

SELECTED PROJECT REPORT ON SELF EMPLOYMENT PROGRAMME (INDIVIDUAL) UNDER (NULM)

FOR

**Assam Urban Livelihood Mission
(ASULMS), Government of Assam**

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Project Report on

BEAUTY PARLOUR / SALOON

PROJECT REPORT ON BEAUTY PARLOUR/SALOON under SEP-I						
HIGHLIGHT OF THE PROJECT						
	Name of the Unit			As per Adhar of MSME		
	Constitution			Proprietorship		
	Name of the Promoter			Trainee with Skill Knowledge on respective Project		
	Proposed Location			Urban/ Semi Urban		
Total Project Investment						
	Fixed Capital			Rs. 1, 25,500.00		
	Working Capital			Rs. 74,500.00		
	Total			Rs. 2, 00,000.00		
	Means of Finance					
	Promoters' Contribution @ 25%			Rs. 50,000.00		
	Bank Loan @ 75%			Rs.1, 50,000.00		
	Total			Rs. 2, 00,000.00		
FINANCIAL ANYLASIS						
	Loan Repayment Period		05 Years			
	Percentage of Profit on Total Investment:		92.56 %			
	Percentage of Profit on Total Sales		15.52%			
	BEP (on Sales)	1 st year	2 nd year	3 rd year	4 th year	5 th year
		57.89%	49.55%	46.47%	42.03%	40.87%
	Projected Yearly Profit (Rs, 000)	1 Year	02 Year	03 Year	04 Year	05 Year
		99.43	142.83	185.83	228.55	233.84
	Average DSCR		1:4.04			
	Debt Equity Ratio:		3:1			

1. INTRODUCTION:

The urge to look beautiful has always been there in women. But recent trend is such that men are also becoming conscious about their look. Earlier natural herbs were used to look beautiful but with modernization, came make up and beauty parlour culture. Beauty parlours have not only given women a self-employment opportunity but also have satisfied their urge to look beautiful. Though men and women have exclusive beauty parlours, these can be established under one roof but with different segments altogether.

The clientele of the beauty parlour would include two divisions, one for men and the other for women. Women clientele would include young girls, working women and housewives who go to beauty parlour at least once a month. Bridal make-up and personalized services for special occasions also enhance business of beauty parlours. Men clientele would include young boys and working men. Besides training other women in the profession could also be yet another source of income.

2. BASIS AND PRESUMPTION:

- The unit will remain open for 8 hours a day for 300 working days in a calendar year.
- The price of raw materials and equipments is as per present market price.
- Non-refundable deposits, feasibility study fees, trial production, establishment expenses are considered under pre-operative expenses.

3. PROJECT COST ESTIMATES & MEANS OF FINANCE:

- FIXED CAPITAL**
(Land & Building):

Rental basis

Shed of 1200 sq.ft area will be served the purposes, a monthly rent of which would be approximately Rs. 5,000.00.

• Equipments:				
SlNo	Particulars	No.	Cost (Rs.)	Amount (Rs.)
1	Saloon Chair	4	3,000.00	12,000.00
2	Hydro Dryer	1	6,000.00	6,000.00
4	Massage Machine	1	5,000.00	5000
6	Mirrors	4	2,000.00	8,000.00
8	Shampoo station chairs	2	6,500.00	13,000.00
11	Wax Heater	3	1,000.00	12,000.00
12	Hair Dryer	2	1,500.00	3,000.00
13	Cutting Scissor	5	500.00	2,500.00
16	Facial Bed	2	6,000.00	12000.00
17	Cutting Comb	6	1,500.00	9,000.00
18	Brushes	6	400.00	2,400.00
19	Facial Gown	3	1,000.00	3,000.00
20	Crochet	4	500.00	2,000.00
21	Others accessories	N/A	N/A	5,000.00
	TOTAL			94,900.00

• Other Fixed Assets:		
SINo	Particulars	Amount (Rs.)
1.	Electrification	15,000.00
2.	Office Furniture	6,000.00
3.	Office Equipments	5,000.00
	TOTAL	Rs.26, 000.00

• Preliminary & Pre-operative Expenses:		
SINo	Particulars	Amount (Rs.)
1.	Market survey	1,000.00
2.	Travelling & Conveyance	1,000.00
3.	Misc. Expenses/ Legal Expenses	3,000.00
	TOTAL	Rs.5, 000.00

• Total Fixed Capital:		
SINo	Particulars	Amount (Rs.)
1.	Machines & Equipments	94,900.00
2.	Fixed Assets	26,000.00
3.	Preliminary & Pre-operative Expenses	5,000.00
	TOTAL	1, 25,500.00

• WORKING CAPITAL:			
Raw Material & Consumables (Per Month):			
Sl.No.	Particulars	Qty.	Amount (Rs.)
1.	Different types of Cosmetics	LS	7,000.00
2.	Make-Up Kit	2	8,000.00
3.	Hair Colour	10	2,000.00
4.	Bleaching Materials	LS	1,500.00
5.	Wax Materials	LS	2,000.00
6.	Hair Crème	LS	2,000.00
7.	Massage Oil	LS	2,000.00
8.	Different Facials	LS	3,000.00
9.	Perming Gel	LS	2,000.00
10.	Different Shaving Cream	LS	2,000.00
11.	Different Hair Gel	LS	2,000.00
12.	Different Henna Powder	LS	2,000.00
13.	Different Shampoos	LS	2,000.00
14.	Others	LS	2,500.00
	TOTAL		Rs.40, 000.00

• Manpower (Per Month):				
Sl no	Personnel	No.	Salary	Amount (Rs.)
1.	Supervisor (Self)	1	4,500.00	4,500.00
2.	Beautician (Self)	1	6,000.00	6,000.00
3.	Trainee	1	4,000.00	4,000.00
4.	Assistant (Trainee)	1	2,500.00	2,500.00
			TOTAL	Rs.17, 000.00

• Utilities (Per Month):		
Sl no	Particulars	Amount (Rs.)
1.	Electricity	2,000.00
2.	Water	500.00
	TOTAL	Rs.2, 500.00

• Administrative Expense (Per Month):		
Sl no	Particulars	Amount (Rs.)
1.	Rent	5,000.00
2.	Postage & Stationery	1,000.00
3.	Insurance	2,000.00
4.	Repair & Maintenance	1,000.00
5.	Contingency	2,000.00
6.	Misc. Expenses	2,000.00
	TOTAL	Rs.13, 000.00

• Total Working Capital:		
Sl no	Particulars	Amount (Rs.)
1.	Raw Material	36,500.00
2.	Manpower	17,000.00
3.	Utilities	2,500.00
4.	Administrative Expenses	13,000.00
	TOTAL	Rs.69, 000.00

• Working Capital Required:			
Slno	Particulars	Stock Period	Amount (Rs.)
1.	Raw Material	15 days	24,000.00
2.	Operating Expenses	1 Month	32,500.00
3.	Bills Receivables	05 Days	18,000.00
	TOTAL		74,500.00

SL	• Total Project Cost:	Amount (Rs)
A	Fixed Capital	1, 25,500.00
B	Working Capital Requirement	74,500.00
	Total:	2, 00,000.00

**Means of Finance: (Debt Equity: 3:1)
Under SEP- I**

	Amount (Rs)
1 Promoter's Contribution (25%)	50,000.00
2 Bank Loan under (75%)	1, 50,000.00
TOTAL	2, 00,000.00

(Interest subsidy @ 7% pa on loan amount under National Urban Livelihoods Mission (NULM))

ANNEXURE - I

SALES REALIZATION

First Year:

S/no	Particulars	Number of persons (PM)	Rate	Amount (Rs.) (PM)
1.	Threading	30	100.00	3,000.00
2.	Manicure	30	100.00	3,000.00
3.	Pedicure	25	100.00	2,500.00
4.	Head Massage	30	120.00	3,600.00
5.	Hair Bleaching	30	150.00	4,500.00
6.	Arm Bleaching	10	200.00	2000.00
7.	Face Bleaching	30	200.00	6000.00
8.	Stomach Bleaching	05	150.00	750.00
9.	Waxing	10	300.00	3,000.00
10.	Facial	20	450.00	9,000.00
11.	Hair Style	25	150.00	7,500.00
12.	Synthetic Dye	10	100.00	1,000.00
13.	Bridal make up	05	5000.00	25,000.00
14.	Hair Cutting	40	100.00	4,000.00
16.	Make up	4	2000.00	8,000.00
	TOTAL			82,850.00
	Annual Sales		9, 94,200.00	

ANNEXURE - II

LOAN REPAYMENT SCHEDULE @12 % ANNUALLY

(Rs. In Thousands)

ITEM	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Repayment Principal	30.00	30.00	30.00	30.00	30.00
Interest @12% PA	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	-

ANNEXURE-III

DEPRECIATION SCHEDULE @ 15 %

(Rs. In Thousands)

WRITTEN DOWN VALUE METHOD:

Year	Total Fixed Asset	Amount (Rs.)
WDB at the beginning of the year	125.25	125.25
Depreciation	18.75	18.75
First Year WDB	106.50	106.50
Depreciation	15.98	15.98
Second Year WDB	90.52	90.52
Depreciation	13.58	13.58
Third Year WDB	76.94	76.94
Depreciation	11.54	11.54
Fourth Year WDB	65.40	65.40
Depreciation	9.80	9.80
Fifth Year WDB	55.60	55.60
Depreciation	8.34	8.34

ANNEXURE-IV

COST & PROFITABILITY ESTIMATES:

(Rs. In Thousands)

Item/Year	1	2	3	4	5
Utilization	50%	55%	60%	65%	65%
Sales Realization	994.00	1093.00	1193.00	1292.00	1292.00
Expenditure					
Raw Material	438.00	482.00	526.00	569.00	569.00
Operating Expense	390.00	405.00	421.00	437.00	437.00
Cost of Goods Sold	828.00	887.00	947.00	1006.00	1006.00
Operating Profit	166.00	206.00	246.00	286.00	286.00
Depreciation	18.75	15.98	13.58	11.54	9.80
Interest	18.00	14.40	10.80	7.20	3.60
PAID	129.25	175.62	221.62	267.26	272.60
Marketing Expense @3% on Sales	29.82	32.79	35.79	38.76	38.76
Net Profit	99.43	142.83	185.83	228.50	233.84
Cash Inflow	118.18	158.81	199.41	240.04	243.64

ANNEXURE-V

DEBT-SERVICE COVERAGE RATIO: **(Rs. In Thousands)**

Year	01	02	03	04	05
A. Income					
Net Profit	99.43	142.83	185.83	228.50	233.84
Depreciation	18.75	15.98	13.58	11.54	9.80
Interest	18.00	14.40	10.80	7.20	3.60
Total	104.12	138.14	172.14	205.16	205.16
B. Commitment					
Principal	30.00	30.00	30.00	30.00	30.00
Interest	18.00	14.40	10.80	7.20	3.60
Total	48.00	44.40	40.80	37.20	33.60
DSCR	2.17	3.11	4.21	5.08	5.63

Average DSCR= 1:4.04

ANNEXURE-VI

CALCULATION OF SIMPLE PAY BACK PERIOD **(In Rs.Thousand)**

Year	Cash Outflow	Cash Inflow	Cumulative C.I
00	200.00	-	-
01	-	86.12	86.12
02	-	123.74	209.86
03	-	161.34	371.20
04	-	197.96	569.16
05	-	201.56	770.72

Simple Payback Period of the project is 2.0Years

ANNEXURE-VII

BREAK EVEN POINT **(Based on 3th Year of operation)** **(Rs. In Thousands)**

Sl					
Year	1	2	3	4	5
Capacity	50	55	60	65	65
A. Sales	994	1093	1193	1292	1292
B. Variable Cost					
(i)Raw materials	438	482	526	569	569
(ii)Variable Overheads	234	243	253	262	262
Total (B)	672	725	779	831	831
C. Contribution:	322	368	414	461	461
D. Fixed Cost					
(i)Depreciation	18.75	15.98	13.58	11.54	9.80
(ii) Interest	18.00	14.40	10.80	7.2	3.6
(iii) Fixed Overheads	140.00	152.00	168.00	175.00	175.00
Total (D)	176.75	182.38	192.38	193.75	188.4
BEP	57.89%	49.55 %	46.47%	42.03%	40.87 %

ANNEXURE-VIII

PERCENTAGE OF PROFIT **(Based on 3rd Year of Operation)** **(Rs. In Thousands)**

$$\begin{aligned}\text{On Total Sales} &= \frac{\text{Net Profit X 100}}{\text{Total Sales}} \\ &= \frac{185.13 \times 100}{1193.00} \\ &= 15.52 \%\end{aligned}$$

$$\begin{aligned}2.) \text{ On Total Investment} &= \frac{\text{Net Profit X 100}}{\text{Total Investment}} \\ &= \frac{185.13 \times 100}{200.00} \\ &= 92.56 \%\end{aligned}$$

Project Report on

E - RICKSHAW

PROJECT REPORT ON E- RICKSHAW , under SEP-I		
HIGHLIGHT OF THE PROJECT		
	Name of the Unit	-----
	Constitution	Proprietorship
	Name of the Promoter	Trainee with Skill Knowledge on respective Project (Driving)
	Proposed Location	Urban/ Semi Urban
Total Project Investment		
	Fixed Capital	Rs. 1, 63,000.00
	Recurring Expenditures (One week)	Rs. 6,000.00
	Total	Rs. 1, 69,000.00
	Yearly Net Profit:	Rs. 1, 42,000.00
	Means of Finance	
	Promoters' Contribution @ 25%	Rs. 42,375.00
	Bank Loan @ 75%	Rs.1, 27,125.00
	Total	Rs. 1, 69,000.00
FINANCIAL ANALYSIS		
	Loan Repayment Period	04 Years
	Percentage of Profit on Total Investment:	92.56 %
	Percentage of Profit on Total Sales	15.52%
	BEP (on Sales)	43.57%
	Pay Back Period	1.2 Years
	Debt Equity Ratio	3:1

PROJET ON E- RICKSHAW

1. INTRODUCTION

The E-rickshaw is an important means of transportation contributing to the huge percentage in public transport. With a need for a motorized system of transportation, the rickshaw has evolved over the years. It has evolved from hand-pulled rickshaw to electric rickshaw that is e-rickshaw. It is a cheap and environment-friendly source of transport in the times of urbanization and when pollution rates are alarmingly high. E-rickshaw is slowly becoming more popular in some cities in India. It can be referred to as the best option for pocket-friendly transportation. Still, the e-vehicle market share is less than 1 percent. Adding to this it has become a highly dependable mode of communication in the years to come and has established itself as a lucrative profession choice for people of rural India or people in cities belonging to the low-income category. "Petrol and diesel are past , e-rickshaw is the future "Thus observing the shift towards technology with more efficiency and being eco-friendly that is the "e-technology " and with taking a relook on past, going with present, socio-economic impact of e-rickshaw and giving a thought for future study of this paper is done in different manner.

The Rickshaw is an important means of transportation contributing to the huge percentage in public transport. With a need for motorized system of transportation the rickshaw has evolved over the years. It has evolved from hand pulled rickshaw to electric rickshaw that is e-rickshaw. It is a cheap and environment friendly source of transport in the times of urbanization and when pollution rates are alarmingly high. Study of socio-economic impact of e-rickshaw on the industry and society is done which includes the present system, its structure and also the earning data with some statistics is taken into consideration. Along with that environmental impact are also given a view .Some of the government initiatives and laws are also been highlighted- E rickshaw with its evolution resulting features with some issues are also given weight age in the study. E-rickshaw is slowly becoming more popular in some cities of India. It can be referred as a best option for a pocket friendly transportation. Still e-vehicle market share is less than 1 percent. Adding to this it has

become a highly dependable mode of communication in the years to come and has established itself as a lucrative profession choice for people of rural India or people in cities belonging to low income category. "Petrol and diesel are past, e-rickshaw is the future" Thus observing the shift towards technology with more efficiency and being eco-friendly that is the "e- technology " and with taking a relook on past , going with present, socio-economic impact of e-rickshaw.

2. TECHNICAL SPECIFICATION OF E-RICKSHAW

Parameters	Specifications
Motor type	DC series excitation brushless
Maximum overall dimensions	2.8m x 1m x 1.8m
Motor efficiency	Motor efficiency 85 % or above
Motor efficiency 85 % or above	4 passenger + driver
Max power of motor	2KW
Maximum speed (Unlade Condition)	25 km/hr
Maximum load of luggage	40 kg
Battery Voltage	48V Battery capacity
Battery capacity	80Ah
Charge voltage	220 V(50Hz)
Transmission Mode Gear Range	85 km(minimum)
Validity of e-rickshaw driving license	3 Years
Technical Parameters	
Mean Values Motor Power	850-1950 W
Battery voltage	48V
Single battery capacity	80-120 Ah
Maximum load capacity	300-450 kg
Vehicle weight (approximate)	215 kg(with battery)
Maximum speed	33 kmph
Charging time	4-8 Hrs
Seating capacity	4+1 people
Ground clearance	180-300 mm

3. MARKET POTENTIALITY OF E RICKSHAW

Beginning from human-powered cycle rickshaws to auto-rickshaws, era is now drifting towards most recent modification E-rickshaws. These battery operated three wheelers are undoubtedly an integral part of transport. E-Rickshaws dovetail beautifully as the last mile public conveyance with zero pollution in this entire

equation. E-rickshaws approved by the Union Ministry of Road Transport and Highways have a maximum width of 1 metre and maximum length of 2.8 meters and are permitted to carry four passengers. Urbanization is at its peak in India. The introduction of Metro in the last decade has made commuting easier for longer distances. However, e-rickshaw can provide last mile connectivity to the passengers.

4. PROJECT COST ESTIMATES & MEANS OF FINANCE:

• Capital Investment:		
A	Fixed Capital;	
i	Garage: (5 m X 5 m = 25Sq Mtrs. @ 700/- per sqm	17,500.00
ii	Cost of E-Rickshaw:	120,000.00
iii	Extra Battery	7,000.00
iv	Battery charging device	7,000.00
v	Price escalation, freight, contingencies, preoperative @ 10% of cost of vehicle	12,000.00
vi	Total:	1,63,500.00

• Manpower		
i	Driver (Self)	6000.00

• Other Expenditures Per Month		
i	Electricity Cost @ Rs2/- Per Km(daily on road approximately 200 Km Rs. 400/- daily X 25 days	10,000.00
ii	Repairing & Maintenance @ Rs..1/- Per Km X 25 days * 200 Km daily	5,000.00
iii	Misc. Expenditures (Parking fess, taxes, octopi)	2,000.00
	Total:	17,000.00

• Total Investment		
A	Total Fixed Capital	1,63,000.00
B	recurring expenditures for one week	6,000.00
C	Other Expenditures	
	Total:	1,69,500.00

• Sources of Finance		
A	75% Loan from Financial	1,27,125.00
B	25% Own Contribution	42,375.00
	Total:	1,69,500.00
	(7% interest subsidy on loan amount under ANULM, Government))	

• REVENUE: E - Rickshaw will operate mainly in urban, Semi Urban or in Rural area in short distance, where other road public communication is not available, its operational area is minimum of two to five Km. The proposed E-Ricksw's operational area is 2-5 KM, hardly 5 to 10 hrs Journey. Total daily on roads 30 KM	
Daily 30 KM trip : Average passenger 03 per X Rs.10/-X 25 trip = Rs.1500/- per day	
Monthly Revenue Rs.1500/- X 25 working days =	Rs. 37,500.00
Yearly Revenue:	Rs. 4,50,000.00

• PROFITABILITY			
			Amount
A.	Yearly Revenue		4,50,000.00
B	Expenditures :		
	Manpower:	72,000.00	
	Electricity Cost	1,20,000.00	
	Maintenance cost/Miscellaneous	84,000.00	
	Depreciation (straight line method)	32,000.00	
C	Total Expenditures		308,000.00
D	Gross Profit		2,26,000.00
E	Interest on Loan on Rs 1,27,125/- @ 12 %		15,255.00
F	Net Profit		1,42,000.00
G	Cash Flow		1,74,000.00
	FINANCIAL ANYLASIS		
G	Payback period:		1.20 months
H	BEP		
	Fixed Cost		
	Fixed Overheads		62,400.00
	Depreciation		32,000.00
	Interest @ 12% Per annum		15,255.00
I	Total:		109655.00
	Fixed Cost X100/Fixed Cost + Net profit		
	Rs.109655 X100/Rs.251655.00		43.57% on Sales
J	By Return of (Yearly)		Rs,196875/-

((Interest subsidy @ 7% pa on loan amount under National Urban Livelihoods Mission (NULM))

Project Report on

GROCERY SHOP

PROJECT ON GROCERY SHOP (Under SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	M/S(As per Udyog Adhar Registration)				
I	CONSTITUTION	PROPRIETORSHIP				
II	PROMOTER	Trainee with Skill Knowledge on respective Project				
III	PROPOSED LOCATION	URBAN/SEMI URBAN AREA				
B	TOTAL PROJECT INVESTMENT					
I	FIXED CAPITAL	Rs.41,5000.00				
II	WORKING CAPITAL	Rs.1,58,500.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED YEARLY PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		55.42	84.26	113.10	142.94	146.54
BESIDES THE NULM, GOVT. OF ASSAM PROVIDED NECESSARY EQUITY SUPPORT						
C	FINANCIAL ANYLASIS					
I	PERCENTAGE OF PROFIT ON SALES				5.79%	
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT				47.93%	
III	BEP				31.29%	
IV	AVERAGE DSCR				1:3.43	
V	DEBT EQUITY RATIO				3:1	
VI	LOAN REPAYMENT PERIOD				05 Years	

1. Introduction: The grocery business in India is distinctive in many ways, primarily due to the diversity of consumers and the unique distribution models of the retail sector. From mom and pop stores to giant supermarkets to online grocery stores, the grocery business in India operates across channels. However, most of India's grocery business happens through the unorganized sector, which mainly comprises of small stores, also known as kiranas. There are over 12 million small stores in India and account for over 90% share of the Indian F&G market, which is predicted to reach USD 810 Billion by 2020.

Indians have traditionally relied on mom and pop stores for their monthly food & grocery needs. These stores have a personal connection with their customers and are well versed in customer preferences, which in turn enables them to stock locally relevant products. Indians prefer buying their monthly supplies from these local stores for various reasons such as proximity, availability of credit, and the option to return/exchange products...

Globally, India is the sixth-largest grocery market and has a humongous potential for growth due to the rising population as well as disposable incomes. The Indian grocery market, which accounts for 69% of India's total retail market, offers plenty of opportunities to retailers. Many retail players have tried tapping into this potential without substantial results. The local retailers still the epicentre of Indian grocery business with 90% of distribution under its belt. Even as retail giants battle against each other to become the consumer's habit when it comes to buying grocery, the small stores have held their ground.

In Assam mainly in Urban area Grocery shop keep various stores to satisfied customers according to their needs

2. Requirement of grocery items per week, per family members in urban areas is as follows:

Sl	List	Quantity
	Sugar	1 Kgs
	Turmeric powder	100 grm
	Jaggery	½ kgs
	Rice	05 Kgs
	High Quality Rice	1 kgs
	Basmati Rice	1 kgs
	flour	2 kgs
	Maida	1 Kgs
	Besan	½ Kgs
	Tumeri	½ kgs
	Red Chilly	¼ Kgs
	Bread	1 pes
	Packet items Biscuit	04 pkt
	Butter	01 pes
	Milk Packet	02 Litre

3. Basis And Presumptions:

- The project is based on single shift basis and 300 days of working schedule in a Year, the working hrs per day is 10/12 hours a day, 25 days in a month.
- The cost of equipment / materials indicated refer to a particular make and the Prices are approximate to these prevailing at the time of preparation of the profile
- Non- refundable deposits, project report preparation fees etc are considered under pre- operative expenses.
- Interest on total investment has been calculated @ 12%per annum. (7%, Interest subsidy on loan will provided by ASURM, Govt of Assam.)
- Depreciation has been taken on straight line method
- Manpower & Administrative expenditure has been calculated as per capacity Utilisation.

4. PROJECT COST ESTIMATES AND MEANS OF FINANCE:

FIXED CAPITAL ESTIMATES:

- **Land & Building:** The promoter has taken a room on rent for the proposed project against monthly rent of Rs. 4000 (Two thousand) The room size is around 600 square feet which will be repaired with the materials available locally . The showroom will be a well- ventilated covered hall, and will also include rooms for storing raw materials, finished product, and cash counter.

• Total Fixed Capital:			
Sl. No	Particulars	Number /unit Price (Rs)	Amount (Rs)
1.	Furniture's	--	15,000.00
2.	Electrification	--	4,000.00
3.	Decoration	--	5000.00
4.	Misc. Fixed Asset		5000.00
	Other Miscellaneous	01	2500.00
	Fridge		10,000.00
	Total		41,500.00

- WORKING CAPITAL ESTIMATES:**

Consumables Stores for Sale:

Sl	Items	Qty		Amount
	Highly perishable items			
	Biscuits (different brand)	3 Doz		500.00
	Potato	50 kgs bags		1500.00
	Bread/Bakery items local brand	5 doz		350.00
	Onion	50 kgs		1500.00
	Egg	1 cartoon		1800.00
	Soup & caned products	2 Doz		500.00
	Butter(Small & big size)	10 pieces		2500.00
	Non Perishable items			
	Rice(different qualities) 04 different qualities	25 kgs each		4000.00
	Joha Rice	15 kgs		780.00
	Basmati Rice	05 pkt		450.00
	Parboiled Rice	25 kgs		875.00
	Soup & Caned Products.	05 doz		100.00
	Frozen Food	2 doz		250.00
	Spices Pkt	2 doz		250.00
	Local Spices (turmeric, Jaluk,)	02 ks each		450.00
	Dry Chilly, long, tezpata etc			1000.00
	Dairy, cheese	10 pkt		350.00
	Sugar	50 kgs		2400.00
	Dal (three varieties)	50 kgs		7,500.00
	Atta (1 kgs /2 Kgs)	2 Doz		950.00
	Maida	2 Doz		960.00
	Rice Power	05 pkt		375.00
	Besan power (paket)	05 kgs		460.00
	misc items			20,000.00
	Total:			49,800.00

<ul style="list-style-type: none"> Manpower (per Month) 			
Sl No	Personnel's	Nos. Salary (Rs)	Amount (Rs)
1.	Manager (self)	1 Nos	Self
3.	Helper	1 Nos @ Rs.5000/-	5,000.00
	Total		5000.00

• Administrative Expenses (Per Month) :		
Sl No	Description	Amount (Rs.)
1.	Utility (Electricity / Water	800.00
2.	Rent /Office Stationary	4,000.00
3.	Travelling Expenses	500.00
4.	Advertisement /Publicity/packaging	700.00
5.	Insurance	500.00
	Total	6,500.00

• Total Working capital required			
Sl No.	Description	Stock Period	Amount (Rs.)
1.	Consumable stores for sale	-----	1,48,500.00
2.	Manpower	30 Days	5,000.00
3.	Administrative Expenses	30 Days	5,500.00
	Total		1,58,500.00

• Total Capital Investment of the project :		
A	Total Fixed Capital	41,500.00
B	Working Capital	1,58,500.00
	Total:	2,00,000.00

• Means of Finance		
	Promoters Contribution:	50,000.00
	Loan from Bank	1,50,000.00
		2,00,000.00
	(Besides 7% Subsidy on Loan under SEP-I under NULM, Govt. of Assam)	

• Projected Sales Realisation: (Expected sale of Consumable stocks:)			
	Projected daily Sales	Amount	approximately average margin 10.68%
Projected daily sales of stock	Rs 6000/-	6,000.00	640.00
Projected monthly sales of stock	-----	1,50,000.00	16,000.00
Projected Yearly sales turn over	-----	1,80,000.00	1,92,000.00

ANNEXURE-IX

COST PROFITABILITY STATEMENT

(Rs .In Thousands '000)

	Item /Year	1	2	3	4	5
A	Capacity Utilisation	50%	60%	70%	80%	90%
B	Sales turn over	192.00	230.40	268.80	307.20	345.60
C	Expenditures					
	Manpower	60.00	65.00	69.00	72.00	72.00
	Administrative Expenses	66.00	70.00	75.00	80.00	80.00
D	Total Operating Expenses(Total of C)	126.00	135.00	144.00	152.00	152.00
E	Operating Profit	66.00	95.40	124.80	156.14	156.14
F	Depreciation (straight line method))	6.00	6.00	6.00	6.00	6.00
G	Interest	18.00	14.40	10.8	7.20	3.60
H	Net Profit (E-F-G))	55.42	84.26	113.10	142.94	146.54
K	Cash Flow	61.42	90.26	119.10	148.94	152.54

ANNEXURE-X

REPAYMENT SCHEDULE

Interest rate @ 7%

(Rs. In Thousands, 000)

Year	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Principal	30.00	30.00	30.00	30.00	30.00
Interest @ 12% P/A	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	NIL

ANNEXURE-XI

DEBT-SERVICE COVERAGE RATIO

(Rs In Thousand '000)

Particulars	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>	<u>Fifth year</u>
A. INCOME					
Net Profit	55.42	84.26	113.10	142.94	146.54
Depreciation	6.00	6.00	6.00	6.00	6.00
Interest	18.00	14.40	10.8	7.20	3.60
Total	79.42	104.66	129.90	156.14	156.14
B. COMMITMENT					
Principal	30.00	30.00	30.00	30.00	30.00
Interest	18.00	14.40	10.8	7.20	3.60
Total	38.00	34.40	40.80	37.20	33.60
DSRC	2.09	3.04	3.18	4.20	4.65
Average DSCR	1:3.43				

ANNEXURE - XII

BREAK –EVEN ANALYSIS

A.FIXED COST		
Depreciation	6000.00	
Interest	18,000.00	
Fixed administrative overhead	12500.00	
Fixed manpower	15,000.00	
TOTAL	51,500.00	
B.TOTAL OF NET PROFIT⊗ 3 rd Year of Operation)	1,13,100.00	
BEP	Fixed Cost X100/ Fixed Cost + Net Profit	
	51,500X 100/ 51,500 + 113,100	
	31.29% (on Sales)	

ANEXURE - XIII

RETURN ON INVESTMENT

(Third Year of Operation)

<u>(a)Return on Sales Ratio:</u>	<u>Net Profit X100/ Total Sales</u> <u>Rs. 1,13,100.00 X 100.00/ Rs.2,05,420</u> <u>=7.67 %</u>
<u>(b) Return on Total Investment</u>	<u>Net Profit X100/ Total Investment</u> <u>Rs. 102610.00 X 100.00/Rs. 2,00,000.00</u> <u>=51.31%</u>

Project Report on

RETAIL STATIONERY SHOP

PROJECT ON STATIONERY SHOP (Under SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	M/S(As per Udyog Adhar Registration)				
I	CONSTITUTION	PROPRIETORHIP				
II	PROMOTER	Trainee with Skill Knowledge on respective Project				
III	PROPOSED LOCATION	URBAN/SEMI URBAN AREA				
B	TOTAL PROJECT INVESTMENT					
I	FIXED CAPITAL	Rs.41,5000.00				
II	WORKING CAPITAL	Rs.1,58,500.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		55.42	84.26	113.10	142.94	146.54
C	FINANCIAL ANYLISIS					
I	PERCENTAGE OF PROFIT ON SALES				5.79%	
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT				47.93%	
III	BEP				31.29%	
IV	AVERAGE DSCR				1:3.43	
V	DEBT EQUITY RATIO				3:1	
VI	LOAN REPAYMENT PERIOD				05 Years	

RETAIL STATIONERY SHOP

1. Introduction:

Stationery items like notebooks, exercise books, logbooks, pen, pencil, high lighter, marker, sharpener, file, folder, papers, eraser, stapler, items required for various project, pencil box etc. are compulsory items for students. The stationery business is a customer's driven. The Stationery has historically means a wide range materials, papers, and official supplies, writing implements, greeting cards, glue, pencils case etc.

2. Market Potential:

In the global market in writing instruments is estimated about USD 38 billion of which global pen market accounts for nearly USD 30 billion. In India market consists of around 15 largescale, 100 medium scale, and 1000 small scale manufacturing units. These units have a combined production capacity of over 10 million pieces a day. About 80% of revenue of the pen industries in India comes with a price range of up to Rs. 15/-. A small percentage of pens is priced in the range of Rs. 100/- to Rs.300/- and miniscule of the market is contributed by the super premium segments in which the price tag goes high as Rs. 1,00,000/-or more. While the market for lower price range (up to Rs. 15/-) is growing a rate of 7% to 8% annually, the market for the pen is growing at 8% to 10%. Besides the global Stationery products market size was valued at USD 90.6 billion in 2018 and expecting to expand at 5.1% over the forecast period. Growing literacy rate across the country and the increasing numbers of youth inclining towards higher education are among the prominent factor for the market growth. In India the stationery industry is worth Rs. 4000 core, comprising of wide varieties of products and categories. It can right be classified in *to paper products, writing instruments, computers stationeries, school stationery, and office stationery*. Though the Indian stationery industries are dominated by the local stationery players, and a large numbers of players are now entering in the industry.

In India, major demand for stationery products is generated from education sector due to increasing enrolment of students in schools and higher educational institutions. Further, growing e-commerce industry in the country is also contributing to rising sales of stationery products. Office segment is the second highest consumer of stationery products and is anticipated to register healthy growth during the forecast period due to growing demand for stationery products in the service sectors. Amongst all, paper stationery accounted for the

major revenue share in the overall India stationery market. Exercise notebooks, copier paper and premium paper stationery are the key revenue generating segments. Furthermore, exercise notebook segment has captured highest share in paper stationery market. Amongst all the regions, the Northern region accounted for highest revenue share in 2017. Market is expected to flow on account of growing youth population and literacy rate across the country. In large offices you often have a stationery cupboard you can pull stuff from. In your home or small office you need to think ahead.

3. Stationery stores for sale

- Pens – blue, black, red
- Highlighter Permanent marker (Text / Sharpie)
- Pencil and pencil sharpener
- Colour pencils
- Colour pens
- Colour markers
- Eraser
- Correction tape / fluid / Liquid Paper
- Mechanical pencil and spare leads
- Plain paper (for printer)
- Notebooks, ruled paper, binder books
- Scrapbook, art book
- Ruler
- Glue
- Sticky tape + dispenser
- Packing tape + dispenser
- Bulldog / Fold back clips
- Stapler and staples
- Rubber bands
- Paper clips
- Hole punch: 2 hole, 3 hole, 4 hole
- Drawing pins
- Plastic file, paper file
- Manila folders
- Storage pockets
- Arch folders: 2 ring? 3 ring? 4 ring?
- Folder divider

4. BASIS AND PRESUMPTIONS:

- The project is based on single shift basis and 300 days of working schedule in a Year, the working hrs per day is 10/12 hours a day, 25 days in a month.
- The cost of equipment / materials indicated refer to a particular make and the Prices are approximate to these prevailing at the time of preparation of the profile
- Non- refundable deposits, project report preparation fees etc are considered under Pre- operative expenses.
- Interest on total investment has been calculated @ 12%per annum. Besides 7% interest subsidy
- Depreciation has been taken on straight line method
- Manpower & Administrative expenditure has been calculated as per capacity utilisation.

5. ROJECT COST ESTIMATES ANDMEANS OF FINANCE: FIXED CAPITAL ESTIMATES:

5.1 Land & Building: The promoter has taken a room on rent for the proposed project against monthly rent of Rs. 4000 (Two thousand) the room size is around 600 square feet which will be repaired with the materials available locally. The showroom will be a well- ventilated covered hall, and will also include storing Of consumable materials with cash counter.

• Total Fixed Capital:			
Sl. No	Particulars	Number /unit Price (Rs)	Amount (Rs)
1.	Stores Furniture's (Racks)	--	25,000.00
2.	Electrification	--	4,000.00
3.	Front Rack	--	5000.00
4.	Misc. Fixed Asset		7,500.00
	Total		41,500.00

- WORKING CAPITAL ESTIMATES:**

Consumables Stores for Sale:

Sl	Items	Consumption	Amount
	Paper & Paper products		
	Exercise Books of various size (plain, rolled, drawing books, computer printing paper, full scrape papers , colour paper, drawing sheet, Text Books etc.	High Sale Item	
	Writing instruments		
	Writing instruments(pen- blue, black, red, green,- highlighter, permanent marker, verities grade of pencil, colour pencil, etc.	High Sale Item	
	Computer Stationeries		
	computer paper, pen drive, computer cover etc.	Low Sale Item	
	School Stationeries:		
	sharpener, Erase, Mechanical pencil, Correction tape, Scrapbook, spare leads, Scrapbook, art book, Ruler, Glue etc.	Medium Sale Item	
	Office Stationeries.		
	Notebooks, ruled paper, binder books, Sticky tape + dispenser, Packing tape + dispenser, Bulldog / Fold back clips, Stapler and staples, Rubber bands, Paper clips, Hole punch (2 hole, 3 hole, 4 hole), Drawing pins, Plastic file, paper file, Manila folders, Storage pockets, Enveloped (different size), Arch folders (2 ring, 3 ring, 4 ring), Folder divider etc.	High Sale Item	
	Total		Rs. 1,48,500.00

Manpower (per Month)			
Sl No	Personnel's	Nos. Salary (Rs)	Amount (Rs)
1.	Manager (self)	1 Nos	Self
3.	Helper	1 Nos @ Rs.5000/-	5,000.00
			5000.00

• Administrative Expenses (Per Month)		
Sl No	Description	Amount (Rs.)
1.	Utility (Electricity / Water	800.00
2.	Rent /Office Stationary	4,000.00
3.	Travelling Expenses	500.00
4.	Advertisement /Publicity/packaging	700.00
5.	Insurance	500.00
		6,500.00

• Total Working capital required			
Sl No.	Description	Stock Period	Amount (Rs.)
1.	Consumable stores for sale	-----	1,48,500.00
2.	Manpower	30 Days	5,000.00
3.	Administrative Expenses	30 Days	5,500.00
			1,58,500.00

• Total Capital Investment of the project :		
A	Other Fixed Asset	41,500.00
B	Working Capital	1,58,500.00
	Total:	2,00,000.00

• Means of Finance		
	Promoters Contribution:	50,000.00
	Loan from Bank	1,50,000.00
		2,00,000.00
	(Besides 7% Subsidy on Loan under SEP-I under NULM, Govt. of Assam)	

• Projected Sales Realisation: (Expected sale of Consumable stocks:)		
	Stock Sales	Average margin on sales 16% on sales volume. (amount)
Projected daily average Sales	4000/-	Rs. 640.00
Projected monthly average Sales	1,00,000.00	Rs. 16,000.00
Projected Yearly average sales turn over		Rs. 1,92,000.00

ANNEXURE-XIV

COST PROFITABILITY STATEMENT

(Rs .In Thousands '000)

Item /Year	1	2	3	4	5
Capacity Utilisation	50%	60%	70%	80%	90%
Sales turn over	192.00	230.40	268.80	307.20	345.60
Expenditures					
Manpower	60.00	65.00	69.00	72.00	72.00
Administrative Expenses	66.00	70.00	75.00	80.00	80.00
Total Operating Expenses(Total of C)	126.00	135.00	144.00	152.00	152.00
Operating Profit	66.00	95.40	124.80	156.14	156.14
Depreciation (straight line method))	6.00	6.00	6.00	6.00	6.00
Interest	18.00	14.40	10.8	7.20	3.60
Net Profit (E-F-G))	55.42	84.26	113.10	142.94	146.54
Cash Flow	61.42	90.26	119.10	148.94	152.54

ANNEXURE-XV

REPATMENT SCHEDULE

Interest rate @ 7%

(Rs. In Thousands, 000)

Year	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Principal	30.00	30.00	30.00	30.00	30.00
Interest @ 12% P/A	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	NIL

ANNEXURE-XVI

DEBT-SERVICE COVERAGE RATIO

(Rs In Thousand '000)

Particulars	<u>Firs</u> <u>t</u> <u>Yea</u> <u>r</u>	<u>Seco</u> <u>nd</u> <u>Year</u>	<u>Thir</u> <u>d</u> <u>Year</u>	<u>Fourt</u> <u>h</u> <u>Year</u>	<u>Fifth</u> <u>year</u>
A. INCOME					
Net Profit	55.4 2	84.26	113. 10	142. 94	146. 54
Depreciati on	6.00	6.00	6.00	6.00	6.00
Interest	18.0 0	14.40	10.8	7.20	3.60
Total	79.4 2	104.6 6	129. 90	156. 14	156. 14
B. COMMITMENT					
Principal	30.0 0	30.00	30.0 0	30.0 0	30.0 0
Interest	18.0 0	14.40	10.8	7.20	3.60
Total	38.0 0	34.40	40.8 0	37.2 0	33.6 0
DSRC	2.09	3.04	3.18	4.20	4.65
Average DSCR	1:3.43				

ANNEXURE- XVII

BREAK –EVEN ANALYSIS

(Rs. in Thousands, 000)

A.FIXED COST		
Depreciation	6000.00	
Interest	18,000.00	
Fixed administrative overhead	12500.00	
Fixed manpower	15,000.00	
TOTAL	51,500.00	
B.TOTAL OF NET PROFIT⊗ 3 rd Year of Operation)	1,13,100.00	
BEP	Fixed Cost X100/ Fixed Cost + Net Profit	
	51,500X 100/ 51,500 + 113,100	
	31.29% (on Sales)	

ANEXURE XVIII

RETURN ON INVESTMENT (Third Year of Operation) (Rs. in Thousands, 000)

(a)Return on Sales Ratio:	Net Profit X100/ Total Sales Rs. 1,13,100.00 X 100.00/ Rs.2,05,420 =7.67 %
(b) Return on Total Investment	Net Profit X100/ Total Investment Rs. 102610.00 X 100.00/Rs. 2,00,000.00 =51.31%

Project Report on

SMALL RETAIL GARMENT SHOP

PROJECT ON SMALL RETAIL GARMENT SHOP(Under SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	M/S(As per Udyog Adhar Registration)				
I	CONSTITUTION	PROPRIETORHIP				
II	PROMOTER	Trainee with Skill Knowledge on respective Project				
III	PROPOSED LOCATION	URBAN/SEMI URBAN AREA				
B	TOTAL PROJCT INVESTMENT					
I	FIXED CAPITAL	Rs.31,500.00				
II	WORKING CAPITAL	Rs.1,68,500.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01	02	03	04	05
		Year	Year	Year	Year	Year
		105.34	124.34	134.55	162.87	166.41
BESIDES THE NULM, GOVT. OF ASSAM PROVIDED NECESSARY EQUITY SUPPORT						
C	FINANCIAL ANYLISIS					
I	PERCENTAGE OF PROFIT ON SALES			5.39%		
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT			52.67%		
III	BEP			32.88%		
IV	AVERAGE DSCR			1:3.97		
V	DEBT EQUITY RATIO			3:1		
VI	LOAN REPAYMENT PERIOD			05 Years		

1. INTRODUCTION :

The textile industry occupies a unique place in our country. one of the earliest to come into existence in India, it accounts for 14% of the total Industrial production , contributes to nearly 30% of the total exports and is the second largest employment generation after agriculture. Textile industry is providing one of the most basic needs of people and the holds importance; maintaining sustained growth for improving quality of life. It has a unique Position as a self – reliant industry, from the production of raw materials to the delivery of finished products with substantial value-addition at each stage of processing; it is a major contribution to the country's economy.

The textile industry in India roughly employs around 35 million people (in 2000-2001), making it the Second largest employer in the country after agriculture. The economic significance of the industry is further established by the fact that it contributes about 18 percent of the industrial production in the country and about 30 percent of its of its export earnings.

The Textile-sector has two board segments. The first are the unorganised- sector, consisting of handloom, handicrafts and sericulture, which are operated on small scale and through traditional tools and methods. The second is the organised sector consisting of spinning, apparel and garments segments which apply modern machineries and techniques such as economic of scale.

The Indian domestic apparel market is one of the world fastest-growing market and offer significant potentiality for apparel retailers and manufacturers. The domestic market is expected to become one of the major consumption bases in near future. Key growth driver of the industry include rising income level, increasing preference for branded apparel and rapid growth of organized retail. Further, factors such as changing fashion trends, increasing share of the designer wear, growing consumer class and rising urbanization have further led to the growth of the apparel industry. The Indian apparel market is fairly fragmented in nature and comprises a significant number of retailers and manufacturers. The apparel market has experienced strong growth in recent few years, attracting many new players, as it is low berries to entry and affordable capital requirement allow even small players to enter in the market.

The business of garments is now a developed business in its own right. Peoples inclination towards the readymade cloths is rising day by day. This inclination can be attributed to their busy schedules and the attractive designs as well as variety of readymade cloths. Although there is considerably big range under “readymade’ cloths but their we shall deals with the children’s wears & ladies wears, and gens pants shirts. The market of such cloth is quite wide and materials required for making such cloths is also not problems even in local levels.

The **III** , Guwahati, has prepared this model economy sized **Ready-made Garment selling centre** . Considering the demand prospects, locational advantages, capital investment vis-à-vis incentives and concessions offered by the Govt. for promoting industries in this part of the country, the proposed unit is found to be a techno economically viable proposition

2. BASIS AND PRESUMPTIONS:

2.1: The project is based on single shift basis and 300 days of working schedule in a Year, the working hrs per day is 8 hours a day, 25 days in a month.

2.2: The cost of equipment / materials indicated refer to a particular make and the

Prices are approximate to these prevailing at the time of preparation of the profile

2.3: Non- refundable deposits, project report preparation fees etc are considered under pre- operative expenses.

2.4: Interest on total investment has been calculated @ 12%per annum, besides interest subsidy will provided @ 7% per annum by Assam urban livelihood mission.

2.5: Depreciation has been taken on straight line method

2.6: Manpower & Administrative expenditure has been calculated as per capacity Utilisation.

3. PROJECT COST ESTIMATES AND MEANS OF FINANCE:

FIXED CAPITAL ESTIMATES:

3.1: Land & Building: The promoter has taken a room on rent for the proposed project against monthly rent of Rs. 2,000 (Two thousand) The room size is around 500 square feet which will be repaired with the materials available locally . The showroom will be a well-ventilated covered hall, and will also include rooms for storing raw materials, finished product, and cash counter.

• Total Fixed Capital:			
Sl. No	Particulars	Number /unit Price (Rs)	Amount (Rs)
1.	Furniture's	--	15,000.00
2.	Electrification	--	4,000.00
3.	Decoration	--	5000.00
4.	Misc. Fixed Asset		5000.00
	Other Miscellaneous		2500.00
	TOTAL		31,500.00

4. WORKING CAPITAL ESTIMATES:

• Consumable stores for sale:				
Sl	products	Quantities	Average Rate	Amount
1	Jeans pants (for children)	2 doz	4800/- per doz	9,600.00
2	Gabardine pants (for children)	2	3600/-	7,200.00
3	Teri coat pants & shirts (for children)	2 doz	4000/-	8,000.00

4	Cotton pants & Shirts (for children)	4 Doz	5,000.00	20,000.00
5	Baba suits	5 doz	1200/-	6,000.00
6	Frock/ Solo- war for Children	5 doz	7200/-	36,000.00
7	Newborn babies wear	10 doz	800/-	8,000.00
8	Gens pants & shirts	2 doz	5000/-	10,000.00
9	Gens T shirts	2 doz	5500/-	11,000.00
10	Ladies formal dress	04 doz	4000/--	16,000.00
11	ladies gowns	5 doz	2000/-	10,000.00
12	Handkerchiefs/ musk	30 doz	120/-	3600
13	others miscellaneous	20	1000/-	12,100.00
	TOTAL			1,57,500.00

• Manpower (per Month)			
Sl No	Personnel's	Nos. Salary (Rs)	Amount (Rs)
1.	Manager (self)	1 Nos	Self
3.	Helper	1 Nos @ Rs.5000/-	5,000.00
	TOTAL		5000.00

• Administrative Expenses (Per Month) :		
Sl No	Description	Amount (Rs.)
1.	Utility (Electricity / Water	1,000.00
2.	Rent /Office Stationary	2,500.00
3.	Travelling Expenses	500.00
4.	Advertisement /Publicity	1,000.00
5.	Insurance	500.00
	TOTAL	5,500.00

• Total Working capital required			
Sl No.	Description	Stock Period	Amount (Rs.)
1.	Consumable stores for sale	-----	157,500.00
2.	Manpower	30 Days	5,000.00
3.	Administrative Expenses	30 Days	5,500.00
			1,68,000.00

• Total Capital Investment of the project :		
A	Total Fixed Capital	31,500.00
B	Working Capital	1,68,500.00
	Total:	2,00,000.00

• Means of Finance		
	Promoters Contribution:	50,000.00
	Loan from Bank	1,50,000.00
		2,00,000.00
(Besides 7% Subsidy on Loan under SEP-I under NULM, Govt. of Assam)		

• Projected Sales Realisation: (Expected sale of Consumable stocks)		
	Stock Sales (Monthly)	15%(approximately)
Projected Monthly Sales	Rs. 120,000/-	18,000.00
Projected Yearly sales turn over	Rs. 14,40,000/-	2,16,000.00

ANNEXURE-XIX

COST PROFITABILITY STATEMENT

(Rs .In Thousands ‘000)

	Item /Year	1	2	3	4	5
A	Capacity Utilisation	50%	55%	60%	65%	65%
B	Sales turn over	2160.00	2376.00	2592.00	2808.00	2808.00
C	Expenditures					
	Consumable stores	1890.00	2079.00	2268.00	2457.00	2457.00
	Manpower	60.00	65.00	69.00	72.00	72.00
	Administrative Expenses	66.00	70.00	75.00	80.00	80.00
D	Total Operating Expenses(Total of C)	2016.00	2214.00	2412.00	2609.00	2609.00
E	Operating Profit	144.00	162.00	180.00	199.00	199.00
F	Depreciation (straight line method))	6.30	6.30	6.30	6.30	6.30
G	Interest	18.00	14.40	10.8	7.20	3.60
H	Gross Profit(D-E-F)	119.70	141.30	152.90	185.50	189.10
I	Tax Provision (12%)	14.36	16.96	18.35	23.03	22.69
J	Net Profit	105.34	124.34	134.55	162.47	166.41
K	Cash Flow	111.64	130.64	140.85	168.77	172.71

ANNEXURE-XX

REPAYMENT SCHEDULE

(Rs. In Thousands, 000)

@ 15%

Year	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Principal	30.00	30.00	30.00	30.00	30.00
Interest @ 12% P/A	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	NIL

ANNEXURE-XXI

DEBT-SERVICE COVERAGE RATIO

(Rs In Thousand '000)

Particulars	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>	<u>Fifth year</u>
<u>A. INCOME</u>					
Net Profit	105.34	124.34	134.55	168.87	166.41
Depreciation	6.30	6.30	6.30	6.30	6.30
Interest	18.00	14.40	10.8	7.20	3.60
Total	129.64	145.04	151.65	182.37	176.31
<u>B. COMMITMENT</u>					
Principal	30.00	30.00	30.00	30.00	30.00
Interest	18.00	14.40	10.8	7.20	3.60
Total	48.00	44.00	40.80	37.20	33.60
DSRC	2.70	3.30	3.72	4.90	5.25
Average DSCR	1:3.97				

ANNEXURE- XXII

BREAK –EVEN ANALYSIS

A.FIXED COST		
Depreciation	6300.00	
Interest	18,000.00	
Fixed administrative overhead	36,400.00	
Fixed manpower	24,000.00	
TOTAL	54,700.00	
B.TOTAL OF NET PROFIT 1st Year of Operation)	111,64.00	
BEP	Fixed Cost X100/ Fixed Cost + Net Profit	
	54,700/X 100/ 54,700/- + 111640/-	
	32.88% (on Sales)	

ANEXURE XXIII

RETURN ON INVESTMENT (1st Year of Operation)

(a)Return on Sales Ratio:	Net Profit X100/ Total Sales Rs11, 640.00. /- X 100/ Rs. 2,160,00/- =5.39 %
(b) Return on Total Investment	Net Profit X100/ Total Investment Rs. 1,05,340/- X 100/Rs. 2,00,000.00 =52.67%

Project Report on

TAILOR SHOP

PROJECT ON TAILORING (Under SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	As per Udyog Adhar				
I	CONSTITUTION	Proprietorship				
II	PROMOTER	Skill on Tailoring				
III	PROPOSED LOCATION	May Home Scale/Urban/Semi Urban area near to market				
B	TOTAL PROJCT INVESTMENT					
I	FIXED CAPITAL	Rs.72,000.00				
II	WORKING CAPITAL	Rs. 1,28,0000.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		102.61	143.59	166.56	220.54	224.13
BESIDES THE NULM, GOVT. OF ASSAM PROVIDED NECESSARY EQUITY SUPPORT						
C	FINANCIAL ANYLASIS					
I	PERCENTAGE OF PROFIT ON SALES	7.67%				
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT	51.31%				
III	BEP	1 st year	2 nd year	3 rd year	4 th year	5 th year
		65.74%	63.01%	48.96%	43.29%	42.31%
IV	AVERAGE DSCR	1:4.51				
V	DEBT EQUITY RATIO	3:1				
VI	LOAN REPAYMENT PERIOD	05 Years				

1. INTRODUCTION:

It is an age long practice to stitch clothes by a tailor as per the sizes and orders and delivers to the customers. This tailoring and embroidery can be an excellent self-employment opportunity for the persons who have experience in tailoring and design of apparels. A small shop can be opened with a modest investment in securing machines having embroidery attachments. Since this is a made to order and more or less a service centre business the working capital requirements are small compared to a ready-made garment unit. Besides, this gives an employment to other persons also either on part time or full time basis. The tailoring shop can cater to the stitching requirements and needs of blouses, Salwar kameez for ladies, pants, shirts, half pants and children garments. Embroidery can be done on saris, blouses and on apparels of children. An extra income can also be earned by undertaking repairing of the clothes. All the machines and materials needed for stitching are available easily in every nook and corner of the country and there will not be any difficulty in starting such a unit. The dress is part of our lifestyle, when it comes to ladies; mainly there dress was stitched by buying materials. This project report for stitching tuning / tailoring unit explains the viability of the project in this locality. As the fashion changes, population increases, the demand for stitching unit will also increase. Prompt delivery and affordable price are the key elements to success here. The sector also created newer avenues for many businesses and entrepreneurs based in the locality. Though there are a lot of stitching units, the demand for another stitching unit is also very high. This profession gives the entrepreneur a decent income and opportunity to provide employment to multiple ladies.

2. Product / Services & process

Under this project the promoter may stitch all type of dresses such as:(shirts, trousers, Churidars, Blouses, Skirts, Lining etc works) An increasing number of women now prefer to work and therefore need formal clothing. The Ladies suit offers good look, physical comfort and perfect functionality in office as well as industrial duties. It can also be worn on all outdoor occasions. Also women needed dress according to their shape. The best positioning of a tailoring shop is to offer the dress on time and charge very affordable price. Besides local advertisement and paper inserts were very effective

3.PROJECT COST ESTIMATES & MEANS OF FINANCE:

FIXED CAPITAL:

Land & Building:

The rental for the shed of area 800 sq. ft. = Rs. 2000 /- (Per month).

• Machinery & Equipment:				
SINo	Particulars	No	Amount (Rs.)	Amount (Rs.)
1.	Foot operated Sewing Machine	4	6,000.00	24,000.00
2.	Overlook Machine with motor	2	3,000.00	6,000.00
3	Interlock Machine	1	10,000.00	10,000.00
3.	Electric Irons	3	1,200.00	3,600.00
4.	Pressing table, cutting table, etc			8,000.00
5	Almirah / rack	---	3,400.00	3,400.00
6.	Scissors, Button Holders, etc			2000.00
	TOTAL			57,000.00

• Other Fixed Assets:		
SINo	Particulars	Amount (Rs.)
1.	Office Furniture	5,000.00
2.	Office Equipments	2,000.00
3.	Electrification	2,600.00
4.	Misc Expenses	2,000.00
	TOTAL	11,600.00

• Preliminary & Pre-operative Expense:		
SINo	Particulars	Amount (Rs.)
1.	Preparation of Project Report	3,000.00
2.	Traveling & Conveyance	1,500.00
3.	Misc. Expense/legal expenses	2,500.00
	TOTAL	Rs. 7,000.00

• Total Fixed Capital:		
SINo	Particulars	Amount (Rs.)
1.	Machinery & Equipment	53,400.00
2.	Fixed Assets	11,600.00
3.	Preliminary & Pre-operative Expense	7,000.00
	TOTAL	Rs. 72,000.00

WORKING CAPITAL:

• Raw Material (Per Month):		
SINo	Particulars	Amount (Rs.)
1.	Sewing Thread	2,000.00
2.	Buttons	500.00
3.	Hooks, collars, zips, machine oils, needles, etc	1,500.00
4.	Clothes various qualities	50,000.00
5.	Misc. Expense	1,000.00
	TOTAL	Rs. 55,000.00

• Manpower (Per Month):				
SINo	Personnel	No	Salary (Rs.)	Amount (Rs.)
1.	Manager/ Cutter (Self)	1	2000.00	2,000.00
3.	Tailors	4	8000.00	32,000.00
5.	Unskilled Workers	1	3000.00	3000.00
	TOTAL	6		37,000.00

• Administrative Expense (Per Month):		
SINo	Particulars	Amount (Rs.)
1.	Rent	5000.00
2.	Electricity	1500.00
3.	Postage & Stationery	500.00
4.	Repairs & Maintenance	1,500.00
	TOTAL	8500.00

• Total Working Capital:		
SINo	Particulars	Amount (Rs.)
1.	Fabrics, button, stitching thread etc (Consumables)	55,000.00
2.	Manpower	37,000.00
3.	Administrative Expense	8,500.00
	TOTAL	Rs. 1, 05,000.00

• WORKING CAPITAL REQUIREMENT			
Sl	Items	Stock period	Amount
	Consumables	1.5 months	82,500.00
	Manpower Cost	1 month	37,000.00
	Administrative overheads	1 months	8500.00
			1,28,000.00

• Total Capital Investment:		
SINo	Particulars	Amount (Rs.)
1.	Fixed Capital	72,000.00
2.	Working Capital Required	1,28,000.00
TOTAL		Rs.2, 00,000.00

• Means of Finance:		
1	Promoters Contribution (25%)	50,000.00
2	Bank Loan	1,50,000.00
	Total:	2,00,000.00
	Interest subsidy 7% on total loan amount under NULM, Government of Assam	

• Projected Sales Realization (Per Months)			
SL			
	Tailoring Charges	4 tailor X 3umbers of job works @ average rate Rs.200/- X 25 days= Rs.2400/- daily X 25 days	60,000.00
	Supply of Cloth with the job works	Sale of Cloth(in Stock) if required:	54580.00
		Monthly Sales	114580.00
		Annual Sales turn over	13,74,960.00
		Say Rs.	13,75,000.00

ANNEXURE – XXIII

<u>PROJECTED PROFITABILITY STATEMENT</u>						
Rs. In thousand						
SL	Particulars	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
	Capacity assumption	50%	55%	60%	65%	65%
A	Sales Realization	1375.00	1512.5	1650	1787.5	1787.5
B	Expenditures					
	Consumables	660.00	726.00	792.00	858.00	858.00
	Manpower	444.00	467.00	493.00	520.00	520.00
	Other Expenses	102.00	109.00	116.00	121.00	121.00
C	Total Operating Cost (Total of (B))	1206.00	1302.00	1401.00	1499.00	1499.00
D	Total Operating Profit (A-D)	169.00	210.50	249.00	288.50	288.50
E	<i>Depreciation</i>	7.14	7.14	7.14	7.14	7.14
F	Profit after Depreciation (D-F)	161.86	203.36	226.86	226.86	226.86
G	Interest	18.00	14.40	10.80	7.20	3.60
H	Profit after Interest & Depreciation (F-G)	143.86	188.96	216.06	219.66	223.26
I	Marketing Expenses @3% on Sales	41.25	45.375	49.5	53.625	53.63
J	<i>Net Profit</i>	102.61	143.59	166.56	220.54	224.13
K	<i>Cash flow</i>	109.75	150.73	173.70	227.68	231.28

Annexure XXIV

Depreciation Schedule, Straight-line Methods (05 years)

(Rs. In Thousands '000)

Sl	Items	1 st year	2 nd year	3 rd year	4 th year	5 th year
A	Opening Stock	50.00	42.86	35.72	28.58	21.44
B	Depreciation	7.14	7.14	7.14	7.14	7.14
C	Closing Stocks	42.86	35.72	28.58	21.44	14.30

ANEXURE-XXV

LOAN REPAYMENT SCHEDULE @15 % ANNUALLY

(Rs. In Thousands)

ITEM	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Repayment Principal	30.00	30.00	30.00	30.00	30.00
Interest @12% PA	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	-

ANNEXURE XXVI

Debt Service Coverage Ratio (Rs. In Thousands '000)

		1 st year	2 nd year	3 rd year	4 th year	5 th year
A	INCOMES					
(i)	Net Profit.	102.61	143.59	166.56	220.54	224.13
(ii)	Depreciation	7.14	7.14	7.14	7.14	7.14
(iii)	Interest	18	14.4	10.8	7.2	3.6
	Total of (A)	127.75	165.13	184.5	234.88	234.87
B	COMMITMENT					
(i)	Principal	30	30	30	30	30
(ii)	Interest	18	14.4	10.8	7.2	3.6
	Total of B	48	44.4	40.8	37.2	33.6
	DSCR	2.66	3.23	4.08	5.93	6.67
	Average DSCR	1:4.51				

ANNEXURE-XXVII

CALCULATION OF SIMPLE PAY BACK PERIOD (In Rs.Thousand)

Year	Cash Outflow	Cash Inflow	Cumulative C.I
00	200.00	-	-
01	-	109.75	109.75
02	-	150.73	260.48
03	-	173.70	434.18
04	-	227.68	661.86
05	-	231.28	893.14

Simple Payback Period of the project is 1 Year 04 months

ANNEXURE-XXVIII

BREAK EVEN POINT (Based on 3th Year of operation) (Rs. In Thousands)

SL						
	Year	1	2	3	4	5
	Capacity	50%	55%	60%	65%	65%
A	A. Sales	1375.00	1512.00	1650.00	1787.50	1787.50
B	Variable Cost					
	(i)Raw materials	660.00	726.00	792.00	858.00	858.00
	(ii)Variable Overheads	329.00	394.00	365.00	385.00	385.00
C	Total (B)	989.00	1120.00	1157.00	1243.00	1243.00
D	Contribution:	386.00	392.00	493.00	544.50	544.50
	Fixed Cost					
E	(i)Depreciation	18.75	15.98	13.58	11.54	9.80
	(ii) Interest	18.00	14.40	10.80	7.20	3.60
	(iii) Fixed Overheads	217.00	217.00	217.00	217.00	217.00
	Total (E)	253.75	247.38	241.38	235.74	230.40
	BEP(E/D X100)	65.74%	63.01%	48.96%	43.29%	42.31%

ANEXURE XXIX

RETURN ON INVESTMENT

(a)Return on Sales Ratio:	Net Profit X100/ Total Sales Rs. 102610.00 X 100.00/ Rs.1337,500.00 =7.67 %
(b) Return on Total Investment	Net Profit X100/ Total Investment Rs. 102610.00 X 100.00/Rs. 2,00,000.00 =51.31%

Project Report on

TEA STALL

PROJECT ON TEA STALL (SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	As per Trade Licenses/ Certification from State Public Health				
I	CONSTITUTION	Proprietorship				
II	PROMOTER	Skill knowledge on Retail Training				
III	PROPOSED LOCATION	Urban area/Semi urban/ near to hut, bazar				
B	TOTAL PROJCT INVESTMENT	Rs. 1,10,000.00				
I	FIXED CAPITAL	Rs.81,000.00				
II	WORKING CAPITAL	Rs. 29,000.00				
III	TOTAL	Rs. 1,10,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 27,5000.00				
VI	BANK LOAN @75%	Rs.82,5000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		77.55	87.98	111.20	131.22	133.20
VI	TOTAL					
BESIDES THE NULM, GOVT. OF ASSAM PROVIDED NECESSARY EQUITY SUPPORT						
C	FINANCIAL ANYLASIS					
I	PERCENTAGE OF PROFIT ON SALES			9.87%		
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT			75.50%		
III	BEP			47.22%		
IV	AVERAGE DSCR			1:5.76		
V	DEBT EQUITY RATIO			3:1		
VI	LOAN REPAYMENT PERIOD			05 Years		

1. INTRODUCTION

Tea as a refresher drink is being consumed throughout the country in urban as well as rural area. Tea shop/stall operation is a popular activity feasible in small town/village market. It requires small investment and it can be run by any unemployed youth in rural villages/small town. India is a 2nd highest producer for the tea crop after the china, chai business is not only preferred in metro cities but also it is a profitable venture in small towns, tea business is easy to start and a great opportunity for the woman entrepreneurs who are looking for the small business ideas.

Globally, India is the largest grower, producer, and exporter of the tea. The tea business of our country accounts for 31% of global production. Nowadays, the industry is having a 1692 registered tea manufacturer and 2200 registered tea exporters in the country. Additionally, the industry enjoys 5548 registered tea buyers and 9 tea auction centers. The Indian tea industry is about 170 years old. The Northern and Eastern part of India is the major tea growing areas. However, Nilgiri in the southern part of the country also produces a significant amount of tea. Generally, the three prominent tea-growing regions in India are Darjeeling, Assam, and Nilgiri. Additionally, other tea growing areas are Karnataka, Tripura, Himachal Pradesh, Tamilnadu, Kerala, Meghalaya, Mizoram, and Bihar. Kolkata, Siliguri, Guwahati, Coonoor, Cochin, and Coimbatore are the major tea auction centers.

A tea stall is a highly lucrative retail tea business you can start with any type of investment capacity. Do you know the brand Tea Junction? the brand operates shop-in-shop style. A tea stall with comfortable sitting accommodation and a wide range of tea is a very lucrative space for any age group of people.

2. MARKET POTENTIAL

The operation/running of tea/coffee stalls in village/small town markets caters the needs of requirements of tea/coffee and traditional snacks to the local people. Normally tea shops functioning in these areas do not require much infrastructure for this activity. Tea shops/stalls have very good potential to be run in rural areas.

3. PROJECT COST ESTIMATES AND MEANS OF FINANCE:

FIXED CAPITAL ESTIMATES:

4. **Land & Building :** The promoter has taken a room on rent for the proposed project against monthly rent of Rs. 5,000 (Two thousand) The room size is around 800 square feet

• Fixed Asset		
Sl. No	Particulars	Amount (Rs)
1.	Furniture's/Fixtures	25,000.00
2.	Electrification	10,000.00
3	LPG Gas connection & Stove	15,000.00
4	Utensils, glass cup plate, bucket, water stores tank etc.	20,000.00
5	Stores container	3,000.00
6	Small Refrigerator	8,000.00
	Total:	81,000.00

• Preliminary &Pre-operative Expenses		
Sl. No	Description	Amount (Rs)
1.	Market survey & DPR Preparation	1,000.00
2.	Legal Expenses	1,000.00
3.	Travel& Convenience	1,000.00
4.	Miscellaneous Pre-operative expenses	2,000.00
	TOTAL	5000.00

• Total Fixed Capital:		
Sl No	Description	Amount (Rs)
1.	Land & Building	Rented
2.	Fixed Asset	81,000.00
3.	Preliminary & Preoperative Expenses	5,000.00
	TOTAL	86,000.00

WORKING CAPITAL ESTIMATES:

• Raw Materials:(One months)				
Sl	products	Quantities	Average Rate	Amount
1.	Sugar / sugar cube	30Kgs. .	60/- per Kg.	1800.00
2	Milk	55 Lts.	50/- per ltrs.	2750.00
3	Other ingredients	L/S		1000.00
4	snacks	L/S		10,000.00
5	Deposable cup & plate	450 dozen	20/ per dozen	9,950.00
6	Tea	20 kg	Rs. 150/- per kg	3000.00
7	Organic Tea	10 kgs		3000.00
				31,500.00

• Manpower (One Month)			
Sl No	Personnel's	Nos. Salary (Rs)	Amount (Rs)
1.	Manager (self)	1 Nos	7000.00
2.	Salesman (self)	1 Nos @ Rs5,000/-	7,000.00
3.	Helper	2 Nos @ Rs.2,500/-	5,000.00
	Total:		19,000.00

• Administrative Expenses (Per Month)		
Sl No	Description	Amount (Rs.)
1.	Utility (Electricity / Water	1,000.00
2.	Rent	2,000.00
3.	Travelling Expenses	500.00
4.	Advertisement /Publicity	500.00
5.	Insurance	500.00
6.	Contingency	1,000.00
		5,500.00

- **Total Working capital Required**

Sl No.	Description	Stock Period	Amount (Rs.)
1.	Consumable stores for sale	one week	9,000.00
2.	Manpower	30 Days	13,000.00
3.	Administrative Expenses	30 Days	7,000.00
			29,000.00

- **Total Capital Investment of the project :**

<u>Sl</u>		
<u>A</u>	<u>Total Fixed Capital:</u>	<u>81,000.00</u>
<u>B</u>	<u>Working Capital requirement:</u>	<u>22,500.00</u>
	<u>Total:</u>	<u>1, 10,000.00</u>

- **Means of Finance :**

<u>Sl</u>		
<u>A</u>	<u>Promoters Contribution @25%</u>	<u>27,500.00</u>
<u>B</u>	<u>Bank Loan @ 75%</u>	<u>82,500.00</u>
	<u>Total</u>	<u>1, 10,000.00</u>
(Interest subsidy 7% 0n Total loan amount under NULM, Govt. of Assam))		

- **Projected Sales Realization:**

Expected sale of Consumable stocks:

		Amount in Rupees
Daily average Sale (Milk Tea/Red Tea)	270 cups of tea	1620.00
	@ 6/- per cup	
snacks @ 3.00 approximately (250 plate)	250 plate @	1000.00
	4/- per plate	
Total Sales		2620.00
Monthly Sales		65,500.00
Yearly Sales:		7,86,000.00

ANNEXURE-XXX**COST PROFITABILITY STATEMENT****(Rs .In Thousands '000)**

Item /Year	01	02	03	04	05
Capacity Utilisation	50%	55%	60%	65%	65%
Sales turn over	786.00	865.00	943.60	1021.00	1021.00
Expenditures					
Consumables	378.00	416.00	453.80	491.60	491.60
Manpower	228.00	242.00	255.00	269.00	269.00
Administrative Overheads	66.00	83.00	88.00	94.00	94.00
Total Operating Cost	672.00	741.00	796.80	854.60	854.60
Operating Profit	114.00	124.00	146.80	166.40	166.40
Depreciation	10.80	10.80	10.80	10.80	10.80
Interest	<u>9.90</u>	<u>7.92</u>	<u>5.94</u>	<u>3.96</u>	<u>1.98</u>
Gross Profit	93.30	105.28	130.06	151.64	153.62
Marketing Expenses 2% on Sales	15.75	17.30	18.86	20.42	20.42
Net Profit	77.55	87.98	111.20	131.22	133.20
Cash flow	88.35	98.78	122.00	142.02	144.00

ANNEXURE-XXXI

REPAYMENT SCHEDULE

(Rs. In Thousands, 000)

@ 12%

Year	01	02	03	04	05
Opening Balance	82.50	66.00	49.50	33.00	16.50
Principal	16.50	16.50	16.50	16.50	16.50
Interest	9.90	7.92	5.94	3.96	1.98
Closing Balance	66.00	49.50	33.00	16.50	NIL

Annexure-XXXII

DEBT-SERVICE COVERAGE RATIO

(Rs In Thousand '000)

Particulars	<u>First Year</u>	<u>Second Year</u>	<u>Third Year</u>	<u>Fourth Year</u>	<u>Fifth year</u>
<u>A. INCOME</u>					
Net Profit	77.55	87.98	111.20	131.22	133.20
Depreciation	10.80	10.80	10.80	10.80	10.80
Interest	<u>9.90</u>	<u>7.92</u>	<u>5.94</u>	<u>3.96</u>	<u>1.98</u>
Total	98.25	106.70	127.94	145.98	145.98
<u>B. COMMITMENT</u>					
Principal	<u>16.50</u>	16.50	16.50	16.50	16.50
Interest	<u>9.90</u>	<u>7.92</u>	<u>5.94</u>	<u>3.96</u>	<u>1.98</u>
Total	26.4	24.42	22.44	20.46	18.48
DSRC	3.72	4.37	5.70	7.13	7.90

Average DSCR : 1:5.76

ANNEXURE- XXXIII

BREAK –EVEN ANALYSIS

(RS. In Thousands ,000)

(ON FIRST YEAR OF OPERATION)

FIXED COST :

1. Depreciation	Rs. 10.80
2. Interest	Rs. 8.60
3. Manpower	Rs. 40.00
4. Others	Rs. 10.00

Total Rs. 69.40

Break- even point :

$$\frac{\text{Fixed cost} \times 100}{\text{Fixed cost} + \text{Net Profit}}$$

$$\frac{69.40 \times 100}{69.40 + 77.55}$$

$$= \frac{6940.00}{146.95}$$

$$= 47.22\% \text{ (On Sales)}$$

ANNEUXRE –XXXIV

PERCENTAGE OF PROFIT

(Rs In Thousands ‘000)

(FIRST YEAR OF OPERATION)

A) On Total Investment

$$\begin{aligned} & \text{Net Profit X 100} \\ &= \frac{\text{Total Investment}}{\text{Total Investment}} \\ & \frac{77.55 \times 100}{110.00} \\ &= 70.50\% \end{aligned}$$

B) On Total Sales

$$\begin{aligned} & \text{Net profit X 100} \\ &= \frac{\text{Total sales}}{\text{Total sales}} \\ & \frac{77.55 \times 100}{786.00} \\ &= 9.87 \end{aligned}$$

Project Report on

TWO WHEELER MOTOR GARAGE

PROJECT ON REPAIRING & SERVICING OF TWO-WHEELERS (SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	As per Udhog Adhar				
I	CONSTITUTION	Proprietorship				
II	PROMOTER	Skill Knowledge				
III	PROPOSED LOCATION	Urban/ Semi Urban				
B	TOTAL PROJCT INVESTMENT					
I	FIXED CAPITAL	Rs. 1,18,000.00				
II	WORKING CAPITAL REQUIREMENT	Rs. 82,000.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		100.96	142.42	174.97	212.13	218.14
NULM under						
C	FINANCIAL ANYLASIS					
I	PERCENTAGE OF PROFIT ON SALES			7.04%		
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT			87.49%		
III	BEP			53.26%		
IV	AVERAGE DSCR			1:5.05		
V	DEBT EQUITY RATIO			3:1		
VI	LOAN REPAYMENT PERIOD			05 Years		

1. Introduction:

Two wheelers in the present time have become necessity of every lower middle class. Various new models have been introduced in the market. Even in the village two wheelers have become a necessity. with departments and various organization extending the loan facilities to all the employees the number of two wheelers has registries is sharp increasing. The efficiency and workability of every vehicle depend on its regular servicing and throughout examinations by the specialist of two wheelers. Every vehicle should be compulsorily taken for examination and servicing on a quarterly basis. Besides, frequent repair work is also required due to servicing and repairing unit(to cater to two wheelers) is set up there are good possibilities of its success. Since servicing & repairing of vehicles' required a specific type & repairing of vehicles required a specific type of training /experience, it is expected of entrepreneurs to be fully trained in the job.

Mainly three type of things comprise the servicing/repairing of vehicles:-

- Fixing the puncture of the vehicles
- Denting/painting, etc. of the vehicles'
- Normal servicing/ repairing related work on the vehicles'.

Every vehicles' which is used, definitely need servicing/repairing after a few days thus the unit will always get work. Considering this aspect of the project , related details and estimate have been assessed with respect to the servicing/repairing of two wheelers.

2. Target of getting services job in the units:

Various types of servicing will be provided in the unit likes complete servicing of the units, washing, oiling/greasing and job on engine, etc. besides these servicing, replacement of spares parts will also be done.

3. Procedures of servicing/repairing of vehicles:-

The process of Servicing/repairing of two wheelers vehicle first and foremost involves completed examination and detected the defect in the vehicle. After throughout examination the vehicle, a complete estimates of the expenditures and the components/spares parts to be fitted in the vehicle, is given to the customers and then the vehicles is serviced/repared as per their requirements.

4. PROJECT COST ESTIMATES & MEANS OF FINANCE:

- **FIXED CAPITAL:**

Land & Building:

The rental for the shed of area 800 sq. ft. = Rs. 4,000 /- (Per month).

- **Machinery & Equipment:**

SlNo	Particulars	No	Amount (Rs.)	Amount (Rs.)
1.	Air Compressor (2 HP)	1	25,000.00	25,000.00
2.	Service machine/pressure machine to wash vehicle (3 HP)	1	30,000.00	30,000.00
3	Water pump	1	15,000.00	15,000.00
4.	Water Tank	1	8,000.00	8,000.00
5.	Electrical hand drill machine	2	2,500.00	5,000.00
6	Electrical Bench grinder	1	5,000.00	5,000.00
7	Hand Spray painting	1	2,500.00	2,500.00
8	Digital Multi Meter.	1	2,000.00	2,000.00
9	Greasing Equipments	1	2000.00	2,000.00
10	Battery charger	1	4000.00	4,000.00
11	Tools (spanners/fixes, screw driver, hammers etc.	4set	3,000.00	12,000.00
	Furniture's & Fixtures		4000.00	4,000.00
	Preliminary & Preoperative Expenses		3500.00	3500.00
	Total			1, 18,000.00

- **Total Fixed Capital:**

SlNo	Particulars	Amount (Rs.)
1.	Total Fixed Capital	1, 18,000.00
	Total:	1, 18,000.00

- **WORKING CAPITAL:**

- **Raw Material (Per Month):**

SINo	Particulars	Qty/Rate	
1.	<i>Gear Oil</i>	<i>30 Lit. @ 900/-</i>	<i>27,000.00</i>
2.	<i>Lubricating grease</i>	<i>10 Kg @ Rs. 100/-</i>	<i>1,000.00</i>
3.	Spares parts like grip cover, Head light glass, Brake shoes, Fluid pin, Nut, Gear wires, clutch wires,, rubber mats, silencer, seat cover, others rubber parts, wipe cloth for vehicles, Emery papers, cotton waste etc.	-----	1, 20,000.00
5.	Misc. Expense	1,000.00	1,000.00
	Total:		1, 49,000.00

- **Manpower (Per Month):**

SINo	Personnel	No	Salary (Rs.)	Amount (Rs.)
1.	Manager /skill in two (Self) Skill in wheelers repairing	1	9,000.00	2,000.00
2.	Skill worker	2	7,000.00	14,000.00
3.	Unskilled Workers	2	4000.00	8,000.00
	Total:	05		24,000.00

- **Administrative Expense (Per Month):**

SINo	Particulars	Amount (Rs.)
1.	Rent	4,000.00
2.	Electricity/water	2,500.00
3.	Postage & Stationery	500.00
4.	Repairs & Maintenance	1,000.00
	Total	8,000.00

- **Working Capital (per Month)**

SINo	Particulars	Amount (Rs.)
1.	Raw Material	1, 49,000.00
2.	Manpower	24,000.00
3.	Administrative Expense	8,000.00
	Total	149,320.00

- **Working Capital Requirement:**

SINo	Items	Stock Period	Amount
1.	Raw Materials	10 days	40,000.00
2.	Manpower	1 Months	24,000.00
3.	<i>Administrative Overheads</i>	<i>1 Months</i>	<i>8,000.00</i>
	<i>Total</i>		<i>82,000.00</i>

- **Total Capital Investment:**

SINo	Particulars	Amount (Rs.)
1.	Fixed Capital	1, 18,000.00
2.	Working Capital Required	82,000.00
	Total	2, 00,000.00

- **Means of Finance: (under SEP-I) of NULM**

Sl	Source of Finance	Amount
i	Promoters Contribution @25%	50,000.00
ii	Bank Loan@ 75%	1,50,000.00
	Total:	2,00,000.00
	Interest subsidy on loan @7% under ANULM, Govt. of Assam	

• PROJECTED SALES REALIZATION (Per Annum)			
OSL			
i	Complete Servicing of Vehicles	1200 Vehicle @ 240/- per vehicles	2,88,000.00
ii	Income from washing of vehicles	1500 vehicles @ Rs 120/-	1,80,000.00
iii	Income from changing the oil and grease	1000 vehicles @100/-	1,00,000.00
iv	Total:		568,000.00

ANNEXURE-XXXV

LOAN REPAYMENT SCHEDULE @12 % ANNUALLY

(Rs. In Thousands)

ITEM/ YEAR	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Repayment Principal	30.00	30.00	30.00	30.00	30.00
Interest @ 12% PA	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	NIL

ANNEXURE-XXXVI

DEPRECIATION SCHEDULE @ 20 %

(Rs. In Thousands)

WRITTEN DOWN VALUE METHOD:

Sl						
i	Opening Values	118.00	94.40	75.52	60.42	48.34
ii	Depreciation	23.60	18.88	15.10	12.08	9.67
iii	Closing Values	94.40	75.52	60.42	48.34	38.67

ANNEXURE-XXXVII

COST & PROFITABILITY ESTIMATES:

Rs. In thousand)

Item/Year	01	02	03	04	05
Utilization	50%	55%	60%	65%	65%
Sales Realization					
Labor cost	568.00	624.80	681.60	738.40	738.40
Raw material consumption	1504.00	1654.00	1805.00	1955.00	1955.00
Total	2072.00	2282.80	2486.40	2693.40	2693.40

Expenditure

Raw Material consumption	1504.00	1654.00	1805.00	1955.00	1955.00
Manpower Cost	288.00	305.28	322.56	339.84	339.84
Administrative Expenses	96.00	101.76	107.52	113.28	113.28
Cost of Production	1888.00	2061.04	2235.80	2408.12	2408.12
Operating Profit	184.00	221.36	250.60	285.28	285.28
Depreciation	23.60	18.88	15.10	12.08	9.67
Interest	18.00	14.40	10.80	7.20	3.60
Gross Profit					
Marketing Expenses 2% on Sales	41.44	45.66	49.73	53.87	53.87
Net Profit	100.96	142.42	174.97	212.13	218.14
Cash Inflow	124.56	161.30	190.07	224.21	227.81

ANNEXURE-XXXVIII

DEBT-SERVICE COVERAGE RATIO:

(Rs. In Thousands)

Year	01	02	03	04	05
A. Income					
Net Profit	100.96	142.42	174.97	212.13	218.14
Depreciation	23.60	18.88	15.10	12.08	9.67
Interest	22.20	17.76	13.32	8.88	4.44
Total	146.76	180.18	203.39	233.09	232.25
B. Commitment					
Principal	30.00	30.00	30.00	30.00	30.00
Interest	18.00	14.40	10.80	7.20	3.60
Total	48.00	44.40	40.80	37.20	33.60
DSCR	3.06	4.06	4.99	6.27	6.91
Average DSCR: 1:5.05					

ANNEXURE-XXXIX

BREAK EVEN POINT		
	FIXED COST:	(Rs. In Thousand)
i	Depreciation	23.60
ii	Interest	22.20
iii	Fixed Overheads	38.40
iv	Manpower Overheads	115.20
v	Total:	199.40
	BEP	
	Total Fixed Cost X100	19940.00
	Fixed Cost + Net Profit (3 rd Year)	199.40 +174.97= 374.37
	BEP On Sales	19940/374.37
		53.26%

ANNEXURE XXXX

PERCENTAGE OF PROFIT		Rs,(000)
	On Total Sales	Net Profit X 100/ Total Sales
		Rs. 174.97/ 2486.40
		7.04% on Sales
	On Total Investment	Net Profit X 100/Total Investment
		Rs. 174.97X100/ 200.00
		87.49%

Project Report on

WEAVING UNIT

PROJECT ON WEAVING UNIT (SEP-I)						
HIGHLIGHT OF THE PROJECT						
A.	NAME OF THE UNIT	As per Udyog Adhar				
I	CONSTITUTION	Proprietorship				
II	PROMOTER	Skill Knowledge on Handloom & Weaving.				
III	PROPOSED LOCATION	May in own Residence/Semi Rural area near to market.				
B	TOTAL PROJCT INVESTMENT					
I	FIXED CAPITAL	Rs. 1,35,800.00				
II	WORKING CAPITAL	Rs. 64,200.00				
III	TOTAL	Rs. 2,00,000.00				
IV	MEANS OF FINANCE					
V	PROMOTERS CONTRIBUTION @25%	Rs. 50,000.00				
VI	BANK LOAN @75%	Rs. 1,50,000.00				
VI	TOTAL	Rs. 2,00,000.00				
VII	PROJECTED NET PROFIT (Rs. 000)	01 Year	02 Year	03 Year	04 Year	05 Year
		64.35	104.88	143.94	183.03	188.31
BESIDES THE NULM, GOVT. OF ASSAM PROVIDED NECESSARY EQUITY SUPPORT						
C	FINANCIAL ANYLASIS					
I	PERCENTAGE OF PROFIT ON SALES	13.06%				
II	PERCENTAGE OF PROFIT ON TOTAL INVESTMENT	91.97%				
III	BEP	51.90%				
IV	AVERAGE DSCR	1.4.17				
V	DEBT EQUITY RATIO	3:1				
VI	LOAN REPAYMENT PERIOD	05 Years				

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1. INTRODUCTION:

The Handloom sector plays a very important role in India's economy. It is a part of our culture and heritage and one of the largest economic activities after agriculture having the capacity of absorbing a greater number of manpower. In 2009-10 this sector provides direct employment to over 65 lakhs persons in India of which 60.40% are women. This sector contributes nearly 19% of the total cloth produced in the country and also adds substantially to export earnings. The ratio of handloom to power loom in terms of cloth in 2009-10 was 1:5.55. In India, Commercial looms formed 38.56% of the total looms owned, while 61.44% of the total looms were domestic looms. Of the looms in working order 40.90% looms were engaged for commercial purpose while 59.10% were used as domestic looms i.e., production of these looms was for personal consumption of the household. Moreover, out of the total weavers 47.51% are full time weavers and out of them 60% worked independently, 15% in cooperative societies, 18% under master weavers and the rest under private owners, state khadi and village industries. Moreover, weavers households were found to worked for 197 days in a year in India.

The reservoir of handloom skills is concentrated in the North-Eastern states of India, who together account for 16.83 lakh (60.5%) handloom households out of the total 27.83 lakh units engaged in the Country . Assam alone accounts for 12.41 lakh (44.6%) handloom households, whereas Manipur and Tripura have 1.79 lakh (6.4%) and 1.21 lakh (4.3%) such households, respectively. However, only 13.4% of the commercial looms of the country are in NEI and their contribution to the country's total production of handloom fabrics is merely 20%. In 2009-10, a total of 1403484 weavers are found engaged in this profession in Assam of whom 147042 are full time weavers while 1256442 are part-time weavers.

2. BASIS AND PRESUMPTION :

- The unit will remain open for 8 hours a day for 300 working days in a calendar year.
- The price of raw materials and equipments is as per present market price.
- Non-refundable deposits, feasibility study fees, trial production, establishment expenses are considered under pre-operative expenses.

3. PROJECT COST ESTIMATES & MEANS OF FINANCE:

- **FIXED CAPITAL:**

Land & Building: Area required is approximately 1500 sq feet will on retal basis.

- **Plant & Machinery:**

Sl.no	Particulars	No.	Rate (Rs.)	Amount (Rs.)
1.	Draw Boy Loom Frame	4	9000.00	36,000.00
2.	Slay	4	2500	10,000.00
3.	Shuttle	4	800.00	3200.00
4.	Reed	4	500.00	2000.00
5.	Dobby Machine	2	7000.00	14,000.00
6.	Dheki	4	800.00	3200.00
7.	Punching Plate	08	200.00	1600.00
8.	Warping Frame	100gms	100.00	10,000.00
9.	Winding Charka Chain Fitting	5	4000.00	20,000.00
10.	Bobbin	80	150.00	12000.00
11.	Pirn	5 dozen	100.00	500.00
12.	HC Halls	10	100.00	1000.00
13.	Healed Stick (60")	3	800.00	2400.00
14.	C.V. Heads	4	2000.00	8,000.00
15.	Hooks	6	150.00	900.00
	Furniture's & Fixtures			8000.00
	Preliminary & Preoperative			3000.00
	TOTAL			1,35,800.00

• **Total Fixed Capital:**

Sl.no.	Particulars	Amount (Rs.)
1.	Land & Building	Rented
2.	Total Fixed capital	1,35,800.00
	TOTAL	1,35,800.00

• **RAW MATERIALS (P/M)**

Sl	ITEMS	Quantity	Amount
1	Cotton yarn	10 Bundle (2/80)	10,000.00
2	Cotton yarn/wool	5 Bundle (2/20)	5,000.00
3	Other consumable for design etc.	L/S	5,000.00
			Rs.20,000.00

• **MANPOWER (PER MONTH)**

Sl	Particulars	No	Per Month
1	Supervisor cum designer (Self)	01	7,000.00
2	Weaver	03	30,000.00
3	Helper	01	4,000.00
	TOTAL	05	41,000.00

• OTHER EXPENSES			
Sl	Particulars	Per Months	Annually
1	Postage/Stationery	500.00	
2	Insurance	1,000.00	
3	Power	1,000.00	
4	Advertisement	1,500.00	
5	Packing materials	3,000.00	
6	House Rent	3,000.00	
	TOTAL	10,000.00,	

• TOTAL WORKING CAPITAL (PER MONTH)		
	Raw materials	20,000.00
	Manpower	41,000.00
	Other expenses	10,000.00
	TOTAL	71,000.00

• ESTIMATION OF WORKING CAPITAL			
Sl	ITEMS	Stock period	Amount
	Raw Materials	15	10,000.00
	Manpower	01	31,200.00
	Overheads	01	8,000.00
	Work in process	04days	6000.00
	Finished goods inventory/ Bills Receivables	05 days	9000.00
	TOTAL		64,200.00

	• TOTAL INVESTMENT:	
Sl	Particulars	Amount
1	Fixed Capital	1,35,800.00
2	Working Capital Requirement	64,200.00
	TOTAL	2,00,000.00

• MEANS OF FINANCE (Under SEP-I) (Considering Debt Equity Ratio is = 3:1)					Rs in thousand
Sl	Particulars	Promoters Contribution/	Bank Loan	Total	
i	Equipments	33,950.00	101850.00	135,800.00	
ii	Working Capital Loan	16050.00	48,150.00	64200.00	
	Total	50,000.00	1,50,000.00	2,00,000.00	
Interest Subsidy @ 7% PA under SEP-I Scheme of ANULM, Govt. of Assam					

• PROJECTED MONTHLY SALES REALIZATION AT 50% CAPACITY				
		Quantity	Selling Price	
i	Gamocha	30	90/-	2700.00
ii	Mekhela/Sadar with Blouse	7	2500/-	17,500.00
iii	Shawl	10	450	4,500.00
iv	Shirting	20	350/-	7,000.00
v	Lungi	60	156/-	9,360.00
vi	Sari/ Solewar pices	30	800/-	24,000.00
vii	Table Cloth	20	200/-	4,000.00
viii	Bed Sheet	10	450/-	4,500.00
ix	Bed Cover (Blended)	5	600/-	3000.00
	Total Projected Sales Monthly			76560.00
	Total Projected Sales Yearly			918720.00

ANNEXURE – XXXXI

PROJECTED PROFITABILITY STATEMENT						
Rs. In thousand						
SL	Particulars	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
	Capacity assumption	50%	55%	60%	65%	65%
A	Sales Realisation	918.720	1010.59	1102.46	1194.34	1194.34
B	Expenditures					
	Consumables	240	264	288	312	312
	Manpower	456	483	511	538	538
	Other Expenses	120	127	134	142	142
	Total Operating Cost	816	874	933	992	992
	Total Operating Profit	102.72	136.59	169.46	202.34	202.34
	Depreciation	20.37	17.31	14.72	12.51	10.63
	Profit after Depreciation	82.35	119.28	154.74	190.23	191.91
	Interest	18.00	14.40	10.80	7.20	3.60
	NET Profit	64.35	104.88	143.94	183.03	188.31
	Cash flow	84.72	122.19	158.66	195.54	198.94

Annexure - XXXXII

Depreciation Schedule,
WDV Methods
(15% PA)

(Rs. In Thousands '000)

Sl	Items	1 st year	2 nd year	3 rd year	4 th year	5 th year
A	Opening Stock	135.80	115.43	98.12	83.40	70.89
B	<u>Depreciation</u>	20.37	17.31	14.72	12.51	10.63
C	Closing Stocks	115.43	98.12	83.40	70.89	60.26

ANNEXURE-XXXXIII**REPAYMENT SCHEDULE**

@ 12% PA

(Rs. In Thousands '000)

Year	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Principal	30.00	30.00	30.00	30.00	30.00
Interest @ 12% PA	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	----

Annexure – XXXXIV

Debt Service Coverage Ratio

(Rs. In Thousands ‘000)

		1st year	2nd year	3rd year	4th year	5th year
A	INCOMES					
(i)	Net Profit.	64.35	104.88	143.94	183.03	188.31
(ii)	Depreciation	20.37	17.31	14.72	12.51	10.63
(iii)	Interest	18.00	14.40	10.80	7.20	3.60
	Total of (A)	102.72	136.59	169.46	202.74	202.54
B						
(i)	Principal	30.00	30.00	30.00	30.00	30.00
(ii)	Interest	18.00	14.40	10.80	7.20	3.60
	Total of (B)	48.00	44.40	40.80	37.20	33.60
	DSCR	2.14	3.07	4.15	5.45	6.03
	Average DSCR	1:4.17				

ANNEXURE-XXXXV

BREAK EVEN POINT

(Based on the third Year of Operation)

Fixed Cost		
Sl	Particulars	Amount
	Interest	18,000.00
	Depreciation	20370.00
	Operating Expenses	1,17,000.00
		1,55,370.00

Fixed Cost X 100

Break Even Point = -----

Fixed Cost + Net Profit

155370.00 X 100

= -----

155370.00+ 143940.00

= 51.90 %

ANNEXURE-XXXXVI

PERCENTAGE OF PROFIT (Based on the Third Year of Service)

$$\begin{aligned} & \text{Net Profit X 100} \\ \text{(a) On Total Investment} &= \frac{\text{Total Investment}}{\text{Total Investment}} \\ & \frac{143940.00 \times 100}{2,00,000.00} \\ &= 71.97\% \end{aligned}$$

$$\begin{aligned} & \text{Net Profit X 100} \\ \text{(b) On Total Sales} &= \frac{\text{Total Sales}}{\text{Total Sales}} \\ & \frac{143940.00 \times 100}{1102460.00} \\ &= 13.06\% \end{aligned}$$

Project Report on

FAST FOOD UNIT

	PROJECT REPORT ON FAST FOOD (under SEP-I)						
	Name of the Unit		As per Udyog Adhar				
	Constitution		Proprietorship				
	Promoter		Skill knowledge on Retail business				
	Proposed Location		Near to School/College/Government Offices/Commercial Place etc.				
Total Project Investment							
	Fixed Capital		Rs. 1, 74,000.00				
	Working Capital		Rs. 26,400.00				
	Total		Rs. 2,00,000.00				
	Means of Finance						
	Promoters' Contribution @ 25%		Rs. 50,000.00				
	Bank Loan @ 75%		Rs. 1,50,000.00				
	Total		Rs. 2,00,000.00				
(Besides the NULM GOV provided 7% interest subsidy on total loan amount)							
FINANCIAL ANYLASIS							
	Loan Repayment Period		05 Years				
	Percentage of Profit on Total Investment:		45.75%				
	Percentage of Profit on Total Sales		9.75%				
	BEP		1 st Year	2 nd year	3 rd year	4 th year	5 th year
			54.28%	49.93%	45.84%	44.08%	42.86%
	Projected Yearly Profit (Rs ,000)		01 Year	02 Year	03 Year	04 Year	05 Year
			137.60	153.06	193.52	233.98	239.56
	Average DSCR		1:3.28				
	Debt Equity Ratio:		3:1				

1. PRODUCT & USES:

In the present world, working class especially in town and cities are prone to a lot of tensions and stress. It is quite unpleasant for the working women to prepare lunch for herself and her office going husband due to many other pre-occupations like child care and attending school going children.

Getting jolt about in houses and rising early to go to the market are problematic. As a result the working class prefer to have prepared food. This has given the opportunity for the people to set up Dhaba close to the Government offices, Industrial estates and colleges and bank of the National high way etc. Moreover, the habit of eating outside is catching up fast with urban youth and families. Today's need is quality food served at affordable price in the quickest possible time. Dhaba caters all these need.

2. MARKET:

Dhabas are the recent 'thing' in the cities and towns. They provide quick economical and across the counter which often is accompanied by beverages and ice cream. The Dhaba is used not only by tourist but also by local citizens and mainly people whose are moving or on duties in trucks, buses etc.. The concept of Dhaba is foreign but has been adopted to cater to the Indian palate. Thus, along with items like rice, chicken and fish etc., the other items are going to be served like Cutlet, Samosas, Dosas, Pow Bhaji, Fresh Juice, Sweets, Noodles and Rolls etc. The market of Dhaba's fast food is basically in the semi urban areas, the concept is quite flexible. The Dhaba also likes to play dual role with fast food and with traditional restaurant type of services. The demand for both is quite flexible in semi urban areas. The villagers and surrounding people are habituated taking food with urban people. The villagers basically prefer to take some kind of heavy dishes like rice or paratha. These types of Dhaba have to serve all the requirements based on demand.

3. PRODUCT TARGET:

No. of Shifts	: 2
Business Capacity	: 50 customers per day
Working days	: 300days
Annual business at	: 50% (1 st Year)

4. QUALITY CONTROL & STANDARD:

IS: 6074: 1971 code of practice for functional requirements of hotels, restaurants and other food services establishments.

5. BASIS AND PRESUMPTION:

- Unit shall be operating at 360 working days on double shift working basis.
- The price of raw materials and equipments are included according to present market price.
- The depreciation is calculated on Straight-line method.

6. FINANCIAL ASPECTS:

• LAND & BUILDING:

Built up area of 400 sq. ft. will serve the purpose. The said requirement will taken as rent

• WATER ARRANGEMENT:

The water stores tank will be required; the water will be collected from municipality or from locally available sources. a minimum recurring expenses is required.

• UTENSILS & EQUIPMENTS:

Sl			
1	Gas stove connection	2 nos. @Rs. 8000/-	16,000.00
2	Gas Stove with three in one & two in one	2 Nons @ 3000/-	6,000.00
3	Refrigerator	1nos@Rs. 18,000/-	18,000.00
4	Cookery items	2sets@Rs. 3500/-	7,000.00
5	Water Filter	1 nos.@Rs. 8000/-	8,000.00
6	Cups & plates	50 pairs @Rs. 90/-	4,500.00
7	Trays	6 nos.@Rs. 600/-	8,000.00
8	Kitchen tools	LS	4,000.00
9	Mixer-Grinder	1 no. @Rs 7000/-	7,000.00
10	Water stores tank	1 non of 500 litre each @4000/- each	4,000.00
11	Sink	02 numbers @ 2000/- each with fitting	4,000.00
12	Hot Case	03 no @1500/-	4,500.00
13	Portable Generator Set	01	43,400.00
14	Contingencies (mug, jug... others utensils)	L/S	5,000.00
	TOTAL		1,35,000.00

• OTHER FIXED ASSET		Amount
1	Dinning Set: 4 nos. @Rs.2000/- (Cane & bamboo with chairs capacity 6 person)	8,000.00
2	Interior decorations of dining hall & Counter with local materials	4,500.00
3	air cooler/ stand fan, lighting	15,000.00
4	Electrification.	10,000.00
	TOTAL	37,500.00

	• PRELIMINARY & PREOPERATIVE:	Amount
	Legal expenses.	1,500.00
		1,500.00

	• TOTAL FIXED CAPITAL	Amount
1	LAND & BUILDING(Rented) @ 10/- per sq feet	Rented
2	WATER ARRANGEMENT	-----
3	UTENSILS & EQUIPMENTS	1,35,000.00
4	OTHER FIXED ASSET	37,500.00
5	PRELIMINARY & PREOPERATIVE	1,500.00
	TOTAL	1,74,000.00

	• WORKING CAPITAL	
	(a)CONSUMABLES(approximately of 150 nos. per day)	
1	Rice (all types)	The materials required for hotel are general provisions, consumables, groceries and vegetables. These can be purchased in daily basis or in weekly basis. The requirement is 60% on sales
2	Mustard oil	
3	Ghee	
4	Atta & maida	
5	Dal (all types)	
6	Green vegetables	
7	Paneer	
8	Sugar	
9	Tea	
10	Egg	
11	Meat	
12	Fish	
13	Milk	
14	Coffee	
15	Spices	
16	Contingencies	
	Total consumables	Rs. 60,000.00

• MANPOWER				
	Manpower	Nos	Month Salaries	Amount
1	Manager/Cook (self)	01	@ 7000.00	7,000.00
2	Helper	02	@ 6000/-	12,000.00
3	Attendance	02	@ 4000/-	8,000.00
4	Per equities	L/S	L/S	4000.00
	Total			31,000.00

• OTHER EXPENDITURE			
	Specification	Per Month	Per Annum
	House Rent	5,000.00	60,000.00
	Water bill	500.00	6000.00
	Power	500.00	6000.00
	Postage & Stationery	200.00	2400.00
	Repair & Renewals	500.00	6000.00
	Insurance	300.00	3600.00
	Advertisement	400.00	4800.00
	Internal Travel	200.00	2400.00
	Total	7,600.00	91,200.00

• WORKING CAPITAL REQUIRED			
		Stock period	Amount
1	Consumables	one week	10,000.00
2	Manpower	one week	9,000.00
3	Other Expenditures	One Month	7,600.00
	Total		26,600.00

• TOTAL INVESTMENT		
	Building	Rented
	Water arrangement	Arranged locally
	Utensils	1,35,000.00
	Other Fixed Asset	38,000.00
	Preliminary & Preoperative Expenses	1,500.00
	Working Capital requirement	26,600.00
	Total	2,00,000.00

• MEANS OF FINANCE (Considering Debt Equity Ratio is = 3:1)					Rs in thousand
Sl	Particulars	Promoters Contribution	Bank Loan	Total	
i	Sources of Fund	50,000.00	1,50,000.00	2,00,000.00	
ii	Total	50,000.00	1,50,000.00	2,00,000.00	

(Interest subsidy @ 7% pa on loan amount under National Urban Livelihoods Mission (NULM))

• SALES REALIZATION:

The average sale realization is based on 40 customer's daily @Rs.115/-/per person.

- The daily sale is expected to be at Rs. 4600.00
- The monthly sale will be Rs. 1,15,000.00
- The yearly sale will be Rs. 13,80,000.00

ANNEXURE – XXXXVII

PROJECTED PROFITABILITY STATEMENT						
Rs. In thousand						
SL	Particulars	1 st Year	2 nd Year	3 rd Year	4 th Year	5 th Year
	Capacity assumption	50%	55%	60%	65%	65%
A	Sales Realisation	1380	1518	1656	1794	1794
B	Expenditures					
	Consumables	720	792	864	936	936
	Manpower	372	394	417	439	439
	Other Expenses	91	97	102	108	108
C	Total Operating Cost	1183	1283	1383	1483	1483
D	Total Operating Profit (A-C)	197	235	273	311	311
E	Depreciation	26.00	22.00	19.00	16.00	14.00
F	Profit after Depreciation (D-E)	171.00	213.00	254.00	295.00	297.00
G	Interest	18.00	14.40	10.80	7.20	3.60
H	Profit after Interest & Depreciation (F-G)	153	198.6	243.2	287.8	293.4
I	Marketing Expenses @ 3% on Sales	41.4	45.54	49.68	53.82	53.82
J	Net Profit (H-I)	111.6	153.06	193.52	233.98	239.58
K	Cash flow (J+E)	137.6	175.06	212.52	249.98	253.58

Annexure – XXXXVIII

Depreciation Schedule, WDV Methods (15% PA)

(Rs. In Thousands ‘000)

Sl	Items	1 st year	2 nd year	3 rd year	4 th year	5 th year
A	Opening Stock	174.00	148.00	126.00	107	91.00
B	<u>Depreciation</u>	26.00	22.00	19.00	16.00	14.00
C	<u>Closing Stocks</u>	148.00	126.00	502.00	91.00	77.00

ANNEXURE-XXXXIX

REPAYMENT SCHEDULE

@ 15% PA

(Rs. In Thousands ‘000)

Year	01	02	03	04	05
Opening Balance	150.00	120.00	90.00	60.00	30.00
Principal	30.00	30.00	30.00	30.00	30.00
Interest	18.00	14.40	10.80	7.20	3.60
Closing Balance	120.00	90.00	60.00	30.00	----

Annexure – XXXXX

Debt Service Coverage Ratio

(Rs. In Thousands '000)

		1 st year	2 nd year	3 rd year	4 th year	5 th year
A	INCOMES					
(i)	Net Profit.	111.6	153.06	193.52	233.98	239.58
(ii)	Depreciation	26.00	22.00	19.00	16.00	14.00
(iii)	Interest	18.00	14.40	10.80	7.20	3.60
	Total of (A)	155.6	189.46	223.32	257.18	257.18
B	COMMITMENT					
(i)	Principal	30.00	30.00	30.00	30.00	30.00
(ii)	Interest	18.00	14.40	10.80	7.20	3.60
	Total of B	48	44.4	40.8	37.2	33.6
	DSCR	2.32	3.45	4.74	6.91	7.65
	Average DSCR	1:5.01				

ANNEXURE-XXXXXI

CALCULATION OF SIMPLE PAY BACK PERIOD

(In Rs.Thousand)

Year	Cash Outflow	Cash Inflow	Cumulative C.I
00	200.00		-
01	-	111.60	111.60
02	-	153.60	265.20
03	-	193.50	458.70
04	-	233.98	692.62
05	-	239.58	932.26

Simple Payback Period of the project is 1.8 Years

ANNEXURE-XXXXXII

BREAK EVEN POINT (Based on 3th Year of operation) (Rs. In Thousands)

Sl					
Year	1	2	3	4	5
Capacity	50%	55%	60%	65%	65%
A. Sales	1380.00	1518.00	1656.00	1794.00	1794.00
B. Variable Cost					
(i)Raw materials	720.00	792.00	864.00	936.00	936.00
(ii)Variable Overheads	321.00	491.00	519.00	546.00	546.00
Total (B)	1041.00	1283.00	1383.00	1482.00	1482.00
C. Contribution:	339.00	368.00	414.00	461.00	461.00
D. Fixed Cost					
(i)Depreciation	26.00	22.00	19.00	16.00	14.00
(ii) Interest	18.00	14.40	10.80	7.20	3.60
(iii) Fixed Overheads	140.00	145.00	160.00	180.00	180.00
Total (D)	184.00	181.40	189.80	203.20	197.60
BEP(D/CX100)	54.28%	49.93%	45.84%	44.08%	42.86%

ANEXURE – XXXXXIII

RETURN ON INVESTMENT

(a)Return on Sales Ratio:	Net Profit X100/ Total Sales Rs. 116600.00 X 100.00/ Rs.13,80,000.00 =8.45%
(b) Return on Total Investment	Net Profit X100/ Total Investment Rs. 116,600.00 X 100.00/Rs. 2,00,000.00 =58.30%