

Name : P.ELUMALAI  
S/o. Perumal

Address : No.1401, Gangai Amman Kovil Street,  
Vaniyampalayam,  
V.Agaram Post,  
Villupuram - 605 105

Name of Project : FAMILY SALOON

**COST OF THE PROJECT:**

**TOTAL COST OF PROJECT:**

Capital Expenditure	1,500,000
<b>TOTAL COST OF PROJECT</b>	<b><u>1,500,000</u></b>

**MEANS OF FINANCE:**

: Bank Loan	1,425,000
: Promoter's Own Contribution	75,000
<b>TOTAL</b>	<b><u>1,500,000</u></b>
<b>: DIC/ PMEGP ) : EXPECTED SUBSIDY 35%</b>	<b><u>525,000</u></b>

This statement is prepared as per information given to us.

  
(K. SELVAM)  
Auditor.

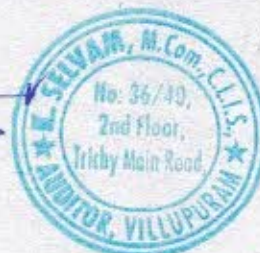


**PROJECTED PROFITABILITY CUM CASH FLOW STATEMENT FOR 5 YEARS**

PARTICULARS	YEAR				
	I	II	III	IV	V
	(Amount in Rupees)				
By Receipts	2,075,000	2,282,500	2,510,750	2,761,825	3,038,008
	2,075,000	2,282,500	2,510,750	2,761,825	3,038,008
To Cosmetics					
" Salary & Labour Charges.	1,090,000	1,144,500	1,258,950	1,384,845	1,523,330
" E.B. Charges	294,000	323,400	355,740	391,314	430,445
" Repairs & Maintenanane	20,780	22,858	25,144	27,658	30,424
" Travelling Exp.	58,000	63,800	70,180	77,198	84,918
" Depreciation	48,350	53,185	58,504	64,354	70,789
" General Exp.	14,250	12,110	10,300	8,750	6,800
" Bank Charges & Interest	22,615	24,877	27,364	30,101	33,111
	145,350	116,280	87,210	57,630	28,560
	1,693,345	1,761,010	1,893,391	2,041,850	2,208,377
Net Profit before Taxation	381,655	521,491	617,359	719,975	829,631
LESS: Taxation	-	-	-	-	-
Net Profit After Taxation	381,655	521,491	617,359	719,975	829,631
ADD: Depreciation	14,250	12,110	10,300	8,750	6,800
ADD: Opening Balance	395,905	533,601	627,659	728,725	836,431
	-	60,905	249,506	502,164	845,889
LESS: Repayment of Term Loan	395,905	594,506	877,164	1,230,889	1,682,320
	285,000	285,000	285,000	285,000	285,000
LESS: Drawings	110,905	309,506	592,164	945,889	1,397,320
	50,000	60,000	90,000	100,000	125,000
Closing Balance/surplus	60,905	249,506	502,164	845,889	1,272,320

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**PROJECTED DEBT SERVICE COVERAGE RATIO 5 YEARS**

PARTICULARS	YEAR				
	I	II	III	IV	V
<b>A: NET CASH ACCRUALS</b>					
Net Profit after Taxation	381,655	521,491	617,359	719,975	829,631
Add: Back Depreciation	14,250	12,110	10,300	8,750	6,800
Bank Interest & Charges	145,350	116,280	87,210	57,630	28,560
	541,255	649,881	714,869	786,355	864,991
<b>B: REPAYMENT OBLIGATIONS</b>					
Repayment of Term Loan	285,000	285,000	285,000	285,000	285,000
Bank Interest & Charges	145,350	116,280	87,210	57,630	28,560
	430,350	401,280	372,210	342,630	313,560
DSCR (A : B)	1.26	1.62	1.92	2.30	2.76
AVERAGE DSCR			1.97		

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