

# PROJECT REPORT

## Of

# HANDMADE CARPET UNIT

### PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding Handmade Carpet Unit.

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 : xxxxxxxxx
- 2 Constitution (legal Status) : xxxxxxxxx
- 3 Father / Spouse Name : xxxxxxxxx
- 4 Unit Address : xxxxxxxxxxxxxxxxxxxxxxxxx
- District : xxxxxx
- Pin: xxxxxxx State: xxxxxxxxx
- Mobile xxxxxxx
- 5 Product and By Product : **HANDMADE CARPET**
- 6 Name of the project / business activity proposed : **HANDMADE CARPET UNIT**
- 7 Cost of Project : Rs.7.28 Lakhs
- 8 Means of Finance  
 Term Loan Rs.4.05 Lakhs  
 Own Capital Rs.0.73 Lakhs  
 Working Capital Rs.2.5 Lakhs
- 9 Debt Service Coverage Ratio : 3.52
- 10 Pay Back Period : 5 Years
- 11 Project Implementation Period : 5-6 Months
- 12 Break Even Point : 41%
- 13 Employment : 8 Persons
- 14 Power Requirement : 3.00 HP
- 15 Major Raw materials : Wool, Yarn, Dyes, Chemicals
- 16 Estimated Annual Sales Turnover (Max Capacity) : 49.57 Lakhs
- 17 Detailed Cost of Project & Means of Finance

**COST OF PROJECT**

(Rs. In Lakhs)

Particulars	Amount
Land	Own/Rented
Building / Shed 1200 Sq ft	4.00
Furniture & Fixtures	0.50
Working Capital	2.78
<b>Total</b>	<b>7.28</b>

**MEANS OF FINANCE**

Particulars	Amount
Own Contribution	0.73
Working Capital(Finance)	2.50
Term Loan	4.05
<b>Total</b>	<b>7.28</b>

# HANDMADE CARPET UNIT



## 2. Introduction:

Beautifying one's house has been an antiquated custom since ages; the wealthy do it with costly materials while the lower pay families also adorn their homes in their own innovative manners.

Carpet weaving continues to be a source of livelihood for many artisans in India. The carpet weaving industry in India, is profoundly work serious and it frames a significant piece of the handloom business. It has been giving a gigantic lift to India's fare and has been contributing essentially to Indian economy. The business gives vocation to roughly 2.5 million craftsmans and procures critical unfamiliar trade for the country. Fare profit from cover industry have been expanding throughout the years particularly

from 1996 onwards and contacting over USD 621 million during 2005-06. By and by, India trades floor coverings worth over Rupees 2600 crores.

Hand knitted floor coverings are made on an extraordinarily planned loom and are tied by hand. The creation of hand hitched carpets is an antiquated craftsmanship that merits a ton of profound respect! The size of the loom relies upon the size of the carpet and the weaving is done from the base to the top. The floor covering weaver embeds the "ties" into the establishment of the mat and they are tied by hand, this makes up the "heap" of the carpet. This is a dull and tedious activity.



Bhadohi - Mirzapur, structure the great floor covering producing territories as of late. Hand tied mats can be made of fleece, cotton, silk, jute and other common materials. Silk is some of the time utilized in fleece mats for the blueprints or features of the example to improve the plan. Hand tied and hand woven mats can last numerous ages in the event that they are of acceptable quality and appropriately kept up. Additionally called Oriental floor coverings, hand hitched and hand woven mats are regularly collectibles. The nature of these mats relies upon various variables, for example, the bunch tally, colors utilized and nature of the yarns. Hand tied floor coverings are ordinarily more expensive, yet the life expectancy of these mats is more prominent and hence generally a superior incentive for your money.

### **3. Market Potential:**

The carpet weaving had been begun route long back in sixteenth century in Mughal period. In current situation India is the biggest maker and exporter of floor covering on the planet in term of both volume and worth. Approximately 80 percent of rug made in India are sent out. India is mainstream in worldwide market for its astounding plan particularly Persian plan. India has spearheaded as biggest exporter of carefully assembled rugs.

Known as the 'Carpet City', the Mirzapur-Bhadohi district is the biggest carefully assembled cover weaving group, connecting with around 3.2 million individuals in the business. A significant piece of expressions and painstaking work, this calling keeps on being mainstream in the area of Uttar Pradesh, where the significant focuses of creation are Sitapur, Bhadohi, Sonbhadra, Mirzapur and Japunpur. In 2010, the floor coverings of the UP area got the Geographical Indication (GI) tag, which means rugs made in nine locale of the district, Bhadohi, Mirzapur, Varanasi, Ghazipur, Sonebhadra, Kaushambi, Allahabad, Jaunpur and Chandauli would be labeled with 'high quality rug of Bhadohi'. The creation of the Bhadohi rugs is pointed toward sending out to foreign countries.

The domestic market size is about Rs 200 crores. Numerous Industry players believe that Indian market will extend quickly dependent on current retail blast. Throughout the long term cover weaving focus has arisen across India. Each has its own particular seriousness. These focuses utilize a large number of individuals. The interest for the handcrafted rugs are similarly higher than the machine made ones, particularly in the worldwide market.

## **4. Product Description:**

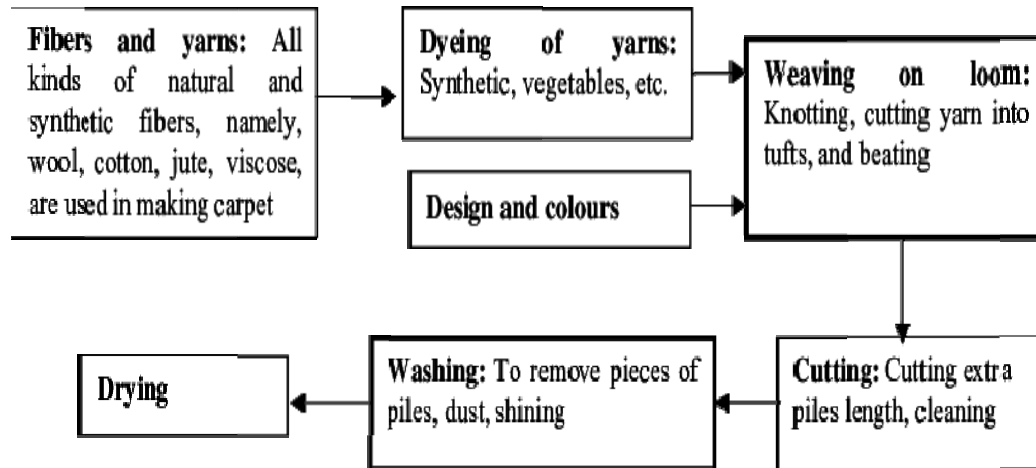
**4.1. Product Uses-** A carpet is a material floor covering ordinarily comprising of an upper layer of heap joined to a support. The term cover is frequently utilized in a comparative setting to the term mat, yet mats are commonly viewed as more modest than a room and not connected to the floor.

### **4.2. Raw Material-**

- Wool: The significant raw material utilized for the floor covering making is the yarn which is made of fleece.
- Yarn is either obtained from neighborhood turning plants or from Bikaner and Surat through dealers.
- Dyes: Dyes utilized for the coloring of fleece additionally frames one of the significant raw materials.
- Chemicals utilized in synthetic and mechanical completing are provided through sellers and merchants working in the group.

Average raw material cost of Handmade Carpet per sqft. will be Rs. 150-180 (Approx.)

**4.3. Manufacturing Process:** These floor coverings are dominantly created in the Bhadohi-Mirzapur locales of Uttar Pradesh. These rugs are costliest in the market with correlation with any remaining accessible in India. It is accepted that it's for the most part made of 25% cotton and 75% fleece however real organization is at this point unclear. The creation follows these after advances:



- The wool to be utilised for carpet weaving goes through following process before designs on carpet are drawn. These are:
  - **Washing and Drying of the wool-** The wool to be used for carpet weaving carries dust, grease which has to be removed and it is done by thoroughly washing and drying in the sun for 2-3 days.
  - **Carding-** It is a mechanical process that disentangles, cleans and intermixes fibres to produce a continuous web. It breaks up locks and unorganized clumps of fiber and then aligns the individual fibers to be parallel with each other. This process ensures that the fiber strands flow smoothly while spinning. This process is also used to blend different wools.
  - **Spinning-** The checked fleece is spun on a Charkha or the turning wheel to create the yarn. The thickness of the yarn relies upon the nature of the floor covering and typically a 3 handle yarn is utilized.
  - **Dyeing / Coloring-** The dyeing of wool is a delicate process which varies according to the dyestuff used and the color desired. This process is accomplished in hot chamber for even dyeing of wools. And then the wools are dried in open space under the sun.

- **Designing:** It's the initial move toward a lovely and exquisite looking floor covering. The architect is called nakshakar. The nakshakar communicates his creative mind in a hard paper sheet or fabric piece. The weaver will follow the plan to weave.
- **Warping:** Wrapping is masterminding of the yarn so it runs longwise in weaving. Turned string is utilized for fine and accurate weaves and jute is additionally utilized for harsher examples. In distorting activity, all the twists for the floor covering weaving are brought to the thick iron bar and afterward moved to a meager steel pole. At that point it is collapsed and taken to the loom for mounting on the loom and the way toward weaving is done.
- **Process of weaving:** Then they weave the floor covering utilizing the katharrangement. Weave alludes to the method utilized in making high quality floor coverings. There are three significant methods: heap weave, level weave and hand-tufted.
  - **Pile weave:** The art of knots- Pile weave or knotted weave refers to the method of weaving utilized in many floor coverings. In this method the floor covering is woven by a formation of bunches. A short piece of yarn is tied around two adjoining twist strands making a bunch on the outside of the mat. After each line of bunches is made, at least one strands of weft are gone through a total arrangement of twist strands.
  - **Flat weave:** Beauty that's knot-free- Flat weave refers to a technique of weaving where no knots are used in the weave. The twist strands are utilized as the establishment and the weft stands are utilized as both piece of the establishment and in making the examples. The weft strands are just passed (woven) through the twist strands.
  - **Hand tufted:** Less time and more affordable A hand-tufted mat is made without integrating ties with the establishment, yet rather by



pushing wool or acrylic yarn through a primary backing, creating a “tuft”. Then, using a latex glue to hold the tufts in place, a rug maker will apply a secondary foundation, or “scrim”, which is then covered by a third and final cloth backing to protect your floor. The final step involves shearing the tops of the looped tufts to create the pile. Hand-tufted rug makers use a tool called a “tufting gun” which holds the yarn to push through the primary backing that is stretched in place on a frame.

- Knot: Most hand tailored carpets are woven by tying ties on the twist strands. The two transcendent sorts of bunches are hilter kilter and balanced
  - Asymmetrical (persian or senneh) tie To frame this bunch, yarn is folded over one twist strand and afterward passed under the adjoining twist strand and brought back to the surface.
  - Symmetrical (turkish or ghiorde) knot] - The balanced bunch is utilized in Turkey, the Caucasus and Iran by Turkish and Kurdish clans. To frame this bunch, yarn is ignored two adjoining twist strands.
- Washing: After the weaving cycle is finished the worker for hire takes the rug back again estimated in kilogram. At that point the floor covering is being washed completely to clean out the tidies and additional cotton and fleece miniature particles.
- Finishing and packaging: Then the carpet is further subjected to inspection for texture and color evenness of design. After they do some manual adjustment it proceeds for packing and shipping.

## **5. Project Components:**

**5.1. Land-**The industrial setup requires space for Inventory, workshop or assembling region, space for power supply utilities weaving, planning and completing region. Additionally a portion of the territory of building is needed for office staff offices, documentation, office furniture, and so forth Hence, the inexact all out territory needed for complete limited scope processing plant arrangement is 1200-1500Sq. ft. around.

**5.2. Civil Work-** Micro, small and medium enterprises are engaged in this work accounting for the total manufacturing units.

- **Workshop Area-** This region incorporates the apparatus arrangement and establishment space for all types of gear, work floor region, and planning, coloring, weaving and wrapping up. Complete workshop territory is approx. 800Sqft.
- **Inventory Area-** This region incorporates the extra room for all the crude materials, tooling and pass on extra room and completed merchandise. All out stock region is approx. 200Sqft.
- **Office Area –** This space incorporates staff working locale, their convenience space, bottle zone, clinical office and so forth All out workshop region is approx. 300Sqft. This might be considered over the ground floor.
- **Parking Space, Electricity Utensils Mounting Space, and Others.** This could be approx. 200Sqft.

Land and building requirement may vary depending on the size of project. Civil work cost will be Rs 4 Lac (Approx.).

### 5.3. Store & Spares- Carpets woven by hand on a design called loom.

Weaving of floor coverings is distinctive in numerous perspectives from the weaving of a texture. Carefully assembled cover is a work serious unit without any machines and just wooden weavers free instruments are needed in this unit. Normal expense of Store and extras including hand devices will be Rs. 20000-22000 (Approx.)

- Carpet Loom- Loom is a wooden casing supporting the twist on which weaving of the floor covering is finished.



- Carpet Scraping- Carpet processing includes a few stages, e.g., weaving (hand hitching), washing, drying, managing, and so on In this part, center is given around the floor covering washing. The floor covering woven on handloom is to be washed and managed an additional tuft length. This is customarily done physically utilizing wooden board.



Different sorts of hand instruments like Spatula for eliminating additional fleece or cleaning the floor covering for completing, blade for cutting the yarn while tying the bunches, a look over like device for pressing down the bunches of weft

while weaving, a couple of shears for managing the yarn, tufting machine which takes after an enormous scissor are needed for the cycle of rug making.

**5.4. Miscellaneous Assets-**

- ✓ Water Supply Arrangements
- ✓ Furniture
- ✓ Computers and Stationary

**5.5. Power Requirement-**The power requirement is estimated to be around 3 HP.

**5.6. Man Power Requirement-** Following manpower is required:

- Loom Operator-3
- Skilled/Unskilled Worker-3
- Helper-2

**6.**

**FINANCIAL  
ASPECTS**

<b>PROJECTED BALANCE SHEET</b>					
<b>PARTICULARS</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b>SOURCES OF FUND</b>					
<b>Capital Account</b>					
Opening Balance	-	1.74	2.78	3.94	5.16
Add: Additions	0.73	-	-	-	-
Add: Net Profit	1.61	2.44	3.16	4.02	4.40
Less: Drawings	0.60	1.40	2.00	2.80	3.20
<b>Closing Balance</b>	<b>1.74</b>	<b>2.78</b>	<b>3.94</b>	<b>5.16</b>	<b>6.35</b>
CC Limit	2.50	2.50	2.50	2.50	2.50
Term Loan	3.60	2.70	1.80	0.90	-
Sundry Creditors	1.08	1.19	1.31	1.43	1.56
<b>TOTAL :</b>	<b>8.92</b>	<b>9.17</b>	<b>9.55</b>	<b>9.99</b>	<b>10.41</b>
<b>APPLICATION OF FUND</b>					
<b>Fixed Assets ( Gross)</b>	<b>4.50</b>	<b>4.50</b>	<b>4.50</b>	<b>4.50</b>	<b>4.50</b>
Gross Dep.	0.45	0.86	1.22	1.55	1.84
Net Fixed Assets	4.05	3.65	3.28	2.95	2.66
<b>Current Assets</b>					
Sundry Debtors	1.57	1.84	2.04	2.25	2.48
Stock in Hand	2.38	2.64	2.92	3.21	3.52
Cash and Bank	0.92	1.04	1.30	1.57	1.75
<b>TOTAL :</b>	<b>8.92</b>	<b>9.17</b>	<b>9.55</b>	<b>9.99</b>	<b>10.41</b>
	-	-	-	-	-

<b>PROJECTED PROFITABILITY STATEMENT</b>					
<b>PARTICULARS</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b><u>A) SALES</u></b>					
Gross Sale	31.46	36.83	40.85	45.03	49.57
<b>Total (A)</b>	<b>31.46</b>	<b>36.83</b>	<b>40.85</b>	<b>45.03</b>	<b>49.57</b>
<b><u>B) COST OF SALES</u></b>					
Raw Material Consumed	21.60	23.87	26.21	28.62	31.10
Electricity Expenses	0.40	0.44	0.47	0.50	0.54
Stores & Spares	0.25	0.28	0.29	0.30	0.32
Labour & Wages	7.31	8.04	9.00	9.90	10.80
Depreciation	0.45	0.41	0.36	0.33	0.30
<b>Cost of Production</b>	<b>30.01</b>	<b>33.02</b>	<b>36.33</b>	<b>39.66</b>	<b>43.05</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>1.66</b>	<b>1.85</b>	<b>2.05</b>	<b>2.26</b>
<b>Less: Closing Stock /WIP</b>	<b>1.66</b>	<b>1.85</b>	<b>2.05</b>	<b>2.26</b>	<b>2.49</b>
<b>Cost of Sales (B)</b>	<b>28.35</b>	<b>32.83</b>	<b>36.13</b>	<b>39.45</b>	<b>42.82</b>
<b>C) GROSS PROFIT (A-B)</b>	<b>3.11</b>	<b>4.00</b>	<b>4.71</b>	<b>5.58</b>	<b>6.75</b>
	<b>9.88%</b>	<b>10.86%</b>	<b>11.54%</b>	<b>12.39%</b>	<b>13.62%</b>
D) Bank Interest i) (Term Loan )	0.44	0.36	0.26	0.16	0.06
ii) Interest On Working Capital	0.28	0.28	0.28	0.28	0.28
E) Selling & Adm Expenses Exp.	0.79	0.92	1.02	1.13	1.24
<b>TOTAL (D+E)</b>	<b>1.50</b>	<b>1.55</b>	<b>1.56</b>	<b>1.56</b>	<b>1.58</b>
<b>H) NET PROFIT</b>	<b>1.61</b>	<b>2.44</b>	<b>3.16</b>	<b>4.02</b>	<b>5.17</b>
	<b>5.1%</b>	<b>6.6%</b>	<b>7.7%</b>	<b>8.9%</b>	<b>10.4%</b>
I) Taxation	-	-	-	-	0.78
<b>J) PROFIT (After Tax)</b>	<b>1.61</b>	<b>2.44</b>	<b>3.16</b>	<b>4.02</b>	<b>4.40</b>

<b>PROJECTED CASH FLOW STATEMENT</b>					
<b>PARTICULARS</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b><u>SOURCES OF FUND</u></b>					
Own Contribution	0.73	-			
Reserve & Surplus	1.61	2.44	3.16	4.02	5.17
Depriciation & Exp. W/off	0.45	0.41	0.36	0.33	0.30
Increase In Cash Credit	2.50				
Increase In Term Loan	4.05	-	-	-	-
Increase in Creditors	1.08	0.11	0.12	0.12	0.12
<b>TOTAL :</b>	<b>10.42</b>	<b>2.96</b>	<b>3.64</b>	<b>4.47</b>	<b>5.59</b>
<b><u>APPLICATION OF FUND</u></b>					
Increase in Fixed Assets	4.50	-	-	-	-
Increase in Stock	2.38	0.27	0.28	0.29	0.31
Increase in Debtors	1.57	0.27	0.20	0.21	0.23
Repayment of Term Loan	0.45	0.90	0.90	0.90	0.90
Taxation	-	-	-	-	0.78
Drawings	0.60	1.40	2.00	2.80	3.20
<b>TOTAL :</b>	<b>9.50</b>	<b>2.84</b>	<b>3.38</b>	<b>4.20</b>	<b>5.41</b>
Opening Cash & Bank Balance	-	0.92	1.04	1.30	1.57
Add : Surplus	0.92	0.13	0.26	0.27	0.18
Closing Cash & Bank Balance	<b>0.92</b>	<b>1.04</b>	<b>1.30</b>	<b>1.57</b>	<b>1.75</b>



<b>REPAYMENT SCHEDULE OF TERM LOAN</b>							11.0%
<b>Year</b>	<b>Particulars</b>	<b>Amount</b>	<b>Addition</b>	<b>Total</b>	<b>Interest</b>	<b>Repayment</b>	<b>CI Balance</b>
<b>I</b>	Opening Balance						
	Ist Quarter	-	4.05	4.05	0.11	-	4.05
	IInd Quarter	4.05	-	4.05	0.11	-	4.05
	IIIrd Quarter	4.05	-	4.05	0.11	0.23	3.83
	Ivth Quarter	3.83	-	3.83	0.11	0.23	3.60
					0.44	0.45	
<b>II</b>	Opening Balance						
	Ist Quarter	3.60	-	3.60	0.10	0.23	3.38
	IInd Quarter	3.38	-	3.38	0.09	0.23	3.15
	IIIrd Quarter	3.15	-	3.15	0.09	0.23	2.93
	Ivth Quarter	2.93		2.93	0.08	0.23	2.70
					0.36	0.90	
<b>III</b>	Opening Balance						
	Ist Quarter	2.70	-	2.70	0.07	0.23	2.48
	IInd Quarter	2.48	-	2.48	0.07	0.23	2.25
	IIIrd Quarter	2.25	-	2.25	0.06	0.23	2.03
	Ivth Quarter	2.03		2.03	0.06	0.23	1.80
					0.26	0.90	
<b>IV</b>	Opening Balance						
	Ist Quarter	1.80	-	1.80	0.05	0.23	1.58
	IInd Quarter	1.58	-	1.58	0.04	0.23	1.35
	IIIrd Quarter	1.35	-	1.35	0.04	0.23	1.13
	Ivth Quarter	1.13		1.13	0.03	0.23	0.90
					0.16	0.90	
<b>V</b>	Opening Balance						
	Ist Quarter	0.90	-	0.90	0.02	0.23	0.67
	IInd Quarter	0.67	-	0.67	0.02	0.23	0.45
	IIIrd Quarter	0.45	-	0.45	0.01	0.23	0.22
	Ivth Quarter	0.22		0.22	0.01	0.23	-
					0.06	0.90	
Door to Door Period		60	Months				
Moratorium Period		6	Months				
Repayment Period		54	Months				

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b>					
<b>PARTICULARS</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b>Finished Goods</b>					
(15 Days requirement)	1.66	1.85	2.05	2.26	2.49
<b>Raw Material</b>					
(10 Days requirement)	0.72	0.80	0.87	0.95	1.04
<b>Closing Stock</b>	<b>2.38</b>	<b>2.64</b>	<b>2.92</b>	<b>3.21</b>	<b>3.52</b>

<b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b>			
<b>Particulars</b>	<b>Amount</b>	<b>Margin(10%)</b>	<b>Net Amount</b>
Stock in Hand	2.38		
Less:			
Sundry Creditors	1.08		
<b>Paid Stock</b>	<b>1.30</b>	<b>0.13</b>	<b>1.17</b>
Sundry Debtors	1.57	0.16	1.42
<b>Working Capital Requirement</b>			<b>2.58</b>
<b>Margin</b>			0.29
<b>MPBF</b>			<b>2.58</b>
<b>Working Capital Demand</b>			<b>2.50</b>

<b>CALCULATION OF D.S.C.R</b>					
<b>PARTICULARS</b>	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	<b>V</b>
<b>CASH ACCRUALS</b>	2.06	2.85	3.52	4.35	4.69
Interest on Term Loan	0.44	0.36	0.26	0.16	0.06
Total	2.50	3.21	3.78	4.51	4.75
<b>REPAYMENT</b>					
Repayment of Term Loan	0.45	0.90	0.90	0.90	0.90
Interest on Term Loan	0.44	0.36	0.26	0.16	0.06
Total	0.89	1.26	1.16	1.06	0.96
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>2.81</b>	<b>2.55</b>	<b>3.26</b>	<b>4.25</b>	<b>4.94</b>
<b>AVERAGE D.S.C.R.</b>			<b>3.52</b>		

### **Assumptions:**

- 1.** Production Capacity of a Handmade Carpet Unit is taken at 80 SQFT per day. First year, Capacity has been taken @ 60%.
- 2.** Working shift of 10 hours per day has been considered.
- 3.** Raw Material stock and Finished goods closing stock has been taken for 10-15 days.
- 4.** Credit period to Sundry Debtors has been given for 15 days.
- 5.** Credit period by the Sundry Creditors has been provided for 15 days.
- 6.** Depreciation and Income tax has been taken as per the Income tax Act,1961.
- 7.** Interest on working Capital Loan and Term loan has been taken at 11%.
- 8.** Salary and wages rates are taken as per the Current Market Scenario.
- 9.** Power Consumption has been taken at 3 HP.
- 10.** Selling Prices & Raw material costing has been increased by 3% & 3% respectively in the subsequent years.

## **DISCLAIMER**

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