

Application View

Application Id : 11019723847236
Name : SAMULLAH ANSARI
Mother Name : KEDLA KHATOON
Father/Spouse Name : NATHUNI ANSARI
Gender : MALE
Date of Birth : 05-Jun-1980
Residential Address : KOREYA JIGNA DUBEY BHORE GOPALGANJ BIHAR 841426
City: GOPALGANJ
State : BIHAR
District: GOPALGANJ
Block/Taluka : BHORE
PINCODE : 841426
Email Address : RAHUUUL396@GMAIL.COM
Phone Number : 9801767885
Academic Qualification : 8TH PASS
Social Category : OBC
PAN Number : AQPPM9650F

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : SAMULLAH ANSARI
Address of the Proposed Business Unit : KOREYA JIGNA DUBEY BHORE GOPALGANJ BIHAR 841426
State : BIHAR District: GOPALGANJ City: GOPALGANJ
Block/Taluka : BHORE PinCode : 841426
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) : 00
Land Value of the Proposed Unit (In Rs/Sq ft) : 0
Personal Contribution Towards the Project(in %) : 15.00
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 CHIPS PAPAD
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? Yes
ODOP Identified by State : Papaya

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
CANARA BANK	BHORE	CNRB0000987	0987101029410

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
MINOR CIVIL CONSTRUCTION	1600	0	0
Total:			0

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
PAPAD MAKING MACHINE	1	130,000	130,000
Total:			130,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 5,000.00
Furniture & Fixtures (in Rs): 6,000.00
Contingency/Others/Miscellaneous (in Rs) 7,000.00
: Working Capital Per Estimate : 18,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
PAPAD	200	3000	600,000
CHIPS	150	1500	225,000
Total:			825,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
NAMAK	20	25	500
JEERA	300	10	3,000
HALDI	100	10	1,000
BESAN	80	1000	80,000
MUSTARD OIL	170	300	51,000

Total:	135,500
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	2	5,000	120,000
Total:			120,000

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) :	8

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	1.00	Power and Fuel (In %) :	0.10
Other Overhead Expenses (In %) :	1.00	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.20	Advertisement & Publicity (In %) :	0.10
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.10

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):	2.00
Rate of Interest (In %) :	11.00	Employment :	2.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	0	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1600	0.00	0.00
Total			0.00

Machinery	Qty.	Rate.	Amt.(In Rs)
PAPAD MAKING MACHINE	1.00	130,000.00	130,000.00

Total	130,000.00
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Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
5,000.00	6,000.00	7,000.00	148,000.00	20,172.17

"Means of Financing(Term Loan)"

Own Contribution	15.00 %	Rs	22,200.00
Bank Finance	85.00 %		
Term Loan		Rs	125,800.00
Govt. Subsidy	35.00 %	Rs	51,800.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	4,034.43
Bank Finance	80.00 %		
Working Capital		Rs	16,137.74

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	125800.00	4193.33	121606.67	13838.00
2	121606.67	25160.00	96446.67	13376.73
3	96446.67	25160.00	71286.67	10609.13
4	71286.67	25160.00	46126.67	7841.53
5	46126.67	25160.00	20966.67	5073.93
6	20966.67	25160.00	0	2306.33

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	16,137.74	537.92	15,599.82	1,775.15

2	15,599.82	3,227.55	12,372.27	1,715.98
3	12,372.27	3,227.55	9,144.72	1,360.95
4	9,144.72	3,227.55	5,917.17	1,005.92
5	5,917.17	3,227.55	2,689.62	650.89
6	2,689.62	3,227.55	0.00	295.86

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	130000.00	110500.00	93925.00	79836.25	67860.81
Depreciation	19500.00	16575.00	14088.75	11975.44	10179.12
Closing Balance	110500.00	93925.00	79836.25	67860.81	57681.69

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	19500.00	16575.00	14088.75	11975.44	10179.12
Total	19500.00	16575.00	14088.75	11975.44	10179.12

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
PAPAD	200	3,000.00	600,000.00
CHIPS	150	1,500.00	225,000.00

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	577500.00	660000.00	742500.00	742500.00	742500.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
NAMAK	0	20	25	500.00
JEERA	0	300	10	3,000.00
HALDI	0	100	10	1,000.00

BESAN	0	80	1,000	80,000.00
MUSTARD OIL	0	170	300	51,000.00
Total				135,500.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	2	5,000	120,000.00
Total	2		120000.0

Repairs and Maintenance	Rs	8,250.00
Power and Fuel	Rs	825.00
Other Overhead Expenses	Rs	8,250.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	1,650.00
Advertisement & Publicity	825.00
Workshed Rent	0.00
Other Miscellaneous Expenses	825.00
Total	3,300.00

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	94850.00	108400.00	121950.00	121950.00	121950.00
Wages	84000.00	96000.00	108000.00	108000.00	108000.00
Repairs & Maintenance	5775.00	6600.00	7425.00	7425.00	7425.00
Power & Fuel	577.50	660.00	742.50	742.50	742.50
Other Overhead Expenses	5775.00	6600.00	7425.00	7425.00	7425.00

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	1155.00	1320.00	1485.00	1485.00	1485.00
Advertisement & Publicity	577.50	660.00	742.50	742.50	742.50
Workshed Rent	0.00	0.00	0.00	0.00	0.00
Other Miscellaneous Expenses	577.50	660.00	742.50	742.50	742.50

Total:	193287.50	220900.00	248512.50	248512.50	248512.50
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Assessment of Working Capital

Particulars	Amount in Rs.
Sale	825000.00

MANUFACTURING EXPENSES

Raw Material	135500.00
Wages	120000.00
Repair & Maintenance	8250.00
Power & Fuel	825.00
Other Overhead Expenses	8250.00
Production Cost	272825.00
Administrative Cost	3300.00
Manufacturing Cost	276125.00

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	6365.92
Finished goods	7	Manufacturing Cost	6442.92
Receivable by	8	Manufacturing Cost	7363.00
Total Working Capital Requirement		Per Cycle	20171.84

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		577500.00	660000.00	742500.00	742500.00
Total		577500.00	660000.00	742500.00	742500.00

MANUFACTURING EXPENSES

Rawmaterials		94850.00	108400.00	121950.00	121950.00
Wages		84000.00	96000.00	108000.00	108000.00
Repairs & Maintenance		5775.00	6600.00	7425.00	7425.00
Power & Fuel		577.50	660.00	742.50	742.50
Other Overhead Expenses		5775.00	6600.00	7425.00	7425.00
Depreciation		19500.00	16575.00	14088.75	11975.44
Production Cost		210477.50	234835.00	259631.25	257517.94

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00

Stationery & Postage		1155.00	1320.00	1485.00	1485.00
Advertisement & Publicity		577.50	660.00	742.50	742.50
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		577.50	660.00	742.50	742.50
Administrative Cost		2310.00	2640.00	2970.00	2970.00
Interest on Bank credit					
Term Loan		13838.00	13376.73	10609.13	7841.53
Working Capital		1775.15	1715.98	1360.95	1005.92
Cost of Sale		228400.65	252567.71	274571.33	269335.39
Net Profit Before Tax		349099.35	407432.29	467928.67	473164.61
Less Tax		0	0.00	0	0
Net Profit		349099.35	407432.29	467928.67	473164.61

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		349099.35	407432.29	467928.67	473164.61
Add :					
Depreciation		19500.00	16575.00	14088.75	11975.44
TOTAL - A		368599.35	424007.29	482017.42	485140.05
Payments :					
On Term Loan :					
Interest		13838.00	13376.73	10609.13	7841.53
Installment		4193.33	25160.00	25160.00	25160.00
On Working Capital					
Interest		1775.15	1715.98	1360.95	1005.92
TOTAL - B		19806.48	40252.71	37130.08	34007.45
Average D.S.C.R		18.61	10.53	12.98	14.27

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		26234.43	26234.43	26234.43	26234.43
Profit		349099.35	407432.29	467928.67	473164.61
Term Loan		125800.00	121606.67	96446.67	71286.67
Working Capital		16137.74	15599.82	12372.27	9144.72
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		517271.52	570873.21	602982.04	579830.43

ASSETS

Gross Fixed Assets		136000.00	116500.00	99925.00	85836.25
Less : Depreciation		19500.00	16575.00	14088.75	11975.44
Net Fixed Assets		116500.00	99925.00	85836.25	73860.81
Preliminary & Pre-Op. Expenses		5000	3750	2812.5	2109.375
Current Assets		16137.74	15599.82	12372.27	9144.72
Cash in Bank/Hand		384633.78	455348.39	504773.52	496824.90
Total		517271.52	570873.21	602982.04	579830.43

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		349099.35	407432.29	467928.67	473164.61
Add : Depreciation		19500.00	16575.00	14088.75	11975.44
Term Loan		125800.00	121606.67	96446.67	71286.67
Working Capital Loan		16137.74	15599.82	12372.27	9144.72
Promoters Capital		25225.83	0.00	0.00	0.00
Total		535762.92	561213.78	590836.36	565571.44
Total Fixed Capital		148000	148000	148000	148000
Repayment of Term Loan		4193.33	25160.00	25160.00	25160.00
Repayment of WC Loan		537.92	3227.55	3227.55	3227.55
Current Assets		16137.74	15599.82	12372.27	9144.72
Total		20868.99	43987.37	40759.82	37532.27
Opening Balance		0	514893.93	1032120.34	1582196.88
Surplus		514893.93	517226.41	550076.54	528039.17
Closing Balance		514893.93	1032120.34	1582196.88	2110236.05

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		35648.00	32591.73	27667.88	22786.97
Variable Cost		212252.65	236550.98	260992.20	258523.86
Total Cost		247900.65	269142.71	288660.08	281310.83
Sales		577500.00	660000.00	742500.00	742500.00
Contribution (Sales-VC)		365247.35	423449.02	481507.80	483976.14
B.E.P in %		9.76	7.70	5.75	4.71
Break Even Sales in Rs.		56363.78	50798.42	42664.73	34959.01
Break Even Units		281.82	253.99	213.32	174.80
Current Ratio		0.79	0.36	0.31	0.25

Net Profit Ratio		60.45 %	61.73 %	63.02 %	63.73 %
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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;