

**PROJECT PROPOSAL FOR PRODUCTION OF YARN THROUGH SOLAR CHARKHA UNDER  
PMEGP IN GUJARAT STATE (FOR RESERVE CATEGORY IN RURAL AREA)**

**PROJECT COST Rs. 5.00 LACS**

**A. CAPITAL COST :**

Sr. No.	Particulars	No. of Items	Rate (Approx.)	Amount in Rs.
1	10 Spindle solar Charkha may be provided to spinners at their home	10	15500.00	155000.00
2	Solar panel system with battery (12v,40AH, 5Hours battery backup)	10	22000.00	220000.00
3	Misc. expenditure like transportation, installation etc.		15000.00	15000.00
	<b>Total</b>			<b>390000.00</b>

**B. ASSESSMENT OF WORKING CAPITAL :**

1) Estimated expenditure per day on production

Sr. No.	Particulars	Quantity per day	Rate (Approx.)	Amount in Rs.
1	Raw material requirement for Count	15 Kg	175.00	2620.00
2	Wages per day for 50 count for production 50 Hanks in day @ Rs. 3.00 per Hanks	500 Hanks	3.00	1500.00
3	Others (Charkha Maintenance, Insurance, Depreciation & interest @ Rs. 28.00 per day per Charkha)	10	28.00	280.00
	<b>Total</b>			<b>4400.00</b>

2) Working capital for 25 working days in month : 4400.00x25=110000.00  
(Working Capital for 25 days one cycle)

**C. PROJECT COST :**

CAPITAL EXPENDITURE	:	RS. 390000.00
WORKING CAPITAL	:	RS. 110000.00
<b>TOTAL PROJECT COST</b>	:	<b>RS. 500000.00</b>

**D. MEANS OF FINANCE :**

Own Contribution (5%)	:	Rs. 25000.00
Bank loan (TL & CC 95%)	:	Rs. 175000.00
<b>Total</b>	:	<b>Rs. 500000.00</b>

**E. MARGIN MONEY PROVIDED BY KVIC 35% OF PROJECT COST : RS. 175000.00**  
**TOTAL PAYABLE LOAN AMOUNT BY RESERVE CATEGORY BENEFICIARY:**  
 Rs. 500000.00-175000-25000.00 = Rs. 300000.00

**F. Marketing aspect/Sales rate of yarn @ 500 Hanks/Per day, 15kgx25 days = 375 kg**  
 Sale cost of yarn per Kg. Rs. 487.00x375= Rs. 182625.00

**G. Monthly income & expenditure of Spinners wages**  
 per day for 50 counts per production 500 Hanks  
 in a day Rs. 3.00 per hanks : 1500.00x25 days =Rs. 37500.00

Monthly installment of Bank Loan including interest for 60 installment (5Years) = Rs. 13350.00

**PROJECT PROPOSAL FOR PRODUCTION OF YARN THROUGH SOLAR CHARKHA UNDER  
PMEGP IN GUJARAT STATE (FOR RESERVE CATEGORY IN RURAL AREA)**

**PROJECT COST Rs. 10.00 LACS****H. CAPITAL COST :**

Sr. No.	Particulars	No. of Items	Rate (Approx.)	Amount in Rs.
1	10 Spindle solar Charkha may be provided to spinners at their home	20	15500.00	310000.00
2	Solar panel system with battery (12v,40AH, 5Hours battery backup)	20	22000.00	440000.00
3	Misc. expenditure like transportation, installation etc.		30000.00	30000.00
	Total			780000.00

**I. ASSISMENT OF WORKING CAPITAL :**

## 3) Estimated expenditure per day on production

Sr. No.	Particulars	Quantity per day	Rate (Approx.)	Amount in Rs.
1	Raw material requirement for Count	30 Kg	175.00	5240.00
2	Wages per day for 50 count for production 1000 Hanks in day @ Rs. 3.00 per Hanks	1000 Hanks	3.00	3000.00
3	Others (Charkha Maintenance, Insurance, Depreciation & interest @ Rs. 28.00 per day per Charkha)	20	28.00	560.00
	Total			8800.00

4) Working capital for 25 working days in month : 8800.00x25=220000.00  
(Working Capital for 25 days one cycle)

**J. PROJECT COST :**

CAPITAL EXPENDITURE : RS. 780000.00  
WORKING CAPITAL : RS. 220000.00  
TOTAL PROJECT COST : RS. 1000000.00

**K. MEANS OF FINANCE :**

Own Contribution (5%) : Rs. 50000.00  
Bank loan (TL &CC 95%) : Rs. 950000.00  
Total : Rs. 1000000.00

**L. MARGIN MONEY PROVIDED BY KVIC 35% OF PROJECT COST : RS. 350000.00**

TOTAL PAYABLE LOAN AMOUNT BY RESERVE CATEGORY BENEFICIARY:  
Rs. 1000000.00-350000-50000.00 = Rs. 600000.00

M. Marketing aspect/Sales rate of yarn @ 1000 Hanks/Per day, 30kgx25 days = 750 kg  
Sale cost of yarn per Kg. Rs. 487.00x750= Rs. 365250.00

**N. Monthly income & expenditure of Spinners wages**

per day for 50 counts per production 1000 Hanks  
in a day Rs. 3.00 per hanks : 3000.00x25 days =Rs. 75000.00

Monthly installment of Bank Loan inducing interest for 60 installment (5 Year)  
Rs. 26700.00

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**PROJECT PROPOSAL FOR PRODUCTION OF YARN THROUGH SOLAR CHARKHA UNDER  
PMEGP IN GUJARAT STATE (FOR RESERVE CATEGORY IN RURAL AREA)**

**PROJECT COST Rs. 25.00 LACS**

**A. CAPITAL COST :**

Sr. No.	Particulars	No. of Items	Rate (Approx.)	Amount in Rs.
1	10 Spindle solar Charkha may be provided to spinners at their home	50	15500.00	775000.00
2	Solar panel system with battery (12v,40AH, 5Hours battery backup)	50	22000.00	1100000.0
3	Misc. expenditure like transportation, installation etc.		75000.00	75000.00
	<b>Total</b>			<b>1950000.00</b>

**B. ASSISMENT OF WORKING CAPITAL :**

1) Estimated expenditure per day on production

Sr. No.	Particulars	Quantity per day	Rate (Approx.)	Amount in Rs.
1	Raw material requirement for Count	75 Kg	174.66	13100.00
2	Wages per day for 50 count for production 2500 Hanks in day @ Rs. 3.00 per Hanks	2500 Hanks	3.00	7500.00
3	Others (Charkha Maintenance, Insurance, Depreciation & interest @ Rs. 28.00 per day per Charkha)	50	28.00	1400.00
	<b>Total</b>			<b>22000.00</b>

2) Working capital for 25 working days in month :  $22000.00 \times 25 = 550000.00$   
(Working Capital for 25 days one cycle)

3) PROJECT COST :

CAPITAL EXPENDITURE	:	RS. 1950000.00
WORKING CAPITAL	:	RS. 550000.00
<b>TOTAL PROJECT COST</b>	:	<b>RS. 2500000.00</b>

4) MEANS OF FINANCE :

Own Contribution (5%)	:	Rs. 125000.00
Bank loan (TL & CC 95%)	:	Rs. 2375000.00
<b>Total</b>	:	<b>Rs. 2500000.00</b>

5) MARGIN MONEY PROVIDED BY KVIC 35% OF PROJECT COST : RS. 350000.00  
TOTAL PAYABLE LOAN AMOUNT BY RESERVE CATEGORY BENEFICIARY:  
 $Rs. 2500000 - 875000 - 125000.00 = Rs. 1500000.00$

6) Marketing aspect/Sales rate of yarn @ 2500 Hanks/Per day,  $75kg \times 25$  days = 1875 kg  
Sale cost of yarn per Kg.  $Rs. 487.00 \times 1875 = Rs. 913125.00$

7) Monthly income & expenditure of Spinners wages  
per day for 50 counts per production 2500 Hanks  
in a day Rs. 3.00 per hanks :  $7500.00 \times 25$  days = Rs. 187500.00

Monthly installment of Bank Loan inducing interest for 60 installment (5 Year) = Rs. 66750.00