

Application View

Application Id : 11022422717667
Name : RAJIV RANJAN
Mother Name : SHAKUNTI DEVI
Father/Spouse Name : RAMCHANDRA RAJAK
Gender : MALE
Date of Birth : 10-Sep-1992
Residential Address : GHATARO CHATURBHUJ, LALGANJ
City: LALGANJ
State : BIHAR
District: VAISHALI
Block/Taluka : LALGANJ
PINCODE : 844119
Email Address : MUDRAL019@GMAIL.COM
Phone Number : 7764903939
Academic Qualification : 12TH PASS
Social Category : SC
PAN Number : DXZPR5627H

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : PURE AND WILD HONEY
Address of the Proposed Business Unit : GHATARO CHATURBHUJ, LALGANJ
State : BIHAR District: VAISHALI City: LALGANJ
Block/Taluka : LALGANJ PinCode : 844119
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) : 2500
Land Value of the Proposed Unit (In Rs/Sq ft) : 180
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	Grading, filtration, processing, packaging, labeling, storage
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District?	Yes
ODOP Identified by State :	Honey

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
UTKARSH SMALL FINANCE BANK	LALGANJ	UTKS0001402	1402019110994625

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	2500	180	450,000
Total:			450,000

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PROCESSING PLANT WITH STORAGE TANK	1	550,000	550,000
SEMI AUTOMATIC FILLING MACHINE	1	265,000	265,000
ELECTRIC CONTROL PANEL	1	75,000	75,000
HONEY PASTEURIZER	1	85,000	85,000
WORKING TABLE	1	35,000	35,000
Total:			1,010,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) :	50,000.00
Furniture & Fixtures (in Rs):	65,000.00
Contingency/Others/Miscellaneous (in Rs)	200,000.00
Working Capital Per Estimate :	315,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
HONEY	355	45000	15,975,000
Total:			15,975,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
HONEY	210	45000	9,450,000
Total:			9,450,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	16,000	192,000
UNSKILLED	2	10,000	240,000
UNSKILLED	2	10,000	240,000
Total:			672,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	3
Finished Goods (In Number of Days) :	3
Receivable By (In Number of Days) :	7

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	3.00
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.00	Advertisement & Publicity (In %) :	1.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	1.00

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	10.00	Project Implementation Period (In Months):	8.00
Rate of Interest (In %) :	11.00	Employment :	5.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	180	OWN

Workshed	Area/Sq.ft	Rate(In Rs.)	Amt.(In Rs)
	2500	180.00	450,000.00
Total			450,000.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Processing plant with storage tank	1.00	550,000.00	550,000.00
Semi automatic filling machine	1.00	265,000.00	265,000.00

Electric control panel	1.00	75,000.00	75,000.00
Honey pasteurizer	1.00	85,000.00	85,000.00
Working table	1.00	35,000.00	35,000.00
Total			1,010,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
50,000.00	65,000.00	200,000.00	1,775,000.00	490,805.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	177,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,597,500.00
Govt. Subsidy	35.00 %	Rs	621,250.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	98,161.00
Bank Finance	80.00 %		
Working Capital		Rs	392,644.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1597500.00	106500.00	1491000.00	175725.00
2	1491000.00	159750.00	1331250.00	164010.00
3	1331250.00	159750.00	1171500.00	146437.50
4	1171500.00	159750.00	1011750.00	128865.00
5	1011750.00	159750.00	852000.00	111292.50
6	852000.00	159750.00	692250.00	93720.00
7	692250.00	159750.00	532500.00	76147.50
8	532500.00	159750.00	372750.00	58575.00
9	372750.00	159750.00	213000.00	41002.50
10	213000.00	159750.00	53250.00	23430.00
11	53250.00	159750.00	0	5857.50

Own Contribution	10.00 %	Rs	177,500.00
Bank Finance	90.00 %		
Term Loan		Rs	1,597,500.00
Govt. Subsidy	35.00 %	Rs	621,250.00

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	392,644.00	26,176.27	366,467.73	43,190.84
2	366,467.73	39,264.40	327,203.33	40,311.45
3	327,203.33	39,264.40	287,938.93	35,992.37
4	287,938.93	39,264.40	248,674.53	31,673.28
5	248,674.53	39,264.40	209,410.13	27,354.20
6	209,410.13	39,264.40	170,145.73	23,035.11
7	170,145.73	39,264.40	130,881.33	18,716.03
8	130,881.33	39,264.40	91,616.93	14,396.95
9	91,616.93	39,264.40	52,352.53	10,077.86
10	52,352.53	39,264.40	13,088.13	5,758.78
11	13,088.13	39,264.40	0.00	1,439.69

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	450000.00	405000.00	364500.00	328050.00	295245.00
Depreciation	45000.00	40500.00	36450.00	32805.00	29524.50
Closing Balance	405000.00	364500.00	328050.00	295245.00	265720.50

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	1010000.00	858500.00	729725.00	620266.25	527226.31
Depreciation	151500.00	128775.00	109458.75	93039.94	79083.95
Closing Balance	858500.00	729725.00	620266.25	527226.31	448142.36

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	45000.00	40500.00	36450.00	32805.00	29524.50
Machinery	151500.00	128775.00	109458.75	93039.94	79083.95
Total	196500.00	169275.00	145908.75	125844.94	108608.45

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Honey	355	45,000.00	15,975,000.00

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	11182500.00	12780000.00	14377500.00	14377500.00	14377500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Honey	0	210	45,000	9,450,000.00
Total				9,450,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	16,000	192,000.00
	2	10,000	240,000.00
	2	10,000	240,000.00
Total	5		672000.0

Repairs and Maintenance	Rs	319,500.00
Power and Fuel	Rs	479,250.00
Other Overhead Expenses	Rs	159,750.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	0.00
Advertisement & Publicity	159,750.00
Workshed Rent	0.00
Other Miscellaneous Expenses	159,750.00
Total	319,500.00

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	6615000.00	7560000.00	8505000.00	8505000.00	8505000.00
Wages	470400.00	537600.00	604800.00	604800.00	604800.00
Repairs & Maintenance	223650.00	255600.00	287550.00	287550.00	287550.00
Power & Fuel	335475.00	383400.00	431325.00	431325.00	431325.00
Other Overhead Expenses	111825.00	127800.00	143775.00	143775.00	143775.00

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	111825.00	127800.00	143775.00	143775.00	143775.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	111825.00	127800.00	143775.00	143775.00	143775.00
Total:	7980000.00	9120000.00	10260000.00	10260000.00	10260000.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	15975000.00

MANUFACTURING EXPENSES

Raw Material	9450000.00
Wages	672000.00
Repair & Maintenance	319500.00
Power & Fuel	479250.00
Other Overhead Expenses	159750.00
Production Cost	11080500.00
Administrative Cost	319500.00
Manufacturing Cost	11400000.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	110805.00
Finished goods	3	Manufacturing Cost	114000.00
Receivable by	7	Manufacturing Cost	266000.00
Total Working Capital Requirement		Per Cycle	490805.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		11182500.00	12780000.00	14377500.00	14377500.00
Total		11182500.00	12780000.00	14377500.00	14377500.00

MANUFACTURING EXPENSES

Rawmaterials		6615000.00	7560000.00	8505000.00	8505000.00
Wages		470400.00	537600.00	604800.00	604800.00
Repairs & Maintenance		223650.00	255600.00	287550.00	287550.00
Power & Fuel		335475.00	383400.00	431325.00	431325.00
Other Overhead Expenses		111825.00	127800.00	143775.00	143775.00
Depreciation		196500.00	169275.00	145908.75	125844.94
Production Cost		7952850.00	9033675.00	10118358.75	10098294.94

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		111825.00	127800.00	143775.00	143775.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		111825.00	127800.00	143775.00	143775.00
Administrative Cost		223650.00	255600.00	287550.00	287550.00
Interest on Bank credit					
Term Loan		175725.00	164010.00	146437.50	128865.00
Working Capital		43190.84	40311.45	35992.37	31673.28
Cost of Sale		8395415.84	9493596.45	10588338.6	10546383.22
Net Profit Before Tax		2787084.16	3286403.55	3789161.38	3831116.78
Less Tax		0	0.00	0	0
Net Profit		2787084.16	3286403.55	3789161.38	3831116.78

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2787084.16	3286403.55	3789161.38	3831116.78
Add :					
Depreciation		196500.00	169275.00	145908.75	125844.94
TOTAL - A		2983584.16	3455678.55	3935070.13	3956961.72
Payments :					
On Term Loan :					
Interest		175725.00	164010.00	146437.50	128865.00
Installment		106500.00	159750.00	159750.00	159750.00
On Working Capital					
Interest		43190.84	40311.45	35992.37	31673.28
TOTAL - B		325415.84	364071.45	342179.87	320288.28
Average D.S.C.R		9.17	9.49	11.50	12.35

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		275661.00	275661.00	275661.00	275661.00
Profit		2787084.16	3286403.55	3789161.38	3831116.78
Term Loan		1597500.00	1491000.00	1331250.00	1171500.00
Working Capital		392644.00	366467.73	327203.33	287938.93
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		5052889.16	5419532.28	5723275.71	5566216.71

ASSETS

Gross Fixed Assets		1525000.00	1328500.00	1159225.00	1013316.25
Less : Depreciation		196500.00	169275.00	145908.75	125844.94
Net Fixed Assets		1328500.00	1159225.00	1013316.25	887471.31
Preliminary & Pre-Op. Expenses		50000	37500	28125	21093.75
Current Assets		392644.00	366467.73	327203.33	287938.93
Cash in Bank/Hand		3331745.16	3893839.55	4382756.13	4390806.47
Total		5052889.16	5419532.28	5723275.71	5566216.71

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2787084.16	3286403.55	3789161.38	3831116.78
Add : Depreciation		196500.00	169275.00	145908.75	125844.94
Term Loan		1597500.00	1491000.00	1331250.00	1171500.00
Working Capital Loan		392644.00	366467.73	327203.33	287938.93

Promoters Capital		226580.50	0.00	0.00	0.00
Total		5200308.66	5313146.28	5593523.46	5416400.65
Total Fixed Capital		1775000	1775000	1775000	1775000
Repayment of Term Loan		106500.00	159750.00	159750.00	159750.00
Repayment of WC Loan		26176.27	39264.40	39264.40	39264.40
Current Assets		392644.00	366467.73	327203.33	287938.93
Total		525320.27	565482.13	526217.73	486953.33
Opening Balance		0	4674988.39	9422652.54	14489958.27
Surplus		4674988.39	4747664.15	5067305.73	4929447.32
Closing Balance		4674988.39	9422652.54	14489958.27	19419405.59

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		595875.00	588885.00	579896.25	542259.94
Variable Cost		7996040.84	9073986.45	10154351.12	10129968.22
Total Cost		8591915.84	9662871.45	10734247.37	10672228.16
Sales		11182500.00	12780000.00	14377500.00	14377500.00
Contribution (Sales-VC)		3186459.16	3706013.55	4223148.88	4247531.78
B.E.P in %		18.70	15.89	13.73	12.77
Break Even Sales in Rs.		2091152.55	2030740.09	1974227.90	1835499.46
Break Even Units		5890.57	5720.39	5561.21	5170.42
Current Ratio		1.12	0.91	0.86	0.80
Net Profit Ratio		24.92 %	25.72 %	26.35 %	26.65 %

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;