

Application View

Application Id : 11021922771610
Name : RAJ ABHISHEK
Mother Name : RESHMA DEVI
Father/Spouse Name : SHANKAR PRASAD
Gender : MALE
Date of Birth : 30-Nov-2001
Residential Address : KATRA CHOWK SHEIKHPURA
City: SHEIKHPURA
State : BIHAR
District: SHEIKHPURA
Block/Taluka : SHEIKHPURA
PINCODE : 811105
Email Address : RAJABHISHEKN@GMAIL.COM
Phone Number : 9955420753
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : DYBPA6845P

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : HAPPY BIRTHDAY CAKE PALACE
Address of the Proposed Business Unit : KATRA CHOWK SHEIKHPURA
State : BIHAR District: SHEIKHPURA City: SHEIKHPURA
Block/Taluka : SHEIKHPURA PinCode : 811105
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) : 900
Land Value of the Proposed Unit (In Rs/Sq ft) : 7
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : Yes
Own Contribution on working capital (in %) : 10.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured :	Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product	Cake baking biscuits baking
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
UCO BANK	SHEIKHPURA	UCBA0003182	31820510013519
UCO BANK	SHEIKHPURA	UCBA0003182	31820510013519

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
FLOORING	300	1,000	300,000
FLOORING	300	1,000	300,000
Total:			600,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
OVAN	1	253,700	253,700
MIXTURE MACHINE	1	171,100	171,100
OVAN	1	253,700	253,700
MIXTURE MACHINE	1	171,100	171,100
Total:			849,600

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	300,000.00
Furniture & Fixtures (in Rs):	50,000.00
Contingency/Others/Miscellaneous (in Rs)	10,000.00
Working Capital Per Estimate :	360,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BAKERY	300	7333	2,199,900
BAKERY	300	7333	2,199,900
Total:			4,399,800

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
--------------------------	-------------------	------------	----------------

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MAIDA	30	20000	600,000
SUGAR	45	3500	157,500
YEAST	20	5000	100,000
REFINED OIL	170	2015	342,550
MAIDA	30	20000	600,000
SUGAR	45	3500	157,500
YEAST	20	5000	100,000
REFINED OIL	170	2015	342,550
Total:			2,400,100

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	2	5,000	120,000
SKILLED	3	7,500	270,000
Total:			390,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

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

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	0.00	Power and Fuel (In %) :	0.50
Other Overhead Expenses (In %) :	0.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	6,300.00	Other Miscellaneous Expenditure (In %) :	1.00

DEPRECIATION DETAILS

On Building (In %) :	10.00	On Machinery (In %) :	15.00
----------------------	-------	-----------------------	-------

OTHER DETAILS

Loan Repayment Period (in Years) :	5.00	Project Implementation Period (In Months):	1.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	7	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
Flooring	300	1,000.00	300,000.00
Flooring	300	1,000.00	300,000.00
Total			600,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Ovan	1.00	253,700.00	253,700.00
Mixture Machine	1.00	171,100.00	171,100.00
Ovan	1.00	253,700.00	253,700.00
Mixture Machine	1.00	171,100.00	171,100.00
Total			849,600.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
300,000.00	50,000.00	10,000.00	1,809,600.00	29,490.28

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	180,960.00
Bank Finance	90.00 %		
Term Loan		Rs	1,628,640.00
Govt. Subsidy	35.00 %	Rs	633,360.00

Means of Financing(Working Capital)

Own Contribution	10.00 %	Rs	2,949.03
Bank Finance	90.00 %		
Working Capital		Rs	26,541.25

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1628640.00	27144.00	1601496.00	179150.40

Own Contribution	10.00 %	Rs	180,960.00
Bank Finance	90.00 %		
Term Loan		Rs	1,628,640.00
Govt. Subsidy	35.00 %	Rs	633,360.00

2	1601496.00	325728.00	1275768.00	176164.56
3	1275768.00	325728.00	950040.00	140334.48
4	950040.00	325728.00	624312.00	104504.40
5	624312.00	325728.00	298584.00	68674.32
6	298584.00	325728.00	0	32844.24

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	26,541.25	442.35	26,098.90	2,919.54
2	26,098.90	5,308.25	20,790.65	2,870.88
3	20,790.65	5,308.25	15,482.40	2,286.97
4	15,482.40	5,308.25	10,174.15	1,703.06
5	10,174.15	5,308.25	4,865.90	1,119.16
6	4,865.90	5,308.25	0.00	535.25

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	600000.00	540000.00	486000.00	437400.00	393660.00
Depreciation	60000.00	54000.00	48600.00	43740.00	39366.00
Closing Balance	540000.00	486000.00	437400.00	393660.00	354294.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	849600.00	722160.00	613836.00	521760.60	443496.51
Depreciation	127440.00	108324.00	92075.40	78264.09	66524.48
Closing Balance	722160.00	613836.00	521760.60	443496.51	376972.03

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	60000.00	54000.00	48600.00	43740.00	39366.00
Machinery	127440.00	108324.00	92075.40	78264.09	66524.48
Total	187440.00	162324.00	140675.40	122004.09	105890.48

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Bakery	300	7,333.00	2,199,900.00
Bakery	300	7,333.00	2,199,900.00

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	3079860.00	3519840.00	3959820.00	3959820.00	3959820.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Maida	0	30	20,000	600,000.00
Sugar	0	45	3,500	157,500.00
Yeast	0	20	5,000	100,000.00
Refined Oil	0	170	2,015	342,550.00
Maida	0	30	20,000	600,000.00
Sugar	0	45	3,500	157,500.00
Yeast	0	20	5,000	100,000.00
Refined Oil	0	170	2,015	342,550.00
Total				2,400,100.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	2	5,000	120,000.00
Skilled	3	7,500	270,000.00
Total	5		390000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	21,999.00
Other Overhead Expenses	Rs	21,999.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	8,799.60
Advertisement & Publicity	43,998.00
Workshed Rent	75,600.00
Other Miscellaneous Expenses	43,998.00
Total	172,395.60

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	1680070.00	1920080.00	2160090.00	2160090.00	2160090.00
Wages	273000.00	312000.00	351000.00	351000.00	351000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	15399.30	17599.20	19799.10	19799.10	19799.10
Other Overhead Expenses	15399.30	17599.20	19799.10	19799.10	19799.10

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	6159.72	7039.68	7919.64	7919.64	7919.64
Advertisement & Publicity	30798.60	35198.40	39598.20	39598.20	39598.20
Workshed Rent	75600.00	75600.00	75600.00	75600.00	75600.00
Other Miscellaneous Expenses	30798.60	35198.40	39598.20	39598.20	39598.20
Total:	2127225.52	2420314.88	2713404.24	2713404.24	2713404.24

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4399800.00

MANUFACTURING EXPENSES

Raw Material	2400100.00
Wages	390000.00
Repair & Maintenance	0.00
Power & Fuel	21999.00
Other Overhead Expenses	21999.00
Production Cost	2834098.00
Administrative Cost	172395.60
Manufacturing Cost	3006493.60

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	1	Production Cost	9446.99
Finished goods	1	Manufacturing Cost	10021.65
Receivable by	1	Manufacturing Cost	10022.00
Total Working Capital Requirement		Per Cycle	29490.64

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3079860.00	3519840.00	3959820.00	3959820.00
Total		3079860.00	3519840.00	3959820.00	3959820.00

MANUFACTURING EXPENSES

Rawmaterials		1680070.00	1920080.00	2160090.00	2160090.00
Wages		273000.00	312000.00	351000.00	351000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		15399.30	17599.20	19799.10	19799.10
Other Overhead Expenses		15399.30	17599.20	19799.10	19799.10
Depreciation		187440.00	162324.00	140675.40	122004.09
Production Cost		2171308.60	2429602.40	2691363.60	2672692.29

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		6159.72	7039.68	7919.64	7919.64
Advertisement & Publicity		30798.60	35198.40	39598.20	39598.20
Workshed Rent		75600.00	75600.00	75600.00	75600.00

Other Miscellaneous Expenses		30798.60	35198.40	39598.20	39598.20
Administrative Cost		143356.92	153036.48	162716.04	162716.04
Interest on Bank credit					
Term Loan		179150.40	176164.56	140334.48	104504.40
Working Capital		2919.54	2870.88	2286.97	1703.06
Cost of Sale		2496735.46	2761674.32	2996701.09	2941615.79
Net Profit Before Tax		583124.54	758165.68	963118.91	1018204.21
Less Tax		0	0.00	0	0
Net Profit		583124.54	758165.68	963118.91	1018204.21

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		583124.54	758165.68	963118.91	1018204.21
Add :					
Depreciation		187440.00	162324.00	140675.40	122004.09
TOTAL - A		770564.54	920489.68	1103794.31	1140208.30
Payments :					
On Term Loan :					
Interest		179150.40	176164.56	140334.48	104504.40
Installment		27144.00	325728.00	325728.00	325728.00
On Working Capital					
Interest		2919.54	2870.88	2286.97	1703.06
TOTAL - B		209213.94	504763.44	468349.45	431935.46
Average D.S.C.R		3.68	1.82	2.36	2.64

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		183909.03	183909.03	183909.03	183909.03
Profit		583124.54	758165.68	963118.91	1018204.21
Term Loan		1628640.00	1601496.00	1275768.00	950040.00
Working Capital		26541.25	26098.90	20790.65	15482.40
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		2422214.82	2569669.61	2443586.59	2167635.64

ASSETS

Gross Fixed Assets		1499600.00	1312160.00	1149836.00	1009160.60
Less : Depreciation		187440.00	162324.00	140675.40	122004.09
Net Fixed Assets		1312160.00	1149836.00	1009160.60	887156.51

Preliminary & Pre-Op. Expenses		300000	225000	168750	126562.5
Current Assets		26541.25	26098.90	20790.65	15482.40
Cash in Bank/Hand		1083513.57	1393734.71	1413635.34	1264996.73
Total		2422214.82	2569669.61	2443586.59	2167635.64

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		583124.54	758165.68	963118.91	1018204.21
Add : Depreciation		187440.00	162324.00	140675.40	122004.09
Term Loan		1628640.00	1601496.00	1275768.00	950040.00
Working Capital Loan		26541.25	26098.90	20790.65	15482.40
Promoters Capital		183909.03	0.00	0.00	0.00
Total		2609654.82	2548084.58	2400352.96	2105730.70
Total Fixed Capital		1809600	1809600	1809600	1809600
Repayment of Term Loan		27144.00	325728.00	325728.00	325728.00
Repayment of WC Loan		442.35	5308.25	5308.25	5308.25
Current Assets		26541.25	26098.90	20790.65	15482.40
Total		54127.60	357135.15	351826.90	346518.65
Opening Balance		0	2555527.22	4746476.65	6795002.71
Surplus		2555527.22	2190949.43	2048526.06	1759212.05
Closing Balance		2555527.22	4746476.65	6795002.71	8554214.76

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		509947.32	491525.04	443725.92	389224.53
Variable Cost		2174228.14	2432473.28	2693650.57	2674395.35
Total Cost		2684175.46	2923998.32	3137376.49	3063619.88
Sales		3079860.00	3519840.00	3959820.00	3959820.00
Contribution (Sales-VC)		905631.86	1087366.72	1266169.43	1285424.65
B.E.P in %		56.31	45.20	35.04	30.28
Break Even Sales in Rs.		1734221.62	1591081.89	1387709.05	1199027.17
Break Even Units		5780.74	5303.61	4625.70	3996.76
Current Ratio		0.13	0.05	0.04	0.04
Net Profit Ratio		18.93 %	21.54 %	24.32 %	25.71 %

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;