

PROJECT AT A GLANCE - TOP SHEET

- 1** Name of the Entrepreneur **GANESH JAISWAL**
- 2** Constitution (legal Status) **Individual**
- 3** Father's/Spouse's Name **RAMJI PRASAD JAISWAL**
- 4** Unit Address : **D64/52, G-10, FLAT NO. 303, CHANDRIKA NAGAR COLONY, SIGRA, CHHITUPUR CHHITUPUR**
Taluk/Block: **VARANASI**
District : **VARANASI**
Pin: **221010** State: **UTTAR PRADESH**
E-Mail : **ganeshjaiswal8@gmail.com**
Mobile : **9312345678**
- 5** Product and By Product
- 6** Cost of Project : **Rs. 10,00,000**
Name of the project / business activity proposed : **Masala Udyog / Spice Manufacturing**
- 7 Means of Finance**
Term Loan **Rs. 9,50,000.00**
KVIC Margin Money **Rs. 3,50,000.00**
Own Capital **Rs. 50000.00**
- 8** Debt Service Coverage Ratio : **4.42**
- 9** Pay Back Period : **5** Years
- 10** Project Implementation Period : **3** Months
- 11** Break Even Point : **42.80%**
- 12** Employment : **10**
- 13** Power Requirement : **10 HP**
- 14** Major Raw materials : **WHOLE HALDI,DHANIA SEED,WHOLE CHILLI**
- 15** Estimated Annual Sales Turnover : **Rs. 6480000.00**

DETAILED PROJECT REPORT

1 INTRODUCTION :

1. Spices play an important role in enhancing the flavor and taste of the processed foods. On account of their ability to impart flavor and aroma, spices have been used in the preparation of a wide variety of processed foods. Spices are required in preparing appetizing 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.

2. Ground spices are extensively used in all types of curried dishes in India and abroad. Although spices are traded chiefly in an unprocessed form, a small yet significant quantity enters international trade as spice powders. Curry powder is the foremost of those blends or mixes and sometimes consists of 20 or more spices designed to add the characteristic flavor of an Indian curry, which is appreciated all over the world. Apart from the overseas market, processed curry powder is becoming popular in the domestic market also. Hence the demand for unadulterated spices and curry powder in attractive packaging is fast emerging.

2 ABOUT THE PROMOTER :

MR. GANESH JAISWAL, S/O- RAMJI PRASAD JAISWAL, R/O- D64/52, G-10, FLAT NO. 303, CHANDRIKA NAGAR COLONY, SIGRA, CHHITUPUR, DISTRICT- VARANASI, STATE- UTTAR PRADESH, PIN CODE- 221010. HAVING EDUCATIONAL QUALIFICATION OF GRADUATION, ALSO HAVING WORKING EXPERIENCE OF MORE THAN 3 YEARS IN SPICE INDUSTRY, NOW HE WANTS TO START HIS OWN SPICE MANUFACTURING UNIT AT- D64/52, G-10, FLAT NO. 303, CHANDRIKA NAGAR COLONY, SIGRA, CHHITUPUR, DISTRICT- VARANASI, STATE- UTTAR PRADESH, PIN CODE- 221010.

3 COST OF PROJECT

A. Fixed Capital Investment			
a. Land	:	0	OWN
b. Workshed	Area Sq.ft	Rate in Rs.	Amt. In Rs.
RAW MATERIALS	200	0.00	0.00
MANUFACTURING AREA	300	0.00	0.00
FINISHED AREA	200	0.00	0.00
DISPATCH AREA	300	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
0	0	0.00	0.00
Total			0.00

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C. Machinery	Qty.	Rate	Amount in Rs.
IMPACT PULVERISER	1	300000.00	300000.00
AUTO. POUCH PACKING MACHINE	1	120000.00	120000.00
WEIGHING MACHINE	2	10000.00	20000.00
SEALING MACHINE	1	30000.00	30000.00
OTHER EQUIPMENTS	1	30000.00	30000.00
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			500000.00

d. Preliminary & Pre-operative Cost :	Rs. 30000.00
e. Furniture & Fixtures :	Rs. 30000.00
f. Contingency/Others/Miscellaneous	Rs. 40000.00
Total Capital Expenditure :	Rs. 600000.00
Working Capital :	Rs. 400000.00
Total Cost Project :	Rs. 1000000.00

3.1 Means of Financing :		
Own Contribution	5%	Rs. 50000.00
Bank Finance	95%	
Term Loan		Rs. 570000.00
Working Capital		Rs. 380000.00
Total		Rs. 950000.00

Margin Money (Govt. Subsidy) From KVIC 35% Rs. **350000.00**

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 @ 10.00%
1st	570000	28500	541500	57000
2nd	541500	114000	427500	54150
3rd	427500	114000	313500	42750
4th	313500	114000	199500	31350
5th	199500	114000	85500	19950
6th	85500	114000	0	8550
7th	0	0	0	0
8th	0	0	0	0

WORKING CAPITAL

Year	Opening Balance	Installment	Closing Balance	Interest @ 10.00%
1st	380000	19000	361000	38000
2nd	361000	76000	285000	36100
3rd	285000	76000	209000	28500
4th	209000	76000	133000	20900
5th	133000	76000	57000	13300
6th	57000	76000	0	5700
7th	0	0	0	0
8th	0	0	0	0

3.3

STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS:

WORKSHED					@ 0.00%
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
MACHINERY					@ 10.00%
Opening Balance	500000	450000	405000	364500	328050
Depreciation	50000	45000	40500	36450	32805
Closing Balance	450000	405000	364500	328050	295245
TOTAL DEPRECIATION					
Workshed	0	0	0	0	0
Machinery	50000	45000	40500	36450	32805
Total	50000	45000	40500	36450	32805

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

Particulars of Product	Rate/	No. of	Amount in Rs.
	Pair/Unit	Pair/Unit	
0			
HALDI POWDER	110.00	9000	990000.00
DHANIA POWDER	110.00	9000	990000.00
CHILLI POWDER	120.00	9000	1080000.00
JEERA POWDER	380.00	9000	3420000.00
0	0.00	0	0.00
0	0.00	0	0.00
0	0.00	0	0.00
Total			6480000.00

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	4536000	5184000	5832000	5832000	5832000

5 Rawmaterials :

Particulars	Unit	Rate/unit	Reqd.Unit	Amount in Rs.
WHOLE HALDI	KG	74.00	9000	666000.00
DHANIA SEED	KG	74.00	9000	666000.00
WHOLE CHILLI	KG	92.00	9000	828000.00
JEERA SEED	KG	200.00	9000	1800000.00
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				3960000.00

5.1 Wages :

Particulars	No. of	Wages	Amount in Rs.
	Worker	Per Month	(Per Annum)
MANAGER	1	14000.00	168000.00
SKILLED OPERATOR	2	13000.00	312000.00
0	0	0.00	0.00
HELPER	2	11000.00	264000.00
PACKAGING	2	10000.00	240000.00
SALES	2	10500.00	252000.00
0	0	0.00	0.00
Total	9		1236000.00

5.2 Repairs and Maintenance :

Rs. 12000.00

5.3 Power and Fuel : Rs. 24000.00

5.4 Other Overhead Expenses : Rs. 10000.00

6 Administrative Expenses :

6.1 Salary			
PROMOTER	1	15000.00	180000.00
0	0	0.00	0.00
0	0	0.00	0.00
	0	0.00	0.00
	0	0.00	0.00
Total	1		180000.00

6.2 Telephone Expenses 4600.00

6.4 Stationery & Postage 4500.00

6.5 Advertisement & Publicity 12000.00

6.6 Workshed Rent 0.00

6.7 Other Miscellaneous Expenses 45000.00
Total 246100.00

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	2772000	3168000	3564000	3564000	3564000
Wages	865200	988800	1112400	1112400	1112400
Repairs & Maintenance	8400	9600	10800	10800	10800
Power & Fuel	16800	19200	21600	21600	21600
Other Overhead Expenses	7000	8000	9000	9000	9000
Administrative Expenses					
Salary	180000	180000	180000	180000	180000
Postage Telephone Expenses	3220	3680	4140	4140	4140
Stationery & Postage	3150	3600	4050	4050	4050
Advertisement & Publicity	8400	9600	10800	10800	10800
Workshed Rent	0	0	0	0	0
Other Miscellaneous Expenses	31500	36000	40500	40500	40500
Total:	3895670	4426480	4957290	4957290	4957290

8 Assessment of Working Capital :

Particulars	Amount in Rs.
Sale	6480000.00
Manufacturing Expenses	
Raw Material	3960000.00
Wages	1236000.00
Repair & Maintenance	12000.00
Power & Fuel	24000.00
Other Overhead Expenses	10000.00
Production Cost	5242000.00
Administrative Cost	246100.00
Manufacturing Cost	5488100.00

Working Capital Estimate :

Element of Working Capital	No of Days	Basis	Amount in Rs.
0	0	Material Cost	0.00
Stock in process	3	Production Cost	52420.00
Finished goods	3	Manufacturing Cost	54881.00
Receivable by	16	Manufacturing Cost	292699.00
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		4536000	5184000	5832000	5832000
		4536000	5184000	5832000	5832000
Manufacturing Expenses					
Rawmaterials		2772000	3168000	3564000	3564000
Wages		865200	988800	1112400	1112400
Repairs & Maintenance		8400	9600	10800	10800
Power & Fuel		16800	19200	21600	21600
Other Overhead Expenses		7000	8000	9000	9000
Depreciation		50000	45000	40500	36450
Production Cost		3719400	4238600	4758300	4754250
Administrative Expenses					
Salary		180000	189000	198450	208373
Postage Telephone Expenses		3220	3680	4140	4140
Stationery & Postage		3150	3600	4050	4050
Advertisement & Publicity		8400	9600	10800	10800
Workshed Rent		0	0	0	0
Other Miscellaneous Expenses		31500	36000	40500	40500
Administrative Cost		226270	241880	257940	267863
Interest on Bank credit @ 10%					
Term Loan		57000	54150	42750	31350
Working Capital Loan		38000	36100	28500	20900
Cost of Sale		4040670	4570730	5087490	5074363
Net Profit Before Tax		495330	613270	744510	757637
Less Tax		0.00	0.00	0.00	0.00
Net Profit		495330	613270	744510	757637

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		495330	613270	744510	757637
Add :					
Depreciation		50000	45000	40500	36450
TOTAL - A		545330	658270	785010	794087
Payments :					
On Term Loan :					
Interest		57000	54150	42750	31350
Installment		28500	114000	114000	114000
On Working Capital					
Interest		38000	36100	28500	20900
TOTAL - B		123500	204250	185250	166250
D.S.C.R = A/B		4.42	3.22	4.24	4.78
Average D.S.C.R					

9.3 PROJECTED BALANCE SHEET :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
LIABILITIES :					
Promoters Capital		50000	50000	50000	50000
Profit		495330	613270	744510	757637
Term Loan		570000	541500	427500	313500
Working Capital Loan		380000	361000	285000	209000
Current Liabilities		0	0	0	0
Sundry Creditors		0	0	0	0
		1495330	1565770	1507010	1330137
ASSETS :					
Gross Fixed Assets :		530000	480000	435000	394500
Less : Depreciation		50000	45000	40500	36450
Net Fixed Assets		480000	435000	394500	358050
Preliminary & Pre-Op. Expenses		30000	22500	16875	12656
Current Assets		380000	361000	285000	209000
Cash in Bank/Hand		635330	769770	827510	763087
Total		1495330	1565770	1507010	1330137

9.4 CASH FLOW STATEMENT :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Net Profit		495330	613270	744510	757637
Add : Depreciation		50000	45000	40500	36450
Term Loan		570000	541500	427500	313500
Working Capital Loan		380000	361000	285000	209000
Promoters Capital		50000	0	0	0
Total		1545330	1560770	1497510	1316587
Total Fixed Capital Invested		600000			
Repayment of Term Loan		28500	114000	114000	114000
Repayment of WC Loan		19000	76000	76000	76000
Current Assets		380000	361000	285000	209000
Total		427500	551000	475000	399000
Opening Balance		0	1117830	2127600	3150110
Surplus		1117830	1009770	1022510	917587
Closing Balance		1117830	2127600	3150110	4067697

9.5 BREAK EVEN POINT AND RATIO ANALYSIS :

Particulars	0 Year	1st Year	2nd Year	3rd Year	4th Year
Fixed Cost		333270	341030	341190	335663
Variable Cost		3757400	4274700	4786800	4775150
Total Cost		4090670	4615730	5127990	5110813
Sales		4536000	5184000	5832000	5832000
Contribution (Sales-VC)		778600	909300	1045200	1056850
B.E.P in %		42.80%	37.50%	32.64%	31.76%
Break Even Sales in Rs.		1941578	1944242	1903770	1852284
Break Even Units		17651	17675	17307	16839
Current Ratio		2.67	1.29	1.09	0.86
Net Profit Ratio		10.92%	11.83%	12.77%	12.99%

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

Place : VARANASI

Date: 8-Jan-21

Prepared by : PMEGP DPR

Full Name : **GANESH JAISWAL**

Signature of the Beneficiary

