

M/S JYOTI BEAUTI PARLOUR
PROPRIETOR : BABITA
COST OF THE PROJECT & MEANS OF FINANCE

COST	(RS IN LACS)		
	EXISTING	ADDITION	TOTAL
Land & Site Development	0.00	0.00	0.00
Building	0.00	0.00	0.00
Plant & Machinery	0.66	1.50	2.16
Other Fixed Assets	0.00	0.00	0.00
security	0.00	0.00	0.00
WORKING CAPITAL	0.20	2.50	2.70
Pre-Lim & pre op exp	0.00	0.00	0.00

Total (Rs)	0.86	4.00	4.86
--------------------	-------------	-------------	-------------

Means of Finance :

Promoters Contribution	0.86	0.40	1.26
Term Loan	0.00	1.35	1.35
- Building	0.00		
-Machinery	1.35		
WORKING CAPITAL LOAN	0.00	2.25	2.25

Total (Rs)	0.86	4.00	4.86
--------------------	-------------	-------------	-------------

M/S JYOTI BEAUTI PARLOUR

DETAILS OF POWER & FUEL EXPENSES

PARTICULARS	VALUES
POWER REQUIREMENT IN KW	2
TOTAL POWER REQUIREMENTS (IN HP)	2.7
TOTAL UNITS REQUIRED AT INSTALLED CAPACITY	4672
LOAD FACTOR	0.8
H.S.E.B. UNITS(1)	4672
G.SET UNITS (2)	0
(A) COST OF POWER & LIGHT THRU H.S.E.B. :	
(a) RATE OF POWER & LIGHT THRU H.S.E.B. (Rs)	7
TOTAL (A)----> [(1) X(a)] {Rs.in laes}	32704
(B) COST OF POWER & LIGHT THRU G.SET :	
(b) COST OF POWER & LIGHT THRU G.SET (Rs)	12
TOTAL (B)----> [(2)X(b)] { Rs in Lacs}	0
(C) Fuel Cost	0
TOTAL EXPENSES ON POWER & FUEL (Rs in Laes)	32704

at 60% capacity utilisation
 at 70% capacity utilisation
 at 80% capacity utilisation

0.20
 0.23
 0.26

M/S JYOTI BEAUTI PARLOUR

DEPRICATION CHART

PARTICULARS	DEPRECIATION CHART					TOT DEPRE
	BUILDING	MACHINERY	G SET	car	C F ASSETS	
Rate	0.05	0.15	0.15	0.2	0.1	
B VALUE OF ASSET INCLUE CONTG	0.00	2.16	0.00	0.00	0.00	2.16
DEP 1ST YR	0.00	0.32	0.00	0.00	0.00	0.32
VALUE AFTER DEP	0.00	1.84	0.00	0.00	0.00	1.84
DEP 2ND YR	0.00	0.28	0.00	0.00	0.00	0.28
VALUE AFTER DEP	0.00	1.56	0.00	0.00	0.00	1.56
DEP 3RD YR	0.00	0.23	0.00	0.00	0.00	0.23
VALUE AFTER DEP	0.00	1.33	0.00	0.00	0.00	1.33
DEP 4TH YR	0.00	0.20	0.00	0.00	0.00	0.20
VALUE AFTER DEP	0.00	1.13	0.00	0.00	0.00	1.13
DEP 5TH YR	0.00	0.17	0.00	0.00	0.00	0.17
VALUE AFTER DEP	0.00	0.96	0.00	0.00	0.00	0.96
DEP 6TH YR	0.00	0.14	0.00	0.00	0.00	0.14
VALUE AFTER DEP	0.00	0.81	0.00	0.00	0.00	0.81
DEP 7TH YR	0.00	0.12	0.00	0.00	0.00	0.12
VALUE AFTER DEP	0.00	0.69	0.00	0.00	0.00	0.69

M/S JYOTI BEAUTI PARLOUR
 DETAILS OF STAFFING PATTERN ,SALARIES P.M.&P.A.&OTHER BENEFITS TO STAFF

A. INDIRECT ADMINISTRATIVE

#####

NAME OF POST	SALARY (P.M.)			NO	TOTAL SALARY
self			0	1	0
TOTAL (A)				1	0

B. DIRECT /FACTORY

skilled labour	11000	0	3	0	33000
TOTAL (B)				3	33000

TOTAL EMPLOYMENT	4
TOTAL SALARY P.M.(AVRG.)	3300
ADD. FRINGE BENEFITS(%10	36300
GRAND TOTAL	4.36
TOTAL SALARY P.ANNUM	

M/S JYOTI BEAUTI PARLOUR
 DETAILS OF STAFFING PATTERN , SALARIES P.M.&P.A.&OTHER BENEFITS TO STAFF

A. INDIRECT ADMINISTRATIVE

#####

NAME OF POST	SALARY (P.M.)		NO	TOTAL SALARY
self		0	1	0
TOTAL (A)			1	0

B. DIRECT /FACTORY

skilled labour	11000	3	33000
	0	0	0

TOTAL (B)		3	33000
------------------	--	---	-------

TOTAL EMPLOYMENT	4
TOTAL SALARY P.M.(AVRG.)	33000
ADD. FRINGE BENEFITS(%10)	3300
GRAND TOTAL	36300
TOTAL SALARY P ANNUM	4.36

M/S JYOTI BEAUTI PARLOUR
 INTEREST CALCULATIONS

A INTEREST ON TERM LOAN

AMT OF LOAN(Rs) 1.35 LACS

RATE OF INTEREST 7.75

%age p.a

INSTALLMENT 0.05

NO. OF YEARS

7 MORATOR

5 YEAR

OPERATING YEAR	BREAKUP OF YEAR	AMOUNT DU	QUARTERLY INSTALLME	QTRLY INTEREST	TOTAL INT P.A
1ST YEAR	1ST QUARTER	1.35	0.35	0.03	
	2ND QUARTER	1.30	0.35	0.03	
	3RD QUARTER	1.24	0.35	0.02	
	4TH QUARTER	1.19	0.35	0.02	0.10
2ND YEAR	1ST QUARTER	1.13	0.35	0.02	
	2ND QUARTER	1.08	0.35	0.02	
	3RD QUARTER	1.03	0.35	0.02	
	4TH QUARTER	0.97	0.35	0.02	0.08
3RD YEAR	1ST QUARTER	0.92	0.35	0.02	
	2ND QUARTER	0.86	0.35	0.02	
	3RD QUARTER	0.81	0.35	0.02	
	4TH QUARTER	0.76	0.35	0.01	0.06
4TH YEAR	1ST QUARTER	0.70	0.35	0.01	
	2ND QUARTER	0.65	0.35	0.01	
	3RD QUARTER	0.59	0.35	0.01	
	4TH QUARTER	0.54	0.35	0.01	0.04
5TH YEAR	1ST QUARTER	0.49	0.35	0.01	
	2ND QUARTER	0.43	0.35	0.01	
	3RD QUARTER	0.38	0.35	0.01	
	4TH QUARTER	0.32	0.35	0.01	0.03
6TH YEAR	1ST QUARTER	0.27	0.35	0.01	
	2ND QUARTER	0.22	0.35	0.00	
	3RD QUARTER	0.16	0.35	0.00	
	4TH QUARTER	0.11	0.35	0.00	0.01

**M/S JYOTI BEAUTI PARLOUR
PROJECTED PROFIT AND LOSS ACCOUNT FOR FIRST SEVEN YEARS**

PARTICULARS	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	7TH YEAR
	50%	70%	80%	80%	80%	80%	80%
CAPACITY			18 00				
A) SALES	10 80	12 80	14 40	14 40	14 40	14 40	14 40
net of excise	0 00	0 00	0 00	0 00	0 00	0 00	0 00
TOTAL(RS)	10.80	12.80	14.40	14.40	14.40	14.40	14.40
B) EXPENSES							
RAW MATERIAL AT 100%			7 20				
COST OF MATERIAL	4 32	5 04	5 76	5 76	5 76	5 76	5 76
POWER & FUEL	0 20	0 23	0 26	0 26	0 26	0 26	0 26
SALARY & WAGES	4 36	4 57	4 80	5 04	5 29	5 56	5 84
	0 00	0 00	0 00	0 00	0 00	0 00	0 00
	0 00	0 00	0 00	0 00	0 00	0 40	0 40
DEPRECIATION	0 32	0 28	0 23	0 20	0 17	0 14	0 12
REPAIR & MAINTENANCE	0 05	0 06	0 07	0 07	0 07	0 07	0 07
COST OF SALES	9.25	10.18	11.12	11.33	11.55	12.19	12.45
ADD OPENING STOCK-IN-P	0 00	0 10	0 11	0 12	0 13	0 13	0 14
SUB TOTAL	9.25	10.28	11.24	11.45	11.68	12.32	12.58
LESS: CLOSING STOCK IN PE 2 DAYS	0 10	0 11	0 12	0 13	0 13	0 14	0 14
COST OF PRODUCTION	9.14	10.17	11.11	11.33	11.55	12.18	12.45
ADD OPENING STOCK OF FINISHED GOODS	0 00	1 31	1 64	1 82	1 88	1 92	2 01
SUB TOTAL	9.14	11.47	12.75	13.15	13.43	14.10	14.46
LESS: CLOSING STOCK FINIS 30 DAYS	1 31	1 64	1 82	1 88	1 92	2 01	2 07
TOTAL COST OF SALES	7.84	9.83	10.93	11.27	11.51	12.09	12.39
PRELIM & PREOPP EXP W/OFF	0 00	0 00	0 00	0 00	0 00	0 00	0 00
OTHER ADMN. EXP	0 05	0 06	0 07	0 07	0 07	0 07	0 07
5.00%	0 00	0 00	0 00	0 00	0 00	0 00	0 00
0.0%							
SUB TOTAL (RS.)	0.05	0.06	0.07	0.07	0.07	0.07	0.07
OPERATING PROFIT	2.91	2.70	3.40	3.06	2.82	2.24	1.93
INTEREST T/Loans (Building & Machinery)	0 10	0 08	0 06	0 05	0 03	0 01	0 00
W/C	0 18	0 18	0 18	0 18	0 18	0 18	0 18
SUB TOTAL (INTT.)	0.28	0.26	0.24	0.23	0.21	0.19	0.18
OPERATING PFT AFTER INTT.	2 63	2 44	3 15	2 83	2 61	2 05	1 75
	0 00	0 00	0 00	0 00	0 00	0 00	0 00
PROFIT BEFORE TAX	2 63	2 44	3 15	2 83	2 61	2 05	1 75
TAX	0 53	0 49	0 63	0 57	0 52	0 41	0 53
NET PROFIT	2 10	1 95	2 52	2 26	2 09	1 64	1 23
DEPRECIATION	0 32	0 28	0 23	0 20	0 17	0 14	0 12
NET ACCRUAL	2 43	2 23	2 76	2 46	2 25	1 78	1 35

PARTICULARS	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR
A. FUNDS AVAILABLE FOR SERVING DEBT					
PROFIT AFTER TAX WITH PARTNER SALARY & INST. PRINCIPAL ETC.	2.10	1.95	2.52	2.26	2.09
DEPRECIATION	0.32	0.28	0.23	0.20	0.17
INTEREST ON TERM LOAN	0.10	0.08	0.06	0.05	0.03
B. DEBT TO BE SERVED					
INSTALLMENT OF TERM LOAN	2.53	2.31	2.82	2.51	2.29
INTEREST ON TERM LOAN	0.22	0.22	0.22	0.22	0.22
INTEREST ON TERM LOAN	0.10	0.08	0.06	0.05	0.03

	1.64	1.14	0.01	1.64	1.14	0.01	1.23
	0.14	0.14	0.01	0.14	0.14	0.01	0.12
	0.01	0.01	0.01	0.01	0.01	0.01	0.00
	1.79	1.35	0.23	1.79	1.35	0.23	1.35
	0.22	0.05	0.23	0.22	0.05	0.23	0.05
	0.01	0.00	0.01	0.01	0.00	0.01	0.00
	76.90	76.90	76.90	76.90	76.90	76.90	76.90
D.S.C.R	8.04	7.77	10.04	9.50	9.24	7.78	24.5
AVERAGE D.S.C.R				10.99			

**M/S JYOTI BEAUTI PARLOUR
PROJECTED CASH FLOW STATEMENT**

PARTICULARS	1ST YEAR							2ND YEAR							3RD YEAR							4TH YEAR							5TH YEAR							6TH YEAR							7TH YEAR																				
	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7	1	2	3	4	5	6	7														
SOURCES OF FUNDS																																																															
PROFITS	2.10							1.95							2.52							2.26							2.09							1.64							1.23							0.00													
TERM LOAN	1.35							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
CAPITAL	1.26							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
DEPRECIATION	0.32							0.28							0.23							0.20							0.17							0.14							0.12							0.00													
PRELIM & PRE OP EXP. W.F.F	0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
UNSECURED LOANS	0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
SUNDRY CREDITORS	0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
WORKING CAPITAL	2.25							0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00						
SUB TOTAL (A)	7.29							2.23							2.76							2.46							2.26							1.78							1.36																				
B. APPLICATION OF FUNDS																																																															
FIXED ASSETS	2.16							0.00							0.00							0.00							0.00							0.00							0.00							0.00													
PRELIM & PRE OPERATIVE EXP	0.00							0.00							0.00							0.00							0.00							0.00							0.00							0.00													
REPAYMENTS OF TERM LOAN	0.22							0.22							0.22							0.22							0.22							0.22							0.22							0.05													
DRAWINGS	1.00							1.00							1.00							2.00							2.00							2.00							2.00							2.00													
INCREASE IN STOCK DEBTORS	0.18							0.03							0.03							0.00							0.00							0.00							0.00							0.00													
RAW MATERIAL	0.10							0.01							0.01							0.00							0.00							0.10							0.05																				
STOCK IN PROCESS	1.31							0.33							0.13							0.06							0.04							0.00							0.00																				
FINISHED GOODS	0.90							0.15							0.15							0.00							0.00							0.00							0.00																				
SUNDRY DEBTORS																																																															
SUBTOTAL (B)	5.86							1.74							1.59							2.27							2.26							2.32							2.11																				
C. OPENING BALANCE	0							1.42							1.91							3.08							3.27							3.26							2.72																				

DISTRICTS
TOTAL

1.42	0.49	1.17	0.19	0.00	-0.64	-0.76
1.42	1.91	3.09	3.27	3.26	2.72	1.96

**M/S JYOTI BEAUTI PARLOUR
PROJECTED BALANCE SHEET**

PARTICULARS								
	I	II	III	IV	V	VI	VII	VIII
LIABILITIES								
PROPRIETOR CAPITAL	1.26	2.36	3.32	4.84	5.10	5.19	4.82	
ADD.- RESERVE & SURPLUS	2.10	1.95	2.52	2.26	2.09	1.64	1.23	
LESS - DIVIDENDS	3.36	4.32	5.84	7.10	7.19	6.82	6.05	
	1.00	1.00	1.00	2.00	2.00	2.00	2.00	
SUB TOTALS	2.36	3.32	4.84	5.10	5.19	4.82	4.05	
TERM LOAN	1.13	0.92	0.70	0.49	0.27	0.05	0.00	
SUNDRY CREDITORS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
WORKING CAPITAL LOAN	2.25	2.25	2.25	2.25	2.25	2.25	2.25	
UNSECURED LOANS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	5.75	6.49	7.79	7.84	7.71	7.13	6.30	
ASSETS:-								
FIXED ASSETS	1.84	1.56	1.33	1.13	0.96	0.81	0.69	
STOCK STORES/DEBTORS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RAW MATERIAL,	0.18	0.21	0.24	0.24	0.24	0.24	0.24	
STOCK IN PROCESS	0.10	0.11	0.12	0.13	0.13	0.14	0.14	
FINISHED GOODS	30	1.31	1.82	1.88	1.92	2.01	2.07	
SUNDRY DEBTORS	1	0.90	1.20	1.20	1.20	1.20	1.20	
CASH IN HAND	1.42	1.91	3.08	3.27	3.26	2.72	1.96	
PRELIM & PRE OPERATIVE EXP.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL	5.75	6.49	7.79	7.84	7.71	7.13	6.30	

M/S JYOTI BEAUTI PARLOUR
COST OF RAW MATERIAL

NAME OF ITEM	VALUE
All type of Ladies cloth, needles, thread , buttons, bukram, hooks etc	720000

The average cost of the raw material is
about 40% of the sales prises as trending in the
industry

as such the cost of raw material have been considered at 60% of the total sales
value

TOTAL **720000**

**RAW MATERIAL AT INSTALLED
CAPACITY (RS IN LACS)**

	RS. IN LACS
at 60% capacity utilisation	4.32
at 70% capacity utilisation	5.04
at 80% capacity utilisation	5.76

CALCULATION OF B E P
 AT 80% CAPACITY UTILISATION
 (Rs IN LACS)

PARTICULARS	AMOUNT	AMOUNT
A) ANNUAL TURNOVER		14.40
B) VARIABLE EXPENSES		
RAW MATERIAL	5.76	
CONSUMABLE STORES		
LIGHT, POWER & FUEL	0.26	
WAGES	2.88 = 60% OF SALARIES	
PACKING EXPENSES		
SELLING EXPENSES	0.00	
INTT. ON WORKING CAPITAL	0.18	9.08
C) CONTRIBUTION		5.32
D) FIXED EXPENSES		
SALARIES	1.92 = 40% OF SALARIES	
REPAIR & MAINTAINANCE	0.07	
RENT, RATES & TAXES		
ADMN. EXPENSES	0.07	
DEPRICIATION	0.23	
INTT. ON TERM LOAN	0.06	2.36

E) BREAK EVEN POINT AT

44.36

80%

SUBJECT ANSWER POINT AT 100%

25.40