

PROJECT REPORT FOR
COLLECTION AND TRANSPORTATION OF
AGRICULTURAL COMMODITIES



PROMOTER:

XXXXXXXXXXXXXXXXXXXXXXXXXX

PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXXXXXXXX

PREPARED BY:

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C O N T E N T

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*Project For:
Collection and Transportation of
Agricultural Commodities*

I. PROJECT AT A GLANCE

1. About the Promoter : xx
- Project Location: xxxxxxxxxxxxxxxx
2. Project Cost : Rs. 15.50 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 13.95 Lakhs
- B) Own contribution : Rs. 1.55 Lakhs
5. Rate of Interest : 4.00% Per Annum
6. Repayment : 84 monthly instalments, EMI @ 0.19 Lakhs
7. Nature of Project : Collection and Transportation of Agricultural Commodities
8. Employment Potential : 2 Nos
9. Nature of the Firm : Cooperative Society.
10. Average Debt Coverage ratios : **2.03**

<i>Projections for:</i> Collection and Transportation of Agricultural Commodities
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II. ECONOMICS OF THE PROJECT

A. TOTAL COST OF THE PROJECT

(Rs. Lacs)

S.No.	Particulars	Total	Spent	Bal. To be spent
A.	Fixed Cost			
1	Vehicle			
a	TATA SFC 610/33/HDS	14.30	-	14.30
b	RTO	0.55		0.55
c	Insurance	0.29		0.29
d	TCS	0.36		0.36
	TOTAL COST OF THE PROJECT	15.50		15.50
	MEANS OF FINANCE			
	a) Own Contribution (10%)			1.55
	b) T L facility from Bank (90%)			13.95
				15.50

Projections for:
**Collection and Transportation of
Agricultural Commodities**

B. PROFITABILITY STATEMENT

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Income	9.60	10.56	11.62	12.78	14.06	15.46	17.01
2	Expenses	6.30	6.83	7.41	8.03	8.70	9.43	10.23
3	Int. on TL	0.53	0.45	0.38	0.30	0.22	0.14	0.05
4	Depreciation	1.55	1.40	1.26	1.13	1.02	0.92	0.82
5	Profit after int. & dep.	1.23	1.88	2.57	3.32	4.12	4.98	5.90
6	Income Tax	-	-	-	0.33	0.41	0.50	0.38
7	Profit after Tax	1.23	1.88	2.57	2.99	3.71	4.48	5.52
8	Add : Depreciation	1.55	1.40	1.26	1.13	1.02	0.92	0.82
9	Add : Interest on TL	0.53	0.45	0.38	0.30	0.22	0.14	0.05
10	Cash Accruals	3.31	3.73	4.21	4.42	4.94	5.53	6.39
11	Repayment of TL with Interest	2.29	2.29	2.29	2.29	2.29	2.29	2.29
12	DSCR	1.44	1.63	1.84	1.93	2.16	2.42	2.79
13	Average DSCR	2.03						
14	Net Profit to total receipts	12.80	17.83	22.13	23.37	26.37	28.96	32.46

<i>Projections for:</i> Collection and Transportation of Agricultural Commodities
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C. CASH FLOW STATEMENT

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
A	Inflow :							
1	Cash flow from Opration	3.31	3.73	4.21	4.42	4.94	5.53	6.39
2	T.L. from Bank	13.95						
3	CC from bank	-						
4	Own contribution	1.55						
	Total (A)	18.81	3.73	4.21	4.42	4.94	5.53	6.39
B	Outflow:							
1	Fixed Assets	15.50	-	-	-	-	-	-
2	Repay of TL	2.29	2.29	2.29	2.29	2.29	2.29	2.29
3	Drawings	0.50	0.55	0.61	0.67	0.73	0.81	0.89
	Total (B)	18.29	2.84	2.89	2.95	3.02	3.09	3.17
	Summery:							
	Op. Cash & Bank Bal.	-	0.52	1.41	2.72	4.19	6.11	8.55
	Surplus / (Deficit)	0.52	0.89	1.31	1.46	1.92	2.44	3.22
	Cl. Cash & Bank Bal.	0.52	1.41	2.72	4.19	6.11	8.55	11.77

Projections for:
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D. BALANCE SHEET

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
A ASSETS :								
1	Fixed Assets :	13.95	12.56	11.30	10.17	9.15	8.24	7.41
2	Investments	-	-	-	-	-	-	-
3	Current Assets	0.52	1.41	2.72	4.19	6.11	8.55	11.77
4	Loans & Advances	-	-	-	-	-	-	-
	Total (A)	<u>14.47</u>	<u>13.97</u>	<u>14.02</u>	<u>14.36</u>	<u>15.26</u>	<u>16.78</u>	<u>19.18</u>
B LIABILITIES:								
1	Capital	2.28	3.61	5.58	7.90	10.87	14.54	19.18
2	Secured loans	12.19	10.35	8.44	6.46	4.39	2.24	-
3	Current Liabilities							
	Cash Credit	-	-	-	-	-	-	-
	Total (B)	<u>14.47</u>	<u>13.97</u>	<u>14.02</u>	<u>14.36</u>	<u>15.26</u>	<u>16.78</u>	<u>19.18</u>

Projections for:
**Collection and Transportation of Agricultural
Commodities**

E. CAPITAL ACCOUNT

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Op. Balance	-	2.28	3.61	5.58	7.90	10.87	14.54
2	Additions	1.55	-	-	-	-	-	-
3	Net Profit	1.23	1.88	2.57	2.99	3.71	4.48	5.52
	Sub Total	2.78	4.16	6.18	8.56	11.60	15.35	20.07
4	Drawings	0.50	0.55	0.61	0.67	0.73	0.81	0.89
5	Closing Balance	2.28	3.61	5.58	7.90	10.87	14.54	19.18

Projections for:
**Collection and Transportation of
Agricultural Commodities**

F. INCOME

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Gross Receipts							
a.	Income from Transport services per month	0.80	0.88	0.97	1.06	1.17	1.29	1.42
b.	Total Receipts per annum	9.6	10.6	11.6	12.8	14.1	15.5	17.0
	Total	9.6	10.6	11.6	12.8	14.1	15.5	17.0

Projections for:
**Collection and Transportation of
 Agricultural Commodities**

G. EXPENSES

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Salary							
i	Driver (1 no.* Rs. 10000 per month)	1.20	1.26	1.32	1.39	1.46	1.53	1.61
ii	Assistance (1 no.* Rs. 6000 per month)	0.72	0.76	0.79	0.83	0.88	0.92	0.96
2	Diseal Expenses (30% of Total income)	2.88	3.17	3.48	3.83	4.22	4.64	5.10
3	Repairs & maintenance (5% of vehicle cost)	0.78	0.85	0.94	1.03	1.13	1.25	1.37
4	Miscellaneous Expenses (@ 3500 per month)	0.42	0.46	0.51	0.56	0.61	0.68	0.74
5	Other Overheads	0.30	0.33	0.36	0.38	0.40	0.42	0.44
	Total	6.30	6.83	7.41	8.03	8.70	9.43	10.23

Projections for:
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H. FIXED ASSETS AND DEPRECIATION

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Vehicle							
	Op. Balance		13.95	12.56	11.30	10.17	9.15	8.24
	Additions	15.50	-	-	-	-	-	-
	Sub Total	15.50	13.95	12.56	11.30	10.17	9.15	8.24
	Less : Depreciation	1.55	1.40	1.26	1.13	1.02	0.92	0.82
	Cl. WDV	13.95	12.56	11.30	10.17	9.15	8.24	7.41
	Total Depreciation	1.55	1.40	1.26	1.13	1.02	0.92	0.82
	Total WDV	13.95	12.56	11.30	10.17	9.15	8.24	7.41

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I. TERM LOAN REPAYMENT AND INTEREST THEREON

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	TL / Op. Bal.	13.95	12.19	10.35	8.44	6.46	4.39	2.24
2	Repayment during the year	1.76	1.83	1.91	1.99	2.07	2.15	2.24
3	Cl. Balance	12.19	10.35	8.44	6.46	4.39	2.24	-
4	Interest at 4.00 per cent p.a.	0.53	0.45	0.38	0.30	0.22	0.14	0.05
5	Total repayment with Interest	2.29	2.29	2.29	2.29	2.29	2.29	2.29
6	Total Interest	0.53	0.45	0.38	0.30	0.22	0.14	0.05

Term Loan Repayment Schedule

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				13.95
1	0.19	0.05	0.14	13.81
2	0.19	0.05	0.14	13.66
3	0.19	0.05	0.15	13.52
4	0.19	0.05	0.15	13.37
5	0.19	0.04	0.15	13.22
6	0.19	0.04	0.15	13.08
7	0.19	0.04	0.15	12.93
8	0.19	0.04	0.15	12.78
9	0.19	0.04	0.15	12.63
10	0.19	0.04	0.15	12.49
11	0.19	0.04	0.15	12.34
12	0.19	0.04	0.15	12.19
First Year	2.29	0.53	1.76	
13	0.19	0.04	0.15	12.04
14	0.19	0.04	0.15	11.89
15	0.19	0.04	0.15	11.74
16	0.19	0.04	0.15	11.58
17	0.19	0.04	0.15	11.43
18	0.19	0.04	0.15	11.28
19	0.19	0.04	0.15	11.13
20	0.19	0.04	0.15	10.97
21	0.19	0.04	0.15	10.82
22	0.19	0.04	0.15	10.66
23	0.19	0.04	0.16	10.51
24	0.19	0.04	0.16	10.35

Second Year	2.29	0.45	1.83	
25	0.19	0.03	0.16	10.20
26	0.19	0.03	0.16	10.04
27	0.19	0.03	0.16	9.88
28	0.19	0.03	0.16	9.73
29	0.19	0.03	0.16	9.57
30	0.19	0.03	0.16	9.41
31	0.19	0.03	0.16	9.25
32	0.19	0.03	0.16	9.09
33	0.19	0.03	0.16	8.93
34	0.19	0.03	0.16	8.77
35	0.19	0.03	0.16	8.61
36	0.19	0.03	0.16	8.44
Third Year	2.29	0.38	1.91	
37	0.19	0.03	0.16	8.28
38	0.19	0.03	0.16	8.12
39	0.19	0.03	0.16	7.96
40	0.19	0.03	0.16	7.79
41	0.19	0.03	0.16	7.63
42	0.19	0.03	0.17	7.46
43	0.19	0.02	0.17	7.30
44	0.19	0.02	0.17	7.13
45	0.19	0.02	0.17	6.96
46	0.19	0.02	0.17	6.80
47	0.19	0.02	0.17	6.63
48	0.19	0.02	0.17	6.46
Fourth Year	2.29	0.30	1.99	
49	0.19	0.02	0.17	6.29
50	0.19	0.02	0.17	6.12
51	0.19	0.02	0.17	5.95
52	0.19	0.02	0.17	5.78
53	0.19	0.02	0.17	5.61
54	0.19	0.02	0.17	5.44
55	0.19	0.02	0.17	5.26
56	0.19	0.02	0.17	5.09
57	0.19	0.02	0.17	4.92
58	0.19	0.02	0.17	4.74
59	0.19	0.02	0.17	4.57
60	0.19	0.02	0.18	4.39
Fifth Year	2.29	0.22	2.07	
61	0.19	0.01	0.18	4.21
62	0.19	0.01	0.18	4.04
63	0.19	0.01	0.18	3.86
64	0.19	0.01	0.18	3.68
65	0.19	0.01	0.18	3.50
66	0.19	0.01	0.18	3.33
67	0.19	0.01	0.18	3.15
68	0.19	0.01	0.18	2.97
69	0.19	0.01	0.18	2.79
70	0.19	0.01	0.18	2.60
71	0.19	0.01	0.18	2.42
72	0.19	0.01	0.18	2.24
Six Year	2.29	0.14	2.15	
73	0.19	0.01	0.18	2.06
74	0.19	0.01	0.18	1.87
75	0.19	0.01	0.18	1.69
76	0.19	0.01	0.19	1.50
77	0.19	0.01	0.19	1.32
78	0.19	0.00	0.19	1.13
79	0.19	0.00	0.19	0.94
80	0.19	0.00	0.19	0.76
81	0.19	0.00	0.19	0.57
82	0.19	0.00	0.19	0.38
83	0.19	0.00	0.19	0.19
84	0.19	0.00	0.19	0.00
Seven Year	2.29	0.05	2.24	