**PROJECT REPORT – CMRY LOAN**

(For CMRY Loans Above Rs. 10.00 Lakhs)

1. **Details of the Promoter/Applicant**

Shri/Smt. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, aged \_\_\_ years and has studied \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, proposes to set up \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(*Name of the project*). The applicant has \_\_\_ years of experience in the field of \_\_\_\_\_\_\_\_\_\_\_ **OR** the applicant has worked in the line of \_\_\_\_\_\_\_\_\_\_\_\_\_\_ and the year wise work experience is as under:-

c.

d.

Having the requisite qualifications and experience the applicant intends to start his/her business of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

1. **Details of the Project** (*delete what is not applicable*)
2. Project Cost ( PC)

|  |  |  |
| --- | --- | --- |
| Sr.No. | Particulars | Amount in Rs. |
| 1 | Premises | xx |
| 2 | Machinery | xx |
| 3 | Furniture & Fixtures | xx |
| 4 | Electrification | xx |
| 5 | Other Fixed Assets | xx |
| 6 | Working capital | xx |
|  | Total | xxx |

*\*Amounts as per quotations to be provided.*

1. Means of Finance(MoF)

The proposed means of finance is as under:-

|  |  |  |
| --- | --- | --- |
| Sr.No. | Particulars | Amount in Rs. |
| 1 | Promoter’s Contribution  *( 5% of PC in case of Women, OBC, SC, ST, Disabled &*  *10% of PC in case of General[Men])* | XX |
| 2 | CMRY Loan  *( 95% of PC in case of Women, OBC, SC, ST, Disabled &*  *90% of PC in case of General[Men])* | XX |
|  | Total | xxx |

**\**PC and MoF must be equal.***

Sign:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. **Location of Unit** *(state whether owned or rented & amount of rent paid)*

The business shall be operated from my own premises located at \_\_\_\_\_\_\_\_\_\_\_\_ (I have enclosed house tax receipt of the same) OR shall be operated from a Leased/Rented premises located at \_\_\_\_\_\_\_\_\_\_\_, owned by Shri/Smt. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and I am paying rent of Rs. \_\_\_\_\_\_\_\_\_ p.m. (whose house tax receipt of rented/ owned premises and NOC as per EDC format are being enclosed).

1. **Business and Marketing Strategy**

I envisage target business from my customers, namely, \_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_. Since I shall be offering my services to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_/ selling the following products to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, I will be marketing the same through the following means:-

I intend to achieve sale/revenue of Rs.\_\_\_\_\_\_\_\_\_\_ in the first month and targeted first year sale/revenue would be Rs.\_\_\_\_\_ lakhs.

1. **Approvals obtained** *(mention all NOCs whichever applicable)*
2. NOC/Trade License from Panchayat/Municipality.
3. NOC from Health
4. NOC from Foods and Drugs Administration
5. **List of Machinery & Furniture as per Quotation**

The list of machinery and furniture is enclosed as Annexure – I.

1. **Projections**

In detailed sales projection and profitability estimates is enclosed as Annexure- II.

Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Annexure – I**

**List of Machinery and Furniture** *(as per quotation)*

|  |  |  |  |
| --- | --- | --- | --- |
| **SR. NO.** | **PARTICULARS** | **QUANTITY** | **AMOUNT** |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |
| 4 |  |  |  |
| 5 |  |  |  |
| 6 |  |  |  |
|  |  | **Total** |  |

*(You may add rows if required)*

Sign: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Annexure - II**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **(Rs. In Lakhs)** | | | | | | | |
|  |  | **A** | **B** | **C** | **D** | **E** | **F** |
| **Sr. No.** | **PARTICULARS** |  | **YEAR 1** | **YEAR 2** | **YEAR 3** | **YEAR 4** | **YEAR 5** |
|  | ---------------------- |  | ------------- | ------------- | ------------- | ------------- | ------------- |
|  | **\*\*\* SALES \*\*\*** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 1 | SALES INCOME | 10.00% |  |  |  |  |  |
| 2 | OTHER INCOME | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  | ----- | ----- | ----- | ----- | ----- |
| 3 | TOTAL INCOME (1+2) |  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |
|  | **\*\*\* EXPENSES \*\*\*** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| 4 | RAW MATERIAL | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5 | ELECTRICITY | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6 | SALARY & WAGES | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7 | RENT | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8 | INSURANCE | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9 | SELLING/DISTRIBUTION EXPENSES ***(if applicable)*** | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 10 | MISCELLANEOUS EXPENSES ***(specify)*** | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 11 | REPAIRS & MAINTENANCE ***(if applicable)*** | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |
| 12 | DEPRECIATION (WDV) | 10.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 13 | INTEREST ON CMRY TERM LOAN @ 8% p.a. |  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 14 | INTEREST ON BANK FINANCE ***(if availed)*** | 0.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  | ----- | ----- | ----- | ----- | ----- |
| 15 | TOTAL EXPENSES  ***(Sum of 4 to 14)*** |  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |
| 16 | PROFIT BEFORE TAX  (3 – 15) |  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 17 | TAX | 25.00% | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 18 | PROFIT AFTER TAX  (16 – 17) |  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|  |  |  |  |  |  |  |  |

Sign: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**Assumptions:** *(Please elaborate and explain how you arrived at figures in previous page in the following para’s)*

* **Sales income :**
* (B1) = Monthly Sales x 12 = Rs. In Lakhs
* (C1) = [ ( A1 x B1) + B1 ]
* (D1) = [ ( A1 x C1) + C1 ]
* (E1) = [ ( A1 x D1) + D1 ]
* (F1) = [ ( A1 x E1) + E1 ]
* Other Income includes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ ***(specify)***

**Expenses:**

* Raw Material:

(B4) = Monthly requirement x 12 **OR** canbe percentage (%) of sales B1.

* Electricity:

(B5) = Monthly requirement x 12

* Salary & Wages:

B(6) = Total monthly salaries and wages paid x 12

* Rent:

(B7) = Monthly rent x 12

* Insurance:

(B8) = Yearly premium

* Depreciation:

(B9) = Cost of Machinery x 10%

* Interest on CMRY Term Loan:

Calculate annual interest repayment of CMRY Term Loan in Rs.

* Interest on Bank Finance:

Calculate annual interest repayment of Bank Finance. ***(only if availed)***

* Tax:

(B17) = (B16) x 25%

NOTE:

* Fill expenses fields only if applicable.
* Change the expense fields depending on your business.
* Percentage (%) increase every year to be factored in the expenses.

Sign: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_