

**DETAILED
PROJECT REPORT
FOR
MANUFACTURING AND PACKAGING OF SPICES AND RETAIL TRADE
OF GROCERY ITEM**

Name : Ram
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M/s Sita Grocery Store

COST OF PROJECT AND MEANS OF FINANCE

<u>Cost of Project</u>	<u>Amount(Rs)</u>
Land	Owned
Machinery & Equipments	2,75,000.00
Operational Cost	9,25,000.00
Total Cost of project	<u>12,00,000.00</u>
<u>Means of Finance</u>	
Working Capital Loan (CC)	8,00,000.00
Term Loan (TL)	2,20,000.00
Promoter's Contribution	1,80,000.00
Total	<u>12,00,000.00</u>

M/s Sita Grocery Store

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	51,00,000.00	56,10,000.00	61,71,000.00	67,88,100.00	74,66,910.00
Other income	-	-	-	-	-
B) Total Income	51,00,000.00	56,10,000.00	61,71,000.00	67,88,100.00	74,66,910.00
C) Cost of Sales					
Raw materials & Finished Goods	43,35,000.00	42,07,500.00	46,28,250.00	50,91,075.00	56,00,182.50
Wages & Salary	3,24,000.00	3,56,400.00	3,92,040.00	4,31,244.00	4,74,368.40
Electricity & Water	36,000.00	39,600.00	43,560.00	47,916.00	52,707.60
Depreciation	27,500.00	24,750.00	22,275.00	20,047.50	18,042.75
D) Total Cost of Sale	47,22,500.00	46,28,250.00	50,86,125.00	55,90,282.50	61,45,301.25
E) Openig Stock	-	4,33,500.00	4,76,850.00	5,24,535.00	5,76,988.50
F) Closing Stock	4,33,500.00	4,76,850.00	5,24,535.00	5,76,988.50	6,34,687.35
G) Gross Profit (B-D)	8,11,000.00	10,25,100.00	11,32,560.00	12,50,271.00	13,79,307.60
Administrative Expenses	1,20,000.00	1,32,000.00	1,45,200.00	1,59,720.00	1,75,692.00
H) Profit Before Intt& tax	6,91,000.00	8,93,100.00	9,87,360.00	10,90,551.00	12,03,615.60
Interest on term Loan	18,909.00	14,707.00	10,505.00	6,303.00	2,101.00
Interest on C/c Limit	68,760.00	53,480.00	38,200.00	22,920.00	7,640.00
I) Profit After Int Before Tax	6,03,331.00	8,24,913.00	9,38,655.00	10,61,328.00	11,93,874.60
Income Tax as per slab rate	1,20,666.20	1,64,982.60	1,87,731.00	2,65,332.00	3,58,162.38
J) Profit After Int and Tax	4,82,664.80	6,59,930.40	7,50,924.00	7,95,996.00	8,35,712.22
Self Withdaws	3,00,000.00	3,15,000.00	3,30,750.00	3,47,287.50	3,64,651.88
K) Profit Trf to Capital A/c	1,82,664.80	3,44,930.40	4,20,174.00	4,48,708.50	4,71,060.35

M/s Sita Grocery Store

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	1,80,000.00	3,62,664.80	7,07,595.20	11,27,769.20	15,76,477.70
Profit & LossA/c	1,82,664.80	3,44,930.40	4,20,174.00	4,48,708.50	4,71,060.35
Term Loan From Bank	1,76,000.00	1,32,000.00	88,000.00	44,000.00	-
Cash Credit Limit	6,40,000.00	4,80,000.00	3,20,000.00	1,60,000.00	-
Sundry Creditors	2,36,125.00	2,31,412.50	2,54,306.25	2,79,514.13	3,07,265.06
Total	14,14,789.80	15,51,007.70	17,90,075.45	20,59,991.83	23,54,803.11
<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	2,47,500.00	2,22,750.00	2,00,475.00	1,80,427.50	1,62,384.75
Stock in Trade	4,33,500.00	4,76,850.00	5,24,535.00	5,76,988.50	6,34,687.35
Debtors	2,55,000.00	2,80,500.00	3,08,550.00	3,39,405.00	3,73,345.50
Cash and Bank	4,78,789.80	5,70,907.70	7,56,515.45	9,63,170.83	11,84,385.51
Total	14,14,789.80	15,51,007.70	17,90,075.45	20,59,991.83	23,54,803.11

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M/s Sita Grocery Store
PROJECTED CASH FLOW STATEMENT

	<u>ESTIMATED</u> FY 2022-23	<u>PROJECTED</u> FY 2023-24	<u>PROJECTED</u> FY 2024-25	<u>PROJECTED</u> FY 2025-26	<u>PROJECTED</u> FY 2026-27
<u>SOURCES OF CASH</u>					
Capital investment	1,80,000.00	-	-	-	-
Profit after Interest & Tax	4,82,664.80	6,59,930.40	7,50,924.00	7,95,996.00	8,35,712.22
Depreciation	27,500.00	24,750.00	22,275.00	20,047.50	18,042.75
Term Loan	2,20,000.00	-	-	-	-
C/c Limit	8,00,000.00	-	-	-	-
Increase in Creditors	2,36,125.00	(4,712.50)	22,893.75	25,207.88	27,750.94
Total	19,46,289.80	6,79,967.90	7,96,092.75	8,41,251.38	8,81,505.91
<u>USES OF CASH</u>					
Increase in Stock	4,33,500.00	43,350.00	47,685.00	52,453.50	57,698.85
Fixed Assets	2,75,000.00	-	-	-	-
Increase in Debtors	2,55,000.00	25,500.00	28,050.00	30,855.00	33,940.50
Repayment of Term Loan	44,000.00	44,000.00	44,000.00	44,000.00	44,000.00
Repayment of CC Limit	1,60,000.00	1,60,000.00	1,60,000.00	1,60,000.00	1,60,000.00
Drawings	3,00,000.00	3,15,000.00	3,30,750.00	3,47,287.50	3,64,651.88
Total	14,67,500.00	5,87,850.00	6,10,485.00	6,34,596.00	6,60,291.23
Closing Cash	4,78,789.80	5,70,907.70	7,56,515.45	9,63,170.83	11,84,385.51

M/s Sita Grocery Store

CALCULATION OF DEBT SERVICE COVERAGE RATIO

Particulars	<u>ESTIMATED</u>	<u>PROJECTED</u>	<u>PROJECTED</u>	<u>PROJECTED</u>	<u>PROJECTED</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>
Net Profit Afte tax During yr.	4,82,664.80	6,59,930.40	7,50,924.00	7,95,996.00	8,35,712.22
Add: Depreciation	27,500.00	24,750.00	22,275.00	20,047.50	18,042.75
Add: Interest On Term Loan	18,909.00	14,707.00	10,505.00	6,303.00	2,101.00
Add: Interest On Cash Credit	68,760.00	53,480.00	38,200.00	22,920.00	7,640.00
Total Amount available For serving int & Installment	5,97,833.80	7,52,867.40	8,21,904.00	8,45,266.50	8,63,495.97
Installment and interest to be Served	2,91,669.00	2,72,187.00	2,52,705.00	2,33,223.00	2,13,741.00
Debt Service Coverage Ratio	2.05	2.77	3.25	3.62	4.04
Average DSCR			3.15		

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 =** Average Sales per day x No. of productive days
 17000 x 300
 ₹ 51,00,000.00

(Note : Assumed the sale will be increase by 10% every Year.)

4 **Cost of Purchases [COGS] :**
 Assuemd at 75% - 85% of sales.

5 Wages & Salary

Staff	2	7500	15000
Salesman	2	6000	12000
Manager	1	Self	0
Total Per Month	5		27000

Hence the Annual Salary will be :

	324000
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6 Depreciation

Period	FY 2022-23	FY 2022-23	FY 2022-23	FY 2022-23	FY 2022-23
Fixed Assests (Opening)	2,75,000.00	2,47,500.00	2,22,750.00	2,00,475.00	1,80,427.50
Less : Depreciation	27,500.00	24,750.00	22,275.00	20,047.50	18,042.75
Closing W.D.V.	2,47,500.00	2,22,750.00	2,00,475.00	1,80,427.50	1,62,384.75

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	176000.00	132000.00	88000.00	44000.00
Add : Addition	220000.00	0.00	0.00	0.00	0.00
Less : Repayment	44000.00	44000.00	44000.00	44000.00	44000.00
Less: Subsidy Adjusted	0.00	0.00	0.00	0.00	0.00
Closing Balance	176000.00	132000.00	88000.00	44000.00	0.00
Avg. Balance	198000.00	154000.00	110000.00	66000.00	22000.00
Interest @ 9.55%	18909.00	14707.00	10505.00	6303.00	2101.00

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	640000.00	480000.00	320000.00	160000.00
Add : Addition	800000.00	0.00	0.00	0.00	0.00
Less : Repayment	160000.00	160000.00	160000.00	160000.00	160000.00
Less: Subsidy Adjusted	0.00	0.00	0.00	0.00	0.00
Closing Balance	640000.00	480000.00	320000.00	160000.00	0.00
Avg. Balance	720000.00	560000.00	400000.00	240000.00	80000.00
Interest @ 9.55%	68760.00	53480.00	38200.00	22920.00	7640.00