

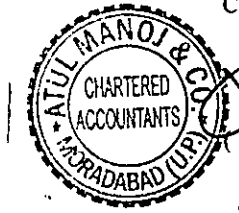
**Project Report**  
**on**  
**Flour and Musterd oil Mill**

PROJECT REPORT FOR FLOUR AND MUSTERD OIL MILL

BASIC DATA :-

NAME OF THE UNIT	SH SITESH KUAMR
ADDRESS	VILL AND POST SIKANDRABAD TEHSIL BADAUN
CONSTITUTION	PROPRIETORSHIP FIRM
NAMES OF PROPRIETOR	SH SITESH KUAMR
NATURE OF BUSINESS	FLOUR AND MUSTERD OIL MILL
TOTAL COST OF PROJECT	RS. 13,50,000/-
OWN CONTRIBUTION	RS. 2,50,000/-

For ATUL MANOJ & CO;  
Chartered Accountants



*(Signature)*  
(MANOJ KUMAR JAIN)

Partner

COST OF PROJECT

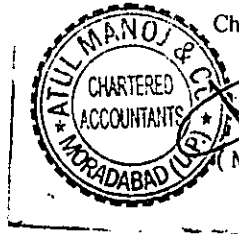
THE ACTUAL COST OF PROJECT OF THE UNIT IS AS UNDER :-

PARTICULARS	AMOUNT
PLANT AND MACHINERY	930,000.00
BUILDING	300,000.00
DIESAL, STOCK AND RECEIVABLES	120,000.00
	<u>1,350,000.00</u>

MEANS OF FINANCE

PARTICULARS	AMOUNT
OWN CONTRIBUTION	250,000.00
TERM LOAN FROM BANK	1,100,000.00
	<u>1,350,000.00</u>

For ATUL MANOJ & CO;  
Chartered Accountants



(MANOJ KUMAR JAIN)

Partner

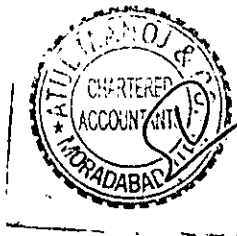
SALARY & WAGES

<u>PARTICULARS</u>	<u>NO.</u>	<u>RATE</u>	<u>AMOUNT</u>
MECHANIC AND STAFF	6	8000	48,000
			48,000
ADD : FRINGE & OTHER BENEFITS @ 10%			4,800
			52,800
			<u>633,600</u>

ANNUAL SALARY & WAGES

BASED ON THE ABOVE AND PROVIDING FOR AN INCREMENT OF 10% OF TOTAL SALARIES ON ACCOUNT OF INCREMENTS AND FRINGE BENEFITS THE COST OF SALARY OF NEXT 5 YEARS WOULD BE AS FOLLOWS :-

IST YEAR	6.34
IIND YEAR	6.97
IIIRD YEAR	7.67
IVTH YEAR	8.43
VTH YEAR	9.28



REPAIR & MAINTENANCE

PARTICULARS	AMOUNT
ESTIMATED REPAIR	35,000
ANNUAL REPAIR & MAINTENANCE	<u>35,000</u>

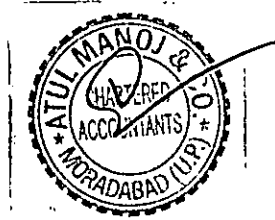
ON THE BASIS OF ABOVE AND PROVIDING FOR 10% INCREASE EVERY SUCCESSIVE YEAR THE COST WOULD BE :-

IST YEAR	0.35
IIND YEAR	0.39
IIIRD YEAR	0.42
IVTH YEAR	0.47
VTH YEAR	0.51



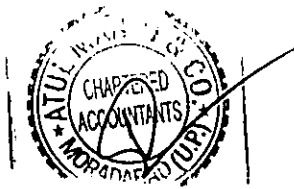
DEPRECIATION SCHEDULE

	PLANT & MACHINERY	BUILDING	TOTAL	TOTAL IN LACS
RATE OF DEPRECIATION	15%	10%		
COST	930,000	300,000	1,230,000	12.30
DEPRECIATION IST YEAR	139,500	30,000	169,500	1.70
WDV IST YEAR	<u>790,500</u>	<u>270,000</u>	1,060,500	10.61
DEPRECIATION IIND YEAR	118,575	27,000	145,575	1.46
WDV IIND YEAR	671,925	243,000	914,925	9.15
DEPRECIATION IIIIRD YEAR	100,789	24,300	125,089	1.25
WDV IIIIRD YEAR	571,136	218,700	789,836	7.90
DEPRECIATION IVTH YEAR	85,670	21,870	107,540	1.08
WDV IVTH YEAR	485,466	196,830	682,296	6.82
DEPRECIATION VTH YEAR	72,820	19,683	92,503	0.93
WDV VTH YEAR	<u>412,646</u>	<u>177,147</u>	589,793	5.90



INTEREST ON TERM LOAN

AMOUNT OF TERM LOAN		1,100,000	
RATE OF INTEREST			12.50%
PAYMENT	IN 20 EQUAL QUARTERLY INSTALMENTS		
AMOUNT OF LOAN	1,100,000		
INSTALMENT PAYMENT	55,000	34,375	
BALANCE	<u>1,045,000</u>		
INSTALMENT PAYMENT	55,000	32,656	
BALANCE	<u>990,000</u>		
INSTALMENT PAYMENT	55,000	30,938	
BALANCE	<u>935,000</u>		
INSTALMENT PAYMENT	55,000	29,219	127,188
BALANCE	<u>880,000</u>		
INSTALMENT PAYMENT	55,000	27,500	
BALANCE	<u>825,000</u>		
INSTALMENT PAYMENT	55,000	25,781	
BALANCE	<u>770,000</u>		
INSTALMENT PAYMENT	55,000	24,063	
BALANCE	<u>715,000</u>		
INSTALMENT PAYMENT	55,000	22,344	99,688
BALANCE	<u>660,000</u>		
INSTALMENT PAYMENT	55,000	20,625	
BALANCE	<u>605,000</u>		
INSTALMENT PAYMENT	55,000	18,906	
BALANCE	<u>550,000</u>		
INSTALMENT PAYMENT	55,000	17,188	
BALANCE	<u>495,000</u>		
INSTALMENT PAYMENT	55,000	15,469	72,188
BALANCE	<u>440,000</u>		
INSTALMENT PAYMENT	55,000	13,750	
BALANCE	<u>385,000</u>		
INSTALMENT PAYMENT	55,000	12,031	
BALANCE	<u>330,000</u>		
INSTALMENT PAYMENT	55,000	10,313	
BALANCE	<u>275,000</u>		
INSTALMENT PAYMENT	55,000	8,594	44,688
BALANCE	<u>220,000</u>		
INSTALMENT PAYMENT	55,000	6,875	
BALANCE	<u>165,000</u>		
INSTALMENT PAYMENT	55,000	5,156	
BALANCE	<u>110,000</u>		
INSTALMENT PAYMENT	55,000	3,438	
BALANCE	<u>55,000</u>		
INSTALMENT PAYMENT	55,000	1,719	17,188
BALANCE	<u>0</u>		



PROFITABILITY STATEMENT

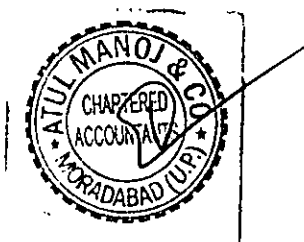
PARTICULARS	IST YR	IIND YR	IIIRD YR	IVTH YR	VTH YR
PURCHASES	15.00	16.50	18.15	19.97	21.96
SALARY & WAGES	6.34	6.97	7.67	8.43	9.28
REPAIR & MAINTENANCE	0.35	0.39	0.42	0.47	0.51
OTHER EXPENSES @ 0.10	2.70	2.97	3.27	3.59	3.95
DEPRECIATION	1.70	1.46	1.25	1.08	0.93
INTEREST ON T/L	1.27	1.00	0.72	0.45	0.17
COST OF SALES	27.35	29.28	31.48	33.98	36.80
INCOME	30.00	33.00	36.30	39.93	43.92
P B T	2.65	3.72	4.82	5.95	7.12
P A T	2.65	3.72	4.82	5.95	7.12
ADD : DEPRECIATION	1.70	1.46	1.25	1.08	0.93
CASH PROFIT (ACCRUALS)	4.34	5.18	6.07	7.03	8.05
DSCR	1.97	2.35	2.76	3.19	3.66





PROJECTED BALANCE SHEET AS AT THE END OF

DESCREPTION	IST YR	IIND YR	IIIRD YR	IVTH YR	VTH YR
<u>LIABILITIES :</u>					
<u>CAPITAL :-</u>					
INTRODUCED	2.50	4.15	6.12	8.69	12.64
ADD : NET PROFIT (PBT)	2.65	3.72	4.82	5.95	7.12
LESS : DRAWINGS	1.00	1.75	2.25	2.00	3.50
	4.15	6.12	8.69	12.64	16.26
<u>LOANS :-</u>					
SECURED TERM LOAN	8.80	6.60	4.40	2.20	0.00
CURRENT LIABILITIES	0.50	0.60	0.70	0.80	0.90
	13.45	13.32	13.79	15.64	17.16
FIXED ASSETS	12.30	10.61	9.15	7.90	6.82
LESS : DEPRECIATION FOR YEAR	1.70	1.46	1.25	1.08	0.93
	10.61	9.15	7.90	6.82	5.90
<u>CURRENT ASSETS :-</u>					
SUBSIDY	0.00	0.00	0.00	4.86	4.86
DIESAL	1.20	1.30	1.35	1.35	1.40
RECEIVABLES AND STOCK	1.00	2.00	3.00	2.00	3.00
CASH IN HAND & BANK BALANCE	0.64	0.87	1.54	0.61	2.00
	13.45	13.32	13.79	15.64	17.16
	0.00	0.00	0.00	0.00	0.00



PROJECTED FUND FLOW STATEMENT AS ON

DESCREPTION	IST YR	IIND YR	IIIRD YR	IVTH YR	VTH YR
<u>SOURCES OF FUNDS</u>					
NET PROFIT (PBT)	2.65	3.72	4.82	5.95	7.12
DEPRECIATION	1.70	1.46	1.25	1.08	0.93
INCREASE IN CAPITAL	2.50	0.00	0.00	0.00	0.00
INCREASE IN TERM LOAN	11.00	0.00	0.00	0.00	0.00
INCREASE IN CURRENT LIAB.	0.50	0.10	0.10	0.10	0.10
	<u>18.34</u>	<u>5.28</u>	<u>6.17</u>	<u>7.13</u>	<u>8.15</u>
<u>APPLICATION OF FUNDS</u>					
REPAYMENT OF TERM LOAN	2.20	2.20	2.20	2.20	2.20
DRAWINGS	1.00	1.75	2.25	2.00	3.50
SUBSIDY RECD	0	0	0	4.86	0
INCREASE IN FIXED ASSETS	12.30	0.00	0.00	0.00	0.00
INCREASE IN INVENTORY	1.20	0.10	0.05	0.00	0.05
INCREASE IN RECEIVABLE	1.00	1.00	1.00	(1.00)	1.00
	<u>17.70</u>	<u>5.05</u>	<u>5.50</u>	<u>8.06</u>	<u>6.75</u>
OPENING BALANCE	0.00	0.64	0.87	1.54	0.61
SURPLUS/DEFICIT	0.64	0.23	0.67	(0.93)	1.40
CLOSING BALANCE	0.64	0.87	1.54	0.61	2.00

