

PROJECT REPORT:

PROJECT PROFILE (PROJECT AT A GLANCE)

Particulars	Details
Name of the Beneficiary	
Father's/Spouse Name	
Address	
Constitution	
Name of Project/Business	
Nature of Activity	
Total Project Cost	XX.XX Lakh
Means of Finance	- Term Loan: XX.XX Lakh - Own Capital: XX.XX Lakh
Term Loan Amount	XX.XX Lakh
Interest Rate & Tenure	XX.XX% @XX.XX Years
Capital Assets	Plant: XX.XX Lakh
Furniture	Nil
Working Capital Margin	XX.XX Lakh
Employment	XX.XX Persons
Power Requirement	XX.XX KW

SECTION1: ECONOMIC

Part A: ESTIMATED SALES TURNOVER

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Sales/month (₹ Lakh)	XX.XX	XX.XX	XX.XX	XX.XX
Sales Turnover (₹ Lakh)	XX.XX	XX.XX	XX.XX	XX.XX

Part B: COST OF GOODS SOLD (COGS)

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Opening Inventory	XX.XX	XX.XX	XX.XX	XX.XX
Purchases	XX.XX	XX.XX	XX.XX	XX.XX
Less: Closing Inventory	XX.XX	XX.XX	XX.XX	XX.XX
COGS	XX.XX	XX.XX	XX.XX	XX.XX

Part C: OPERATING EXPENSE DETAILS (₹ in Lakh)

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Packing Expenses	XX.XX	XX.XX	XX.XX	XX.XX
Electricity	XX.XX	XX.XX	XX.XX	XX.XX
Staff Salary	XX.XX	XX.XX	XX.XX	XX.XX
Telephone & Internet	XX.XX	XX.XX	XX.XX	XX.XX
Insurance & Misc	XX.XX	XX.XX	XX.XX	XX.XX
Total	XX.XX	XX.XX	XX.XX	XX.XX

SECTION 2: PROJECTED PROFIT & LOSS STATEMENT

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Sales	XX.XX	XX.XX	XX.XX	XX.XX
Less:- COGS	XX.XX	XX.XX	XX.XX	XX.XX
Gross Profit	XX.XX	XX.XX	XX.XX	XX.XX
Operating Expenses	XX.XX	XX.XX	XX.XX	XX.XX
Depreciation	XX.XX	XX.XX	XX.XX	XX.XX
Interest on TL	XX.XX	XX.XX	XX.XX	XX.XX
Interest on CC	XX.XX	XX.XX	XX.XX	XX.XX
Net Profit	XX.XX	XX.XX	XX.XX	XX.XX
Net Profit Ratio (%)	XX.XX%	XX.XX%	XX.XX%	XX.XX%
Cash Accruals	XX.XX	XX.XX	XX.XX	XX.XX

SECTION3: PROJECTED BALANCE SHEET

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
SOURCES OF FUND				
Capital Account	XX.XX	XX.XX	XX.XX	XX.XX
Addition	XX.XX	-	-	-
Add: Net Profit	XX.XX	XX.XX	XX.XX	XX.XX
Less: Drawings	-XX.XX	-XX.XX	-XX.XX	-XX.XX
Net Own Fund	XX.XX	XX.XX	XX.XX	XX.XX
Term Loan	XX.XX	XX.XX	XX.XX	XX.XX
Cash Credit	XX.XX	XX.XX	XX.XX	XX.XX
Creditors	XX.XX	XX.XX	XX.XX	XX.XX
Provisions	XX.XX	XX.XX	XX.XX	XX.XX
TOTAL	XX.XX	XX.XX	XX.XX	XX.XX
APPLICATION OF FUND				
Plant & Equip.	XX.XX	XX.XX	XX.XX	XX.XX
Less: Depreciation	XX.XX	XX.XX	XX.XX	XX.XX
Net Fixed Assets	XX.XX	XX.XX	XX.XX	XX.XX
Inventory	XX.XX	XX.XX	XX.XX	XX.XX
Debtors	XX.XX	XX.XX	XX.XX	XX.XX
Cash & Bank	XX.XX	XX.XX	XX.XX	XX.XX
TOTAL	XX.XX	XX.XX	XX.XX	XX.XX

SECTION 4: CASH FLOW STATEMENT

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Opening Balance	XX.XX	XX.XX	XX.XX	XX.XX
Cash From Own Capital	XX.XX	-	-	-
Cash From Net Profit	XX.XX	XX.XX	XX.XX	XX.XX
Depreciation	XX.XX	XX.XX	XX.XX	XX.XX
Term Loan	XX.XX	-	-	-
Creditors & Provisions	XX.XX	XX.XX	XX.XX	XX.XX
Total Cash Inflow	XX.XX	XX.XX	XX.XX	XX.XX
Plant & Equip Purchased	XX.XX	-	-	-
Repayment	XX.XX	XX.XX	XX.XX	XX.XX
Drawings	XX.XX	XX.XX	XX.XX	XX.XX
Inventory Increase	XX.XX	XX.XX	XX.XX	XX.XX
Debtors Increase	XX.XX	XX.XX	XX.XX	XX.XX
Total Cash Outflow	XX.XX	XX.XX	XX.XX	XX.XX
Closing Balance	XX.XX	XX.XX	XX.XX	XX.XX

SECTION 6: DEPRECIATION SCHEDULE

Year	Depreciation	WDV End
Year I	XX.XX	XX.XX
Year II	XX.XX	XX.XX
Year III	XX.XX	XX.XX
Year IV	XX.XX	XX.XX

SECTION 7: TERM LOAN REPAYMENT SCHEDULE

Year	Opening Balance	Principal Repayment	Closing Balance	Interest
Year I	XX.XX	XX.XX	XX.XX	XX.XX
Year II	XX.XX	XX.XX	XX.XX	XX.XX
Year III	XX.XX	XX.XX	XX.XX	XX.XX
Year IV	XX.XX	XX.XX	XX.XX	XX.XX

SECTION 8: DEBT SERVICE COVERAGE RATIO (DSCR)

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Cash Accruals	XX.XX	XX.XX	XX.XX	XX.XX
Add: Interest on TL	XX.XX	XX.XX	XX.XX	XX.XX
Total Cash Available	XX.XX	XX.XX	XX.XX	XX.XX
Term Loan Repayment	XX.XX	XX.XX	XX.XX	XX.XX
Interest on TL	XX.XX	XX.XX	XX.XX	XX.XX
Total Debt Obligation	XX.XX	XX.XX	XX.XX	XX.XX
DSCR	XX.XX	XX.XX	XX.XX	XX.XX
Average DSCR				XX.XX

SECTION 9: BREAK EVEN POINT (BEP)

Year	Fixed Cost	Variable	Sales	Contribution	BEP %	BEP Sales
Year I	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX%	XX.XX
Year II	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX%	XX.XX
Year III	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX%	XX.XX
Year IV	XX.XX	XX.XX	XX.XX	XX.XX	XX.XX%	XX.XX

SECTION 10: FINANCIAL RATIOS

Gross Profit Ratio

Year	GP	Sales	GP%
Year I	XX.XX	XX.XX	XX.XX%
Year II	XX.XX	XX.XX	XX.XX%
Year III	XX.XX	XX.XX	XX.XX%
Year IV	XX.XX	XX.XX	XX.XX%

Net Profit Ratio

Year	NP	Sales	NP%
Year I	XX.XX	XX.XX	XX.XX%
Year II	XX.XX	XX.XX	XX.XX%
Year III	XX.XX	XX.XX	XX.XX%
Year IV	XX.XX	XX.XX	XX.XX%

Interest Coverage Ratio

Year	PBITD	Interest	ICR
Year I	XX.XX	XX.XX	XX.XX
Year II	XX.XX	XX.XX	XX.XX
Year III	XX.XX	XX.XX	XX.XX
Year IV	XX.XX	XX.XX	XX.XX

Current Ratio

Particulars	YEAR-I	YEAR-II	YEAR-III	YEAR-IV
Inventory	XX.XX	XX.XX	XX.XX	XX.XX
Debtors	XX.XX	XX.XX	XX.XX	XX.XX
Cash & Bank	XX.XX	XX.XX	XX.XX	XX.XX
Total Current Assets (CA)	XX.XX	XX.XX	XX.XX	XX.XX
Cash Credit	XX.XX	XX.XX	XX.XX	XX.XX
Creditors	XX.XX	XX.XX	XX.XX	XX.XX
Provisions	XX.XX	XX.XX	XX.XX	XX.XX
Total Current Liabilities (CL)	XX.XX	XX.XX	XX.XX	XX.XX
Current Ratio (CA/CL)	XX.XX	XX.XX	XX.XX	XX.XX