

Application View

Application Id : 11061123821591
Name : PANKAJ KUMAR
Mother Name : CHINTAMANI DEVI
Father/Spouse Name : MANOJ KUMAR
Gender : MALE
Date of Birth : 25-Oct-1989
Residential Address : BAIDRABAD
City: ARWAL
State : BIHAR
District: ARWAL
Block/Taluka : ARWAL
PINCODE : 804402
Email Address : VAISHNAVIBAKERY2022@GMAIL.COM
Phone Number : 8292077048
Academic Qualification : 10TH PASS
Social Category : OBC
PAN Number : CXSPS9793M

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : VAISHNAVI BAKERY
Address of the Proposed Business Unit : BAIDRABAD
State : BIHAR District: ARWAL City: ARWAL
Block/Taluka : ARWAL PinCode : 804402
Type of Property : Rental Number of New Employment the Proposed Enterprises will Generate : Less Than or Equal to 10
Nature of Operations to be Carried out in the Proposed Enterprises : Semi Automatic
Total Available Land for Proposed Project(in Sq ft) : 3900
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 30.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MANUFACTURING
BREAD,PACKING,SHIPPING
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Wheat based products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
BANK OF INDIA	ARWAL	BKID0004477	016310110000883

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	3000	150	450,000
Total:			450,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
COOKIES DEPOSITIOR AND CUP CAKE MACHINE	1	767,000	767,000
PLANENTRY MIXER 100 WITH ADDITIONAL BOWL	1	401,200	401,200
Total:			1,168,200

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 40,000.00
Furniture & Fixtures (in Rs): 30,000.00
Contingency/Others/Miscellaneous (in Rs) 60,000.00
Working Capital Per Estimate : 130,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BREAD PER PACK	50	160000	8,000,000
Total:			8,000,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA PER KG	35	85714	2,999,990
SUGAR PR KG	40	15000	600,000
REFINE PER LITER	170	1764	299,880
YEAST PER KG	120	1666	199,920
Total:			4,099,790

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	10,000	240,000
UNSKILLED	5	7,000	420,000
Total:			660,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	1
Receivable By (In Number of Days) :	2

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	5.00
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.15	Advertisement & Publicity (In %) :	0.25
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
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OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	1.00
Rate of Interest (In %) :	11.00	Employment :	7.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	3000	150.00	450,000.00
Total			450,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
COOKIES DEPOSITIOR AND CUP CAKE MACHINE	1.00	767,000.00	767,000.00
PLANENTRY MIXER 100 WITH ADDITIONAL BOWL	1.00	401,200.00	401,200.00
Total			1,168,200.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
40,000.00	30,000.00	60,000.00	1,748,200.00	105,835.80

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	174,820.00
Bank Finance	90.00 %		
Term Loan		Rs	1,573,380.00
Govt. Subsidy	35.00 %	Rs	611,870.00

Means of Financing(Working Capital)

Own Contribution	30.00 %	Rs	31,750.74
Bank Finance	70.00 %		
Working Capital		Rs	74,085.06

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1573380.00	18730.71	1554649.29	173071.80
2	1554649.29	224768.57	1329880.72	171011.42
3	1329880.72	224768.57	1105112.15	146286.88
4	1105112.15	224768.57	880343.58	121562.34
5	880343.58	224768.57	655575.01	96837.79
6	655575.01	224768.57	430806.44	72113.25
7	430806.44	224768.57	206037.87	47388.71
8	206037.87	224768.57	0	22664.17

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	74,085.06	881.96	73,203.10	8,149.36
2	73,203.10	10,583.58	62,619.52	8,052.34

3	62,619.52	10,583.58	52,035.94	6,888.15
4	52,035.94	10,583.58	41,452.36	5,723.95
5	41,452.36	10,583.58	30,868.78	4,559.76
6	30,868.78	10,583.58	20,285.20	3,395.57
7	20,285.20	10,583.58	9,701.62	2,231.37
8	9,701.62	10,583.58	0.00	1,067.18

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	450000.00	405000.00	364500.00	328050.00	295245.00
Depreciation	45000.00	40500.00	36450.00	32805.00	29524.50
Closing Balance	405000.00	364500.00	328050.00	295245.00	265720.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1168200.00	992970.00	844024.50	717420.83	609807.71
Depreciation	175230.00	148945.50	126603.67	107613.12	91471.16
Closing Balance	992970.00	844024.50	717420.83	609807.71	518336.55

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	45000.00	40500.00	36450.00	32805.00	29524.50
Machinery	175230.00	148945.50	126603.67	107613.12	91471.16
Total	220230.00	189445.50	163053.67	140418.12	120995.66

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BREAD PER PACK	50	160,000.00	8,000,000.00

CAPACITY UTILIZATION OF SALES

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
CAPACITY UTILIZATION	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %
SALES / RECEIPTS	5600000.00	6400000.00	7200000.00	7200000.00	7200000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA PER KG	0	35	85,714	2,999,990.00
SUGAR PR KG	0	40	15,000	600,000.00
REFINE PER LITER	0	170	1,764	299,880.00

YEAST PER KG	0	120	1,666	199,920.00
Total				4,099,790.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	10,000	240,000.00
	5	7,000	420,000.00
Total	7		660000.0

Repairs and Maintenance	Rs	80,000.00
Power and Fuel	Rs	400,000.00
Other Overhead Expenses	Rs	16,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	12,000.00
Advertisement & Publicity	20,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	40,000.00
Total	72,000.00

Capacity Utilization of Manufacturing & Administrative Expenses

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Particulars	70.00 %	80.00 %	90.00 %	90.00 %	90.00 %

MANUFACTURING EXPENSES

Rawmaterials	2869853.00	3279832.00	3689811.00	3689811.00	3689811.00
Wages	462000.00	528000.00	594000.00	594000.00	594000.00
Repairs & Maintenance	56000.00	64000.00	72000.00	72000.00	72000.00
Power & Fuel	280000.00	320000.00	360000.00	360000.00	360000.00
Other Overhead Expenses	11200.00	12800.00	14400.00	14400.00	14400.00

ADMINISTRATIVE EXPENSES

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	8400.00	9600.00	10800.00	10800.00	10800.00
Advertisement & Publicity	14000.00	16000.00	18000.00	18000.00	18000.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	28000.00	32000.00	36000.00	36000.00	36000.00
Total:	3729453.00	4262232.00	4795011.00	4795011.00	4795011.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	8000000.00

MANUFACTURING EXPENSES

Raw Material	4099790.00
Wages	660000.00
Repair & Maintenance	80000.00
Power & Fuel	400000.00
Other Overhead Expenses	16000.00
Production Cost	5255790.00
Administrative Cost	72000.00
Manufacturing Cost	5327790.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	52557.90
Finished goods	1	Manufacturing Cost	17759.30
Receivable by	2	Manufacturing Cost	35519.00
Total Working Capital Requirement		Per Cycle	105836.20

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		5600000.00	6400000.00	7200000.00	7200000.00
Total		5600000.00	6400000.00	7200000.00	7200000.00

MANUFACTURING EXPENSES

Rawmaterials		2869853.00	3279832.00	3689811.00	3689811.00
Wages		462000.00	528000.00	594000.00	594000.00
Repairs & Maintenance		56000.00	64000.00	72000.00	72000.00
Power & Fuel		280000.00	320000.00	360000.00	360000.00
Other Overhead Expenses		11200.00	12800.00	14400.00	14400.00
Depreciation		220230.00	189445.50	163053.67	140418.12
Production Cost		3899283.00	4394077.50	4893264.67	4870629.12

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		8400.00	9600.00	10800.00	10800.00
Advertisement & Publicity		14000.00	16000.00	18000.00	18000.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		28000.00	32000.00	36000.00	36000.00
Administrative Cost		50400.00	57600.00	64800.00	64800.00
Interest on Bank credit					
Term Loan		173071.80	171011.42	146286.88	121562.34
Working Capital		8149.36	8052.34	6888.15	5723.95
Cost of Sale		4130904.16	4630741.26	5111239.70	5062715.41
Net Profit Before Tax		1469095.84	1769258.74	2088760.30	2137284.59
Less Tax		0	0.00	0	0
Net Profit		1469095.84	1769258.74	2088760.30	2137284.59

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1469095.84	1769258.74	2088760.30	2137284.59
Add :					
Depreciation		220230.00	189445.50	163053.67	140418.12
TOTAL - A		1689325.84	1958704.24	2251813.97	2277702.71
Payments :					
On Term Loan :					
Interest		173071.80	171011.42	146286.88	121562.34
Installment		18730.71	224768.57	224768.57	224768.57
On Working Capital					
Interest		8149.36	8052.34	6888.15	5723.95
TOTAL - B		199951.87	403832.33	377943.60	352054.86
Average D.S.C.R		8.45	4.85	5.96	6.47

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		206570.74	206570.74	206570.74	206570.74
Profit		1469095.84	1769258.74	2088760.30	2137284.59
Term Loan		1573380.00	1554649.29	1329880.72	1105112.15
Working Capital		74085.06	73203.10	62619.52	52035.94
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		3323131.64	3603681.87	3687831.28	3501003.42

ASSETS

Gross Fixed Assets		1648200.00	1427970.00	1238524.50	1075470.83
Less : Depreciation		220230.00	189445.50	163053.67	140418.12
Net Fixed Assets		1427970.00	1238524.50	1075470.83	935052.71
Preliminary & Pre-Op. Expenses		40000	30000	22500	16875
Current Assets		74085.06	73203.10	62619.52	52035.94
Cash in Bank/Hand		1821076.58	2291954.27	2549740.93	2513914.77
Total		3323131.64	3603681.87	3687831.28	3501003.42

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		1469095.84	1769258.74	2088760.30	2137284.59
Add : Depreciation		220230.00	189445.50	163053.67	140418.12
Term Loan		1573380.00	1554649.29	1329880.72	1105112.15
Working Capital Loan		74085.06	73203.10	62619.52	52035.94
Promoters Capital		185403.58	0.00	0.00	0.00
Total		3522194.48	3586556.63	3644314.21	3434850.80
Total Fixed Capital		1748200	1748200	1748200	1748200
Repayment of Term Loan		18730.71	224768.57	224768.57	224768.57
Repayment of WC Loan		881.96	10583.58	10583.58	10583.58
Current Assets		74085.06	73203.10	62619.52	52035.94
Total		93697.73	308555.25	297971.67	287388.09
Opening Balance		0	3428496.75	6706498.13	10052840.67
Surplus		3428496.75	3278001.38	3346342.54	3147462.71
Closing Balance		3428496.75	6706498.13	10052840.67	13200303.38

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		443701.80	418056.92	374140.55	326780.46
Variable Cost		3907432.36	4402129.84	4900152.82	4876353.07
Total Cost		4351134.16	4820186.76	5274293.37	5203133.53
Sales		5600000.00	6400000.00	7200000.00	7200000.00
Contribution (Sales-VC)		1692567.64	1997870.16	2299847.18	2323646.93
B.E.P in %		26.21	20.93	16.27	14.06
Break Even Sales in Rs.		1468024.10	1339208.29	1171300.42	1012554.57
Break Even Units		29360.48	26784.17	23426.01	20251.09
Current Ratio		0.37	0.18	0.16	0.14

Net Profit Ratio		26.23 %	27.64 %	29.01 %	29.68 %
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I/We hereby declare that

All information furnished by me/ us above in this Application/ Business plan & Project report/Appendix/Annexure/Statements and other papers/ documents enclosed are true and correct to the best of my/ our knowledge and belief;
I/we have no borrowing arrangements for the applicant enterprise/unit and the associate concerns with any other bank/FI/ NBFC/ Institution, etc except as indicated in the application;
There are no arrears of statutory dues and no government enquiries/ proceedings/ prosecution/ legal action are pending/ initiated against the enterprise/ unit/ associate concerns/ promoters/ directors/ partners/ proprietor except as indicated in the application;