SUBMITTED TO: BANK OF CEYLON — NOCHCHIYAGAMA BRANCH

BUSINESS LOAN PROPOSAL

Application for a Working Capital Loan Facility of LKR 14,000,000 (14 Million) for Agricultural Grain Purchasing

Applicant Name: Mudiyanselage Rajapaksha	**Business Name:** Piyumantha Dhanya Madyasthanaya
Facility Requested: LKR 14,000,000 /= (14 Mn)	**Purpose:** Seasonal Bulk Grain Procurement
Date of Submission: August 24, 2026	**Registered Address:** No. 162, Nochchiyagama

REQUESTED LOAN	TOTAL FIXED ASSETS	COLLATERAL COVERAGE	OPERATING EXPERIENCE
LKR 14.0 Mn	LKR 89.0 Mn	635%	Nearly 19 Years

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1. EXECUTIVE SUMMARY

Established in May 2007, **Piyumantha Dhanya Madyasthanaya** possesses nearly 19 years of operational experience in Sri Lanka's agricultural sector. Operating out of Nochchiyagama, the business serves as a key regional agricultural hub—sourcing grains directly from local farming communities, processing, storing, and distributing them island-wide.

To capitalize on the upcoming harvesting season, the enterprise is seeking a Working Capital Loan Facility of **LKR 14,000,000 (14 Million)** from the **Bank of Ceylon, Nochchiyagama Branch**. This loan facility will be utilized exclusively to bulk-purchase high-demand local grains including Sesame (තල), Black Gram (උඳු), Paddy (වී), Maize (බඩඉරිඟු), and Peanuts (රටකජු).

With total tangible fixed real estate and logistics assets valued at **LKR 89,000,000 (89 Million)**, the applicant offers an exceptional Collateral Coverage Ratio of **635%**, ensuring zero-risk credit backing for the bank.

2. APPLICANT & BUSINESS PROFILE

PARAMETER	DETAILS
Applicant / Proprietor Name	Mudiyanselage Rajapaksha
Business Name	Piyumantha Dhanya Madyasthanaya
Date of Establishment	May 25, 2007 (Nearly 19 Years of Continuous Operation)
Registered Address	No. 162, Nochchiyagama, Sri Lanka
Warehouse Address	Kukulkatuwa Road, Galeela, Abagahawewa, Nochchiyagama
Core Business Activity	Wholesale collection, mechanical processing, moisture control, bulk storage, and island-wide distribution of agricultural grains.

3. PURPOSE OF LOAN & CAPITAL ALLOCATION

The total requested loan facility of **LKR 14,000,000** will be deployed 100% into direct purchasing of local harvest directly from regional farming networks during the peak season:

GRAIN VARIETY	ALLOCATION (%)	AMOUNT (LKR)	STRATEGIC OBJECTIVE
Sesame (තල)	25%	3,500,000 /=	High-demand oil extraction and confectionary market.
Black Gram (උඳු)	25%	3,500,000 /=	Machine-cleaned, processed for commercial distribution.
Paddy (වී)	20%	2,800,000 /=	Bulk seasonal grain stocking for regional millers.
Maize (බඩඉරිඟු)	15%	2,100,000 /=	Supply to animal feed manufacturers and processing hubs.
Peanuts (රටකජු)	15%	2,100,000 /=	Sorted & moisture-controlled for food manufacturers.
TOTAL ALLOCATION	**100%**	**LKR 14,000,000 /=**	**Direct Seasonal Grain Purchasing**

4. GRAIN PURCHASING BUDGET & PROFITABILITY PROJECTIONS

Detailed unit economics and revenue projections based on prevailing regional buying/selling market rates per inventory turnover cycle:

GRAIN VARIETY	CAPITAL (LKR)	BUYING (LKR/KG)	SELLING (LKR/KG)	QTY (KG)	TOTAL REVENUE (LKR)	GROSS PROFIT (LKR)
Sesame (තල)	3,500,000	325.00	360.00	10,769.23	3,876,923.08	**376,923.08**
Black Gram (උඳු)	3,500,000	420.00	450.00	8,333.33	3,750,000.00	**250,000.00**
Paddy (වී)	2,800,000	95.00	105.00	29,473.68	3,094,736.84	**294,736.84**
Maize (බඩඉරිඟු)	2,100,000	170.00	185.00	12,352.94	2,285,294.12	**185,294.12**
Peanuts (රටකජු)	2,100,000	350.00	400.00	6,000.00	2,400,000.00	**300,000.00**
TOTAL	**14,000,000**	—	—	**66,929.18 kg**	**15,406,954.04**	**LKR 1,406,954.04**

Financial Summary Highlights

Gross Profit per Cycle: LKR 1,406,954.04

ROI per Cycle: 10.05%

Estimated Inventory Cycles: 3 – 4 Cycles per Year

Estimated Annual Gross Profit: LKR 4.2 Mn – LKR 5.6 Mn

5. ASSET & COLLATERAL ANALYSIS

The applicant provides substantial, high-value commercial real estate and transport vehicle assets situated within the prime commercial limits of Nochchiyagama, delivering exceptional asset security:

ASSET DESCRIPTION	LOCATION / DETAILS	VALUATION (LKR)
3-Story Commercial Building	Nochchiyagama Town (5 Perches)	**40,000,000 /=**
Main Retail & Commercial Outlet	Nochchiyagama Prime Commercial Area	**30,000,000 /=**
Private Residential Property & Land	Abagahawewa Road, Nochchiyagama	**15,000,000 /=**
Dimo Lokka Commercial Vehicle	Grain Logistics & Transport Logistics	**4,000,000 /=**
TOTAL TANGIBLE FIXED ASSET VALUE		**LKR 89,000,000 /=**

Collateral Coverage Assessment

Collateral Coverage Ratio: 635% (Assets of LKR 89M vs. Loan Request of LKR 14M). This exceptional asset backing exceeds 6x the loan value, offering Bank of Ceylon an extremely safe credit structure with zero capital risk.

6. BUSINESS PROMOTION & RISK MITIGATION STRATEGIES

- **Digital Sourcing Network:** Direct real-time procurement communication via automated WhatsApp and SMS alerts to regional farming groups, broadcasting daily competitive purchasing rates to lock in high supply volumes immediately.
- **Quality Assurance & Value Addition:** Advanced mechanical processing, machine-cleaning, and moisture-controlled packaging of Black Gram and Peanuts to supply premium supermarket chains and large-scale food processors at enhanced gross margins.

- **Logistical Cost Efficiency:** Ownership of commercial transport vehicles (Dimo Lokka) reduces reliance on third-party logistics by an estimated 20%, safeguarding net operating margins.

7. REPAYMENT STRATEGY & FINANCIAL COMMITMENT

- **Direct Revenue Routing:** All trade receivables and gross receipts totaling **LKR 15,406,954.04** per inventory cycle will be routed directly through the primary commercial account maintained at Bank of Ceylon, Nochchiyagama Branch.
- **Debt Servicing Capability:** Rapid turnover of grain inventory (3–4 cycles per year) generates steady, high cash liquidity, ensuring smooth, uninterrupted monthly principal and interest settlement without stressing regular working capital.

8. CONCLUSION, FORMAL REQUEST & DECLARATION

Professional Summary

Piyumantha Dhanya Madyasthanaya presents a remarkably low-risk, highly lucrative commercial credit opportunity for Bank of Ceylon. Backed by nearly two decades of operational goodwill, a strong procurement network, robust gross margin projections, and an outstanding **635% collateral coverage**, the business is fully positioned to meet all debt obligations seamlessly.

Formal Request

We respectfully request the management of Bank of Ceylon, Nochchiyagama Branch to approve the requested Working Capital Loan Facility of **LKR 14,000,000 (14 Million)** to facilitate timely seasonal grain purchasing.

Declaration: I hereby declare that all information, financial projections, and asset details provided in this proposal are true, accurate, and supported by verifiable commercial operations and tangible property assets.

M. Rajapaksha
Proprietor — Piyumantha Dhanya Madyasthanaya

Location: Nochchiyagama
Date: August 24, 2026