

# MODEL DETAILED PROJECT REPORT

ESTABLISHMENT OF SPECIALITY TEA MANUFACTURING UNIT

UNDER UTTAR POORVA TRANSFORMATIVE  
INDUSTRIALIZATION SCHEME (UNNATI), 2024



उद्योग संवर्धन और आंतरिक व्यापार विभाग  
DEPARTMENT FOR  
PROMOTION OF INDUSTRY AND  
INTERNAL TRADE

DEPARTMENT FOR PROMOTION OF INDUSTRY AND INTERNAL TRADE  
MINISTRY OF COMMERCE & INDUSTRY  
GOVERNMENT OF INDIA



Project Implementation Unit  
Grant Thornton Bharat LLP  
21<sup>st</sup> Floor, DLF Square  
Jacaranda Marg, DLF Phase II,  
Gurugram - 122 002  
Haryana, India

**#GTBharat**  
SHAPING A VIBRANT INDIA

## Table of Contents

1.	Introduction	3
2.	Investor's Background	4
3.	Company Profile	4
4.	Details of product to be manufactured and its marketing potential	5
5.	Details of Raw Materials with required quantity	6
6.	Proposed location and Site Plan	6
7.	Product Process Flow	7
8.	Cost of the Project	8
9.	Proposed Means of Finance	10
10.	Implementation Schedule with time chart	10
11.	Projected Financial Analysis	11
12.	Projected Employment Details	15
13.	Requirement of Statutory clearances	15

## DISCLAIMER

This document has been prepared by Brant Thornton Bharat LLP as a guidance document for interested applicants to apply for UNNATI 2024 scheme.

The views expressed and the conclusions arrived at in this document, including financial, are for representation purposes only.

Being only advisory in nature, such views and conclusions do not represent or reflect, in any way, the policy or views of Grant Thornton Bharat LLP.

Grant Thornton Bharat LLP accept no liability, financial or otherwise, or any deemed financial commitment whatsoever on any view, observation or conclusion expressed herein.

## 1. Introduction

Specialty teas are those with exceptionally unique flavours, characterised by the microclimates of the region in which the plantation or small independent tea gardens are located.

Harvested and processed with extra care and integrity, these teas are inherently sustainably cultivated and ethically sourced. They are authentically made top quality tea whilst respecting the origins of ancestral lands, communities and techniques involved with the ancient art of tea making.

One of the defining features of specialty teas is that they are fully traceable to its origin, down to the specific tea garden within a large plantation, and the area or plot of tea plants where they are harvested from.

### a. About the project

M/s ABC Pvt. Ltd. has proposed to set up a new processing unit for Special Tea with a capacity of 5,00,000 Kg by construction of factory building and installation of new machineries. The Company has already started investment in the project and nearly X% of the promoter's contribution has already been done. The physical activities of the project have already been started and remaining implementation activities shall take about 4-5 months and the project can start commercial production from the month (XX) 2024

### b. Global Scenario

The global specialty tea market was valued at USD 6 billion in 2023 and grew at a CAGR of 6% from 2024 to 2033. The market is expected to reach USD 10.74 billion by 2033. The increasing disposable income of consumers will drive the growth of the global specialty tea market.

Specialty tea are premium products and they represent luxury. They are the best and the most high-end products of the tea market. they offer an experience to the consumer through their distinct sense of aroma, taste and other variables that speak for its premium nature. They have a touch of craftsmanship to them. they are not mass products and are meticulously crafted through handpicking variables. they are distinctly cultivated, harvested and processed to make them stand out from their commercially cheaper counterparts. They are marketed as a story and experience with details about their cultivation from soil to craftsmen who brewed them. the known examples of specialty that have garnered attention of the masses in recent times is Darjeeling tea from India, Matcha from Japan, Oolong and Pu-erh from China. They offer a diverse palette of taste, texture and aroma. They are known to have health benefits as well. they have antioxidant and bioactive compounds which offers long term health benefits and have therapeutic properties. the historical and cultural significance of tea in several cultures worldwide offer a vast market for specialty tea.

### c. Indian Scenario

India is the second-largest tea producer in the world, with 80% of the country's tea consumed domestically. In 2023-24, India's tea production was 1,382.03 million kilograms. The northern part of India is the largest producer, with Assam and West Bengal being the main producers. The southern part of India produces about 17% of the country's tea, with Tamil Nadu, Kerala, and Karnataka being the main producers.

### d. State Profile

Assam means 'one without equal' and that is true about its teas. They say, 'you haven't woken up fully if you haven't sipped Assam tea'. The strong tea, grown on the rolling plains by the Brahmaputra River that weaves her way through vales and hills, is famous for its smooth malty flavor. A taste crafted by the region's rich loamy soil, unique climate and liberal rainfall. Assam is not just the largest contiguous tea-growing area in the world. It is also a refuge for endangered species like the One-horned Rhino, Red-headed Vulture and the Hoolock Gibbon and of course, mind-boggling diversity. It is a land that protects and preserves. Just like the Tocklai Experimental Station, the world's oldest and largest research station of its kind, carries out clonal propagation

and constant research so that the strength of the full-bodied liquor is retained. All to make sure that the tea bushes yield high quality tea. Both Specialty and CTC (Crush/Tear/Curl) varieties of tea are manufactured here. Assam Orthodox Tea is a registered Geographical Indication (GI).

Assam Tea has a rich, deep-amber color and is famous for its rich, full-bodied cup. It is known for its brisk, strong and malty character, making it a perfect tea to wake up to. The distinctive second flush orthodox Assam teas are valued for their rich taste, bright liquors and are considered to be one of the choicest teas in the world.

**e. Sector Overview**

Specialty tea are premium products, and they represent luxury. They are the best and the most high-end products of the tea market. they offer an experience to the consumer through their distinct sense of aroma, taste and other variables that speak for its premium nature. They have a touch of craftsmanship to them. they are not mass products and are meticulously crafted through handpicking variables. they are distinctly cultivated, harvested and processed to make them stand out from their commercially cheaper counterparts. They are marketed as a story and experience with details about their cultivation from soil to craftsmen who brewed them. the known examples of specialty that have garnered attention of the masses in recent times is Darjeeling tea from India, Matcha from Japan, Oolong and Pu-erh from China. They offer a diverse palette of taste, texture and aroma. They are known to have health benefits as well. they have antioxidant and bioactive compounds which offers long term health benefits and have therapeutic properties. the historical and cultural significance of tea in several cultures worldwide offer a vast market for specialty tea.

The application segment is divided into residential and commercial. The residential segment dominated the market, with a market share of around 62% in 2023. Residential consumption enables more freedom with the kind of tea one would like to consumer according to their personal tastes and preferences. The readily available and accessible nature of specialty tea also facilitates greater residential consumption as these products are present in nearby supermarkets, hypermarkets and retail stores. furthermore, the growing presence on online retail is also augmenting residential consumption. The cultural significance of tea in most households globally also augments the residential segment. The increasing ownership of smartphones and users of social media also contribute to the market’s dominance as it increases brand engagement, visibility and sales through social media apps.

**2. Investor’s Background**

Details of all Investors in below format

Name	To be filled by the applicant
DOB	To be filled by the applicant
PAN	To be filled by the applicant
Address	To be filled by the applicant
Academic Qualification	To be filled by the applicant
Experience in business	To be filled by the applicant
Functional Responsibility in Unit	To be filled by the applicant
Name of associate concern (if any)	To be filled by the applicant
Nature of association (if any)	To be filled by the applicant
Net Worth	To be filled by the applicant

**3. Company Profile**

Name of the Unit	To be filled by the applicant
------------------	-------------------------------

Constitution	To be filled by the applicant
PAN	To be filled by the applicant
Registered Office address	To be filled by the applicant
Activity	To be filled by the applicant
Loan details	To be filled by the applicant
Director	To be filled by the applicant
Unit Registration	To be filled by the applicant
Unit Location	To be filled by the applicant
Category of Project (Manufacturing/Service)	To be filled by the applicant
Zone	To be filled by the applicant
District	To be filled by the applicant
State	To be filled by the applicant

#### 4. Details of product to be manufactured and its marketing potential

**Specialty tea** is a premium, handcrafted tea that's known for its unique taste, aroma, and texture. Specialty teas are made from high-quality ingredients and are sold in small batches. They're often marketed as a story, with details about how the tea was cultivated and processed.

Here are some characteristics of specialty tea:

##### **Single origin**

Specialty teas are cultivated in specific regions with distinct climates and terroirs, which give them their unique Flavors.

##### **Handcrafted**

Specialty teas are made with meticulous care, from handpicking the tea leaves and buds to processing them using artisanal techniques.

##### **Diverse varieties**

Specialty teas come in a variety of types, including white tea, black tea, oolong tea, green tea, and more.

##### **Health benefits**

Specialty teas are known to have health benefits, with antioxidant and bioactive compounds that offer long term health benefits.

The specialty tea market is expected to grow from \$6 billion in 2023 to \$10.74 billion by 2033, with a compound annual growth rate (CAGR) of 6%. The market is driven by several factors, including:

##### **Health consciousness**

Consumers are increasingly aware of the health benefits of tea, and are seeking out teas rich in antioxidants, flavonoids, and other nutrients.

##### **Growing tea cafe culture**

The popularity of tea cafes is contributing to the growth of the specialty tea market.

##### **Variety of Flavors**

Specialty teas come in a wide range of Flavors, textures, and scents.

##### **Sustainable and ethical production**

Consumers are becoming more conscious of their food choices, and are shifting toward sustainably sourced, high-quality tea products.

## 5. Details of Raw Materials with required quantity

Supplier	Raw material	Quantity	Year	Cost
To be filled by the applicant	Green Tea Leaves	To be filled by the applicant	To be filled by the applicant	To be filled by the applicant

## 6. Proposed location and Site Plan

Sl. No.	Particulars	Details
1	Land Area	To be filled by applicant
2	Status of Legal title & Possession	To be filled by applicant
3	if leased, Period of lease	To be filled by applicant
4	Coordinates of location	To be filled by applicant
5	Details of CLU	To be filled by applicant
6	Connectivity to roads i) State Highway (in Km.) ii) National Highway (in Km.)	To be filled by applicant
7	Availability of Water	To be filled by applicant
8	Availability of Power	To be filled by applicant

### a. Electrical Power

Electricity (200 KVA M/C running 300 Days with 2 Shift i.e. Effective Hr. 12 hr. Total unit consumption -900000. Present rate- Rs8.92/Unit

#### i. Construction Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

#### ii. Steady Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

#### iii. Peak Phase

KW	Quarter of the Year
To be filled by the applicant	To be filled by the applicant

### b. Water Requirement

i. Construction Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

ii. Steady Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

iii. Peak Phase

Quantity	Quarter of the Year
In Liter	To be filled by the applicant

**c. Transportation System**

There exists good road transport to the factory site to facilitate smooth movement of raw materials & finished goods.

**d. Local Infrastructure**

**PROXIMITY TO MARKET** There is good market for Assam tea in India as well as globally and the same has already been discussed.

**UTILITY** The unit has proposed to install connected load of around 176 KW from Assam Power Distribution Company Limited (APDCL) including for general lighting etc. from 11KV Sub-station. For operation of drier, the unit requires coal, which is available locally from nearby to the factory location, at reasonable cost. There are number of dealers who are trading in coal and there is no difficulty in getting requisite quantity of coal.

**MANPOWER** The required manpower is easily available at the location and there would be total 18 no's of manpower required for the unit.

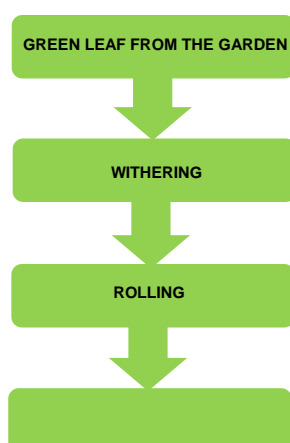
**WATER** requires washing, sanitation and drinking purpose. It has proposed to install deep tube well so as to facilitate the construction work and the same will suffice the operational requirement.

**e. Raw material procurement**

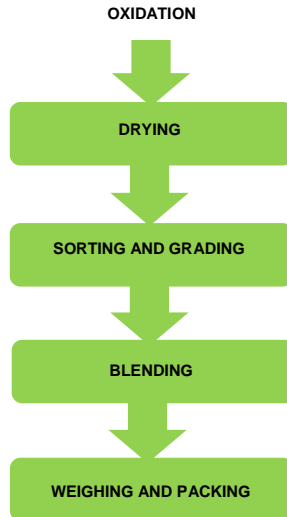
Green leaves from shareholders and promoters and nearby tea gardens depending upon crop season.

**7. Product Process Flow**

Product development stages to be defined with details of input required at each stage of production and output generated after each stage of production for each product.







## 8. Cost of the Project

Particulars	Amount (Rs. In Lacs)
Land and site development	Existing
Building & civil works	172.48
Plant & machinery & Utility installations	238.88
Miscellaneous fixed assets	1.51
Preliminary & pre-operative expenses	15.40
Contingency & escalation provisions	4.13
Margin For Working Capital	40.12
Total	471.27
<b>Or say</b>	<b>471.00</b>

### a. Land details

The required area for setting up the manufacturing Unit is approx. 200000 Sq.Ft.

### b. Building and civil works details

Factory Building with Works Shed- Rs.1,72,48,000/-

### c. Plant and machinery details

Sl. No.	Particulars	Qty	Rate (Rs.)	Amount (Rs.)
1	CTC processing and sorting system	1	119.81	119.81
2	Conveyor, Ghooghy, shifter, Feeder, etc.	1	169.22	169.22

Sl. No.	Particulars	Qty	Rate (Rs.)	Amount (Rs.)
3	Electrical Installations and Misc. Equipments	1	69.66	69.66
	<b>Total</b>			<b>238.88/-</b>

**d. Pre-operative expenses details**

Approx-19.72/- Lacs

**e. Working Capital details**

**I) Raw Material Requirement: - (Annual)**

Sl. No.	Item	Qty	Rate (Rs.)	Total
1	Green Tea Leaf	646153 kg	26	16799978
	<b>GRAND TOTAL</b>			<b>16799978/-</b>

**II) Utilities (Per Annum)**

Sl. No.	Item	Total (Rs.)
1	Electricity (200 KVA M/C running 300 Days with 2 Shift i.e. Effective Hr. 12 hr. Total unit consumption -900000. Present rate- Rs8.92/Unit	8,028,000
2	Water & Misc	10,00,000
	<b>GRAND TOTAL</b>	<b>9028000/-</b>

**iii) Salary & Wages (Per Annum)**

Sl. No.	Designation	No.	Wages/Month (Rs.)	Total/Annum (Rs.)
1	Accountant cum Manager	1	25000	3,00,000
2	Manager Operation	1	75000	9,00,000
3	Supervisor	1	25000	3,00,000
4	Operator	3	15000	5,40,000
5	Skilled Labor	4	8500	4,08,000
6	Unskilled Labor	8	6000	5,76,000
7	Security Guard	1	10000	1,20,000
	<b>GRAND TOTAL</b>			<b>31,44,000/-</b>

**Note: Every year increment @ 5% has been considered towards financial calculation.**

**iv) Selling & General Administration (Annum)**

**v) Advertisement & General Stores**

Sl. No.	Items	Cost (Rs.)
1	Advertisement per Annum	3,00,000/-
2	General Stores & Inventory	3,85,500/-
<b>Total</b>		<b>6,85,500/-</b>

**WORKING CAPITAL= I+II+III= 16799978 + 9028000+3144000/-= Rs. 28971978/-**

**9. Proposed Means of Finance**

Particulars	Amount (Rs. In Lacs)
Promoter's Capital	217.00
Unsecured Loans	
Term Loan form Bank/ Financial Institution	250.00
<b>Total</b>	<b>467.00</b>

a. **Working Capital limit: Rs. 63.25**

**10. Implementation Schedule with time chart**

Activities	Starting Month	Ending Month
Arrangement of land	To be filled by applicant	To be filled by applicant
Single window clearance	To be filled by applicant	To be filled by applicant
Land development	To be filled by applicant	To be filled by applicant
Building and Civil Works	To be filled by applicant	To be filled by applicant
Order and delivery of P&M	To be filled by applicant	To be filled by applicant
Power arrangement	To be filled by applicant	To be filled by applicant
Manpower arrangement	To be filled by applicant	To be filled by applicant
Procurement of raw materials	To be filled by applicant	To be filled by applicant
Trial Operation	To be filled by applicant	To be filled by applicant
Commercial Operation	To be filled by applicant	To be filled by applicant

### 11. Projected Financial Analysis

<b>a.Installed Production Capacity</b>			<b>Kg</b>			
Speciality Tea			500000			
<b>b. SCHEDULE OF PRODUCTION AND SALES</b>						
<b>RAW MATERIAL MIX AND CONSUMABLES REQUIRED</b>						
<b>Item</b>	<b>Quantity</b>		<b>Unit</b>	<b>Rate</b>		<b>Amount</b>
Raw Material						
Green Leaves	646153		Kg	26		16799978.00
<b>c. Cost of Raw Material Consumed/Annum</b>						16799978.00
<b>Parameters</b>		<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
Capacity Utilization		60%	65%	70%	75%	80%
		500000	500000	500000	500000	500000
<b>Production (In Pcs) as per Capacity Utilized</b>		300000	325000	350000	375000	400000
<b>d. BREAK UP PRODUCTION AS PER UTILIZED CAPACITY</b>						
<b>ITEMS</b>		<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
Capacity Utilization		60%	65%	70%	75%	80%
Specialty Tea		300000	325000	350000	375000	400000
<b>TOTAL PRODUCTION</b>		300000	325000	350000	375000	400000
<b>Sales Details</b>						
<b>Items</b>		<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> Year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
Specialty Tea		50700000	54925000	59150000	63375000	67600000
NET Sales Price		50700000	54925000	59150000	63375000	67600000
GST RATE@5%		2535000	2746250	2957500	3168750	3380000
GROSS Sales Price		53235000	57671250	62107500	66543750	70980000
<b>e. COST OF PRODUCTION</b>						
<b>Items</b>		<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
		60%	65%	70%	75%	80%
Raw Materials Consumed		10079986.8	10919986	11759985	12599984	13439982.4
Power & Fuel		5416800	5868200	6319600	6771000	7222400

Direct Labor & Wages		3144000	3144000	3144000	3144000	3144000
Consumable Stores		171300	185575	199850	214125	228400
Repairs & Maintenance		60000	65000	70000	75000	80000
Other Manufacturing Exp.		17500	18750	20000	21250	22500
<b>COST OF PRODUCTION</b>		<b>18889586.8</b>	<b>20201511</b>	<b>21513435</b>	<b>22825359</b>	<b>24137282.4</b>

#### f. PROJECTED PROFITABILITY STATEMENT

		1 <sup>st</sup> Year	2 <sup>nd</sup> year	3 <sup>rd</sup> Year	4 <sup>th</sup> Year	5 <sup>th</sup> Year
<b>Capacity Utilized</b>		60%	65%	70%	75%	80%
<b>A. Sales</b>						
Gross Sales		53235000	57671250	62107500	66543750	70980000
Less: GST		2535000	2746250	2957500	3168750	3380000
<b>NET SALES</b>		<b>50700000</b>	<b>54925000</b>	<b>59150000</b>	<b>63375000</b>	<b>67600000</b>
<b>B. Cost of Production</b>						
Raw Materials Consumed		10079986.8	10919986	11759985	12599984	13439982.4
Power & Fuel		5416800	5868200	6319600	6771000	7222400
Direct Labour & Wages		3144000	3144000	3144000	3144000	3144000
Consumable Stores		171300	185575	199850	214125	228400
Repairs & Maintenance		60000	65000	70000	75000	80000
Other Manufacturing Exp.		17500	18750	20000	21250	22500
<b>Total Cost of Production (C)</b>		<b>18889586.8</b>	<b>20201511</b>	<b>21513435</b>	<b>22825359</b>	<b>24137282.4</b>
<b>g. Gross Profit (A-C)</b>		<b>34345413.2</b>	<b>37469739</b>	<b>40594065</b>	<b>43718392</b>	<b>46842717.6</b>
<b>Interest Expenses</b>						
Interest Expenses (Term Loan)		1411934	1141385	849397	534272	194177

@7.65% /Annum for 5 yr.						
Interest Expenses (WC Loan) @11% /Annum		302900	302900	302900	302900	302900
Selling, General & Administrative Exp.		411300	445575	479850	514125	548400
<b>Profit before Taxation</b>		32219279.2	35579879	38961918	42367095	45797240.6
Provision for Taxation		9665783.76	10673964	11688576	12710128	13739172.2
<b>Profit After Taxation</b>		<b>22553495.4</b>	<b>24905916</b>	<b>27273343</b>	<b>29656966</b>	<b>32058068.4</b>

<b>h. DEBT SERVICE COVERAGE RATIO (COMPANY AS A WHOLE)</b>						
		<b>1<sup>st</sup> Year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
<b>Profit After Tax</b>		<b>22553495.4</b>	<b>24905916</b>	<b>27273343</b>	<b>29656966</b>	<b>32058068.4</b>
Add: - Interest Expenses (Term Loan) @7.65% /Annum for 7yrs		1411934	1141385	849397	534272	194177
Interest Expenses (WC Loan) @11% /Annum for 7 yrs		302900	302900	302900	302900	302900
Depreciation		5682000	4917000	4257000	3689000	3199000
<b>Total (A)</b>		<b>15156661.4</b>	<b>18544631</b>	<b>21864046</b>	<b>25130794</b>	<b>28361991.4</b>
Interest Expenses (Term Loan) @7.65% /Annum for 7yrs		1411934	1141385	849397	534272	194177
Interest Expenses (WC Loan) @11% /Annum for 7 yrs		302900	302900	302900	302900	302900
Depreciation		5682000	4917000	4257000	3689000	3199000
<b>Total (A)</b>		<b>15156661.4</b>	<b>18544631</b>	<b>21864046</b>	<b>25130794</b>	<b>28361991.4</b>
Interest Expenses (Term Loan) @7.65% /Annum for 7yrs		1411934	1141385	849397	534272	194177
Interest Expenses (WC Loan) @11% /Annum for 7 yrs		302900	302900	302900	302900	302900
Term Loan Repayment		3698979	3698979	3698979	3698979	3698979

<b>Total Debt Payment (B)</b>		<b>4815996</b>	<b>4742513</b>	<b>4660526</b>	<b>4569051</b>	<b>4466991</b>
<b>DSCR (A/B)</b>		<b>2.38</b>	<b>3.13</b>	<b>3.90</b>	<b>4.69</b>	<b>5.52</b>
<b>Cash Inflow</b>		<b>11457682.4</b>	<b>14845652</b>	<b>18165067</b>	<b>21431815</b>	<b>24663012.4</b>
<b>i. BREAK EVEN ANALYSIS</b>		<b>1<sup>st</sup> year</b>	<b>2<sup>nd</sup> year</b>	<b>3<sup>rd</sup> Year</b>	<b>4<sup>th</sup> Year</b>	<b>5<sup>th</sup> Year</b>
A. Net Sales		50700000	54925000	59150000	63375000	67600000
B. Variable Expenses						
Raw Materials Consumed		10079986.8	10919986	11759985	12599984	13439982.4
Power & Fuel		5416800	5868200	6319600	6771000	7222400
Consumable Stores		171300	185575	199850	214125	228400
Repairs & Maintenance		60000	65000	70000	75000	80000
Other Manufacturing Exp.		17500	18750	20000	21250	22500
		<b>15745586.8</b>	<b>17057511</b>	<b>18369435</b>	<b>19681359</b>	<b>20993282.4</b>
C. Contribution (A-B)		34954413.2	37867489	40780565	43693642	46606717.6
<b>D. Fixed Expenses</b>						
Direct Labour & Wages		3144000	3144000	3144000	3144000	3144000
Selling, General & Administration		411300	445575	479850	514125	548400
		<b>3555300</b>	<b>3589575</b>	<b>3623850</b>	<b>3658125</b>	<b>3692400</b>
<b>Breakeven Sales at Operating Capacity</b>		<b>0.69</b>	<b>0.69</b>	<b>0.69</b>	<b>0.69</b>	<b>0.69</b>

<b>j. Projected Balance Sheet</b>					
	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Liabilities</b>					
Capital	<b>65589586.8</b>	<b>20201511</b>	<b>21513435</b>	<b>22825359</b>	<b>24137282.4</b>
Revenue Reserves	<b>53235000</b>	<b>57671250</b>	<b>62107500</b>	<b>66543750</b>	<b>70980000</b>
<b>Net Worth</b>	<b>118824586.8</b>	<b>77872761</b>	<b>83620935</b>	<b>89369109</b>	<b>95117282.4</b>
Term Loan	5000000	5000000	5000000	5000000	5000000
Working Capital Limit	2000000	2000000	2000000	2000000	2000000
<b>Current Liabilities</b>					
Creditors	8080604.4	8605374	9130143.6	9654912.96	9654912.96
Liability for expenses	<b>18889586.8</b>	<b>20201511</b>	<b>21513435</b>	<b>22825359</b>	<b>24137282.4</b>
<b>Total</b>	<b>152794778</b>	<b>113679646</b>	<b>121264513.6</b>	<b>128849381</b>	<b>135909477.8</b>

<b>j. Projected Balance Sheet</b>					
	1st Year	2nd Year	3rd Year	4th Year	5th Year
<b>Assets</b>					
<b>Fixed Assets</b>					
Gross block	60000000	66000000	72600000	79860000	87846000
Depreciation	<b>5682000</b>	<b>4917000</b>	<b>4257000</b>	<b>3689000</b>	<b>3199000</b>
<b>Net Fixed Assets</b>	54318000	61083000	68343000	76171000	84647000
Non-Current asset/investments	0	0	0	0	15000000
<b>Current assets</b>					
Inventory	10647000	13308750	15970500	18632250	21294000
Debtors					
Security Deposits					
Loans and Advances					
Cash & Bank Balance	<b>22553495.4</b>	<b>24905916</b>	<b>27273343</b>	<b>29656966</b>	<b>32058068.4</b>
<b>Total</b>	<b>87518495.4</b>	<b>99297666</b>	<b>111586843</b>	<b>124460216</b>	<b>152999068.4</b>

<b>k. CALCULATION OF PAYBACK PERIOD</b>					
<b>Investment</b>	471	Lacs			
<b>Cash In Flow</b>	<b>114.58</b>	Lacs			
(PAT- Depreciation- Interest)					
<b>PAY BACK PERIOD</b>	4.08				

## 12. Projected Employment Details

Type of Employment	Number of Employees	Projected Cost
Skilled Manpower	3	1500000
Semi-skilled Manpower	7	948000
Unskilled Manpower	9	696000
<b>TOTAL</b>		<b>3144000</b>

## 13. Requirement of Statutory clearances

Item	Status
Partnership Deed	



Lease deed registration	
PAN	
GST Registration	
UDYAM	
Trade License	
NOC form local authority	

SPECIMEN