

Project Cost & Sources of Fund

No	Description	Existing		Proposed		Total
		Bank	Owner	Bank	Owner	
1	Land					
2	Building					
3	Utilities					
	3.1 Electricity					
	3.2 Water					
	3.3 Telephone					
4	Machineries					
5	Vehicles					
6	Other Fixed Assets					
7	Pre Operational Cost					
8	Contingencies					
9	Fixed Capital					
10	Working Capital					
Total						

Note: Contingencies should be the Part of Loan

Sources of Fund

	Existing	Proposed	Total
1. Owner Investment
2. Loan Investment
	=====	=====	=====

Loan / Equity Ratio %

Working Capital Requirements

No	Description	Reserved Days	Year 01	Year 02	Year 02
01	Minimum Material Stocks				
02	Work-in Progress				
03	Finished Goods				
04	Debtors				
05	Gross Working Capital				
06	Less – Current Liabilities				
07	Net Working Capital Requirement				
08	Incremental Working Capital				

Calculating the Working Capital

$$01. \frac{\text{Reserved Days} \times \text{Annual Raw Material Requirement}}{\text{Annual Working Days}}$$

$$02. \frac{\text{Reserved Days} \times (\text{Material Cost} + \text{Other Variable Cost } 50\%)}{\text{Annual Working Days}}$$

$$03. \frac{\text{Reserved Days} \times \text{Total Cost except Depreciation}}{\text{Annual Working Days}}$$

$$04. \frac{\text{Reserved Days} \times \text{Credit Sales \%} \times \text{Total Cost except Depreciation}}{\text{Annual Working Days}}$$

Profitability Statement

No	Description	Year 01	Year 02
01	Gross Sales		
02	VAT		
03	Net Sales (01 - 02)		
04	Raw Material		
05	Direct Labor		
06	Fuel & Electricity		
07	Other Variable Cost		
08	Total Variable Cost (04 + 05 + 06 + 07)		
09	Contribution (03 – 08)		
10	Production Overheads		
11	Administration Overheads		
12	Marketing Overheads		
13	Interest for Short Term Loan		
14	Total Fixed Cost (10 + 11 + 12 + 13)		
15	Profit Before Interest / Depreciation (09 – 14)		
16	Less – Loan Interest		
17	Less – Depreciation		
18	Profit Before Tax		

Requirement of the Employee, Salary & Wages

Description	Amount	Monthly Salary	Total Monthly Salary	Annual Salary
<i>Administration Division</i>				
1. Manager				
2. Administration Executive				
3. Clearks				
4. Watchers				
5. Stenographers				
6. Drivers				
EPF/ ETF Contribution 15%				
Sub Total				
<i>Production Division</i>				
1. Production Managers				
2. Production Executive				
3. Supervisors				
EPF/ ETF Contribution 15%				
Sub Total				
<i>Marketing Division</i>				
1. Marketing Managers				
2. Marketing Executive				
3. Market Agencies				
4. Helpers				
5. Drivers				
EPF/ ETF Contribution 15%				
Sub Total				
<i>Direct Labor</i>				
1. Skilled Labors				
2. Semi Skilled Labors				
3. Unskilled labors				
EPF/ ETF Contribution 15%				
Sub Total				

Total				
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Schedule 06

Fuel & Electricity

Description	Monthly Cost (Rs.)	Annual Cost (Rs.)
Total		

Schedule 07

Other Variable Cost

Description	Monthly Cost (Rs.)	Annual Cost (Rs.)
Total		

Estimated Overheads

Description	Year 01	Year 02	Year 03
01. Administration Overheads 1.1 Salary / Wages 1.2 Traveling 1.3 Welfare 1.4 Telephone/ Postal Charges 1.5 Stationary 1.6 Building Rent/ Permit/ Tax 1.7 Insurance 1.8 Electricity (For Lighting) 1.9 Audit Charges 1.10 Other			
02. Production Overheads 2.1 Salary/ Wages 2.2 Maintenance/ Repair			
03. Marketing Overheads 3.1 Salary / Wages 3.2 Finished Goods Transport 3.3 Sales Commissions			

Depreciation for Fixed Assets

Assets	Value	Depreciation Ratio	Depreciation
01. Building		3 – 5 %	
02. Machinery		10%	
03. Vehicles		20%	
04. Other Fixed Assets		10%	
Total			

Calculating the Loan Interest

Loan Amount –

Interest Rate -

Description	Year 01	Year 02	Year 03	Year 04	Year 05
Starting Balance					
Interest					
Loan Installment					
Balance					

Contact Regional Offices