

PROJECT AT A GLANCE - TOP SHEET

- 1** Name of the Entrepreneur **Sri Manjit Singh**
- 2** Constitution (legal Status) **Individual**
- 3** Father's/Spouce's Name **0**
- 4** Unit Address : 1 No. Borbil
Digboi
Taluk/Block: **Margherita**
District : **Tinsukia**
Pin: **786171** State: **Assam**
E-Mail : **0**
Mobile **0**
- 5** Product and By Product **Automobile Parts**
- 6** Cost of Project : **Rs. 21,00,000**
Name of the project / business activity proposed : Vehicle Servicing & Automobile Parts Selling Unit
- 7 Means of Finance**
Term Loan **Rs. 19,95,000.00**
KVIC Margin Money **Rs. 3,15,000.00**
Own Capital **Rs. 105000.00**
- 8** Debt Service Coverage Ratio : **1.41**
- 9** Pay Back Period : **5** Years
- 10** Project Implementation Period : **0** Months
- 11** Break Even Point : **77.03%**
- 12** Employment : **0**
- 13** Power Requirement : **0**
- 14** Major Raw materials : **„**
- 15** Estimated Annual Sales Turnover : **Rs. 2150000.00**

DETAILED PROJECT REPORT

1 INTRODUCTION :

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2 ABOUT THE PROMOTER :

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कामये दुरवतप्रानाम्।
प्राणिनाम् आर्तिनाशनम्॥

PMEGP

3 COST OF PROJECT

A. Fixed Capital Investment			
a. Land	:	0	Own
b. Workshed		Area Sq.ft	Rate in Rs.
Building Renovation & Decoration		0	150000.00
0		0	0.00
0		0	0.00
0		0	0.00
0		0	0.00
0		0	0.00
0		0	0.00
0		0	0.00
Total			150000.00

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C. Machinery	Qty.	Rate	Amount in Rs.
Heavy Duty Water Pump	0	0.00	350000.00
21 KVA Generator	0	0.00	370000.00
3 Phase line Penal Board / Switch Motor and Security Deposit with all accessories	0	0.00	310000.00
Hydraulic Lifter	0	0.00	430000.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
Total			1460000.00

d. Preliminary & Pre-operative Cost :		Rs. 0.00
e. Furniture & Fixtures :		Rs. 210000.00
f. Contingency/Others/Miscellaneous		Rs. 0.00
Total Capital Expenditure :		Rs. 1820000.00
Working Capital :		Rs. 280000.00
Total Cost Project :		Rs. 2100000.00
3.1 Means of Financing :		
Own Contribution	5%	Rs. 105000.00
Bank Finance	95%	
Term Loan		Rs. 1729000.00
Working Capital		Rs. 266000.00
Total		Rs. 1995000.00
Margin Money (Govt. Subsidy) From KVIC	15%	Rs. 315000.00

Margin Money Subsidy received From KVIC will be kept in term deposit as per norms of PMEGP in the name of Beneficiary for three years in the financing branch.

3.2 STATEMENT SHOWING THE REPAYMENT OF TERM LOAN & WORKING CAPITAL :
TERM LOAN

Year	Opening Balance	Installment	Closing Balance	Interest @ 9.00%
1st	1729000	300000	1429000	155610
2nd	1429000	345800	1083200	128610
3rd	1083200	345800	737400	97488
4th	737400	345800	391600	66366
5th	391600	391600	0	35244
6th	0	0	0	0
7th	0	0	0	0
8th	0	0	0	0

WORKING CAPITAL

Year	Opening Balance	Installment	Closing Balance	Interest @ 9.00%
1st	266000	42000	224000	23940
2nd	224000	53200	170800	20160
3rd	170800	53200	117600	15372
4th	117600	53200	64400	10584
5th	64400	64400	0	5796
6th	0	0	0	0
7th	0	0	0	0
8th	0	0	0	0

3.3

STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS:

WORKSHED					@	10.00%
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	
Opening Balance	150000	135000	121500	109350	98415	
Depreciation	15000	13500	12150	10935	9842	
Closing Balance	135000	121500	109350	98415	88574	
MACHINERY					@	15.00%
Opening Balance	1460000	1241000	1054850	896623	762129	
Depreciation	219000	186150	158228	134493	114319	
Closing Balance	1241000	1054850	896623	762129	647810	
TOTAL DEPRECIATION						
Workshed	15000	13500	12150	10935	9842	
Machinery	219000	186150	158228	134493	114319	
Total	234000	199650	170378	145428	124161	

4 **Schedule of Sales Realization :**4.1 **Details of Sales**

Particulars of Product	Rate/	No. of	Amount in Rs.
	Pair/Unit	Pair/Unit	
0			
Earnings From Servicing and Selling Parts	0.00	0	2150000.00
0	0.00	0	0.00
0	0.00	0	0.00
0	0.00	0	0.00
0	0.00	0	0.00
0	0.00	0	0.00
0	0.00	0	0.00
Total			2150000.00

4.2 **Capacity Utilization of Sales**

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	70%	80%	90%	90%	90%
Sales / Receipts	1505000	1720000	1935000	1935000	1935000

5 **Rawmaterials :**

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Stocks of Various Vehicle Parts	0	0.00	0	300000.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
0	0	0.00	0	0.00
Total				300000.00

5.1 **Wages :**

Particulars	No. of	Wages	Amount in Rs.
	Worker	Per Month	
Unskilled Workers	2	5000.00	120000.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
Total	2		120000.00

5.2 **Repairs and Maintenance :**

Rs. 18000.00

5.3 Power and Fuel : Rs. 24000.00

5.4 Other Overhead Expenses : Rs. 12000.00

6 Administrative Expenses :

6.1 Salary				
Mechanic	1	15000.00	180000.00	
Supervisor	1	10000.00	120000.00	
0	0	0.00	0.00	
	0	0.00	0.00	
	0	0.00	0.00	
Total	2		300000.00	

6.2 Telephone Expenses 0.00

6.4 Stationery & Postage 10000.00

6.5 Advertisement & Publicity 0.00

6.6 Workshed Rent 0.00

6.7 Other Miscellaneous Expenses 12000.00

Total 322000.00

7 Capacity Utilization of Manufacturing & Administrative Expenses :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	70%	80%	90%	90%	90%
Manufacturing Expenses					
Rawmaterials	210000	240000	270000	270000	270000
Wages	84000	96000	108000	108000	108000
Repairs & Maintenance	12600	14400	16200	16200	16200
Power & Fuel	16800	19200	21600	21600	21600
Other Overhead Expenses	8400	9600	10800	10800	10800
Administrative Expenses					
Salary	300000	300000	300000	300000	300000
Postage Telephone Expenses	0	0	0	0	0
Stationery & Postage	7000	8000	9000	9000	9000
Advertisement & Publicity	0	0	0	0	0
Workshed Rent	0	0	0	0	0
Other Miscellaneous Expenses	8400	9600	10800	10800	10800
Total:	647200	696800	746400	746400	746400

8 Assessment of Working Capital :

Particulars	Amount in Rs.
Sale	2150000.00
Manufacturing Expenses	
Raw Material	300000.00
Wages	120000.00
Repair & Maintenance	18000.00
Power & Fuel	24000.00
Other Overhead Expenses	12000.00
Production Cost	474000.00
Administrative Cost	322000.00
Manufacturing Cost	796000.00

Working Capital Estimate :

Element of Working Capital	No of Days	Basis	Amount in Rs.
Motor Parts	10	Material Cost	150000.00
Stock in process	30	Production Cost	56000.00
Finished goods	5	Manufacturing Cost	40500.00
Receivable by	10	Manufacturing Cost	33500.00
Total Working Capital Requirement		Per Cycle	280000.00

9 Financial Analysis

9.1 Projected Profit & Loss Account :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Sales / Receipts		1505000	1720000	1935000	1935000
		1505000	1720000	1935000	1935000
Manufacturing Expenses					
Rawmaterials		210000	240000	270000	270000
Wages		84000	96000	108000	108000
Repairs & Maintenance		12600	14400	16200	16200
Power & Fuel		16800	19200	21600	21600
Other Overhead Expenses		8400	9600	10800	10800
Depreciation		234000	199650	170378	145428
Production Cost		565800	578850	596978	572028
Administrative Expenses					
Salary		300000	315000	330750	347288
Postage Telephone Expenses		0	0	0	0
Stationery & Postage		7000	8000	9000	9000
Advertisement & Publicity		0	0	0	0
Workshed Rent		0	0	0	0
Other Miscellaneous Expenses		8400	9600	10800	10800
Administrative Cost		315400	332600	350550	367088
Interest on Bank credit @ 0%					
Term Loan		155610	128610	97488	66366
Working Capital Loan		23940	20160	15372	10584
Cost of Sale		1060750	1060220	1060388	1016066
Net Profit Before Tax		444250	659780	874613	918934
Less Tax		0.00	0.00	0.00	0.00
Net Profit		444250	659780	874613	918934

9.2 CALCULATION OF DEBT SERVICE CREDIT RATIO (D.S.C.R) :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Net Profit		444250	659780	874613	918934
Add :					
Depreciation		234000	199650	170378	145428
TOTAL - A		678250	859430	1044990	1064362
Payments :					
On Term Loan :					
Interest		155610	128610	97488	66366
Installment		300000	345800	345800	345800
On Working Capital					
Interest		23940	20160	15372	10584
TOTAL - B		479550	494570	458660	422750
D.S.C.R = A/B					
Average D.S.C.R		1.41	1.74	2.28	2.52

9.3 PROJECTED BALANCE SHEET :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
LIABILITIES :					
Promoters Capital		105000	105000	105000	105000
Profit		444250	659780	874613	918934
Term Loan		1729000	1429000	1083200	737400
Working Capital Loan		266000	224000	170800	117600
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
		2544250	2417780	2233613	1878934
ASSETS :					
Gross Fixed Assets :		1820000	1586000	1386350	1215973
Less : Depreciation		234000	199650	170378	145428
Net Fixed Assets		1586000	1386350	1215973	1070544
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		266000	224000	170800	117600
Cash in Bank/Hand		692250	807430	846840	690790
Total		2544250	2417780	2233613	1878934

9.4 CASH FLOW STATEMENT :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Net Profit		444250	659780	874613	918934
Add : Depreciation		234000	199650	170378	145428
Term Loan		1729000	1429000	1083200	737400
Working Capital Loan		266000	224000	170800	117600
Promoters Capital		105000	0	0	0
Total		2778250	2512430	2298990	1919362
Total Fixed Capital Invested		1820000			
Repayment of Term Loan		300000	345800	345800	345800
Repayment of WC Loan		42000	53200	53200	53200
Current Assets		266000	224000	170800	117600
Total		608000	623000	569800	516600
Opening Balance		0	2170250	4059680	5788870
Surplus		2170250	1889430	1729190	1402762
Closing Balance		2170250	4059680	5788870	7191632

9.5 BREAK EVEN POINT AND RATIO ANALYSIS :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Fixed Cost		705010	660860	618416	578882
Variable Cost		589740	599010	612350	582612
Total Cost		1294750	1259870	1230765	1161495
Sales		1505000	1720000	1935000	1935000
Contribution (Sales-VC)		915260	1120990	1322651	1352388
B.E.P in %		77.03%	58.95%	46.76%	42.80%
Break Even Sales in Rs.		1159277	1013996	904724	828267
Break Even Units		#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Current Ratio		0.51	0.41	0.33	0.25
Net Profit Ratio		29.52%	38.36%	45.20%	47.49%

This Project Report has been prepared based on the data furnished by the entrepreneur whose details are given in the application.

Place :

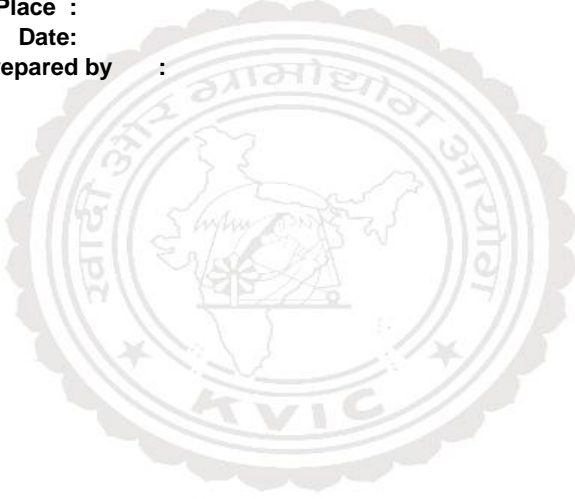
Date:

Prepared by :

Full Name :

Mangit Singh

Signature of the Beneficiary



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प्राणिनाम् आर्तिनाशनम्॥

PMEGP

Prime Minister's Employment Generation Programme

Approved by
(Signature)
District Officer
Assam Khadi & Vill. Ind. Board
Tinsukia