

Application View

Application Id : 11019323891998
Name : UMKESH CHAUDHARY
Mother Name : SHYAMA DEVI
Father/Spouse Name : CHANDRA KISHOR
Gender : MALE
Date of Birth : 06-Feb-1994
Residential Address : BANGLA COLONY GODHNA ROAD NEAR SHIV MANDIR
City: ARA
State : BIHAR
District: BHOJPUR
Block/Taluka : ARA
PINCODE : 802302
Email Address : UMKESHCHAUDHARY@GMAIL.COM
Phone Number : 7303327113
Academic Qualification : 12TH PASS
Social Category : OBC
PAN Number : BCBPC4249R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : CHACHI MUSHROOM HUB
Address of the Proposed Business Unit : BANGLA COLONY GODHNA ROAD NEAR SHIV MANDIR
State : BIHAR District: BHOJPUR City: ARA
Block/Taluka : ARA PinCode : 802302
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) : 1362
Land Value of the Proposed Unit (In Rs/Sq ft) : 670
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 MUSHROOM AND ETC
If Food Product, is the Product Manufactured same as ODOP Identified by State for the District? No
If No, Other ODOP Products : Mushroom

BANK DETAILS OF THE APPLICANT

Bank Name	Branch Name	IFSC Code	Bank Account Number
MADHYA BIHAR GRAMIN BANK	NEFT NODAL BRANCH MBGB RRB	PUNB0MBGB06	74790100035095

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
TIN SHED	1362	370	503,940
Total:			503,940

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
SEMI AUTOMATIC ALL	1	350,000	350,000
Total:			350,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 200,000.00
Furniture & Fixtures (in Rs): 200,000.00
Contingency/Others/Miscellaneous (in Rs) 200,000.00
Working Capital Per Estimate : 600,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
DRY MUS	700	1500	1,050,000
POWDER	1,000	1500	1,500,000
ACHAR	2,000	600	1,200,000
ZELI	2,000	600	1,200,000
Total:			4,950,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
GUD	44	600	26,400
SUGAR	43	600	25,800
MIXTURE MASALA	200	600	120,000

Total:	172,200
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WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	10,000	120,000
UNSKILLED	2	6,000	144,000
Total:			264,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	100
Finished Goods (In Number of Days) :	15
Receivable By (In Number of Days) :	15

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 %) :	0.50	Advertisement & Publicity (In %) :	3.00
Building Rent per Month(In Rs.) :	0.00	Other Miscellaneous Expenditure (In %) :	0.50

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 :	3.00

PROJECTED FINANCIAL

COST OF PROJECT

Land	Land Value	Ownership
LAND	670	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	1362	370.00	503,940.00
Total			503,940.00

Machinery	Qty.	Rate.	Amt.(In Rs)
SEMI AUTOMATIC ALL	1.00	350,000.00	350,000.00
Total			350,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
200,000.00	200,000.00	200,000.00	1,453,940.00	230,270.00

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	145,394.00
Bank Finance	90.00 %		
Term Loan		Rs	1,308,546.00
Govt. Subsidy	35.00 %	Rs	508,879.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	46,054.00
Bank Finance	80.00 %		
Working Capital		Rs	184,216.00

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	1308546.00	65427.30	1243118.70	143940.06
2	1243118.70	261709.20	981409.50	136743.06
3	981409.50	261709.20	719700.30	107955.04
4	719700.30	261709.20	457991.10	79167.03
5	457991.10	261709.20	196281.90	50379.02
6	196281.90	261709.20	0	21591.01

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	184,216.00	9,210.80	175,005.20	20,263.76

2	175,005.20	36,843.20	138,162.00	19,250.57
3	138,162.00	36,843.20	101,318.80	15,197.82
4	101,318.80	36,843.20	64,475.60	11,145.07
5	64,475.60	36,843.20	27,632.40	7,092.32
6	27,632.40	36,843.20	0.00	3,039.56

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	503940.00	453546.00	408191.40	367372.26	330635.03
Depreciation	50394.00	45354.60	40819.14	36737.23	33063.50
Closing Balance	453546.00	408191.40	367372.26	330635.03	297571.53

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	350000.00	297500.00	252875.00	214943.75	182702.19
Depreciation	52500.00	44625.00	37931.25	32241.56	27405.33
Closing Balance	297500.00	252875.00	214943.75	182702.19	155296.86

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	50394.00	45354.60	40819.14	36737.23	33063.50
Machinery	52500.00	44625.00	37931.25	32241.56	27405.33
Total	102894.00	89979.60	78750.39	68978.79	60468.83

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
DRY MUS	700	1,500.00	1,050,000.00
POWDER	1,000	1,500.00	1,500,000.00
ACHAR	2,000	600.00	1,200,000.00
ZELI	2,000	600.00	1,200,000.00

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	3465000.00	3960000.00	4455000.00	4455000.00	4455000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
GUD	0	44	600	26,400.00

SUGAR	0	43	600	25,800.00
MIXTURE MASALA	0	200	600	120,000.00
Total				172,200.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	10,000	120,000.00
	2	6,000	144,000.00
Total	3		264000.0

Repairs and Maintenance	Rs	0.00
Power and Fuel	Rs	24,750.00
Other Overhead Expenses	Rs	24,750.00

ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	24,750.00
Advertisement & Publicity	148,500.00
Workshed Rent	0.00
Other Miscellaneous Expenses	24,750.00
Total	198,000.00

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	120540.00	137760.00	154980.00	154980.00	154980.00
Wages	184800.00	211200.00	237600.00	237600.00	237600.00
Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00
Power & Fuel	17325.00	19800.00	22275.00	22275.00	22275.00
Other Overhead Expenses	17325.00	19800.00	22275.00	22275.00	22275.00

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	17325.00	19800.00	22275.00	22275.00	22275.00
Advertisement & Publicity	103950.00	118800.00	133650.00	133650.00	133650.00
Workshed Rent	0.00	0.00	0.00	0.00	0.00

Other Miscellaneous Expenses	17325.00	19800.00	22275.00	22275.00	22275.00
Total:	478590.00	546960.00	615330.00	615330.00	615330.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	4950000.00

MANUFACTURING EXPENSES

Raw Material	172200.00
Wages	264000.00
Repair & Maintenance	0.00
Power & Fuel	24750.00
Other Overhead Expenses	24750.00
Production Cost	485700.00
Administrative Cost	198000.00
Manufacturing Cost	683700.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	100	Production Cost	161900.00
Finished goods	15	Manufacturing Cost	34185.00
Receivable by	15	Manufacturing Cost	34185.00
Total Working Capital Requirement		Per Cycle	230270.00

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		3465000.00	3960000.00	4455000.00	4455000.00
Total		3465000.00	3960000.00	4455000.00	4455000.00

MANUFACTURING EXPENSES

Rawmaterials		120540.00	137760.00	154980.00	154980.00
Wages		184800.00	211200.00	237600.00	237600.00
Repairs & Maintenance		0.00	0.00	0.00	0.00
Power & Fuel		17325.00	19800.00	22275.00	22275.00
Other Overhead Expenses		17325.00	19800.00	22275.00	22275.00
Depreciation		102894.00	89979.60	78750.39	68978.79
Production Cost		442884.00	478539.60	515880.39	506108.79

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
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Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		17325.00	19800.00	22275.00	22275.00
Advertisement & Publicity		103950.00	118800.00	133650.00	133650.00
Workshed Rent		0.00	0.00	0.00	0.00
Other Miscellaneous Expenses		17325.00	19800.00	22275.00	22275.00
Administrative Cost		138600.00	158400.00	178200.00	178200.00
Interest on Bank credit					
Term Loan		143940.06	136743.06	107955.04	79167.03
Working Capital		20263.76	19250.57	15197.82	11145.07
Cost of Sale		745687.82	792933.23	817233.25	774620.89
Net Profit Before Tax		2719312.18	3167066.77	3637766.75	3680379.11
Less Tax		0	0.00	0	0
Net Profit		2719312.18	3167066.77	3637766.75	3680379.11

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2719312.18	3167066.77	3637766.75	3680379.11
Add :					
Depreciation		102894.00	89979.60	78750.39	68978.79
TOTAL - A		2822206.18	3257046.37	3716517.14	3749357.90
Payments :					
On Term Loan :					
Interest		143940.06	136743.06	107955.04	79167.03
Installment		65427.30	261709.20	261709.20	261709.20
On Working Capital					
Interest		20263.76	19250.57	15197.82	11145.07
TOTAL - B		229631.12	417702.83	384862.06	352021.30
Average D.S.C.R		12.29	7.80	9.66	10.65

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		191448.00	191448.00	191448.00	191448.00
Profit		2719312.18	3167066.77	3637766.75	3680379.11
Term Loan		1308546.00	1243118.70	981409.50	719700.30
Working Capital		184216.00	175005.20	138162.00	101318.80
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		4403522.18	4776638.67	4948786.25	4692846.21

ASSETS

Gross Fixed Assets		1053940.00	951046.00	861066.40	782316.01
Less : Depreciation		102894.00	89979.60	78750.39	68978.79
Net Fixed Assets		951046.00	861066.40	782316.01	713337.22
Preliminary & Pre-Op. Expenses		200000	150000	112500	84375
Current Assets		184216.00	175005.20	138162.00	101318.80
Cash in Bank/Hand		3268260.18	3740567.07	4028308.24	3878190.19
Total		4403522.18	4776638.67	4948786.25	4692846.21

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		2719312.18	3167066.77	3637766.75	3680379.11
Add : Depreciation		102894.00	89979.60	78750.39	68978.79
Term Loan		1308546.00	1243118.70	981409.50	719700.30
Working Capital Loan		184216.00	175005.20	138162.00	101318.80
Promoters Capital		168421.00	0.00	0.00	0.00
Total		4483389.18	4675170.27	4836088.64	4570377.00
Total Fixed Capital		1453940	1453940	1453940	1453940
Repayment of Term Loan		65427.30	261709.20	261709.20	261709.20
Repayment of WC Loan		9210.80	36843.20	36843.20	36843.20
Current Assets		184216.00	175005.20	138162.00	101318.80
Total		258854.10	473557.60	436714.40	399871.20
Opening Balance		0	4224535.08	8426147.75	12825521.99
Surplus		4224535.08	4201612.67	4399374.24	4170505.80
Closing Balance		4224535.08	8426147.75	12825521.99	16996027.79

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		385434.06	385122.66	364905.43	326345.82
Variable Cost		463147.76	497790.17	531078.21	517253.86
Total Cost		848581.82	882912.83	895983.64	843599.68
Sales		3465000.00	3960000.00	4455000.00	4455000.00
Contribution (Sales-VC)		3001852.24	3462209.83	3923921.79	3937746.14
B.E.P in %		12.84	11.12	9.30	8.29
Break Even Sales in Rs.		444901.65	440494.89	414293.09	369213.90
Break Even Units		635.57	629.28	591.85	527.45
Current Ratio		0.77	0.39	0.33	0.26

Net Profit Ratio		78.48 %	79.98 %	81.66 %	82.61 %
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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;