Project Report ABC co. Pvt. Ltd.

A] Cost of the Project & Means of Finance

Cost of the Project		
Particulars		**Rs.**
Fixed Assets		
Equipment		463,530
Furniture		-
Land and building		-
Computer		-
Live stock		-
Space Deposit		80,000
Start-up Cost		40,000
Utility Deposit (MSEB, Water, Telephone)		-
Working Capital		
Working Capital Requirement		5,500,000
Current Assets		
Raw Material - Indigenous	-	
Raw Material - Imported	1,845,093	
Stock of Work in Progress	645,803	
Stock of Finished Goods	-	
Stock of Spare Parts - Indigenous	-	
Stock of Spare Parts - Imported	-	
Cash and Bank Balances	193,562	
Govt. & other Trustee securities	-	
Fixed Deposits with Banks	-	
Advance to Suppliers	-	
Domestic Receivables	2,363,014	
Export Receivables	-	
Other Current Assets	-	
	5,047,471	
Current Liabilities		
Creditors	-	
Advance Payment from Customers	-	
Other Statutory Liabilities (GST)	-	
Other Current Liabilities	-	
Taxes Payable	10,350	
Dividend Payable	-	
	10,350	
Total Project Cost		**6,083,530**

Project Report ABC co. Pvt. Ltd.

Means of Finance	
Particulars	**Rs.**
Promoters Contribution / Internal Accruals	1,610,883
Quasi equity	-
Term Loan from Applicant Bank	347,648
Short Term Loan / Cash Credit from Applicant Bank	4,125,000
Total	**6,083,530**

B] **Projected Turnover Details**

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Domestic Sales (Inclusive of Excise Duty)						
Primary Operations	57,500,000	65,863,636	75,443,802	86,417,446	98,987,256	113,385,402
Tool Sales	-	-	-	-	-	-
other sales	-	-	-	-	-	-
Sub Total	**57,500,000**	**65,863,636**	**75,443,802**	**86,417,446**	**98,987,256**	**113,385,402**
Less GST	-	-	-	-	-	-
Net Sales	57,500,000	65,863,636	75,443,802	86,417,446	98,987,256	113,385,402
Export Sales (Inclusive of GST)						
Engineering Work	-	-	-	-	-	-
Tool Sales	-	-	-	-	-	-
Job work Receipts	-	-	-	-	-	-
Sub Total	-	-	-	-	-	-
Less GST	-	-	-	-	-	-
Net Sales	-	-	-	-	-	-
Job Receipts	-	-	-	-	-	-
Total Turnover	57,500,000	65,863,636	75,443,802	86,417,446	98,987,256	113,385,402

Project Report ABC co. Pvt. Ltd.

C]

Raw Material Requirement Statement

Particulars	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Indigenous Goods						
Raw Material for Primary Operations	-	-	-	-	-	-
Raw Material for Tool Sales	-	-	-	-	-	-
Raw Material for other sales	-	-	-	-	-	-
Raw Material for Engineering Work	-	-	-	-	-	-
Raw Material for Tool Sales	-	-	-	-	-	-
Raw Material for Job work Receipts	-	-	-	-	-	-
Consumption	**-**	**-**	**-**	**-**	**-**	**-**
Opening Stock	-	-	-	-	-	-
Closing Stock	-	-	-	-	-	-
Purchase During The Year	-	-	-	-	-	-
Imported Goods						
Raw Material for Primary Operations	14,965,753	16,551,837	18,959,377	21,717,104	24,875,956	28,494,277
Raw Material for Tool Sales	-	-	-	-	-	-
Raw Material for other sales	-	-	-	-	-	-
Raw Material for Engineering Work	-	-	-	-	-	-
Raw Material for Tool Sales	-	-	-	-	-	-
Raw Material for Job work Receipts	-	-	-	-	-	-
Opening Stock	-	1,845,093	2,040,637	2,337,457	2,677,451	3,066,899
Closing Stock	1,845,093	2,040,637	2,337,457	2,677,451	3,066,899	3,512,993
Purchase During The Year	16,810,846	16,747,381	19,256,197	22,057,098	25,265,403	28,940,371
Consumption	**14,965,753**	**16,551,837**	**18,959,377**	**21,717,104**	**24,875,956**	**28,494,277**

D] **Profitability Statement**

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Sales	57,500,000	65,863,636	75,443,802	86,417,446	98,987,256	113,385,402
Total Income	**57,500,000**	**65,863,636**	**75,443,802**	**86,417,446**	**98,987,256**	**113,385,402**
Cost of Sales						
Raw Material - Indigenous	-	-	-	-	-	-
Raw Material - Imported	14,965,753	16,551,837	18,959,377	21,717,104	24,875,956	28,494,277
Stores and Spares (Imported)	-	-	-	-	-	-
Stores and Spares (Indigenous)	-	-	-	-	-	-
Power & Fuel	70,000	80,500	88,550	97,405	107,146	117,860
Direct Labour	1,180,000	1,357,000	1,492,700	1,641,970	1,806,167	1,986,784
Repairs and Maintenance	20,000	23,000	25,300	27,830	30,613	33,674
Other Manufacturing Expenses	-	-	-	-	-	-
Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
Works Cost	**16,305,283**	**18,071,437**	**20,616,162**	**23,527,009**	**26,856,176**	**30,663,445**
Add - Opening Stock	-	645,803	739,131	843,195	962,230	1,098,371
Less - Closing Stock	645,803	739,131	843,195	962,230	1,098,371	1,254,062
Administrative Expenses	300,000	345,000	379,500	417,450	459,195	505,115
Cost of Goods Sold	**15,959,480**	**18,323,109**	**20,891,598**	**23,825,424**	**27,179,230**	**31,012,869**
Add - Opening Stock	**-**	-	-	-	-	-
Less - Closing Stock	-	-	-	-	-	-
Preoperative Expenses	13,333	13,333	13,333	-	-	-
Selling Expenses	100,000	115,000	126,500	139,150	153,065	168,372
Cost of Sales	**16,072,814**	**18,451,442**	**21,031,431**	**23,964,574**	**27,332,295**	**31,181,240**
Operating Profit before Interest and Tax	41,427,186	47,412,194	54,412,371	62,452,872	71,654,961	82,204,162
Interest on Term Loan	30,807	22,206	8,971	103	-0	-
Interest on CC	415,938	453,750	453,750	453,750	453,750	453,750
Other Interest	-	-	-	-	-	-
Operating Profit after Interest	**40,980,442**	**46,936,238**	**53,949,650**	**61,999,019**	**71,201,211**	**81,750,412**
Non Operating Income						
Interest	-	-	-	-	-	-
Dividend	-	-	-	-	-	-
Royalties	-	-	-	-	-	-
Other Income	-	-	-	-	-	-
Sub Total	**-**	**-**	**-**	**-**	**-**	**-**
Non Operating Expenses						
Interest	0.00	0.00	0.00	0.00	0.00	0.00
Dividend	0.00	0.00	0.00	0.00	0.00	0.00
Royalties	0.00	0.00	0.00	0.00	0.00	0.00
Other Expenses	0.00	0.00	0.00	0.00	0.00	0.00
Intangibles Written off	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00	0.00
Sub Total	**8,000**	**8,000**	**8,000**	**8,000**	**8,000**	**-**
Profit Before Tax	**40,972,442**	**46,928,238**	**53,941,650**	**61,991,019**	**71,193,211**	**81,750,412**
Tax	12,291,732	14,078,471	16,182,495	18,597,306	21,357,963	24,525,124

E] **Depreciation Statement**

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Furniture						
Opening Balance	-	-	-	-	-	-
Addition	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Equipment's						
Opening Balance		394,001	334,900	284,665	241,966	205,671
Addition	463,530	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
Closing balance	394,001	334,900	284,665	241,966	205,671	174,820
Land and building						
Opening Balance		-	-	-	-	-
Addition	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Computer						
Opening Balance		-	-	-	-	-
Addition	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Live stock						
Opening Balance		-	-	-	-	-
Addition	-	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Total Fixed Assets						
Opening Balance	-	394,001	334,900	284,665	241,966	205,671
Addition	463,530	-	-	-	-	-
Revaluation	-	-	-	-	-	-
Sale	-	-	-	-	-	-
Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
Closing balance	394,001	334,900	284,665	241,966	205,671	174,820
Accumulated Depreciation	69,530	128,630	178,865	221,564	257,859	288,710

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F]

Term Loan Repayment						
Year	**2018-19**	**2019-20**	**2020-21**	**2021-22**	**2022-23**	**2023-24**
Applicant Bank						
Opening balance	-	253,258	138,886	11,278	-0	-0
Addition	347,648					
Repayment	94,390	114,372	127,607	11,278	0	-0
Closing balance	253,258	138,886	11,278	-0	-0	-
Term Loan Interest	30,807	22,206	8,971	103	-0	-
Term Loan Interest + Repayment	125,197	136,578	136,578	11,382	-	-0
Other Bank						
Opening balance	-	-	-	-	-	-
Addition	-	-	-	-	-	-
Repayment	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-
Term Loan Interest	-	-	-	-	-	-
Term Loan Interest + Repayment	-	-	-	-	-	-

G] **Projected Balance sheet**

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Capital						
Share Capital / Promoters Contribution	1,610,883	1,610,883	1,610,883	1,610,883	1,610,883	1,610,883
Share Application Money	-	-	-	-	-	-
Profit and Loss						
Opening	-	5,736,142	7,378,630	9,266,588	11,436,274	13,928,036
Surplus	28,680,709	32,849,767	37,759,155	43,393,713	49,835,248	57,225,288
Drawings / Dividend	22,944,567	31,207,278	35,871,197	41,224,027	47,343,485	54,364,024
Taxes On Dividend	-	-	-	-	-	-
Transfer to General Reserve	-	-	-	-	-	-
Closing Balance	5,736,142	7,378,630	9,266,588	11,436,274	13,928,036	16,789,300
General Reserve						
Opening	-	-	-	-	-	-
Addition	-	-	-	-	-	-
Closing	-	-	-	-	-	-
Revaluation Reserve	-	-	-	-	-	-
Non Current Liabilities						
Term Loans from Applicant Bank	253,258	138,886	11,278	-0	-0	-
Term Loans from Other Bank	-	-	-	-	-	-
Debentures	-	-	-	-	-	-
Quasi Equity	-	-	-	-	-	-
Other Term Liabilities	-	-	-	-	-	-
Current Liabilities						
Loans						
Short Term loans from Applicant Bank including BP &BD	4,125,000	4,125,000	4,125,000	4,125,000	4,125,000	4,125,000
Short Term loans From Other banks including BP &BD	-	-	-	-	-	-
Short Term Borrowings from Others	-	-	-	-	-	-
Others						
Creditors	-	-	-	-	-	-
Advance Payment from Customers	-	-	-	-	-	-
Other Statutory Liabilities (GST)	-	-	-	-	-	-
Other Current Liabilities	-	-	-	-	-	-
Taxes Payable	10,350	22,205	1,449,225	4,567,923	9,698,566	17,211,718
Dividend Payable	-	-	-	-	-	-
Total Liabilities	**11,735,632**	**13,275,604**	**16,462,974**	**21,740,079**	**29,362,484**	**39,736,901**
Fixed Assets						
Gross Block	463,530	463,530	463,530	463,530	463,530	463,530
Less Accumulated Depreciation	69,530	128,630	178,865	221,564	257,859	288,710
Net Block	394,001	334,900	284,665	241,966	205,671	174,820

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Non Current Assets						
Investments in Sub. Cos./ affiliates	-	-	-	-	-	-
Investment in Others	-	-	-	-	-	-
Advance to suppliers of Capital goods & Contractors	-	-	-	-	-	-
Deferred Receivables(Maturing after a year)	-	-	-	-	-	-
Other Non-current investments	-	-	-	-	-	-
Non Consumable Stores & Spares	-	-	-	-	-	-
Other Non Current Assets- MSEB Deposit, Water Deposit, Telephone deposit.	-	-	-	-	-	-
Other Assets						
Space Deposit	80,000	80,000	80,000	80,000	80,000	80,000
Preoperative Expenses	26,667	13,333	-	-	-	-
Net Current Assets						
Raw Material - Indigenous	-	-	-	-	-	-
Raw Material - Imported	1,845,093	2,040,637	2,337,457	2,677,451	3,066,899	3,512,993
Stock of Work in Progress	645,803	739,131	843,195	962,230	1,098,371	1,254,062
Stock of Finished Goods	-	-	-	-	-	-
Stock of Spare Parts - Indigenous	-	-	-	-	-	-
Stock of Spare Parts - Imported	-	-	-	-	-	-
Cash and Bank Balances	193,562	222,596	244,855	269,341	239,662	263,628
Govt. & other Trustee securities	-	-	-	-	-	-
Fixed Deposits with Banks	-	-	-	-	-	-
Advance to Suppliers	-	-	-	-	-	-
Domestic Receivables	2,363,014	2,706,725	3,100,430	3,551,402	4,067,969	4,659,674
Export Receivables	-	-	-	-	-	-
Other Current Assets	6,187,494	7,138,281	9,572,370	13,957,689	20,603,912	29,791,723
Total Assets	**11,735,632**	**13,275,604**	**16,462,974**	**21,740,079**	**29,362,484**	**39,736,901**
	-	-	-	-	-	-

Project Report ABC co. Pvt. Ltd.

H] **Cash Flow Statement**

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Opening Cash Balance	-	193,562	222,596	244,855	269,341	239,662
Promoters Own Contribution	1,610,883	-	-	-	-	-
Term Loan From Applicant Bank	347,648	-	-	-	-	-
Term Loan From Other Bank	-	-	-	-	-	-
Short Term loans from Applicant Bank including BP &BD	4,125,000	-	-	-	-	-
Short Term loans From Other banks including BP &BD	-	-	-	-	-	-
Short Term Borrowings from Others	-	-	-	-	-	-
Debentures	-	-	-	-	-	-
Term Deposits	-	-	-	-	-	-
Other Term Liabilities	-	-	-	-	-	-
Surplus during the year	28,680,709	32,849,767	37,759,155	43,393,713	49,835,248	57,225,288
Pre Operative Expenses Written Off	13,333	13,333	13,333	-	-	-
Depreciation Written Off	69,530	59,100	50,235	42,700	36,295	30,851
Total Cash Inflow	**34,847,102**	**33,115,762**	**38,045,319**	**43,681,268**	**50,140,883**	**57,495,801**
Capital Expenditure	583,530	-	-	-	-	-
Loan Repayment	94,390	114,372	127,607	11,278	0	-0
Debentures Repaid	-	-	-	-	-	-
Term Deposits Repaid	-	-	-	-	-	-
Other Term Liabilities Repaid	-	-	-	-	-	-
Non Current Assets	-	-	-	-	-	-
Current Assets	11,041,403	1,583,371	3,228,679	5,295,319	7,688,380	10,381,301
Current Liabilities	-10,350	-11,855	-1,427,020	-3,118,698	-5,130,644	-7,513,152
Dividend / Drawings	22,944,567	31,207,278	35,871,197	41,224,027	47,343,485	54,364,024
Total Cash out Flow	**34,653,540**	**32,893,166**	**37,800,463**	**43,411,927**	**49,901,221**	**57,232,173**
Closing Cash Balance	**193,562**	**222,596**	**244,855**	**269,341**	**239,662**	**263,628**

Project Report ABC co. Pvt. Ltd.

I]

Internal Rate Of Return

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Profit after tax	28,680,709	32,849,767	37,759,155	43,393,713	49,835,248	57,225,288
Interest on Term Loan	30,807	22,206	8,971	103	-0	-
Other Interest	-	-	-	-	-	-
Total (a) …	**28,711,516**	**32,871,973**	**37,768,126**	**43,393,816**	**49,835,248**	**57,225,288**
Funds Employed						
Fixed Assets	394,001	334,900	284,665	241,966	205,671	174,820
Non Current Assets	-	-	-	-	-	-
Net Current Assets	11,234,965	12,847,370	16,098,308	21,418,113	29,076,814	39,482,081
Other Assets	106,667	93,333	80,000	80,000	80,000	80,000
Less Current Liabilities	-4,135,350	-4,147,205	-5,574,225	-8,692,923	-13,823,566	-21,336,718
Total (b) …	**7,600,282**	**9,128,398**	**10,888,749**	**13,047,156**	**15,538,918**	**18,400,183**
IRR A/B …	**378%**	**360%**	**347%**	**333%**	**321%**	**311%**

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Project Report ABC co. Pvt. Ltd.

J]

Debt Equity Ratio						
Year	**2018-19**	**2019-20**	**2020-21**	**2021-22**	**2022-23**	**2023-24**
Total Debt						
Short Term loans from Applicant Bank including BP &BD	4,125,000	4,125,000	4,125,000	4,125,000	4,125,000	4,125,000
Short Term loans From Other banks including BP &BD	-	-	-	-	-	-
Short Term Borrowings from Others	-	-	-	-	-	-
Term Loans from Applicant Bank	253,258	138,886	11,278	-0	-0	-
Term Loans from Other Bank	-	-	-	-	-	-
Debentures	-	-	-	-	-	-
Quasi Equity	-	-	-	-	-	-
Other Term Liabilities	-	-	-	-	-	-
Total Debt	**4,378,258**	**4,263,886**	**4,136,278**	**4,125,000**	**4,125,000**	**4,125,000**
Share Capital / Promoters Contribution	1,610,883	1,610,883	1,610,883	1,610,883	1,610,883	1,610,883
Share Application Money	-	-	-	-	-	-
Profit and Loss	5,736,142	7,378,630	9,266,588	11,436,274	13,928,036	16,789,300
General Reserve	-	-	-	-	-	-
Revaluation Reserve	-	-	-	-	-	-
Capital	**7,347,024**	**8,989,513**	**10,877,470**	**13,047,156**	**15,538,918**	**18,400,183**
DER	**0.596**	**0.474**	**0.380**	**0.316**	**0.265**	**0.224**

Project Report ABC co. Pvt. Ltd.

K] D S C R

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Net Profit after drawings	5,736,142	1,642,488	1,887,958	2,169,686	2,491,762	2,861,264
Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
Int on term Loan - Applicant Bank	30,807	22,206	8,971	103	-0	-
Int on term Loan - Other Bank	-	-	-	-	-	-
Total - A	**5,836,479**	**1,723,794**	**1,947,164**	**2,212,489**	**2,528,057**	**2892115.03**
Int on term Loan - Applicant Bank	30,807	22,206	8,971	103	-0	-
Int on term Loan - Other Bank	-	-	-	-	-	-
Repayment of Principal	94,390	114,372	127,607	11,278	0	-0
Total - B	**125,197**	**136,578**	**136,578**	**11,382**	**-**	**0.00**
D S C R = (A/B)	**46.62**	**12.62**	**14.26**	**194.39**	**0.00**	**0**

Project Report ABC co. Pvt. Ltd.

L]

Break Even Statement

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Sales Revenue	57,500,000	65,863,636	75,443,802	86,417,446	98,987,256	113,385,402
Add - Change in Finished Goods	-	-	-	-	-	-
Add - Change in WIP	645,803	93,328	104,064	119,036	136,141	155,691
	58,145,803	65,956,964	75,547,866	86,536,481	99,123,397	113,541,093
Fixed Cost						
Raw Material - Indigenous	-	-	-	-	-	-
Raw Material - Imported	14,965,753	16,551,837	18,959,377	21,717,104	24,875,956	28,494,277
Stores and Spares (Imported)	-	-	-	-	-	-
Stores and Spares (Indigenous)	-	-	-	-	-	-
Power & Fuel	21,000	24,150	26,565	29,222	32,144	35,358
Direct Labour	354,000	407,100	447,810	492,591	541,850	596,035
Repairs and Maintenance	10,000	11,500	12,650	13,915	15,307	16,837
Other Manufacturing Expenses	-	-	-	-	-	-
Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
Administrative Expenses	300,000	345,000	379,500	417,450	459,195	505,115
Interest on Term Loan	30,807	22,206	8,971	103	-0	-
Interest on CC	415,938	453,750	453,750	453,750	453,750	453,750
Other Interest	-	-	-	-	-	-
Preoperative Expenses	13,333	13,333	13,333	-	-	-
Selling Expenses	100,000	115,000	126,500	139,150	153,065	168,372
	16,280,361	**18,002,976**	**20,478,691**	**23,305,985**	**26,567,561**	**30,300,594**
Variable Cost						
Raw Material - Indigenous	-	-	-	-	-	-
Raw Material - Imported	-	-	-	-	-	-
Stores and Spares (Imported)	-	-	-	-	-	-
Stores and Spares (Indigenous)	-	-	-	-	-	-
Power & Fuel	49,000	56,350	61,985	68,184	75,002	82,502
Direct Labour	826,000	949,900	1,044,890	1,149,379	1,264,317	1,390,749
Repairs and Maintenance	10,000	11,500	12,650	13,915	15,307	16,837
Other Manufacturing Expenses	-	-	-	-	-	-
Depreciation	-	-	-	-	-	-
Administrative Expenses	-	-	-	-	-	-
Interest on Term Loan	-	-	-	-	-	-
Interest on CC	-	-	-	-	-	-
Other Interest	-	-	-	-	-	-
Selling Expenses	-	-	-	-	-	-
	885,000	**1,017,750**	**1,119,525**	**1,231,478**	**1,354,625**	**1,490,088**
Break Even Sales	21,054,540	23,350,199	26,565,567	30,237,287	34,468,195	39,306,802
Break Even %	36	35	35	35	35	35

Project Report ABC co. Pvt. Ltd.

M) Working Capital Assessment

Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Raw Material - Indigenous	-	-	-	-	-	-
Raw Material - Imported	1,845,093	2,040,637	2,337,457	2,677,451	3,066,899	3,512,993
Stock of Work in Progress	645,803	739,131	843,195	962,230	1,098,371	1,254,062
Stock of Finished Goods	-	-	-	-	-	-
Stock of Spare Parts - Indigenous	-	-	-	-	-	-
Stock of Spare Parts - Imported	-	-	-	-	-	-
Cash and Bank Balances	193,562	222,596	244,855	269,341	239,662	263,628
Govt. & other Trustee securities	-	-	-	-	-	-
Fixed Deposits with Banks	-	-	-	-	-	-
Advance to Suppliers	-	-	-	-	-	-
Domestic Receivables	2,363,014	2,706,725	3,100,430	3,551,402	4,067,969	4,659,674
Export Receivables	-	-	-	-	-	-
Other Current Assets - Not Considered for MPBF	6,187,494	7,138,281	9,572,370	13,957,689	20,603,912	29,791,723
Total Current Assets	**5,047,471**	**5,709,089**	**6,525,938**	**7,460,424**	**8,472,901**	**9,690,358**
Creditors	-	-	-	-	-	-
Advance Payment from Customers	-	-	-	-	-	-
Other Statutory Liabilities (GST)	-	-	-	-	-	-
Other Current Liabilities	-	-	-	-	-	-
Taxes Payable	10,350	22,205	1,449,225	4,567,923	9,698,566	17,211,718
Dividend Payable	-	-	-	-	-	-
Total Current Assets	**10,350**	**22,205**	**1,449,225**	**4,567,923**	**9,698,566**	**17,211,718**
Working Capital Gap	**5,037,121**	**5,686,883**	**5,076,713**	**2,892,502**	**-1,225,665**	**-7,521,360**
25 % of Current Assets	1,259,280	1,421,721	1,269,178	723,125	-306,416	-1,880,340
Short Term Loans from Other banks and others	-	-	-	-	-	-
Eligible bank finance	3,777,841	4,265,162	3,807,535	2,169,376	-919,248	-5,641,020

Project Report ABC co. Pvt. Ltd.

N) Fund Flow Statement

	Year	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
	FUND FLOW ANALYSIS						
1	**LONG TERM SOURCES**						
	Profit after Tax	28,680,709	32,849,767	37,759,155	43,393,713	49,835,248	57,225,288
	Depreciation	69,530	59,100	50,235	42,700	36,295	30,851
	Intangibles written off	13,333	13,333	13,333	-	-	-
	Increase in capital and reserves	1,610,883	-	-	-	-	-
	Increase in Term Liability	347,648	-	-	-	-	-
	i. Decrease in Fixed Assets	-	-	-	-	-	-
	ii. Decrease in Other non current assets	-	-	-	-	-	-
2	**LONG TERM USES**						
	Net Loss						
	Increase in Intangibles						
	Decrease in Capi.and Reserves/ Share Buybacks						
	Decrease in Term Liabilities	94,390	114,372	127,607	11,278	0	-0
	i. Increase in Fixed Assets	583,530	-	-	-	-	-
	Increase in non-Current Assets	-	-	-	-	-	-
	iii. Increase in Intangibles						
	Dividend paid	22,944,567	31,207,278	35,871,197	41,224,027	47,343,485	54,364,024
	Surplus/ Deficit						
	Short Term Sources						
	Increase in Bank Borrowings	4,125,000	-	-	-	-	-
	Increase in other Current Liab.	10,350	11,855	1,427,020	3,118,698	5,130,644	7,513,152
	Decrease in Inventory	-	-	-	-	-	-
	Decrease in Receivables	-	-	-	-	-	-
	Decrease in Cash/Deposits/Govt Sec.	-	-	-	-	29,679	-
	Decrease in Other Current Assets	-	-	-	-	-	-
	Short Term Uses						
	Increase in Inventory	2,490,895	288,872	400,884	459,029	525,589	601,786
	Increase in Receivables	2,363,014	343,711	393,705	450,972	516,568	591,705
	Increase in Cash/Deposits/Govt Sec.	193,562	29,034	22,260	24,486	-	23,966
	Increase in Other Current Assets	6,187,494	950,787	2,434,089	4,385,318	6,646,224	9,187,811
	Decrease in Other Current Liab.						
	Decrease in Bank Borrowings	-	-	-	-	-	-

Project Report ABC co. Pvt. Ltd.

Summary of fund Flow Analysis						
Long Term Sources	30,722,102	32,922,200	37,822,723	43,436,413	49,871,542	57,256,139
Long Term Uses	23,622,487	31,321,651	35,998,804	41,235,305	47,343,485	54,364,024
Surplus /Deficit (i-ii)	7,099,615	1,600,549	1,823,919	2,201,107	2,528,057	2,892,115
Short term sources	4,135,350	11,855	1,427,020	3,118,698	5,160,322	7,513,152
Short term uses	11,234,965	1,612,405	3,250,938	5,319,805	7,688,380	10,405,267
Surplus /Deficit (iii-iv)	-7,099,615	-1,600,549	-1,823,919	-2,201,107	-2,528,057	-2,892,115

Annexure- 1

	Marketing Questions	
Sr	**Questions**	**Answer**
1	Have you defined your brand?	Yes
2	Have you defined your unique selling propositions?	Yes
3	Have you thought about your customer journey plan?	Yes
4	Have you worked on your marketing action plan?	Yes

Annexure- 2

Competition study

Sr	Name of Competitor	Product/ Service offered	No of Products/ customers per month (As per the relevant unit)	(As per the relevant Unit) e.g. KG, Units,	Price	Sales Per Month
1	Finishing touch	Hair wigs	200	200	40000	8000000
2	Rajkamal wigs	Artificial Hair	1000	1000	10000	10000000

Sr	Who are your target customers?	What are customer expectations /needs?	How am I going to meet these expectations?
1	South africa	Good quality, Variety	Best quality raw material, advance technology

Sr	My product/ Services	My price	Justification of the price	Product or service
1	Magic colour changing real human hair wigs	7620		product
2	Magic colour changing artificial synthetic hair	1060		product
3	Glow in the dark multi colour real human hair wigs	6900		product
4	Glow in dark Artificial synthetic hair	810		product
5	Magic colour changing eyelashes	600		product
6	Glow in the dark eyelashes	100		product

Annexure-3

Start up Period

Start up Period			
Sr	Particulars	Answer	
1	What is the month of disbursement?	May	2
2	How many no. of months, you would take to start the EMI from disbursement month?	0	May
	No of EMI in a year	11	
	No of Months for Interest	11	

Annexure-4

COST OF PROJECT

Sr. No.	Name of Assets	Amount	Rate of depreciation
1	Equipment/ Machinery	463530	15.00%
2	Land & Bldg.	0	5.00%
3	Furniture& Fixture	0	10.00%
4	Electrical installation	0	15.00%
5	Computers	0	60.00%
6	Vehicle	0	15.00%
7	MSEB Deposit	0	0.00%
8	Startup cost	40000	
9	Working capital	5500000	
	Total	6003530	

Annexure- 5

Start up cost	
Expenses	**Amount in Rupees**
Company formation expenses	10000
Legal Charges/ Advocate Fee	0
Pollution Control Board	0
GST Registration	0
Professional Tax Registration	0
Pan card and TAN / TIN	0
Promotional Exp	0
Charges of IEC Code	10000
Shop act Expenses/ Grampanchayat NOC	10000
Other start up cost	0
Total	**30000**

Annexure- 6

RAW MATERIAL VALIDATION QUESTIONS

Sr. No.	Question related to Raw Material (RM)	Answers
1	What are the types of RM you will be using?	0
2	Are they available locally?	Yes
3	Will there be continuous supply through out the year?	Yes
4	What will be the RM content in sales in terms of percentage?	25.06%
5	Is the raw material available on credit ?if yes then what is credit period (No of Days)	0
6	What is shelf life of raw material? (In No of days)	0
7	Where Raw material will be stored?	0

Raw material content break up		
Sr. No.	**Type of raw material**	**Amount per year (Rs)**
1	Colour	4226050
2	Pigment Coating	1200000
3	20" Blonde Human Hair	2808000
4	24" Blonde Synthetic Hair	1625000
5	22" Synthetic braid	2600000
6	20"Synthetic Straight Hair	1700000
7	Synthetic eyelashes	250000
	TOTAL	**14409050**

	Total Sales	**57500000.00**	**100**
		14409050	**25.06**

Annexure- 7

Expected Sales

Sr. No.	My product/ Services	My price	Product or service	Product for sale in rupees (In Rs)
1	Magic colour changing real human hair wigs	7620	product	19050000
2	Magic colour changing artificial synthetic hair	1060	product	10600000
3	Glow in the dark multi colour real human hair wigs	6900	product	17250000
4	Glow in dark Artificial synthetic hair	810	product	8100000
5	Magic colour changing eyelashes	600	product	1500000
6	Glow in the dark eyelashes	100	product	1000000
	Total sale for the year			**57500000**

Annexure-8

BREAK-UP OF MACHINERY AND EQUIPMENTS

Sr. No.	Name of Machinery/equipment	Vendor Name	Quantity	value
1	spray pump (50000)	0	4	284400
2	Hose	0	4	33880
3	Continuous paint stirrer	0	4	49480
4	multipattern spray guns	0	4	17360
5	Other charges	0	0	7702
6	GST	0	0	70708
	Total			463530

Annexure-9

Projected performance indicators

Sr. No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Average	Bench Mark
1	**Debt equity Ratio**	0.60	0.47	0.38	0.32	0.27	**0.41**	**3**
2	**DSCR Ratio**	46.62	12.62	14.26	194.39	-	**53.58**	**1.5**
3	**Profit to sales Ratio**	49.88	49.88	50.05	50.21	50.35	**50.07**	**8%**
4	**Current Ratio**	2.72	3.10	2.89	2.46	2.10	**2.65**	**1.33**
5	**Breakeven Point**	36.21	35.40	35.16	34.94	34.77	**35.30**	**75%**
6	**Inventory plus Debtors**	30	30	30	30	30	**30**	**120**
7	**Percentage Growth in Sales**	-	15%	15%	15%	15%	15	

Annexure- 10

	List of Documents (Copy of following documents)	Tick mark against documents enclosed
Sr. No.	**Particulars**	
1	**Identity proof**	
	Pancard	
	Aadhar Card	
2	**Address Proof**	
	Light bill of owner	
	If premises is rented then Registered Rent Agreement	
3	**for own Premises Index 2/ Sale deed**	
4	**Quotation of Machinery Equipment, Furniture and other assets which are going to be purchased (Original)**	
5	**Passport Size Photo of Borrower-2 (Colored)**	
6	**If Borrower is employed then form 16 and 6 month, Bank a/c Statement**	
7	**If Borrower is in business, his /their balance sheet & P/L & ITR of 3 years**	
8	**Work orders if any**	
9	**Shop Act/ Grampanchayat NOC**	
10	**Guarantors Documents**	
	Pancard	
	Aadhar Card	
	Passport Size Photo 1 (Colored)	
	Light bill	
	If salaried: 3 months Salary slips & Form 16 OR if business: P & L and Balancesheet & ITR of 3 years	
	Bank statement for 6 months	