

A MODEL SCHEME ON Silver Jewellery Manufacturing

- 1 **Introduction** : In hindu religion most of the women wear some ornaments either of silver or gold. Due o this, requirement of the ornaments always exists and it will further increase with the increase of the status of the family. These ornaments break with the time, hence replacement demand also exists.
- 2 **Brief description of manufacturing:**
The process starts with the identification of product, size, its weight and other specification. After this, the cut pieces are assemble in the requisite shape and size. Finished product is clean before packaging.
- 3 **Scope of Project** Due to increasing the number of fashion trrend and beauty conciousness amongst urban and rural people it's scope for growth is expected to be steady
- 4 **Location** Any place with good connectivity either in road or in railways or both is suitable for the production of this item.

5 **Project Cost** ₹ 1,75,000.00

6 **Means of finance**

a) Own contribution (10%)	Rs.	17500.00
b) Govt. Subsidy	Rs.	25000.00
c) Bank Loan	Rs.	132500.00

7 **Total Power requirement (HP/ KWH):** HP

8 **Project Analysis**

A Fixed Capital/ Capital Expenditure

i **Work Shed/ Building** : Own Rented

ii **Area of work shed** : 600 (in sq. Mt)

iii **Machinery & Equipments** :

Sl No	Name of machinery/Equipment	Rate	Quantity	Amount
a	Rolling Machine- 6"	₹ 21,000.00	1	₹ 21,000.00
b	Polish machine	₹ 6,000.00	1	₹ 6,000.00
c	Hand Sheering Machine-6"	₹ 2,000.00	1	₹ 2,000.00
d	Work Bench Vice	₹ 5,000.00	1	₹ 5,000.00
e	Small Furnace	₹ 2,000.00	1	₹ 2,000.00
f	Small Tools & Equipments	L.S.		₹ 5,000.00
Sub Total				₹ 41,000.00

Furniture & Other Cost

Sl No	Detail of Furniture/Expenses	Amount
a	Electrification& Security Deposit	₹ 5,000.00
b	Furniture & Fittings	₹ 5,000.00
c	Pre-operative expenses	₹ 1,000.00
Sub Total		₹ 11,000.00

v **Total Fixed Capital/ Capital Expenditure (iii + iv)** = ₹ 52,000.00



B Recurring Cost (Per Month)**i Raw Material**

Sl No	Name of the raw material	Rate	Quantity	Amount
a	Silver	₹ 60,000.00	1.5 Kg	₹ 90,000.00
b	Cadmium	₹ 1,000.00	0.6 Kg	₹ 600.00
Sub Total				₹ 90,600.00

ii Salary & Wages

Sl No	Employment	Rate	No	Amount
a	Manager cum supervisor	₹ 0.00	1	₹ 0.00
b	Skilled worker	₹ 8,000.00	2	₹ 16,000.00
c	Unskilled worker	₹ 5,000.00	2	₹ 10,000.00
Sub Total				₹ 26,000.00

iii Other Expenses

Sl No	Detail of Expenses	Amount
a	Electricity	₹ 2,000.00
c	Rent (if any)	₹ 0.00
b	Stationery	₹ 500.00
c	Tax & Insurance	₹ 500.00
d	Transportation	₹ 2,000.00
e	Misc	₹ 1,400.00
Sub Total		₹ 6,400.00

iv Working Capital Requirement (i+ ii+ iii) = ₹ 1,23,000.00

4 Total Project Cost

a	Fixed Capital	₹ 52,000.00
b	Working Capital	₹ 1,23,000.00
c	Total	₹ 1,75,000.00

5 Cost Analysis per annum

Expenditure		Income	
i	Recurring Cost ₹ 14,76,000.00	1. Projected Sale	
ii	Depreciation ₹ 6,150.00	By sale of Silver Jewellery-	₹ 18,00,000.00
iii	Surplus/Profit ₹ 3,89,850.00	By repairing of ornaments	₹ 72,000.00
₹ 18,72,000.00		₹ 18,72,000.00	

Signature of the applicant

Rates and quantities shown may vary as per location and demand of bussiness enterprise.

Prepared by the Directorate of Micro, Small and Medium Enterprises, West Bengal.

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