

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 Not Listed, the Name of Product ICE

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
STATE BANK OF INDIA	ARARIA	SBIN0000009	38140679136

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
ICE CREAM REFRIGRATOR UNIT	1	340,000	340,000
CHURAN MACHINE	1	130,500	130,500
CANDY PACKING MACHINE	4	25,000	100,000
CUP PACKING MACHINE	1	30,000	30,000
Total:			600,500

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.)
ICECREAM PRODUCT	6,500	350	2,275,000
Total:			2,275,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
MILK	5,400	50	270,000
CHOCOPAST	4,600	20	92,000
STEP AND OTHER	1,900	50	95,000
RAPER	25,000	4	100,000
CHOKO PAPPER	4,600	50	230,000
CUP WITH LEAD	25,000	2	50,000

Total:	837,000
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
UNSKILLED	10	7,000	840,000
Total:			840,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	5
Receivable By (In Number of Days) :	7

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 :	10.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	250	OWN

Machinery	Qty.	Rate.	Amt.(In Rs)
ICE CREAM REFRIGRATOR UNIT	1.00	340,000.00	340,000.00
CHURAN MACHINE	1.00	130,500.00	130,500.00
CANDY PACKING MACHINE	4.00	25,000.00	100,000.00
CUP PACKING MACHINE	1.00	30,000.00	30,000.00

Total	600,500.00
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Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
0.00	0.00	0.00	600,500.00	106,498.17

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	60,050.00
Bank Finance	90.00 %		
Term Loan		Rs	540,450.00
Govt. Subsidy	35.00 %	Rs	210,175.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	21,299.63
Bank Finance	80.00 %		
Working Capital		Rs	85,198.54

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	540450.00	27022.50	513427.50	59449.50
2	513427.50	108090.00	405337.50	56477.03
3	405337.50	108090.00	297247.50	44587.13
4	297247.50	108090.00	189157.50	32697.22
5	189157.50	108090.00	81067.50	20807.33
6	81067.50	108090.00	0	8917.42

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	85,198.54	4,259.93	80,938.61	9,371.84

2	80,938.61	17,039.71	63,898.90	8,903.25
3	63,898.90	17,039.71	46,859.19	7,028.88
4	46,859.19	17,039.71	29,819.48	5,154.51
5	29,819.48	17,039.71	12,779.77	3,280.14
6	12,779.77	17,039.71	0.00	1,405.77

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	600500.00	510425.00	433861.25	368782.06	313464.75
Depreciation	90075.00	76563.75	65079.19	55317.31	47019.71
Closing Balance	510425.00	433861.25	368782.06	313464.75	266445.04

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	90075.00	76563.75	65079.19	55317.31	47019.71
Total	90075.00	76563.75	65079.19	55317.31	47019.71

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
ICECREAM PRODUCT	6,500	350.00	2,275,000.00

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	1592500.00	1820000.00	2047500.00	2047500.00	2047500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
MILK	0	5,400	50	270,000.00
CHOCOPAST	0	4,600	20	92,000.00
STEP AND OTHER	0	1,900	50	95,000.00
RAPER	0	25,000	4	100,000.00

CHOKO PAPPER	0	4,600	50	230,000.00
CUP WITH LEAD	0	25,000	2	50,000.00
Total				837,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Unskilled	10	7,000	840,000.00
Total	10		840000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	4,550.00
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	585900.00	669600.00	753300.00	753300.00	753300.00
Wages	588000.00	672000.00	756000.00	756000.00	756000.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	3185.00	3640.00	4095.00	4095.00	4095.00
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:	1177085.00	1345240.00	1513395.00	1513395.00	1513395.00
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Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2275000.00

MANUFACTURING EXPENSES

Raw Material	837000.00
Wages	840000.00
Repair & Maintenance	0.00
Power & Fuel	4550.00
Other Overhead Expenses	0.00
Production Cost	1681550.00
Administrative Cost	0.00
Manufacturing Cost	1681550.00

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	39236.17
Finished goods	5	Manufacturing Cost	28025.83
Receivable by	7	Manufacturing Cost	39236.00
Total Working Capital Requirement		Per Cycle	106498.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1592500.00	1820000.00	2047500.00	2047500.00
Total		1592500.00	1820000.00	2047500.00	2047500.00

MANUFACTURING EXPENSES

Rawmaterials		585900.00	669600.00	753300.00	753300.00
Wages		588000.00	672000.00	756000.00	756000.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		3185.00	3640.00	4095.00	4095.00
Other Overhead Expenses		0.00	0.00	0.00	0.00
Depreciation		90075.00	76563.75	65079.19	55317.31
Production Cost		1267160.00	1421803.75	1578474.19	1568712.31

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		59449.50	56477.03	44587.13	32697.22
Working Capital		9371.84	8903.25	7028.88	5154.51
Cost of Sale		1335981.34	1487184.03	1630090.20	1606564.04
Net Profit Before Tax		256518.66	332815.97	417409.80	440935.96
Less Tax		0	0.00	0	0
Net Profit		256518.66	332815.97	417409.80	440935.96

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		256518.66	332815.97	417409.80	440935.96
Add :					
Depreciation		90075.00	76563.75	65079.19	55317.31
TOTAL - A		346593.66	409379.72	482488.99	496253.27
Payments :					
On Term Loan :					
Interest		59449.50	56477.03	44587.13	32697.22
Installment		27022.50	108090.00	108090.00	108090.00
On Working Capital					
Interest		9371.84	8903.25	7028.88	5154.51
TOTAL - B		95843.84	173470.28	159706.01	145941.73
Average D.S.C.R		3.62	2.36	3.02	3.40

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		81349.63	81349.63	81349.63	81349.63
Profit		256518.66	332815.97	417409.80	440935.96
Term Loan		540450.00	513427.50	405337.50	297247.50
Working Capital		85198.54	80938.61	63898.90	46859.19
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		963516.83	1008531.71	967995.83	866392.28

ASSETS

Gross Fixed Assets		600500.00	510425.00	433861.25	368782.06
Less : Depreciation		90075.00	76563.75	65079.19	55317.31
Net Fixed Assets		510425.00	433861.25	368782.06	313464.75
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		85198.54	80938.61	63898.90	46859.19
Cash in Bank/Hand		367893.29	493731.85	535314.87	506068.34
Total		963516.83	1008531.71	967995.83	866392.28

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		256518.66	332815.97	417409.80	440935.96
Add : Depreciation		90075.00	76563.75	65079.19	55317.31
Term Loan		540450.00	513427.50	405337.50	297247.50
Working Capital Loan		85198.54	80938.61	63898.90	46859.19
Promoters Capital		70699.82	0.00	0.00	0.00
Total		1042942.02	1003745.83	951725.39	840359.96
Total Fixed Capital		600500	600500	600500	600500
Repayment of Term Loan		27022.50	108090.00	108090.00	108090.00
Repayment of WC Loan		4259.93	17039.71	17039.71	17039.71
Current Assets		85198.54	80938.61	63898.90	46859.19
Total		116480.97	206068.32	189028.61	171988.90
Opening Balance		0	926461.05	1724138.56	2486835.34
Surplus		926461.05	797677.51	762696.78	668371.06
Closing Balance		926461.05	1724138.56	2486835.34	3155206.40

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		149524.50	133040.78	109666.32	88014.53
Variable Cost		1276531.84	1430707.00	1585503.07	1573866.82
Total Cost		1426056.34	1563747.78	1695169.39	1661881.35
Sales		1592500.00	1820000.00	2047500.00	2047500.00
Contribution (Sales-VC)		315968.16	389293.00	461996.93	473633.18
B.E.P in %		47.32	34.17	23.74	18.58
Break Even Sales in Rs.		753613.17	621984.52	486024.42	380483.80
Break Even Units		115.94	95.69	74.77	58.54
Current Ratio		0.85	0.42	0.36	0.29

Net Profit Ratio		16.11 %	18.29 %	20.39 %	21.54 %
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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;