

**PROJECT REPORT
ON
GENERAL STORE**

PROJECT AT A GLANCE

1	Name of the Unit	Krupa General Stores	
2	Line of Activity	General Stores	
3	Products	All Products	
4	New/Expansion/Modernization	New	
5	Constitution	Proprietorship	
6	Name of the Proprietor	P. Shakeena	
7	Registered Address	# 3-85A, Puritigadda , Challapalli (M) , Krishna , A P -	
8	Site Location	# 3-85A, Puritigadda , Challapalli (M) , Krishna , A P -	
9	Cost of the Project		10,00,000.00
10	Feciliites Required	Term Loan	
11	Promoters Contribution		1,00,000.00
12	Loan From Bank		9,00,000.00
13	Moratorium	6 Months	
14	Power	NA	
15	BEP	61.74%	
16	Average DSCR	1.90	

Krupa General Stores

Total Project Cost

S.No	Particulars	Amount
1	Purchases of Raw Mat	0 7,50,000
2	Packing Machine	5,000
3	Packing Covers	20,000
4	Electrical Wiring	25,000
5	Field Laese	50,000
6	Weighing Machine	15,000
7	Interior	1,00,000
8	Misc	35,000
		-
		-
	Total Cost	10,00,000

Means of Finance :Term Loan

S.NO	Particulars	Amount	%
1	Promoters Contribution	1,00,000	10%
2	Bank Finance	9,00,000	90%
	Total	10,00,000	100%

S.NO	Particulars	Amount	%
	Working Capital		
	Total Working Capital Required	10,98,000	90,247

Krupa General Stores

Yield Statement - General Stores

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
1.Total Installed Capacity sale per day	5000	5000	6000	6000	8000
3.No of Selling days in year	300	300	300	300	300
4.Total Installed Capacity	1500000	1500000	1800000	1800000	2400000
5.Capacity Utilization	100.00%	100.00%	100.00%	100.00%	100.00%
5.Actual Capacity	1500000	1500000	1800000	1800000	2400000
7.Total Revenue /Year	15,00,000	15,00,000	18,00,000	18,00,000	24,00,000

Cost

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
a) Raw Material Purchase Cost					
1.Purchases Cost	800000	800000	1000000	1000000	1200000
Total Feed Cost	8,00,000	8,00,000	10,00,000	10,00,000	12,00,000

Cost

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
	-	-	-	-	-
a)Labour Cost					
1.Manpower Required	2	2	2	2	3
2.Salary/Month	10,000	10,000	10,000	12,000	12,000
Total Salary	2,40,000	2,40,000	2,40,000	2,88,000	4,32,000
b)Repaire And Maintaince/ Year	10000	11000	12100	13310	14641
c)Insurance @2% on Animal Cost	-	-	-	-	-
d) Electrical Cost/ Year	48,000	52,800	58,080	63,888	70,277

Krupa General Stores

Projected Profitability Statement

Particulars	Projected Year 1	Projected Year 2	Projected Year 3	Projected Year 4	Projected Year 5
Income					
Sales Revenue	15,00,000	15,00,000	18,00,000	18,00,000	24,00,000
Other Income	-	-	-	-	-
Total	15,00,000	15,00,000	18,00,000	18,00,000	24,00,000
Expenditure					
Raw Material Purchase Cost	8,00,000	8,00,000	10,00,000	10,00,000	12,00,000
	-	-	-	-	-
Salaries & Wages	2,40,000	2,40,000	2,40,000	2,88,000	4,32,000
	-	-	-	-	-
Repairs and Maintaince Cost	10,000	11,000	12,100	13,310	14,641
Electricity Charges	48,000	52,800	58,080	63,888	70,277
Misc Exp	-	-	-	-	-
Finance Charges	1,19,250	63,750	45,750	27,750	9,750
Depriciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Profit Before Tax	1,82,750	2,32,450	3,44,070	3,07,052	5,73,332
Provision for Tax	-	-	-	92,116	1,72,000
Profit After Tax	1,82,750	2,32,450	3,44,070	2,14,936	4,01,333
Net Profit Ratio	12.18%	15.50%	19.12%	11.94%	16.72%

BALANCE SHEET

	Projected	Projected	Projected	Projected	Projected
Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
Liabilities					
Proprietors Capital					
Capital	1,00,000	2,82,750	5,15,200	8,59,270	10,74,206
Reserves & Surplus	1,82,750	2,32,450	3,44,070	2,14,936	4,01,333
Less: Drawings	-	-	-	-	-
Total	2,82,750	5,15,200	8,59,270	10,74,206	14,75,539
Secured Loans					
Term Loan	7,20,000	5,40,000	3,60,000	1,80,000	-
Unsecured Loans					
	-	-	-	-	-
Current Liabilities					
Advances From Customers	-	-	-	-	-
Sundry Creditors	-	-	-	-	-
Other Provisions	-	-	-	-	-
Total	10,02,750	10,55,200	12,19,270	12,54,206	14,75,539
Assets					
Fixed Assets					
Fixed Assets	9,00,000	8,00,000	7,00,000	6,00,000	5,00,000
Non Current Assets	-	-	-	-	-
Current Assets					
Sundry Debtors	29,167	29,167	35,000	35,000	46,667
Loans & Advances	-	-	-	-	-
Cash & Bank Balances	73,583	2,26,033	4,84,270	6,19,206	9,28,872
Total	10,02,750	10,55,200	12,19,270	12,54,206	14,75,539

Krupa General Stores

Term Loan 9,00,000.00
 Rate 10.00%
 Intallments Monthly 60
 Insatallament Amount 15,000.00

Installment No	Opening Balance	Installment Amount	Interest	Closing Balance	Yearly Interest
-	9,00,000.00	-	7,500	9,00,000	
-	9,00,000.00	-	7,500	9,00,000	
-	9,00,000.00	-	7,500	9,00,000	
-	9,00,000.00	-	7,500	9,00,000	
-	9,00,000.00	-	7,500	9,00,000	37,500
1	9,00,000.00	15,000.00	7,500	8,85,000	
2	8,85,000.00	15,000.00	7,375	8,70,000	
3	8,70,000.00	15,000.00	7,250	8,55,000	
4	8,55,000.00	15,000.00	7,125	8,40,000	
5	8,40,000.00	15,000.00	7,000	8,25,000	
6	8,25,000.00	15,000.00	6,875	8,10,000	
7	8,10,000.00	15,000.00	6,750	7,95,000	
8	7,95,000.00	15,000.00	6,625	7,80,000	
9	7,80,000.00	15,000.00	6,500	7,65,000	
10	7,65,000.00	15,000.00	6,375	7,50,000	
11	7,50,000.00	15,000.00	6,250	7,35,000	
12	7,35,000.00	15,000.00	6,125	7,20,000	81,750
13	7,20,000.00	15,000.00	6,000	7,05,000	
14	7,05,000.00	15,000.00	5,875	6,90,000	
15	6,90,000.00	15,000.00	5,750	6,75,000	
16	6,75,000.00	15,000.00	5,625	6,60,000	
17	6,60,000.00	15,000.00	5,500	6,45,000	
18	6,45,000.00	15,000.00	5,375	6,30,000	
19	6,30,000.00	15,000.00	5,250	6,15,000	
20	6,15,000.00	15,000.00	5,125	6,00,000	
21	6,00,000.00	15,000.00	5,000	5,85,000	
22	5,85,000.00	15,000.00	4,875	5,70,000	
23	5,70,000.00	15,000.00	4,750	5,55,000	
24	5,55,000.00	15,000.00	4,625	5,40,000	63,750
25	5,40,000.00	15,000.00	4,500	5,25,000	
26	5,25,000.00	15,000.00	4,375	5,10,000	
27	5,10,000.00	15,000.00	4,250	4,95,000	
28	4,95,000.00	15,000.00	4,125	4,80,000	
29	4,80,000.00	15,000.00	4,000	4,65,000	
30	4,65,000.00	15,000.00	3,875	4,50,000	
31	4,50,000.00	15,000.00	3,750	4,35,000	
32	4,35,000.00	15,000.00	3,625	4,20,000	
33	4,20,000.00	15,000.00	3,500	4,05,000	
34	4,05,000.00	15,000.00	3,375	3,90,000	
35	3,90,000.00	15,000.00	3,250	3,75,000	
36	3,75,000.00	15,000.00	3,125	3,60,000	45,750
37	3,60,000.00	15,000.00	3,000	3,45,000	
38	3,45,000.00	15,000.00	2,875	3,30,000	
39	3,30,000.00	15,000.00	2,750	3,15,000	
40	3,15,000.00	15,000.00	2,625	3,00,000	
41	3,00,000.00	15,000.00	2,500	2,85,000	
42	2,85,000.00	15,000.00	2,375	2,70,000	
43	2,70,000.00	15,000.00	2,250	2,55,000	
44	2,55,000.00	15,000.00	2,125	2,40,000	
45	2,40,000.00	15,000.00	2,000	2,25,000	
46	2,25,000.00	15,000.00	1,875	2,10,000	
47	2,10,000.00	15,000.00	1,750	1,95,000	
48	1,95,000.00	15,000.00	1,625	1,80,000	27,750
49	1,80,000.00	15,000.00	1,500	1,65,000	
50	1,65,000.00	15,000.00	1,375	1,50,000	
51	1,50,000.00	15,000.00	1,250	1,35,000	
52	1,35,000.00	15,000.00	1,125	1,20,000	
53	1,20,000.00	15,000.00	1,000	1,05,000	
54	1,05,000.00	15,000.00	875	90,000	

Installment No	Opening Balance	Installment Amount	Interest	Closing Balance	Yearly Interest
55	90,000.00	15,000.00	750	75,000	
56	75,000.00	15,000.00	625	60,000	
57	60,000.00	15,000.00	500	45,000	
58	45,000.00	15,000.00	375	30,000	
59	30,000.00	15,000.00	250	15,000	
60	15,000.00	15,000.00	125	-	9,750

Debt Service Coverage Ratio

Particulars	Projected Year 1	Projected Year 2	Projected Year 3	Projected Year 4	Projected Year 5
Profit After tax	1,82,750	2,32,450	3,44,070	2,14,936	4,01,333
Depriciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Interest on term Loan	1,19,250	63,750	45,750	27,750	9,750
Total	4,02,000	3,96,200	4,89,820	3,42,686	5,11,083
Payment Obligation					
TL Installments	1,80,000	1,80,000	1,80,000	1,80,000	1,80,000
Interest	1,19,250	63,750	45,750	27,750	9,750
Total	2,99,250	2,43,750	2,25,750	2,07,750	1,89,750
DSCR	1.34	1.63	2.17	1.65	2.69
Avg DSCR	1.90				

Break Even Point

Particulars	Projected	Projected	Projected	Projected	Projected
	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	15,00,000	15,00,000	18,00,000	18,00,000	24,00,000
Variable Costs					
Raw Material Purchase Cost	8,00,000	8,00,000	10,00,000	10,00,000	12,00,000
Repairs and Maintaince Cost	10,000	11,000	12,100	13,310	14,641
Total	8,10,000	8,11,000	10,12,100	10,13,310	12,14,641
Contribution	6,90,000	6,89,000	7,87,900	7,86,690	11,85,359
Fixed Costs					
Salaries	2,40,000	2,40,000	2,40,000	2,88,000	4,32,000
Electricity Charges	48,000	52,800	58,080	63,888	70,277
Interest	1,19,250	63,750	45,750	27,750	9,750
Depriciation	1,00,000	1,00,000	1,00,000	1,00,000	1,00,000
Total	5,07,250	4,56,550	4,43,830	4,79,638	6,12,027
Break even Point	73.51%	66.26%	56.33%	60.97%	51.63%
Break even Sales	11,02,717	9,93,940	10,13,954	10,97,444	12,39,173
Margin of Safety Sales	3,97,283	5,06,060	7,86,046	7,02,556	11,60,827
Average BEP	61.74%				