

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



Name of the scheme: Grocery Store  
Total project cost: Rs.3,60,0000.00/-

***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 : Grocery Store

8. Cost of the Project : Rs. 360000.00

9. Means of Finance :
  - Govt. Subsidy : Rs.100000.00
  - Bank loan : Rs.260000.00
  - Total : Rs.360000.00

*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 <sup>nd</sup> year	Rs.50000.00 in the 1 <sup>st</sup> year  Rs.50000.00 in 2 <sup>nd</sup> 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 <sup>nd</sup> year	Rs.125000.00 in first year  Rs.125000.00 in 2 <sup>nd</sup> 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:

A grocery store is a vital component of the retail business, serving as a fundamental hub for consumers to fulfill their everyday food and household needs. These stores typically offer a diverse range of products, including fresh produce, dairy items, canned goods, snacks, and household essentials. The grocery store is not just a marketplace; it's a community hub where people gather to procure the essentials of daily living.

Additionally, many grocery stores have adapted to modern trends by incorporating home delivery services, enhancing convenience for busy consumers. As a cornerstone of neighborhood life, the grocery store plays a crucial role in ensuring the availability of food and household goods, contributing to the overall well-being and sustenance of communities.

### **3. Potential of the Sector:**

Grocery Stores plays crucial role in meeting the demand for people's day to day needs. The market for grocery store are generally steady and consistent. The consistent demand for these basic necessities ensures a steady and reliable customer base. The convenience and accessibility of grocery stores contribute to their potential. Located in neighborhoods or easily accessible areas, these stores provide a quick and efficient shopping experience for consumers.

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

Name of the district :

Population of the district :

Number of Grocery Store in the locality :

Estimated Annual Average Turnover of the :  
existing Grocery Store (in Rs) (Approx.)

Nearest Wholesale Dealers/Distributors

### **5. Process of the business:**

- a) Identification of suitable space and establishment of the shop at a prominent location.
- b) Procurement of Grocery Items from Wholesalers.
- c) Publicity of the unit with initial attractive discounts.
- d) Interaction with the buyers and closing the sale.

## 6. Financial Analysis:

### COST OF PROJECT

A. Fixed Capital Investment			
a. Land :			Rented
b. Work shed	Area Sq.ft	Rate in Rs.	Amt. In Rs.
Rented Shed	250	0.00	Rented
Total			0.00

C. Machinery	Qty.	Rate	Amount in Rs.
Wall Mounted Showcase	2	25000.00	50000.00
Counter with Show Case (Wooden)	1	30000.00	30000.00
Electronic Weighing Balance	1	3500.00	3500.00
Mechanical Weighing Balance with weights	1	1000.00	1000.00
Refrigerator	1	15000.00	15000.00
Electrification	LS		10000.00
<b>Total</b>			<b>109500.00</b>

d. Preliminary & Pre-operative Cost		Rs. 5000.00
e. Furniture & Fixtures including decoration :		Rs. 10000.00
f. Contingency/Others/Miscellaneous :		Rs. 4673.00
<b>Total Capital Expenditure :</b>		<b>Rs. 129173.00</b>
<b>Working Capital</b>		<b>Rs. 230827.00</b>
(* Details provided below)		
<b>Total Cost Project :</b>		<b>Rs. 360000.00</b>
<b>Means of Financing :</b>		
Govt Assistance		Rs. 100000.00
Bank Finance :		Rs. 260000.00
Total		Rs. 360000.00
2nd trench of Govt. assistance after 1 year & third-party verification.		Rs. 100000.00

**STATEMENT SHOWING THE REPAYMENT OF BANK LOAN:**

Year	Opening Balance	Instalment	Closing Balance	Interest @ 12.00%
1st	260000.00	32000.00	228000.00	31200.00
2nd	228000.00	132000.00	96000.00	27360.00
3rd	96000.00	32000.00	64000.00	11520.00
4th	64000.00	32000.00	32000.00	7680.00
5th	32000.00	32000.00	0.00	3840.00

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

**STATEMENT SHOWING THE DEPRECIATION ON FIXED ASSETS:**

<b>WORKSHED</b>				@	10.00%
Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Opening Balance	0	0	0	0	0
Depreciation	0	0	0	0	0
Closing Balance	0	0	0	0	0

**EQUIPMENT****@ 15.00%**

Opening Balance	109500	93075	79114	67247	57160
Depreciation	16425	13961	11867	10087	8574
Closing Balance	93075	79114	67247	57160	48586

**TOTAL DEPRECIATION**

Work shed	0	0	0	0	0
Equipment	16425	13961	11867	10087	8574
Total	16425	13961	11867	10087	8574

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

Particulars of Product	Rate	Sq.ft	Amount in Rs.
Sales of all kinds of daily necessary grocery items	Lump sum		3000000.00
Total			<b>3000000.00</b>

**Capacity Utilization of Sales**

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Capacity Utilization	70%	80%	90%	90%	90%
Sales / Receipts	<b>2100000</b>	2400000	2700000	2700000	<b>2700000</b>

**Raw materials :**

<i>Particulars</i>	<i>Unit</i>	<i>Rate/unit</i>	<i>quantity</i>	<i>Amount in Rs.</i>
Procurement of all kinds of daily necessary grocery items from Wholesalers/Distributors (Including Transportation)	Lump sum			2200000.00
Carry Bags	Lump sum			10000.00
<b>Total</b>				<b>2210000.00</b>

**Wages :(as per Labour Department norms)**

Particulars	<i>No. of Worker</i>	<i>Wages Per Month</i>	<i>Amount in Rs. (Per Annum)</i>
Semi-skilled workers	0	0.00	0.00
Unskilled workers	1	10572.00	126864.00
Total			<b>126864.00</b>

Repairs and Maintenance : Rs. 3000.00

Power and water : Rs. 18000.00

Other Overhead Expenses : Rs. 2000.00

**Administrative Expenses :**

<b>Salary</b>	<b>No.</b>	<b>Per month</b>	<b>Amount (in Rs.) per annum</b>
Manager Cum supervisor (self)	1	0.00	0.00
<b>Total</b>	<b>1</b>	<b>0.00</b>	<b>0.00</b>

Advertisement, Publicity & selling  
expenditure

5000.00

Work shed Rent

60000.00

Other Miscellaneous Expenses

5000.00

**Total**

**70000.00**

**Capacity Utilization of Manufacturing & Administrative Expenses :**

<b>Particulars</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>	<b>4th Year</b>	<b>5th Year</b>
Capacity Utilization	70%	80%	90%	90%	90%
<b><i>Manufacturing Expenses</i></b>					
Raw materials	1547000.00	1856400.00	2088450.00	2187900.00	2287350.00
Wages	126864.00	133207.20	146527.92	168507.11	202208.53
Repairs & Maintenance	2100.00	2400.00	2700.00	2700.00	2700.00
Power & Fuel	12600.00	14400.00	16200.00	16200.00	16200.00
Other Overhead Expenses	1400.00	1600.00	1800.00	1800.00	1800.00
<b><i>Administrative Expenses</i></b>					
Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone Expenses	0.00	0.00	0.00	0.00	0.00
Stationery & Postage	0.00	0.00	0.00	0.00	0.00
Advertisement, Publicity & selling expenses	5000.00	5000.00	5000.00	5000.00	5000.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	5000.00	5000.00	5000.00	5000.00	5000.00
<b>Total:</b>	<b>1759964.00</b>	<b>2078007.20</b>	<b>2325677.92</b>	<b>2447107.11</b>	<b>2580258.53</b>



**Assessment of Working Capital :**

<b>Particulars</b>	<b>Amount in Rs.</b>
<b>Sale</b>	<b>3000000.00</b>
<b><i>Manufacturing Expenses</i></b>	
Raw Material	2210000.00
Wages	126864.00
Repair & Maintenance	3000.00
Power & Fuel	18000.00
Other Overhead Expenses	2000.00
<b>Production Cost</b>	<b>2359864.00</b>
<b>Administrative Cost</b>	<b>70000.00</b>
<b>Manufacturing Cost</b>	<b>2429864.00</b>

**Working Capital Estimate :**

<b>Element of Working Capital</b>	<b>No of Days</b>	<b>Basis</b>	<b>Amount in Rs.</b>
Material cost	15	Material Cost	110500.00
Stock in process	5	Production Cost	39331.00
Working expenses	5	Manufacturing Cost	40498.00
Receivable by	5	Manufacturing Cost	40498.00
<b>Total Working Capital Requirement</b>		<b>Per Cycle</b>	<b>230827.00</b>

**Projected Profit & Loss Account :**

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Sale/ Receipt **	2100000.00	2520000.00	2835000.00	2970000.00	3105000.00
	2100000.00	2520000.00	2835000.00	2970000.00	3105000.00

**Manufacturing Expenses**

Raw Material**	1547000.00	1856400.00	2088450.00	2187900.00	2287350.00
Wages **	126864.00	133207.20	146527.92	168507.11	202208.53
Repairs & Maintenance	2100.00	2400.00	2700.00	2700.00	2700.00
Power & Fuel	12600.00	14400.00	16200.00	16200.00	16200.00
Other Overhead Expenses	1400.00	1600.00	1800.00	1800.00	1800.00
Depreciation	16425.00	13961.25	11867.06	10087.00	8573.95
<b>Production Cost</b>	<b>1706389.00</b>	<b>2021968.45</b>	<b>2267544.98</b>	<b>2387194.11</b>	<b>2518832.48</b>

**Administrative Expenses**

Salary	0.00	0.00	0.00	0.00	0.00
Postage Telephone Expenses	0.00	0.00	0.00	0.00	0.00
ssss Stationery & Postage	0.00	0.00	0.00	0.00	0.00
Advertisement, Publicity & selling expenses	5000.00	5000.00	5000.00	5000.00	5000.00
Workshed Rent	60000.00	60000.00	60000.00	60000.00	60000.00
Other Miscellaneous Expenses	5000.00	5000.00	5000.00	5000.00	5000.00
<b>Administrative Cost</b>	<b>70000.00</b>	<b>70000.00</b>	<b>70000.00</b>	<b>70000.00</b>	<b>70000.00</b>
Interest on Bank credit @ 12%	31200.00	27360.00	11520.00	7680.00	3840.00
<b>Cost of Sale</b>	<b>1807589.00</b>	<b>2119328.45</b>	<b>2349064.98</b>	<b>2464874.11</b>	<b>2592672.48</b>
Net Profit Before Tax	292411.00	400671.55	485935.02	505125.89	512327.52
Less Tax	0.00	0.00	0.00	0.00	0.00
<b>Net Profit</b>	<b>292411.00</b>	<b>400671.55</b>	<b>485935.02</b>	<b>505125.89</b>	<b>512327.52</b>

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

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Net Profit	292411	400672	485935	505126	512328
Add :					
Depreciation	16425	13961	11867	10087	8574
<b>TOTAL - A</b>	<b>308836</b>	<b>414633</b>	<b>497802</b>	<b>515213</b>	<b>520901</b>
<b>Payments :</b>					
On Bank Loan :					
Interest	31200	27360	11520	7680	3840
Installment	32000	32000	32000	32000	32000
<b>TOTAL - B</b>	<b>63200</b>	<b>59360</b>	<b>43520</b>	<b>39680</b>	<b>35840</b>
D.S.C.R = A/B	<b>4.89</b>	<b>6.99</b>	<b>11.44</b>	<b>12.98</b>	<b>14.53</b>
<b>Average D.S.C.R</b>					

### PROJECTED BALANCE SHEET :

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>LIABILITIES :</b>					
Promoters Capital	100000	100000	100000	100000	100000
Profit	292411	400672	485935	505126	512328
Bank Loan	228000	96000	64000	32000	0
Sundry Creditors	0	0	0	0	0
	<b>620411</b>	<b>596672</b>	<b>649935</b>	<b>637126</b>	<b>612328</b>
<b>ASSETS :</b>					
Gross Fixed Assets :	119500	103075	89114	77247	67160
Less : Depreciation	16425	13961	11867	10087	8574
Net Fixed Assets	103075	89114	77247	67160	58586
Preliminary & Pre-Op. Expenses	5000	3750	2813	2109	1582
Current Assets	0	0	0	0	0
Cash in Bank/Hand	517336	507558	572688	569966	553742
Total	<b>620411</b>	<b>596672</b>	<b>649935</b>	<b>637126</b>	<b>612328</b>

**CASH FLOW STATEMENT :**

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Net Profit	292411	400672	485935	505126	512328
Add : Depreciation	16425	13961	11867	10087	8574
Bank Loan	228000	96000	64000	32000	0
Promoters Capital	100000	0	0	0	0
<b>Total</b>	<b>636836</b>	<b>510633</b>	<b>561802</b>	<b>547213</b>	<b>520901</b>
Total Fixed Capital Invested	129173				
Repayment of Bank Loan	132000	32000	32000	32000	0
Current Assets	0	0	0	0	0
<b>Total</b>	<b>132000</b>	<b>32000</b>	<b>32000</b>	<b>32000</b>	<b>0</b>
Opening Balance	0	504836	983469	1513271	2028484
Surplus	504836	478633	529802	515213	520901
Closing Balance	<b>504836</b>	<b>983469</b>	<b>1513271</b>	<b>2028484</b>	<b>2549385</b>

**BREAK EVEN POINT AND RATIO ANALYSIS :**

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th Year
Fixed Cost	86425	83961	81867	80087	78574
Variable Cost	1706389	2021968	2267545	2387194	2518832
Total Cost	1792814	2105930	2349412	2467281	2597406
Sales	2100000	2400000	2700000	2700000	2700000
Contribution (Sales-VC)	393611	378032	432455	312806	181168
B.E.P in %	21.96%	22.21%	18.93%	25.60%	43.37%
Break Even Sales in Rs.	461096	533043	511131	691275	1171014
Net Profit Ratio	<b>13.92%</b>	<b>16.69%</b>	<b>18.00%</b>	<b>18.71%</b>	<b>18.98%</b>

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

**Signature of the Applicant**