

**PROJECT REPORT  
ON  
FARMER BAZAR**

## PROJECT AT A GLANCE

1	<b>Name of the Unit</b>	Farmer Bazar	
2	<b>Line of Activity</b>	Primary Processing Of Vegetables	
3	<b>Products</b>	Vegetables	
4	<b>New/Expansion/Modernization</b>	New	
5	<b>Constitution</b>	Proprietorship	
6	<b>Name of the Proprietor</b>	S. Meena	
	<b>Registered Address</b>		
7		D.No:35-114, C/o B.Kesava Rao. Sri Ram Nagar Colony, Nellimarle,Vizianagram - 535217	
	<b>Site Location</b>		
8		D.No:35-114, C/o B.Kesava Rao. Sri Ram Nagar Colony, Nellimarle,Vizianagram - 535217 0	
9	<b>Cost of the Project</b>		10,00,000.00
10	<b>Facilities Required</b>	Term Loan	
11	<b>Promoters Contribution</b>		2,00,000.00
12	<b>Loan From Bank</b>		8,00,000.00
13	<b>Moratorium</b>	6 Months	
14	<b>Power</b>	NA	
15	<b>BEP</b>	76.56%	
16	<b>Average DSCR</b>	1.97	

## Farmer Bazar

### Total Project Cost

S.No	Particulars	Amount
1	Cost of Vehicle's No's 2	0 7,00,000
2	Vehicle Lease/Advance	50,000
2	Weighing machine 2 no's (Each 5000/- ) 30kgs	10,000.00
3	Weighing machine 500kgs	10,000.00
4	Vegetabls Purchase	2,00,000
5	Misc Exp	30,000
	<b>Total Cost</b>	<b>10,00,000</b>

### Means of Finance :Term Loan

S.NO	Particulars	Amount	%
1	Promoters Conribution	2,00,000	20%
2	Bank Finance	8,00,000	80%
	<b>Total</b>	<b>10,00,000</b>	<b>100%</b>

S.NO	Particulars	Amount	%
	<b>Working Capital</b>		
	Total Working Capital Required	56,76,000	4,66,521

## Farmer Bazar

### Yield Statement - Farmer Bazar

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
1.Total Installed Capacity Kgs	20000	24000	26000	30000	32000
2.No of Selling days in year	350	350	350	350	350
3.Total Installed Capacity Kgs	7000000	8400000	9100000	10500000	11200000
4.Capacity Utilization	95.00%	85.00%	85.00%	85.00%	85.00%
5.Actual Capacity in Kgs	6650000	7140000	7735000	8925000	9520000
6.Total Revenue /Year	66,50,000	71,40,000	77,35,000	89,25,000	95,20,000

### Cost

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
<b>a) Fuel Exp</b>					
1.Fuel Exp Its	2700	4000	5000	6000	6000
2.No of Days in a year	350	350	350	350	350
<b>Total Feed Cost</b>	<b>9,45,000</b>	<b>14,00,000</b>	<b>17,50,000</b>	<b>21,00,000</b>	<b>21,00,000</b>

### Cost

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
<b>a) Vegetables</b>					
<b>1.Purchase Cost</b>	<b>39,90,000</b>	<b>42,84,000</b>	<b>46,41,000</b>	<b>53,55,000</b>	<b>57,12,000</b>
<b>b)Labour Cost</b>					
1.Manpower Required	7	8	10	12	12
2.Salary/Month	7,000	7,000	7,000	7,000	8,000
<b>Total Salary</b>	<b>5,88,000</b>	<b>6,72,000</b>	<b>8,40,000</b>	<b>10,08,000</b>	<b>11,52,000</b>
<b>c)Repair &amp; Maintenance</b>	50000	55000	60500	66550	73205
<b>d)Insurance @2% on Cost</b>	<b>3,000</b>	<b>3,000</b>	<b>3,000</b>	<b>3,000</b>	<b>3,000</b>
<b>e) Packing</b>	<b>1,00,000</b>	<b>1,10,000</b>	<b>1,21,000</b>	<b>1,33,100</b>	<b>1,46,410</b>

## Farmer Bazar

### Projected Profitability Statement

<b>Particulars</b>	<b>Projected Year 1</b>	<b>Projected Year 2</b>	<b>Projected Year 3</b>	<b>Projected Year 4</b>	<b>Projected Year 5</b>
<b>Income</b>					
Sales Revenue	66,50,000	71,40,000	77,35,000	89,25,000	95,20,000
Other Income	-	-	-	-	-
<b>Total</b>	<b>66,50,000</b>	<b>71,40,000</b>	<b>77,35,000</b>	<b>89,25,000</b>	<b>95,20,000</b>
<b>Expenditure</b>					
Vegetables Purchase Cost	49,35,000	56,84,000	63,91,000	74,55,000	78,12,000
	-	-	-	-	-
Salaries & Wages	5,88,000	6,72,000	8,40,000	10,08,000	11,52,000
	-	-	-	-	-
Repair & Maintenance	50,000	55,000	60,500	66,550	73,205
Packing Covers	1,00,000	1,10,000	1,21,000	1,33,100	1,46,410
Misc Exp	50,000	50,000	50,000	50,000	50,000
Finance Charges	1,06,000	56,667	40,667	24,667	8,667
Depriciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
<b>Profit Before Tax</b>	<b>7,21,000</b>	<b>4,12,333</b>	<b>1,31,833</b>	<b>87,683</b>	<b>1,77,718</b>
Provision for Tax	-	-	-	26,305	53,316
<b>Profit After Tax</b>	<b>7,21,000</b>	<b>4,12,333</b>	<b>1,31,833</b>	<b>61,378</b>	<b>1,24,403</b>
<b>Net Profit Ratio</b>	<b>10.84%</b>	<b>5.77%</b>	<b>1.70%</b>	<b>0.69%</b>	<b>1.31%</b>

**BALANCE SHEET**

	Projected	Projected	Projected	Projected	Projected
Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
<b>Liabilities</b>					
<b>Proprietors Capital</b>					
Capital	2,00,000	9,21,000	13,33,333	14,65,167	15,26,545
Reserves & Surplus	7,21,000	4,12,333	1,31,833	61,378	1,24,403
Less: Drawings	-	-	-	-	-
<b>Total</b>	<b>9,21,000</b>	<b>13,33,333</b>	<b>14,65,167</b>	<b>15,26,545</b>	<b>16,50,948</b>
<b>Secured Loans</b>					
Term Loan	6,40,000	4,80,000	3,20,000	1,60,000	-
<b>Unsecured Loans</b>					
	-	-	-	-	-
<b>Current Liabilities</b>					
Advances From Customers	-	-	-	-	-
Sundry Creditors	-	-	-	-	-
Other Provisions	-	-	-	-	-
<b>Total</b>	<b>15,61,000</b>	<b>18,13,333</b>	<b>17,85,167</b>	<b>16,86,545</b>	<b>16,50,948</b>
<b>Assets</b>					
<b>Fixed Assets</b>					
Fixed Assets	9,00,000	8,00,000	7,00,000	6,00,000	5,00,000
Non Current Assets	-	-	-	-	-
<b>Current Assets</b>					
Sundry Debtors	1,29,306	1,38,833	1,50,403	1,73,542	1,85,111
Loans & Advances	-	-	-	-	-
Cash & Bank Balances	5,31,694	8,74,500	9,34,764	9,13,003	9,65,837
<b>Total</b>	<b>15,61,000</b>	<b>18,13,333</b>	<b>17,85,167</b>	<b>16,86,545</b>	<b>16,50,948</b>

Farmer Bazar

Term Loan                    8,00,000.00  
 Rate                            10.00%  
 Intallments Monthly        60  
 Insatallament Amount      13,333.33

Installment No	Opening Balance	Installment Amount	Interest	Closing Balance	Yearly Interest
-	8,00,000.00	-	6,667	8,00,000	
-	8,00,000.00	-	6,667	8,00,000	
-	8,00,000.00	-	6,667	8,00,000	
-	8,00,000.00	-	6,667	8,00,000	
-	8,00,000.00	-	6,667	8,00,000	33,333
1	8,00,000.00	13,333.33	6,667	7,86,667	
2	7,86,666.67	13,333.33	6,556	7,73,333	
3	7,73,333.33	13,333.33	6,444	7,60,000	
4	7,60,000.00	13,333.33	6,333	7,46,667	
5	7,46,666.67	13,333.33	6,222	7,33,333	
6	7,33,333.33	13,333.33	6,111	7,20,000	
7	7,20,000.00	13,333.33	6,000	7,06,667	
8	7,06,666.67	13,333.33	5,889	6,93,333	
9	6,93,333.33	13,333.33	5,778	6,80,000	
10	6,80,000.00	13,333.33	5,667	6,66,667	
11	6,66,666.67	13,333.33	5,556	6,53,333	
12	6,53,333.33	13,333.33	5,444	6,40,000	72,667
13	6,40,000.00	13,333.33	5,333	6,26,667	
14	6,26,666.67	13,333.33	5,222	6,13,333	
15	6,13,333.33	13,333.33	5,111	6,00,000	
16	6,00,000.00	13,333.33	5,000	5,86,667	
17	5,86,666.67	13,333.33	4,889	5,73,333	
18	5,73,333.33	13,333.33	4,778	5,60,000	
19	5,60,000.00	13,333.33	4,667	5,46,667	
20	5,46,666.67	13,333.33	4,556	5,33,333	
21	5,33,333.33	13,333.33	4,444	5,20,000	
22	5,20,000.00	13,333.33	4,333	5,06,667	
23	5,06,666.67	13,333.33	4,222	4,93,333	
24	4,93,333.33	13,333.33	4,111	4,80,000	56,667
25	4,80,000.00	13,333.33	4,000	4,66,667	
26	4,66,666.67	13,333.33	3,889	4,53,333	
27	4,53,333.33	13,333.33	3,778	4,40,000	
28	4,40,000.00	13,333.33	3,667	4,26,667	
29	4,26,666.67	13,333.33	3,556	4,13,333	
30	4,13,333.33	13,333.33	3,444	4,00,000	
31	4,00,000.00	13,333.33	3,333	3,86,667	
32	3,86,666.67	13,333.33	3,222	3,73,333	
33	3,73,333.33	13,333.33	3,111	3,60,000	
34	3,60,000.00	13,333.33	3,000	3,46,667	
35	3,46,666.67	13,333.33	2,889	3,33,333	
36	3,33,333.33	13,333.33	2,778	3,20,000	40,667
37	3,20,000.00	13,333.33	2,667	3,06,667	
38	3,06,666.67	13,333.33	2,556	2,93,333	
39	2,93,333.33	13,333.33	2,444	2,80,000	
40	2,80,000.00	13,333.33	2,333	2,66,667	
41	2,66,666.67	13,333.33	2,222	2,53,333	
42	2,53,333.33	13,333.33	2,111	2,40,000	
43	2,40,000.00	13,333.33	2,000	2,26,667	
44	2,26,666.67	13,333.33	1,889	2,13,333	
45	2,13,333.33	13,333.33	1,778	2,00,000	
46	2,00,000.00	13,333.33	1,667	1,86,667	
47	1,86,666.67	13,333.33	1,556	1,73,333	
48	1,73,333.33	13,333.33	1,444	1,60,000	24,667
49	1,60,000.00	13,333.33	1,333	1,46,667	
50	1,46,666.67	13,333.33	1,222	1,33,333	
51	1,33,333.33	13,333.33	1,111	1,20,000	
52	1,20,000.00	13,333.33	1,000	1,06,667	
53	1,06,666.67	13,333.33	889	93,333	
54	93,333.33	13,333.33	778	80,000	

Installment No	Opening Balance	Installment Amount	Interest	Closing Balance	Yearly Interest
55	80,000.00	<b>13,333.33</b>	667	66,667	
56	66,666.67	<b>13,333.33</b>	556	53,333	
57	53,333.33	<b>13,333.33</b>	444	40,000	
58	40,000.00	<b>13,333.33</b>	333	26,667	
59	26,666.67	<b>13,333.33</b>	222	13,333	
60	13,333.33	<b>13,333.33</b>	111	-0	<b>8,667</b>



**Debt Service Coverage Ratio**

<b>Particulars</b>	<b>Projected Year 1</b>	<b>Projected Year 2</b>	<b>Projected Year 3</b>	<b>Projected Year 4</b>	<b>Projected Year 5</b>
Profit After tax	7,21,000	4,12,333	1,31,833	61,378	1,24,403
Depreciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Interest on term Loan	1,06,000	56,667	40,667	24,667	8,667
<b>Total</b>	<b>9,27,000</b>	<b>5,69,000</b>	<b>2,72,500</b>	<b>1,86,045</b>	<b>2,33,070</b>
<b>Payment Obligation</b>					
TL Installments	1,60,000	1,60,000	1,60,000	1,60,000	1,60,000
Interest	1,06,000	56,667	40,667	24,667	8,667
<b>Total</b>	<b>2,66,000</b>	<b>2,16,667</b>	<b>2,00,667</b>	<b>1,84,667</b>	<b>1,68,667</b>
<b>DSCR</b>	<b>3.48</b>	<b>2.63</b>	<b>1.36</b>	<b>1.01</b>	<b>1.38</b>
<b>Avg DSCR</b>	<b>1.97</b>				

## Break Even Point

<b>Particulars</b>	<b>Projected Year 1</b>	<b>Projected Year 2</b>	<b>Projected Year 3</b>	<b>Projected Year 4</b>	<b>Projected Year 5</b>
Revenue	66,50,000	71,40,000	77,35,000	89,25,000	95,20,000
<b>Variable Costs</b>					
Purchase Cost & Fuel	49,35,000	56,84,000	63,91,000	74,55,000	78,12,000
Repair & Maintenance	50,000	55,000	60,500	66,550	73,205
<b>Total</b>	<b>49,85,000</b>	<b>57,39,000</b>	<b>64,51,500</b>	<b>75,21,550</b>	<b>78,85,205</b>
<b>Contribution</b>	<b>16,65,000</b>	<b>14,01,000</b>	<b>12,83,500</b>	<b>14,03,450</b>	<b>16,34,795</b>
<b>Fixed Costs</b>					
Salaries	5,88,000	6,72,000	8,40,000	10,08,000	11,52,000
Packing Covers	1,00,000	1,10,000	1,21,000	1,33,100	1,46,410
Interest	1,06,000	56,667	40,667	24,667	8,667
Depriciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
<b>Total</b>	<b>8,94,000</b>	<b>9,38,667</b>	<b>11,01,667</b>	<b>12,65,767</b>	<b>14,07,077</b>
<b>Break even Point</b>	<b>53.69%</b>	<b>67.00%</b>	<b>85.83%</b>	<b>90.19%</b>	<b>86.07%</b>
<b>Break even Sales</b>	<b>35,70,631</b>	<b>47,83,783</b>	<b>66,39,183</b>	<b>80,49,426</b>	<b>81,93,914</b>
<b>Margin of Safety Sales</b>	<b>30,79,369</b>	<b>23,56,217</b>	<b>10,95,817</b>	<b>8,75,574</b>	<b>13,26,086</b>
<b>Average BEP</b>	<b>76.56%</b>				