

Application View

Application Id : 11020923858239
Name : MANJU DEVI
Mother Name : YASHODA DEVI
Father/Spouse Name : TULSI PASVAN
Gender : FEMALE
Date of Birth : 20-Jun-1973
Residential Address : VILL- PARASI, PO- BHAGAN BIGHA, PS- NOORSARAI
City: BIHARSARIF
State : BIHAR
District: NALANDA
Block/Taluka : NOORSARAI
PINCODE : 803118
Email Address : AMITKUMAR915596@GMAIL.COM
Phone Number : 9155961115
Academic Qualification : 10TH PASS
Social Category : SC
PAN Number : EOLPD1033R

DETAILS ABOUT THE PROPOSED BUSINESS UNIT

Name of the Proposed Enterprise : MANJU MASHROOM ENTERPRISES
Address of the Proposed Business Unit : VILL- PARASI, PO- BHAGAN BIGHA, PS- NOORSARAI
State : BIHAR District: NALANDA City: BIHARSARIF
Block/Taluka : NOORSARAI PinCode : 803118
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) : 500
Land Value of the Proposed Unit (In Rs/Sq ft) : 150
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 MASHROOM BASED PRODUCT
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
PUNJAB NATIONAL BANK	NOORSARAI, DISTT. NALANDA, BIHR	PUNB0081400	0814000101269695

BUILDING DETAILS

Type of Building	Area (Sq. ft)	Rate/Sq.ft (In Rs)	Amount (In Rs)
RCC/ASBESTOS SHED	450	250	112,500
Total:			112,500

MACHINERY DETAILS

Type of Machinery	Quantity/Number of Units	Rate/Unit (In Rs)	Amount(In Rs.)
AC	2	100,000	200,000
IRON STADE RAKE	8	12,000	96,000
DG SET GENERETER	1	250,000	250,000
TEMPRETURE AND HUMIDITY MAKING MACHINE	1	10,000	10,000
DEEP FRIJGER	2	30,000	60,000
PACKING MACHINE	2	5,000	10,000
Total:			626,000

OTHER FINANCIAL DETAILS

Preliminary & Pre-operative Cost (in Rs) : 25,000.00
Furniture & Fixtures (in Rs): 15,000.00
Contingency/Others/Miscellaneous (in Rs) 15,000.00
Working Capital Per Estimate : 55,000.00

SALES DETAILS

Type of Product	Rate/Unit (In Rs)	Number of Units of Proposed Product Expected	Amount(In Rs.)
BUTTON MASHROOM	300	4000	1,200,000
Total:			1,200,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
SPONE	150	800	120,000

RAW MATERIALS

Name of the Raw Material	Rate/Unit (In Rs)	Reqd. Unit	Amount(In Rs.)
COMPOST	10	10000	100,000
EXTRA	5	5000	25,000
Total:			245,000

WAGES DETAILS

Type of Worker	No. of Worker	Wages Per Month Per Person (In Rs)	Amount (In Rs)
SKILLED	1	8,000	96,000
UNSKILLED	2	5,000	120,000
Total:			216,000

WORKING CAPITAL REQUIREMENTS FOR THE ENTERPRISE

Stock In Process (In Number of Days)	7
Finished Goods (In Number of Days) :	2
Receivable By (In Number of Days) :	5

MISCELLANEOUS EXPENDITURE

Repair and Maintenance (In %) :	2.00	Power and Fuel (In %) :	2.00
Other Overhead Expenses (In %) :	0.20	Telephone Expenses (In %) :	0.00
Stationery & Postage (In %) :	0.01	Advertisement & Publicity (In %) :	0.03
Building Rent per Month(In Rs.) :	1,000.00	Other Miscellaneous Expenditure (In %) :	0.05

DEPRECIATION DETAILS

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

Loan Repayment Period (in Years) :	7.00	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	150	OWN

Workshed	Area/Sq.ft	Rate(In Rs.).	Amt.(In Rs)
	450	250.00	112,500.00
Total			112,500.00

Machinery	Qty.	Rate.	Amt.(In Rs)
Ac	2.00	100,000.00	200,000.00
Iron stade rake	8.00	12,000.00	96,000.00
Dg Set Genereter	1.00	250,000.00	250,000.00
Tempreture And humidity making machine	1.00	10,000.00	10,000.00
Deep frijjer	2.00	30,000.00	60,000.00
packing machine	2.00	5,000.00	10,000.00
Total			626,000.00

Preliminary & Pre-operative Cost	Furniture & Fixtures	Contingency/Others/Miscellaneous	Total Capital Expenditure	Working Capital
25,000.00	15,000.00	15,000.00	793,500.00	24,170.53

"Means of Financing(Term Loan)"

Own Contribution	10.00 %	Rs	79,350.00
Bank Finance	90.00 %		
Term Loan		Rs	714,150.00
Govt. Subsidy	35.00 %	Rs	277,725.00

Means of Financing(Working Capital)

Own Contribution	20.00 %	Rs	4,834.11
Bank Finance	80.00 %		
Working Capital		Rs	19,336.42

Term Loan

Year	Opening Balance	Installment	Closing Balance	Interest
1	714150.00	25505.36	688644.64	78556.50
2	688644.64	102021.43	586623.21	75750.91
3	586623.21	102021.43	484601.78	64528.55
4	484601.78	102021.43	382580.35	53306.20
5	382580.35	102021.43	280558.92	42083.84

Own Contribution	10.00 %	Rs	79,350.00
Bank Finance	90.00 %		
Term Loan		Rs	714,150.00
Govt. Subsidy	35.00 %	Rs	277,725.00

6	280558.92	102021.43	178537.49	30861.48
7	178537.49	102021.43	76516.06	19639.12
8	76516.06	102021.43	0	8416.77

Working Capital

Year	Opening Balance	Installment	Closing Balance	Interest
1	19,336.42	690.59	18,645.83	2,127.01
2	18,645.83	2,762.35	15,883.48	2,051.04
3	15,883.48	2,762.35	13,121.13	1,747.18
4	13,121.13	2,762.35	10,358.78	1,443.32
5	10,358.78	2,762.35	7,596.43	1,139.47
6	7,596.43	2,762.35	4,834.08	835.61
7	4,834.08	2,762.35	2,071.73	531.75
8	2,071.73	2,762.35	0.00	227.89

Statement Showing the Depreciation on Fixed Assets

WORK SHED

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	112500.00	101250.00	91125.00	82012.50	73811.25
Depreciation	11250.00	10125.00	9112.50	8201.25	7381.13
Closing Balance	101250.00	91125.00	82012.50	73811.25	66430.12

MACHINERY

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	626000.00	532100.00	452285.00	384442.25	326775.91
Depreciation	93900.00	79815.00	67842.75	57666.34	49016.39
Closing Balance	532100.00	452285.00	384442.25	326775.91	277759.52

TOTAL DEPRECIATION

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
WorkShed	11250.00	10125.00	9112.50	8201.25	7381.13
Machinery	93900.00	79815.00	67842.75	57666.34	49016.39
Total	105150.00	89940.00	76955.25	65867.59	56397.52

Schedule of Sales Realization

DETAILS OF PROJECTED SALES

Particulars of Product	Rate/Pair/Unit	No. of Pair/Unit	Amount in Rs
Button mashroom	300	4,000.00	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	840000.00	960000.00	1080000.00	1080000.00	1080000.00

Raw Materials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Spone	0	150	800	120,000.00
compost	0	10	10,000	100,000.00
extra	0	5	5,000	25,000.00
Total				245,000.00

WAGES

Particulars	No. of Worker	Wages Per Month	Amount (In Rs.)
	1	8,000	96,000.00
	2	5,000	120,000.00
Total	3		216000.0

Repairs and Maintenance	Rs	24,000.00
Power and Fuel	Rs	24,000.00

Other Overhead Expenses	Rs	2,400.00
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ADMINISTRATIVE EXPENSES

Telephone Expenses	0.00
Stationery & Postage	120.00
Advertisement & Publicity	360.00
Workshed Rent	12,000.00
Other Miscellaneous Expenses	600.00
Total	13,080.00

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	171500.00	196000.00	220500.00	220500.00	220500.00
Wages	151200.00	172800.00	194400.00	194400.00	194400.00
Repairs & Maintenance	16800.00	19200.00	21600.00	21600.00	21600.00
Power & Fuel	16800.00	19200.00	21600.00	21600.00	21600.00
Other Overhead Expenses	1680.00	1920.00	2160.00	2160.00	2160.00

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	84.00	96.00	108.00	108.00	108.00
Advertisement & Publicity	252.00	288.00	324.00	324.00	324.00
Workshed Rent	12000.00	12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses	420.00	480.00	540.00	540.00	540.00
Total:	370736.00	421984.00	473232.00	473232.00	473232.00

Assessment of Working Capital

Particulars	Amount in Rs.
Sale	1200000.00

MANUFACTURING EXPENSES

Raw Material	245000.00
Wages	216000.00
Repair & Maintenance	24000.00
Power & Fuel	24000.00

Other Overhead Expenses	2400.00
Production Cost	511400.00
Administrative Cost	13080.00
Manufacturing Cost	524480.00

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	11932.67
Finished goods	2	Manufacturing Cost	3496.53
Receivable by	5	Manufacturing Cost	8741.00
Total Working Capital Requirement		Per Cycle	24170.20

Profit & Loss Account

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Sales / Receipts		840000.00	960000.00	1080000.00	1080000.00
Total		840000.00	960000.00	1080000.00	1080000.00

MANUFACTURING EXPENSES

Rawmaterials		171500.00	196000.00	220500.00	220500.00
Wages		151200.00	172800.00	194400.00	194400.00
Repairs & Maintenance		16800.00	19200.00	21600.00	21600.00
Power & Fuel		16800.00	19200.00	21600.00	21600.00
Other Overhead Expenses		1680.00	1920.00	2160.00	2160.00
Depreciation		105150.00	89940.00	76955.25	65867.59
Production Cost		463130.00	499060.00	537215.25	526127.59

ADMINISTRATIVE EXPENSES

Salary		0.00	0.00	0.00	0.00
Postage Telephone		0.00	0.00	0.00	0.00
Stationery & Postage		84.00	96.00	108.00	108.00
Advertisement & Publicity		252.00	288.00	324.00	324.00
Workshed Rent		12000.00	12000.00	12000.00	12000.00
Other Miscellaneous Expenses		420.00	480.00	540.00	540.00
Administrative Cost		12756.00	12864.00	12972.00	12972.00
Interest on Bank credit					
Term Loan		78556.50	75750.91	64528.55	53306.20
Working Capital		2127.01	2051.04	1747.18	1443.32

Cost of Sale		556569.51	589725.95	616462.98	593849.11
Net Profit Before Tax		283430.49	370274.05	463537.02	486150.89
Less Tax		0	0.00	0	0
Net Profit		283430.49	370274.05	463537.02	486150.89

Calculation of Debt Service Credit Ratio

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		283430.49	370274.05	463537.02	486150.89
Add :					
Depreciation		105150.00	89940.00	76955.25	65867.59
TOTAL - A		388580.49	460214.05	540492.27	552018.48
Payments :					
On Term Loan :					
Interest		78556.50	75750.91	64528.55	53306.20
Installment		25505.36	102021.43	102021.43	102021.43
On Working Capital					
Interest		2127.01	2051.04	1747.18	1443.32
TOTAL - B		106188.87	179823.38	168297.16	156770.95
Average D.S.C.R		3.66	2.56	3.21	3.52

Balance Sheet

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
LIABILITIES					
Promoters Capital		84184.11	84184.11	84184.11	84184.11
Profit		283430.49	370274.05	463537.02	486150.89
Term Loan		714150.00	688644.64	586623.21	484601.78
Working Capital		19336.42	18645.83	15883.48	13121.13
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
Total		1101101.02	1161748.63	1150227.82	1068057.91

ASSETS

Gross Fixed Assets		753500.00	648350.00	558410.00	481454.75
Less : Depreciation		105150.00	89940.00	76955.25	65867.59
Net Fixed Assets		648350.00	558410.00	481454.75	415587.16
Preliminary & Pre-Op. Expenses		25000	18750	14062.5	10546.875
Current Assets		19336.42	18645.83	15883.48	13121.13
Cash in Bank/Hand		433414.60	584692.80	652889.59	639349.62
Total		1101101.02	1161748.63	1150227.82	1068057.91

Cash Flow Statement

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Net Profit		283430.49	370274.05	463537.02	486150.89
Add : Depreciation		105150.00	89940.00	76955.25	65867.59
Term Loan		714150.00	688644.64	586623.21	484601.78
Working Capital Loan		19336.42	18645.83	15883.48	13121.13
Promoters Capital		81767.05	0.00	0.00	0.00
Total		1203833.96	1167504.52	1142998.96	1049741.39
Total Fixed Capital		793500	793500	793500	793500
Repayment of Term Loan		25505.36	102021.43	102021.43	102021.43
Repayment of WC Loan		690.59	2762.35	2762.35	2762.35
Current Assets		19336.42	18645.83	15883.48	13121.13
Total		45532.37	123429.61	120667.26	117904.91
Opening Balance		0	1158301.59	2202376.50	3224708.20
Surplus		1158301.59	1044074.91	1022331.70	931836.48
Closing Balance		1158301.59	2202376.50	3224708.20	4156544.68

Break Even Point and Ratio Analysis

Particulars	0 Year	1 Year	2 Year	3 Year	4 Year
Fixed Cost		196462.50	178554.91	154455.80	132145.79
Variable Cost		465257.01	501111.04	538962.43	527570.91
Total Cost		661719.51	679665.95	693418.23	659716.70
Sales		840000.00	960000.00	1080000.00	1080000.00
Contribution (Sales-VC)		374742.99	458888.96	541037.57	552429.09
B.E.P in %		52.43	38.91	28.55	23.92
Break Even Sales in Rs.		440377.82	373538.54	308319.19	258345.29
Break Even Units		1467.93	1245.13	1027.73	861.15
Current Ratio		0.18	0.10	0.09	0.08
Net Profit Ratio		33.74 %	38.57 %	42.92 %	45.01 %

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;