

PROJECT REPORT
OF
JATIN
TENT HOUSE

VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA

M/S JATIN TENT HOUSE, VILLAGE SOHANA

BARARA (AMBALA)

INTRODUCTION:

M/s Jatin Tent House is an existing proprietorship concern with Sh. Kehar Singh S/o Sh. Narata Ram r/o village Sohana, Tehsil Barara Distt. Ambala as its Proprietor, Concern is now want to expand their business of providing services in Tents & catering business. The project is financed under PMEGP Scheme.

FINANCIAL ASSISTANT:

Following funds are required to expansion of existing business.

<u>PARTICULARS</u>	(FIG'S IN 'Lacs)
	<u>AMOUNT</u>
- Medium Term Loan for Purchase of Tent House Material (Iron Pipes, Tables, steel utensils & clothes etc.)	9.00
- Other furniture & fixtures	<u>1.00</u>
Total Requirement	10.00
Less: Promoter's margin (5%)	<u>00.50</u>
Net Requirement	09.50
TOTAL REQUIREMENT OF TERM LOAN	RS. 7.50LAC
CASH CREDIT LIMIT REQUIREMENT	RS. 2.00 LAC



EXPERIENCE :

The Proprietor is having more than 3 years experience in this feild . MSME deptt. is willing to provide necessary training to the applicant.

MANPOWER REQUIREMENT:

There are 10 persons are required to handle the material out of which 4 person is skilled and other 6 are unskilled.

REPAYMENT OF TERM LOAN :

The entire medium term loan will be repaid in 60 Monthly installments with two months as gestation period .Average D.S.C.R. is calculated at 2.04 which is quite satisfactory .



FINANCIAL DATA: DETAIL CALCULATIONS ARE SHOWN IN ANNEXURE

PARTICULARS

ANNEXURE

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ANNEXURE-I

M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA
STATEMENT OF ANNUAL PROFITABILITY

(RS. IN LACS)

SR. PARTICULARS	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR
A CONSUMEABLES	0.60	0.66	0.73	0.80	0.88
WAGES AND SALARIES	7.08	7.43	7.81	8.20	8.61
REPAIR AND MAINTENANCE	0.24	0.25	0.26	0.28	0.29
ADMN. EXP.(0.50% RECIEPTS)	0.10	0.06	0.07	0.07	0.08
POWER & FUEL	0.24	0.26	0.29	0.32	0.35
RENT, RATES AND TAXES	0.06	0.07	0.07	0.08	0.09
DEPRECIATION	2.38	2.05	1.76	1.52	1.31
INTEREST ON TERM LOAN	0.55	0.45	0.36	0.19	0.08
INTEREST ON CC LIMIT	0.16	0.16	0.16	0.16	0.16
MISC. EXP.	0.12	0.13	0.15	0.16	0.18
TOTAL EXPENSES	11.54	11.53	11.65	11.77	12.01
B SALES/RENT RECEIPTS	12.00	12.60	13.23	14.22	15.29
NET PROFIT BEFORE TAX (B-A)	0.46	1.07	1.58	2.45	3.28
PROVISION FOR TAXATION	0.00	0.00	0.00	0.00	0.00
NET PROFIT AFTER TAX	0.46	1.07	1.58	2.45	3.28



M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA
BALANCE SHEET PROJECTIONS

(RS. IN LACS)

PARTICULARS	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR
LAIBILITIES	PROJECTED	PROJECTED	PROJECTED	PROJECTED	PROJECTED
OPENING BALANCE	8.22	8.58	8.45	8.23	8.28
ADD: FUNDS INTRODUCED	0.50	0.00	0.00	0.00	0.00
PROFIT FOR THE YEAR	0.46	1.07	1.58	2.45	3.28
	9.18	9.65	10.03	10.68	11.56
LESS: WITHDRAWALS	0.60	1.20	1.80	2.40	3.00
	8.58	8.45	8.23	8.28	8.56
TERM LOAN	6.19	4.82	3.34	1.74	0.00
CURRENT LAIBILITIES & PROVISIONS	0.10	0.50	2.70	2.00	2.40
WORKING CAPITAL LIMIT	2.00	2.00	2.00	2.00	2.00
TOTAL	16.87	15.77	16.27	14.02	12.96
ASSETS					
FIXED ASSETS: EXISTING	7.45	15.07	13.02	11.25	9.73
ADD: ADDITIONS PURPOSED	10.00	0.00	0.00	0.00	0.00
	17.45	15.07	13.02	11.25	9.73
LESS: DEPRECIATION	2.38	2.05	1.76	1.52	1.31
NET ASSETS	15.07	13.02	11.25	9.73	8.43
LOANS & ADVANCES	0.00	0.00	0.00	0.00	0.00
CURRENT ASSETS	0.83	1.24	1.46	0.77	1.18
CASH AND BANK BALANCES	0.98	1.52	3.56	3.52	3.36
TOTAL	16.87	15.77	16.27	14.02	12.96



M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA
CASH FLOW STATEMENT

(RS. IN LACS)

SR. NO	PARTICULARS	1ST YEAR PROJECTED	2ND YEAR PROJECTED	3RD YEAR PROJECTED	4TH YEAR PROJECTED	5TH YEAR PROJECTED
A.	FUND FROM OPERATIONS:					
	NET PROFIT BEFORE TAXES & INTT.	0.46	1.07	1.58	2.45	3.28
	ADD: DEPRECIATION	2.38	2.05	1.76	1.52	1.31
	INTEREST ON CC LIMIT	0.16	0.16	0.16	0.16	0.16
	INTEREST ON TERM LOAN	0.55	0.45	0.36	0.19	0.08
		3.56	3.73	3.86	4.32	4.82
B.	OTHER SOURCES OF FUNDS:					
	CAPITAL INTRODUCED BY PROP.(WITHDRAWAL)	0.50	0.00	0.00	0.00	0.00
	INCREASE IN TERM LOAN	7.50	0.00	0.00	0.00	0.00
	INCREASE IN WORKING CAPITAL LIMIT	2.00	0.00	0.00	0.00	0.00
	SUBSIDY FROM PMEGP	0.00	0.00	2.00	0.00	0.00
	TOTAL SOURCES (I)	13.56	3.73	5.86	4.32	4.82
C.	APPLICATION OF FUNDS:					
	PURCHASE OF FIXED ASSETS	10.00	0.00	0.00	0.00	0.00
	WITHDRAWALS BY PROP.	0.60	1.20	1.80	2.40	3.00
	PAYMENT OF INTEREST ON CC LIMIT	0.16	0.16	0.16	0.16	0.16
	REPAYMENT OF TERM LOAN	1.27	1.38	1.50	1.61	1.75
	PAYMENT OF INTEREST ON TERM LOAN	0.55	0.45	0.36	0.19	0.08
	INCOME TAX EXPENSE	0.00	0.00	0.00	0.00	0.00
	TOTAL APPLICATIONS (II)	12.58	3.18	3.82	4.36	4.98
	OPENING BALANCE OF CASH/ BANK	0.00	0.98	1.52	3.56	3.52
	SURPLUS OF CASH (I-II)	0.98	0.54	2.04	-0.04	-0.16
	CLOSING BALANCE OF CASH/ BANK	0.98	1.52	3.56	3.52	3.36



M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA

AMOUNT OF TERM LOAN 7.50 LACS
RATE OF INTEREST 8.00%

REPAYMENT SCHEDULE OF NEW TERM LOAN INCLUDING INTEREST CALCULATIONS
NO. OF INSTALMENTS OPENING BALAN REPAYMENT CLOSING BALAN INTEREST TOTAL INTEREST PER ANNUM

1	7,50,000.00	15,207.00	7,34,793.00	5,000.00	
2	7,39,793.00	15,207.00	7,24,586.00	4,931.95	
3	7,29,517.95	15,207.00	7,14,310.95	4,863.45	
4	7,19,174.41	15,207.00	7,03,967.41	4,794.50	
5	7,08,761.90	15,207.00	6,93,554.90	4,725.08	
6	6,98,279.98	15,207.00	6,83,072.98	4,655.20	
7	6,87,728.18	15,207.00	6,72,521.18	4,584.85	
8	6,77,106.04	15,207.00	6,61,899.04	4,514.04	
9	6,66,413.08	15,207.00	6,51,206.08	4,442.75	
10	6,55,648.83	15,207.00	6,40,441.83	4,370.99	
11	6,44,812.82	15,207.00	6,29,605.82	4,298.75	
12	6,33,904.57	15,207.00	6,18,697.57	4,226.03	55,407.61
13	6,22,923.61	15,207.00	6,07,716.61	4,152.82	
14	6,11,869.13	15,207.00	5,96,662.43	4,079.13	
15	6,00,741.56	15,207.00	5,85,534.56	4,004.94	
16	5,89,539.50	15,207.00	5,74,332.50	3,930.26	
17	5,78,262.77	15,207.00	5,63,055.77	3,855.09	
18	5,66,910.85	15,207.00	5,51,703.85	3,779.41	
19	5,55,483.26	15,207.00	5,40,276.26	3,703.22	
20	5,43,979.48	15,207.00	5,28,772.48	3,626.53	
21	5,32,399.01	15,207.00	5,17,192.01	3,549.33	
22	5,20,741.33	15,207.00	5,05,534.33	3,471.61	
23	5,09,005.94	15,207.00	4,93,798.94	3,393.37	
24	4,97,192.32	15,207.00	4,81,985.32	3,314.62	44,860.33
25	4,85,299.93	15,207.00	4,70,092.93	3,235.33	
26	4,73,328.26	15,207.00	4,58,121.26	3,155.52	
27	4,61,276.79	15,207.00	4,46,069.79	3,075.18	
28	4,49,144.97	15,207.00	4,33,937.97	2,994.30	
29	4,36,932.27	15,207.00	4,21,725.27	2,912.88	
30	4,24,638.15	15,207.00	4,09,431.15	2,830.92	
31	4,12,262.07	15,207.00	3,97,055.07	2,748.41	
32	3,99,803.48	15,207.00	3,84,596.48	2,665.36	
33	3,87,261.84	15,207.00	3,72,054.84	2,581.75	
34	3,74,636.58	15,207.00	3,59,429.58	2,497.58	
35	3,61,927.16	15,207.00	3,46,720.16	2,412.85	
36	3,49,133.01	15,207.00	3,33,926.01	2,327.55	
37	3,36,253.56	15,207.00	3,21,046.56	2,241.69	35,679.32
38	3,23,288.25	15,207.00	3,08,081.25	2,155.26	
39	3,10,236.51	15,207.00	2,95,029.51	2,068.24	
40	2,97,197.75	15,207.00	2,81,890.75	1,980.65	
41	2,83,871.40	15,207.00	2,68,664.40	1,892.48	
42	2,70,556.88	15,207.00	2,55,349.88	1,803.71	
43	2,57,153.59	15,207.00	2,41,946.59	1,714.36	
44	2,43,660.95	15,207.00	2,28,453.95	1,624.41	
45	2,30,078.35	15,207.00	2,14,871.35	1,533.86	
46	2,16,405.21	15,207.00	2,01,198.21	1,442.70	
47	2,02,640.91	15,207.00	1,87,433.91	1,350.94	
48	1,88,784.85	15,207.00	1,73,577.85	1,258.57	18,825.16
49	1,74,836.42	15,207.00	1,59,629.42	1,165.58	
50	1,60,794.99	15,207.00	1,45,587.99	1,071.97	
51	1,46,659.96	15,207.00	1,31,452.96	977.73	
52	1,32,430.69	15,207.00	1,17,223.69	882.87	
53	1,18,106.56	15,207.00	1,02,899.56	787.38	
54	1,03,686.94	15,207.00	88,479.94	691.25	
55	89,171.19	15,207.00	73,964.19	594.47	
56	74,558.66	15,207.00	59,351.66	497.06	
57	59,848.72	15,207.00	44,641.72	398.99	
58	45,040.71	15,207.00	29,833.71	300.27	
59	30,133.98	15,207.00	14,926.98	200.89	
60	15,127.88	15,127.88	(0.00)	100.85	7,669.31



M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA
CALCULATION OF DEBT SERVICE COVERAGE RATIO

PARTICULARS	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR
A. FUNDS AVAILABLE FOR SERVICES					
DEBTS :					
I) RETAINED PROFITS AFTER TAX	0.46	1.07	1.58	2.45	3.28
II) DEPRECIATION	2.38	2.05	1.76	1.52	1.31
III) INTEREST ON WORKING CAPITAL LIMIT	0.16	0.16	0.16	0.16	0.16
IV) INTEREST ON TERM LOAN	0.55	0.45	0.36	0.19	0.08
TOTAL (A)	3.56	3.73	3.86	4.32	4.82
B. DEBTS TO BE SERVED :					
I) INSTALMENT OF TERM LOAN	1.27	1.38	1.50	1.61	1.75
INTERST ON TERM LOAN	0.55	0.45	0.36	0.19	0.08
II) INTEREST ON WORKING CAPITAL LIMIT	0.16	0.16	0.16	0.16	0.16
TOTAL	1.98	1.98	2.02	1.96	1.98
D.S.C. RATIO A/B	1.79	1.88	1.91	2.20	2.43
AVERAGE DSCR	2.04				



ANNEXURE-VI

**M/S JATIN TENT HOUSE, VILLAGE SOHANA, TEHSIL BARARA, DISTT. AMBALA
DEPRECIATION CHART**

PARTICULARS	BUILDING	PLANT & FURNITURE & MACHINERY	FIXTURES	TOTAL
	10%	15%	10%	
TOTAL COST AS ON 01.04.2022	3.66	3.79	0.00	7.45
ADD: ADDITIONS PROPOSED	0.00	9.00	1.00	10.00
	TOTAL	12.79	1.00	17.45
DEPRECIATION 2022-23	0.37	1.92	0.10	2.38
WDV ON 1.4.2023	3.29	10.87	0.90	15.07
DEPRECIATION 2023-24	0.33	1.63	0.09	2.05
WDV ON 1.4.2024	2.96	9.24	0.81	13.02
DEPRECIATION 2024-25	0.30	1.39	0.08	1.76
WDV ON 1.4.2025	2.67	7.85	0.73	11.25
DEPRECIATION 2025-26	0.27	1.18	0.07	1.52
WDV ON 1.4.2026	2.40	6.68	0.66	9.73
DEPRECIATION 2026-27	0.24	1.00	0.07	1.31
WDV ON 1.4.2027	2.16	5.67	0.59	8.43

