

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: -

██████████	██████████ ██████████
██████████	██████████
██████████	██████████

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,

(_____)





1.	CONSTITUTION	PROPRIETORSHIP
2.	PROJECT COST	Rs.48.50 Lacs
3.	MEANS OF FINANCE	PROMOTER CONTRIBUTION : Rs.18.50 Lacs BANK LOAN : Rs.30.00 Lacs
4.	NATURE OF FACILITY REQUIRED	CASH CREDIT : Rs.30.00 Lacs
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

COST OF PROJECT:

The total cost of project is estimated at Rs.48.50 lacs. It includes cost of civil work, Preliminary & Pre-operative expenses, Plant & Machinery, finished goods. The details breakups 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.48.50 lacs is proposed to be funded from promoter's contribution, and Cash Credit from banks in the debt equity ratio of 1.62:1.

PROMOTER CONTRIBUTION:

The total promoter's contribution required for the project is estimated to be Rs.18.50 lacs.

CASH CREDIT:

Particulars	Amount
Total Cash Credit (Rs. In lacs)	30.00
Rate of Interest	10.50%

CURRENT PROPOSAL:

FACILITIES	PROPOSED (Rs. In Lacs)
Cash Credit	30.00
TOTAL FUND BASED	30.00

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 :		█	█	█

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%	-	-	3.50	3.50	0.18	3.33	-	-	3.33	0.33	2.99
TOTAL		-	-	3.50	3.50	0.18	3.33	-	-	3.33	0.33	2.99

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%	2.99	0.30	2.69	0.27	2.42	0.24	2.18	0.22	1.96
TOTAL		2.99	0.30	2.69	0.27	2.42	0.24	2.18	0.22	1.96

ASSESSMENT OF WORKING CAPITAL REQUIREMENT

Name / Address of Company : _____

FORM II : OPERATING STATEMENT

As per Profit and Loss Account

- for the year ending **31st March**

(Rs. In Lacs)

PARTICULARS	Estimated	Projected	Projected	Projected	Projected	Projected
	1	2	3	4	5	6
1 <u>GROSS SALES</u>						
Domestic sales	65.00	200.00	220.00	240.00	260.00	280.00
Export sales						
ADD : other revenue income/ job work	-	-	-	-	-	-
TOTAL	65.00	200.00	220.00	240.00	260.00	280.00
2 Less : GST	-	-	-	-	-	-
Deduct other items						
3 Net sales (item 1 - item 2)	65.00	200.00	220.00	240.00	260.00	280.00
4 % age rise (+) or fall (-) in net sales compared to previous year (annualised)	-	207.69%	10.00%	9.09%	8.33%	7.69%
5 <u>Cost of Sales</u>						
Raw materials (including stores and other items used in the process of manufacture)	96.00	175.00	192.00	209.00	226.00	243.00
(a) imported	-	-	-	-	-	-
(b) Indigenous	96.00	175.00	192.00	209.00	226.00	243.00
ii) Other spares	-	-	-	-	-	-
(a) Imported	-	-	-	-	-	-
(b) Indigenous	-	-	-	-	-	-
iii) Power and fuel	-	-	-	-	-	-
iv) Direct labour (Factory wages & salary)	-	-	-	-	-	-
v) Other direct Expenses	-	-	-	-	-	-
vi) Depreciation	██	██	██	██	██	██
vii) SUB TOTAL (i to vi)	██	██	██	██	██	██
viii) ADD : Opening stocks-in-process	█	█	█	█	█	█
SUB-TOTAL	██	██	██	██	██	██
ix) Deduct : Closing stocks-in- process	█	█	█	█	█	█
x) Cost of Production	██	██	██	██	██	██
xi) ADD : Opening stock of finished goods	█	█	█	█	█	█
SUB-TOTAL	██	██	██	██	██	██
xii) Deduct : closing stock of finished goods	█	█	█	█	█	█
xiii) SUB-TOTAL (Total cost of sales)	██	██	██	██	██	██
6 Selling general and administrative expn.	██	██	██	██	██	██
7 SUB-TOTAL (5+6)	62.18	185.33	202.90	221.13	239.49	258.75
8 Operating profit before interest (3-7)	2.83	14.67	17.10	18.87	20.51	21.25
9 Interest	0.79	3.15	3.15	3.15	3.15	3.15
10 Operating profit after interest (8-9)	2.04	11.52	13.95	15.72	17.36	18.10
11 (i) Add other non-operating income						
(a) Other	-	-	-	-	-	-
(b) Interest	-	-	-	-	-	-
Sub-total (income)	-	-	-	-	-	-
(ii) Deduct other non-operating expenses						
(a) P&P expense including all book entries written off	-	-	-	-	-	-
(b)	-	-	-	-	-	-
Sub-total (expenses)	-	-	-	-	-	-
(iii) Net of other non-operating income/expenses	█	█	█	█	█	█
12 Profit before tax / loss [10+11(iii)]	██	██	██	██	██	██
Less: Earlier yr. Tax Liab. And Others						
13 Provision for taxes	█	█	█	█	█	█
Current Tax	█	█	█	█	█	█
14 Net profit / loss (12-13)	██	██	██	██	██	██
15 (a) Equity dividend paid-amt (Already paid+ B.S. provision)						
(b) Dividend Rate						
16 Retained profit (14-15)	██	██	██	██	██	██
17 Retained profit/Net profit (% age)	██	██	██	██	██	██

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
<u>CURRENT LIABILITIES</u>							
1.	Short-term borrowings from banks (including bills purchased, discounted & excess borrowing placed on repayment basis)						
	From applicant banks	■	■	■	■	■	30.00
	From other banks						
	Of which BP & BD						
	SUB TOTAL(A)	■	■	■	■	■	30.00
2.	Short term borrowings from other (BA Facility)						
3.	Sundry Creditors (Trade)	■	■	■	■	■	7.00
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)	■	■	■	■	■	1.60
	Provision for Excise Duty	■	■	■	■	■	-
	Others	■	■	■	■	■	1.60
	SUB-TOTAL (B)	■	■	■	■	■	8.60
	TOTAL CURRENT LIABILITIES (1 to 9)	■	■	■	■	■	38.60
<u>TERM LIABILITIES</u>							
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)	31.50	36.00	36.65	37.30	37.95	38.60
<u>NET WORTH</u>							
19.	Ordinary share capital	18.50	18.54	23.06	28.01	31.73	35.09
20.	General reserve	-	-	-	-	-	-
21.	Revaluation reserve	-	-	-	-	-	-
22.	Other reserve (excluding provision) - Drawings	2.00	7.00	9.00	12.00	14.00	15.00
23.	Surplus (+) or deficit (-) in P/L Account	2.04	11.52	13.95	15.72	17.36	18.10
23	Deferred Tax	-	-	-	-	-	-
	Share Premium	-	-	-	-	-	-
24.	NET WORTH	18.54	23.06	28.01	31.73	35.09	38.19
25.	TOTAL LIABILITIES (18 to 24)	50.04	59.06	64.66	69.03	73.04	76.79

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
	1	2	3	4	5	6
CURRENT ASSETS						
26. Cash and bank balances	0.21	1.26	1.61	1.70	1.91	2.32
27. Investment (other than long term investment)						
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	█	█	█	█	█	█
(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	█	█	█	█	█	█
34. TOTAL CURRENT ASSETS (26 to 33)	█	█	█	█	█	█
35. Gross Block(Land & Building machinery, work-in-process)	█		█	█	█	█
36. Depreciation to date	█	█	█	█	█	█
37. NET BLOCK	█	█	█	█	█	█
OTHER NON-CURRENT ASSETS						
38. Investment/bookdebts/advances/ deposits which are not current assets	█	█	█	█	█	█
(i) a) Investment in subsidiary Co./ affiliates						
b) Others	1.00	1.00	1.00	1.00	1.00	1.00
(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	-	-	-	-	-	-
(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)	1.00	1.00	1.00	1.00	1.00	1.00
42. Intangible assets (patents, goodwill, prelim.expenses, bad/ doubtful exp.not provided for etc)	-	-	-	-	-	-
43. TOTAL ASSETS(34+37+41+42)	50.04	59.05	64.65	69.02	73.04	76.78
Investment in Associates	-	-	-	-	-	-
44. NET WORKING CAPITAL	14.21	19.06	24.31	28.30	31.91	35.22
CURRENT RATIO	1.45	1.53	1.66	1.76	1.84	1.91
TNW	18.54	23.06	28.01	31.73	35.09	38.19
TOL/TNW	1.70	1.56	1.31	1.18	1.08	1.01

Sample Project Report

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