

**Overview of Financial Model**

S.No.	LINKS OF TABS	
1	Data Backed Assumptions	<a href="#">Data backed assumptions'!A1</a>
2	Start-up cost	<a href="#">Startup cost'!A1</a>
3	Capex	<a href="#">Capex!A1</a>
4	Basic assumptions	<a href="#">Basic assumptions'!A1</a>
5	Loan repayment	<a href="#">Loan repayment'!A1</a>
6	Costing Assumptions	<a href="#">Costing assumptions'!A1</a>
7	Revenue Build up	<a href="#">Revenue Built-up'!A1</a>
8	Profit and Loss statement	<a href="#">Profit &amp; Loss statement'!A1</a>
9	Cash flow statement	<a href="#">Cash flow statement'!A1</a>
10	Balance sheet statement	<a href="#">Balance Sheet'!A1</a>
11	Summarized Yearly report	<a href="#">Summarized Yearly report'!A1</a>
12	ROI	<a href="#">ROI!A1</a>
13	Breakeven analysis	<a href="#">Breakeven analysis'!A1</a>
14	IRR	<a href="#">IRR!A1</a>

*viransh the fin-tune solution*

**Data Backed Assumptions**

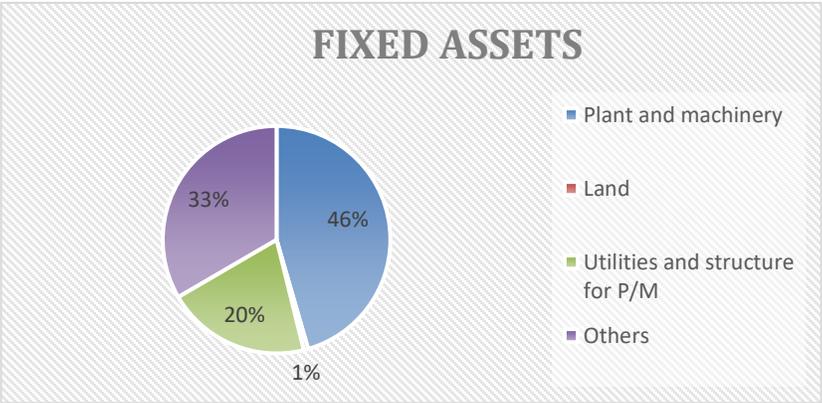
S.No.	Assumption	Data	Source
1	Inflation rate	3.80%	<a href="https://www.bing.com/search?q=inflation+rate+in+tanzania+2023&amp;gs=UT&amp;pq=inflation+rate+in+tanzania&amp;sk=UT2&amp;sc=8-268&amp;cid=966F2D47D2B244BF7C9CD2A2BB6D993&amp;FORM=FPRE&amp;sp=3&amp;phc=1&amp;lq=0">https://www.bing.com/search?q=inflation+rate+in+tanzania+2023&amp;gs=UT&amp;pq=inflation+rate+in+tanzania&amp;sk=UT2&amp;sc=8-268&amp;cid=966F2D47D2B244BF7C9CD2A2BB6D993&amp;FORM=FPRE&amp;sp=3&amp;phc=1&amp;lq=0</a>
	GDP growth rate	4.30%	<a href="https://www.economic.com/analysis/development/central-bank-of-tanzania/">https://www.economic.com/analysis/development/central-bank-of-tanzania/</a>
3	Amortization of start-up costs (years)	7.00	
4	Income tax rate applicable on earnings before taxes	30%	<a href="https://tradingeconomics.com/tanzania/corporate-tax-rate/">Tanzania Corporate Tax Rate (tradingeconomics.com)</a>
5	Number of months in a year	12	

*Viransh the fine-tune solution*

## Start-up Costs

Particulars	Amount
Fixed Assets	
Plant and machinery	\$ 16,610,000.00
Land	\$ 230,000.00
Utilities and structure for P/M	\$ 7,460,000.00
Others	\$ 12,190,000.00
<b>Total Fixed Assets</b>	\$ 36,490,000.00
Startup cost	
Working capital	\$ 18,600,000.00
<b>Total Startup expenses</b>	\$ 18,600,000.00
Particulars	Amount
Capital	
Owner's Investment	\$ 8,263,500.00
Investor's Fund	\$ 46,826,500.00
<b>Total Capital</b>	\$ 55,090,000.00
<b>Surplus Cash</b>	-

*vanish the fine-tune solution*



*viransh the fine-tune solution*

15%  
85%



**Basic assumptions****For oil mill**

Seeds crushed per day	500	MT
Plant operating days in a month	25	
Plant operating months in a year	10	
Capacity of plant refined oil	60,000	MT
<b>Total seeds crushed in a year</b>	<b>125,000</b>	<b>MT</b>
<b>Total crude oil to be generated in a year</b>	<b>63,158</b>	<b>MT</b>
Crude oil generated in-house	27,500	MT
Seed cake generated in-house	95,000	MT
Selling price of refined oil	6,522	TSH per kg

**For solvent extraction**

Crushed seeds remains	400	MT
Seed cake purchased from outside	5,000	MT
Crude oil generated from seed cake	12,000	MT

**Exchange rate**

1 USD	2,800.00	TSH
1 MT	1,000.00	kg
Purchase price of crude oil	3,395	TSH per kg
Purchase price of seeds	1,439	TSH per kg
Purchase price of seed cake	450	TSH per kg
Crude oil extracted from seeds	22%	
Seed cake extracted from crushed seeds	76%	
Crude oil from seed cake	12%	
Unseen loss	5%	
Debtors	20%	of revenue
Salary increment per year	5%	
Yearly increment in other costs and revenues	5%	
Interest rate on loan (others)	10%	
Interest rate on loan (AFDB)	5%	
Loan amount parted		
AFDB	0.33	
Others	0.52	
Coal price	96	USD
Consumption of coal	55	KG/MT
Diesel price	15	Hrs per month
Consumption of coal	3,200	TSH Per liter

*viransh the fine-tune solution*

**Loan repayment schedule**

Loan outstanding from others	\$	24,583,893.87	
Interest rate applicable		20%	0.00818333
Loan repayment period (in months)		84	
<b>EMI</b>		<b>493,644</b>	

Year	Installment	Outstanding at the Beginning	Principal Repayment	Interest	Installment Paid	Outstanding at the End	Yearly interest paid
1	1	24,583,893.87	200,029.83	201,654.10	401,683.93	23,982,239.94	201,654.10
1	2	23,982,239.94	199,970.75	199,970.75	399,941.50	23,782,269.19	199,970.75
1	3	23,782,269.19	199,911.67	199,911.67	399,851.83	23,582,357.52	199,911.67
1	4	23,582,357.52	199,852.59	199,852.59	399,762.16	23,382,445.85	199,852.59
1	5	23,382,445.85	199,793.51	199,793.51	399,672.49	23,182,534.18	199,793.51
1	6	23,182,534.18	199,734.43	199,734.43	399,582.82	22,982,622.51	199,734.43
1	7	22,982,622.51	199,675.35	199,675.35	399,493.15	22,782,710.84	199,675.35
1	8	22,782,710.84	199,616.27	199,616.27	399,403.48	22,582,799.17	199,616.27
1	9	22,582,799.17	199,557.19	199,557.19	399,313.81	22,382,887.50	199,557.19
1	10	22,382,887.50	199,498.11	199,498.11	399,224.14	22,182,975.83	199,498.11
1	11	22,182,975.83	199,439.03	199,439.03	399,134.47	21,983,064.16	199,439.03
1	12	21,983,064.16	199,379.95	199,379.95	399,044.80	21,783,152.49	199,379.95
2	1	21,783,152.49	199,320.87	199,320.87	398,955.13	21,583,240.82	199,320.87
2	2	21,583,240.82	199,261.79	199,261.79	398,865.46	21,383,329.15	199,261.79
2	3	21,383,329.15	199,202.71	199,202.71	398,775.79	21,183,417.48	199,202.71
2	4	21,183,417.48	199,143.63	199,143.63	398,686.12	20,983,505.81	199,143.63
2	5	20,983,505.81	199,084.55	199,084.55	398,596.45	20,783,594.14	199,084.55
2	6	20,783,594.14	199,025.47	199,025.47	398,506.78	20,583,682.47	199,025.47
2	7	20,583,682.47	198,966.39	198,966.39	398,417.11	20,383,770.80	198,966.39
2	8	20,383,770.80	198,907.31	198,907.31	398,327.44	20,183,859.13	198,907.31
2	9	20,183,859.13	198,848.23	198,848.23	398,237.77	19,983,947.46	198,848.23
2	10	19,983,947.46	198,789.15	198,789.15	398,148.10	19,784,035.79	198,789.15
2	11	19,784,035.79	198,730.07	198,730.07	398,058.43	19,584,124.12	198,730.07
2	12	19,584,124.12	198,670.99	198,670.99	397,968.76	19,384,212.45	198,670.99
3	1	19,384,212.45	198,611.91	198,611.91	397,879.09	19,184,300.78	198,611.91
3	2	19,184,300.78	198,552.83	198,552.83	397,789.42	18,984,389.11	198,552.83
3	3	18,984,389.11	198,493.75	198,493.75	397,699.75	18,784,477.44	198,493.75
3	4	18,784,477.44	198,434.67	198,434.67	397,610.08	18,584,565.77	198,434.67
3	5	18,584,565.77	198,375.59	198,375.59	397,520.41	18,384,654.10	198,375.59
3	6	18,384,654.10	198,316.51	198,316.51	397,430.74	18,184,742.43	198,316.51
3	7	18,184,742.43	198,257.43	198,257.43	397,341.07	17,984,830.76	198,257.43
3	8	17,984,830.76	198,198.35	198,198.35	397,251.40	17,784,919.09	198,198.35
3	9	17,784,919.09	198,139.27	198,139.27	397,161.73	17,585,007.42	198,139.27
3	10	17,585,007.42	198,080.19	198,080.19	397,072.06	17,385,095.75	198,080.19
3	11	17,385,095.75	198,021.11	198,021.11	396,982.39	17,185,184.08	198,021.11
3	12	17,185,184.08	197,962.03	197,962.03	396,892.72	16,985,272.41	197,962.03
4	1	16,985,272.41	197,902.95	197,902.95	396,803.05	16,785,360.74	197,902.95
4	2	16,785,360.74	197,843.87	197,843.87	396,713.38	16,585,449.07	197,843.87
4	3	16,585,449.07	197,784.79	197,784.79	396,623.71	16,385,537.40	197,784.79
4	4	16,385,537.40	197,725.71	197,725.71	396,534.04	16,185,625.73	197,725.71
4	5	16,185,625.73	197,666.63	197,666.63	396,444.37	15,985,714.06	197,666.63
4	6	15,985,714.06	197,607.55	197,607.55	396,354.70	15,785,802.39	197,607.55
4	7	15,785,802.39	197,548.47	197,548.47	396,265.03	15,585,890.72	197,548.47
4	8	15,585,890.72	197,489.39	197,489.39	396,175.36	15,385,979.05	197,489.39
4	9	15,385,979.05	197,430.31	197,430.31	396,085.69	15,186,067.38	197,430.31
4	10	15,186,067.38	197,371.23	197,371.23	396,000.02	14,986,155.71	197,371.23
4	11	14,986,155.71	197,312.15	197,312.15	395,910.35	14,786,244.04	197,312.15
4	12	14,786,244.04	197,253.07	197,253.07	395,820.68	14,586,332.37	197,253.07
5	1	14,586,332.37	197,193.99	197,193.99	395,731.01	14,386,420.70	197,193.99
5	2	14,386,420.70	197,134.91	197,134.91	395,641.34	14,186,509.03	197,134.91
5	3	14,186,509.03	197,075.83	197,075.83	395,551.67	13,986,597.36	197,075.83
5	4	13,986,597.36	197,016.75	197,016.75	395,462.00	13,786,685.69	197,016.75
5	5	13,786,685.69	196,957.67	196,957.67	395,372.33	13,586,774.02	196,957.67
5	6	13,586,774.02	196,898.59	196,898.59	395,282.66	13,386,862.35	196,898.59
5	7	13,386,862.35	196,839.51	196,839.51	395,192.99	13,186,950.68	196,839.51
5	8	13,186,950.68	196,780.43	196,780.43	395,103.32	12,987,039.01	196,780.43
5	9	12,987,039.01	196,721.35	196,721.35	395,013.65	12,787,127.34	196,721.35
5	10	12,787,127.34	196,662.27	196,662.27	394,923.98	12,587,215.67	196,662.27
5	11	12,587,215.67	196,603.19	196,603.19	394,834.31	12,387,304.00	196,603.19
5	12	12,387,304.00	196,544.11	196,544.11	394,744.64	12,187,392.33	196,544.11
6	1	12,187,392.33	196,485.03	196,485.03	394,654.97	11,987,480.66	196,485.03
6	2	11,987,480.66	196,425.95	196,425.95	394,565.30	11,787,569.00	196,425.95
6	3	11,787,569.00	196,366.87	196,366.87	394,475.63	11,587,657.33	196,366.87
6	4	11,587,657.33	196,307.79	196,307.79	394,385.96	11,387,745.66	196,307.79
6	5	11,387,745.66	196,248.71	196,248.71	394,296.29	11,187,834.00	196,248.71
6	6	11,187,834.00	196,189.63	196,189.63	394,206.62	10,987,922.33	196,189.63
6	7	10,987,922.33	196,130.55	196,130.55	394,116.95	10,788,010.66	196,130.55
6	8	10,788,010.66	196,071.47	196,071.47	394,027.28	10,588,099.00	196,071.47
6	9	10,588,099.00	196,012.39	196,012.39	393,937.61	10,388,187.33	196,012.39
6	10	10,388,187.33	195,953.31	195,953.31	393,847.94	10,188,275.66	195,953.31
6	11	10,188,275.66	195,894.23	195,894.23	393,758.27	9,988,364.00	195,894.23
6	12	9,988,364.00	195,835.15	195,835.15	393,668.60	9,788,452.33	195,835.15
7	1	9,788,452.33	195,776.07	195,776.07	393,578.93	9,588,540.66	195,776.07
7	2	9,588,540.66	195,716.99	195,716.99	393,489.26	9,388,629.00	195,716.99
7	3	9,388,629.00	195,657.91	195,657.91	393,399.59	9,188,717.33	195,657.91
7	4	9,188,717.33	195,598.83	195,598.83	393,309.92	8,988,805.66	195,598.83
7	5	8,988,805.66	195,539.75	195,539.75	393,220.25	8,788,894.00	195,539.75
7	6	8,788,894.00	195,480.67	195,480.67	393,130.58	8,588,982.33	195,480.67
7	7	8,588,982.33	195,421.59	195,421.59	393,040.91	8,389,070.66	195,421.59
7	8	8,389,070.66	195,362.51	195,362.51	392,951.24	8,189,159.00	195,362.51
7	9	8,189,159.00	195,303.43	195,303.43	392,861.57	7,989,247.33	195,303.43
7	10	7,989,247.33	195,244.35	195,244.35	392,771.90	7,789,335.66	195,244.35
7	11	7,789,335.66	195,185.27	195,185.27	392,682.23	7,589,424.00	195,185.27
7	12	7,589,424.00	195,126.19	195,126.19	392,592.56	7,389,512.33	195,126.19
8	1	7,389,512.33	195,067.11	195,067.11	392,502.89	7,189,600.66	195,067.11
8	2	7,189,600.66	195,008.03	195,008.03	392,413.22	6,989,689.00	195,008.03
8	3	6,989,689.00	194,948.95	194,948.95	392,323.55	6,789,777.33	194,948.95
8	4	6,789,777.33	194,889.87	194,889.87	392,233.88	6,589,865.66	194,889.87
8	5	6,589,865.66	194,830.79	194,830.79	392,144.21	6,389,954.00	194,830.79
8	6	6,389,954.00	194,771.71	194,771.71	392,054.54	6,190,042.33	194,771.71
8	7	6,190,042.33	194,712.63	194,712.63	391,964.87	6,000,130.66	194,712.63
8	8	6,000,130.66	194,653.55	194,653.55	391,875.20	5,810,219.00	194,653.55
8	9	5,810,219.00	194,594.47	194,594.47	391,785.53	5,620,307.33	194,594.47
8	10	5,620,307.33	194,535.39	194,535.39	391,695.86	5,430,395.66	194,535.39
8	11	5,430,395.66	194,476.31	194,476.31	391,606.19	5,240,484.00	194,476.31
8	12	5,240,484.00	194,417.23	194,417.23	391,516.52	5,050,572.33	194,417.23
9	1	5,050,572.33	194,358.15	194,358.15	391,426.85	4,860,660.66	194,358.15
9	2	4,860,660.66	194,299.07	194,299.07	391,337.18	4,670,749.00	194,299.07
9	3	4,670,749.00	194,239.99	194,239.99	391,247.51	4,480,837.33	194,239.99
9	4	4,480,837.33	194,180.91	194,180.91	391,157.84	4,290,925.66	194,180.91
9	5	4,290,925.66	194,121.83	194,121.83	391,068.17	4,101,014.00	194,121.83
9	6	4,101,014.00	194,062.75	194,062.75	390,978.50	3,911,102.33	194,062.75
9	7	3,911,102.33	194,003.67	194,003.67	390,888.83	3,721,190.66	194,003.67
9	8	3,721,190.66	193,944.59	193,944.59	390,799.16	3,531,279.00	193,944.59
9	9	3,531,279.00	193,885.51	193,885.51	390,709.49	3,341,367.33	193,885.51
9	10	3,341,367.33	193,826.43	193,826.43	390,619.82	3,151,455.66	193,826.43
9	11	3,151,455.66	193,767.35	193,767.35	390,530		

**Costing Assumptions**

**Direct Operating Costs**

Number of employees	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Salary per employee (TSH per annum)
Admin department	66	72	78	85	90	95	100	\$ 1.20
Factory department	353	400	415	430	450	465	480	\$ 1.11
Selling department	10	12	15	20	25	30	35	\$ 1.36
<b>Total</b>	<b>429</b>	<b>484</b>	<b>508</b>	<b>535</b>	<b>565</b>	<b>590</b>	<b>615</b>	<b>\$ 3.67</b>

**Other direct Operating Costs**

Yearly purchasing costs of raw seeds	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Seeds crushed in a year	125,000,000	125,000,000	125,000,000	125,000,000	125,000,000	125,000,000	125,000,000
Purchase price of seeds	1,439	1,511	1,586	1,666	1,749	1,837	1,928
<b>Total purchase cost of seeds</b>	<b>179,875,000,000</b>	<b>188,868,750,000</b>	<b>198,312,187,500</b>	<b>208,227,796,875</b>	<b>218,639,186,719</b>	<b>229,571,146,055</b>	<b>241,049,703,357</b>
<b>Total purchase cost of seeds in millions</b>	<b>179,875.00</b>	<b>188,868.75</b>	<b>198,312.19</b>	<b>208,227.80</b>	<b>218,639.19</b>	<b>229,571.15</b>	<b>241,049.70</b>

Yearly purchasing costs of seed cake	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Seed cake purchased from outside	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Purchase price of seed cake	450	473	496	521	547	574	603
<b>Total purchase cost of seed cake</b>	<b>2,250,000,000</b>	<b>2,362,500,000</b>	<b>2,480,625,000</b>	<b>2,604,656,250</b>	<b>2,734,899,063</b>	<b>2,871,633,516</b>	<b>3,015,215,191</b>
<b>Total purchase cost of seed cake in millions</b>	<b>2,250.00</b>	<b>2,362.50</b>	<b>2,480.63</b>	<b>2,604.66</b>	<b>2,734.89</b>	<b>2,871.63</b>	<b>3,015.22</b>

Yearly purchasing costs of crude oil	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Crude oil generated in-house	39,500,000	39,500,000	39,500,000	39,500,000	39,500,000	39,500,000	39,500,000
Crude oil to be purchased from outside	23,657,895	23,657,895	23,657,895	23,657,895	23,657,895	23,657,895	23,657,895
Purchase price of crude oil	3,395	3,565	3,743	3,930	4,127	4,333	4,550
<b>Total purchase cost of crude oil</b>	<b>80,318,552,632</b>	<b>84,334,480,263</b>	<b>88,551,204,276</b>	<b>92,978,764,490</b>	<b>97,627,702,715</b>	<b>102,509,087,850</b>	<b>107,634,542,243</b>
<b>Total purchase cost of crude oil in millions</b>	<b>80,318.55</b>	<b>84,334.48</b>	<b>88,551.20</b>	<b>92,978.76</b>	<b>97,627.70</b>	<b>102,509.09</b>	<b>107,634.54</b>

**By-products**

Laundry soap plant	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Raw material cost per kg	0.71						
Raw material cost per MT	714.29						
Yearly metric tonnes to be produced	15,000.00						
Purchase cost per MT USD	10.71	11.12	11.54	11.98	12.44	12.91	13.40

Detergent plant	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Raw material cost per kg	1.25						
Raw material cost per MT	1250						
Yearly metric tonnes to be produced	15,000.00						
Purchase cost per MT USD	18.75	19.46	20.20	20.97	21.77	22.59	23.45

SF Doc (cost of production)	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Purchase cost of seed cake	2,250.00	2,362.50	2,480.63	2,604.66	2,734.89	2,871.63	3,015.22
Cost of production	1%	1%	1%	1%	1%	1%	1%
Raw material cost per MT	22.50	23.63	24.81	26.05	27.35	28.72	30.15

Particulars	Year 1
Payment Processing Fees	0.1% of total revenue
Customer access & services	1% of total revenue
Office Maintenance services	1% of total revenue
Provident fund of employees	14% of total salary per year
Land rent	20.00 TSH million per year
Electricity expense	1,138.07 TSH million per year

Repair and maintenance	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Charges on revenue	2.0%	2.0%	2.3%	3.0%	3.4%	4.0%	4.5%

Consumables	USD
Caustic soda	\$ 0.08
Phosphoric acid	\$ 0.08
Bleaching earth	\$ 0.40
Filter aid	\$ 0.02
Citric acid	\$ 0.01
TBHQ	\$ 0.09
VIT	\$ 0.18
Hexane	\$ 0.26
Sulphuric acid	\$ 0.04

**Indirect Operating Costs**

Particulars	Amount
Telephone & Electricity expenses	\$ 0.20 per annum
Stationery expenses	\$ 0.05 per annum
SMS/E-mail/Internet services	\$ 0.03 per annum
Conveyance	\$ 1.50 per annum
Office expenses	\$ 0.50 per annum
Vehicle Insurance	\$ 0.50 per annum
Professional fees	\$ 0.06 per annum
Website maintenance	\$ 0.16 per annum
Promotions & Advertisements	\$ 0.25 per annum

Amortization expenses	Rate	Amount
Startup Cost		\$ 18,600,000.00
Expenses to be amortize		\$ 18,600,000.00
Period For amortization in years	5	years
Number of projected years	5	years

<b>Income tax</b>	
Applicable income tax rate on earnings before taxes	30%
Inflation rate	3.80%

*invest the fine-tune solution*

**Revenue Built-Up**

Production of edible oil

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Total refined oil sales in MT	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
Total refined oil sales in Liters	65,217,391.30	65,217,391.30	65,217,391.30	65,217,391.30	65,217,391.30	65,217,391.30	65,217,391.30
Sales price per kg	6,522.00	6,848.10	7,195.51	7,650.03	7,927.53	8,323.91	8,740.10

Particulars	Pet Bottles			Jerry Can			Bucket	
	1 ltr	3 ltr	5 ltr	3 ltr	5 ltr	10 ltr	20 ltr	
Packing costs per item	431.58	633.17	1,079.25	1,205.00	1,585.00	4,110.00	6,310.00	
Sales percentage	50%	25%	25%	20%	30%	25%	25%	
Sales quantity to be packed	60%	60%	60%	40%	40%	40%	40%	
Sales quantity in liters	19,565,217	9,782,609	9,782,609	5,217,391	7,626,087	6,521,739	6,521,739	
Quantity to be packed	1.00	3.00	5.00	3.00	5.00	10.00	20.00	
Packing in units	19,565,217	3,260,870	1,956,522	1,739,130	1,565,217	652,174	326,087	
Total packing costs	8,444,021,739.13	2,064,673,913.04	2,111,576,086.96	2,095,652,173.91	2,480,869,565.22	2,680,434,782.61	2,057,608,695.65	
Total packing costs in millions	8,444.02	2,064.67	2,111.58	2,095.65	2,480.87	2,680.43	2,057.61	

CALCULATION OF SALES VALUE PER YEAR

Particulars	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 7	
	Selling price	Sale value in millions												
<b>Pet bottles</b>														
1 liters	6,522.00	127,604.35	6,848.10	133,984.57	7,195.51	140,683.79	7,550.03	147,717.98	7,927.53	155,103.88	8,323.91	162,859.08	8,740.10	171,002.03
3 liters	18,905.00	61,646.74	19,883.00	64,835.87	20,870.00	68,194.78	21,787.00	71,044.57	23,122.00	75,397.83	24,311.00	79,275.00	25,559.00	83,344.57
5 liters	31,532.00	61,693.04	33,162.00	64,882.17	34,817.00	68,131.74	36,492.00	71,749.57	38,559.00	75,441.53	40,541.00	79,519.35	42,622.00	43,300.87
<b>Jerry can</b>														
3 liters	19,477.00	33,873.04	20,455.00	35,573.91	21,482.00	37,360.00	22,561.00	39,236.52	23,693.00	41,205.22	24,882.00	43,273.04	26,131.00	45,445.22
5 liters	32,038.00	50,146.43	33,668.00	52,697.74	35,380.00	55,377.39	37,178.00	58,191.65	39,065.00	61,145.22	41,047.00	64,247.48	43,128.00	67,504.70
<b>Bucket</b>														
10 liters	65,015.00	42,401.09	68,276.00	44,527.83	71,700.00	46,760.87	75,295.00	49,105.43	79,070.00	83,034.00	87,196.00	91,567.39	95,415.00	100,000.00
20 liters	128,119.00	41,777.93	134,641.00	43,904.67	141,489.00	46,137.72	148,679.00	48,482.28	156,229.00	209,444.24	164,157.00	172,481.00	181,100.00	190,000.00
<b>Total sales volume</b>		419,142.63		440,406.76		462,736.29		485,828.00		510,805.30		536,656.61		563,799.14

*Viransh the fine-tune solution*

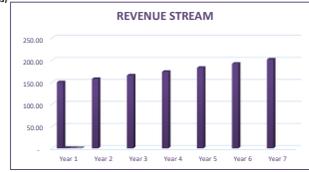
Laundry soap plant	Year 1		Year 2		Year 3		Year 4		Year 5		Year 6		Year 7	
	Selling price per kg	1.20	Selling price per kg	1.25	Selling price per kg	1.30	Selling price per kg	1.35	Selling price per kg	1.40	Selling price per kg	1.45	Selling price per kg	1.50
Selling price per kg	1.20		1.25		1.30		1.35		1.40		1.45		1.50	
Selling price per MT	1,200.00		1,250.00		1,300.00		1,350.00		1,400.00		1,450.00		1,500.00	
Capacity to be produced	15,000.00		15,000.00		15,000.00		15,000.00		15,000.00		15,000.00		15,000.00	
Revenue per MT USD	18.75	19.74	20.79	21.89	23.05	24.27	25.56							
<b>Detergent plant</b>														
Selling price per kg	1.70		1.75		1.80		1.85		1.90		1.95		2.00	
Selling price per MT	1,700.00		1,750.00		1,800.00		1,850.00		1,900.00		1,950.00		2,000.00	
Capacity to be produced	15,000.00		15,000.00		15,000.00		15,000.00		15,000.00		15,000.00		15,000.00	
Revenue per MT USD	25.50	28.21	29.70	31.27	32.93	34.68	36.52							

**Profit and Loss Statement**

(Amount in USD Millions)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>Revenue earned from patients</b>							
Primary product							
Edible oil	149.69	157.29	165.26	173.40	182.43	191.66	201.36
By-products							
Laundry soap	18.75	19.74	20.79	21.89	23.05	24.27	25.56
Detergent plant	26.79	28.21	29.70	31.27	32.93	34.68	36.52
<b>Total Revenue</b>	<b>195.23</b>	<b>205.24</b>	<b>215.75</b>	<b>226.57</b>	<b>238.41</b>	<b>250.61</b>	<b>263.43</b>
<b>Less: Direct Operating Costs</b>							
Total purchase cost of seeds	64.24	67.45	70.83	74.37	78.09	81.99	86.09
Total purchase cost of seed cake	0.80	0.84	0.89	0.93	0.98	1.03	1.08
Total purchase cost of crude oil	28.69	30.12	31.63	33.21	34.87	36.61	38.44
Total raw material of laundry soap	10.71	11.12	11.54	11.96	12.44	12.91	13.40
Total raw material of detergent plant	18.75	19.46	20.20	20.97	21.77	22.59	23.45
Total cost of production of SF DOC	22.50	23.63	24.81	26.05	27.35	28.72	30.15
SALARY							
Factory department	0.14	0.17	0.18	0.20	0.22	0.23	0.25
Electricity and power	0.41	0.43	0.45	0.47	0.49	0.52	0.54
Payment Processing Fees	0.20	0.21	0.22	0.23	0.24	0.25	0.26
Customer access & services	1.95	2.05	2.16	2.27	2.38	2.51	2.63
FUEL OIL AND LUBRICANTS							
Coal	0.33	0.35	0.37	0.39	0.41	0.43	0.45
Diesel	0.01	0.01	0.01	0.01	0.01	0.01	0.01
<b>Total Costs</b>	<b>158.73</b>	<b>165.57</b>	<b>168.37</b>	<b>173.05</b>	<b>179.95</b>	<b>187.79</b>	<b>196.77</b>
<b>Gross Profit</b>	<b>36.50</b>	<b>39.67</b>	<b>47.38</b>	<b>53.52</b>	<b>58.46</b>	<b>62.82</b>	<b>66.66</b>
<b>Gross Profit %</b>	<b>23.82%</b>	<b>24.07%</b>	<b>24.34%</b>	<b>24.50%</b>	<b>24.82%</b>	<b>25.07%</b>	<b>25.31%</b>
<b>Indirect Operating Costs</b>							
Office Maintenance services	1.95	2.05	2.16	2.27	2.38	2.51	2.63
Repair and maintenance	3.90	4.10	4.96	6.80	8.11	10.02	11.85
Land rent	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Provident fund of employees	0.02	0.03	0.03	0.03	0.04	0.04	0.04
SALARY							
Admin department	0.03	0.03	0.04	0.04	0.04	0.04	0.05
Selling department	0.00	0.01	0.01	0.01	0.01	0.02	0.02
Consumables expenses	1.15	1.21	1.27	1.33	1.40	1.46	1.54
Telephone & Electricity expenses	0.20	0.21	0.22	0.23	0.24	0.26	0.27
Stationery expenses	0.05	0.05	0.05	0.05	0.05	0.06	0.06
SMS/E-mail/Internet services	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Conveyance	1.50	1.58	1.65	1.74	1.82	1.91	2.01
Office expenses	0.90	0.93	0.95	0.98	0.61	0.64	0.67
Vehicle Insurance	0.50	0.53	0.55	0.58	0.61	0.64	0.67
Professional fees	0.06	0.06	0.07	0.07	0.07	0.08	0.08
Website maintenance	0.16	0.17	0.18	0.19	0.19	0.20	0.21
Promotions & Advertisements	0.25	0.26	0.28	0.29	0.30	0.32	0.34
<b>Total expenses</b>	<b>10.31</b>	<b>10.84</b>	<b>12.04</b>	<b>14.23</b>	<b>15.92</b>	<b>18.24</b>	<b>20.49</b>
<b>Earning before interest and taxes</b>	<b>36.19</b>	<b>38.56</b>	<b>40.45</b>	<b>41.28</b>	<b>43.26</b>	<b>44.58</b>	<b>46.18</b>
Interest on loan borrowed	3.37	2.97	2.53	2.05	1.53	0.97	0.35
Amortisation of startup cost	2.66	2.66	2.66	2.66	2.66	2.66	2.66
Depreciation on plant and machinery	2.08	1.82	1.59	1.39	1.22	1.06	0.93
Depreciation on building	0.37	0.37	0.37	0.37	0.37	0.37	0.37
<b>Earning before taxes</b>	<b>27.71</b>	<b>30.75</b>	<b>33.30</b>	<b>34.80</b>	<b>37.48</b>	<b>39.52</b>	<b>41.86</b>
<b>Less: Taxes</b>	<b>8.31</b>	<b>9.22</b>	<b>9.99</b>	<b>10.44</b>	<b>11.24</b>	<b>11.86</b>	<b>12.56</b>
<b>Net Profit</b>	<b>19.40</b>	<b>21.52</b>	<b>23.31</b>	<b>24.36</b>	<b>26.24</b>	<b>27.66</b>	<b>29.30</b>
<b>Net Profit %</b>	<b>9.94%</b>	<b>10.49%</b>	<b>10.80%</b>	<b>10.75%</b>	<b>11.00%</b>	<b>11.04%</b>	<b>11.12%</b>

*Viransh the fine-tune solution*



Cash Flow Statement

(Amount in USD Millions)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>Cash at the start of year</b>	-	27.00	45.68	65.38	85.39	106.38	128.01
<b>Add:</b>							
Cash Inflows							
Revenues	195.23	205.24	215.75	226.57	238.41	250.61	263.43
Capital Introduced							
Loan	46.83						
Cash Outflows							
Direct Operating Expenses	148.73	155.83	163.27	171.06	179.23	187.79	196.77
Indirect Operating Expenses	10.31	10.84	12.04	14.23	15.92	18.24	20.49
Interest on loan borrowed	3.33	2.97	2.53	2.05	1.53	0.97	0.35
Taxes	8.31	9.22	9.99	10.44	11.24	11.86	12.56
Loan repayment	8.28	6.13	5.10	4.23	3.43	2.86	2.38
Change in working capital	20.95	18.10	15.25	12.55	10.02	7.44	4.84
<b>Less:</b>							
Total Cash outflow	215.06	186.56	196.06	206.55	217.43	228.99	241.03
<b>Changes in Cash during the year</b>	27.00	18.68	19.70	20.01	20.99	21.63	22.40
<b>Closing Cash Balance</b>	<b>27.00</b>	<b>45.68</b>	<b>65.38</b>	<b>85.39</b>	<b>106.38</b>	<b>128.01</b>	<b>150.41</b>



*varansh the fine-tune solution*

**Balance Sheet Statement**

(Amount in USD Millions)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>Assets</b>							
<b>Fixed Assets</b>							
<b>Tangible Assets</b>							
Plant and machinery	16.61	14.53	12.72	11.13	9.74	8.52	7.45
Less: Depreciation	2.08	1.82	1.59	1.39	1.22	1.06	0.93
Balance	14.53	12.72	11.13	9.74	8.52	7.45	6.52
Land	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Less: Depreciation	-	-	-	-	-	-	-
Balance	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Building	7.46	7.09	6.71	6.34	5.97	5.60	5.22
Less: Depreciation	0.37	0.37	0.37	0.37	0.37	0.37	0.37
Balance	7.09	6.71	6.34	5.97	5.60	5.22	4.85
Contingency	12.19	12.19	12.19	12.19	12.19	12.19	12.19
<b>Total Fixed Assets</b>	<b>34.04</b>	<b>31.85</b>	<b>29.89</b>	<b>28.12</b>	<b>26.53</b>	<b>25.10</b>	<b>23.79</b>
<b>Current Assets</b>							
Cash Balance	27.00	45.68	65.38	85.39	106.38	128.01	150.41
Debtors	39.05	41.05	43.15	45.31	47.68	50.12	52.69
<b>Total Current Assets</b>	<b>66.05</b>	<b>86.73</b>	<b>108.53</b>	<b>130.70</b>	<b>154.06</b>	<b>178.13</b>	<b>203.09</b>
Other Start up expenses	18.60	15.94	13.29	10.63	7.97	5.31	2.66
Amortization	2.66	2.66	2.66	2.66	2.66	2.66	2.66
Balance	15.94	13.29	10.63	7.97	5.31	2.66	(0.00)
<b>Total Assets</b>	<b>116.03</b>	<b>131.86</b>	<b>149.04</b>	<b>166.80</b>	<b>185.91</b>	<b>205.88</b>	<b>226.88</b>
<b>Liabilities &amp; Capital</b>							
Long Term Liabilities	41.54	35.85	29.73	23.12	16.00	8.31	(0.00)
<b>Total Liabilities</b>	<b>41.54</b>	<b>35.85</b>	<b>29.73</b>	<b>23.12</b>	<b>16.00</b>	<b>8.31</b>	<b>(0.00)</b>
Paid In Capital	55.09	55.09	55.09	55.09	55.09	55.09	55.09
Retained Earnings	-	19.40	40.92	64.23	88.59	114.82	142.49
Earnings	19.40	21.52	23.31	24.36	26.24	27.66	29.30
<b>Total Capital</b>	<b>74.49</b>	<b>96.01</b>	<b>119.32</b>	<b>143.68</b>	<b>169.91</b>	<b>197.58</b>	<b>226.88</b>
<b>Total Liabilities &amp; Capital</b>	<b>116.03</b>	<b>131.86</b>	<b>149.04</b>	<b>166.80</b>	<b>185.91</b>	<b>205.88</b>	<b>226.88</b>
<b>Check</b>	-	-	-	-	-	-	-

*viransh the fine-tune solution*

Summarized Yearly Reports

(Amount in USD Millions)

	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
<b>Income Statement Summary</b>	Total Revenue	195.23	205.24	215.75	226.57	238.41	250.61	263.43
	Total Direct Expenses	148.73	155.83	163.27	171.06	179.23	187.79	196.77
	Gross Profit	46.50	49.40	52.48	55.51	59.18	62.82	66.66
	EBIDTA	36.19	38.56	40.45	41.28	43.26	44.58	46.18
	Net Profit	19.40	21.52	23.31	24.36	26.24	27.66	29.30
<b>Balance Sheet Summary</b>	Net Tangible Assets	34.04	31.85	29.89	28.12	26.53	25.10	23.79
	Total Current Assets	66.05	86.73	108.53	130.70	154.06	178.13	203.09
	Total Assets	116.03	131.86	149.04	166.80	185.91	205.88	226.88
	Long term liability	41.54	35.85	29.73	23.12	16.00	8.31	(0.00)
	Total Capital	74.49	96.01	119.32	143.68	169.91	197.58	226.88
<b>Cash Flow Summary</b>	Cash and Cash Equivalents-Beginning	-	27.00	45.68	65.38	85.39	106.38	128.01
	Cash Inflows	242.06	205.24	215.75	226.57	238.41	250.61	263.43
	Cash outflows	219.06	186.66	196.06	207.35	217.43	228.99	241.03
	Net Increase (Decrease) in Cash	27.00	19.70	19.70	19.01	20.89	21.63	22.40
	Cash and Cash Equivalents-End	27.00	45.68	65.38	84.39	105.28	126.91	149.31
			45.68	65.38	84.39	105.28	126.91	149.31
<b>Ratios</b>	Gross Margin	23.82%	24.07%	24.33%	24.50%	24.82%	25.07%	25.31%
	Net Profit Margin	9.94%	10.49%	10.80%	10.75%	11.00%	11.04%	11.12%

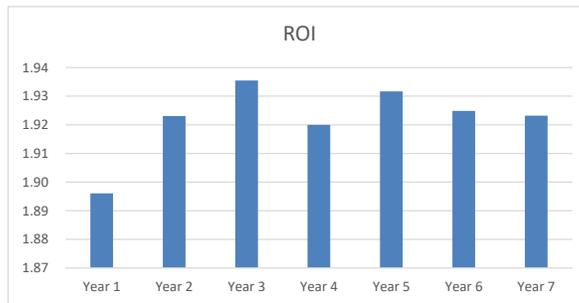
*viranch the fine-tune solution*

**Return on investments (ROI)**

(Amount in USD Millions)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
EBITDA	36.19	38.56	40.45	41.28	43.26	44.58	46.18
Multiple	10.00	10.00	10.00	10.00	10.00	10.00	10.00
<b>Enterprise value</b>	<b>361.91</b>	<b>385.64</b>	<b>404.45</b>	<b>412.78</b>	<b>432.60</b>	<b>445.83</b>	<b>461.79</b>
Average working capital	12.25	25.44	39.40	53.79	69.03	84.91	101.55
Sub total	349.66	360.20	365.05	358.99	363.57	360.91	360.25
Investor allocation	12%	12%	12%	12%	12%	12%	12%
Investor allocation amount	41.96	43.22	43.81	43.08	43.63	43.31	43.23
Investment amount	46.83	46.83	46.83	46.83	46.83	46.83	46.83
<b>Total to investors</b>	<b>88.79</b>	<b>90.05</b>	<b>90.63</b>	<b>89.90</b>	<b>90.45</b>	<b>90.14</b>	<b>90.06</b>
<b>ROI (in times)</b>	<b>1.90</b>	<b>1.92</b>	<b>1.94</b>	<b>1.92</b>	<b>1.93</b>	<b>1.92</b>	<b>1.92</b>

*viransh the fine-tune solution*

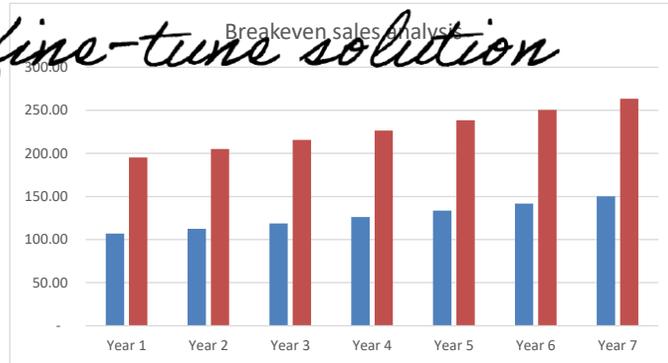


**Breakeven analysis**

(Amount in USD Millions)

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Fixed costs	96.98	101.83	106.92	112.26	117.88	123.77	129.96
Variable costs	10.10	10.64	11.84	14.03	15.72	18.04	20.29
<b>Breakeven sales required</b>	<b>107.07</b>	<b>112.46</b>	<b>118.76</b>	<b>126.29</b>	<b>133.60</b>	<b>141.81</b>	<b>150.25</b>
Total sales	195.23	205.24	215.75	226.57	238.41	250.61	263.43
<b>Increased sales from BEP</b>	<b>88.16</b>	<b>92.77</b>	<b>97.00</b>	<b>100.28</b>	<b>104.81</b>	<b>108.80</b>	<b>113.18</b>

*viransh the fine-tune solution*



## Internal rate of return (IRR)

(Amount in USD Millions)

Years	Projected Profits	Discounting Factor	Net Present Value
1	\$ 19.40	0.870	\$ 16.87
2	\$ 21.52	0.756	\$ 16.27
3	\$ 23.31	0.658	\$ 15.32
4	\$ 24.36	0.572	\$ 13.93
5	\$ 26.24	0.497	\$ 13.04
6	\$ 27.66	0.431	\$ 11.96
7	\$ 29.30	0.376	\$ 11.02
<b>Net value of cashflows</b>	<b>\$ 171.79</b>		<b>\$ 98.42</b>

Discounting factor (WACC)

15%

IRR

8.28%

Copyright & Legal Disclaimer

All content, research, financial models, business plans, designs, and materials displayed on this website are the exclusive intellectual property of Viransh – The Fine-Tune Solution and are protected under the Copyright Act, 1957 and applicable laws of India. Any unauthorized copying, reproduction, distribution, or commercial use without prior written consent is strictly prohibited and may result in legal action.