

PROJECT REPORT

Of

BED LINEN

PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding **Bed Linen small**.

The objective of the pre-feasibility report is primarily to facilitate potential entrepreneurs in project identification for investment and in order to serve his objective; the document covers various aspects of the project concept development, start-up, marketing, finance and management.

[We can modify the project capacity and project cost as per your requirement. We can also prepare project report on any subject as per your requirement.]



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PROJECT AT A GLANCE

- 1 Name of the Entrepreneur : xxxxxxxxxx
- 2 Constitution (legal Status) : xxxxxxxxxx
- 3 Father / Spouse Name : xxxxxxxxxxxx
- 4 Unit Address : xxxxxxxxxxxxxxxxxxxxxxxx
- District : xxxxxxxx
Pin: xxxxxxxx State: xxxxxxxx
Mobile : xxxxxxxx
- 5 Product and By Product : **BED LINEN**
- 6 Name of the project / business activity proposed : **BED LINEN MANUFACTURING UNIT**
- 7 Cost of Project : Rs.22.47 Lakhs
- 8 Means of Finance
Term Loan Rs.14.22 Lakhs
KVIC MARGIN MONEY As per Project Eligibility
Own Capital Rs.2.25 Lakhs
Working Capital Rs 6 Lakhs
- 9 Debt Service Coverage Ratio : 2.22
- 10 Pay Back Period : 5 Years
- 11 Project Implementation Period : 5-6 Months
- 12 Break Even Point : 44%
- 13 Employment : 20 Persons
- 14 Power Requirement : 8 KW
- 15 Major Raw materials : **BLENDED FABRICS**
- 16 Estimated Annual Sales Turnover (Max Utilized Capacity) : 101.68 Lakhs
- 17 Detailed Cost of Project & Means of Finance

COST OF PROJECT

(Rs. In Lakhs)

| Particulars | Amount |
|-----------------------------|--------------|
| Land | Own/Rented |
| Building /Shed 2000 sq ft | 4.00 |
| Plant & Machinery | 11.00 |
| Furniture & Fixtures | 0.80 |
| Working Capital Requirement | 6.67 |
| Total | 22.47 |

MEANS OF FINANCE

| Particulars | Amount |
|----------------------|--------------|
| Own Contribution@10% | 2.25 |
| Term Loan | 14.22 |
| Working Capital | 6.00 |
| Total | 22.47 |

| | | |
|---|----------------|----------------|
| | General | Special |
| Beneficiary Margin Money (% of Project Cost) | 10% | 5% |

**PROJECT REPORT
ON
BED LINEN**



INTRODUCTION:

Bed Linen comprises of articles made out of fabric and used in bed like bed sheets & pillow covers (also known as Pillowcase). Bed sheets are used for spreading on the bed. Sometimes two bed sheets are stitched together to form a sandwich sheet called Dohar. Such a sheet becomes thicker, traps air inside and works as a very light blanket. However, usage of Dohar in India is limited to certain States only.

PRODUCT & ITS APPLICATION:

Bed sheets come in different weaves, sizes, colors and prints. The major classification is Single bed sheet and Double bed sheet. Various sizes are available in double bed sheet like Regular, Queen, King etc. matching the size of

bed and mattress. Hospitals and Hotels usually use white bed sheets and pillow covers. Single bed sheets come in one size only although single beds used by Hotels, Hospitals, Hostels and kids vary in size. Bed sheets are used for spreading on the mattress to give the bed a better look and to protect the mattress. Similarly, a pillow cover enhances beauty of the pillow and also protects it from soiling over long run. Bed sheets and pillow covers are made out of woven fabric of cotton or blended fibers. Cotton fabric is preferred in warm weather because of its moisture absorption property although it is expensive compared to blended fabrics and also gets more wrinkles and therefore frequent washing and ironing.

INDUSTRY OUTLOOK & TRENDS:

Bed linen is a necessity. Continuous rise in disposable income of the families leads to a robust demand for such products and the trend is bound to continue for several years.

MARKET POTENTIAL AND MARKETING ISSUES, IF ANY:

Bed sheets and pillow covers of different cost and quality are used in each household. Growing awareness about cleanliness and hygiene has also led to higher demand for clean and crisp bed linen in Hospitals, Railways, Hotels, Hostels and such other institutional buyers. Improving income levels has also fueled people's aspiration to buy quality bed linen to enhance their home décor. The market is growing continuously in line with population & income levels.

RAW MATERIAL REQUIREMENTS:

The main raw material is cotton or blended fabric of varying quality which is easily available in grey and dyed forms. Printed fabric is also used in some made ups. Fabric quality is generally expressing in terms of Thread Count (TC) which means a sum total of warp and weft threads in one square inch of the fabric. Although

general perception is higher the TC better the quality, it may not always be true because quality of each thread or yarn also matters quite a bit which in turn depends on quality of the fiber used in yarn. Fabrics of multiple thread counts, colors and prints are easily available throughout India. Since a double bed sheet is 9 to 10 feet wide, fabric of wide width (120") is normally used in bed linen.

MANUFACTURING PROCESS:

The fabric purchased in roll form is spread in layers on the cutting table. Patterns of various bed sheets or pillow covers made out of card board or plywood or metal are laid on the fabric in such a way that wastage of fabric is minimized. Several layers of fabric are then cut through vertical motorized blade. Bed sheets and pillow covers are stitched in assembly line manner wherein each machine operator completes only a part of the product. The stitching starts on the 1st machine and gets completed at the last stage where the product is inspected for quality defects if any. Sometimes pillow covers are sent for further work like embroidery, special patch-work, border etc. Products are finally cleaned of loose yarn or dirt and packed in plastic bags as per customer requirements. Bed linen is sold in sets as well as individually.

STATUTORY/ GOVERNMENT APPROVALS

The project does not require any specific government approval. Registration with MSME is optional. An Entrepreneur may be required to obtain Shops & Establishment Registration and Professional Tax registration by local Municipal authorities. Registration under Factories Act, Provident Fund Act and ESI provisions would be required depending upon the number of employees, the location, the level of mechanization and the age of the enterprise. Entrepreneur may contact State Pollution Control Board where ever it is applicable.

BACKWARD AND FORWARD INTEGRATION:

As the machines used in the project are versatile, the Entrepreneur can also consider manufacture of other articles like bags, wall hangings and garments etc. depending on opportunities in the market he / she is familiar with.

Disclaimer:

Only few machine manufacturers are mentioned in the profile, although many machine manufacturers are available in the market. The addresses given for machinery manufacturers have been taken from reliable sources, to the best of knowledge and contacts. However, no responsibility is admitted, in case any inadvertent error or incorrectness is noticed therein. Further the same have been given by way of information only and do not carry any recommendation.

PROJECTED CASH FLOW STATEMENT

| PARTICULARS | I | II | III | IV | V |
|-----------------------------|--------------|-------------|-------------|-------------|--------------|
| SOURCES OF FUND | | | | | |
| Own Contribution@10% | 2.25 | - | | | |
| Net Profit | 1.41 | 3.20 | 5.34 | 8.25 | 11.26 |
| Depreciation & Exp. W/off | 2.13 | 1.83 | 1.58 | 1.36 | 1.18 |
| Increase In Cash Credit | 6.00 | | | | |
| Increase In Term Loan | 14.22 | - | - | - | - |
| Increase in Creditors | 0.45 | 0.28 | 0.11 | 0.11 | 0.12 |
| TOTAL : | 26.46 | 5.31 | 7.03 | 9.73 | 12.56 |
| APPLICATION OF FUND | | | | | |
| Increase in Fixed Assets | 15.80 | - | - | - | - |
| Increase in Stock | 2.48 | 0.32 | 0.37 | 0.41 | 0.44 |
| Increase in Debtors | 4.87 | 0.88 | 0.84 | 0.91 | 0.98 |
| Repayment of Term Loan | 1.58 | 3.16 | 3.16 | 3.16 | 3.16 |
| Taxation | - | - | 0.02 | 0.21 | 0.26 |
| Drawings | 0.50 | 1.50 | 3.00 | 5.00 | 7.50 |
| TOTAL : | 25.23 | 5.86 | 7.39 | 9.68 | 12.34 |
| Opening Cash & Bank Balance | - | 1.23 | 0.68 | 0.32 | 0.37 |
| Add : Surplus | 1.23 | - 0.55 | - 0.36 | 0.05 | 0.22 |
| Closing Cash & Bank Balance | 1.23 | 0.68 | 0.32 | 0.37 | 0.59 |

PROJECTED BALANCE SHEET

| PARTICULARS | I | II | III | IV | V |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|
| SOURCES OF FUND | | | | | |
| Capital Account | | | | | |
| Opening Balance | - | 3.15 | 4.85 | 7.17 | 10.22 |
| Add: Additions | 2.25 | - | - | - | - |
| Add: Net Profit | 1.41 | 3.20 | 5.32 | 8.05 | 11.00 |
| Less: Drawings | 0.50 | 1.50 | 3.00 | 5.00 | 7.50 |
| Closing Balance | 3.15 | 4.85 | 7.17 | 10.22 | 13.72 |
| CC Limit | 6.00 | 6.00 | 6.00 | 6.00 | 6.00 |
| Term Loan | 12.64 | 9.48 | 6.32 | 3.16 | - |
| Sundry Creditors | 0.45 | 0.73 | 0.83 | 0.95 | 1.07 |
| TOTAL : | 22.25 | 21.06 | 20.33 | 20.33 | 20.80 |
| APPLICATION OF FUND | | | | | |
| Fixed Assets (Gross) | 15.80 | 15.80 | 15.80 | 15.80 | 15.80 |
| Gross Dep. | 2.13 | 3.96 | 5.55 | 6.91 | 8.08 |
| Net Fixed Assets | 13.67 | 11.84 | 10.25 | 8.89 | 7.72 |
| Current Assets | | | | | |
| Sundry Debtors | 4.87 | 5.75 | 6.59 | 7.49 | 8.47 |
| Stock in Hand | 2.48 | 2.80 | 3.17 | 3.58 | 4.02 |
| Cash and Bank | 1.23 | 0.68 | 0.32 | 0.37 | 0.59 |
| TOTAL : | 22.25 | 21.06 | 20.33 | 20.33 | 20.80 |
| | - | - | - | - | - |

PROJECTED PROFITABILITY STATEMENT

| PARTICULARS | I | II | III | IV | V |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|
| A) SALES | | | | | |
| Gross Sale | 58.45 | 68.99 | 79.05 | 89.93 | 101.68 |
| Total (A) | 58.45 | 68.99 | 79.05 | 89.93 | 101.68 |
| B) COST OF SALES | | | | | |
| Raw Mateiral Consumed | 27.00 | 31.19 | 35.72 | 40.63 | 45.95 |
| Electricity Expenses | 1.17 | 1.29 | 1.40 | 1.52 | 1.64 |
| Repair & Maintenance | 0.29 | 0.34 | 0.40 | 0.45 | 0.51 |
| Labour & Wages | 17.82 | 19.60 | 21.56 | 23.72 | 26.09 |
| Depreciation | 2.13 | 1.83 | 1.58 | 1.36 | 1.18 |
| Cost of Production | 48.41 | 54.25 | 60.66 | 67.68 | 75.36 |
| Add: Opening Stock /WIP | - | 1.13 | 1.24 | 1.39 | 1.55 |
| Less: Closing Stock /WIP | 1.13 | 1.24 | 1.39 | 1.55 | 1.72 |
| Cost of Sales (B) | 47.28 | 54.14 | 60.52 | 67.52 | 75.18 |
| C) GROSS PROFIT (A-B) | 11.17 | 14.85 | 18.53 | 22.41 | 26.50 |
| | 19.11% | 21.52% | 23.44% | 24.91% | 26.06% |
| D) Bank Interest (Term Loan) | 1.54 | 1.26 | 0.91 | 0.56 | 0.22 |
| ii) Interest On Working Capital | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 |
| E) Salary to Staff | 6.34 | 6.97 | 7.67 | 8.43 | 9.28 |
| F) Selling & Adm Expenses Exp. | 1.23 | 2.76 | 3.95 | 4.50 | 5.08 |
| TOTAL (D+E) | 9.77 | 11.65 | 13.19 | 14.15 | 15.24 |
| G) NET PROFIT | 1.41 | 3.20 | 5.34 | 8.25 | 11.26 |
| | 2.4% | 4.6% | 6.8% | 9.2% | 11.1% |
| H) Taxation | - | - | 0.02 | 0.21 | 0.26 |
| I) PROFIT (After Tax) | 1.41 | 3.20 | 5.32 | 8.05 | 11.00 |

COMPUTATION OF PRODUCTION OF BED LINEN**Item to be Manufactured Bed Linen with Pillow Covers**

| | | | |
|--------------------------------|--|-----------------------------|------------------|
| Manufacturing Capacity per Day | | 100 | pcs |
| No. of Working Hour | | 8 | |
| No of Working Days per month | | 25 | |
| No. of Working Day per annum | | 300 | |
| Total Production per Annum | | 30,000 | pcs |
| Year | | Capacity Utilisation | BED LINEN |
| I | | 50% | 15,000 |
| II | | 55% | 16,500 |
| III | | 60% | 18,000 |
| IV | | 65% | 19,500 |
| V | | 70% | 21,000 |

COMPUTATION OF RAW MATERIAL

| Item Name | Quantity of Raw Material | Unit | Unit Rate of | Total CostPer Annum (100%) |
|-------------------------------|-----------------------------|-------------|---------------------|----------------------------|
| Cloth Material | 45,000 | rm | 120 | 5,400,000.00 |
| Total | 45,000.00 | | | 5,400,000.00 |
| Total Raw material in Rs lacs | at 100% Capacity | | | 54.00 |
| Cost per Pcs | | | (In Rs) | 180.00 |
| Raw Material Consumed | Capacity Utilisation | Rate | Amount (Rs.) | |
| I | 50% | 180.00 | 27.00 | |
| II | 55% | 189.00 | 31.19 | 5% Increase in Cost |
| III | 60% | 198.45 | 35.72 | 5% Increase in Cost |
| IV | 65% | 208.37 | 40.63 | 5% Increase in Cost |
| V | 70% | 218.79 | 45.95 | 5% Increase in Cost |

COMPUTATION OF SALE

| Particulars | I | II | III | IV | V |
|------------------------------|--------------|--------------|--------------|--------------|---------------|
| Op Stock | - | 350.00 | 385.00 | 420.00 | 455.00 |
| Production | 15,000.00 | 16,500.00 | 18,000.00 | 19,500.00 | 21,000.00 |
| | 15,000.00 | 16,850.00 | 18,385.00 | 19,920.00 | 21,455.00 |
| Less : Closing Stock(7 Days) | 350.00 | 385.00 | 420.00 | 455.00 | 490.00 |
| Net Sale | 14,650.00 | 16,465.00 | 17,965.00 | 19,465.00 | 20,965.00 |
| Sale Price per pcs | 399.00 | 419.00 | 440.00 | 462.00 | 485.00 |
| Sale (in Lacs) | 58.45 | 68.99 | 79.05 | 89.93 | 101.68 |

COMPUTATION OF CLOSING STOCK & WORKING CAPITAL

| PARTICULARS | I | II | III | IV | V |
|-----------------------|-------------|-------------|-------------|-------------|-------------|
| Finished Goods | | | | | |
| (7 Days requirement) | 1.13 | 1.24 | 1.39 | 1.55 | 1.72 |
| Raw Material | | | | | |
| (15 Days requirement) | 1.35 | 1.56 | 1.79 | 2.03 | 2.30 |
| Closing Stock | 2.48 | 2.80 | 3.17 | 3.58 | 4.02 |

COMPUTATION OF WORKING CAPITAL REQUIREMENT

| Particulars | Amount | Margin(10%) | Net Amount |
|------------------------------------|---------------|--------------------|-----------------------|
| Stock in Hand | 2.48 | | |
| Less: | | | |
| Sundry Creditors | 0.45 | | |
| Paid Stock | 2.03 | 0.20 | 1.83 |
| Sundry Debtors | 4.87 | 0.49 | 4.38 |
| Working Capital Requirement | | | 6.21 |
| Margin | | | 0.69 |
| MPBF | | | 6.21 |
| Working Capital Demand | | | 6.00 |

BREAK UP OF LABOUR

| Particulars | Wages Per Month | No of Employees | Total Salary |
|--|--------------------|--------------------|-----------------|
| Supervisor | 15,000.00 | 1 | 15,000.00 |
| Plant Operator | 12,000.00 | 2 | 24,000.00 |
| Skilled Worker | 10,000.00 | 2 | 20,000.00 |
| Unskilled Worker | 8,000.00 | 5 | 40,000.00 |
| Helper | 6,000.00 | 6 | 36,000.00 |
| | | | 135,000.00 |
| Add: 10% Fringe Benefit | | | 13,500.00 |
| Total Labour Cost Per Month | | | 148,500.00 |
| Total Labour Cost for the year (In Rs. Lakhs) | | 16 | 17.82 |

BREAK UP OF SALARY

| Particulars | Salary Per Month | No of Employees | Total Salary |
|---|---------------------|--------------------|-----------------|
| Administrative Staff | 12,000.00 | 4 | 48,000.00 |
| Total Salary Per Month | | | 48,000.00 |
| Add: 10% Fringe Benefit | | | 4,800.00 |
| Total Salary for the month | | | 52,800.00 |
| Total Salary for the year (In Rs. Lakhs) | | 4 | 6.34 |

COMPUTATION OF DEPRECIATION

| Description | Land | Plant & | | | TOTAL |
|---------------------------|--------|---------------|---------------|---------------|--------------|
| | | Building/shed | Machinery | Furniture | |
| Rate of Depreciation | | 10.00% | 15.00% | 10.00% | |
| Opening Balance | Leased | | - | - | - |
| Addition | - | 4.00 | 11.00 | 0.80 | 15.80 |
| | - | 4.00 | 11.00 | 0.80 | 15.80 |
| TOTAL | | 4.00 | 11.00 | 0.80 | 15.80 |
| Less : Depreciation | - | 0.40 | 1.65 | 0.08 | 2.13 |
| WDV at end of Ist year | - | 3.60 | 9.35 | 0.72 | 13.67 |
| Additions During The Year | - | - | - | - | - |
| | - | 3.60 | 9.35 | 0.72 | 13.67 |
| Less : Depreciation | - | 0.36 | 1.40 | 0.07 | 1.83 |
| WDV at end of IIrd Year | - | 3.24 | 7.95 | 0.65 | 11.84 |
| Additions During The Year | - | - | - | - | - |
| | - | 3.24 | 7.95 | 0.65 | 11.84 |
| Less : Depreciation | - | 0.32 | 1.19 | 0.06 | 1.58 |
| WDV at end of IIIrd year | - | 2.92 | 6.76 | 0.58 | 10.25 |
| Additions During The Year | - | - | - | - | - |
| | - | 2.92 | 6.76 | 0.58 | 10.25 |
| Less : Depreciation | - | 0.29 | 1.01 | 0.06 | 1.36 |
| WDV at end of IV year | - | 2.62 | 5.74 | 0.52 | 8.89 |
| Additions During The Year | - | - | - | - | - |
| | - | 2.62 | 5.74 | 0.52 | 8.89 |
| Less : Depreciation | - | 0.26 | 0.86 | 0.05 | 1.18 |
| WDV at end of Vth year | - | 2.36 | 4.88 | 0.47 | 7.72 |

REPAYMENT SCHEDULE OF TERM LOAN

11.0%

| Year | Particulars | Amount | Addition | Total | Interest | Repayment | CI Balance |
|------------|-----------------|--------|----------|-------|----------|-----------|------------|
| I | Opening Balance | | | | | | |
| | Ist Quarter | 14.22 | - | 14.22 | 0.39 | - | 14.22 |
| | IInd Quarter | 14.22 | - | 14.22 | 0.39 | - | 14.22 |
| | IIIRD Quarter | 14.22 | - | 14.22 | 0.39 | 0.79 | 13.43 |
| | Ivth Quarter | 13.43 | - | 13.43 | 0.37 | 0.79 | 12.64 |
| | | | | 1.54 | 1.58 | | |
| II | Opening Balance | | | | | | |
| | Ist Quarter | 12.64 | - | 12.64 | 0.35 | 0.79 | 11.85 |
| | IInd Quarter | 11.85 | - | 11.85 | 0.33 | 0.79 | 11.06 |
| | IIIRD Quarter | 11.06 | - | 11.06 | 0.30 | 0.79 | 10.27 |
| | Ivth Quarter | 10.27 | | 10.27 | 0.28 | 0.79 | 9.48 |
| | | | | 1.26 | 3.16 | | |
| III | Opening Balance | | | | | | |
| | Ist Quarter | 9.48 | - | 9.48 | 0.26 | 0.79 | 8.69 |
| | IInd Quarter | 8.69 | - | 8.69 | 0.24 | 0.79 | 7.90 |
| | IIIRD Quarter | 7.90 | - | 7.90 | 0.22 | 0.79 | 7.11 |
| | Ivth Quarter | 7.11 | | 7.11 | 0.20 | 0.79 | 6.32 |
| | | | | 0.91 | 3.16 | | |
| IV | Opening Balance | | | | | | |
| | Ist Quarter | 6.32 | - | 6.32 | 0.17 | 0.79 | 5.53 |
| | IInd Quarter | 5.53 | - | 5.53 | 0.15 | 0.79 | 4.74 |
| | IIIRD Quarter | 4.74 | - | 4.74 | 0.13 | 0.79 | 3.95 |
| | Ivth Quarter | 3.95 | | 3.95 | 0.11 | 0.79 | 3.16 |
| | | | | 0.56 | 3.16 | | |
| V | Opening Balance | | | | | | |
| | Ist Quarter | 3.16 | - | 3.16 | 0.09 | 0.79 | 2.37 |
| | IInd Quarter | 2.37 | - | 2.37 | 0.07 | 0.79 | 1.58 |
| | IIIRD Quarter | 1.58 | - | 1.58 | 0.04 | 0.79 | 0.79 |
| | Ivth Quarter | 0.79 | | 0.79 | 0.02 | 0.79 | 0.00 |
| | | | | 0.22 | 3.16 | | |

Door to Door Period 60 Months
Moratorium Period 6 Months
Repayment Period 54 Months

CALCULATION OF D.S.C.R

| PARTICULARS | I | II | III | IV | V |
|------------------------------------|-------------|-------------|-------------|-------------|-------------|
| | | | | | |
| | | | | | |
| CASH ACCRUALS | 3.54 | 5.03 | 6.90 | 9.41 | 12.18 |
| Interest on Term Loan | 1.54 | 1.26 | 0.91 | 0.56 | 0.22 |
| Total | 5.08 | 6.29 | 7.82 | 9.97 | 12.40 |
| REPAYMENT | | | | | |
| Repayment of Term Loan | 1.58 | 3.16 | 3.16 | 3.16 | 3.16 |
| Interest on Term Loan | 1.54 | 1.26 | 0.91 | 0.56 | 0.22 |
| Total | 3.12 | 4.42 | 4.07 | 3.72 | 3.38 |
| DEBT SERVICE COVERAGE RATIO | 1.63 | 1.42 | 1.92 | 2.68 | 3.67 |
| AVERAGE D.S.C.R. | | | 2.22 | | |

COMPUTATION OF ELECTRICITY**(A) POWER CONNECTION**

| | | | |
|-------------------------------|----------|------|------|
| Total Working Hour per day | Hours | 8 | |
| Electric Load Required | KW | 8 | |
| Electricity Charges | per unit | 7.50 | |
| Total Working Days | | 300 | |
| Electricity Charges | | | 1.44 |
| Add : Minimim Charges (@ 10%) | | | |

(B) DG set

| | | | |
|-----------------------------|--|-------------|--------------|
| No. of Working Days | | 300 | days |
| No of Working Hours | | 0.5 | Hour per day |
| Total no of Hour | | 150 | |
| Diesel Consumption per Hour | | 8 | |
| Total Consumption of Diesel | | 1,200 | |
| Cost of Diesel | | 65.00 | Rs. /Ltr |
| Total cost of Diesel | | 0.78 | |
| Add : Lube Cost @15% | | 0.12 | |
| Total | | 0.90 | |

Total cost of Power & Fuel at 100% 2.34

| Year | Capacity | Amount (in Lacs) |
|------|----------|---------------------|
| I | 50% | 1.17 |
| II | 55% | 1.29 |
| III | 60% | 1.40 |
| IV | 65% | 1.52 |
| V | 70% | 1.64 |

BREAK EVEN POINT ANALYSIS

| Year | I | II | III | IV | V |
|---|--------------|--------------|--------------|--------------|---------------|
| Net Sales & Other Income | 58.45 | 68.99 | 79.05 | 89.93 | 101.68 |
| Less : Op. WIP Goods | - | 1.13 | 1.24 | 1.39 | 1.55 |
| Add : Cl. WIP Goods | 1.13 | 1.24 | 1.39 | 1.55 | 1.72 |
| Total Sales | 59.58 | 69.10 | 79.19 | 90.09 | 101.86 |
| Variable & Semi Variable Exp. | | | | | |
| Raw Material & Tax | 27.00 | 31.19 | 35.72 | 40.63 | 45.95 |
| Electricity Exp/Coal Consumption at 85% | 0.99 | 1.09 | 1.19 | 1.29 | 1.39 |
| Wages & Salary at 60% | 14.49 | 15.94 | 17.54 | 19.29 | 21.22 |
| Selling & administrative Expenses 80% | 0.98 | 2.21 | 3.16 | 3.60 | 4.07 |
| ii) Interest On Working Capital | 0.66 | 0.66 | 0.66 | 0.66 | 0.66 |
| Repair & Maintenance | 0.29 | 0.34 | 0.40 | 0.45 | 0.51 |
| Total Variable & Semi Variable Exp | 44.42 | 51.43 | 58.67 | 65.92 | 73.79 |
| Contribution | 15.16 | 17.66 | 20.52 | 24.17 | 28.06 |
| Fixed & Semi Fixed Expenses | | | | | |
| Electricity Exp/Coal Consumption at 15% | 0.18 | 0.19 | 0.21 | 0.23 | 0.25 |
| Wages & Salary at 40% | 9.66 | 10.63 | 11.69 | 12.86 | 14.15 |
| Interest on Term Loan | 1.54 | 1.26 | 0.91 | 0.56 | 0.22 |
| Depreciation | 2.13 | 1.83 | 1.58 | 1.36 | 1.18 |
| Selling & administrative Expenses 20% | 0.25 | 0.55 | 0.79 | 0.90 | 1.02 |
| Other Indirect Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Fixed Expenses | 13.76 | 14.47 | 15.19 | 15.92 | 16.80 |
| Capacity Utilization | 50% | 55% | 60% | 65% | 70% |
| OPERATING PROFIT | 1.41 | 3.20 | 5.34 | 8.25 | 11.26 |
| BREAK EVEN POINT | 45% | 45% | 44% | 43% | 42% |
| BREAK EVEN SALES | 54.06 | 56.59 | 58.59 | 59.33 | 60.99 |

| FINANCIAL INDICATORS | | | | | |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|
| PARTICULARS | I | II | III | IV | V |
| TURNOVER | 58.45 | 68.99 | 79.05 | 89.93 | 101.68 |
| GROSS PROFIT | 11.17 | 14.85 | 18.53 | 22.41 | 26.50 |
| G.P. RATIO | 19.11% | 21.52% | 23.44% | 24.91% | 26.06% |
| NET PROFIT | 1.41 | 3.20 | 5.34 | 8.25 | 11.26 |
| PAT/SALES RATIO | 2.41% | 4.63% | 6.75% | 9.17% | 11.07% |
| CURRENT ASSETS | 8.58 | 9.23 | 10.07 | 11.44 | 13.08 |
| CURRENT LIABILITIES | 6.45 | 6.73 | 6.84 | 6.95 | 7.08 |
| CURRENT RATIO | 1.33 | 1.37 | 1.47 | 1.65 | 1.85 |
| TERM LOAN | 12.64 | 9.48 | 6.32 | 3.16 | - |
| TOTAL NET WORTH | 3.15 | 4.85 | 7.17 | 10.22 | 13.72 |
| DEBT/EQUITY | 4.01 | 1.95 | 0.88 | 0.31 | - |
| TOTAL NET WORTH | 3.15 | 4.85 | 7.17 | 10.22 | 13.72 |
| TOTAL OUTSIDE LIABILITIES | 19.09 | 16.21 | 13.16 | 10.11 | 7.08 |
| TOL/TNW | 6.06 | 3.34 | 1.83 | 0.99 | 0.52 |
| PBDIT | 5.74 | 6.95 | 8.49 | 10.84 | 13.31 |
| INTEREST | 2.20 | 1.92 | 1.57 | 1.23 | 0.88 |
| INTEREST COVERAGE RATIO | 2.61 | 3.62 | 5.40 | 8.85 | 15.17 |
| WDV | 13.67 | 11.84 | 10.25 | 8.89 | 7.72 |
| TERM LOAN | 12.64 | 9.48 | 6.32 | 3.16 | - |
| FACR | 1.08 | 1.25 | 1.62 | 2.81 | - |

PLANT & MACHINERY

| PARTICULARS | QTY. | RATE | AMOUNT IN RS. |
|-------------------------|-------------|-------------|----------------------|
| Single Needle Machine | 8 | 60000 | 480,000.00 |
| Double Needle Machine | 4 | 75000 | 300,000.00 |
| Over-lock Machine | 3 | 40000 | 120,000.00 |
| Cutting Table & machine | 1 | 100000 | 100,000.00 |
| Embroidery Machine | 2 | 50000 | 100,000.00 |
| Total Cost | | | 1,100,000.00 |

DISCLAIMER

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