Project at a Glance:

Executive Summery : Borrower Profile

Organisation:	
Proprietor:	
Father's Name:	
Address:	
Phone No:	
E-mail:	
PAN No:	
Date of Birth:	
Occupation:	Owner of Beauty Parlour.
Industry:	Beauty Parlour
No. of Working days:	365 days
Working Hours:	10 Hrs./Day
Proposed credit facility:	Rs. 33,75,000/-
Capacity Utilization:	1st year 85% 2nd Year 90% 3rd Year 95% 4th Year 100% 5th Year 100% and onwards
Project Cost:	Rs. 45,00,000/- (Refer Details)
Promoter's Contribution:	Rs. 11,25,000/-
Bank Loan:	Rs. 33,75,000/-
Facility required:	Cash Credit for working capital requirement: Rs. 15.98 Term Loan for purchasing new equipments :Rs 17.77 Total: Rs. 33.75
Scheme of Loan:	Project Loan
Purpose of CC Loan:	For working capital requirements viz. labour payment, daily expenses.
Purpose of Term Loan:	Purchase of raw materials and other equipments
Term Loan Repayment period:	5 years.

ANALYSIS OF PROJECT

			Rs.	Rs.
Machinery Details:	1. Kosmocare message Chair	6 Units	5,22,800.00	
	2. Salon Chair	5 units	1,34,250.00	
	3. Pedicure Chair	2 units	51,870.00	
	4. Portable Message Bed	2 units	61,400.00	
	5. One seater Recliner	2 units	56,700.00	
	5. Beauty Salon equipments	2 Units	32,300.00	
	6. Spa Trolly	2 units	61,340.00	
	7. Portable Sampoo Basin		17,450.00	
	8. Visitor Sofa and centre table		78,700.00	
	9. Air Condition Machine	5 units	2,94,600.00	
	10. CCTV, Laptop, Music System		1,76,500.00	
	11. Hair Treatment Equipments		3,16,700.00	
	12. Interior Decoration		3,25,390.00	
			21,30,000.00	21,30,000.00
Working Capital:	1. Staff Salary		11,40,295.00	
	2. Rent		4,80,000.00	
	3. Electricity Expenses		31,715.00	
	4. Cosmentics & Products		4,97,200.00	
	5. Interest on Loan		1,38,540.00	
	6. Repair & Maintainence		10,650.00	
	7. Travelling Expenses		36,400.00	
	8. Fooding and Lodging		35,200.00	
			23,70,000.00	23,70,000.00
				45,00,000.00

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Cost of the Project:

Description	Opening Bal	Proposed	Total	Margin %	Loan
Land	0	0	0	0	0
Building	0	0	0	0	0
Machinery	-	21,30,000.00	21,30,000.00	25%	15,97,500.00
Fixed Capital Investment	-	21,30,000.00	21,30,000.00		15,97,500.00
Working Capital Margin	-	23,70,000.00	23,70,000.00	25%	17,77,500.00
Project Cost	-	45,00,000.00	45,00,000.00		**33,75,000.00**

Means of Finance:

Description	Rs.	Rs.
1. Promoter's Contribution:		
a. Own Investment	11,25,000.00	
b. Subsidy	-	11,25,000.00
2. Loan from bank:		
a. Cash Credit Limit	17,77,500.00	
b. Term Loan	15,97,500.00	33,75,000.00
Total Means		45,00,000.00

Assessment of Working Capital Requirement (MPBF):

Description	1st Year	2nd Year	3rd Year	4th Year	5th year
Stock of Raw materials	-	-	-	-	-
Stock of Packing materials	-	-	-	-	-
Work in Progress	-	-	-	-	-
Finished goods	1,95,800.00	2,16,345.00	2,24,430.00	2,38,945.00	2,49,320.00
Sundry Debtors	5,17,600.00	5,94,380.00	6,05,350.00	6,45,800.00	7,00,350.00
Working Expenses:					
1. Staff Salary	11,40,295.00	11,74,503.85	12,09,738.97	12,46,031.13	12,83,412.07
2. Rent	4,80,000.00	4,94,400.00	5,09,232.00	5,24,508.96	5,40,244.23
3. Electricity Expenses	31,715.00	32,666.45	33,646.44	34,655.84	35,695.51
4. Cosmentics & Products	4,97,200.00	5,12,116.00	5,27,479.48	5,43,303.86	5,59,602.98
5. Interest on Loan	1,38,540.00	1,42,696.20	1,46,977.09	1,51,386.40	1,55,927.99
6. Repair & Maintainence	10,650.00	10,969.50	11,298.59	11,637.54	11,986.67
7. Travelling Expenses	36,400.00	37,492.00	38,616.76	39,775.26	40,968.52
8. Fooding and Lodging	35,200.00	36,256.00	37,343.68	38,463.99	39,617.91
	23,70,000.00	24,41,100.00	25,14,333.00	25,89,762.99	26,67,455.88
Total	30,83,400.00	32,51,825.00	33,44,113.00	34,74,507.99	36,17,125.88
Less: Sundery creditors	1,41,300.00	1,53,720.00	1,55,075.00	2,98,300.00	4,12,800.00
Less: Liabilities for expenses	2,30,745.00	3,86,750.00	4,77,683.00	4,64,852.99	4,92,970.88
Working Capital Gap	27,11,355.00	27,11,355.00	27,11,355.00	27,11,355.00	27,11,355.00
Margin Requirements	9,33,855.00	9,33,855.00	9,33,855.00	9,33,855.00	9,33,855.00
MPBF	**17,77,500.00**	**17,77,500.00**	**17,77,500.00**	**17,77,500.00**	**17,77,500.00**

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Details of Personnel Requirements:

Description	General Shift	Extra Shift	Total Nos.	No. of Staff	Monthly Salary/Staff	No of months	Annual Salary
A. Production House:							
1. Factory worker:							
Highly Skilled	1	1	2	2	28,500.00	12	6,84,000.00
Skilled	1	1	2	4	20,500.00	12	9,84,000.00
Semi Skilled	1	1	2	3	12,500.00	12	4,50,000.00
Unskilled	1	0	1	1	5,000.00	12	60,000.00
Casual / Temporary	1	0	1	3	5,000.00	3	45,000.00
B. Administrative:							
1. Accountant	1	0	1	1	8,000.00	12	96,000.00
C. Selling & Distribution:							
1. Staff	1	0	1	1	9,289.17	12	1,11,470.04
Total Expenses							24,30,470.04

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Financial Expenses

Description	1st Year	2nd Year	3rd Year	4th Year	5th year
TERM LOAN:					
Opening Balance	15,97,500.00	12,78,000.00	9,58,500.00	6,39,000.00	3,19,500.00
Add: Moratorium Interest Repayments (3 Months)	-	-	-	-	-
Total	15,97,500.00	12,78,000.00	9,58,500.00	6,39,000.00	3,19,500.00
Principal Repayment	3,19,500.00	3,19,500.00	3,19,500.00	3,19,500.00	3,19,500.00
Closing Balance	12,78,000.00	9,58,500.00	6,39,000.00	3,19,500.00	-
Interest @ 12.5%	1,99,687.50	1,59,750.00	1,19,812.50	79,875.00	39,937.50
WORKING CAPITAL LOAN:					
Opening Balance	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00
Add: Enhancement	-	-	-	-	-
Total	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00
Repayment	-	-	-	-	-
Closing Balance	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00
Interest @ 14.5%	2,57,737.50	2,57,737.50	2,57,737.50	2,57,737.50	2,57,737.50

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Schedule of Depreciation:

Particulars	Salon Chair	Furniture Fixture	Fashion Accossories	Air Condition	Total
Rate of Dep	10%	10%	10%	10%	
Opening Balnce at the beginning	5,55,093.00	1,09,957.50	8,76,095.00	2,81,520.00	18,22,665.50
Add: New purchase	7,08,920.00	2,55,200.00	8,71,280.00	2,94,600.00	21,30,000.00
	12,64,013.00	3,65,157.50	17,47,375.00	5,76,120.00	39,52,665.50
Less: Dep for year 1	1,26,401.30	36,515.75	1,74,737.50	57,612.00	3,95,266.55
Closing Balance at the end of year 1	11,37,611.70	3,28,641.75	15,72,637.50	5,18,508.00	35,57,398.95
Opening Balnce for year 2	11,37,611.70	3,28,641.75	15,72,637.50	5,18,508.00	35,57,398.95
Less: Dep for year 2	1,13,761.17	32,864.18	1,57,263.75	51,850.80	3,55,739.90
Closing Balance at the end of year 2	10,23,850.53	2,95,777.58	14,15,373.75	4,66,657.20	32,01,659.06
Opening Balnce for year 3	10,23,850.53	2,95,777.58	14,15,373.75	4,66,657.20	32,01,659.06
Less: Dep for year 3	1,02,385.05	29,577.76	1,41,537.38	46,665.72	3,20,165.91
Closing Balance at the end of year 3	9,21,465.48	2,66,199.82	12,73,836.38	4,19,991.48	28,81,493.15
Opening Balnce for year 4	9,21,465.48	2,66,199.82	12,73,836.38	4,19,991.48	28,81,493.15
Less: Dep for year 4	92,146.55	26,619.98	1,27,383.64	41,999.15	2,88,149.31
Closing Balance at the end of year 4	8,29,318.93	2,39,579.84	11,46,452.74	3,77,992.33	25,93,343.83
Opening Balnce for year 5	8,29,318.93	2,39,579.84	11,46,452.74	3,77,992.33	25,93,343.83
Less: Dep for year 5	82,931.89	23,957.98	1,14,645.27	37,799.23	2,59,334.38
Closing Balance at the end of year 5	7,46,387.04	2,15,621.85	10,31,807.46	3,40,193.10	23,34,009.45

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Debt Service Coverage Ratio:

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th year
A. Debt Servicing Fund					
1. Net Cash Accruals:					
Profit after Tax	10,94,530.00	13,30,162.50	14,84,318.00	16,40,813.25	17,98,519.92
Depreciation	3,95,266.55	3,55,739.90	3,20,165.91	2,88,149.31	2,59,334.38
Preliminary Expenses	0	0	0	0	0
	14,89,796.55	16,85,902.40	18,04,483.91	19,28,962.56	20,57,854.30
2. Interest Term Loan	1,99,687.50	1,59,750.00	1,19,812.50	79,875.00	39,937.50
Total A	16,89,484.05	18,45,652.40	19,24,296.41	20,08,837.56	20,97,791.80
B. Debt					
1. Repayment Term Loan	3,19,500.00	3,19,500.00	3,19,500.00	3,19,500.00	3,19,500.00
2. Payment of Int of Term Loan	1,99,687.50	1,59,750.00	1,19,812.50	79,875.00	39,937.50
Total B	5,19,187.50	4,79,250.00	4,39,312.50	3,99,375.00	3,59,437.50
C. DSCR	**3.25**	**3.85**	**4.38**	**5.03**	**5.84**
D. Average DSCR			**4.47**		

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th year
Current Ratio:					
A. Current Assets	9,98,490.00	11,68,785.50	13,03,777.83	15,12,912.25	17,83,033.52
B. Current Liability	1,39,800.00	1,68,720.00	1,95,810.00	2,01,380.00	2,65,700.00
A/B	**7.14**	**6.93**	**6.66**	**7.51**	**6.71**
TOL/TNW:					
A. TOL	30,55,500.00	27,36,000.00	24,16,500.00	20,97,000.00	17,77,500.00
B. TNW	19,65,861.00	23,75,773.50	27,09,779.00	29,12,701.63	29,13,858.26
A/B	**1.55**	**1.15**	**0.89**	**0.72**	**0.61**

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Projected Balance Sheet

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th year
Liabilities:					
Capital	16,07,531.00	19,65,861.00	23,75,773.50	27,09,779.00	29,12,701.63
Add: Further Capital	-	-	-	-	-
Add: Retained Profit	10,94,530.00	13,30,162.50	14,84,318.00	16,40,813.25	17,98,519.92
	27,02,061.00	32,96,023.50	38,60,091.50	43,50,592.25	47,11,221.54
Less: Drawings	7,36,200.00	9,20,250.00	11,50,312.50	14,37,890.63	17,97,363.28
	19,65,861.00	23,75,773.50	27,09,779.00	29,12,701.63	29,13,858.26
Term Loan	12,78,000.00	9,58,500.00	6,39,000.00	3,19,500.00	-
Working Capital Limit	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00	17,77,500.00
Sundry Creditors	1,39,800.00	1,68,720.00	1,95,810.00	2,01,380.00	2,65,700.00
Total	51,61,161.00	52,80,493.50	53,22,089.00	52,11,081.63	49,57,058.26
Assets:					
Fixed Assets					
Net Block	35,57,398.95	32,01,659.06	28,81,493.15	25,93,343.83	23,34,009.45
(Ref Depreciation Schedule)					
Investment					
Security Deposit	1,50,000.00	2,00,000.00	2,25,000.00	2,50,000.00	3,00,000.00
Other Investments	4,55,272.05	7,10,048.95	9,11,818.03	8,54,825.54	5,40,015.29
TDS	-	-	-	-	-
Current Assets					
Debtors	5,17,600.00	5,94,380.00	6,05,350.00	6,45,800.00	7,00,350.00
Stock in Trade:					
a. Finished goods	1,95,800.00	2,16,345.00	2,24,430.00	2,38,945.00	2,49,320.00
b. Work in Progress	-	-	-	-	-
Cash in Hand	89,370.00	93,838.50	1,17,298.13	1,46,622.66	1,83,278.32
Cash at Bank	1,95,720.00	2,64,222.00	3,56,699.70	4,81,544.60	6,50,085.20
Total	51,61,161.00	52,80,493.51	53,22,089.00	52,11,081.63	49,57,058.26

-	(0.00)	(0.00)	(0.00)	(0.00)

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Projected Profit and Loss Account

Particulars	1st Year	2nd Year	3rd Year	4th Year	5th year
Service Charges					
From clients	1,00,20,800.00	1,12,06,250.00	1,23,26,875.00	1,35,59,562.50	1,49,15,518.75
[A]	1,00,20,800.00	1,12,06,250.00	1,23,26,875.00	1,35,59,562.50	1,49,15,518.75
1. Purchase	11,12,300.00	12,10,940.00	13,92,581.00	16,01,468.15	18,41,688.37
2. Packing Materials	-	-	-	-	-
3. Power Bill	1,64,500.00	1,71,300.00	1,88,430.00	2,07,273.00	2,28,000.30
4. Direct Salary and Wages	24,30,470.00	25,37,600.00	27,91,360.00	30,70,496.00	33,77,545.60
5. Factory Overhead	-	-	-	-	-
Cost of Sales [B]	37,07,270.00	39,19,840.00	43,72,371.00	48,79,237.15	54,47,234.27
Gross Profit [C=A-B]	63,13,530.00	72,86,410.00	79,54,504.00	86,80,325.35	94,68,284.48
Other Income	-	-	-	-	-
Total Income [D]	63,13,530.00	72,86,410.00	79,54,504.00	86,80,325.35	94,68,284.48
Admin Expenses	47,42,975.00	55,18,300.00	60,70,130.00	66,77,143.00	73,44,857.30
Selling & Distribution Exp.	18,600.00	20,460.00	22,506.00	24,756.60	27,232.26
[E]	47,61,575.00	55,38,760.00	60,92,636.00	67,01,899.60	73,72,089.56
Profit Before Interest [F=D-E]	15,51,955.00	17,47,650.00	18,61,868.00	19,78,425.75	20,96,194.92
Interest:					
a. on Term Loan	1,99,687.50	1,59,750.00	1,19,812.50	79,875.00	39,937.50
b. on Working Capital	2,57,737.50	2,57,737.50	2,57,737.50	2,57,737.50	2,57,737.50
[G]	4,57,425.00	4,17,487.50	3,77,550.00	3,37,612.50	2,97,675.00
Profit Before Tax [H=F-G]	10,94,530.00	13,30,162.50	14,84,318.00	16,40,813.25	17,98,519.92
Provision for Taxation [I]	-	-	-	-	-
Profit After Tax [J=H-I]	10,94,530.00	13,30,162.50	14,84,318.00	16,40,813.25	17,98,519.92
Retained Earnings	10,94,530.00	13,30,162.50	14,84,318.00	16,40,813.25	17,98,519.92

0.154873	0.155953	0.151041	0.145906	0.140538