

PROJECT AT A GLANCE - TOP SHEET

- 1** Name of the Entrepreneur **MOTILAL MURMU**
- 2** Constitution (legal Status) **Individual**
- 3** Father's/Spouce's Name RAMESWAR MURMU
- 4** Unit Address : VILLAGE-ASURGERIA, PO-KHARIGERIA, PS-BARIKUL
- Taluk/Block: **RAIPUR**
District : **BANKURA**
Pin: **722134** State: **WEST BENGAL**
E-Mail : **sahajdurga@gmail.com**
Mobile **9734577027**
- 5** Product and By Product
- 6** Cost of Project : **Rs. 10,00,000**
Name of the project / business activity proposed : **Manufature of Steel Grills**
- 7 Means of Finance**
Term Loan **Rs. 9,00,000.00**
KVIC Margin Money **Rs. 1,50,000.00**
Own Capital **Rs. 100000.00**
- 8** Debt Service Coverage Ratio : **कामये दुरवतप्रानाम् ।
प्राणिनाम् आतिनाशनम् ॥**
- 9** Pay Back Period : **5** Years
- 10** Project Implementation Period : **3 Months**
- 11** Break Even Point : **Prime Minister's Employment Generation Programme**
- 12** Employment : **4**
- 13** Power Requirement : **10 KW**
- 14** Major Raw materials : **18mmX6mm Pati,25mmX3mm Pati,25mmX6mm Pati**
- 15** Estimated Annual Sales Turnover : **Rs. 1290000.00**

DETAILED PROJECT REPORT

1 INTRODUCTION :

At present, in the age of unemployment, the educated persons are disoriented to thinking about their source of income. Most of the educated persons can't do any business, due to lack of sufficient fund. In this situation thanks to PMEGP 2nd Loan for show the way for income with subsidized financial support. I have decided to Gate, Grill Mfg.

TIME FRAME:

During the year 2023-24 (provided the grant would be sanctioned within May'2023.

- a) Machinery procurement >Two Months
- b) Installation >Fifteen Days
- c) Commissioning and trial run >Ten Days
- d) Purchase of Raw Materials>Five Days

2 ABOUT THE PROMOTER :

I am Motilal Murmu at vill – Asurgeria, Post-Kharigeria, P.S-Raipur, Dist-Bankura, West Bengal. I can read & write Bengali & English language and fluent in Bengali & Hindi Language. So, I have sufficient knowledge and capable for lead to operate a business beside those I am a hard worker, energetic & highly ambitious man. So, I think I will be success in my business.

3 COST OF PROJECT

A. Fixed Capital Investment

A. Fixed Capital Investment				
a. Land	:	0	Own	
b. Workshed		Area Sq.ft	Rate in Rs.	Amt. In Rs.
Work Shed		500	300.00	150000.00
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				150000.00

C. Machinery

	Qty.	Rate	Amount in Rs.
Hydraulic Press Brake, Cutting Load: 20 -500 ton, Au	2	65000.00	130000.00
Breeze Hand Lever Shearing Machine (Bench Shear	4	4500.00	18000.00
Electric RAMATO 400 Amp (1 And 2 Phase) Transfor	2	32000.00	64000.00
Mini Lathe Machine Banka 30 – Bench Lathe Machine	2	15000.00	30000.00
Dewalt DWD024 13mm 750W Impact Drill	2	7200.00	14400.00
Elephant 30 litres 2 HP AC Air Compressor with Paint	2	13300.00	26600.00
Dryer Gas Burner	2	45000.00	90000.00
Shearing machine	1	62400.00	62400.00
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			435400.00

d. Preliminary & Pre-operative Cost :	Rs. 0.00
e. Furniture & Fixtures :	Rs. 4600.00
f. Contingency/Others/Miscellaneous	Rs. 10000.00
Total Capital Expenditure :	Rs. 600000.00
Working Capital :	Rs. 400000.00
Total Cost Project :	Rs. 1000000.00

3.1 Means of Financing :

Own Contribution	10%	Rs. 100000.00
Bank Finance	90%	
Term Loan		Rs. 540000.00
Working Capital		Rs. 360000.00
Total		Rs. 900000.00
Margin Money (Govt. Subsidy) From KVIC	15%	Rs. 150000.00

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 @ 11.50%
1st	540000	108000	432000	62100
2nd	432000	108000	324000	49680
3rd	324000	108000	216000	37260
4th	216000	108000	108000	24840
5th	108000	108000	0	12420
6th	0	0	0	0
7th	0	0	0	0
8th	0	0	0	0

WORKING CAPITAL

Year	Opening Balance	Installment	Closing Balance	Interest @ 11.50%
1st	360000	72000	288000	41400
2nd	288000	72000	216000	33120
3rd	216000	72000	144000	24840
4th	144000	72000	72000	16560
5th	72000	72000	0	8280
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					@	5.00%
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year	
Opening Balance	150000	142500	135375	128606	122176	
Depreciation	7500	7125	6769	6430	6109	
Closing Balance	142500	135375	128606	122176	116067	
MACHINERY					@	10.00%
Opening Balance	435400	391860	352674	317407	285666	
Depreciation	43540	39186	35267	31741	28567	
Closing Balance	391860	352674	317407	285666	257099	
TOTAL DEPRECIATION						
Workshed	7500	7125	6769	6430	6109	
Machinery	43540	39186	35267	31741	28567	
Total	51040	46311	42036	38171	34675	

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

Particulars of Product	Rate/	No. of	Amount in Rs.
	Pair/Unit	Pair/Unit	
0			
Almirah	12000.00	20	240000.00
Grill Shutter	7000.00	50	350000.00
satter	15000.00	30	450000.00
Door & Window	5000.00	50	250000.00
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			1290000.00

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	903000	1032000	1161000	1161000	1161000

5 **Rawmaterials**

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
18mmX6mm Pati	KG	45.00	1000	45000.00
25mmX3mm Pati	KG	48.00	1000	48000.00
#REF!	KG	50.00	1000	50000.00
25mmX6mm Pati	KG	55.00	800	44000.00
35mmX5mm Pati	KG	60.00	500	30000.00
Angle 19mmX3"	KG	63.00	500	31500.00
Angle25mmX6"	KG	67.00	500	33500.00
Angle30mmX5"	KG	78.61	500	39305.00
0	0	0.00	0	0.00
Total				321305.00

5.1 **Wages**

Particulars	No. of Worker	Wages		Amount in Rs. (Per Annum)
		Per Month		
MISTRI	1	8150.00		97800.00
WORKER	3	6000.00		216000.00
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	4			313800.00

5.2 **Repairs and Maintenance**

:

Rs. 2100.00

5.3 Power and Fuel : Rs. 1288.00

5.4 Other Overhead Expenses : Rs. 1290.00

6 Administrative Expenses :

6.1 Salary				
0	0	0.00	0.00	
0	0	0.00	0.00	
0	0	0.00	0.00	
	0	0.00	0.00	
	0	0.00	0.00	
Total	0		0.00	

6.2 Telephone Expenses 1290.00

6.4 Stationery & Postage 1290.00

6.5 Advertisement & Publicity 1290.00

6.6 Workshed Rent 0.00

6.7 Other Miscellaneous Expenses 1290.00

Total 5160.00

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	224914	257044	289175	289175	289175
Wages	219660	251040	282420	282420	282420
Repairs & Maintenance	1470	1680	1890	1890	1890
Power & Fuel	902	1030	1159	1159	1159
Other Overhead Expenses	903	1032	1161	1161	1161
Administrative Expenses					
Salary	0	0	0	0	0
Postage Telephone Expenses	903	1032	1161	1161	1161
Stationery & Postage	903	1032	1161	1161	1161
Advertisement & Publicity	903	1032	1161	1161	1161
Workshed Rent	0	0	0	0	0
Other Miscellaneous Expenses	903	1032	1161	1161	1161
Total:	451460	515954	580449	580449	580449

8 Assessment of Working Capital :

Particulars	Amount in Rs.
Sale	1290000.00
Manufacturing Expenses	
Raw Material	321305.00
Wages	313800.00
Repair & Maintenance	2100.00
Power & Fuel	1288.00
Other Overhead Expenses	1290.00
Production Cost	639783.00
Administrative Cost	5160.00
Manufacturing Cost	644943.00

Working Capital Estimate :

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	120	Material Cost	128522.00
Stock in process	90	Production Cost	191935.00
Finished goods	30	Manufacturing Cost	64494.00
Receivable by	7	Manufacturing Cost	15049.00
Total Working Capital Requirement		Per Cycle	400000.00

9 Financial Analysis**9.1 Projected Profit & Loss Account :**

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Sales / Receipts		903000	1032000	1161000	1161000
		903000	1032000	1161000	1161000
Manufacturing Expenses					
Rawmaterials		224914	257044	289175	289175
Wages		219660	251040	282420	282420
Repairs & Maintenance		1470	1680	1890	1890
Power & Fuel		902	1030	1159	1159
Other Overhead Expenses		903	1032	1161	1161
Depreciation		51040	46311	42036	38171
Production Cost		498888	558137	617841	613976
Administrative Expenses					
Salary		0	0	0	0
Postage Telephone Expenses		903	1032	1161	1161
Stationery & Postage		903	1032	1161	1161
Advertisement & Publicity		903	1032	1161	1161
Workshed Rent		0	0	0	0
Other Miscellaneous Expenses		903	1032	1161	1161
Administrative Cost		3612	4128	4644	4644
Interest on Bank credit @ 11.5%					
Term Loan		62100	49680	37260	24840
Working Capital Loan		41400	33120	24840	16560
Cost of Sale		606000	645065	684585	660020
Net Profit Before Tax		297000	386935	476415	500980
Less Tax		0.00	0.00	0.00	0.00
Net Profit		297000	386935	476415	500980

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		297000	386935	476415	500980
Add :					
Depreciation		51040	46311	42036	38171
TOTAL - A		348040	433246	518451	539151
Payments :					
On Term Loan :					
Interest		62100	49680	37260	24840
Installment		108000	108000	108000	108000
On Working Capital					
Interest		41400	33120	24840	16560
TOTAL - B		211500	190800	170100	149400
D.S.C.R = A/B					
Average D.S.C.R		1.65	2.27	3.05	3.61

9.3 PROJECTED BALANCE SHEET :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
LIABILITIES :					
Promoters Capital		100000	100000	100000	100000
Profit		297000	386935	476415	500980
Term Loan		540000	432000	324000	216000
Working Capital Loan		360000	288000	216000	144000
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
		1297000	1206935	1116415	960980
ASSETS :					
Gross Fixed Assets :		590000	538960	492649	450613
Less : Depreciation		51040	46311	42036	38171
Net Fixed Assets		538960	492649	450613	412442
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		360000	288000	216000	144000
Cash in Bank/Hand		398040	426286	449802	404538
Total		1297000	1206935	1116415	960980

9.4 CASH FLOW STATEMENT :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Net Profit		297000	386935	476415	500980
Add : Depreciation		51040	46311	42036	38171
Term Loan		540000	432000	324000	216000
Working Capital Loan		360000	288000	216000	144000
Promoters Capital		100000	0	0	0
Total		1348040	1153246	1058451	899151
Total Fixed Capital Invested		600000			
Repayment of Term Loan		108000	108000	108000	108000
Repayment of WC Loan		72000	72000	72000	72000
Current Assets		360000	288000	216000	144000
Total		540000	468000	396000	324000
Opening Balance		0	808040	1493286	2155737
Surplus		808040	685246	662451	575151
Closing Balance		808040	1493286	2155737	2730888

9.5 BREAK EVEN POINT AND RATIO ANALYSIS :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Fixed Cost		116752	100119	83940	67655
Variable Cost		540288	591257	642681	630536
Total Cost		657040	691376	726621	698191
Sales		903000	1032000	1161000	1161000
Contribution (Sales-VC)		362712	440743	518319	530464
B.E.P in %		32.19%	22.72%	16.19%	12.75%
Break Even Sales in Rs.		290663	234429	188020	148073
Break Even Units		24	20	16	12
Current Ratio		1.27	1.10	0.89	0.65
Net Profit Ratio		32.89%	37.49%	41.03%	43.15%

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 :

MOTILAL MURMU

Signature of the Beneficiary



कामये दुःखतप्रानाम् ।
प्राणिनाम् आर्तिनाशनम् ॥

PMEGP

Prime Minister's Employment Generation Programme