

PROJECT AT A GLANCE - TOP SHEET

- 1** Name of the Entrepreneur **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.
0
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 Implementation Period : **0** Months
- 11** Break Even Point :
- 12** Employment : 27
- 13** Power Requirement : 0
- 14** Major Raw materials : Cutting Tools,Oil & Grease,Grinding Wheel
- 15** Estimated Annual Sales Turnover : Rs. 3723000.00

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

3.3

STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS:

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

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

Particulars of Product	Rate/	No. of	Amount in Rs.
	Pair/Unit	Pair/Unit	
Turning Job	208.00	14500	3016000.00
Grinding Job	158.00	4200	663600.00
Drilling Job	28.00	1550	43400.00
Total			3723000.00

4.2 Capacity Utilization of Sales

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
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 :

Particulars	No. of	Amount in Rs.
	Worker	
Unskill	26	908400.00
Total	26	908400.00

5.2 Repairs and Maintenance	:	Rs. 21600.00
5.3 Power and Fuel	:	Rs. 350000.00
5.4 Other Overhead Expenses	:	Rs. 6600.00

6 Administrative Expenses :

6.1 Salary			
Supervisor	1	10500.00	10500.00
Total	1		10500.00

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
Total	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

8 Assessment of Working Capital :

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
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

9 Financial Analysis

9.1 Projected Profit & Loss Account :

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		5280	5610	5940	6270
Depreciation		399572	339636	288691	245387
Production Cost		2319560	2379623	2448677	2525373
Administrative Expenses					
Salary		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		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		2530621	2530621	2024497	1518373
Working Capital Loan		0	0	0	0
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
		2897538	3022477	2684407	2338666
ASSETS :					
Gross Fixed Assets :		2663812	2264240	1924604	1635914
Less : Depreciation		399572	339636	288691	245387
Net Fixed Assets		2264240	1924604	1635914	1390527
Preliminary & Pre-Op. Expenses		0	0	0	0
Current Assets		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			
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

Jignesh Lad
Signature of the Beneficiary