00	65000
<b>Total Raw Materials required</b>						0.00	65000
Year 3							
Packets	Gms	500	0.00	7.5.00	8,666.67	0.00	65000
<b>Total Raw Materials required</b>			0.00			0.00	65000
Year 4							
Packets	Gms	500	0.00	7.5.00	8,666.67	0.00	65000
<b>Total Raw Materials required</b>							65000
Year 5							
Packets	Gms	500	0.00	7.5.00	8,666.67	0.00	65000
<b>Total Raw Materials required</b>							<b>65000</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-21

### TOTAL PACKING MATERIAL COST

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							
Integrated rice, wheat, corn flakes	Sets	1,220	0	13	14,640	0	3,712,800
<b>Year total:</b>			0			0	3,712,800
Year 2							
Integrated rice, wheat, corn flakes	Sets	1,281	0	13	15,372	0	3,898,440
<b>Year total:</b>			0			0	3,898,440
			0			0	
Year 3							
Integrated rice, wheat, corn flakes	Sets	1,383	0	13	16,602	0	4,210,315
<b>Year total:</b>			0			0	4,210,315
						0	
Year 4							
Integrated rice, wheat, corn flakes	Sets	1,522	0	13	18,262	0	4,631,347
<b>Year total:</b>			0			0	4,631,347
Year 5							
Integrated rice, wheat, corn flakes	Sets	1,704	0	13	20,453	0	5,187,108
<b>Year total:</b>			0			0	5,187,108

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-21

### RAW MATERIAL COST PER UNIT

Description of raw materials	UOM	Qty per batch	Losses % age	Total quantity	Rate per unit	Total	Batch qty of output
Wheat	kg	12,000	0.00	12,000	18.00	216000	1.00
Rice	kg	10,000	0.00	10,000	25.00	250000	1.00
Maize (Corn Grain)	kg	3,240	0.00	3,240	14.00	45,360	1.00
Sugar	kg	1150	0.00	1150	30.00	34,500	1.00
Packing Materials and others misc. viz flavour,malt,etc	units and kg	5,416.67	0.00	5,416.67	7.50	65,000	1.00
Salt	kg	500	0.00	500	7.50	3,750	1.00
<b>Total</b>							<b>614,610.0</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE - 22

### PACKING MATERIAL COST PER UNIT

Particulars	UOM	Output Qty per month	Adj for WIP stks	cost per unit	Total Qty	batch qty of output	Total
Integrated rice, wheat, corn flakes							-
Packing materials	sets	5,416.67	0.00	7.500	65,000.00	0.00	-
Stickers	sets	5,416.67	0.00	6.00	65,000.00	0.00	
<b>Total</b>				0.00	-	0.00	130,000

# Integrated Corn, Rice, Wheat and Flakes

[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>
Factory Personnel					
As applicable from Year 1					
General Manager	1.00	1.00	1.00	15,000	180,000
Skilled labor	1.00	1.00	1.00	7,000	84,000
Food technologist	1.00	1.00	1.00	12,000	144,000
Accountant	1.00	1.00	1.00	9,000	108,000
<b>Total</b>				<b>43,000</b>	<b>516,000</b>

# Integrated Corn, Rice, Wheat and Flakes

[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	516,000
2	0.00	516,000
3	0.00	516,000
4	0.00	516,000
5	0.00	516,000

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 24

### FUEL EXPENSES

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

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-25

### POWER/ELECTRICITY EXPENSES

Operating year	% Increase	Total
1	1.10	<b>312,000</b>
2	1.10	<b>327,600</b>
3	1.10	<b>343,200</b>
4	1.10	<b>360,360</b>
5	1.10	<b>377,520</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-26

### ROYALTIES AND OTHER CHARGES

Operating year	% increase	Total
1	0.01	36,000
2	0.01	36,360.0
3	0.01	36,724
4	0.01	37,091
5	0.01	37,462

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-27

### REPAIRS AND MAINTENANCE EXPENSES

<b>Sl no</b>	<b>Description</b>	<b>% Increase</b>	<b>Cost Estimated (Year)</b>
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>			<b>331,000</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-28

### ADMINISTRATIVE EXPENSES

Items/Particulars	Estimated cost per month	Estimated cost Year 1	Estimated cost Year 2	Estimated cost Year 3	Estimate Cost Year 4	Estimate cost Year5
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
Office stationaries	1,000	12,000	12,600	13,200	13,860	14,520
Water bill	1,000	12,000	12,600	13,200	13,860	14,520
Plastic Bins	1,000	12,000	12,600	13,200	13,860	14,520
Plastic racks	10,000	120,000	126,000	132,000	138,600	145,200
Electricity bill	25,200	302,400	317,520	332,640	349,272	365,904
Miscellaneous exp (logistics and other)	6,000	72,000	75,600	79,200	83,160	87,120
<b>Total</b>		<b>540,000</b>	<b>567,000</b>	<b>594,000</b>	<b>623,700</b>	<b>653,400</b>

Operating year	% increase	Total
1	1.05	<b>540,000</b>
2	0.1	<b>567,000</b>
3	0.1	<b>594,000</b>
4	0.1	<b>623,700</b>
5	0.1	<b>653,400</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-29

### SELLING AND DISTRIBUTION EXPENSES

Particulars	Estimated Cost					
	Monthly	Year 1	Year 2	Year 3	Year 4	Year 5
Advertisement						
Television	5,000	60,000	60,000	60,000	60,000	60,000
Newspapers	3,000	36,000	36,000	36,000	36,000	36,000
Social Media						
Facebook	-	-	-	-		
Instagram	-	-	-	-		
Transportation cost	5,000	60,000	60,000	60,000	60,000	60,000
<b>Total (Nu.)</b>	<b>13,000</b>	<b>156,000</b>	<b>156,000</b>	<b>156,000</b>	<b>156,000</b>	<b>156,000</b>

Operating year	% Increase	Total
1	0.00	156,000
2	0.00	156,000
3	0.00	156,000
4	0.00	156,000
5	0.00	156,000

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-30

### DEPRECIATION CHARGES AS PER BOOKS (TOTAL)

Capital Items	Cost	Depreciation Amount	End Value				
			Year 1	Year 2	Year 3	Year 4	Year 5
Building	3,508,992.00	526,348.80	2,982,643.20	2,456,294.40	1,929,945.60	1,403,596.80	877,248.00
Flaking Machine	2,625,000.00	393,750.00	2,231,250.00	1,837,500.00	1,443,750.00	1,050,000.00	656,250.00
Electronic weighing machine	500.00	75.00	425.00	350.00	275.00	200.00	125.00
Trolley	20,000.00	3,000.00	17,000.00	14,000.00	11,000.00	8,000.00	5,000.00
Marketing van	100,000.00	15,000.00	85,000.00	70,000.00	55,000.00	40,000.00	25,000.00
Table	3,000.00	450.00	2,550.00	2,100.00	1,650.00	1,200.00	750.00
Chairs	3,000.00	450.00	2,550.00	2,100.00	1,650.00	1,200.00	750.00
Computer	30,000.00	4,500.00	25,500.00	21,000.00	16,500.00	12,000.00	7,500.00
<b>Total (Rs.)</b>	<b>2,781,500.00</b>	<b>943,573.80</b>	<b>5,346,918.20</b>	<b>4,403,344.40</b>	<b>3,459,770.60</b>	<b>2,516,196.80</b>	<b>1,572,623.00</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-31

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

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	3,508,992.00	526,348.80	2,982,643.20	2,456,294.40	1,929,945.60	1,403,596.80	877,248.00
Flaking Machine	WDV	2,625,000.00	393,750.00	2,231,250.00	1,837,500.00	1,443,750.00	1,050,000.00	656,250.00
electronic weighing machine	WDV	500.00	75.00	425.00	350.00	275.00	200.00	125.00
trolley	WDV	20,000.00	3,000.00	17,000.00	14,000.00	11,000.00	8,000.00	5,000.00
marketing van	WDV	100,000.00	15,000.00	85,000.00	70,000.00	55,000.00	40,000.00	25,000.00
table	WDV	3,000.00	450.00	2,550.00	2,100.00	1,650.00	1,200.00	750.00
Chairs	WDV	3,000.00	450.00	2,550.00	2,100.00	1,650.00	1,200.00	750.00
Computer	WDV	30,000.00	4,500.00	25,500.00	21,000.00	16,500.00	12,000.00	7,500.00
<b>Total Fixed Assets</b>		<b>2,781,500.00</b>	<b>943,573.80</b>	<b>5,346,918.20</b>	<b>4,403,344.40</b>	<b>3,459,770.60</b>	<b>2,516,196.80</b>	<b>1,572,623.00</b>

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-32

### INTEREST AND REPAYMENTS- TERMS OF THE LOANS

Name of the bank	Bank	9,336,566
Rate	p.a	7.00%
Term of borrow	Years	10
Date of repayment	p.a	1-Jan-00

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE-32

### INTEREST AND REPAYMENTS- TERMS OF THE LOANS

No	Payment Due	Interest	Principal	Balance
0				<b>9,336,566</b>
1	1,329,317	653,560	675,757	8,660,808
2	1,329,317	606,257	723,060	7,937,748
3	1,329,317	555,642	773,675	7,164,073
4	1,329,317	501,485	827,832	6,336,242
5	1,329,317	443,537	885,780	5,450,462
6	1,329,317	381,532	947,785	4,502,677
7	1,329,317	315,187	1,014,129	3,488,548
8	1,329,317	244,198	1,085,119	2,403,429
9	1,329,317	168,240	1,161,077	1,242,352

# Integrated Corn, Rice, Wheat and Flakes

[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	11,670,707				
Cash Flow	5,873,824	6,476,747	7,276,440	8,351,688	9,802,417
<b>Payback Period</b>	<b>1.99</b>				

# Integrated Corn, Rice, Wheat and Flakes

[NPCS/5242/23749]

## ANNEXURE 34

### PAYBACK PERIOD AND INTERNAL RATE OF RETURN

<b>Initial Investment</b>	<b>-11,670,707</b>
Year 1	5,873,824
Year 2	6,476,747
Year 3	7,276,440
Year 4	8,351,688
Year5	9,802,417
<b>Internal Rate of Return</b>	<b>51.15%</b>

**Discount rate**      **5%**