PROJECT AT A GLANCE - TOP SHEET

1 Name of the Entreprenuer Jigneshkumar Lad

2 Constitution (legal Status) Individual

3 Father's/Spouce's Name Kantilal Lad

4 Unit Address : Gala No.A-1, J.B. Industrial Park, Village: Kewada, Gundlav.

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Taluk/Block: Valsad
District: Valsad

Pin: 396035 State: Gujarat

E-Mail : lad987pooju@gmail.com

Mobile **7698734007**

5 Product and By Product

6 Cost of Project : **Rs. 26,63,812**

Name of the project / business activity proposed : K D Engineering

7 Means of Finance

 Term Loan
 Rs. 25,30,621.00

 KVIC Margin Money
 Rs. 3,99,571.80

 Own Capital
 Rs. 133191.00

8 Debt Service Coverage

Ratio

9 Pay Back Period : **5** Years

10 Project : **0** Months

Implementation Period

11 Break Even Point :

12 Employment : 27

13 Power Requirement : 0

14 Major Raw materials : Cutting Tools,Oil & Grease,Grinding Wheel

15 Estimated Annual : Rs. 3723000.00

Sales Turnover

DETAILED PROJECT REPORT

1 INTRODUCTION

Mr. Jigneshkumar Kantilal Lad , aged 31 Years, will be sourcing the fund to mobilize the business, is a technical expert in manufacturing operation since twenty years. He will be entrusted with the responsibility of manufacturing operation and marketing activities of the product

Mr. Jigneshkumar Kantilal Lad, proprietor, is having more than adequate resources to bring in his capital contribution. He is assessed to income tax since quite long.

The unit head Mr. Jigneshkumar Kantilal Lad believes in democratic style of leadership and he is hard worker and efficient to get the work done from his fellow members. The balancing of authority and responsibility will be given due care in designing the organisation structure The proprietor shall assume top management functions on his ownv and he will provide an effective leadership in achieving the corporate goals of the firm

2 ABOUT THE PROMOTER

Looking into the opportunity of emerging market of CNC work industry Mr. Jignesh Lad thought to expansion in exisisting unit and grab this opportunity and planned to venture in the CNC job manufacturing. He has also hired the technical team for the preparation of various High Quality products. Playing a key role in an organization managing, development & end-to-end operations. Having a good relationships around in Local city area like Vapi, Daman, Pardi, Valsad, so he will not face any problem as such in marketing for its products.

3 COST OF PROJECT

A. Fixed Capital Investment						
a. Land	:		0	Own		
b. Works	shed	Area Sq.ft	Rate in Rs.	Amt. In Rs.		
Total				0.00		

C. Machinery	Qty.	Rate	Amount in Rs.
CNC Lathe Machine - Mono 250 XL	1	2389500.00	2389500.00
Servo Voltage Control Stabilizer	1	47790.00	47790.00
Machinery Tools			205615.00
Hydraulic Oil for Machine			20907.00
Total			2663812.00

d. Preliminary & Pre-operative Cost : Rs. 0.00

e. Furniture & Fixtures : Rs. 0.00

f. Contingency/Others/Miscellaneous Rs. 0.00

Total Capital Expenditure : Rs. 2663812.00

Working Capital : Rs. 0.00

Total Cost Project Rs. 2663812.00

3.1 Means of Financing :

Own Contribution 5% Rs. 133191.00

Bank Finance : 95%

Term Loan Rs. 2530621.00 Working Capital Rs. 0.00

Total Rs. 2530621.00

Margin Money (Govt. Subsidy) From KVIC 15% Rs. 399572

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 @ 10.30%
1st	2530621	0	2530621	260654
2nd	2530621	506124	2024497	260654
3rd	2024497	506124	1518373	208523
4th	1518373	506124	1012248	156392
5th	1012248	506124	506124	104262
6th	506124	506124	0	52131
7th	0	0	0	0
8th	0	0	0	0

WORKING CAPITAL

Year	Opening Balance	Installment	Closing Balance	Interest @ 10.30%
1st	0	0	0	0
2nd	0	0	0	0
3rd	0	0	0	0
4th	0	0	0	0
5th	0	0	0	0
6th	0	0	0	0
7th	0	0	0	0
8th	0	0	0	0

STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS: 3.3

	WORKSHED			@	10.00%
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0	0	0	0	0
Depreciation	0	0	0	0	0
Closing Balance	0	0	0	0	0
37101	MACHINERY			@	15.00%
Opening Balance	2663812	2264240	1924604	1635914	1390527
Depreciation	399572	339636	288691	245387	208579
Closing Balance	2264240	1924604	1635914	1390527	1181948
	TOTAL E	EPRECIATION			
Workshed	821 11210	0	0	0	0
Machinery	399572	339636	288691	245387	208579
Total	399572	339636	288691	245387	208579

4 Schedule of Sales Realization : Details of Sales

Paul Mary 1 Paul Mary	Rate/	No. of	Amount in Rs.
Particulars of Product	Pair/Unit	Pair/Unit	
Turning Job	208.00	14500	3016000.00
Grinding Job	158.00	4200	663600.00
Driling Job	28.00	1550	43400.00
प्राणनाम आतनाशनमा			
Total			3723000.00

4.2 Capacity Utilization of Sales

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
ne Minister's Employment	Generation Prod	ramme			
Capacity Utilization	80%	85%	90%	95%	95%
Sales / Receipts	2978400	3164550	3350700	3536850	3536850

5 Rawmaterials

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
Cutting Tools	Nos.	78.00	5350	417300.00
Oil & Grease	Ltr	236.00	545	128620.00
Grinding Wheel	Nos.	228.00	1280	291840.00
Drill Material	Nos.	175.00	1575	275625.00
Total				1113385.00

5.1 Wages

wages :	No. of	Amount in Rs.		
Particulars	Worker	(Per Annum)		
Unskill	26	908400.00		
Total	26	908400.00		

Rs. 21600.00 5.2 Repairs and Maintenance

5.3 Power and Fuel Rs. 350000.00

5.4 Other Overhead Expenses : Rs. 6600.00

6 Administrative Expenses :

6.1 Sala	ary	2	10/1/10			
Sup	ervisor	1/5	1) 15	10500.00	10500.0	00
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		1	~ /\\\d\\\			
		J WMW CHINS	장 11일11			
		The Ast	11011			
Tota	al	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	1/7//		10500.0	00

6.2 Telephone Expenses 4200.00

6.4 Stationery & Postage 6000.00

6.5 Advertisement & Publicity 1500.00

6.6 Workshed Rent 144000.00

6.7 Other Miscellaneous Expenses 750.00 166950.00

7 Capacity Utilization of Manufacturing & Administrative Expenses:

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	80%	85%	90%	95%	95%
Manufacturing Expenses					
Rawmaterials =	890708	946377	1002047	1057716	1057716
Wages	726720	772140	817560	862980	862980
Repairs & Maintenance	17280	18360	19440	20520	20520
Power & Fuel	280000	297500	315000	332500	332500
Other Overhead Expenses	5280	5610	5940	6270	6270
Administrative Expenses					
Salary	10500	10500	10500	10500	10500
Postage Telephone Expenses	3360	3570	3780	3990	3990
Stationery & Postage	4800	5100	5400	5700	5700
Advertisement & Publicity	1200	1275	1350	1425	1425
Workshed Rent	144000	144000	144000	144000	144000
Other Miscellaneous Expenses	600	638	675	713	713
Total	2084448	2205070	2325692	2446313	2446313

Particulars	Amount in Rs.
Sale	3723000.00
Manufacturing Expenses	
Raw Material	1113385.00
Wages	908400.00
Repair & Maintenance	21600.00
Power & Fuel	350000.00
Other Overhead Expenses	6600.00
Production Cost	2399985.00
Administrative Cost	166950.00
Manufacturing Cost	2566935.00

Working Capital Estimate

Element of Working Capital	No of Days	Basis	Amount in Rs.	
0	0	Material Cost	0.00	
Ota ale in munana		Dua divetta a Cast	0.00	
Stock in process	0	Production Cost	0.00	
Finished goods	0	Manufacturing Cost	0.00	
Receivable by	0	Manufacturing Cost	0.00	
Total Working Capital	Requirement	Per Cycle	0.00	
Financial Analysis	K. M. 1131.			
Projected Profit & Loss Accou	nt :			
The state of the s		4		

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Sales / Receipts	:: // //	2978400	3164550	3350700	3536850
	://×///	2978400	3164550	3350700	3536850
Manufacturing Expenses	- ///				
Rawmaterials		890708	946377	1002047	1057716
Wages		726720	772140	817560	862980
Repairs & Maintenance		17280	18360	19440	20520
Power & Fuel		280000	297500	315000	332500
Other Overhead Expenses	기테리	5280	5610	5940	6270
Depreciation	التحادث	399572	339636	288691	245387
Production Cost	ساخاصفأا	2319560	2379623	2448677	2525373
Administrative Expenses					
Salary	7 7 7	10500	11025	11576	12155
Postage Telephone Expenses		3360	3570	3780	3990
Stationery & Postage		4800	5100	5400	5700
Advertisement & Publicity		1200	1275	1350	1425
Workshed Rent		144000	144000	144000	144000
Other Miscellaneous Expenses	eneration Pro	600	638	675	713
Administrative Cost		164460	165608	166781	167983
Interest on Bank credit @ 10.3%					
Term Loan		260654	260654	208523	156392
Working Capital Loan		0	0	0	0
Cost of Sale		2744674	2805885	2823981	2849748
Net Profit Before Tax		233726	358665	526719	687102
Less Tax		0.00	0.00	0.00	0.00
Net Profit		233726	358665	526719	687102

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		233726	358665	526719	687102
Add:					
Depreciation		399572	339636	288691	245387
TOTAL - A		633298	698301	815409	932489
Payments :					
On Term Loan :					
Interest		260654	260654	208523	156392
Installment		0	506124	506124	506124
On Working Capital					
Interest		0	0	0	0
TOTAL - B		260654	766778	714647	662517
D.S.C.R = A/B		2.43	0.91	1.14	1.41
Average D.S.C.R					

9.3 PROJECTED BALANCE SHEET :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
LIABILITIES :					
Promoters Capital		133191	133191	133191	133191
Profit		233726	358665	526719	687102
Term Loan	77/1/2	2530621	2530621	2024497	1518373
Working Capital Loan	(0)///	0	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors	~///2///	0	0	0	0
	~ ~ 11/2/11	2897538	3022477	2684407	2338666
ASSETS : Www.Sanks	27 1121				
Gross Fixed Assets :	1101	2663812	2264240	1924604	1635914
Less : Depreciation	11311	399572	339636	288691	245387
Net Fixed Assets	// //	2264240	1924604	1635914	1390527
Preliminary & Pre-Op. Expenses	1//2///	0	0	0	0
Current Assets	> '// A	0	0	0	0
Cash in Bank/Hand		633298	1097873	1048493	948139
Total		2897538	3022477	2684407	2338666

9.4 CASH FLOW STATEMENT

Particulars 0 Year	1st Year	2nd Year	3rd Year	4th Year
Net Profit	233726	358665	526719	687102
Add : Depreciation	399572	339636	288691	245387
Term Loan	2530621	2530621	2024497	1518373
Working Capital Loan	0	0	0	0
Promoters Capital	133191	0	0	0
Total	3297110	3228922	2839906	2450862
Total Fixed Capital Invested	2663812			
ne Minister's Employment Generation	Programme			
Repayment of Term Loan	0	506124	506124	506124
Repayment of WC Loan	0	0	0	0
Current Assets	0	0	0	0
Total	0	506124	506124	506124
Opening Balance	0	3297110	6019908	8353690
Surplus	3297110	2722798	2333782	1944738
Closing Balance	3297110	6019908	8353690	10298428

9.5 BREAK EVEN POINT AND RATIO ANALYSIS:

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Fixed Cost		824686	765897	663995	569762
Variable Cost		2319560	2379623	2448677	2525373
Total Cost		3144246	3145521	3112672	3095135
Sales		2978400	3164550	3350700	3536850
Contribution (Sales-VC)		658840	784927	902023	1011477
B.E.P in %		125.17%	97.58%	73.61%	56.33%
Break Even Sales in Rs.		3728133	3087831	2466509	1992296
Break Even Units		17924	14845	11858	9578
Current Ratio		0.00	0.00	0.00	0.00
Net Profit Ratio		7.85%	11.33%	15.72%	19.43%

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

Place : Valsad Date:10/10/2023 Prepared by :

Full Name : JIGNESHKUMAR LAD

Jignssh lad
Signature of the Beneficiary