

**M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.**

At Village and Post, Budhewal, (near Kohara) Ludhiana Punjab

PUNJAB

**PROJECT REPORT**

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## M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.

## DETAILS OF LOAN REQUESTED

		(Rs.Lakhs)		
	<u>PARTICULARS</u>	AMOUNT		
	<b><u>COST OF PROJECT</u></b>			
	PLANT & MACHINERY	1185.00	1185.00	1185.00
	LAND AND SITE DEVELOPMENT	83.91	83.91	83.91
	BUILDING AND CIVIL WORK	351.09	351.09	351.09
	WARE HOUSE	0.00	0.00	0.00
	MISC FIXED ASSETS	100.00	100.00	100.00
	PROVISION FOR MACHINERY TAX	213.30	213.30	213.30
	PREOPERATIVE EXPENSES	50.00	50.00	50.00
	CONTINGENCIES @2%	39.67	39.67	<b>1983.30</b>
	WORKING CAPITAL MARGIN	64.69	<b>2022.97</b>	
	TOTAL COST Rs.....	<b>2087.65</b>		
	<b><u>MEANS OF FINANCE : PROMOTER</u></b>			
	OWN SOURCES (INTRODUCTION / ACCRUALS)	930.56		
	TERM LOAN FROM BANK	1092.40		
	PROMOTER MARGIN FOR WORCING CAPITAL	64.69		
	TOTAL SOURCES RS. LAKHS	<b>2087.65</b>		
	Working capital From Bank	194.06		
	Margin money from promoter	64.69		
	TOTAL WORKING CAPITAL	<b>258.75</b>		
	=> SECURITY :- PLANT AND MACHINERY FOR TERM LOAN IF REQUIRED AND CURRENT ASSETS FOR CASH CREDIT.			

**M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.**

<b>DETAILS OF MACHINERIES</b>		
<b>PARTICULARS</b>	<b>Amount In lakh</b>	<b>Amount In Rs.</b>
1. Unloading, cane preparation, Milling Section	250.00	2,50,00,000.00
2. Juice filtration, clarification, boiling house.	225.00	2,25,00,000.00
3. Jaggery handling, cooling, curing, Moulding, granulation, and packing	225.00	2,25,00,000.00
4. Boiler & auxiliaries for 8 TPH frame size 12 TPH (32) kg/cm <sup>2</sup> , 360 deg C) for expansion, feed water tank, chimney, and RBC.	160.00	1,60,00,000.00
5. 500 KVA steam turbine (32) kg/cm <sup>2</sup>	100.00	1,00,00,000.00
6. Surup handling and drum packing	75.00	75,00,000.00
7. Electrical Section, cabling and control panels	75.00	75,00,000.00
8. Machinery erection and commisning	75.00	75,00,000.00
	1185.00	11,85,00,000.00
Taxes & Duties at 18% GST	213.30	2,13,30,000.00
<b>Total</b>	<b>1398.30</b>	<b>139830000.00</b>
<b>Total</b>		

**Scope of supply for above set:**

- 1) GST 18% (incl.) for plant Incl. in this offer
- 2) Transport up to site Incl.

<b>Miscellaneous Fixed assets</b>	
<b>Item</b>	<b>Total (Rs. Lakh)</b>
A. Lab scale Weighing and sampling	5
B. Other Assets	
B.1 Spares, Tools & Tackles	5
B.2 Chemical lab equipment	5
B.3 Lab Equipment	10
B.4. Workshop Equipment	10
B.6 Walkies / Talkies and security equipments	5
B.7 Compressed Air System	10
B.8 ventillation system	10
B.9 Fire fighting system	25
B.10 Weigh bridges	15
<b>Total</b>	<b>100</b>

<b>Working Capacity of Plant</b>		
Model of product		Unit
Cane Crushed Per Day of 24 hrs	250.00	Ton
Recovery %	13.00	Percent
Total Production in 24 hrs	32.50	Ton
No. of Working Days in Year	150.00	Days average in 5 yrs
Total Production @100% Capacity	4875.00	Ton
Average Capacity Utilisation	96.67	Percent
Average Annual Crushing	36250.00	Ton
Total cost of production per annum with packing	137022415.17	Rs
Total cost of production value per annum in lakh	1370.224152	Lakhs
Cost of raw material per ton	3100.00	Rs
Net Production in tonnes	4712.50	Ton
Average sale Rate Per Ton	39333.33	Rs.
Total Sales in Rupees	180960000.00	Rs.
Sales in Lakhs	1809.60	Lakhs

Item	Cane Ton/day	Rec %	Prod/%	prod/Hr Kg	Prod/day/Kg	Prod/day/Ton	prod/Annum/Kg	prod/Annum/Ton	QTY nos/Hr	QTY nos/day	QTY nos/Annum	Installed %	Moistue %
Gudberry Moulds/ 1 kg)	0.00	0.00	23.20	342.73	7540.00	7.54	1131000.00	1131.00	342.73	7540.00	1131000	24	8.00
Gudberry Granules	0.00	0.00	58.00	856.82	18850.00	18.85	2827500.00	2827.50	856.82	18850.00	2827500	60	4 to 6
Gudberry Syrup Bulk 200ltr/260Kg Drum	0.00	0.00	15.47	228.48	5026.67	5.03	754000.00	754.00	0.88	19.33	2900	16	14 to 17
Nutra Syrup Bottle 250 ML each(4	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	14 to 17
lungs cleansing Tablets 5 gms each	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0	2.00
Total Output production @250	0.00	13.00	96.67	1428.03	31416.67	31.42	4712500.00	4712.50	1200.42	26409.33	3961400	100	
Total installed capacity	250.00	13.00	100.00	1477.27	32500.00	32.50	4875000.00	4875.00					
production per day @ hr working	22												
Annul working average days	150												

Item	Raw cost	packing and other/Kg	Additional process cost	Total cost value/kg	Total cost value/piece	sale value /Kg	Sale value/ piece	Sale Price/ MRP/ piece	Total Cost of production Value	Total sale Relaization	Annual Profit	cost of production without intrest	Average sale rate per kg
Gudberry Moulds/ 1 kg)	28.27	1.00	0.00	29.27	29.27	35.00	35.00	70.00	33109248.00	39585000.00	6475752.00	0.00	35.00
Gudberry Granules 1Kg bags	28.27	1.00	0.00	29.27	29.27	38.00	38.00	76.00	82773120.01	107445000.00	24671879.99	0.00	38.00
Gudberry Syrup Bulk 200ltr/260Kg Drum	28.27	10.00	0.00	38.27	9951.32	45.00	11700.00	23400.00	28858832.00	33930000.00	5071168.00	0.00	45.00
Nutra Syrup Bottle 250 ML each(4	32.27	48.00	10.00	90.27	22.57	120.00	30.00	50.00	0.00	0.00	0.00	0.00	0.00
lungs cleansing Tablets 5 gms each	28.27	0.00	0.00	28.27	0.14	0.00	0.00	400.00	0.00	0.00	0.00	0.00	0.00
Total								Total	144741200.01	180960000.00	36218799.99		39.33

M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.  
PROJECTED PROFIT & LOSS ACCOUNT

(RS IN LAKHS)

	PARTICULARS	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VII
<b>A.</b>	SALES (I) ( Net of Taxes )	0.00	1809.60	2026.75	2209.16	2407.98	2624.70	2860.93
	<b>TOTAL SALES</b>	0.00	1809.60	2026.75	2209.16	2407.98	2624.70	2860.93
	<b><u>DIRECT EXPENSES</u></b>							
	Cost of Raw Material and packaging	0.00	1212.71	1236.96	1274.07	1325.03	1391.28	1474.76
	Cost of Labour Charges(II)	0.00	141.75	148.84	156.28	164.09	172.30	180.91
	Consumable(IIIA)	0.00	15.77	16.56	17.39	18.25	19.17	20.13
	Maintainence Cost ( III C )	0.00	4.32	4.54	4.76	5.00	5.25	5.51
	Other Off Season Cost (IIID)	0.00	21.88	22.97	29.86	40.31	54.42	73.47
	DEPRECIATION	129.93	257.92	219.23	186.35	158.39	134.64	114.44
<b>B.</b>	<b>TOTAL OF DIRECT EXPENSES</b>	129.93	1654.34	1649.09	1668.70	1711.08	1777.05	1869.22
<b>ADD :</b>	OPENING STOCK :- WIP & FG	0.00	0.00	34.80	38.98	42.48	46.31	50.48
	Consumables	0.00	0.00	34.80	38.98	42.48	46.31	50.48
<b>LESS:</b>	CLOSING STOCK :- WIP & FG	0.00	34.80	38.98	42.48	46.31	50.48	55.02
	Consumables	0.00	34.80	38.98	42.48	46.31	50.48	55.02
<b>C.</b>	<b>COST OF SALES</b>	129.93	1584.74	1640.74	1661.69	1703.44	1768.72	1860.13
<b>D.</b>	<b>GROSS PROFIT (A-C)....</b>	-129.93	224.86	386.01	547.47	704.55	855.99	1000.79
	<b>GROSS PROFIT RATIO</b>	0.00	12.43	19.05	24.78	29.26	32.61	34.98
	<b><u>INDIRECT EXPENSES</u></b>							
	SALARIES & WAGES ( III B )	0.00	15.60	16.38	17.20	18.06	18.96	19.91
	* ADMINISTRATION, SELLING & DISTRIBUTION EXPENSES	4.45	4.77	5.12	5.49	5.89	6.33	6.80
	INTEREST & FINANCE CHARGES	61.45	132.44	107.86	83.28	58.70	34.12	21.83

	PARTICULARS	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VII
E.	# TOTAL OF INDIRECT EXPENSES.....	65.90	152.81	129.35	105.97	82.65	59.41	48.55
F.	OPERATING PROFIT (D-E).....	-195.82	72.05	256.66	441.51	621.89	796.57	952.25
G.	OTHER INCOME	0.00	154.50	154.50	154.50	154.50	154.50	154.50
H.	PROFIT BEFORE TAX	-195.82	226.55	411.16	596.01	776.39	951.07	1106.75
I.	@ PROVISION FOR TAX	0.00	0.00	123.35	178.80	232.92	285.32	332.02
J.	PROFIT AFTER TAX	-195.82	226.55	287.81	417.20	543.48	665.75	774.72
<b>ADD:</b>	DEPRECIATION	129.93	257.92	219.23	186.35	158.39	134.64	114.44
<b>K.</b>	CASH FROM OPERATIONS	0.00	484.47	507.04	603.55	701.87	800.38	889.16

## NOTES :-

- \* ADM. EXPENSES AS PER SCHEDULE ATTACHED
- # INTEREST AS PER SCHEDULE ATTACHED
- \$ DEPRECIATION IS CHARGED ON W.D.V AS PER INCOME TAX RATES
- @ PROVISION FOR TAX HAS BEEN CALCULATED @ 30%
- ! TAX WILL BE CALCULATED FROM 3RD YEAR AFTER COMPENSATING EARLIER PERIOD LOSSES  
I.E TAX @30% AFTER COMPENSATING CARRIED FORWARD LOSS



## M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.

## FUNDFLOW STATEMENT

(RS IN LAKHS)

	PARTICULARS	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VI
I.	<b>SOURCES OF FUNDS</b>							
	1. CASH FROM OPERATIONS	0.00	484.47	507.04	603.55	701.87	800.38	889.16
	2. INCREASE IN CAPITAL	930.56	0.00	0.00	0.00	0.00	0.00	0.00
	3. CAPITAL SUBSIDY	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	4. TERM INVESTMENT FROM PROMOTER	1092.40	0.00	0.00	0.00	0.00	0.00	0.00
	5. CASH CREDIT FACILITY	0.00	194.06	194.06	194.06	194.06	194.06	194.06
	<b>TOTAL SOURCES....</b>	<b>2022.97</b>	<b>678.54</b>	<b>701.11</b>	<b>797.61</b>	<b>895.93</b>	<b>994.45</b>	<b>1083.23</b>
II.	<b>APPLICATIONS OF FUNDS</b>							
	1. ADDITIONS TO FIXED ASSET	1933.30	0.00	0.00	0.00	0.00	0.00	0.00
	2. INCOME TAX [PROFIT IS AFTER TAX]	0.00	0.00	123.35	178.80	232.92	285.32	332.02
	3. INCREASE IN WORKING CAPITAL	0.00	193.39	63.25	25.24	27.21	29.35	31.66
	4. DRAWINGS / DIVIDEND	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	5. REPAYMENT OF TERM LOAN	0.00	218.48	218.48	218.48	218.48	218.48	0.00
	6. REPAYMENT OF RELATIVES LOAN	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	7. PREOPERATIVE EXPENSES	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	8. INCREASE IN INVESTMENT	89.67	266.66	296.03	375.09	417.33	461.30	719.54
	<b>TOTAL APPLICATIONS....</b>	<b>2022.97</b>	<b>678.54</b>	<b>701.11</b>	<b>797.61</b>	<b>895.93</b>	<b>994.45</b>	<b>1083.23</b>

Note:- Income Tax will be paid after setoff of loss of earlier years

<b>M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.</b>					
<b>PROJECTED FIXED ASSET SCHEDULE</b>			<b>(RS IN LAKHS)</b>		
<b>YEAR</b>	<b>OPENING BALANCE</b>	<b>ADDITIONS</b>	<b>TOTAL</b>	<b>DEPRN.</b>	<b>CLOSING BALANCE</b>
<b><u>PROJECTED I</u></b>					
MACHINERY & PROVISION FOR M/C TAX	0.00	1398.30	1398.30	104.87	1293.43
LAND AND SITE DEVELOPMENT	0.00	83.91	83.91	0.00	83.91
BUILDING AND CIVIL WORK	0.00	351.09	351.09	17.55	333.54
MISC FIXED ASSETS	0.00	100.00	100.00	7.50	92.50
<b>TOTAL</b>	0.00	1933.30	1933.30	129.93	1803.37
<b><u>PROJECTED II</u></b>					
MACHINERY & PROVISION FOR M/C TAX	1293.43	0.00	1293.43	194.01	1099.41
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING AND CIVIL WORK	333.54	0.00	333.54	50.03	283.51
MISC FIXED ASSETS	92.50	0.00	92.50	13.88	78.63
<b>TOTAL</b>	1803.37	0.00	1803.37	257.92	1545.45
<b><u>PROJECTED III</u></b>					
MACHINERY & PROVISION FOR M/C TAX	1099.41	0.00	1099.41	164.91	934.50
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING AND CIVIL WORK	283.51	0.00	283.51	42.53	240.98
MISC FIXED ASSETS	78.63	0.00	78.63	11.79	66.83
<b>TOTAL</b>	1466.83	0.00	1545.45	219.23	1326.22
<b><u>PROJECTED IV</u></b>					
MACHINERY & PROVISION FOR M/C TAX	934.50	0.00	934.50	140.18	794.33
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING AND CIVIL WORK	240.98	0.00	240.98	36.15	204.83
MISC FIXED ASSETS	66.83	0.00	66.83	10.02	56.81
<b>TOTAL</b>	1326.22	0.00	1326.22	186.35	1139.88

**M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.****PROJECTED FIXED ASSET SCHEDULE****(RS IN**

<b>YEAR</b>	<b>OPENING BALANCE</b>	<b>ADDITIONS</b>	<b>TOTAL</b>	<b>DEPRN.</b>	<b>CLOSING BALANCE</b>
<b>PROJECTED V</b>					
MACHINERY & PROVISION FOR M/C TAX	794.33	0.00	794.33	119.15	675.18
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING AND CIVIL WORK	204.83	0.00	204.83	30.72	174.11
MISC FIXED ASSETS	56.81	0.00	56.81	8.52	48.29
<b>TOTAL</b>	1139.88	0.00	1139.88	158.39	981.48
<b>PROJECTED VI</b>					
MACHINERY & PROVISION FOR M/C TAX	675.18	0.00	675.18	101.28	573.90
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING AND CIVIL WORK	174.11	0.00	174.11	26.12	147.99
MISC FIXED ASSETS	48.29	0.00	48.29	7.24	41.04
<b>TOTAL</b>	981.48	0.00	981.48	134.64	846.84
<b>PROJECTED VII</b>					
MACHINERY & PROVISION FOR M/C TAX	573.90	0.00	573.90	86.09	487.82
LAND AND SITE DEVELOPMENT	83.91	0.00	83.91	0.00	83.91
BUILDING	147.99	0.00	147.99	22.20	125.79
MISC FIXED ASSETS	41.04	0.00	41.04	6.16	34.89
<b>TOTAL</b>	846.84	0.00	846.84	114.44	732.40

NOTE:

DEPRECIATION HAS BEEN CALCULATED ON WDV BASIS AS PER RATES SPECIFIED IN INCOME TAX ACT



**M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.**

**COMPUTATION OF MAXIMUM PRERMISSIBLE BANK FINANCE**

**(RS IN LAKHS)**

PARTICULARS	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VI
WORKING CAPITAL GAP	0.00	193.39	256.64	281.88	309.08	338.43	370.09
MINIMUM MARGIN METHOD I ( 25% OF ABOVE)	0.00	48.35	64.16	70.47	77.27	84.61	92.52
MINIMUM MARGIN METHOD II ( 25 % OF CURRENT ASSETS)	0.00	57.09	73.08	79.66	86.83	94.64	103.16
MPBF - METHOD I	0.00	145.04	192.48	211.41	231.81	253.82	277.57
MPBF- METHOD II	0.00	136.30	183.56	202.22	222.26	243.79	266.93
PROJECTED BANK BORROWINGS	0.00	194.06	194.06	194.06	194.06	194.06	194.06
EXCESS BORROWINGS METHOD I	---	---	---	---	---	---	---
EXCESS BORROWINGS METHOD II	---	---	---	---	---	---	---

**M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.**

**DEBT SERVICE COVERAGE RATIO**

**(RS IN LAKHS)**

YEAR	NET PROFIT	DEPRECIATION	INTEREST ON TOTAL LOAN	TOTAL (A)	INSTALMENT TERM LOAN	INTEREST + INSTALMENT (B)	DSCR (A/B)
PROJECTED-I	-195.82	129.93	61.45	-4.45	0.00	61.45	-0.07
PROJECTED-II	226.55	257.92	132.44	616.91	218.48	350.92	1.76
PROJECTED-III	287.81	219.23	107.86	614.90	218.48	326.34	1.88
PROJECTED-IV	417.20	186.35	83.28	686.83	218.48	301.76	2.28
PROJECTED-V	543.48	158.39	58.70	760.57	218.48	277.18	2.74
PROJECTED-VI	665.75	134.64	34.12	834.51	218.48	252.60	3.30
PROJECTED-VII	774.72	1777.05	21.83	2573.61	0.00	21.83	117.88

**AVERAGE DSCR :**

**1.98**



## M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.

## PROJECTED BALANCE SHEET

(RS IN LAKHS)

PARTICULARS	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VII
<b>ASSETS</b>							
<b>FIXED ASSETS</b>							
MACHINERY, EQUIPMENTS , TOOLS & ELECTRICALS	1293.43	1099.41	934.50	794.33	675.18	573.90	487.82
LAND AND SITE DEVELOPMENT	83.91	83.91	83.91	83.91	83.91	83.91	83.91
SHEDS AND FURNITURES	333.54	283.51	240.98	204.83	174.11	147.99	125.79
MISC FIXED ASSETS	92.50	78.63	66.83	56.81	48.29	41.04	34.89
<b>INVESTMENT</b>	<b>89.67</b>	<b>356.33</b>	<b>652.36</b>	<b>1027.45</b>	<b>1444.78</b>	<b>1906.08</b>	<b>2625.62</b>
<b>CURRENT ASSETS &amp; ADVANCES :</b>							
CURRENT ASSETS	0.00	228.38	292.32	318.63	347.31	378.56	412.63
<b>TOTAL ASSETS</b>	<b>1893.04</b>	<b>2130.16</b>	<b>2270.90</b>	<b>2485.96</b>	<b>2773.57</b>	<b>3131.49</b>	<b>3770.66</b>
<b>LIABILITIES</b>							
CAPITAL	734.74	961.29	1249.10	1666.31	2209.78	2875.53	3650.26
TERM PROMOTER INVESTMENT	1092.40	873.92	655.44	436.96	218.48	0.00	0.00
CURRENT LIABILITIES	0.00	34.98	35.68	36.75	38.22	40.13	42.54
CASH CREDIT FACILITY	0.00	194.06	194.06	194.06	194.06	194.06	194.06
<b>TOTAL LIABILITIES</b>	<b>1827.14</b>	<b>2064.26</b>	<b>2134.29</b>	<b>2334.08</b>	<b>2660.55</b>	<b>3109.73</b>	<b>3886.86</b>

## M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.

## SCHEDULE OF ADMINISTRATION EXPENSES

(RS IN LAKHS)

	PROJ. I	PROJ. II	PROJ. III	PROJ. IV	PROJ. V	PROJ. VI	PROJ. VII
PRINTING, STATIONERY & XEROX	0.10	0.11	0.12	0.13	0.15	0.16	0.18
POSTAGE & TELEPHONE	0.10	0.11	0.12	0.13	0.15	0.16	0.18
ADVERTISING & SALES PROMOTION	0.25	0.28	0.30	0.33	0.37	0.40	0.44
MISCELLANEOUS EXPENSES	0.75	0.79	0.83	0.87	0.91	0.96	1.01
INSURANCE EXPENSES	1.50	1.65	1.82	2.00	2.20	2.42	2.66
TRAVELLING & CONVEYANCE	1.75	1.84	1.93	2.03	2.13	2.23	2.35
<b>TOTAL</b>	<b>4.45</b>	<b>4.77</b>	<b>5.12</b>	<b>5.49</b>	<b>5.89</b>	<b>6.33</b>	<b>6.80</b>

<b>M/S. THE BUDHEWAL CO-OP SUGAR MILLS LTD.</b>							
<b>COMPARATIVE RATIOS (RS IN LAKHS)</b>							
	<b>PARTICULARS</b>	<b>PROJ.</b>	<b>PROJ.</b>	<b>PROJ.</b>	<b>PROJ.</b>	<b>PROJ.</b>	<b>PROJ.</b>
		<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>	<b>VI</b>
1.	Net Sales	0.00	1809.60	2026.75	2209.16	2407.98	2624.70
2.	% rise in sales	-	#DIV/0!	12.00	9.00	9.00	9.00
3.	Profit before tax	-195.82	226.55	411.16	596.01	776.39	951.07
4.	Net Profit	-195.82	226.55	287.81	417.20	543.48	665.75
5.	Retained Profit	-195.82	226.55	287.81	417.20	543.48	665.75
6.	Retained profit as % of net profit	100.00	100.00	100.00	100.00	100.00	100.00
7.	Stock of Four Wheelers	0.00	34.80	38.98	42.48	46.31	50.48
	(How many months Purchases)	#DIV/0!	3.90	3.23	3.34	3.47	3.60
8.	Receivables	0.00	113.10	155.90	169.94	185.23	201.90
	(How many months of sales)	#DIV/0!	0.75	0.92	0.92	0.92	0.92
9.	Sundry Creditors	0.00	23.32	23.79	24.50	25.48	26.76
	(How many months of Purchases)	#DIV/0!	2.62	1.97	1.92	1.91	1.91
10.	Net Working Capital	0.00	-0.67	62.58	87.81	115.02	144.37
11.	Current Ratio	#DIV/0!	1.00	1.27	1.38	1.50	1.62
12.	Tangible Net Worth	734.74	961.29	1249.10	1666.31	2209.78	2875.53
13.	(a) Total Outside Liabilities/ Tangible Net Worth	1.49	1.15	0.71	0.40	0.20	0.08
	(b) Total Term Liabilities/ Tangible Net Worth	1.49	0.91	0.52	0.26	0.10	0.00
14.	(a) Bank Borrowings/ Total Outside Liabilities	1.00	0.97	0.96	0.94	0.92	0.83
	(b) Net Sales/ Total Tangible Assets	0.00	0.85	0.89	0.89	0.87	0.84



**REFERENCE SHEETS**  
**PAGE NO 18 TO 24**

Sr No	ITEM	Rate/Kg	cost/Ton	TC/day	cost/day	cost/month
1	Consumables					
	a) Lime	15	15			
	b) Herbal settler	25	25			
	c) Defoming Oil	100	5			
	d) Other consumable & maintainance	lumsum	25			
	e) Office and Other expenses	lumsum	10			
	<b>Total</b>		<b>80</b>			
2	sugarcane with H&T( gate Cane)		3100	250	775000	23250000
3	consumables		80	250	20000	600000
			<b>3180</b>			0
4	Salary and labour				67500	2025000
	Total				<b>862500</b>	<b>25875000</b>
	<b>Total monthly expenses</b>					<b>25875000</b>
	Total Daily expenses				<b>862500</b>	
	<b>expenditure for 30 days</b>					<b>25875000</b>
					In lakh	259

<b>Working Capital requirement for 30 Days</b>			<b>2.59 CR)</b>	<b>259</b>	<b>25875000</b>
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**Raw material sugarcane including Harvesting and Transport requirement**

Sr No	ITEM	Rate/Ton	TC/day	No of Days	Amount
1	Raw material sugarcane including Harvesting and Transport requirement	3100	250	1	<b>775000</b>
2	Raw material sugarcane including Harvesting and Transport requirement	3100	250	30	<b>23250000</b>
3	Raw material sugarcane including Harvesting and Transport requirement	3100	250	45	<b>34875000</b>

ITEM	Rate per kg	Rate per bottle
Syrup	28	7
natural flavor 5MI/kg	4	1
<b>Total</b>	<b>32</b>	<b>8</b>
Aditonal Process	10	3
<b>packaging</b>		
Bottle and cap 4nos/kg	32	8
label	8	2
carton	8	2
<b>Total</b>	<b>48</b>	<b>12</b>
<b>Grand Total</b>	<b>90</b>	<b>23</b>
Sale price	<b>120</b>	<b>30</b>
MRP	<b>200</b>	<b>50</b>

**Tablet 5 GMS each( 200 Tablets In 1 Kg)**

ITEM	Rate per KG	Rate per Tablet
Jaggery powder	28.27	0.14
Aswagandha 0.5 GMS	40.00	0.20
Mint	10.00	0.05
blister pack and carton	44.00	0.22
Additional Process cost	50.00	0.25
<b>Total</b>	<b>172.27</b>	<b>0.86</b>
Sale Price	180.00	0.90
MRP	400.00	2.00

**gudberry chocolate mould 350 GMS each( 3 Bars In 1 Kg)**

ITEM	Rate per KG raw	Rate per Bar
mould	28	9.42
ginger/ herbs	30	10.00
Mint / Natural flavor	10	3.33
silver foil vaccum pack	9	3.00
<b>Total</b>	<b>77</b>	<b>25.76</b>
Sale Price	<b>95</b>	<b>31.67</b>
MRP	<b>210</b>	70.00

Sr No	Particular	QTY	Rate	Total	Remarks	Payrole	Contract
1	Security Head	0	25000	0	contract	0	0
2	Security guard	3	12000	36000	contract	0	3
3	Weigh Bridge Attendent	0	15000	0	contract	0	0
4	Unloader /feeder table Operator	3	15000	45000	contract	0	3
5	Feeder Table Unskilled labour	6	12000	72000	contract	0	6
	Mill House and RBC					0	0
6	a) Forman	0	50000	0	Not req	0	0
7	b) Mill Fitter	1	25000	25000	Payrole	1	0
8	c) Semi Skilled Labour	6	15000	90000	contract	0	6
9	d) Unskilled Labour	12	12000	144000	contract	0	12
	Boiler and Turbine					0	0
10	a) Boiler chief Attendent	1	30000	30000	Payrole	1	0
11	b) Boiler Attendent	2	20000	40000	Payrole	2	0
12	c) unskilled Labour	9	12000	108000	contract	0	9
13	Turbine Operator	0	30000	0	Not req	0	0
14	Turbine Operator Helper	0	15000	0	Not req	0	0
	Boiling House						
15	Chief Chemist/ Plant Head	1	75000	75000	Payrole	1	0
16	chemist	2	20000	40000	Payrole	2	0
17	Pan Operator	9	15000	135000	contract	0	9
18	unskilled Labour	12	12000	144000	contract	0	12
	Cooling Grading & Packing						
19	Incharcge	1	25000	25000	Payrole	1	0
20	semiskilled labour	8	15000	120000	contract	0	8
21	unskilled Labour	12	12000	144000	contract	0	12
22	Electrical Head	0	30000	0	Not req	0	0
23	wireman	1	20000	20000	Payrole	1	0
24	Electrical helper	3	15000	45000	Payrole	3	0
25	chief Accountant	0	30000	0	Not req	0	0
26	account and office staff	4	15000	60000	Payrole	4	0
27	Lab staff	2	15000	30000	Payrole	2	0
28	cane Department	3	15000	45000	Payrole	3	0
29	House Keeping Department	12	12000	144000	Payrole	12	0

30	Gardening	4	12000	48000	Payrole	4	0
31	Lenin Room	3	12000	36000	Payrole	3	0
32	Micro lab	3	15000	45000	Payrole	3	0
33	others	3	12000	36000	Payrole	3	0
34	Syrup Section	9	15000	135000	Payrole	9	0
35	powder (FBD)	0	15000	0	Payrole	0	0
36	Tablet unit	0	15000	0	Payrole	0	0
37	packing section	0	15000	0	Payrole	0	0
38	unskilled labour	9	12000	108000	Payrole	9	0
	<b>TOTAL</b>	<b>144</b>		<b>2025000</b>		<b>64</b>	<b>80</b>
		labour charges per month/ person		14063			
		labour charges per Day/ person		469			

Item				Year			Average		
Financial closing Year	2022	2023	2024	2025	2026	2027			
<b>Cane crushing 250 TCD</b>	Trial season								
§ No. of days	150.00	150.00	150.00	150.00	150.00	150.00	150.00		
§ No. of hrs.	22.00	22.00	22.00	22.00	22.00	22.00	22.00		
§ Installed crushing capacity, MT Per day	250.00	250.00	250.00	250.00	250.00	250.00	250.00		
§ Crushing rate, TCH	11.36	11.36	11.36	11.36	11.36	11.36	11.36		
§ Annual installed crushing capacity, MT	37500.00	37500.00	37500.00	37500.00	37500.00	37500.00	37500.00		
§ Utilization	80.00	100.00	100.00	100.00	100.00	100.00	100.00		96.67
§ Annual cane crushing, MT	30000.00	37500.00	37500.00	37500.00	37500.00	37500.00	37500.00		36250.00
§ cane crushing Per day, MT	200.00	250.00	250.00	250.00	250.00	250.00	250.00		241.67
* Total Jaggery recovery, % cane	13.00	13.00	13.00	13.00	13.00	13.00	13.00		13.00
* Daily Expenses/ labour cost for production per day	67500.00	67500.00	67500.00	67500.00	67500.00	67500.00	67500.00		67500.00
* Raw material H&T with consumables per Ton	3180.00	3180.00	3180.00	3180.00	3180.00	3180.00	3180.00		3180.00
* Expenses for production per Ton cane	337.50	270.00	270.00	270.00	270.00	270.00	270.00		281.25
* Total expenses for production per Ton cane	3517.50	3450.00	3450.00	3450.00	3450.00	3450.00	3450.00		3461.25
* Total expenses for production per annum	105525000.00	129375000.00	129375000.00	129375000.00	129375000.00	129375000.00	129375000.00		125400000.00
Total sale value Per annum									
Total Output production, MT	3900.00	4875.00	4875.00	4875.00	4875.00	4875.00	4875.00		4712.50
Total Output production, in Kg	3900000.00	4875000.00	4875000.00	4875000.00	4875000.00	4875000.00	4875000.00		4712500.00
Cost Of Production Per KG	27.06	26.54	26.54	26.54	26.54	26.54	26.54		26.63
<b>cost of production including Intrest</b>	<b>29.04</b>	<b>28.12</b>	<b>28.12</b>	<b>28.12</b>	<b>28.12</b>	<b>28.12</b>	<b>28.12</b>		<b>28.27</b>
<b>Item</b>	<b>cost of product</b>	<b>packing &amp; other</b>	<b>Aditional process</b>	<b>Total CP value</b>	<b>sale price</b>	<b>net profit</b>	<b>Total sale value</b>	<b>Annul net profit</b>	<b>desired %</b>
Gudberry Moulds 1kg /500 GMS	28.27	1.00	0.00	29.27	<b>35.00</b>	5.73	<b>39585000.00</b>	<b>6475752.00</b>	24.00
Gudberry Granules bulk 25 Kg Bag	28.27	1.00	0.00	29.27	<b>38.00</b>	8.73	<b>107445000.00</b>	<b>24671879.99</b>	60.00
Gudberry Syrup Bulk 200 kg drum	28.27	10.00	0.00	38.27	<b>45.00</b>	6.73	<b>33930000.00</b>	<b>5071168.00</b>	16.00
							<b>180960000.00</b>	<b>36218799.99</b>	

Item	cost of product	packing & other	Additional process	Total CP value	sale price	net profit	Total sale value	Annul intrest	Annul net profit
Gudberry Moulds 1kg /500 GMS	28.27	1.00	0.00	29.27	35.00	5.73	39585000.00		6475752.00
Gudberry Granules bulk 25 Kg Bag	28.27	1.00	0.00	29.27	38.00	8.73	107445000.00		24671879.99
Gudberry Syrup Bulk 200 kg drum	28.27	10.00	0.00	38.27	45.00	6.73	33930000.00		5071168.00
Note : packing are considered for Bulk sale Only							180960000.00		36218799.99

Item	cost of product	packing & other	Additional process	Total CP value	sale price	net profit	Total sale value	prod CP Value	Annual profit
Gudberry Moulds 1kg /500 GMS	28.27	1.00	0.00	29.27	35.00	5.73	39585000.00	33109248.00	6475752.00
Gudberry Granules bulk 25 Kg Bag	28.27	1.00	0.00	29.27	38.00	8.73	107445000.00	82773120.01	24671879.99
Gudberry Syrup Bulk 200 kg drum	28.27	10.00	0.00	38.27	45.00	6.73	33930000.00	28858832.00	5071168.00
							180960000.00	144741200.01	36218799.99

Item	cost of product	packing & other	Aditonal process	Total CP value	sale price	net profit	Total sale value	prod CP Value	Annual profit
Gudberry Moulds 1kg /500 GMS	28.27	1.00	0.00	29.27	35.00	5.73	39585000.00	33109248.00	
Gudberry Granules bulk 25 Kg Bag	28.27	1.00	0.00	29.27	38.00	8.73	107445000.00	82773120.01	
Gudberry Syrup Bulk 200 kg drum	28.27	10.00	0.00	38.27	45.00	6.73	33930000.00	28858832.00	
Nutra Syrup Bottle 250 ML each(4 botles in 1 Kg)	32.27	48.00	10.00	90.27	120.00	29.73	0.00	0.00	
							180960000.00	144741200.01	36218799.99

INTREST CALCULATION @ Flat % / Reducing Balance PA	Term Loan from Bank	WC from bank	Total Project cost	Total loan amount	Rate of INT	Annual INT	Rate of INT	Annual Net Profit	Required Annual repayment *5 years
					Flat%		Reducing%		
	109240164.00	19406250.00	208765350.00	128646414.00	6.00	7718784.84	11.25	36218799.99	21851550.30
<b>Working Capital</b>	<b>TOTAL WC</b>	<b>WC margin %</b>		<b>WC 25 % margin</b>	<b>WC % Bank</b>	<b>WC Bank 75%</b>	<b>Total WC</b>		
	25875000.00	25.00		6468750.00	75.00	19406250.00	25875000.00		

Item	Cane Ton/day	Rec %	Prod/%	prod/Hr Kg	Prod/day/ Kg	Prod/day/Ton	prod/Annum/Kg	prod/Annum/Ton	QTY nos/Hr	QTY nos/day	QTY nos/Annum	Installed %	Moistue %
Gudberry Moulds/ 1 kg)			23.20	342.73	7540.00	7.54	1131000.0	1131.00	342.73	7540.00	1131000.00	24.00	8.00
Gudberry Granules			58.00	856.82	18850.00	18.85	2827500.0	2827.50	856.82	18850.00	2827500.00	60.00	4 to 6
Gudberry Syrup Bulk			15.47	228.48	5026.67	5.03	754000.00	754.00	0.88	19.33	2900.00	16.00	14 to 17
Nutra Syrup Bottle 250 ML each(4 botles in 1 Kg)			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14 to 17
lungs cleansing Tablets 5 gms each (200 Tab in 1 Kg)			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.00
Total Output production		13.00	96.67	1428.03	31416.67	31.42	4712500.0	4712.50	1200.42	26409.33	3961400.00	100.00	
Total installed capacity	250.00	13.00	100.00	1477.27	32500.00	32.50	4875000.0	4875.00					

production per day @ hr 22

Annul working average 150

Item	Raw cost	packing and other/Kg	Additional process cost	Total cost value/kg	Total cost value/piece	sale value /Kg	Sale value/ piece	Sale Price/ MRP/ piece	Total Cost of production Value	Total sale Relai-zation	Annual Profit
Gudberry Moulds/ 1 kg)	28.27	1.00	0.00	29.27	29.27	35.00	35.00	70.00	33109248.00	39585000.00	6475752.00
Gudberry Granules 1Kg	28.27	1.00	0.00	29.27	29.27	38.00	38.00	76.00	82773120.01	107445000.00	24671879.99
Gudberry Syrup Bulk	28.27	10.00	0.00	38.27	9951.32	45.00	11700.00	23400.00	28858832.00	33930000.00	5071168.00
Nutra Syrup Bottle 250 ML each(4 botles in 1 Kg)	32.27	48.00	10.00	90.27	22.57	120.00	30.00	50.00	0.00	0.00	0.00
lungs cleansing Tablets 5 gms each (200 Tab in 1 Kg)	28.27	0.00	0.00	28.27	0.14	0.00	0.00	400.00	0.00	0.00	0.00
<b>Total</b>								<b>Total</b>	<b>144741200.01</b>	<b>180960000.00</b>	<b>36218799.99</b>

Annual Intrest WC  
cost of production without intrest

7718785  
137022415



Total Project Cost	Total
Land & Site Development	83.91
Civil works & Buildings	351.09
Indigenous Plant and Machinery	1185.00
Miscellaneous Fixed Assets	100.00
Prelim & Preoperative Expenses	50.00
Provision for Tax (GST)	213.30
<b>Total</b>	<b>1983.30</b>
contingencies @2% Of 1983.30	39.67
Working capital requirement= 259 Lac	
Margin for Working capital 25%	64.69

2087.65

IN LAC

Total Project Cost	Total
Land & Site Development	83.91
Civil works & Buildings	351.09
Indigenous Plant and Machinery	1185.00
Miscellaneous Fixed Assets/warehouse racks	100.00
Prelim & Preoperative Expenses	50.00
Provision for Tax (GST)	213.30
Contingencies @ 2 %	39.67
<b>Margin money for working capital</b>	64.69
<b>Total</b>	<b>2087.65</b>

83.91

351.09

435.00

<b>cost of project excluding margin of WC</b>	<b>2022.97</b>
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Item	Total amount	%	Total	IN RS	IN LAC	
margin money for working capital	258.75	25.00	64.69			
Contingencies	1983.30	2.00	39.67	93056436.00	930.56	promoters margin
					0.00	
				6468750.00	64.69	margin money for WC
				109240164.00	1092.40	TI from promoter
				109240164.00	2087.65	

sr no	Financial Pattern (In Lacs)	Pproject cost	% share	Total Amount
1	Promoter Share Capital	2022.97	46.00	930.56
2	Term Loan from Bank	2022.97	54.00	1092.40
3	Working Capital margin money promoter	258.75	25.00	64.69
	<b>Total cost of project</b>			<b>2087.65</b>
4	working capital Budhewal	258.75	75.00	194.06

sr no	Financial Pattern (In Rupees)	Project cost	% share	Total Amount
1	Promoter Share Capital	202296600.00	46.00	93056436.00
2	Term Loan from Bank	202296600.00	54.00	109240164.00
3	Working Capital margin money promoter	25875000.00	25.00	6468750.00
	<b>Total cost of project</b>			<b>208765350.00</b>
4	working capital Budhewal	25875000.00	75.00	19406250.00

Round Up

83.91	land and site development		
45.00	Machinery foundation		
1185.00	machinery cost		
261.81	main factory building		
44.28	other civil construction		
100.00	misc fixed asset		
213.30	provision for tax		
50.00	pre operative expenses		
39.67	contingencies		
64.69	promoter margin for CC		
<b>2087.65</b>			
2087.66			

**TOTAL WORKING CAPITAL IS ARRANGED BY THE BUDHEWAL CO-OP SUGAR MILLS LTD**