

Project Profile
of
VINOD KUMAR PANDEY
Office and Works
Malak Harhar, Phaphamau,
Prayagraj

Crux Information's

- * Object of the Unit : Manufacturing of Noodles, Pasta & Microni,**
- * Cost of Project : Rs. 20.00 Lacs**
- * Name of the Proprietor : Sh. Vinod Kumar Pandey**
- * Proprietor's Contribution : Rs. 2.00 Lac**
- * Term Loan : Rs. 13.50 Lac**
- * CC Loan : Rs. 4.50 Lac**

Prepared and Compiled by:

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Introduction:

The manufacturing MSME unit of Vinod Kumar Pandey is formed for manufacturing of Noodles Pasta & Microni.

The Proprietor:

Sh. Vinod Kumar Pandey aged about 32 years S/o Sh. Ramdev Pandey R/o Malak Harhar, Phaphamau, Prayagraj is Intermediate passed and has five years business experience.

Raw material and manufacturing process:

The main raw materials of the project are Maida, Aararod, salt, spices & Oil which are purchased from local market. There is no shortage of raw materials availability.

The manufacturing process can be categorised in following points:

- (i) Mixing of raw materials e.g. maida, water.
- (ii) Heating at the oven.
- (iii) Finishing and cutting in Process Machine.
- (iv) Drying
- (v) Storing and Packing.



Marketing and demand:

The sector has lot of demands due to being eatable product. The unit would supply its products in and around Prayagraj. The order supply and counter sale would be other features.

The Unit would have to face minor competition with big brands and some SSI units, which easily will be faced. Being new kind of project a huge demand is expected.

Finished Products and it uses:

The input-out ratio and uses of the different products are shown below:

S. No.	Products	Uses
1.	Noodles [Chowmine], Sewai, Pasta, Microni etc.	Eatable product with multiple uses

there is a 10% of wastage also.



Cost of Project & Means of Finance:

		<u>Total Rs.</u> <u>(In Lacs)</u>
Plant & Machinery	-	15.00
Working Capital		5.90
		20.00
Margin	-	2.00
Term Loan	-	13.50
CC Loan	-	4.50
		20.00

Notes:

- Subsidy will be provided at the prescribed rate on the project cost.
- The Machinery includes cost of machines, GST its freight and installation charges also.
- Being the contreprenuer belonging to General category, the margin money have been taken 10% of the project cost.
- The unit would work at owned property.
- The list of machinery include.

	Amount (Lac Rs.)
(i) Noodles Machine - 14 roller (ii) Mixture Machine - 70 Kg. (iii) Tank Steamer (iv) Drayer (v) Trays (vi) Packing machine	15.00



Working Capital
(month calculation)

	<u>Amount (Rs.)</u>
Raw materials	225000
Work in progress	20000
Finished stock	160000
Debtors	25000
Cash and Bank for Misc. exp.	
Direct Salary & Wages	48000
Power & Fuel	5000
Other expenses	3333
	<hr/> 486333
Less creditors	153000
	<hr/> 333333 <hr/>

Yearly amount comes Rs. 40.00 Lac.

working capital equivalent to 1.5 months, comes 10.00 Lac Rs.

Note: Raw Materials:

The raw materials include following items to be purchased at given.

S. No.	Name of the Item	
1	Maida	} Rs. 225000
2.	Salt	
3.	Spices	
4.	Oil	
5.	Aararod	

Note-2 Direct Labour

The unit will engage 25 persons, direct and indirect, in the beginning.



	<u>Profitability statements</u>				(in Lacs) Rs.
Capacity	50%	60%	70%	80%	100%
	Year-1	Year-2	Year-3	Year-4	Year-5
Sales	50.00	54.00	59.00	64.00	71.00
Less cost of sales	35.00	37.80	41.30	44.80	49.70
Gross Profit	15.00	16.20	17.70	19.20	21.30
Less operating & Administrative Exp.	2.00	2.86	3.20	3.54	4.10
	13.00	13.34	14.50	15.66	17.20
Less Depreciation	3.00	2.40	1.92	1.54	1.23
PBIT	10.00	10.94	12.58	14.12	15.97
Less Interest on Term Loan	1.62	1.30	0.97	0.65	0.32
Interest on C.C. Loan	0.54	0.54	0.54	0.54	0.54
Profit before tax.	7.84	9.10	11.07	12.93	15.11

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PROJECTED DEBT SERVICE COVERAGE RATIO

	(in Lacs) Rs.				
	Year-1	Year-2	Year-3	Year-4	Year-5
Net Profit	7.84	9.10	11.07	12.93	15.11
Add: Depreciation	3.00	2.40	1.92	1.54	1.23
	10.84	11.50	12.99	14.47	16.34
Term Loan Repayment	4.32	4.00	3.67	3.35	3.02
DSCR	2.51	2.88	3.54	4.32	5.41

PROJECTED BALANCE SHEET

	(in Lacs) Rs.				
Liabilities	Year-1	Year-2	Year-3	Year-4	Year-5
Capital					
Balance	2.00	7.44	14.14	22.21	32.14
Profit	7.84	9.10	11.07	12.93	15.11
(-) Drawing	2.40	2.40	3.00	3.00	3.00
	7.44	14.14	22.21	32.14	44.25
Term Loan	10.80	8.10	5.40	2.70	Nil
C.C. Loan	4.50	4.50	4.50	4.50	4.50
Creditors	2.00	2.10	2.20	2.30	2.40
	24.74	28.84	34.31	41.64	51.15
Assets:					
Net Block of Assets	12.00	9.60	7.68	6.14	4.91
Current Assets (Including stock debtors, cash)	12.74	19.24	26.63	35.50	46.24
	24.74	28.84	34.31	41.64	51.15


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Projected Sales Revenue:

In the first year, the unit proposes to sell as per below:

S. No.	Activity	Amount (In Lac Rs.)
1.	Chowmine [Moodles] Unit rate Rs. 6/- [150 gram] MRP 10/-	18.00
2.	Sewai [MRP Rs. 30 to 100 per kg]	20.00
3.	Pasta	12.00
		50.00

Projected Term Loan & its interest:

	(in Lacs) Rs.				
	Year-1	Year-2	Year-3	Year-4	Year-5
Outstanding Balance	13.50	10.80	8.10	5.40	2.70
Add interest @ 12%PA	1.62	1.30	0.97	0.65	0.32
	15.12	12.10	9.07	6.05	3.02
Less Payment					
Principal & Interest	4.32	4.00	3.67	3.35	3.02
	10.80	8.10	5.40	2.70	Nil

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Depreciation:

Sl.No.	Name of the Assets	Amount (in Lacs Rs.)
1.	Land & Building	-
	Plant & Machinery	15.00
	Total Cost	15.00
Ist Year	Less Depreciation @ 20% PA	3.00
	WDV	12.00
IInd Year	Less Depreciation @ 20% PA	2.40
	WDV	9.60
IIIrd Year	Less Depreciation @ 20% PA	1.92
	WDV	7.68
IVth Year	Less Depreciation @ 20% PA	1.54
	WDV	6.14
Vth Year	Less Depreciation @ 20% PA	1.23
	WDV	4.91

Break Even Point

(Taking the base as first year)

	(Lacs Rs.)
Sales	50.00
Less Variable cost	35.00
Contribution	15.00
PVR %	30%
Fixed Cost	7.16 Lacs Rs.

$$\text{BEP (in Rs.)} = \frac{\text{Fixed Cost (in Lacs Rs.)}}{\text{PVR \%}} = \frac{7.16}{30\%} = 23,86,667 \text{ Rs.}$$

Notes: The interest on CC Loan has been calculated @ 12% per annum.**Date: 30.11.2022****C.S. Arora****Place: Prayagraj****(Financial & Industrial Consultant)**