

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product MACHINE
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Bakery products

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	ARARIA	SBIN0000009	20397610708

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
BANIK RUSK MOULD WITH LID	425	360	153,000
BAKERY BREAD WITH LID	400	378	151,200
OVEN TROLY	4	8,000	32,000
COOKIES TRAY	500	190	95,000
MIXTURE	1	100,000	100,000
BREAD CUTTER	1	200,000	200,000
Total:			731,200

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 0.00
Furniture & Fixtures (in Rs): 0.00
Contingency/Others/Miscellaneous (in Rs) 0.00
Working Capital Per Estimate : 0.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
POW	12,000	40	480,000
COKKES	7,800	50	390,000
TOST	12,000	100	1,200,000
Total:			2,070,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	3,200	100	320,000
SUGAR	4,000	25	100,000
REFINE	1,800	15	27,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
DALDA	2,200	30	66,000
BREAD IMPROVER	6,500	80	520,000
Total:			1,033,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	9,000	108,000
UNSKILLED	5	6,000	360,000
Total:			468,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	15
Finished Goods (In Number of Days) :	18
Receivable By (In Number of Days) :	30

MISCELLANEOUS EXPENDITURE

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

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	3.00
Rate of Interest (In %):	11.00	Employment :	6.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	200	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
BANIK RUSK MOULD WITH LID	425.00	360.00	153,000.00
BAKERY BREAD WITH LID	400.00	378.00	151,200.00
OVEN TROLLY	4.00	8,000.00	32,000.00
COOKIES TRAY	500.00	190.00	95,000.00
MIXTURE	1.00	100,000.00	100,000.00
BREAD CUTTER	1.00	200,000.00	200,000.00
Total			731,200.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	731,200.00	316,079.40

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	73,120.00
Bank Finance	90.00 %		
Term Loan		Rs	658,080.00
Govt. Subsidy	35.00 %	Rs	255,920.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	63,215.88
Bank Finance	80.00 %		
Working Capital		Rs	252,863.52

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	658080.00	32904.00	625176.00	72388.80
2	625176.00	131616.00	493560.00	68769.36
3	493560.00	131616.00	361944.00	54291.60
4	361944.00	131616.00	230328.00	39813.84
5	230328.00	131616.00	98712.00	25336.08
6	98712.00	131616.00	0	10858.32

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	252,863.52	12,643.18	240,220.34	27,814.99
2	240,220.34	50,572.70	189,647.64	26,424.24
3	189,647.64	50,572.70	139,074.94	20,861.24
4	139,074.94	50,572.70	88,502.24	15,298.24
5	88,502.24	50,572.70	37,929.54	9,735.25
6	37,929.54	50,572.70	0.00	4,172.25

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	731200.00	621520.00	528292.00	449048.20	381690.97
Depreciation	109680.00	93228.00	79243.80	67357.23	57253.65
Closing Balance	621520.00	528292.00	449048.20	381690.97	324437.32

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	0.00	0.00	0.00	0.00	0.00
Machinery	109680.00	93228.00	79243.80	67357.23	57253.65
Total	109680.00	93228.00	79243.80	67357.23	57253.65

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
POW	12,000	40.00	480,000.00
COKKES	7,800	50.00	390,000.00
TOST	12,000	100.00	1,200,000.00

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	1449000.00	1656000.00	1863000.00	1863000.00	1863000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MAIDA	0	3,200	100	320,000.00
SUGAR	0	4,000	25	100,000.00
REFINE	0	1,800	15	27,000.00
DALDA	0	2,200	30	66,000.00
BREAD IMPROVER	0	6,500	80	520,000.00
Total				1,033,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	9,000	108,000.00
Unskilled	5	6,000	360,000.00
Total	6		468000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	4,140.00
Other Overhead Expenses	Rs	0.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	0.00
Workshed Rent	0.00
Other Miscellaneous Expenses	0.00
Total	0.00

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	723100.00	826400.00	929700.00	929700.00	929700.00
Wages	327600.00	374400.00	421200.00	421200.00	421200.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	2898.00	3312.00	3726.00	3726.00	3726.00
Other Overhead Expenses	0.00	0.00	0.00	0.00	0.00

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	0.00	0.00	0.00	0.00	0.00
Advertisement & Publicity	0.00	0.00	0.00	0.00	0.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	0.00	0.00	0.00	0.00	0.00
Total:	1053598.00	1204112.00	1354626.00	1354626.00	1354626.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2070000.00

MANUFACTURING EXPENSES

Raw Material	1033000.00
Wages	468000.00
Repair & Maintenance	0.00
Power & Fuel	4140.00
Other Overhead Expenses	0.00
Production Cost	1505140.00
Administrative Cost	0.00
Manufacturing Cost	1505140.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	15	Production Cost	75257.00
Finished goods	18	Manufacturing Cost	90308.40
Receivable by	30	Manufacturing Cost	150514.00
Total Working Capital Requirement		Per Cycle	316079.40

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1449000.00	1656000.00	1863000.00	1863000.00
Total		1449000.00	1656000.00	1863000.00	1863000.00

MANUFACTURING EXPENSES

Rawmaterials		723100.00	826400.00	929700.00	929700.00
Wages		327600.00	374400.00	421200.00	421200.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		2898.00	3312.00	3726.00	3726.00
Other Overhead Expenses		0.00	0.00	0.00	0.00

Depreciation		109680.00	93228.00	79243.80	67357.23
Production Cost		1163278.00	1297340.00	1433869.80	1421983.23

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		0.00	0.00	0.00	0.00
Advertisement & Publicity		0.00	0.00	0.00	0.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		0.00	0.00	0.00	0.00
Administrative Cost		0.00	0.00	0.00	0.00
Interest on Bank credit					
Term Loan		72388.80	68769.36	54291.60	39813.84
Working Capital		27814.99	26424.24	20861.24	15298.24
Cost of Sale		1263481.79	1392533.60	1509022.64	1477095.31
Net Profit Before Tax		185518.21	263466.40	353977.36	385904.69
Less Tax		0	0.00	0	0
Net Profit		185518.21	263466.40	353977.36	385904.69

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		185518.21	263466.40	353977.36	385904.69
Add :					
Depreciation		109680.00	93228.00	79243.80	67357.23
TOTAL - A		295198.21	356694.40	433221.16	453261.92
Payments :					
On Term Loan :					
Interest		72388.80	68769.36	54291.60	39813.84
Installment		32904.00	131616.00	131616.00	131616.00
On Working Capital					
Interest		27814.99	26424.24	20861.24	15298.24
TOTAL - B		133107.79	226809.60	206768.84	186728.08
Average D.S.C.R		2.22	1.57	2.10	2.43

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		136335.88	136335.88	136335.88	136335.88

Profit		185518.21	263466.40	353977.36	385904.69
Term Loan		658080.00	625176.00	493560.00	361944.00
Working Capital		252863.52	240220.34	189647.64	139074.94
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1232797.61	1265198.62	1173520.88	1023259.51

ASSETS

Gross Fixed Assets		731200.00	621520.00	528292.00	449048.20
Less : Depreciation		109680.00	93228.00	79243.80	67357.23
Net Fixed Assets		621520.00	528292.00	449048.20	381690.97
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		252863.52	240220.34	189647.64	139074.94
Cash in Bank/Hand		358414.09	496686.28	534825.04	502493.60
Total		1232797.61	1265198.62	1173520.88	1023259.51

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		185518.21	263466.40	353977.36	385904.69
Add : Depreciation		109680.00	93228.00	79243.80	67357.23
Term Loan		658080.00	625176.00	493560.00	361944.00
Working Capital Loan		252863.52	240220.34	189647.64	139074.94
Promoters Capital		104727.94	0.00	0.00	0.00
Total		1310869.67	1222090.74	1116428.80	954280.86
Total Fixed Capital		731200	731200	731200	731200
Repayment of Term Loan		32904.00	131616.00	131616.00	131616.00
Repayment of WC Loan		12643.18	50572.70	50572.70	50572.70
Current Assets		252863.52	240220.34	189647.64	139074.94
Total		298410.70	422409.04	371836.34	321263.64
Opening Balance		0	1012458.97	1812140.67	2556733.13
Surplus		1012458.97	799681.70	744592.46	633017.22
Closing Balance		1012458.97	1812140.67	2556733.13	3189750.35

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		182068.80	161997.36	133535.40	107171.07
Variable Cost		1191092.99	1323764.24	1454731.04	1437281.47
Total Cost		1373161.79	1485761.60	1588266.44	1544452.54
Sales		1449000.00	1656000.00	1863000.00	1863000.00

Contribution (Sales-VC)		257907.01	332235.76	408268.96	425718.53
B.E.P in %		70.59	48.76	32.71	25.17
Break Even Sales in Rs.		1022917.88	807461.63	609344.51	468994.63
Break Even Units		85.24	67.29	50.78	39.08
Current Ratio		1.73	0.87	0.74	0.59
Net Profit Ratio		12.80 %	15.91 %	19.00 %	20.71 %

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;