

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)
Term Loan	12.45
Cash Credit	12.50
TOTAL	24.95

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

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

Thanks,

Yours faithfully,

M/S ARCHITECTURAL NEXUS

PROJECT PROFILE ON PAVER BLOCK



TAKEN UP BY

M/S RRK FAB MANUFACTURING PLANT

Proposed factory Location : M/S

Company/firm registered Address : M/S

Promoters details : -

a. Complete name of the director with surname :-

b. Father's/Husband name of the director :-

c. Date of birth

d. Educational qualifications :-

e. Residential address :-

f. PAN number :-

g. Contact number :-

AN OVERVIEW:

M/S ARCHITECTURAL NEXUS was registered on -----

as a proprietorship firm and in Goods and Service Tax on -----

The firm is having its registered office at AT –

By the virtue of the rich experience and Jeal to learn new thing he has got the expertise in the field of business as well as serving the clients over the years to the best of their interest and satisfaction.

PROPRIETOR:

Abhinav Anand is the son

He is a man with strong business vision. He is responsible for the overall working of the firm and is instrumental in making strategic decisions for the firm.

He is honest and transparent in a way that allows others to understand not only his decisions, but also the reasoning behind him. He is quite social and most accepted as a helpful man in and around his village.

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INTRODUCTION:

Pulverized fuel ash commonly known as fly ash is a useful by-product from thermal power stations

using pulverized coal as fuel and has considerable pozzolanic activity. This national resource has been gainfully utilized for manufacture of pulverized fuel ash-lime bricks as a supplement to common burnt clay



buildings bricks leading to conservation of natural resources and improvement in environment quality.

Pulverized fuel ash-lime bricks are obtained from materials consisting of pulverized fuel ash in major quantity, lime and an accelerator acting as a catalyst. Pulverized fuel ash-lime bricks are generally manufactured by intergrading blending various raw materials are then moulded into bricks and subjected to curing cycles at different temperatures and pressures. On occasion as and when required, crushed bottom fuel ash or sand is also used in the composition of the raw material. Crushed bottom fuel ash or sand is also used in the composition as a coarser material to control water absorption in the final product. Pulverized fuel ash reacts with lime in presence of moisture from a calcium hydrate which is a binder material. Thus pulverized fuel ash – lime in presence of moisture form a calcium – silicate hydrate which is binder material. Thus pulverized fuel ash – lime brick is a chemically ended bricks.

These bricks are suitable for use in masonry construction just like common burnt clay bricks. Production of pulverized fuel ash-lime bricks has already started in the country and it is expected that this standard would encourage production and use on mass scale.

This stand lays down the essential requirements of pulverized fuel ash bricks so as to achieve uniformity in the manufacture of such bricks.

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2. MARKET DEMAND:

180 billion tones of common burnt clay bricks are consumed annually approximately 400 billion tones of clay- about 5000 acres of top layer of soil dug out for bricks manufacture, soil erosion, emission from coal burning or fire woods which causes deforestation are the serious problems posed by brick industry. The above problems can be reduced some extent by using fly ash bricks in dwelling units.

Demand for dwelling units likely to raise to 80 million units by year 2015 for lower middle and low income groups, involving an estimated investment Of \$670 billion, according to the Associated chamber of commerce and industry. Demand for dwelling units will further grow to 90 million by 2020, which would requires a minimum investment of \$890 billion. The Indian housing sector at present faces a shortage of 20 million dwelling units for its lower middle and low income groups which will witness a spurt of about 22.5 million dwelling units by the end of Tenth plan period. There is ample scope for fly ash brick and block units.

In Chennai alone 1 crore bricks are required for constructional activities in every day. But good quality of bricks as well as required quantity are not available moreover during the rainy seasons supply of clay bricks are very difficult. Therefore, in order to fulfill the required demand there will be a great chance to start more units in the field of fly ash bricks.

3. BASIS AND PRESUMPTION OF THE PROJECT:

- i. The process of manufacture is on the basis of single shift of eight hours per day with three hundred working days in a year.
- ii. To achieve full plant capacity it requires! year after trial production
- iii. Labour and wages mentioned in profile are as per prevailing local rates.
- iv. Interest rate at 11.00% considered in the project
- v. However the rate of interest may be varying while implementing project.
- vi. The Promoter contribution will be 10% of the total project cost which applicable in the PMEGP scheme.

vii. The capacity of the unit 8000 bricks per day on the single sift basis.

4. RAW MATERIALS

Fly Ash is the inorganic mineral residue obtained after burning of coal/lignite in the boilers. Fly Ash is that portion of ash which is collected from the hoppers of ESP's and pond ash is collected from the ash ponds. Bottom ash is that portion of ash which can be collected from the bottom portion of the boilers. The characteristics of fly ash depend upon the quality of lignite/coal and the efficiency of boilers.

India depends upon primarily on coal for the requirement of power and her power generation is likely to go up from 60,000MW in the year 2010. While generation of power from bituminous sources is on increase. The generation of fly ash is also likely to increase. The fly ash generation in India Thermal Stations is likely to shoot up to 170 million tones in 2010 from the present level of 100 million tones. The disposal of fly ash in the present method will be a big challenge to environment, especially when the quantum increases from the present level.

The proposed unite will be using both type of fly ash depends upon the availability.

4. a Characteristics of Fly ash

The physical and chemical properties of Fly Ash are tabulated below

4.a. i. Physical Properties

Specific Gravity 2.54 to 2.65 gm/cc

Bulk Density 1.12 gm/cc

Fineness 350 to 450 M2/Kg

4.a. ii. Chemical Properties

Silica 35-59 %

Alumina 23-33%

Calcium Oxide 10-16%

Loss on ignition 1-2%



Sulphur 0.5- 1.5%

Iron 0.5- 2.0 %

It may be seen that lignite fly ash is characterized primarily by the presence of silica, alumina, calcium etc.

Presence of silica in fine form makes it excellent pozzolanic material. Its abundant availability at practically nil cost gives a very good opportunity for the construction agencies.

4.b.Characteristics of Lignite and Coal Fly Ash:

CONTENTS	LIGNITE FLY ASH (%)	COAL FLY ASH (%)
L.O.I	1.0 TO 2.0	3-15
Sio2	45-59	40-64
A12 o3	23-33	15-29
Fe2 o3	06-4.0	2-11
CaO	5.0-16.0	0.1-1.0
MgO	1.5-5.0	0.2-4.0
So3	0-5. 0	0.1-1.7

About 50 to 80% fly ash may be used for the production. Fly ash conform to IS 3812/1981 is one of the important aspects.

4.c. GYPSUM:

Hydrated calcium sulphate are called gypsum. ($\text{CaSO}_4 \cdot 2\text{H}_2\text{O}$). Gypsum should have minimum 35% purity and 5 to 15% may be used.

4.d Lime :

Quick Lime or hydrated lime or both can be mixed in the composition. Lime should have minimum 40% Cao content.

4.e. Sand

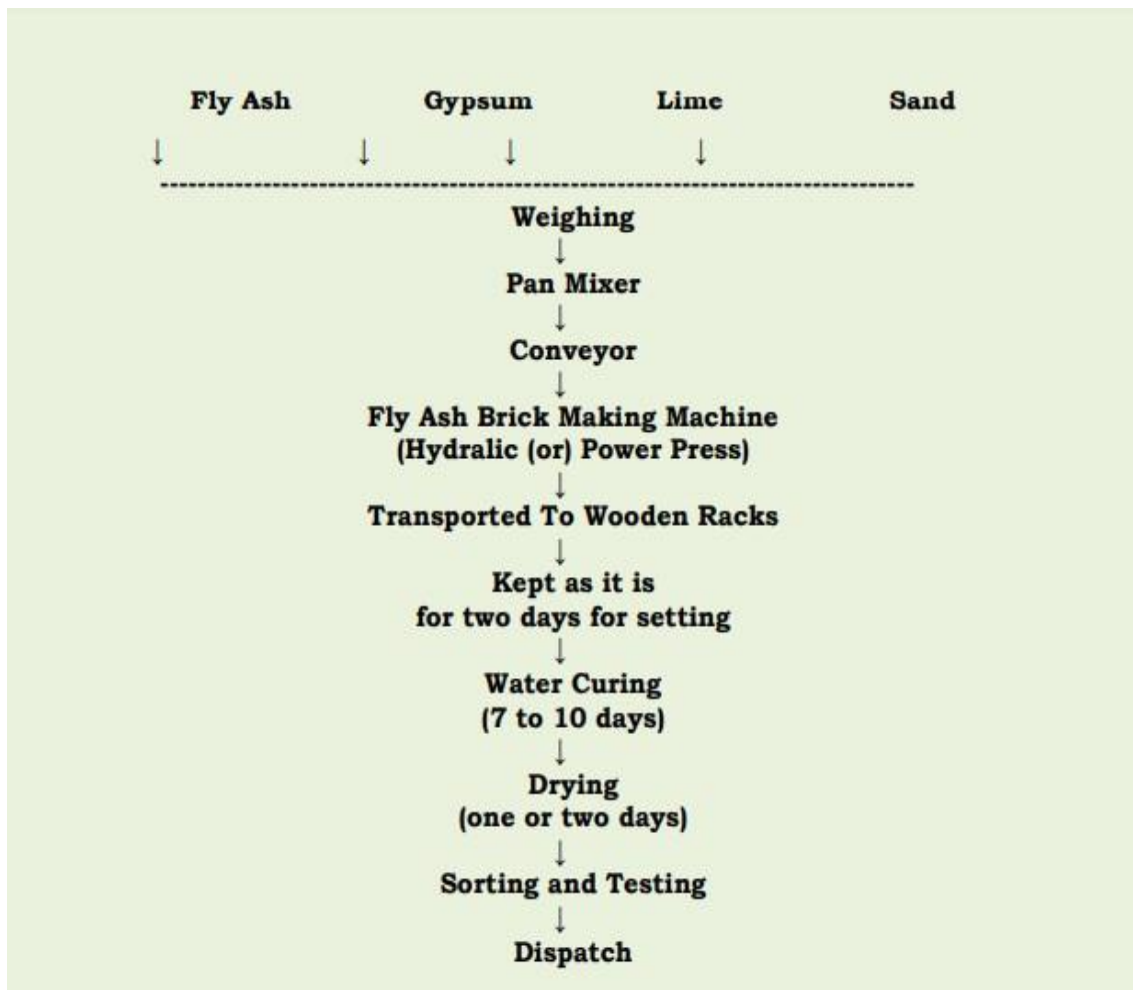
River sand should be clean & coarse. About 10 to 20% may used.

All the raw materials are indigenous and readily available from the manufacture or traders.

5. MANUFACTURING PROCESS:

Fly ash (70%) Lime (10%) Gypsum (5%) and sand(15%) are manually feed into a pan mixer where water is added to the required proportion for homogeneous mixing. The proportion of raw material may vary depending upon quality of raw materials. After mixing, the mixture are allowed to belt conveyer through feed in to automatic brick making machine were the bricks are pressed automatically. Than the bricks are placed on wooden pallets and kept as it is for two days there after transported to open area where they are water cured for 7 -15 days. The bricks are sorted and tested before dispatch.

6. FLOW SHEET DIAGRAM



7. INSPECTION AND QUALITY CONTROL:

The Bureau of Indian Standards has formulated and published the specifications for maintaining quality of product and testing purpose. IS : 12894 :2002. Compressive strength achievable: 60-250 Kg/Cm.Sq. Water absorption: 5 – 12 %; Density: 1.5 gm/cc Co-efficient of softening (depending upon water consistency factor) Unlike conventional clay bricks fly ash bricks have high affinity to cement mortar though it has smooth surface, due to the crystal growth between brick and the cement mortar the joint will become stronger and in due course of time it will become monolithic and the strength will be consistent.

8. POLLUTION CONTROL

The technology adopted for making fly ash bricks is eco-friendly. It does not require steaming or auto-calving as the bricks are cured by water only. Since firing process is avoided. There are no emissions and no effluent is discharged. Facial masks and dust control equipment may be provided to the employees to avoid dust pollution more over all the raw materials are kept under covered by polythene sheet to avoid air pollution.

9. ENERGY CONSERVATION:

General precautions for saving electricity are followed by the unit by providing energy meter. These products are low energy consumption since no need of fire operation in the production unlike conventional bricks. Thus considerable energy could be saved not only in manufacturing activities but also during the construction.

LIST OF MACHINERY & EQUIPMENTS

Sl.No.	Name of Machinery & Equipments	Suppliers	Price
1	Bricks Plant with all the accessories	Mix well Hardik engineering DESIGNER & MANUFACTURER OF LY ASH BRICK & PAVER MAKING MACHINERY. GUJARAT , AHMEDABAD	16,60,000.00
Total :			16,60,000.00

PROPOSED PROJECT - 2021

REPAYMENT SCHEDULE OF TERM LOAN

TERM LOAN

Total Term Loan (In Rs.)	12,45,000.00
Rate of Interest	11.00%
EMI (In Rs.)	21,317.00

Sl. No.	Payment Months	Opening Bal	Interest	EMI	Principal	Closing Bal.
1	2	3	4	5	6	7
1	March-21	12,45,000.00	11,412.50	21,317.00	9,904.50	12,35,095.50
2	April -21	12,35,095.50	11,321.71	21,317.00	9,995.29	12,25,100.21
3	May -21	12,25,100.21	11,230.09	21,317.00	10,086.91	12,15,013.29
4	June -21	12,15,013.29	11,137.62	21,317.00	10,179.38	12,04,833.92
5	July -21	12,04,833.92	11,044.31	21,317.00	10,272.69	11,94,561.23
6	Aug -21	11,94,561.23	10,950.14	21,317.00	10,366.86	11,84,194.37
			67,096.37	1,27,902.00	60,805.63	
7	Sep- 21	11,84,194.37	10,855.12	21,317.00	10,461.88	11,73,732.49
8	Oct- 21	11,73,732.49	10,759.21	21,317.00	10,557.79	11,63,174.70
9	Nov -21	11,63,174.70	10,662.43	21,317.00	10,654.57	11,52,520.14
10	Dec- 21	11,52,520.14	10,564.77	21,317.00	10,752.23	11,41,767.90
11	Jan-22	11,41,767.90	10,466.21	21,317.00	10,850.79	11,30,917.11
12	Feb-22	11,30,917.11	10,366.74	21,317.00	10,950.26	11,19,966.85
13	March-22	11,19,966.85	10,266.36	21,317.00	11,050.64	11,08,916.21
14	April-22	11,08,916.21	10,165.07	21,317.00	11,151.93	10,97,764.28
15	May-22	10,97,764.28	10,062.84	21,317.00	11,254.16	10,86,510.12
16	June-22	10,86,510.12	9,959.68	21,317.00	11,357.32	10,75,152.79
17	July-22	10,75,152.79	9,855.57	21,317.00	11,461.43	10,63,691.36
18	Aug-22	10,63,691.36	9,750.50	21,317.00	11,566.50	10,52,124.86
			1,23,734.49	2,55,804.00	1,32,069.51	
19	Sep -22	10,52,124.86	9,644.48	21,317.00	11,672.52	10,40,452.34
20	Oct-22	10,40,452.34	9,537.48	21,317.00	11,779.52	10,28,672.82
21	Nov-22	10,28,672.82	9,429.50	21,317.00	11,887.50	10,16,785.32
22	Dec.-22	10,16,785.32	9,320.53	21,317.00	11,996.47	10,04,788.85
23	Jan -23	10,04,788.85	9,210.56	21,317.00	12,106.44	9,92,682.42
24	Feb-23	9,92,682.42	9,099.59	21,317.00	12,217.41	9,80,465.01
25	March-23	9,80,465.01	8,987.60	21,317.00	12,329.40	9,68,135.60
26	April-23	9,68,135.60	8,874.58	21,317.00	12,442.42	9,55,693.18
27	May-23	9,55,693.18	8,760.52	21,317.00	12,556.48	9,43,136.70
28	June-23	9,43,136.70	8,645.42	21,317.00	12,671.58	9,30,465.12
29	July-23	9,30,465.12	8,529.26	21,317.00	12,787.74	9,17,677.38
30	Aug-23	9,17,677.38	8,412.04	21,317.00	12,904.96	9,04,772.43
			1,08,451.56	2,55,804.00	1,47,352.44	

31	Sep-23	9,04,772.43	8,293.75	21,317.00	13,023.25	8,91,749.17
32	Oct-23	8,91,749.17	8,174.37	21,317.00	13,142.63	8,78,606.54
33	Nov-23	8,78,606.54	8,053.89	21,317.00	13,263.11	8,65,343.44
34	Dec-23	8,65,343.44	7,932.31	21,317.00	13,384.69	8,51,958.75
35	Jan-24	8,51,958.75	7,809.62	21,317.00	13,507.38	8,38,451.37
36	Feb-24	8,38,451.37	7,685.80	21,317.00	13,631.20	8,24,820.18
37	March-24	8,24,820.18	7,560.85	21,317.00	13,756.15	8,11,064.03
38	April-24	8,11,064.03	7,434.75	21,317.00	13,882.25	7,97,181.78
39	May-24	7,97,181.78	7,307.50	21,317.00	14,009.50	7,83,172.28
40	June -24	7,83,172.28	7,179.08	21,317.00	14,137.92	7,69,034.36
41	July-24	7,69,034.36	7,049.48	21,317.00	14,267.52	7,54,766.84
42	Aug-24	7,54,766.84	6,918.70	21,317.00	14,398.30	7,40,368.54
			91,400.11	2,55,804.00	1,64,403.89	
43	Sep-24	7,40,368.54	6,786.71	21,317.00	14,530.29	7,25,838.25
44	Oct-24	7,25,838.25	6,653.52	21,317.00	14,663.48	7,11,174.77
45	Nov-24	7,11,174.77	6,519.10	21,317.00	14,797.90	6,96,376.87
46	Dec-24	6,96,376.87	6,383.45	21,317.00	14,933.55	6,81,443.32
47	Jan-25	6,81,443.32	6,246.56	21,317.00	15,070.44	6,66,372.89
48	Feb-25	6,66,372.89	6,108.42	21,317.00	15,208.58	6,51,164.31
49	March-25	6,51,164.31	5,969.01	21,317.00	15,347.99	6,35,816.31
50	April-25	6,35,816.31	5,828.32	21,317.00	15,488.68	6,20,327.63
51	May-25	6,20,327.63	5,686.34	21,317.00	15,630.66	6,04,696.96
52	June-25	6,04,696.96	5,543.06	21,317.00	15,773.94	5,88,923.02
53	July-25	5,88,923.02	5,398.46	21,317.00	15,918.54	5,73,004.48
54	Aug-25	5,73,004.48	5,252.54	21,317.00	16,064.46	5,56,940.02
			72,375.48	2,55,804.00	1,83,428.52	
55	Sep-25	5,56,940.02	5,105.28	21,317.00	16,211.72	5,40,728.31
56	Oct-25	5,40,728.31	4,956.68	21,317.00	16,360.32	5,24,367.98
57	Nov-25	5,24,367.98	4,806.71	21,317.00	16,510.29	5,07,857.69
58	Dec-25	5,07,857.69	4,655.36	21,317.00	16,661.64	4,91,196.05
59	Jan-26	4,91,196.05	4,502.63	21,317.00	16,814.37	4,74,381.68
60	Feb-26	4,74,381.68	4,348.50	21,317.00	16,968.50	4,57,413.18
61	March-26	4,57,413.18	4,192.95	21,317.00	17,124.05	4,40,289.13
62	April-26	4,40,289.13	4,035.98	21,317.00	17,281.02	4,23,008.12
63	May-26	4,23,008.12	3,877.57	21,317.00	17,439.43	4,05,568.69
64	June-26	4,05,568.69	3,717.71	21,317.00	17,599.29	3,87,969.41
65	July-26	3,87,969.41	3,556.39	21,317.00	17,760.61	3,70,208.79
66	Aug-26	3,70,208.79	3,393.58	21,317.00	17,923.42	3,52,285.37
			51,149.35	2,55,804.00	2,04,654.65	

67	Sep-26	3,52,285.37	3,229.28	21,317.00	18,087.72	3,34,197.65
68	Oct-26	3,34,197.65	3,063.48	21,317.00	18,253.52	3,15,944.13
69	Nov-26	3,15,944.13	2,896.15	21,317.00	18,420.85	2,97,523.29
70	Dec-26	2,97,523.29	2,727.30	21,317.00	18,589.70	2,78,933.58
71	Jan-27	2,78,933.58	2,556.89	21,317.00	18,760.11	2,60,173.48
72	Feb-26	2,60,173.48	2,384.92	21,317.00	18,932.08	2,41,241.40
73	March-27	2,41,241.40	2,211.38	21,317.00	19,105.62	2,22,135.78
74	April-27	2,22,135.78	2,036.24	21,317.00	19,280.76	2,02,855.02
75	May-27	2,02,855.02	1,859.50	21,317.00	19,457.50	1,83,397.53
76	June-27	1,83,397.53	1,681.14	21,317.00	19,635.86	1,63,761.67
77	July-27	1,63,761.67	1,501.15	21,317.00	19,815.85	1,43,945.82
78	Aug-27	1,43,945.82	1,319.50	21,317.00	19,997.50	1,23,948.32
			27,466.95	2,55,804.00	2,28,337.05	
79	Sep-27	1,23,948.32	1,136.19	21,317.00	20,180.81	1,03,767.52
80	Oct-27	1,03,767.52	951.20	21,317.00	20,365.80	83,401.72
81	Nov-27	83,401.72	764.52	21,317.00	20,552.48	62,849.23
82	Dec-27	62,849.23	576.12	21,317.00	20,740.88	42,108.35
83	Jan-28	42,108.35	385.99	21,317.00	20,931.01	21,177.35
84	Feb-28	21,177.35	139.66	21,317.00	21,177.34	0.00
			3,953.68	1,27,902.00	1,23,948.32	
			5,45,628.00	17,90,628.00	12,45,000.00	

Sample Project Report

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full Project

Name / Address of Company :

M/S ARCHITECTURAL NEXUS
Shiv shankar niwas, Yadav nagar,
Bhagwanpur Chowk, Muzaffarpur, Bihar- 842001

(Rs. In Lacs)

FORM III : LIABILITIES STATEMENT

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

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
CURRENT LIABILITIES								
1. Short-term borrowings from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)								
(i) From applicant banks	■	■	■	■	■	■	■	■
(ii) From other banks								
(iii) Of which BP & BD								
SUB TOTAL(A)	■	■	■	■	■	■	■	■
2. Short term borrowings from other (BA Facility)								
3. Sundry Creditors (Trade)	■	■	■	■	■	■	■	■
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)	■	■	■	■	■	■	■	■
Provision for Excise Duty	┆	┆	┆	┆	┆	┆	┆	┆
Others	■	■	■	■	■	■	■	■
SUB-TOTAL (B)	■	■	■	■	■	■	■	■
TOTAL CURRENT LIABILITIES (1 to 9)	■	■	■	■	■	■	■	■
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)	10.52	9.05	7.40	5.57	3.52	1.24	0.00	0.00
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	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
17. TOTAL TERM LIABILITIES (11 to 16)	15.02	13.55	11.90	10.07	8.02	5.74	4.50	4.50
18. TOTAL OUTSIDE LIABILITIES (10 + 17)	32.74	35.20	34.57	33.76	32.77	31.56	30.12	29.72
NET WORTH								
19. Ordinary share capital	6.00	8.74	9.30	11.26	14.49	16.87	19.26	20.55
20. General reserve	-	-	-	-	-	-	-	-
21. Revaluation reserve								
22. Other reserve (excluding provision)								
23. Surplus (+) or deficit (-) in P/L Account	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
23. Deferred Tax	-	-	-	-	-	-	-	-
Share Premium	-	-	-	-	-	-	-	-
24. NET WORTH	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
25. TOTAL LIABILITIES (18 to 24)	42.98	50.50	51.83	54.25	59.64	62.83	65.67	68.31

FORM III Contd....

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

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
CURRENT ASSETS								
26. Cash and bank balances								
27. Investment (other than long term investment)								
(i) 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)								
(ii) Export receivables (including bills purchased and discounted by banks)								
29. Instalments of deferred receivables (due with in one yr.)								
30. Inventory:								
(i) Raw materials (including stores & other items used in the process of manufacture)								
(a) Imported								
(b) Indigenous								
(ii) Stock-In-Process								
(ii) Finished goods	11.00	12.00	13.00	14.00	15.00	16.00	17.00	18.00
(iv) Other Consumable Stores	0.65	0.85	1.05	1.25	1.45	1.65	1.85	2.05
(a) Imported								
(b) Indigenous	0.65	0.85	1.05	1.25	1.45	1.65	1.85	2.05
31. Advance to suppliers of raw materials & stores and spares	2.75	3.50	4.00	4.50	5.00	5.50	6.00	6.50
32. Advance payment of taxes	-	-	-	-	-	-	-	-
33. Other Current assets (Specify)								
Other	0.27	0.42	0.47	0.52	0.57	0.62	0.67	0.72
34. TOTAL CURRENT ASSETS (26 to 33)	25.47	31.50	34.96	39.18	46.10	50.59	54.55	58.14
35. Gross Block(Land & Building machinery, work-in-process)	20.10	17.11	14.60	12.47	10.67	9.14	7.83	6.72
36. Depreciation to date	2.99	2.51	2.12	1.80	1.53	1.30	1.11	0.95
37. NET BLOCK	17.11	14.60	12.47	10.67	9.14	7.83	6.72	5.77
OTHER NON-CURRENT ASSETS								
38. Investment/bookdebts/advances/ deposits which are not current assets	0.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40
(i) a) Investment in subsidiary Co./ affiliates								
b) Others	-	4.00	4.00	4.00	4.00	4.00	4.00	4.00
(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	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
(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)	0.40	4.40	4.40	4.40	4.40	4.40	4.40	4.40
42. Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-	-	-
43. TOTAL ASSETS(34+37+41+42)	42.98	50.50	51.83	54.25	59.64	62.82	65.67	68.31
Investment in Associates	-	-	-	-	-	-	-	-
44. NET WORKING CAPITAL	7.75	9.85	12.30	15.49	21.35	24.77	28.93	32.92
CURRENT RATIO	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
TOL/TNW	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77

PERFORMANCE AND FINANCIAL INDICATORS

As on 31st Ma As on 31st March ...

(Rs. In Lacs)

PARTICULARS	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6	7	8
Domestic Sales(Gross)	82.00	92.00	102.00	115.00	140.00	165.00	195.00	220.00
Export Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Sales	82.00	92.00	102.00	115.00	140.00	165.00	195.00	220.00
% rise/fall (-) in net sales	0.00	0.12	0.11	0.13	0.22	0.18	0.18	0.13
Profit Before tax	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
PBT/ Sales (%)	5.17	7.13	7.80	8.03	8.84	8.72	8.36	8.20
Profit After Tax	4.24	6.56	7.96	9.23	12.38	14.40	16.29	18.03
Cash Accrual	7.23	9.07	10.08	11.03	13.91	15.70	17.41	18.99
Paid Up Capital	6.00	8.74	9.30	11.26	14.49	16.87	19.26	20.55
TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
TOL/TNW (times)	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77
NWC	7.75	9.85	12.30	15.49	21.35	24.77	28.93	32.92
Current Ratio	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
Adjusted TNW	10.24	15.30	17.26	20.49	26.87	31.26	35.55	38.59
Adjusted TOL/TNW	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77

Figures in *Italics* represents estimates taken at the time of the last renewal.

Other Ratios								
Operating Cost/ sales %								91.80
Net Sales /TTA (times)								3.22
PBDIT								20.34

EFFICIENCY RATIOS

	2021	2022	2023	2024	2025	2026	2027	2028
	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
Net Sales/ Total Tangible Assets (times)	1.91	1.82	1.97	2.12	2.35	2.63	2.97	3.22
PBT/ Total Tangible Assets (%)	9.87	12.98	15.36	17.02	20.75	22.91	24.81	26.40
Operating Cost to sales (%)	94.83	92.87	92.20	91.97	91.16	91.28	91.64	91.80
Bank Finance/ Ct. Assets (%)	49.08	39.68	35.76	31.90	27.11	24.71	22.91	21.50
Inventory+ Receivables to net Sales (days)	98.59	108.11	105.38	103.63	101.29	93.02	84.70	79.55

Figures in *Italics* represents estimates taken at the time of the last renewal.

PBDIT	8.56	11.62	12.48	13.26	15.94	17.52	18.99	20.34
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RISK RATING RELATED RATIOS

1 Current Ratio	1.44	1.45	1.54	1.65	1.86	1.96	2.13	2.31
2 TOL/TNW (times)	3.20	2.30	2.00	1.65	1.22	1.01	0.85	0.77
3 PBDIT/Interest (times)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4 PAT/Net Sales (%)	5.17	7.13	7.80	8.03	8.84	8.72	8.36	8.20
5 ROCE (%) (PBDIT/TA)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6 INV+REC./Sales (days)	99	108	105	104	101	93	85	80

INVENTORY & RECEIVABLES HOLDING LEVELS

(Rs. In Lacs)

Particulars	Previous	Review Of	2021	2022	2023	2024	2025	2026	2027	2028
	Sanction	Accounts	Estimated	Projected	Projected	Projected	Projected	Projected	Projected	Projected
			1	2	3	4	5	6	7	8
Raw Material										
a) Indigenous										
(in Days)										
b) Imported										
Stock in Process										
(in Days)										
Finished Goods										
(in Days)										
Other Spares										
a) Indigenous										
(in Days)										
b) Imported										
Receivables										
a) Domestic										
b) Export										
Receivables			8.50	12.00	12.50	14.00	18.50	20.00	21.50	22.50
(in Days)			<i>19</i>	<i>23</i>	<i>45</i>	<i>44</i>	<i>48</i>	<i>44</i>	<i>40</i>	<i>37</i>
S. Creditors			3.50	7.00	7.75	8.50	9.25	10.00	10.75	11.50
(in Days)			<i>8</i>	<i>17</i>	<i>36</i>	<i>35</i>	<i>31</i>	<i>28</i>	<i>25</i>	<i>23</i>
Other Creditors			1.72	2.15	2.41	2.69	3.00	3.32	2.37	1.22
Other Current Assets			3.32	4.25	5.51	6.53	7.25	8.54	9.30	10.19

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

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