

Sample Project Report



Date: _____, 2021

To

The Branch Manager,

Sub: Request for sanction of credit facilities

Sir

Please refer to the discussion with you regarding the financial requirements. Please find enclosed herewith necessary documents/ papers along CMA data, estimated and projected balance sheet showing our future projections. I request you to please consider our request for credit facilities favorably. The details of our requirements are as under: -

FACILITIES	PROPOSED (Rs. In lacs)
Cash Credit	10.00
TOTAL	10.00

We shall be pleased to provide you with any other information without any delay for which you may please contact _____ on Mobile No. _____.

Looking forward to a favorable consideration of our request and early response.

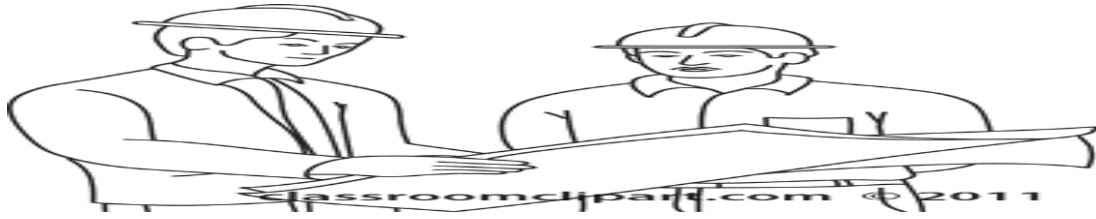
Thanks,

Yours faithfully,

(_____)



MEDICAL STORE



1.	CONSTITUTION	PROPRIETORSHIP
2.	PROJECT COST	██████████
3.	MEANS OF FINANCE	██ ██
4.	NATURE OF FACILITY REQUIRED	██
5.	REPAYMENT PERIOD OF TERM LOAN	Cash Credit: Repayable on demand.
6.	INTEREST	10.50%
7.	STRENGTH OF THE PROJECT	<ul style="list-style-type: none"> ✦ Ample Demand of the Product ✦ Promoter's experience
8.	GSTN	NOT APPLICABLE

AN OVERVIEW:

The pharmacy retail market in India has witnessed significant growth over the past few years, owing to favorable demographic factors and an epidemiological transition.

In terms of revenue, the pharmacy retail market in India was valued at INR 996.68 billion in 2019 and is projected to reach INR 2,330.2 billion by 2024, expanding at a CAGR of 10.08% during the 2019-2024 period. The market is majorly occupied by unorganized local players. However, the unorganized sector is anticipated to face intense competition from organized players and online retailers.



MARKET SEGMENTATION BASED ON APPLICATION:

Based on the retail channel, the market is segmented into organized sector, unorganized sector, and online retail. The unorganized sector accounted for the largest market share (~93%) in 2019. The market share of the organized sector, which consists of licensed and registered players, is estimated to increase steadily over the forecast period. The online retail segment is projected to expand at a CAGR of ~33.95% during the 2019-2024 period, owing to strong digital infrastructure in the country.

MARKET SEGMENTATION BASED ON DRUG TYPE:

The generic drugs segment dominated the retail pharmacy market in India, followed by the OTC drugs and patented drugs segments. The low price of generic drugs attributed to its leading share. The OTC drugs segment is predicted to be the second-leading segment

of the pharmacy retail market with a share of ~22.4% in 2024. The inclusion of various medicines under the OTC category, coupled with a preference towards self-medication is predicted to drive the growth of the OTC drugs segment. The market share of the patented drugs segment is estimated to increase by 5.4% from 2018 to 2024, owing to the launch of various patented drugs in the Indian market.

MARKET SEGMENTATION BASED ON THERAPEUTIC AREA:

In terms of revenue, anti-infectives was the largest therapeutic segment of the India pharmacy retail market in 2019, followed by the cardiac, gastrointestinal, and anti-diabetic segments. The cardiac therapeutic segment is estimated to surpass the anti-infectives segment during the forecast period. The cardiac segment is anticipated to account for a share of ~14.11% in 2024. The changing disease profile in the country and increasing cases of chronic non-communicable diseases are anticipated to contribute to the growth of cardiac, anti-diabetic, dermatological, and neurological therapeutic segments.

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MARKET INFLUENCERS:

Increased affordability, improved accessibility and epidemiological transition are expected to fuel the pharmacy retail market in India during the forecast period. The rise in per capita income and penetration of health insurance coverage has bolstered Indian consumers' affordability. A significant increase in the number of Indians covered under health insurance has helped propel consumer spending on pharmaceuticals.

With the rise in public healthcare expenditure, pharmaceuticals have become more accessible, thereby fueling the pharmacy retail market, especially in rural areas and tier-II cities. Furthermore, the launch of various patented drugs by international pharmaceutical companies resulted in an incremental increase in pharmaceutical sales. The growing incidence of chronic diseases like hypertension, diabetes, cardiovascular diseases, and cancer, which requires prolonged medication, is expected to further drive the growth of the pharmacy retail market in India during the forecast period.

The sluggish economic growth in the country, owing to factors like agrarian crisis, retail inflation, and lack of fiscal stimulants, have had a negative impact on the profitability of the pharmacy retail market. Index of industrial production (IIP) growth rate of the pharmaceutical industry has experienced a declining trend; the growth rate declined from 30.4% in FY 2017 to 1.6% in FY 2019. Furthermore, uncertainty in drug pricing has posed a substantial challenge in the pharmacy retail market by way of affecting investors' sentiments. The implementation of GST has further burdened pharmacy retailers with a low inventory stock and consequent reductions in profitability.

EMERGENCE OF ONLINE RETAILERS:

The e-pharmacy market in India has evolved from its nascent stage to a promising market with strong growth potential. The influx of investments and a rise in Internet subscribers have helped shape up the e-pharmacy market in the country. Online players like Netmeds, 1mg, PharmEasy and MedLife have recently emerged in the Indian pharmacy retail market. Along with core online players, various traditional offline companies have expanded their retail operations in the online platform to offer value-added services to customers.

COST OF PROJECT:

The total cost of project is estimated at Rs.17.25 lacs. It includes cost of civil work, Preliminary & Pre-operative expenses, Medicine. The details breakup are as below:

COST OF THE PROJECT	Amount (In Rs. Lacs)
Building Shed	■
Stock of Finished Goods	■
Total:	■

MEANS OF FINANCE:

The project cost of Rs.17.25 lacs is proposed to be funded from promoter's contribution, and Cash Credit from banks in the debt equity ratio of 1.38:1.

PROMOTER CONTRIBUTION:

The total promoter's contribution required for the project is estimated to be Rs.7.25 lacs.

CASH CREDIT:

Particulars	Amount
Total Cash Credit (Rs. In lacs)	10.00
Rate of Interest	10.50%

CURRENT PROPOSAL:

FACILITIES	PROPOSED (Rs. In Lacs)
Cash Credit	■
TOTAL FUND BASED	■

IMPLEMENTATION SCHEDULE:

S No.	Nature of Activities	Estimated Period
1.	Preliminary Work	To be complete by end of February-2021.
2.	Selling of products from shop	March-2021.

SWOT ANALYSIS:

Strength	Weakness
1. Promoters has satisfactory experience in the industry.	1. Huge capital needed for starting the activity.
2. The promoter has experience of 5 years.	
3. The return from the activity is high	
Opportunities	Threats
1. Growing economy of state has ample opportunity in this sector.	1. Entry of new players.

LIST OF PURCHASE

Sl.No.	List of Purchase	-	Freight/Other	Total
1	Building Shed	██████████ 		██████████
2	Stock of Finished Goods	██████████		██████████
Total :		██████████		██████████

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DEPRECIATION CHART*(As per Income Tax Act)*

Rs. In lacs

PARTICULARS	-	Opening	Addition		Total	Dep	Closing	Addition		Total	Dep	Closing
		WDV as on	Before	After	As on	As on	WDV as on	Before	After	As on	As on	WDV as on
		01-04-2020	Sept	Sept	31-03-2021	31-03-2021	31-03-2021	Sept	Sept	31-03-2022	31-03-2022	31-03-2022
Building Shed	10.00%	-	-	1.00	1.00	0.05	0.95	-	-	0.95	0.10	0.86
TOTAL		-	-	1.00	1.00	0.05	0.95	-	-	0.95	0.10	0.86

DEPRECIATION SHEET UPTO YEAR ENDED 31-03-2026

Security Deposit for Electricity Connection

Rs. In lacs

PARTICULARS	-	Net Block	Dep.	Net Block	Dep.	Net Block	Dep.	Net Block	Dep.	Net Block
		As on	in the Yr.	As on	in the Yr.	As on	in the Yr.	As on	in the Yr.	As on
		31-03-2022	31.03.2023	01.04.2023	31.03.2024	01.04.2024	31.03.2025	01.04.2025	31.03.2026	01.04.2026
Building Shed	10.00%	0.86	0.09	0.77	0.08	0.69	0.07	0.62	0.06	0.56
TOTAL		0.86	0.09	0.77	0.08	0.69	0.07	0.62	0.06	0.56

Name / Address of Company :

FORM III : LIABILITIES STATEMENT

As per Balance Sheet as at 31st March ...

(Rs. In Lacs)

PARTICULARS		Estimated	Projected	Projected	Projected	Projected	Projected
		1	2	3	4	5	6
	0						
1. Pla	Short-term borrowings from banks (including bills purchased, discounted & excess Sto borrowing placed on repayment basis)						
(i)	From applicant banks	10.00	10.00	10.00	10.00	10.00	10.00
(ii)	From other banks						
(iii)	Of which BP & BD						
Se	SUB TOTAL(A)	10.00	10.00	10.00	10.00	10.00	10.00
2.	Short term borrowings from other (BA Facility)						
3.	Sundry Creditors (Trade)	0.73	2.10	2.60	3.10	3.60	4.10
4.	Advance payments from customer/ deposits from dealers						
5.	Provision for taxes	-	-	-	-	-	-
6.	Dividend payable						
7.	Other statutory liabilities (due within one year)	-	-	-	-	-	-
8.	Deposits/instalments of term loans/DPGs/ Debentures,etc. (due within one year)	-	-	-	-	-	-
9.	Other current liabilities & provisions (due within 1 Yr) (specify major items)	0.18	0.28	0.33	0.38	0.43	0.48
	Provision for Excise Duty	-	-	-	-	-	-
	Others	0.18	0.28	0.33	0.38	0.43	0.48
	SUB-TOTAL (B)	0.91	2.38	2.93	3.48	4.03	4.58
	TOTAL CURRENT LIABILITIES (1 to 9)	10.91	12.38	12.93	13.48	14.03	14.58
	TERM LIABILITIES						
11.	Debentures(not maturing within one yr.)						
12.	Preference shares (redeemable after one year)						
13.	Term loans (excluding instalment pay- able within one year)	-	-	-	-	-	-
14.	Deferred Payment Credits (excluding instalments due within one year)	-	-	-	-	-	-
15.	Term deposits (repayable after one yr./ share application money)						
16.	Other term liabilities/unsecured loan	-	-	-	-	-	-
17.	TOTAL TERM LIABILITIES (11 to 16)	-	-	-	-	-	-
18.	TOTAL OUTSIDE LIABILITIES (10 + 17)	10.91	12.38	12.93	13.48	14.03	14.58
	NET WORTH						
19.	Ordinary share capital	5.50	5.77	9.30	12.76	14.53	16.60
20.	General reserve	-	-	-	-	-	-
21.	Revaluation reserve	-	-	-	-	-	-
22.	Other reserve (excluding provision) - Drawings	2.50	2.50	5.00	8.00	9.00	10.00
23.	Surplus (+) or deficit (-) in P/L Account	2.77	6.04	8.45	9.77	11.07	12.23
23	Deferred Tax	-	-	-	-	-	-
	Share Premium	-	-	-	-	-	-
24.	NET WORTH	5.77	9.30	12.76	14.53	16.60	18.82
25.	TOTAL LIABILITIES (18 to 24)	16.68	21.68	25.69	28.01	30.63	33.40

Name / Address of Company :

FORM II Contd....

As per Balance Sheet as at 31st March ...

(Rs. In Lacs)

PARTICULARS		2021	2022	2023	2024	2025	2026
		Estimated	Projected	Projected	Projected	Projected	Projected
0		1	2	3	4	5	6
26. Plant	Cash and bank balances	0.56	0.67	0.71	0.75	1.25	1.89
27.	Investment (other than long term investment)						
Stock	Government / B S E B & TEL	-	-	-	-	-	-
	Trustee Securities						
(ii)	Fixed Deposits with Banks	-	-	-	-	-	-
28. (i)	Receivables other than deferred & exports (incl. bills purchased and discounted by Banks)	4.25	4.05	4.65	4.35	4.55	4.75
	(ii) Export receivables (including bills purchased and discounted by banks)						
29.	Instalments of deferred receivables (due with in one yr.)						
30.	Inventory:	12.50	13.50	13.50	17.50	19.50	21.50
(i)	Raw materials (including stores & other items used in the process of manufacture)	-	-	-	-	-	-
	(a) Imported						
	(b) Indigenous						
(ii)	Stock-In-Process						
(ii)	Finished goods	12.50	13.50	13.50	17.50	19.50	21.50
(iv)	Other Consumable Stores						
	(a) Imported						
	(b) Indigenous						
31.	Advance to suppliers of raw materials & stores and spares						
32.	Advance payment of taxes						
33.	Other Current assets (Specify)						
	Other	0.17	0.36	0.31	0.48	0.43	0.45
34.	TOTAL CURRENT ASSETS (26 to 33)	13.48	18.58	20.67	23.06	25.73	28.59
35.	Gross Block(Land & Building machinery, work-in-process)	0.00	0.95	0.86	0.77	0.67	0.62
36.	Depreciation to date	0.00	0.14	0.09	0.08	0.07	0.06
37.	NET BLOCK	0.00	0.81	0.77	0.69	0.60	0.56
	OTHER NON-CURRENT ASSETS						
38.	Investment/bookdebts/advances/ deposits which are not current assets	3.25	3.25	4.25	4.25	4.25	4.25
(i)	a) Investment in subsidiary Co./ affiliates						
	b) Others	3.25	3.25	4.25	4.25	4.25	4.25
(ii)	Advances to suppliers of capital goods & contractors						
(iii)	Deferred receivables (maturity exceeding one year)						
(iv)	Others						
	(a) Debtors > 6 months						
	(b) Sec.Deposits to BSEB	-	-	-	-	-	-
(v)	Claims Recoverable not within 1 yr.	-	-	-	-	-	-
39. (vi)	Non-consumables stores & spares						
40.	Other non-current assets including dues from Directors						
41.	TOTAL OTHER NON-CURRENT ASSETS (38 to 40)	2.25	2.25	4.25	4.25	4.25	4.25
42.	Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-
43.	TOTAL ASSETS(34+37+41+42)	16.68	21.69	25.69	28.00	30.62	33.40
	Investment in Associates	-	-	-	-	-	-
44.	NET WORKING CAPITAL	2.57	6.20	7.74	9.58	11.72	14.01
	CURRENT RATIO	1.24	1.50	1.60	1.71	1.84	1.96
	TNW	5.77	9.30	12.76	14.53	16.60	18.82
	TOL/TNW	1.89	1.33	1.01	0.93	0.85	0.77

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INVENTORY & RECEIVABLES HOLDING LEVELS

(Rs. In Lacs)

	0	Review Of	2021	2022	2023	2024	2025	2026
Building Shed	Sanction	Accounts	Estimated	Projected	Projected	Projected	Projected	Projected
	0		1	2	3	4	5	6
<u>Plant & Machinery</u>								
a) Indigenous			0.00	0.00	0.00	0.00	0.00	0.00
Stock of Raw Materials			0	0	0	0	0	0
b) Imported			0.00	0.00	0.00	0.00	0.00	0.00
Stock in Process			0.00	0.00	0.00	0.00	0.00	0.00
r Electricity Connection			0	0	0	0	0	0
Finished Goods			12.50	13.50	15.50	17.50	19.50	21.50
(in Days)			75	77	87	90	92	94
<u>Other Spares</u>								
a) Indigenous			0.00	0.00	0.00	0.00	0.00	0.00
(in Days)			#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
b) Imported			0.00	0.00	0.00	0.00	0.00	0.00
			-	-	-	-	-	-
<u>Receivables</u>								
a) Domestic			0.25	4.05	4.05	4.35	4.55	4.75
			2	11	19	19	18	18
b) Export			0.00	0.00	0.00	0.00	0.00	0.00
			-	-	-	-	-	-
Receivables			0.25	4.05	4.05	4.35	4.55	4.75
(in Days)			2	11	19	19	18	18
S. Creditors			0.73	2.10	2.60	3.10	3.60	4.10
(in Days)			5	6	14	16	17	18
Other Creditors			0.18	0.28	0.33	0.38	0.43	0.48
Other Current Assets			0.73	1.03	1.12	1.21	1.70	2.34

(Figures in *italics* represents holding period in months.)

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