

**DETAILED
PROJECT REPORT
FOR
BAKERY PRODUCT**

Name : Ram
Father's name : Dashrath
Address : Ayodhya
Uttar Pradesh
Mobile No : +91-1234567890
Business Constitution : Individual (Proprietorship)

M/s Sita Bakery

COST OF PROJECT AND MEANS OF FINANCE

<u>Cost of Project</u>		<u>Amount(Rs)</u>
Land		Owned
Shed		1,25,000.00
Machinery & Equipments		3,92,000.00
Operational Cost		7,85,000.00
Total Cost of project		<u>13,02,000.00</u>
<u>Means of Finance</u>		<u>Amount(Rs)</u>
Term Loan (TL)	38%	4,91,150.00
Working Capital Loan (CC)	57%	7,45,750.00
Promoter's Contribution	5%	65,100.00
Total		<u>13,02,000.00</u>

M/s Sita Bakery

INCOME STATEMENT

A)	<u>INCOME/EXPENSES</u>	<u>ESTIMATED</u> <u>FY 2022-23</u>	<u>PROJECTED</u> <u>FY 2023-24</u>	<u>PROJECTED</u> <u>FY 2024-25</u>	<u>PROJECTED</u> <u>FY 2025-26</u>	<u>PROJECTED</u> <u>FY 2026-27</u>
	Sales	64,50,000.00	70,95,000.00	78,04,500.00	85,84,950.00	94,43,445.00
	Other income	-	-	-	-	-
B)	Total Income	64,50,000.00	70,95,000.00	78,04,500.00	85,84,950.00	94,43,445.00
C)	Cost of Sales					
	Raw-Materials	48,37,500.00	53,21,250.00	58,53,375.00	64,38,712.50	70,82,583.75
	Wages & Salary	4,44,000.00	4,88,400.00	5,37,240.00	5,90,964.00	6,50,060.40
	Electricity & Water	60,000.00	66,000.00	72,600.00	79,860.00	87,846.00
	Depreciation	51,700.00	46,530.00	41,877.00	37,689.30	33,920.37
D)	Total Cost of Sale	53,93,200.00	59,22,180.00	65,05,092.00	71,47,225.80	78,54,410.52
E)	Gross Profit (B-D)	10,56,800.00	11,72,820.00	12,99,408.00	14,37,724.20	15,89,034.48
	Legal Expenses	25,000.00	27,500.00	30,250.00	33,275.00	36,602.50
	Staff-Welfare	36,000.00	39,600.00	43,560.00	47,916.00	52,707.60
	Repair & Maintenance	60,000.00	66,000.00	72,600.00	79,860.00	87,846.00
	Telephone & Wi-fi	9,600.00	10,560.00	11,616.00	12,777.60	14,055.36
	Delivery Expenses	1,50,000.00	1,65,000.00	1,81,500.00	1,99,650.00	2,19,615.00
	Cleaning & Waste Mgmt.	50,000.00	55,000.00	60,500.00	66,550.00	73,205.00
	Administrative Expenses	60,000.00	66,000.00	72,600.00	79,860.00	87,846.00
F)	Profit Before Intt& tax	6,66,200.00	7,43,160.00	8,26,782.00	9,17,835.60	10,17,157.02
	Interest on term Loan	64,097.21	49,853.39	35,609.56	21,365.74	7,121.91
	Interest on C/c Limit	42,214.34	32,833.38	23,452.41	14,071.45	4,690.48
G)	Profit After Int Before Tax	5,59,888.45	6,60,473.24	7,67,720.03	8,82,398.42	10,05,344.63
	Income Tax as per slab rate	1,11,977.69	1,32,094.65	1,53,544.01	1,76,479.68	2,01,068.93
H)	Profit After Int and Tax	4,47,910.76	5,28,378.59	6,14,176.02	7,05,918.73	8,04,275.70
	Self Withdrawals	3,00,000.00	3,15,000.00	3,30,750.00	3,47,287.50	3,64,651.88
I)	Profit Trf to Capital A/c	1,47,910.76	2,13,378.59	2,83,426.02	3,58,631.23	4,39,623.83

M/s Sita Bakery

Projected Balance Sheet

<u>LIABILITIES</u>	<u>ESTIMATED FY 2022-23</u>	<u>PROJECTED FY 2023-24</u>	<u>PROJECTED FY 2024-25</u>	<u>PROJECTED FY 2025-26</u>	<u>PROJECTED FY 2026-27</u>
Capital	65,100.00	2,13,010.76	4,26,389.34	7,09,815.36	10,68,446.60
Profit & LossA/c	1,47,910.76	2,13,378.59	2,83,426.02	3,58,631.23	4,39,623.83
Term Loan From Bank	5,96,600.00	4,47,450.00	2,98,300.00	1,49,150.00	-
Cash Credit Limit	3,92,920.00	2,94,690.00	1,96,460.00	98,230.00	-
Sundry Creditors	2,69,660.00	2,96,109.00	3,25,254.60	3,57,361.29	3,92,720.53
Total	14,72,190.76	14,64,638.34	15,29,829.96	16,73,187.89	19,00,790.95
<u>ASSETS</u>	<u>FY 2022-23</u>	<u>FY 2023-24</u>	<u>FY 2024-25</u>	<u>FY 2025-26</u>	<u>FY 2026-27</u>
Fixed Assets less Dep	4,65,300.00	4,18,770.00	3,76,893.00	3,39,203.70	3,05,283.33
Debtors	3,22,500.00	3,54,750.00	3,90,225.00	4,29,247.50	4,72,172.25
Cash and Bank	6,84,390.76	6,91,118.34	7,62,711.96	9,04,736.69	11,23,335.37
Total	14,72,190.76	14,64,638.34	15,29,829.96	16,73,187.89	19,00,790.95

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M/s Sita Bakery

PROJECTED CASH FLOW STATEMENT

	<u>ESTIMATED</u> <u>FY 2022-23</u>	<u>PROJECTED</u> <u>FY 2023-24</u>	<u>PROJECTED</u> <u>FY 2024-25</u>	<u>PROJECTED</u> <u>FY 2025-26</u>	<u>PROJECTED</u> <u>FY 2026-27</u>
<u>SOURCES OF CASH</u>					
Capital investment	65,100.00	-	-	-	-
Profit after Interest & Tax	4,47,910.76	5,28,378.59	6,14,176.02	7,05,918.73	8,04,275.70
Depreciation	51,700.00	46,530.00	41,877.00	37,689.30	33,920.37
Term Loan	7,45,750.00	-	-	-	-
C/c Limit	4,91,150.00	-	-	-	-
Increase in Creditors	2,69,660.00	26,449.00	29,145.60	32,106.69	35,359.24
Total	20,71,270.76	6,01,357.59	6,85,198.62	7,75,714.72	8,73,555.31
<u>USES OF CASH</u>					
Fixed Assets	5,17,000.00	-	-	-	-
Increase in Debtors	3,22,500.00	32,250.00	35,475.00	39,022.50	42,924.75
Repayment of Term Loan	1,49,150.00	1,49,150.00	1,49,150.00	1,49,150.00	1,49,150.00
Repayment of CC Limit	98,230.00	98,230.00	98,230.00	98,230.00	98,230.00
Drawings	3,00,000.00	3,15,000.00	3,30,750.00	3,47,287.50	3,64,651.88
Total	13,86,880.00	5,94,630.00	6,13,605.00	6,33,690.00	6,54,956.63
Closing Cash	6,84,390.76	6,91,118.34	7,62,711.96	9,04,736.69	11,23,335.37

M/s Sita Bakery

CALCULATION OF DEBT SERVICE COVERAGE RATIO

Particulars	<u>ESTIMATED</u> <u>FY 2022-23</u>	<u>PROJECTED</u> <u>FY 2023-24</u>	<u>PROJECTED</u> <u>FY 2024-25</u>	<u>PROJECTED</u> <u>FY 2025-26</u>	<u>PROJECTED</u> <u>FY 2026-27</u>
Net Profit Afte tax During yr.	4,47,910.76	5,28,378.59	6,14,176.02	7,05,918.73	8,04,275.70
Add: Depreciation	51,700.00	46,530.00	41,877.00	37,689.30	33,920.37
Add: Interest On Term Loan	64,097.21	49,853.39	35,609.56	21,365.74	7,121.91
Add: Interest On Cash Credit	42,214.34	32,833.38	23,452.41	14,071.45	4,690.48
Total Amount available For serving int & Installment	6,05,922.31	6,57,595.35	7,15,115.00	7,79,045.22	8,50,008.47
 Installment and interest to be Served	 3,53,691.56	 3,30,066.77	 3,06,441.98	 2,82,817.19	 2,59,192.40
 Debt Service Coverage Ratio	 1.71	 1.99	 2.33	 2.75	 3.28
 Average DSCR			 2.41		

M/s Sita Bakery

BREAK-EVEN ANALYSIS

Particulars	<u>ESTIMATED</u> <u>FY 2022-23</u>	<u>PROJECTED</u> <u>FY 2023-24</u>	<u>PROJECTED</u> <u>FY 2024-25</u>	<u>PROJECTED</u> <u>FY 2025-26</u>	<u>PROJECTED</u> <u>FY 2026-27</u>
Sales/Receipts (A)	64,50,000.00	70,95,000.00	78,04,500.00	85,84,950.00	94,43,445.00
Variable Cost (B)	53,93,200.00	59,22,180.00	65,05,092.00	71,47,225.80	78,54,410.52
Fixed Cost (C)	4,96,911.56	5,12,346.77	5,31,687.98	5,55,325.79	5,83,689.86
Contribution (A-B)	10,56,800.00	11,72,820.00	12,99,408.00	14,37,724.20	15,89,034.48
P. V. Ratio	16.38	16.53	16.65	16.75	16.83
Break-Even Value	30,32,815.60	30,99,452.86	31,93,422.54	33,15,965.68	34,68,800.15
Break-Even Percentage	47.02	43.69	40.92	38.63	36.73

BASIS OF ESTIMATION OF INCOMES AND EXPENSES

1 No. of Working days = 365 Days

2 No. of Productive Days (Average) = 300 Days

3 Sale Realisation = Avg. Daily Sales x No. of Productive Days
 21500 x 300
 ₹ 64,50,000.00
 (Note : Assumed the sale will be increase by 10% every Year.)

4 Cost of Raw-materials :
 Estimated @ 70% of Sales.

5 Wages & Salary

Workers Skilled	2	7500	15000
Salesman	2	6000	12000
Workers Semi-Skilled	2	5000	10000
Manager	1	Self	0
Total Per Month	7		37000
Hence the Annual Salary will be :			444000

6 Depreciation

Period	FY 2022-23	FY 2022-23	FY 2022-23	FY 2022-23	FY 2022-23
Fixed Assests (Opening)	5,17,000.00	4,65,300.00	4,18,770.00	3,76,893.00	3,39,203.70
Less : Depreciation	51,700.00	46,530.00	41,877.00	37,689.30	33,920.37
Closing W.D.V.	4,65,300.00	4,18,770.00	3,76,893.00	3,39,203.70	3,05,283.33

7 Interest on Term Loan

	<u>FY 2022-23</u>	<u>FY 2023-24</u>	<u>FY 2024-25</u>	<u>FY 2025-26</u>	<u>FY 2026-27</u>
Opening Balance	0.00	596600.00	447450.00	298300.00	149150.00
Add : Addition	745750.00	0.00	0.00	0.00	0.00
Less : Repayment	149150.00	149150.00	149150.00	149150.00	149150.00
Less: Subsidy Adjusted	0.00	0.00	0.00	0.00	0.00
Closing Balance	596600.00	447450.00	298300.00	149150.00	0.00
Avg. Balance	671175.00	522025.00	372875.00	223725.00	74575.00
Interest @ 9.55%	64097.21	49853.39	35609.56	21365.74	7121.91

8 Interest on Cash Credit

	<u>FY 2022-23</u>	<u>FY 2023-24</u>	<u>FY 2024-25</u>	<u>FY 2025-26</u>	<u>FY 2026-27</u>
Opening Balance	0.00	392920.00	294690.00	196460.00	98230.00
Add : Addition	491150.00	0.00	0.00	0.00	0.00
Less : Repayment	98230.00	98230.00	98230.00	98230.00	98230.00
Less: Subsidy Adjusted	0.00	0.00	0.00	0.00	0.00
Closing Balance	392920.00	294690.00	196460.00	98230.00	0.00
Avg. Balance	442035.00	343805.00	245575.00	147345.00	49115.00
Interest @ 9.55%	42214.34	32833.38	23452.41	14071.45	4690.48