

Project Profile
for
Financial Assistance
under
Chief Minister's Atmanirbhar Asom Abhijan (CMAAA)



Name of the scheme: Office Stationery Shop
Total project cost: Rs.2,50,000.00/-

Project at a glance

1. Name of the Entrepreneur :
2. Constitution (Legal status) : Individual
3. Father's/ Spouse's Name :
4. Contact details :
 - District :
 - LAC :
 - Block/Town :
 - Village/Ward :
 - PO :
 - PIN :
 - Email ID :
 - Mobile No. :
5. Location of the unit :
 - District :
 - LAC :
 - Block/Town :
 - Village/Ward :
 - PO :
 - PIN :
6. Existing Bank Details :
 - A/c No.-
 - Bank & Branch:
 - IFS Code:
7. Proposed Activity : Office Stationery
8. Cost of the Project : Rs. 250000.00 (Approx.)
9. Means of Finance :
 - Govt. Subsidy : Rs.100000.00
 - Bank loan : Rs.150000.00
 - Total : Rs.250000.00

*2nd trench of Govt. assistance of Rs.100000.00 after 1 year & third party verification.
(Govt. may consider further assistance to the successful units)*

10. Pay Back Period : 5 years

1. Background:

The "Chief Minister's Atmanirbhar Asom Abhijan 2023" is a visionary initiative of Hon'ble Chief Minister of Assam, aimed at addressing the issue of unemployment and fostering inclusive progress in the state. The Abhijan aims at empowering the youths of the state with self-employment opportunities and is a significant step towards building a more self-reliant and prosperous Assam. This holistic approach will not only benefit the individuals, but also will contribute to the overall socio-economic development of the state, creating a brighter future for all its residents.

Under the scheme financial assistance is proposed to be provided as indicated below:

Educational qualification of the applicant	Quantum of subsidy	Quantum of interest free loan	Total financial assistance
Minimum qualification: For general categories: Matriculate For ST/SC/ OBC: Up to Class-X ITI, Polytechnic, Diploma in other technical courses, post graduates from recognized universities/ institutes	Rs.50000.00 in first year Rs.50000.00 in 2 nd year	Rs.50000.00 in the 1 st year Rs.50000.00 in 2 nd year	Rs.200000.00
Degree holders in professional courses like Engineering, MBBS, BDS, Veterinary, fisheries, agriculture, CA etc.	Rs.125000.00 in first year Rs.125000.00 in 2 nd year	Rs.125000.00 in first year Rs.125000.00 in 2 nd year	Rs.500000.00

Out of the total project cost, amount other than the govt. assistance will be financed through Bank. Loan under the scheme will be covered under the CGTMSE and Assam Credit Guarantee Scheme.

2. Introduction about the Project:

Establishments primarily engaged in the retail sale of office stationery deals in items like papers, files, registers, note books, note pads, pen, pencils staplers, punching machines, sticky tapes, scissors, desk tidy, pen holder, note holders, paper Clips etc.. These establishment also deals in printing & engraving, postcards, and paper novelties and may also sell office supplies like accounting and legal forms,

blank books, various required office forms etc.. This sector has huge potential as self-employment venture.

3. Potential of the Sector:

Due to increase in different institutions like Colleges & Schools, Offices, Private establishment, Industries & Commercial Center and other activities in every locality, there is huge demand for Office Stationery items. However, it is important to choose the center place of the locality where the above mentioned establishments are available. As major sections of the population buy stationery products, success rate of these ventures is very high.

4. Marketing Strategy (to be filled up by the applicant)

Name of the district :

Population of the District

No. of College, School, Govt. & Private Establishments
in the district

% of Population who are Students of Schools &
Colleges, engaged in different Govt. & Private
establishments etc.

Total demand of Stationery Items in the District (In Rs.
approx.) :

Number of Existing office stationery units in the District :

Total Sale of office stationery by the existing shops in
the district (in Rs. approx) :

Target Market:

- 1 Major Schools & Colleges
2. Govt. & Private establishments
3. Others

Major Distributors/Whole sellers of stationery in the
District

5. Process:

It is a service oriented unit of office stationery items for regular use of customers. Therefore storing of all essential stationery items in the stores that fulfill all the daily requirements of the customers is required.

- a) Selection of room or shed for stationery shop in a prime location.
- b) Procurement of Stationery items from Distributors/Whole sellers in bulk
- c) Storage & display of the Stationeries for sale
- d) Sale of Stationery.

COST OF PROJECT

A. Fixed Capital Investment			
a. Land :			Rented
b. Work shed	Area Sq.ft	Rate in Rs.	Amt. In Rs.
Rented house	200	0.00	Rented
Total			0.00

C. Machinery	Qty.	Rate	Amount in Rs.
Glass fitted Wooden Show Case (2.5ft x 5 ft)	1	40000.00	40000.00
Wall fixed Wooden Almirah (5 ft x 1.5 ft)	2	15000.00	30000.00
Electrical fittings and decoration etc.	1	10000.00	10000.00
Computer and Printer	1	35000.00	35000.00
Hand tools like Seizer, knife, stapler, Calculator etc	LS	0.00	2000.00
Total			117000.00

d. Preliminary & Pre-operative Cost : Rs. 5000.00

e. Furniture & Fixtures : Rs. 5000.00

f. Contingency/Others/Miscellaneous Rs. 4506.00

Total Capital Expenditure : Rs. 131506.00

Working Capital Rs. 118494.00

(* Details provided below)

Total Cost Project : Rs. 250000.00

Means of Financing :

Govt. Assistance		Rs. 100000.00
Bank Finance	:	Rs. 150000.00
Total		Rs. 250000.00

2nd trench of Govt. assistance after 1 year & third party verification. Rs. 100000.00

STATEMENT SHOWING THE REPAYMENT OF BANK LOAN:

Year	Opening Balance	Installment	Closing Balance	Interest @ 12.00%
1st	150000.00	10000.00	140000.00	18000.00
2nd	140000.00	110000.00	30000.00	16800.00
3rd	30000.00	10000.00	20000.00	3600.00
4th	20000.00	10000.00	10000.00	2400.00
5th	10000.00	10000.00	0.00	1200.00

Note: 2nd year installment includes adjustment of 2nd trench of Govt. assistance of Rs 100000.00

STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS:

WORKSHED				@	10.00%
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0.00	0.00	0.00	0.00	0.00
Depreciation	0.00	0.00	0.00	0.00	0.00
Closing Balance	0.00	0.00	0.00	0.00	0.00

EQUIPMENT

@ 15.00%

Opening Balance	117000.00	99450.00	84532.50	71852.63	61074.73
Depreciation	17550.00	14917.50	12679.88	10777.89	9161.21
Closing Balance	99450.00	84532.50	71852.63	61074.73	51913.52

TOTAL DEPRECIATION

Work shed	0.00	0.00	0.00	0.00	0.00
Equipments	17550.00	14917.50	12679.88	10777.89	9161.21
Total	17550.00	14917.50	12679.88	10777.89	9161.21

Schedule of Sales Realization :**Details of Sales**

Particulars of Product	Rate	No.	Amount in Rs.
Sales of office stationeries (Considering 20% profit margin over cost of Raw materials)	Lump sum	0	2328000.00
Total		0	2328000.00

Capacity Utilization of Sales

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	70%	80%	90%	90%	90%
Sales / Receipts	1629600.00	1862400.00	2095200.00	2095200.00	2095200.00

Raw materials :

<i>Particulars</i>	<i>Unit</i>	<i>Avg.Rate/unit</i>	<i>Unit No</i>	<i>Amount in Rs.</i>
All types of Office Stationery items like Papers, Files, Register, Note book, Note pad, Pen, Pencils etc.	Pkt.	80.00	9000	720000.00
Staplers, Punching Machine, Sticky Tapes, Scissors, Desk Tidy, Pen Holder, Note Holders, Paper Clip.	No	50.00	6000	300000.00
Stationery like Computer Ink, Pen drive, Computer accessories,	No	1500.00	600	900000.00
Other Stationary items	No	40.00	500	20000.00
Packing Materials	LS			5000.00
Total				1945000.00

Wages :(as per Labour Department norms)

Particulars	<i>No. of</i>	<i>Wages</i>	<i>Amount in Rs.</i>
	<i>Worker</i>	<i>Per Month</i>	<i>(Per Annum)</i>
Semi skilled workers (self)	0	0.00	0.00
Unskilled workers	0	0.00	0.00
Total	0		0.00

Repairs and Maintenance	:	Rs. 2000.00
Power and water	:	Rs. 12000.00
Other Overhead Expenses	:	Rs. 2000.00

Administrative Expenses :

Salary	No.	Per month	Amount (in Rs.) per annum
Manager Cum supervisor	0	0.00	0.00
Total	0	0.00	0.00

Advertisement, Publicity & selling expenditure	5000.00
Work shed Rent	48000.00
Other Miscellaneous Expenses	2000.00
Total	55000.00

Capacity Utilization of Manufacturing & Administrative Expenses :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	70%	80%	90%	90%	90%
Manufacturing Expenses					
Raw materials	1361500.00	1633800.00	1838025.00	1925550.00	2013075.00
Wages	0.00	0.00	0.00	0.00	0.00
Repairs & Maintenance	1400.00	1600.00	1800.00	1800.00	1800.00
Power & Fuel	8400.00	9600.00	10800.00	10800.00	10800.00
Other Overhead Expenses	1400.00	1600.00	1800.00	1800.00	1800.00
Administrative Expenses					
Salary	0.00	0.00	0.00	0.00	0.00
Advertisement, Publicity & selling expenses	5000.00	5000.00	5000.00	5000.00	5000.00
Work shed Rent	48000.00	48000.00	48000.00	48000.00	48000.00
Other Miscellaneous Expenses	2000.00	2000.00	2000.00	2000.00	2000.00
Total:	1427700.00	1701600.00	1907425.00	1994950.00	2082475.00

Assessment of Working Capital :

Particulars	Amount in Rs.
Sale	2328000.00
Manufacturing Expenses	
Raw Material	1945000.00
Wages	0.00
Repair & Maintenance	2000.00
Power & Fuel	12000.00
Other Overhead Expenses	2000.00

Production Cost		1961000.00
Administrative Cost		55000.00
Manufacturing Cost		2016000.00

Working Capital Estimate :

Element of Working Capital	No of Days	Basis	Amount in Rs.
Material cost	5	Material Cost	32417.00
Stock in process	7	Production Cost	45757.00
Working expenses	5	Manufacturing Cost	33600.00
Receivable by	1	Manufacturing Cost	6720.00
Total Working Capital Requirement		Per Cycle	118494.00

Projected Profit & Loss Account :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Sale/ Receipt **	1629600.00	1955520.00	2199960.00	2304720.00	2409480.00
	1629600.00	1955520.00	2199960.00	2304720.00	2409480.00

Raw Material**	1361500.00	1633800.00	1838025.00	1925550.00	2013075.00
Wages **	0.00	0.00	0.00	0.00	0.00
Repairs & Maintenance	1400.00	1600.00	1800.00	1800.00	1800.00
Power & Fuel	8400.00	9600.00	10800.00	10800.00	10800.00
Other Overhead Expenses	1400.00	1600.00	1800.00	1800.00	1800.00
Depreciation	17550.00	14917.50	12679.88	10777.89	9161.21
Production Cost	1390250.00	1661517.50	1865104.88	1950727.89	2036636.21
Administrative Expenses					
Salary	0.00	0.00	0.00	0.00	0.00
Advertisement, Publicity & selling expenses	5000.00	5000.00	5000.00	5000.00	5000.00
Work shed Rent	48000.00	48000.00	48000.00	48000.00	48000.00
Other Miscellaneous Expenses	2000.00	2000.00	2000.00	2000.00	2000.00
Administrative Cost	55000.00	55000.00	55000.00	55000.00	55000.00
Interest on Bank credit @ 12%	18000.00	16800.00	3600.00	2400.00	1200.00
Cost of Sale	1463250.00	1733317.50	1923704.88	2008127.89	2092836.21
Net Profit Before Tax	166350.00	222202.50	276255.13	296592.11	316643.79
Less Tax	0.00	0.00	0.00	0.00	0.00
Net Profit	166350.00	222202.50	276255.13	296592.11	316643.79

CALCULATION OF DEBT SERVICE CREDIT RATIO (D.S.C.R) :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Net Profit	166350.00	222202.50	276255.13	296592.11	316643.79
Add :					
Depreciation	17550.00	14917.50	12679.88	10777.89	9161.21
TOTAL - A	183900.00	237120.00	288935.00	307370.00	325805.00
Payments :					
On Bank Loan :					
Interest	18000.00	16800.00	3600.00	2400.00	1200.00
Installment	10000.00	10000.00	10000.00	10000.00	10000.00
TOTAL - B	28000.00	26800.00	13600.00	12400.00	11200.00
D.S.C.R = A/B	6.57	8.85	21.25	24.79	29.09

PROJECTED BALANCE SHEET :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
LIABILITIES :					
Promoters Capital	100000.00	100000.00	100000.00	100000.00	100000.00
Profit	166350.00	222202.50	276255.13	296592.11	316643.79
Bank Loan	140000.00	30000.00	20000.00	10000.00	0.00
Sundry Creditors	0.00	0.00	0.00	0.00	0.00
	406350.00	352202.50	396255.13	406592.11	416643.79
ASSETS :					
Gross Fixed Assets :	122000.00	104450.00	89532.50	76852.63	66074.73
Less : Depreciation	17550.00	14917.50	12679.88	10777.89	9161.21
Net Fixed Assets	104450.00	89532.50	76852.63	66074.73	56913.52
Preliminary & Pre-Op. Expenses	5000.00	3750.00	2812.50	2109.38	1582.03
Current Assets	0.00	0.00	0.00	0.00	0.00
Cash in Bank/Hand	301900.00	262670.00	319402.50	340517.38	359730.27
Total	406350.00	352202.50	396255.13	406592.11	416643.79

CASH FLOW STATEMENT :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Net Profit	166350.00	222202.50	276255.13	296592.11	316643.79
Add : Depreciation	17550.00	14917.50	12679.88	10777.89	9161.21
Bank Loan	140000.00	30000.00	20000.00	10000.00	0.00
Promoters Capital	100000.00	0.00	0.00	0.00	0.00
Total	423900.00	267120.00	308935.00	317370.00	325805.00
Total Fixed Capital Invested	131506.00				
Repayment of Bank Loan	110000.00	10000.00	10000.00	10000.00	0.00
Current Assets	0.00	0.00	0.00	0.00	0.00
Total	110000.00	10000.00	10000.00	10000.00	0.00
Opening Balance	0.00	313900.00	571020.00	869955.00	1177325.00
Surplus	313900.00	257120.00	298935.00	307370.00	325805.00
Closing Balance	313900.00	571020.00	869955.00	1177325.00	1503130.00

BREAK EVEN POINT AND RATIO ANALYSIS :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Fixed Cost	72550.00	69917.50	67679.88	65777.89	64161.21
Variable Cost	1390250.00	1661517.50	1865104.88	1950727.89	2036636.21
Total Cost	1462800.00	1731435.00	1932784.75	2016505.79	2100797.42
Sales	1629600.00	1955520.00	2199960.00	2304720.00	2409480.00
Contribution (Sales-VC)	239350.00	294002.50	334855.13	353992.11	372843.79
B.E.P in %	30.31%	23.78%	20.21%	18.58%	17.21%
Break Even Sales in Rs.	493952.29	465047.30	444649.06	428257.08	414637.86
Net Profit Ratio	10.21%	11.36%	12.56%	12.87%	13.14%

** 5% annual increase has been considered in sale price, raw material cost and wages

Signature of the Applicant