

PROJECT REPORT

PMEGP (SECOND LOAN)

OF

PAREES ENTERPRISES

***PROPREITOR NAME:-
NILESH KANTILAL YEOLE***

LOCATION OF PROPOSED

4, KRISHNA APT, NEAR RAJA INDIRANAGA, CHETANA NAGAR, NASHIK

FOR

**TERM LOAN FOR MACHINERY AND OTHER
EQUIPMENTS FOR MANUF SPICES**

AND

CC FOR WORKING CAPITAL

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Introduction

The proprietor of the unit has proposed to start the activity Spices Udyog. The Manuf sector is currently going through change.

India is the Land of Spices. The country produces at present 2 million tonnes of different varieties of spices and holds first position in the world. It requires the simple grinding and formulation as per the region's taste and flavours. Any entrepreneur who had basic sense of taste and flavour and little bit of market knowledge may be very successful in setting up of this unit.

Spices play an important role in enhancing the flavour and taste of the processed foods. On account of their ability to impart flavour and aroma, spices have been used in the preparation of a wide variety of processed foods. Spices are required in preparing appetising and digested beverages and confectionary, soup powders, sauces, instant curries, canned meat and poultry products etc. Spices are also used in the medicines because of their carminative stimulating and digestive properties.

Considering the potential market opportunity of such units, the present detail project report has been developed. The main objective of such initiative is to productively utilize the abundantly available resources of the local area and to enable uninterrupted supply of the products to market throughout the year.

LOCATION: -

There is a huge and increasing demand of these services in District considering nearby industries, hence present location of unit is ideal for business and growth purpose.

MARKET PROSPECT

There is good scope for domestic market for this commodity in processed form. The market for export of spices is encouraged in processed form as it will bring more value addition to the unit price of whole spices. The demand for spice powder is increasing day by day with the changing attitude as well as improvement in purchasing power of the people. The products find good market in urban areas of the country particularly within the state itself.

Market Promotion plays a vital role for the generation of the potential customers therefore, application of marketing strategies are recommended. Marketing plan of the proposed project may include good quality maintenance, promotional campaign like offering special discounts, referrals, advertisement and tying up with buying houses

TECHNOLOGICAL PROCESS

The process flow diagram is as follows:



ENERGY CONSERVATION:

Adequate care should be taken in electrical installations and optimal utilization of machinery.

EFFLUENT DISPOSAL

Disposal of any effluent out of the project unit should be treated with recycling facility or dumped in such a way that these does not cause hazard in the vicinity

of the site.



Project At Glance

Annex-2

1 Name:	:	Nilesh Kantilal Yeole
2 Constitution	:	Proprietorship
3 Place Of Business	:	4, Krishna Apt, Near Raj Indiranagar, Chetana Nagar, Nashik
4 Project	:	Manuf of Spices
5 Employment	:	10
6 No.of Working Days	:	315
7 Govt. Facility to this loan	:	PMEGP -15% Subsidy of Cost of Project
8 Project Cost	:	1000000
9 Rate Of Interest	:	12.0%
10 Repayment	:	7 Years
11 Installments	:	Monthly
12 Average Debt Coverage Ratio	:	3.0
13 Average Break Even Point	:	21,66,759
14 Margin Money 15%	:	150000

	Particulars	Total Cost	Bank Finance	Own Capital	Total	Exp in %
1	Manuf of Spices	1000000				
	Term Loan		270000	30000	300000	30
	Bank CC		630000	70000	700000	70
		1000000	900000	100000	1000000	100

Means Of Finance		
Particulars	%	Total
Own Capital	10%	100000
Bank Loan	90%	900000
Total	100%	1000000

Note: Own Contribution will be Manage from My own saving.

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

Annex-3

Project are estimated at Rs.10 lac which is calaulated as under :

Amount in Rs.

ESTIMATE NO	Nature of Cost	Proposed	Total
A)	Application of Fund		
1	Infrastructure	0	0
2	Machinery and Equipment	300000	300000
3	Investment	0	0
4	Working Capital	700000	700000
5	Other Asstes	0	0
	Total	1000000	1000000
B)	Source of fund		
1	Proprietor's Capital	100000	100000
2	Term Loan From Banks	270000	270000
3	Cash Credit	630000	630000
	Total	1000000	1000000

SR NO	Particulars	Cost
1	Machinery And Equipments	300000
3	Required Working Capital	700000
	TOTAL PROJECT COST	1000000

Note: Initially the bank will sanction 90% portion of loan the total project cost.the borrower has to bear 10% own contribution PMEGP will give 15% Margin money.The amount of margin money will be kept in FDR after completion of five year this amount shall be converted in to subsidy.No interest is to be paid upoun the FDR amount and similarly bank will not charge interest upoun same amount visa-vis.

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

STATEMENT OF PROFIT & LOSS A/C

Annex-4

Sr. No.	PARTICULARS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
A	Gross Receipts							
1	Gross Receipts From Business	50,12,854	55,14,139	60,65,553	66,72,109	73,39,320	80,73,251	88,80,577
2	Closing Stock	7,33,554	8,06,909	8,87,600	9,76,360	10,73,996	11,81,396	12,99,536
	Total "A"	57,46,408	63,21,049	69,53,154	76,48,469	84,13,316	92,54,648	1,01,80,112
B	DIRECT COST							
1	Opening Stock	0	7,33,554	8,06,909	8,87,600	9,76,360	10,73,996	11,81,396
2	Material Cost And Other Consumable	38,09,769	34,02,200	37,42,420	41,16,662	45,28,328	49,81,161	54,79,277
3	Labour Cost	7,24,500	7,96,950	8,76,645	9,64,310	10,60,740	11,66,814	12,83,496
4	Power and Fuel	1,62,888	1,79,177	1,97,094	2,16,804	2,38,484	2,62,333	2,88,566
5	Depreciation	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
	TOTAL "B"	47,42,157	51,50,131	56,55,581	62,39,261	69,02,216	76,05,362	83,35,634
C	PBIT (A-B)	10,04,251	11,70,918	12,97,572	14,09,208	15,11,100	16,49,286	18,44,478
	LESS							
1	Int of Term Loan	30,990	27,666	23,921	19,701	14,946	9,588	3,550
2	Int on cash credit	75,600	75,600	75,600	75,600	75,600	75,600	75,600
4	Selling & Administrative	2,53,964	2,92,059	3,35,867	3,86,247	4,44,185	5,10,812	5,87,434
5	Petrol and Diesel Exp.	18,520	21,298	24,493	28,167	32,392	37,250	42,838
6	Other Indirect Exp	21,660	24,909	28,645	32,942	37,883	43,566	50,101
D	PROFIT BEFORE TAX	6,03,517	7,29,386	8,09,046	8,66,550	9,06,094	9,72,469	10,84,956
E	LESS: TAXATION FOR INDIVIDUAL **	33,203	58,377	74,309	85,810	93,719	1,06,994	1,37,987
	UP TO 250000	0%	0	0	0	0	0	0
	250000 TO 500000	5%	12,500	12,500	12,500	12,500	12,500	12,500
	500000 TO 1000000	20%	20,703	45,877	61,809	73,310	94,494	1,00,000
	ABOVE 1000000	30%	0	0	0	0	0	25,487
F	PROFIT AFTER TAX	5,70,314	6,71,009	7,34,737	7,80,740	8,12,375	8,65,475	9,46,969
G	ADD DEPRECIATION	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
H	CASH ACCURALS	6,15,314	7,09,259	7,67,249	8,34,626	9,10,678	9,86,533	10,49,868

Note For the purpose calculating Tax liability taken a assumption for income tax slab and there rate for FY 2020-21 is continue next years.

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

ANNEX-5

PROJECTED BALANCE SHEET

A	LIABILITIES	YEAR 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
	Capital Account	1,00,000	3,84,354	7,36,768	11,45,614	15,40,395	19,96,818	23,83,843
	Profit During the Year	5,70,314	6,71,009	7,34,737	7,80,740	8,12,375	8,65,475	9,46,969
		6,70,314	10,55,363	14,71,504	19,26,355	23,52,770	28,62,293	33,30,812
	Less: Drawings	2,85,960	3,18,595	3,25,890	3,85,960	3,55,952	4,78,450	5,25,620
1	Total Capital	3,84,354	7,36,768	11,45,614	15,40,395	19,96,818	23,83,843	28,05,192
2	Res- Subsidy	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000
3	Term Loan	2,43,795	2,14,266	1,80,993	1,43,500	1,01,252	53,645	0
4	Cash Credit	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000
5	Current Liabilities	64,120	73,738	84,799	97,519	1,12,146	1,28,968	1,48,313
	TOTAL	14,72,269	18,04,772	21,91,406	25,61,413	29,90,216	33,46,457	37,33,506

B	ASSETS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Non Current assets- Fixed Assets							
	Depreciable Fixed Assets Net Block	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992	7,33,093
2	Investments							
	FDR	1,50,000	1,50,000	1,50,000	0	0	0	0
3	Current Assets							
	Stock	7,33,554	8,06,909	8,87,600	9,76,360	10,73,996	11,81,396	12,99,536
	Sundry Debtors	2,35,412	4,70,724	5,66,332	6,71,282	7,81,975	8,99,521	10,34,449
	Cash & Bank Bal.	98,303	1,60,389	4,03,236	6,08,419	5,77,196	5,79,548	6,66,428
	TOTAL	14,72,269	18,04,772	21,91,406	25,61,413	29,90,216	33,46,457	37,33,506

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

ANNEX- 6

STATEMENT OF REPAYMENT SCHEDULE

Term Loan

Loan Amount	2,70,000
Rate Of Interest	12.0%
Payment Duration	84 Months
Calculated Monthly EMI	4,766.24

Amortization Table - Yearly View

<u>Year</u>	<u>Starting Balance</u>	<u>Interest Paid</u>	<u>Principle Paid</u>	<u>EMI</u>	<u>Ending Balance</u>
Year 1	2,70,000	30,990	26,205	2,31,427	2,43,795
Year 2	2,43,795	27,666	29,529	2,31,427	2,14,266
Year 3	214266	23,921	33,273	2,31,427	1,80,993
Year 4	180993	19,701	37,493	2,31,427	1,43,500
Year 5	143500	14,946	42,248	2,31,427	1,01,252
Year 6	1,01,252	9,588	47,607	2,31,427	53,645
Year 7	53,645	3,550	53,645	2,31,427	0
TOTAL PAYMENT		1,30,362	2,70,000	1619991.2	

Repayment Schedule

Months	Interest	Princi	Balance	Months	Interest	Princi	Balance
1	2,700	2,066	2,67,934	43	1,628	3,138	1,59,667
2	2,679	2,087	2,65,847	44	1,597	3,170	1,56,498
3	2,658	2,108	2,63,739	45	1,565	3,201	1,53,297
4	2,637	2,129	2,61,610	46	1,533	3,233	1,50,063
5	2,616	2,150	2,59,460	47	1,501	3,266	1,46,798
6	2,595	2,172	2,57,288	48	1,468	3,298	1,43,500
7	2,573	2,193	2,55,095	Year 4 Total	19,701	37,493	1,43,500
8	2,551	2,215	2,52,880	49	1,435	3,331	1,40,168
9	2,529	2,237	2,50,642	50	1,402	3,365	1,36,804
10	2,506	2,260	2,48,383	51	1,368	3,398	1,33,406
11	2,484	2,282	2,46,100	52	1,334	3,432	1,29,973
12	2,461	2,305	2,43,795	53	1,300	3,467	1,26,507
Year 1 Total	30,990	26,205	2,43,795	54	1,265	3,501	1,23,006
13	2,438	2,328	2,41,467	55	1,230	3,536	1,19,469
14	2,415	2,352	2,39,115	56	1,195	3,572	1,15,898
15	2,391	2,375	2,36,740	57	1,159	3,607	1,12,291
16	2,367	2,399	2,34,341	58	1,123	3,643	1,08,647
17	2,343	2,423	2,31,918	59	1,086	3,680	1,04,968
18	2,319	2,447	2,29,471	60	1,050	3,717	1,01,251
19	2,295	2,472	2,27,000	Year 5 Total	14,946	42,248	1,01,251
20	2,270	2,496	2,24,504	61	1,013	3,754	97,497
21	2,245	2,521	2,21,982	62	975	3,791	93,706
22	2,220	2,546	2,19,436	63	937	3,829	89,877
23	2,194	2,572	2,16,864	64	899	3,867	86,009
24	2,169	2,598	2,14,266	65	860	3,906	82,103
Year 2 Total	27,666	29,529	2,14,266	66	821	3,945	78,158
25	2,143	2,624	2,11,643	67	782	3,985	74,173
26	2,116	2,650	2,08,993	68	742	4,025	70,149
27	2,090	2,676	2,06,317	69	701	4,065	66,084
28	2,063	2,703	2,03,614	70	661	4,105	61,979
29	2,036	2,730	2,00,884	71	620	4,146	57,832
30	2,009	2,757	1,98,126	72	578	4,188	53,644
31	1,981	2,785	1,95,341	Year 6 Total	9,588	47,607	53,644
32	1,953	2,813	1,92,528	73	536	4,230	49,415
33	1,925	2,841	1,89,687	74	494	4,272	45,142
34	1,897	2,869	1,86,818	75	451	4,315	40,828
35	1,868	2,898	1,83,920	76	408	4,358	36,470
36	1,839	2,927	1,80,993	77	365	4,402	32,068
Year 3 Total	23,921	33,273	1,80,993	78	321	4,446	27,623
37	1,810	2,956	1,78,037	79	276	4,490	23,133
38	1,780	2,986	1,75,051	80	231	4,535	18,598
39	1,751	3,016	1,72,035	81	186	4,580	14,017
40	1,720	3,046	1,68,989	82	140	4,626	9,391
41	1,690	3,076	1,65,913	83	94	4,672	4,719
42	1,659	3,107	1,62,806	84	47	4,719	0
				Year 7 Total	3,550	53,644	0

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

STATEMENT SHOWING EXISTING AND PROJECTED DEPRECIATION OF ASSETS

Sr. No	PERTICULARS OF ASSETS	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	YEAR 7
1	Plant and Machinery(15%)							
	At cost	3,00,000	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992
	Addition	0	0	0	1,75,000	3,50,000	2,50,000	1,50,000
	Less: Dep 15 %	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
	W. D. V.	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992	7,33,093
	TOTAL DEPRECIATION	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
	TOTAL W. D. V.	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992	7,33,093

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

CASH FLOW STATEMENT :

Annex-7

SR. NO.	PARTICULARS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
A)	Sources of funds :							
	<i>Profit & Loss as per statement</i>	6,03,517	7,29,386	8,09,046	8,66,550	9,06,094	9,72,469	10,84,956
	Introduced by proprietor	1,00,000	0	0	0	0	0	0
	Term Loan	2,70,000	0	0	0	0	0	0
	CC loan	6,30,000	0	0	0	0	0	0
	KVIB Subsidy Received	1,50,000	0	0	0	0	0	0
	Depreciation	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
	FDR encashed	0	0	0	0	0	0	0
	Increase in Sundry Creditors	64,120	9,618	11,061	12,720	14,628	16,822	19,345
	TOTAL	18,62,637	7,77,254	8,52,619	9,33,156	10,19,025	11,10,348	12,07,200
B)	Application of Funds :							
	Land	0	0	0	0	0	0	0
	Infrastructure	0	0	0	0	0	0	0
	<i>Machinery</i>	3,00,000	0	0	1,75,000	3,50,000	2,50,000	1,50,000
	Plant & Mac	0	0	0	0	0	0	0
	Drawings	2,85,960	3,18,595	3,25,890	3,85,960	3,55,952	4,78,450	5,25,620
	<i>Repayment of Term Loan(principle)</i>	26,205	29,529	33,273	37,493	42,248	47,607	53,645
	Decrease/ Increase in FDR	1,50,000	0	0	-1,50,000	0	0	0
	<i>Increase In Receivable</i>	2,35,412	2,35,312	95,609	1,04,950	1,10,692	1,17,546	1,34,928
	Increase In Closing Stock	7,33,554	73,355	80,691	88,760	97,636	1,07,400	1,18,140
	Income Tax Paid	33,203	58,377	74,309	85,810	93,719	1,06,994	1,37,987
	TOTAL	17,64,334	7,15,168	6,09,772	7,27,973	10,50,247	11,07,997	11,20,319
C)	<i>Opening Balance</i>	0	98,303	1,60,389	4,03,236	6,08,419	5,77,196	5,79,548
D)	Net Surplus	98,303	62,086	2,42,847	2,05,183	-31,222	2,352	86,880
E)	Closing Balance	98,303	1,60,389	4,03,236	6,08,419	5,77,196	5,79,548	6,66,428

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

Annex-8

Statement Showing Estimated Sales

Sr.No	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Estimated Yearly Sales							
	Gross Receipts From Business	50,12,854	55,14,139	60,65,553	66,72,109	73,39,320	80,73,251	88,80,577
	Total	50,12,854	55,14,139	60,65,553	66,72,109	73,39,320	80,73,251	88,80,577

STATEMENT SHOWING DIRECT COST

Sr. No.	Particulars/ Year	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
	Total Sales	50,12,854	55,14,139	60,65,553	66,72,109	73,39,320	80,73,251	88,80,577
1	Material Cost And Other Consumable	38,09,769	34,02,200	37,42,420	41,16,662	45,28,328	49,81,161	54,79,277
2	Wages (Labour) Cost(as below shown)	7,24,500	7,96,950	8,76,645	9,64,310	10,60,740	11,66,814	12,83,496
3	Power and Fuel	1,62,888	1,79,177	1,97,094	2,16,804	2,38,484	2,62,333	2,88,566
	TOTAL DIRECT COST	46,97,157	43,78,327	48,16,159	52,97,775	58,27,553	64,10,308	70,51,339

♦ **Material Cost And Other Consumable**

Sr.No	Particulars	Amount
1	Raw Material And Consumable	38,09,769
	Total	3809769.04

♦ **Labour Cost**

SR NO	Particulars	No. of Labours	Per Day Wages	Yearly
1	Skill	3	300	283500
2	UnSkill	7	200	441000
		10	500	724500

♦ **Power and Fuel**

Particulars	Total cost
Power and Fuel	162888
Total	162888

STATEMENT SHOWING ADMINISTRATIVE, SELLING EXPENSES

Sr. No	Particulars	Amount
1	Travelling Expenses And Transportation	1,57,456.00
2	Repairs & Maintainance	65,950.00
3	Professional & Other Fees	5,000.00
4	Telephone Expenses	10,764.00
5	Printing & Stationery	3,562.00
6	Misc. Exp.	6,521.00
7	Bank Chagres	4,711.00
	Per annum	2,53,964.00
	Annual Rise= 15%	

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

Sr. No	PERTICULARS	YEAR 1	YEAR -2	YEAR -3	YEAR -4	YEAR -5	YEAR -6	YEAR -7
	BREAK EVEN ANALYSIS							Annex-9
A)	Fixed Cost :							
	Depreciation	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
	Interest on Term Loan	30,990	27,666	23,921	19,701	14,946	9,588	3,550
	Interest On cc	75,600	75,600	75,600	75,600	75,600	75,600	75,600
	Fixed expenses	1,26,982	1,46,029	1,67,934	1,93,124	2,22,092	2,55,406	2,93,717
	Int.on Unsecured Loan	0	0	0	0	0	0	0
	Total (I)	2,78,572	2,87,545	2,99,967	3,42,310	4,10,941	4,61,652	4,75,766
	Profit Volume Ratio :							
B)	Gross Profit	10,04,251	11,70,918	12,97,572	14,09,208	15,11,100	16,49,286	18,44,478
	Less : Variable Cost							
	Administrative Exp & Indirect Exp.	1,67,162	1,92,236	2,21,072	2,54,233	2,92,367	3,36,222	3,86,656
	Contribution (A)	8,37,089	9,78,682	10,76,501	11,54,975	12,18,733	13,13,063	14,57,823
	Sales	50,12,854	55,14,139	60,65,553	66,72,109	73,39,320	80,73,251	88,80,577
1)	P.V.Ratio (A) / (B)	17	18	18	17	17	16	16
2)	Break Even Sales Income (C)	16,68,211	16,20,103	16,90,168	19,77,473	24,74,725	28,38,423	28,98,209
	Average BEP Level	21,66,759						
3)	Margin of Safety (B) - (C)	33,44,643	38,94,037	43,75,385	46,94,636	48,64,594	52,34,828	59,82,367
4)	Average Margin of Safety	30,24,757						

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

Annexure - 10

STATEMENT SHOWING THE DEBT SERVICE COVERAGE RATIO

(EXCLUDING WORKING CAPITAL)

Sr.n	Particulars / Years	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Profit After Tax	5,70,314	6,71,009	7,34,737	7,80,740	8,12,375	8,65,475	9,46,969
2	Depreciation	45,000	38,250	32,513	53,886	98,303	1,21,057	1,02,899
4	Interest on Term Loan (Machinery)	30,990	27,666	23,921	19,701	14,946	9,588	3,550
5	Interest on CC Loan	75,600	75,600	75,600	75,600	75,600	75,600	75,600
	TOTAL "A"	7,21,904	8,12,525	8,66,770	9,29,927	10,01,224	10,71,721	11,29,018
2	Repayment of Term Loan (Principle + Interest)	2,31,427	2,31,427	2,31,427	2,31,427	2,31,427	2,31,427	2,31,427
3	Interest On CC Loan	75,600	75,600	75,600	75,600	75,600	75,600	75,600
	TOTAL "B"	3,07,027	3,07,027	3,07,027	3,07,027	3,07,027	3,07,027	3,07,027
	DEBT SERVICE COVERAGE RATIO	2.35	2.65	2.82	3.03	3.26	3.49	3.68

SIMPLE AVERAGE DSCR **3.04**

CALCULATION OF WEIGHTED AVERAGE DSCR

YEAR	DSCR SIMPLE	WEIGHT	PRODUCT
1	2.35	7	16.46
2	2.65	6	15.88
3	2.82	5	14.12
4	3.03	4	12.12
5	3.26	3	9.78
6	3.49	2	6.98
7	3.68	1	3.68
	14.11	28	79.01

WEIGHTED AVERAGE DSCR **2.82**

PAREES ENTERPRISES
Project of Nilesh Kantilal Yeole

BENEFIT-COST RATIO

Annex-11

SR. NO.	PARTICULATS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
	N.P.V @ 15%							
1	Cash Accruals	6,15,314	7,09,259	7,67,249	8,34,626	9,10,678	9,86,533	10,49,868
2	D.F. @15%	1.00	0.87	0.76	0.66	0.57	0.57	0.57
3	Discount Value	6,15,314	6,16,747	5,80,040	5,48,349	5,19,087	5,62,324	5,98,425
	Cost Benefit Ratio	5873526	1.45					
		4040285						
	N.P.V. @ 20%							
1	Cash Accruals	6,15,314	7,09,259	7,67,249	8,34,626	9,10,678	9,86,533	10,49,868
2	D.F. @20%	1.00	0.83	0.69	0.58	0.48	0.48	0.48
3	Discount Value	6,15,314	5,88,685	5,29,402	4,84,083	4,37,126	4,73,536	5,03,936
	Cost Benefit Ratio	5873526	1.62					
		3632081						

Debt-Equity Ratio :

SR. NO	PARTICULATS	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
	Debt-Equity Ratio :							
(A)	Debt :							
1	Term Loan From Bank	2,43,795	2,14,266	1,80,993	1,43,500	1,01,252	53,645	0
2	Personal Home Loan	0	0	0	0	0	0	0
3	CC Loan From Bank	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000
	Total (A)	8,73,795	8,44,266	8,10,993	7,73,500	7,31,252	6,83,645	6,30,000
(B)	Equity :							
1	Capital Block	5,34,354	8,86,768	12,95,614	16,90,395	21,46,818	25,33,843	29,55,192
2	Unsecured Loan	0	0	0	0	0	0	0
	Total (B)	5,34,354	8,86,768	12,95,614	16,90,395	21,46,818	25,33,843	29,55,192
(C)	Debt \ Equity = A/B	1.64	0.95	0.63	0.46	0.34	0.27	0.21
	Average Debt\Equity Ratio for 7 years Including Base Year			0.64				

Other Ratio and Analysis

Anne-12

Sr No	Particular	YEAR 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
1	Tangible Net Worth							
	(a)Total Assets	14,72,269	18,04,772	21,91,406	25,61,413	29,90,216	33,46,457	37,33,506
	(b)Total Liabilities(3+4+5 Of Liabilities)	9,37,915	9,18,004	8,95,792	8,71,019	8,43,398	8,12,613	7,78,313
	(c)Intangible Assets	0						
	Total (a-b-c)	5,34,354	8,86,768	12,95,614	16,90,395	21,46,818	25,33,843	29,55,192
2	Long Term Liabilities							
	Ref.Balance Sheet-Liabilities (anne-5)	2,43,795	2,14,266	1,80,993	1,43,500	1,01,252	53,645	0
3	Net Block of Fixed Assets							
	Ref-Annex- 6	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992	7,33,093
4	Non Current Assets							
	Ref Annex -6 Balance sheet Point-1	2,55,000	2,16,750	1,84,238	3,05,352	5,57,049	6,85,992	7,33,093
5	Net Working Capital							
	Total Current assets(assets Point-3) (a)	10,67,269	14,38,022	18,57,169	22,56,061	24,33,167	26,60,465	30,00,413
	Total Current Liabilities (b)	6,94,120	7,03,738	7,14,799	7,27,519	7,42,146	7,58,968	7,78,313
	Total (a)-(b)	3,73,149	7,34,284	11,42,370	15,28,543	16,91,021	19,01,497	22,22,099
6	Current ratio							
	Current assets (a)	10,67,269	14,38,022	18,57,169	22,56,061	24,33,167	26,60,465	30,00,413
	Current Liabilities (b)	6,94,120	7,03,738	7,14,799	7,27,519	7,42,146	7,58,968	7,78,313
	Total (a)/(b)	1.5	2.0	2.6	3.1	3.3	3.5	3.9
7	TOL/TNW Ratio							
	Total Outside Liab.							
	Cash Credit	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000	6,30,000
	Term Loan	2,43,795	2,14,266	1,80,993	1,43,500	1,01,252	53,645	0
	Current Lia	64,120	73,738	84,799	97,519	1,12,146	1,28,968	1,48,313
	Total TOL	9,37,915	9,18,004	8,95,792	8,71,019	8,43,398	8,12,613	7,78,313
	Tangible Net Worth							
	Capital	3,84,354	7,36,768	11,45,614	15,40,395	19,96,818	23,83,843	28,05,192
	Res-KVIB subsidy	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000	1,50,000
	Total TNW	5,34,354	8,86,768	12,95,614	16,90,395	21,46,818	25,33,843	29,55,192
	TOL/TNW Ratio	1.8	1.0	0.7	0.5	0.4	0.3	0.3
8	TL(Total Liabilities)							
	Total Liabilities(3+4+5 Of Liabilities)	9,37,915	9,18,004	8,95,792	8,71,019	8,43,398	8,12,613	7,78,313
	Total TL	9,37,915	9,18,004	8,95,792	8,71,019	8,43,398	8,12,613	7,78,313
	TNW (Total Net Worth)							
	Total Assets	14,72,269	18,04,772	21,91,406	25,61,413	29,90,216	33,46,457	37,33,506
	Outside Liabilities(Anne 5 Point 3+4+5Of Liabilities)	9,37,915	9,18,004	8,95,792	8,71,019	8,43,398	8,12,613	7,78,313
	Total Net Worth	5,34,354	8,86,768	12,95,614	16,90,395	21,46,818	25,33,843	29,55,192
	TL/TNW	1.76	1.04	0.69	0.52	0.39	0.32	0.26
9	Net Sales							
	Gross Sales	5012854	5514139.4	6065553.34	6672108.67	7339319.541	8073251.496	8880576.645
	Sales Return	0	0	0	0	0	0	0
	Sales Discount	0	0	0	0	0	0	0
	Total Net sales	5012854	5514139.4	6065553.34	6672108.67	7339319.541	8073251.496	8880576.645
10	Net Profit After Tax							
	Annex-4 Point F	5,70,314	6,71,009	7,34,737	7,80,740	8,12,375	8,65,475	9,46,969
11	Cash Account							
	Ref Cash Flow Statement Annex-7	98,303	1,60,389	4,03,236	6,08,419	5,77,196	5,79,548	6,66,428