

# MODEL DETAILED PROJECT REPORT

ESTABLISHMENT OF DRY FRUIT (CASHEW) MANUFACTURING  
UNIT

UNDER UTTAR POORVA TRANSFORMATIVE  
INDUSTRIALIZATION SCHEME (UNNATI), 2024



उद्योग संवर्धन और आंतरिक व्यापार विभाग

DEPARTMENT FOR  
PROMOTION OF INDUSTRY AND  
INTERNAL TRADE

DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE  
MINISTRY OF COMMERCE & INDUSTRY  
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## 1. Introduction

Dry fruits hold a special place in Indian culture and cuisine, cherished for their rich flavors, nutritional benefits, and historical significance. They have been a part of Indian diets for centuries, often mentioned in ancient texts like the Vedas and Ayurveda, where they were considered luxurious and beneficial for health. In India, dry fruits are not just food items but also symbols of prosperity and health. They play a crucial role in various festivals and celebrations, such as Diwali, Eid, and weddings, where they are exchanged as gifts and used in traditional sweets and dishes. Popular varieties include almonds, cashews, raisins, dates, figs, apricots, and pistachios, each bringing its unique taste and health benefits. Nutritionally, dry fruits are powerhouses packed with essential vitamins, minerals, and antioxidants. They are known to boost immunity, improve digestion, and provide a quick energy source, making them a preferred snack for health-conscious individuals. Overall, dry fruits in India are celebrated for their versatility, from enhancing culinary delights to promoting well-being, making them an integral part of the Indian lifestyle.

Cashews are a popular dry fruit derived from the cashew tree, scientifically known as *Anacardium occidentale*. This tropical evergreen tree is native to Brazil but is now widely cultivated in various tropical regions, including India. The cashew tree produces two distinct products: the cashew nut and the cashew apple. The nut, which is the primary product, is encased in a hard shell that contains a caustic resin, making it necessary to process the nuts carefully to remove the shell.

### a. About the project

The proposed project is for setting up a Dry Fruit (Cashews) Processing Unit. This unit will be capable of processing cashews from sourcing and processing, to retailing of product to the end customer. The project will cater to the growing needs of domestic dry fruit market by enhancing the value of locally grown fruits through efficient processing and packaging. The project aims to leverage Assam's rich biodiversity and agricultural potential to build a robust dry fruits industry. The proposed processing unit venture entails a total investment of about Rs. 1.83 Cr. This includes a capital investment of Rs. 0.68 Cr and a sum of Rs. 1.15 Cr as Loan. The Net Present Value (NPV) of the project is around Rs. 4.64 Cr million with an Internal Rate of Return (IRR) of 54% and average BEP 14.95%. The project will generate direct employment opportunity for 42 persons. The legal business status of this project is proposed as 'Sole Proprietorship/Partnership/LLP/Pvt. Ltd.'.

### b. Indian Scenario

India is a significant player in the global dry fruits market, ranking third in production worldwide. The country's dry fruit production has seen substantial growth, increasing by 22% over the past decade to reach 2.9 million tonnes in 2020-21. This growth is driven by rising health consciousness, increasing disposable incomes, and a shift towards healthier snacking options. Popular dry fruits produced in India include almonds, cashews, raisins, and dates, which are not only consumed domestically but also exported to various international markets. India is one of the largest producers of cashews in the world, with an annual production of over 0.8 million tonnes. The cultivation of cashews covers approximately 0.7 million hectares of land. Major cashew-producing states include Maharashtra, Kerala, Karnataka, Tamil Nadu, and Andhra Pradesh. The industry not only supports a significant portion of the rural population but also contributes substantially to India's export earnings.

### c. State Profile

Agriculture is the backbone of Assam's economy, with over 70% of the population relying on it for their livelihood. The state primarily practices rice-based monocropping, with small and marginal farmers depending heavily on rain-fed agriculture. Despite its significance, the sector faces several challenges, including fragmented land holdings, low productivity, and limited use of modern technology. Additionally, frequent floods and drought-like conditions disrupt farming activities, further impacting agricultural output. Overall, while the cashew agriculture scenario in Assam is still developing, there is significant potential for growth with the right support and investments. Efforts are being made to build climate-resilient agricultural practices and improve infrastructure to support farmers. However, addressing these issues requires a comprehensive approach involving better financial support, advanced farming techniques, and effective market linkages.

#### d. Sector Overview

India's dry fruits industry is a significant sector, driven by increasing health consciousness and demand for nutritious snacks. The industry includes a variety of products such as almonds, cashews, pistachios, and raisins. The balance sheet for raw materials in this sector reflects the import and domestic production of these items, with a notable reliance on imports to meet the growing demand.

In India's dry fruits business, the distribution of the consumer rupee among stakeholders varies significantly. Farmers, who are the primary producers, typically receive around 30-35% of the consumer rupee. This relatively low share is due to the costs associated with cultivation, harvesting, and initial processing. Middlemen, including wholesalers and distributors, capture about 25-30%, reflecting their role in aggregating, transporting, and storing the products. Retailers, who sell directly to consumers, take the largest share, approximately 35-40%, as they bear the costs of marketing, packaging, and retail operations. This distribution highlights the complex supply chain and the significant value added at each stage before the product reaches the consumer.

## 2. Investor's Background

Details of all Investors in below format

Name	To be filled by the applicant
DOB	To be filled by the applicant
PAN	To be filled by the applicant
Address	To be filled by the applicant
Academic Qualification	To be filled by the applicant
Experience in business	To be filled by the applicant
Functional Responsibility in Unit	To be filled by the applicant
Name of associate concern (if any)	To be filled by the applicant
Nature of association (if any)	To be filled by the applicant

Net Worth	To be filled by the applicant
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### 3. Company Profile

Name of the Unit	To be filled by the applicant
Constitution	To be filled by the applicant
PAN	To be filled by the applicant
Registered Office address	To be filled by the applicant
Activity	To be filled by the applicant
Loan details	To be filled by the applicant
Director	To be filled by the applicant
Unit Registration	To be filled by the applicant
Unit Location	To be filled by the applicant
Category of Project (Manufacturing/Service)	To be filled by the applicant
Zone	To be filled by the applicant
District	To be filled by the applicant
State	To be filled by the applicant

### 4. Details of product to be manufactured and its marketing potential

Assam, known for its rich biodiversity and agricultural heritage, has been gradually developing its dry fruits industry. The state primarily focuses on the production of various indigenous fruits, which are processed into dry fruits. However, the scale of finished goods production in this sector remains relatively small compared to other states in India. Assam's cashew industry is still in its developmental stages, but there are promising efforts to boost production and processing. Here are some key points regarding the finished goods production of cashews in Assam:

- **Current Production:** The state has a modest production of raw cashew nuts (RCN), with approximately 1,100 tonnes produced annually.
- **Processing Units:** There are small-scale processing units in regions like Mankachar, which process the locally produced RCN<sup>1</sup>. These units, however, face challenges such as limited capacity and outdated technology.
- **Market Reach:** The finished cashew products from Assam are primarily sold within the state and neighboring regions like West Bengal.
- **Quality:** Cashews from Assam are noted for their good taste and quality, which has the potential to capture larger markets with improved processing facilities.

#### 5. Details of Raw Materials with required quantity

Supplier	Raw material	Quantity	Year	Cost
To be filled by the applicant	To be filled by the applicant	To be filled by the applicant	To be filled by the applicant	To be filled by the applicant

#### 6. Proposed location and Site Plan

Sl. No.	Particulars	Details
1	Land Area	To be filled by applicant
2	Status of Legal title & Possession	To be filled by applicant
3	if leased, Period of lease	To be filled by applicant
4	Coordinates of location	To be filled by applicant
5	Details of CLU	To be filled by applicant
6	Connectivity to roads	To be filled by applicant
	i) State Highway (in Km.)	
	ii) National Highway (in Km.)	
7	Availability of Water	To be filled by applicant
8	Availability of Power	To be filled by applicant

##### a. Electrical Power

Electricity (55 KW machineries running 300 Days with 2 Shift i.e. Effective Hr. 16 hr. Total unit consumption -91310. Present rate- Rs. 7.00/Unit

##### i. Construction Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

##### ii. Steady Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

iii. Peak Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

b. Water Requirement

i. Construction Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

ii. Steady Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

iii. Peak Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

c. Transportation System

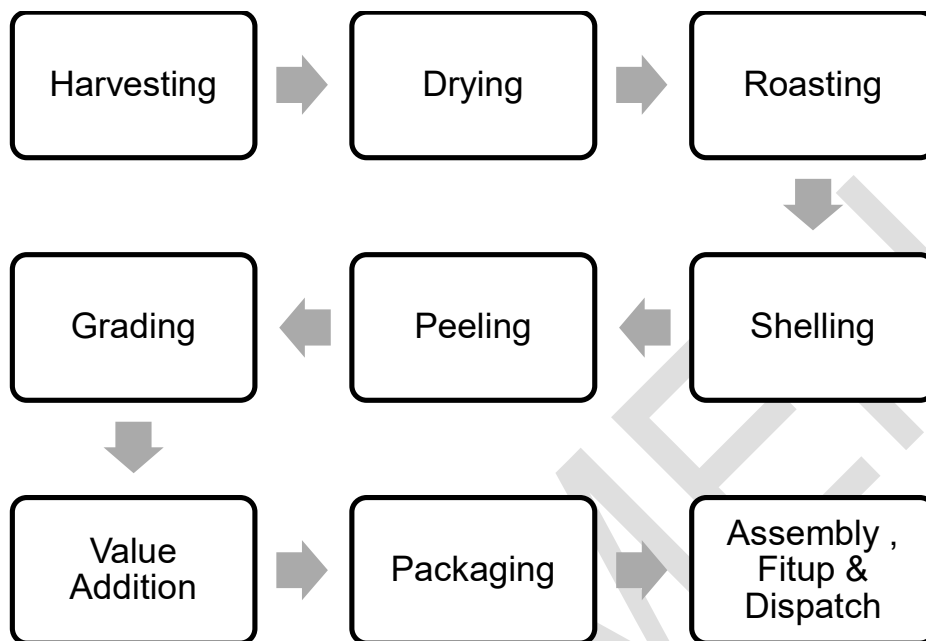
d. Local Infrastructure

e. Raw material procurement

7. Product Process Flow

Product development stages to be defined with details of input required at each stage of production and output generated after each stage of production for each product.





#### 8. Cost of the Project

Particulars	Amount (Rs. In Lacs)
Land and Site Development	10,00,000.00
Civil Construction	50,00,000.00
Plant & Machinery	54,28,000.00
Electrical Installation	20,00,000.00
Preliminary and Preoperative Expenses	20,00,000.00
Miscellaneous Fixed Assets	5,00,000.00
Margin for Working Capital	2,85,000.00
Contingency Fund	2,63,000.00
<b>Total Project Cost</b>	<b>1,64,76,000.00</b>

**a. Land details**

The assumed required area for setting up the Dry Fruit (Cashew) Processing Unit is approx. 2631.5 Sq.Ft. The rate for Land is- Rs. 3,80/Sq.ft.

So, the Cost of Land- Rs.380 x 2631.5 = Rs. 10,00,000.00

**b. Building and civil works details**

Office Building with Works Shed- Rs.50,00,000.00

**c. Plant and machinery details**

Sl. No.	Particulars	Qty	Rate (Rs.)	GST (18%)	Amount (Rs.)
1	Raw Cashew Nut Cleaning and Bagging System	1	₹ 2,50,000.00	₹ 45,000.00	₹ 2,95,000.00
2	RCN Sizing Machine	1	₹ 1,75,000.00	₹ 31,500.00	₹ 2,06,500.00
3	Cashew Cooking System (Boiler & Cooker)	1	₹ 6,00,000.00	₹ 1,08,000.00	₹ 7,08,000.00
4	Steamed Nuts Storage Silo System	1	₹ 1,25,000.00	₹ 22,500.00	₹ 1,47,500.00
5	Cashew Nut Shelling Machines	5	₹ 1,50,000.00	₹ 1,35,000.00	₹ 8,85,000.00
6	Shell and Kernel Separating System	1	₹ 3,00,000.00	₹ 54,000.00	₹ 3,54,000.00
7	Cashew Drying System (Tray Dryers)	2	₹ 2,00,000.00	₹ 72,000.00	₹ 4,72,000.00
8	Cashew Kernel Peeling Machines	2	₹ 2,50,000.00	₹ 90,000.00	₹ 5,90,000.00
9	Cashew Kernel Grading & Colour Sorting Machine	1	₹ 3,50,000.00	₹ 63,000.00	₹ 4,13,000.00
10	Cashew Kernel Dicing Machine	1	₹ 1,75,000.00	₹ 31,500.00	₹ 2,06,500.00
11	Roasting and Flavoring Equipment	1	₹ 2,50,000.00	₹ 45,000.00	₹ 2,95,000.00
12	Packaging Machines (Vacuum Sealer, Nitrogen Flusher, etc.)	1	₹ 3,50,000.00	₹ 63,000.00	₹ 4,13,000.00
13	Air Compressors	1	₹ 1,25,000.00	₹ 22,500.00	₹ 1,47,500.00
14	Conveyor Systems	1	₹ 2,50,000.00	₹ 45,000.00	₹ 2,95,000.00

Sl. No.	Particulars	Qty	Rate (Rs.)	GST (18%)	Amount (Rs.)
	<b>TOTAL</b>				<b>₹ 54,28,000.00</b>

**d. Pre-operative expenses details**

Approx- Rs. 20,00,000.00



e. Working Capital details

i) Utilities (Per Annum)

<i>With 100% Electricity</i>									
S. No.	Particulars	Rs. per Kw	Total KW	in lakh	"@70% CU	"@75% CU	"@80% CU	"@85% CU	"@90% CU
1	Fixed (per KW)	300	55	1.98	1.98	1.98	1.98	1.98	1.98
2	Variable cost (unit)	7.00	55	14.78	10.35	7.76	8.28	8.80	9.31
	Total cost			16.76	12.33	9.74	10.26	10.78	11.29

ii) Salary & Wages (Per Annum)

Manpower Factory Floor operation							
S No	Name of the Position	No of position	Unit	Category	Wages as GoA/Day	Wages considered for no. of days	Wages per year
<b>Harvesting section</b>							
1	Harvester	1	No	Skill	419.63	365	1,53,164.95
2	Helper	2	No	Unskilled	287.73	365	2,10,042.90
<b>Drying Section</b>						365	-




3	Dryer machine operator	1	No	Skill	419.63	365	1,53,164.95
4	Helper	2	No	Unskilled	287.73	365	2,10,042.90
<b>Roasting Section</b>						365	-
5	Roaster operator	3	No	Skill	419.63	365	4,59,494.85
6	Helper	3	No	Unskilled	287.73	365	3,15,064.35
<b>Grading Section</b>						365	-
7	Operator	4	No	Skill	419.63	365	6,12,659.80
8	Helper	12	No	Unskilled	287.73	365	12,60,257.40
<b>Peeling &amp; Sheeling Section</b>						365	-
9	operator	1	No	Skill	419.63	365	1,53,164.95
10	Helper	1	No	Unskilled	287.73	365	1,05,021.45
<b>Plant Supervisor</b>		2	No	Highly Skilled	594.39	365	4,33,904.70
<b>Labour</b>							
11	Raw materials handling (40 Kg)	7500	Bag	Unskilled	3.00		22,500.00
12	Finished Goods handling (25 kg)	0	Bag	Unskilled	2.00		-
<b>Total</b>							<b>4088483.20</b>



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**iv) Selling & General Administration (Annum)**

	In Lakh		
<b>Calculation of Working Capital Requirements</b>			
<b>Year wise 5% escalation</b>			
<b>Capacity Utilization</b>			

<b>Calculation of Working Capital Requirements</b>						
<b>Year wise 5% escalation</b>		<b>1.00</b>	<b>1.05</b>	<b>1.10</b>	<b>1.16</b>	<b>1.22</b>
<b>Capacity Utilization</b>		<b>70%</b>	<b>75%</b>	<b>80%</b>	<b>85%</b>	<b>90%</b>



Year	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Consumables</b>	1.32	1.42	1.51	1.61	1.70
<b>Raw material</b>	12.60	13.50	14.40	15.30	16.20
<b>Other recurring exp.</b>					
<b>Manpower (direct)</b>	28.78	32.37	36.26	40.45	44.97
<b>Manpower (indirect)</b>	25.75	27.04	28.39	29.81	31.30
<b>Electricity charges (fixed)</b>	1.98	2.08	2.18	2.29	2.41
<b>Electricity charges (variable)</b>	10.03	10.74	11.46	12.17	12.89
<b>Water charges</b>	2.40	2.40	2.40	2.40	2.40
<b>Repairs &amp; maint.</b>	1.09	1.09	1.09	1.09	1.09
<b>Insurance</b>	0.55	0.52	0.50	0.48	0.45
<b>Marketing Exp.</b>	4.38	4.70	5.01	5.32	5.64
<b>Misc. Adm. Expenses</b>	6.50	6.50	6.50	6.50	6.50
<b>Total</b>	<b>95.38</b>	<b>102.36</b>	<b>109.70</b>	<b>117.42</b>	<b>125.55</b>
<b>Working capital (Current Asset - Current Liabilities)</b>	4.50	4.87	5.24	5.63	6.02
<b>Working Capital for User Charge facility</b>	6.90	3.70	3.97	4.26	4.56
<b>Total Working Capital</b>	<b>11.39</b>	<b>8.57</b>	<b>9.21</b>	<b>9.88</b>	<b>10.58</b>
<b>Working capital margin</b>	<b>2.85</b>	<b>2.14</b>	<b>2.30</b>	<b>2.47</b>	<b>2.64</b>
<b>Working capital loan</b>	8.55	6.43	6.91	7.41	7.93
<b>Interest on working capital loan @ 12% p.a.</b>	1.03	0.77	0.83	0.89	0.95
<b>Interest on term loan @ 12%</b>	11.24	10.57	9.81	8.96	8.00



Margin money for Working capital is taken as Total expenses for 01 months with addition of WC margin for Asset/Liabilities - Rs. 2,85,000.00

#### 9. Proposed Means of Finance

Particulars	Amount (Rs. In La
Promoter's Capital	68.00
Unsecured Loans	-
Term Loan form Bank/ Financial Institution	96.76
<b>Total</b>	<b>164.76</b>



#### 10. Implementation Schedule with time chart

Activities	Starting Month	Ending Month
Arrangement of land	To be filled by applicant	To be filled by applicant
Single window clearance	To be filled by applicant	To be filled by applicant
Land development	To be filled by applicant	To be filled by applicant
Building and Civil Works	To be filled by applicant	To be filled by applicant
Order and delivery of P&M	To be filled by applicant	To be filled by applicant
Power arrangement	To be filled by applicant	To be filled by applicant
Manpower arrangement	To be filled by applicant	To be filled by applicant
Procurement of raw materials	To be filled by applicant	To be filled by applicant
Trial Operation	To be filled by applicant	To be filled by applicant
Commercial Operation	To be filled by applicant	To be filled by applicant



#### 11. Projected Financial Analysis

Installed Production Capacity		MT per day
Dry Cashew		0.6
Production Capacity Per Annum		180

b. SCHEDULE OF PRODUCTION AND SALES					
RAW MATERIAL MIX AND CONSUMABLES REQUIRED					
Item	Quantity	Unit	Rate	Amount	
Raw Material					
Raw Cashew	2	MT	4000	₹	24,00,000.00
End-to end consumable expenses (Rubber Rolls, Sieves, etc.)	600	MT	15	₹	9,000.00
PP Bags	15000	Nos.	12	₹	1,80,000.00
c. Cost of Raw Material Consumed/Annum					₹
					25,89,000.00
Parameters	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year
Capacity Utilization	70%	75%	80%	85%	90%
Total production capacity per annum (in MT)	180	180	180	180	180



Production (In MT) as per Capacity Utilized	126	135	144	153	162
<b>d. BREAK UP PRODUCTION AS PER UTILIZED CAPACITY</b>					
<b>ITEMS</b>	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
Capacity Utilization	70%	75%	80%	85%	90%
Dry cashews	126	135	144	153	162
<b>TOTAL PRODUCTION</b>	<b>126</b>	<b>135</b>	<b>144</b>	<b>153</b>	<b>162</b>
<b>Sales Details</b>					
<b>Items</b>	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
Dry cashews	50400000	54000000	57600000	61200000	64800000
GST RATE@5%	6048000	6480000	6912000	7344000	7776000
GROSS Sales Price	<b>56448000</b>	<b>60480000</b>	<b>64512000</b>	<b>68544000</b>	<b>72576000</b>
<b>e. COST OF PRODUCTION</b>					
<b>Items</b>	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
<b>Capacity utilization</b>	70%	75%	80%	85%	90%
Raw Materials Consumed	₹ 18,12,300.00	₹ 19,41,750.00	₹ 20,71,200.00	₹ 22,00,650.00	₹ 23,30,100.00
Power & Fuel	1173200	1257000	1340800	1424600	1508400
Direct Labor & Wages	6663000	5086000	5086000	5086000	5086000
Consumable Stores	49000	52500	56000	59500	63000
Repairs & Maintenance	28000	30000	32000	34000	36000
Other Manufacturing Exp.	12250	13125	14000	14875	15750
<b>COST OF PRODUCTION</b>	<b>9737750</b>	<b>8380375</b>	<b>8600000</b>	<b>8819625</b>	<b>9039250</b>

**f. PROJECTED PROFITABILITY STATEMENT**



	1 <sup>st</sup> Year	2 <sup>nd</sup> year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year
<b>Capacity Utilized</b>	70%	75%	80%	85%	90%
<b>A. Sales</b>					
Gross Sales	56448000	60480000	64512000	68544000	72576000
Less: GST	6048000	6480000	6912000	7344000	7776000
<b>NET SALES</b>	<b>50400000</b>	<b>54000000</b>	<b>57600000</b>	<b>61200000</b>	<b>64800000</b>
<b>B. Cost of Production</b>					
Raw Materials Consumed	₹ 18,12,300.00	₹ 19,41,750.00	₹ 20,71,200.00	₹ 22,00,650.00	₹ 23,30,100.00
Power & Fuel	1173200	1257000	1340800	1424600	1508400
Direct Labour & Wages	6663000	5086000	5086000	5086000	5086000
Consumable Stores	49000	52500	56000	59500	63000
Repairs & Maintenance	28000	30000	32000	34000	36000
Other Manufacturing Exp.	12250	13125	14000	14875	15750
<b>Total Cost of Production (C)</b>	<b>9737750</b>	<b>8380375</b>	<b>8600000</b>	<b>8819625</b>	<b>9039250</b>
<b>g. Gross Profit (A-C)</b>	46710250	52099625	55912000	59724375	63536750
<b>Interest Expenses</b>					
Interest Expenses (Term Loan) @12% /Annum for 10 yr.	1123634.74	1056503.37	980858.06	895619.03	799569.55
Interest Expenses (WC Loan) @12% /Annum	76000	60000	66000	72000	78000
Selling, General & Administrative Exp.	257500	257500	257500	257500	257500
<b>Profit before Taxation</b>	45253115.26	50725621.63	54607641.94	58499255.97	62401680.45



Provision for Taxation	13575934.58	15217686.49	16382292.58	17549776.79	18720504.14
<b>Profit After Taxation</b>	<b>31677180.68</b>	<b>35507935.14</b>	<b>38225349.36</b>	<b>40949479.18</b>	<b>43681176.32</b>

<b>h. DEBT SERVICE COVERAGE RATIO (COMPANY AS A WHOLE)</b>					
	<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
<b>Profit After Tax</b>	31677180.68	35507935.14	38225349.36	40949479.18	43681176.32
Add: - Interest Expenses (Term Loan) @12% /Annum for 10yrs	1123634.74	1056503.37	980858.06	895619.03	799569.55
Interest Expenses (WC Loan) @12% /Annum for 10 yrs	103000	77000	83000	89000	95000
Depreciation	257500	257500	257500	257500	257500
<b>Total (A)</b>	<b>3274251.1</b>	<b>4678789.7</b>	<b>5338345.48</b>	<b>5997684.14</b>	<b>6669998.27</b>
Interest Expenses (Term Loan) @12% /Annum for 10yrs	1123634.74	1056503.37	980858.06	895619.03	799569.55
Interest Expenses (WC Loan) @12% /Annum for 10 yrs	76000	60000	66000	72000	78000
Depreciation	257500	257500	257500	257500	257500
<b>Total (A)</b>	<b>3274251.1</b>	<b>4678789.7</b>	<b>5338345.48</b>	<b>5997684.14</b>	<b>6669998.27</b>
Interest Expenses (Term Loan) @12% /Annum for 10yrs	1123634.74	335134	253147	161672	59612
Interest Expenses (WC Loan) @12% /Annum for 10 yrs	76000	708400	708400	708400	708400
Term Loan Repayment	635019	708503	790490	881964	984024
<b>Total Debt Payment (B)</b>	<b>1834653.74</b>	<b>1752037</b>	<b>1752037</b>	<b>1752036</b>	<b>1752036</b>
<b>DSCR (A/B)</b>	<b>1.44</b>	<b>2.27</b>	<b>2.60</b>	<b>2.92</b>	<b>3.25</b>
<b>Cash Inflow</b>	<b>2639232.1</b>	<b>3970286.7</b>	<b>4547855.48</b>	<b>5115720.14</b>	<b>5685974.27</b>
<b>i.BREAK EVEN ANALYSIS</b>					
	<b>1<sup>st</sup> year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
A. Net Sales	50400000	54000000	57600000	61200000	64800000



B. Variable Expenses					
Raw Materials Consumed	1812300	1941750	2071200	2200650	2330100
Power & Fuel	1173200	1257000	1340800	1424600	1508400
Consumable Stores	49000	52500	56000	59500	63000
Repairs & Maintenance	28000	30000	32000	34000	36000
Other Manufacturing Exp.	12250	13125	14000	14875	15750
	<b>3074750</b>	<b>3294375</b>	<b>3514000</b>	<b>3733625</b>	<b>3953250</b>
C. Contribution (A-B)	47325250	50705625	54086000	57466375	60846750
D. Fixed Expenses					
Direct Labour & Wages	6663000	5086000	5086000	5086000	5086000
Selling, General & Administration	257500	257500	257500	257500	257500
	<b>6920500</b>	<b>5343500</b>	<b>5343500</b>	<b>5343500</b>	<b>5343500</b>
Breakeven Sales at Operating Capacity	<b>0.94</b>	<b>0.94</b>	<b>0.94</b>	<b>0.94</b>	<b>0.94</b>

Projected Balance Sheet					
	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Liabilities</b>					
Capital	<b>26213750</b>	<b>24856375</b>	<b>25076000</b>	<b>25295625</b>	<b>25515250</b>
Revenue Reserves	<b>16602600</b>	<b>17788500</b>	<b>18974400</b>	<b>20160300</b>	<b>21346200</b>
<b>Net Worth</b>	<b>42816350</b>	<b>42644875</b>	<b>44050400</b>	<b>45455925</b>	<b>46861450</b>
Term Loan	9676000	9676000	9676000	9676000	9676000
Working Capital Limit	1000000	1000000	1000000	1000000	1000000
<b>Current Liabilities</b>					
Creditors	9942550	10030400	10118250	10206100	9608790



Liability for expenses	20572119	20645603	20727590	20819064	20921124
<b>Total</b>	84007019	83996878	85572240	87157089	88067364
<b>Assets</b>					
<b>Fixed Assets</b>					
Gross block	20000000	23000000	27600000	34500000	44850000
Depreciation	259800	259800	259800	259800	259800
<b>Net Fixed Assets</b>	19740200	22740200	27340200	34240200	44590200
Non-Current asset/investments	0	0	0	0	15000000
<b>Current assets</b>					
Inventory	7546000	10564400	12073600	12073600	12073600
Debtors					
Security Deposits					
Loans and Advances					
Cash & Bank Balance	4651068.1	5982123.7	6559692.48	7127556.14	7697810.27
<b>Total</b>	31937268.1	39286723.7	45973492.48	53441356.14	79361610.27

Investment	234.04	Lakhs
Cash In Flow (upto 5 <sup>th</sup> year)	219.59	Lakhs



(PAT-Depreciation-Interest)		
PAY BACK PERIOD	6	Years



## 12. Projected Employment Details

S No	Name of the Position	No of position	Unit	Category
<b>Harvesting section</b>				
1	Harvester	1	No	Skill
2	Helper	2	No	Unskilled
<b>Drying Section</b>				
3	Dryer machine operator	1	No	Skill
4	Helper	2	No	Unskilled
<b>Roasting Section</b>				
5	Roaster operator	3	No	Skill
6	Helper	3	No	Unskilled
<b>Grading Section</b>				
7	Operator	4	No	Skill
8	Helper	12	No	Unskilled
<b>Peeling &amp; Sheeling Section</b>				
9	operator	1	No	Skill
10	Helper	1	No	Unskilled
<b>Plant Supervisor</b>				
		2	No	Highly Skilled
<b>Labour</b>				
11	Raw materials handling (40 Kg)	7500	Bag	Unskilled
12	Finished Goods handling (25 kg)	0	Bag	Unskilled

Name of Position	No	Unit
<b>CFC Head</b>	1	Month
<b>Manager</b>	1	Month
<b>Accountant</b>	1	Month
<b>Data Operator</b>	1	Month
<b>Peon</b>	1	Month
<b>Security Guard</b>	4	Day
<b>BDM</b>	1	Month
<b>Total</b>	<b>10</b>	

### 13. Requirement of Statutory clearances

Item	Status
Partnership Deed	
Lease deed registration	
PAN	
GST Registration	
UDYAM	
Trade License	
NOC form local authority	