

Application View

Application Id : 11021522789736
Name : SUDHA SINGH
Mother Name : LATE PARWATI DEVI
Father/Spouse Name : LATE RAMASHISH PRASAD SINGH
Gender : FEMALE
Date of Birth : 14-Oct-1977
Residential Address : MAHALAXAMI NAGAR COLONY, COMPANY SARAI,SASARAM ROHTAS
City: SASARAM
State : BIHAR
District: ROHTAS
Block/Taluka : SASARAM
PINCODE : 821115
Email Address : SHUDHA.ALOK@GMAIL.COM
Phone Number : 7903211701
Academic Qualification : GRADUATE
Social Category : OBC
PAN Number : DHAPS5370B

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : UTSAV BAKERS
Address of the Proposed Business Unit : MAHALAXAMI NAGAR COLONY, COMPANY SARAI,SASARAM ROHTAS
State : BIHAR District: ROHTAS City: SASARAM
Block/Taluka : SASARAM PinCode : 821115
Type of Property : Owned 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) : 1400
Land Value of the Proposed Unit (In Rs/Sq ft) : 2500
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 20.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :

Food Products- Manufacturing

Type of Activities to be Involved while Manufacturing the Product

RAW MATERIAL PROCESSED WITH
LABOUR AND MACHINE
No

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
BANK OF INDIA	SASARAM	BKID0004606	460610110015619

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
STORAGE	250	400	100,000
RCC/ASBESTOS SHED	1050	110	115,500
MINOR CIVIL CONSTRUCTION	1300	150	195,000
Total:			410,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
6 TRAYE OVEN	1	106,200	106,200
CREAM MIXER	1	94,400	94,400
SPIERAL 65 KG HIGHSPEED	1	177,000	177,000
Total:			377,600

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00

Furniture & Fixtures (in Rs): 10,000.00

Contingency/Others/Miscellaneous (in Rs) 15,000.00

Working Capital Per Estimate : 35,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BAKERY PRODUCTS	60	70000	4,200,000
Total:			4,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
OTHER INGRIDIANTS	250	1500	375,000
PACKING MATERIALS	2	300000	450,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
WHEAT FLOUR	28	20000	560,000
MAIDA	32	45000	1,440,000
Total:			2,825,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	12,000	144,000
UNSKILLED	2	9,000	216,000
Total:			360,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	2.50
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.25	Advertisement & Publicity (In %) :	0.50
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.25

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 :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	2500	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Storage	250	400.00	100,000.00
RCC/Asbestos shed	1050	110.00	115,500.00
Minor civil construction	1300	150.00	195,000.00
Total			410,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
6 TRAYE OVEN	1.00	106,200.00	106,200.00
CREAM MIXER	1.00	94,400.00	94,400.00
SPIERAL 65 KG HIGHSPEED	1.00	177,000.00	177,000.00
Total			377,600.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	10,000.00	15,000.00	823,100.00	240,100.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	82,310.00
Bank Finance	90.00 %		
Term Loan		Rs	740,790.00
Govt. Subsidy	35.00 %	Rs	288,085.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	48,020.00
Bank Finance	80.00 %		
Working Capital		Rs	192,080.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	740790.00	37039.50	703750.50	81486.90
2	703750.50	148158.00	555592.50	77412.55
3	555592.50	148158.00	407434.50	61115.18
4	407434.50	148158.00	259276.50	44817.79
5	259276.50	148158.00	111118.50	28520.42
6	111118.50	148158.00	0	12223.03

Own Contribution	10.00 %	Rs	82,310.00
Bank Finance	90.00 %		
Term Loan		Rs	740,790.00
Govt. Subsidy	35.00 %	Rs	288,085.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	192,080.00	9,604.00	182,476.00	21,128.80
2	182,476.00	38,416.00	144,060.00	20,072.36
3	144,060.00	38,416.00	105,644.00	15,846.60
4	105,644.00	38,416.00	67,228.00	11,620.84
5	67,228.00	38,416.00	28,812.00	7,395.08
6	28,812.00	38,416.00	0.00	3,169.32

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	410500.00	369450.00	332505.00	299254.50	269329.05
Depreciation	41050.00	36945.00	33250.50	29925.45	26932.90
Closing Balance	369450.00	332505.00	299254.50	269329.05	242396.15

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	377600.00	320960.00	272816.00	231893.60	197109.56
Depreciation	56640.00	48144.00	40922.40	34784.04	29566.43
Closing Balance	320960.00	272816.00	231893.60	197109.56	167543.13

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	41050.00	36945.00	33250.50	29925.45	26932.90
Machinery	56640.00	48144.00	40922.40	34784.04	29566.43
Total	97690.00	85089.00	74172.90	64709.49	56499.33

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
BAKERY PRODUCTS	60	70,000.00	4,200,000.00

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	2940000.00	3360000.00	3780000.00	3780000.00	3780000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
OTHER INGRIDIANTS	0	250	1,500	375,000.00
PACKING MATERIALS	0	2	300,000	450,000.00
WHEAT FLOUR	0	28	20,000	560,000.00
MAIDA	0	32	45,000	1,440,000.00
Total				2,825,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	12,000	144,000.00
Unskilled	2	9,000	216,000.00
Total	3		360000.0

Repairs and Maintenance	Rs	42,000.00
Power and Fuel	Rs	105,000.00
Other Overhead Expenses	Rs	42,000.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	10,500.00
Advertisement & Publicity	21,000.00
Workshed Rent	0.00
Other Miscellaneous Expenses	52,500.00
Total	84,000.00

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	1977500.00	2260000.00	2542500.00	2542500.00	2542500.00
Wages	252000.00	288000.00	324000.00	324000.00	324000.00
Repairs & Maintenance	29400.00	33600.00	37800.00	37800.00	37800.00
Power & Fuel	73500.00	84000.00	94500.00	94500.00	94500.00
Other Overhead Expenses	29400.00	33600.00	37800.00	37800.00	37800.00

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	7350.00	8400.00	9450.00	9450.00	9450.00
Advertisement & Publicity	14700.00	16800.00	18900.00	18900.00	18900.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	36750.00	42000.00	47250.00	47250.00	47250.00
Total:	2420600.00	2766400.00	3112200.00	3112200.00	3112200.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4200000.00

MANUFACTURING EXPENSES

Raw Material	2825000.00
Wages	360000.00
Repair & Maintenance	42000.00
Power & Fuel	105000.00
Other Overhead Expenses	42000.00
Production Cost	3374000.00
Administrative Cost	84000.00
Manufacturing Cost	3458000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	7	Production Cost	78726.67
Finished goods	7	Manufacturing Cost	80686.67
Receivable by	7	Manufacturing Cost	80687.00
Total Working Capital Requirement		Per Cycle	240100.34

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		2940000.00	3360000.00	3780000.00	3780000.00
Total		2940000.00	3360000.00	3780000.00	3780000.00

MANUFACTURING EXPENSES

Rawmaterials		1977500.00	2260000.00	2542500.00	2542500.00
Wages		252000.00	288000.00	324000.00	324000.00
Repairs & Maintenance		29400.00	33600.00	37800.00	37800.00
Power & Fuel		73500.00	84000.00	94500.00	94500.00
Other Overhead Expenses		29400.00	33600.00	37800.00	37800.00
Depreciation		97690.00	85089.00	74172.90	64709.49
Production Cost		2459490.00	2784289.00	3110772.90	3101309.49

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		7350.00	8400.00	9450.00	9450.00
Advertisement & Publicity		14700.00	16800.00	18900.00	18900.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		36750.00	42000.00	47250.00	47250.00
Administrative Cost		58800.00	67200.00	75600.00	75600.00

Interest on Bank credit

Term Loan		81486.90	77412.55	61115.18	44817.79
Working Capital		21128.80	20072.36	15846.60	11620.84
Cost of Sale		2620905.70	2948973.91	3263334.68	3233348.12
Net Profit Before Tax		319094.30	411026.09	516665.32	546651.88
Less Tax		0	0.00	0	0
Net Profit		319094.30	411026.09	516665.32	546651.88

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		319094.30	411026.09	516665.32	546651.88
Add :					
Depreciation		97690.00	85089.00	74172.90	64709.49
TOTAL - A		416784.30	496115.09	590838.22	611361.37
Payments :					
On Term Loan :					
Interest		81486.90	77412.55	61115.18	44817.79
Installment		37039.50	148158.00	148158.00	148158.00
On Working Capital					
Interest		21128.80	20072.36	15846.60	11620.84
TOTAL - B		139655.20	245642.91	225119.78	204596.63
Average D.S.C.R		2.98	2.02	2.62	2.99

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		130330.00	130330.00	130330.00	130330.00
Profit		319094.30	411026.09	516665.32	546651.88
Term Loan		740790.00	703750.50	555592.50	407434.50
Working Capital		192080.00	182476.00	144060.00	105644.00
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1382294.30	1427582.59	1346647.82	1190060.38

ASSETS

Gross Fixed Assets		798100.00	700410.00	615321.00	541148.10
Less : Depreciation		97690.00	85089.00	74172.90	64709.49
Net Fixed Assets		700410.00	615321.00	541148.10	476438.61
Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		192080.00	182476.00	144060.00	105644.00
Cash in Bank/Hand		489804.30	629785.59	661439.72	607977.77
Total		1382294.30	1427582.59	1346647.82	1190060.38

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		319094.30	411026.09	516665.32	546651.88
Add : Depreciation		97690.00	85089.00	74172.90	64709.49
Term Loan		740790.00	703750.50	555592.50	407434.50
Working Capital Loan		192080.00	182476.00	144060.00	105644.00

Promoters Capital		106320.00	0.00	0.00	0.00
Total		1455974.30	1382341.59	1290490.72	1124439.87
Total Fixed Capital		823100	823100	823100	823100
Repayment of Term Loan		37039.50	148158.00	148158.00	148158.00
Repayment of WC Loan		9604.00	38416.00	38416.00	38416.00
Current Assets		192080.00	182476.00	144060.00	105644.00
Total		238723.50	369050.00	330634.00	292218.00
Opening Balance		0	1217250.80	2230542.39	3190399.11
Surplus		1217250.80	1013291.59	959856.72	832221.87
Closing Balance		1217250.80	2230542.39	3190399.11	4022620.98

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		237976.90	229701.55	210888.08	185127.28
Variable Cost		2480618.80	2804361.36	3126619.50	3112930.33
Total Cost		2718595.70	3034062.91	3337507.58	3298057.61
Sales		2940000.00	3360000.00	3780000.00	3780000.00
Contribution (Sales-VC)		459381.20	555638.64	653380.50	667069.67
B.E.P in %		51.80	41.34	32.28	27.75
Break Even Sales in Rs.		1523031.60	1389027.24	1220050.10	1049037.53
Break Even Units		25383.86	23150.45	20334.17	17483.96
Current Ratio		1.29	0.64	0.55	0.43
Net Profit Ratio		10.85 %	12.23 %	13.67 %	14.46 %

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;