

Application View

Application Id : 11021422767545
Name : ANJUMAN AARA
Mother Name : ABEDA KHATOON
Father/Spouse Name : MD SANGIR ALAM
Gender : FEMALE
Date of Birth : 01-Jan-1984
Residential Address : VILLAGE- DUBAILI, WARD NO-2, PO- TOULI KOLA, PS- DAGARUA
City: PURNIA
State : BIHAR
District: PURNIA
Block/Taluka : DAGARUA
PINCODE : 854330
Email Address : ANJUMAN.DUBELI@GMAIL.COM
Phone Number : 8294706148
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : DAUPA9977D

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : ANJUMAN AARA
Address of the Proposed Business Unit : VILLAGE- DUBAILI, WARD NO-2, PO- TOULI KOLA, PS- DAGARUA
State : BIHAR District: PURNIA City: PURNIA
Block/Taluka : DAGARUA PinCode : 854330
Type of Property : Parental 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) : 260
Land Value of the Proposed Unit (In Rs/Sq ft) : 460
Personal Contribution Towards the Project(in %) : 10.00
Loan for Working Capital : No
Own Contribution on working capital (in %) : 100.00

PRODUCT DETAILS

Type of Proposed Product to be Manufactured : Food Products- Manufacturing
Type of Activities to be Involved while Manufacturing the Product Processing, Flavouring, Packing, Storage
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If Not Listed, the Name of Product

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	KASBA	CNRB0006715	110072038443

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	260	200	52,000
FLOORING	260	80	20,800
TIN SHED	260	200	52,000
STORAGE	260	250	65,000
Total:			189,800

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PROCESSED WATER STORAGE TANK FOOD GRADE	1	15,000	15,000
SS UTENSILS	3	5,000	15,000
GAS CONNECTION WITH STOVE AND EQUIPMENT	1	25,000	25,000
FLAVOUR STORAGE FOOD GRADE	5	5,000	25,000
SODA BOTTLING PLANT WITH 1 TON CHILLER CAPACITY	1	370,659	370,659
Total:			450,659

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 10,000.00
Furniture & Fixtures (in Rs): 10,000.00
Contingency/Others/Miscellaneous (in Rs) 10,000.00
Working Capital Per Estimate : 30,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
200 ML RTD BEVERAGE	8	160000	1,280,000
300 ML RTD BEVERAGE	12	71250	855,000

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
500 ML RTD BEVERAGE	18	21500	387,000
Total:			2,522,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
PET BOTTLE FOOD GRADE WITH ALL PACKING	4	154880	542,080
CARBONATING GAS CO2	0	322920	16,146
FLAVOUR SYRUP	0	322920	64,584
PROCESSED RO WATER	0	64584	32,292
SUGAR	42	7000	294,000
Total:			949,102

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	20,000	240,000
UNSKILLED	1	9,000	108,000
Total:			348,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	30
Finished Goods (In Number of Days) :	7
Receivable By (In Number of Days) :	1

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	2.50	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.50	Advertisement & Publicity (In %) :	2.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	2.00

DEPRECIATION DETAILS

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

OTHER DETAILS

Loan Repayment Period (in Years) :	7.00	Project Implementation Period (In Months):	6.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	460	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
Minor civil construction	260	200.00	52,000.00
Flooring	260	80.00	20,800.00
Tin shed	260	200.00	52,000.00
Storage	260	250.00	65,000.00
Total			189,800.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Processed Water Storage Tank Food Grade	1.00	15,000.00	15,000.00
SS Utensils	3.00	5,000.00	15,000.00
Gas Connection with Stove and Equipment	1.00	25,000.00	25,000.00
Flavour Storage Food Grade	5.00	5,000.00	25,000.00
Soda Bottling Plant with 1 ton Chiller Capacity	1.00	370,659.24	370,659.24
Total			450,659.24

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
10,000.00	10,000.00	10,000.00	670,459.24	188,090.45

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	67,045.92
Bank Finance	90.00 %		
Term Loan		Rs	603,413.32
Govt. Subsidy	35.00 %	Rs	234,660.73

Means of Financing(Working Capital)

Own Contribution	100.00 %	Rs	188,090.45
Bank Finance	0.00 %		
Working Capital		Rs	0.00

Own Contribution	10.00 %	Rs	67,045.92
Bank Finance	90.00 %		
Term Loan		Rs	603,413.32
Govt. Subsidy	35.00 %	Rs	234,660.73

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	603413.32	43100.95	560312.37	66375.47
2	560312.37	86201.90	474110.47	61634.36
3	474110.47	86201.90	387908.57	52152.15
4	387908.57	86201.90	301706.67	42669.94
5	301706.67	86201.90	215504.77	33187.73
6	215504.77	86201.90	129302.87	23705.52
7	129302.87	86201.90	43100.97	14223.32
8	43100.97	86201.90	0	4741.11

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	0.00	0.00	0.00	0.00

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	189800.00	170820.00	153738.00	138364.20	124527.78
Depreciation	18980.00	17082.00	15373.80	13836.42	12452.78
Closing Balance	170820.00	153738.00	138364.20	124527.78	112075.00

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	450659.24	383060.35	325601.30	276761.11	235246.94
Depreciation	67598.89	57459.05	48840.19	41514.17	35287.04
Closing Balance	383060.35	325601.30	276761.11	235246.94	199959.90

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	18980.00	17082.00	15373.80	13836.42	12452.78
Machinery	67598.89	57459.05	48840.19	41514.17	35287.04
Total	86578.89	74541.05	64213.99	55350.59	47739.82

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
200 ML RTD Beverage	8	160,000.00	1,280,000.00
300 ML RTD Beverage	12	71,250.00	855,000.00
500 ML RTD Beverage	18	21,500.00	387,000.00

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	1765400.00	2017600.00	2269800.00	2269800.00	2269800.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Pet Bottle Food Grade with all Packing Materials	0	4	154,880	542,080.00
Carbonating Gas CO2	0	0	322,920	16,146.00
Flavour Syrup	0	0	322,920	64,584.00
Processed RO Water	0	0	64,584	32,292.00
Sugar	0	42	7,000	294,000.00
Total				949,102.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
Skilled	1	20,000	240,000.00
Unskilled	1	9,000	108,000.00
Total	2		348000.0

Repairs and Maintenance	Rs	50,440.00
Power and Fuel	Rs	50,440.00
Other Overhead Expenses	Rs	63,050.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	12,610.00
Advertisement & Publicity	50,440.00
Workshed Rent	0.00
Other Miscellaneous Expenses	50,440.00
Total	113,490.00

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	664371.40	759281.60	854191.80	854191.80	854191.80
Wages	243600.00	278400.00	313200.00	313200.00	313200.00
Repairs & Maintenance	35308.00	40352.00	45396.00	45396.00	45396.00
Power & Fuel	35308.00	40352.00	45396.00	45396.00	45396.00
Other Overhead Expenses	44135.00	50440.00	56745.00	56745.00	56745.00

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	8827.00	10088.00	11349.00	11349.00	11349.00
Advertisement & Publicity	35308.00	40352.00	45396.00	45396.00	45396.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	35308.00	40352.00	45396.00	45396.00	45396.00
Total:	1102165.40	1259617.60	1417069.80	1417069.80	1417069.80

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	2522000.00

MANUFACTURING EXPENSES

Raw Material	949102.00
Wages	348000.00
Repair & Maintenance	50440.00
Power & Fuel	50440.00
Other Overhead Expenses	63050.00
Production Cost	1461032.00
Administrative Cost	113490.00
Manufacturing Cost	1574522.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	30	Production Cost	146103.20
Finished goods	7	Manufacturing Cost	36738.85
Receivable by	1	Manufacturing Cost	5248.00
Total Working Capital Requirement		Per Cycle	188090.05

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		1765400.00	2017600.00	2269800.00	2269800.00
Total		1765400.00	2017600.00	2269800.00	2269800.00

MANUFACTURING EXPENSES

Rawmaterials		664371.40	759281.60	854191.80	854191.80
Wages		243600.00	278400.00	313200.00	313200.00
Repairs & Maintenance		35308.00	40352.00	45396.00	45396.00
Power & Fuel		35308.00	40352.00	45396.00	45396.00
Other Overhead Expenses		44135.00	50440.00	56745.00	56745.00
Depreciation		86578.89	74541.05	64213.99	55350.59
Production Cost		1109301.29	1243366.65	1379142.79	1370279.39

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		8827.00	10088.00	11349.00	11349.00
Advertisement & Publicity		35308.00	40352.00	45396.00	45396.00
Workshed Rent		0.00	0.00	0.00	0.00

Other Miscellaneous Expenses		35308.00	40352.00	45396.00	45396.00
Administrative Cost		79443.00	90792.00	102141.00	102141.00
Interest on Bank credit					
Term Loan		66375.47	61634.36	52152.15	42669.94
Working Capital		0.00	0	0	0
Cost of Sale		1255119.76	1395793.01	1533435.94	1515090.33
Net Profit Before Tax		510280.24	621806.99	736364.06	754709.67
Less Tax		0	0.00	0	0
Net Profit		510280.24	621806.99	736364.06	754709.67

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		510280.24	621806.99	736364.06	754709.67
Add :					
Depreciation		86578.89	74541.05	64213.99	55350.59
TOTAL - A		596859.13	696348.04	800578.05	810060.26
Payments :					
On Term Loan :					
Interest		66375.47	61634.36	52152.15	42669.94
Installment		43100.95	86201.90	86201.90	86201.90
On Working Capital					
Interest		0.00	0	0	0
TOTAL - B		109476.42	147836.26	138354.05	128871.84
Average D.S.C.R		5.45	4.71	5.79	6.29

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		255136.37	255136.37	255136.37	255136.37
Profit		510280.24	621806.99	736364.06	754709.67
Term Loan		603413.32	560312.37	474110.47	387908.57
Working Capital		0.00	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1368829.93	1437255.73	1465610.90	1397754.61

ASSETS

Gross Fixed Assets		650459.24	563880.35	489339.30	425125.31
Less : Depreciation		86578.89	74541.05	64213.99	55350.59
Net Fixed Assets		563880.35	489339.30	425125.31	369774.72

Preliminary & Pre-Op. Expenses		10000	7500	5625	4218.75
Current Assets		0.00	0	0	0
Cash in Bank/Hand		804949.58	947916.43	1040485.59	1027979.89
Total		1368829.93	1437255.73	1465610.90	1397754.61

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		510280.24	621806.99	736364.06	754709.67
Add : Depreciation		86578.89	74541.05	64213.99	55350.59
Term Loan		603413.32	560312.37	474110.47	387908.57
Working Capital Loan		0.00	0	0	0
Promoters Capital		85854.97	0.00	0.00	0.00
Total		1286127.42	1256660.41	1274688.52	1197968.83
Total Fixed Capital		670459.239999	670459.239999	670459.239999	670459.239999
Repayment of Term Loan		43100.95	86201.90	86201.90	86201.90
Repayment of WC Loan		0.00	0	0	0
Current Assets		0.00	0	0	0
Total		43100.95	86201.90	86201.90	86201.90
Opening Balance		0	1243026.47	2413484.98	3601971.60
Surplus		1243026.47	1170458.51	1188486.62	1111766.93
Closing Balance		1243026.47	2413484.98	3601971.60	4713738.53

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		232397.36	226967.41	218507.14	200161.53
Variable Cost		1109301.29	1243366.65	1379142.79	1370279.39
Total Cost		1341698.65	1470334.06	1597649.93	1570440.92
Sales		1765400.00	2017600.00	2269800.00	2269800.00
Contribution (Sales-VC)		656098.71	774233.35	890657.21	899520.61
B.E.P in %		35.42	29.32	24.53	22.25
Break Even Sales in Rs.		625324.05	591461.79	556855.66	505076.41
Break Even Units		78165.51	73932.72	69606.96	63134.55
Current Ratio		0	0	0	0
Net Profit Ratio		28.90 %	30.82 %	32.44 %	33.25 %

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;