Investment/ Project Cost

Figure in Lacs

Particulars		Amount (Rs.)
Land	XX.XX	
COLD PRESS OIL EXPELLER	XX.XX	
MUSTARD OIL FILTER	XX.XX	
MOTOR	XX.XX	
ELEVATOR	XX.XX	
CONVEYOR	XX.XX	
OIL STORAGE TANK	XX.XX	
ATTA CHAKKI MACHINE	XX.XX	
		0.00
Cost of Capital Assets		**0.00**
Working Capital		XX.XX
Total Project Cost		XX.XX

Means of Finance (TERM LOAN) - Capital Assets		Amount (Rs.)
Own's Contribution	10%	0.00
Loan From Bank-Term Loan	90%	0.00
Govt. Subsidy	**35%**	**0.00**

Repayment Schedule (New)

Finance Amount	XX.XX	**Repayment Period (Years)**	5
Rate of Intt.	10.25%	**Gestation Period (In Months)**	0

Rs. In Lacs

F/Y Quarter	Opening Balance	Addition	Total	Amount Paid (Prin. + Intt.)	Interest	Principal	Closing Balance
Year 1	0.00	9.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Year 2	XX.XX	0.00	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Year 3	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Year 4	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Year 5	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Year 6	XX.XX		XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation on Intt on Working Capital **Rs. In Lacs**

Finance Amount	0.00	**Rate of Intt.**	-

	Amount	Year 1	Year 2	Year 3	Year 4	Year 5	Yaar 6
Cash Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00

STATEMENT OF ASSET AND LIABILITY

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Sources Of Fund										
Proprietor's Capital A/c										
Opening Balance	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Add:- addition	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Add:- Current Year Profit & Loss	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less:-Withdrawal	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Closing Balance	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Govt Subsidy										
Secured Loan										
Term Loan (New)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00
Unsecured Loan										
From Relatives										
Current Liabilities										
(a)Short Term Borrowings (CC Limit)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b)Trade Payables	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Expenses Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Provision for Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Application of Funds										
Fixed Assets (At Cost)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less: Depriciation	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Written Down Value	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Current Assets & Loans And Advances										
Closing Stock	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Trade Receivables	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Cash in hand/ bank	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
TOTAL	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Finacial aspect -Revenue & Raw material Requirement

REVENUE REALIZATION

Particulars of Product	Production Capacity (In Unit)	Rate/Unit	Amount in Rs
MUSTARD OIL	XX.XX	XX.XX	XX.XX
MUSTARD CAKE	XX.XX	XX.XX	XX.XX
FLOUR	XX.XX	XX.XX	XX.XX
Total Capacity Per Annuam			**0.0**

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Capacity Utilised	70.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Gross sale/ Receipt	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Gross sale/ Receipt (In Lakh)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation of Expenses

(I) Raw Materials

Name of the Raw Material	Reqd. Unit in Full Capacity	Rate Per Unit	Amount in Rs
MUSTARD SEED	XX.XX	XX.XX	XX.XX
WHEAT	XX.XX	XX.XX	XX.XX
Total Requirement			**0.0**

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Capacity Utilised	70.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Raw material Cost	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Raw material Cost (In Lakh)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

II) Salary/ Wages Expense

(i) Staff and Labour	No	wages per month	Per Annuam
Skilled	1.0	9000.0	108000.0
Unskilled	1.0	8000.0	96000.0
			204000.0

iii) Utilities (Amount Per Year)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Capacity Utilised	70.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Power	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Fuel	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Total	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
AMOUNT IN LAKH	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

(iv) Other Contingent Expenses

Particulars	Amount per year
Rent	XX.XX
Postage & Stationery	XX.XX
Telephone	XX.XX
Consumable Stores	XX.XX
Insurance	XX.XX
Repair & maintenance	XX.XX
Misc	XX.XX
Total	XX.XX

Profit & Loss Statement

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Capacity Utilised	70.0%	80.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%	90.0%
Gross sale/ Receipt	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
other Income	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Total Revenue	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Cost of Raw Material Consumed	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Electricity Power & Fuel	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Wages	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Depreciation	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Cost of Production	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Gross Profit	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Contingent Expenses										
Rent	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Postage & Stationery	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Telephone	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Consumable Stores	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Insurance	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Repair & maintenance	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Misc	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Net Profit before Interest & TAX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest on T/L	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Interest on Cash credit	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Net Profit before Tax	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less-Tax Paid	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Net Profit after Tax	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	**#VALUE!**	**######**	**#####**	**######**

CASH FLOW STATEMENT

	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
	CASH FLOW FROM OPERATING ACTIVITES										
	Net Profit	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	Preliminary Expenses W/off	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Add:	Interest on term loan	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Add:	Depreciation	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less:	Tax Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net Profit Before working capital changes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Change in working Capital:										
	Changes in Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Changes in Sundry Debtors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less	Increase in current liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b	*Change in working Capital*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A	*Net Cash from operating activities*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*	*0.00*
	CASHFLOW FROM FINANCING ACTIVITIES										
	Capital Introduced	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	Term Loan from Bank	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	Cash Credit limit	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less	Repayment of Term Loan (Installment)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less:	Repayment of Unsecured Loan	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less	Drawing	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
B	Net cash from financing activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CASHFLOW FROM INVESTING ACTIVITIES										
	Investment In Fixed Assets	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	Changes in Loan & Advances	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
C	Net cash used in investing activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A+B+C	Net cash increase in cash & cash equivalents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Cash & Cash equivalents at the beginning	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	CASH IN HAND	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**

Depriciation Schedule

Particulars	Rate	Opening Balance	Additions	Sale	Total	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Building	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Plant and Machinery	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Particulars		Opening Balance	Additions	Sale	Total	WDV	WDV	WDV	WDV	WDV	WDV	WDV	WDV	WDV	WDV
Building	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Plant and Machinery	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

RATIO ANALYSIS

Calculation of D.S.C.R.

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Profit before Depriciation	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Less: Provision for Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit after tax before app.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Intt. On Term Loan	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Add:- intt on CC	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Cash Accrual	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Total Repayment Obligation(TL installment)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
D.S.C.R.	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Average D.S.C.R. **#DIV/0!**

Calculation of TOL/TNW

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Total Outside Liability	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00
Tangible Net Worth	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
TOL/TNW	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	######	#VALUE!	#VALUE!	#VALUE!

Calculation of PBITD/ Intt.

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Net Profit Before Depriciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Add: Intt. On Term Loan	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
PBITD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intt	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
PBITD/ Intt.	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation of PAT/ Net Realization (%)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Profit after tax	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Net Realization	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PAT/ Net Realization (%)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation of Return on Capital Employed (%)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Profit after tax	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Capital Employed	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ROCE (%)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation of Debt Equity Ratio

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Long Term Debt	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	0.00	0.00	0.00	0.00
Equity	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
TOL/TNW	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Calculation of Current Ratio:

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Cash/ Bank	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Closing Stock	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sundry Debtors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Assets (CA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sundry Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Liablities (CL)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Working Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Current Ratio (CA/CL)	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**

FINANCIAL ANALYSIS

Calculation of Net Present Value

Particulars	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Base Value	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discount Rate @11	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discouning Factor @ 11%	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Gross Receipt	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Capital Expenditure	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Recurring Expenses	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Cash Flow (Income- Total Exp.)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discounted Cash Flow	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Net Present Value at 11% Opportunity Cost of Capital = Sum of Discounted Inflows and Cash Outflows i.e.
Rs. 59.46

Thus at 13% discounting factor, Net Present value of the investment cash Flow over the repayment period is positive. Here discount factor of 13% is the Oppurtuinity cost of capital which is equal to the required rate of return expected by the promoter (Investor) on investment on equivalent risk. The positive NPV indicates towards maximization of wealth and hence the project is acceptable and bankable.

Calcultion of Benefit Cost Ratio or Profitability Index=

Sum of Discounted CashInflow/ Discounted Cash Outflow= 0.00

#VALUE!

#VALUE!

As the profitability Index is above one, hence the project is viable

Calculation of Internal Rate of Return

Particulars	Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9
Base Value	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discount Rate @100	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discouning Factor @ 100%	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discounted Cash Flow	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Base Value	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discount Rate	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discouning Factor @110%	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Discounted Cash Flow	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX

Lower Discont rate= 100
ce bewen the two discount Rate= 10
NPV @ 100%= 1.02
NPV @ 110%= -0.05
Difference beween the two NPV= 0.97

Thus at 100% Discount rate, NPV of the project is +ve and at 110% the same is -ve. That means IRR lies between 100%-110%
Lower Discount rate +(difference between the two discount rate * Net present Value at lower discount rate)/
Absolute differece between the two NPV= **100.10**

The internal rate of return of the Investment i **100.10** which is more than the Opportuinity Cost of Capital.

CALCULATION Break Even Point (BEP)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Fixed Cost	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Variable Cost	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Sale	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Contribution	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
Contribution Margin in %	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
BEP in %	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX
BEP sale in Rs (in Lakh)	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX