PROJECT AT GLANCE

NAME OF PROJECT	:	***Moblie Repairing Centre***
CONSTITUTION	:	Proprietorship Firm
NAME OF PROPRIETOR	:	Chetan Kumar
CATEGORY	:	OBC
MOBILE	:	9759255031
EMAIL ID	:	chapanpraprajapati294@gmail.com
LOCATION OF PROJECT	:	Sikarpur Bulandshahr 202395
TYPE OF PROJECT	:	Service Mobile Repair
EMPLOYMENT	:	2
TERM LOAN	:	2,18,750
WORKING CAPITAL LOAN	:	2,04,887

COST OF PROJECT

PARTICULARS	AMOUNT	MARGIN	FINANCE
		12.5%	
Machinery & Equipments	2,00,000	25,000	1,75,000
Furniture & Misc Assets	50,000	6,250	43,750
Other Assets	-	-	-
Working Capital Requirement	2,34,156	29,270	2,04,887
Total	**4,84,156**	**60,520**	**4,23,637**

MEANS OF FINANCE

PARTICULARS	AMOUNT
Capital/Internal Accruals	60,520
Term Loan	2,18,750
Working Capital Loan	2,04,887
Total	**4,84,156**

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CAPITAL SUBSIDY 10% OF COST 48,416 UNDER THE CM YUVA SCHEME

Moblie Repairing Centre

PROJECTED CASH FLOW STATEMENT

PARTICULARS	2025-26	2026-27	2027-28	2028-29	2029-30
SOURCES OF FUND					
Capital	60,520	-	-	-	-
Reserve & Surplus	2,98,180	3,61,682	4,28,631	4,99,318	5,74,020
Depriciation & Exp. W/off	35,000	30,000	25,725	22,069	18,941
Increase in Cash Credit	2,04,887	-	-	-	-
Increase In Term Loan (New)	2,18,750	-	-	-	-
Increase In Subsidy	48,416				
Increase in Creditors	8,400	1,155	1,250	1,351	1,459
TOTAL :	**8,74,152**	**3,92,837**	**4,55,605**	**5,22,737**	**5,94,420**
APPLICATION OF FUND					
Increase in Fixed Assets	2,50,000	-	-	-	-
Increase in Stock	16,800	2,310	2,499	2,701	2,917
Increase in Debtors	42,000	5,775	6,247	6,753	7,293
Repayment of Term Loan (New)	46,875	62,500	62,500	46,875	-
Increase in Subsidy (FD)	48,416	-	-	-	-
Drawings	2,08,726	2,53,178	3,00,042	3,49,522	4,01,814
TOTAL :	**6,12,817**	**3,23,763**	**3,71,288**	**4,05,851**	**4,12,025**
Opening Cash & Bank Balance	-	2,61,335	3,30,410	4,14,727	5,31,613
Add : Surplus	2,61,335	69,075	84,317	1,16,886	1,82,395
Closing Cash & Bank Balance	**2,61,335**	**3,30,410**	**4,14,727**	**5,31,613**	**7,14,008**

Moblie Repairing Centre

PROJECTED BALANCE SHEET

PARTICULARS	2025-26	2026-27	2027-28	2028-29	2029-30
SOURCES OF FUND					
Capital Account	-	1,49,974	2,58,478	3,87,067	5,36,863
Add: Addition	60,520	-	-	-	
Add : Net Profit	2,98,180	3,61,682	4,28,631	4,99,318	5,74,020
	3,58,700	5,11,656	6,87,109	8,86,385	11,10,883
Less : Drawings	2,08,726	2,53,178	3,00,042	3,49,522	4,01,814
	1,49,974	2,58,478	3,87,067	5,36,863	7,09,069
Capital Subsidy	48,416	48,416	48,416	48,416	48,416
Term Loan	1,71,875	1,09,375	46,875	-	-
Cash Credit	2,04,887	2,04,887	2,04,887	2,04,887	2,04,887
Sundry Creditors	8,400	9,555	10,805	12,155	13,614
TOTAL :	**5,83,551**	**6,30,710**	**6,98,049**	**8,02,320**	**9,75,985**
APPLICATION OF FUND					
Fixed Assets	2,50,000	2,50,000	2,50,000	2,50,000	2,50,000
Less : Depreciation	35,000	65,000	90,725	1,12,794	1,31,735
Net Fixed Assets	2,15,000	1,85,000	1,59,275	1,37,206	1,18,265
Current Assets					
Sundry Debtors	42,000	47,775	54,023	60,775	68,068
Stock in Hand	16,800	19,110	21,609	24,310	27,227
Cash and Bank	2,61,335	3,30,410	4,14,727	5,31,613	7,14,008
Subsidy (Fixed Deposit)	48,416	48,416	48,416	48,416	48,416
TOTAL :	**5,83,551**	**6,30,710**	**6,98,049**	**8,02,320**	**9,75,985**
	-	-	-	-	-

Current Ratio	**1.50**	**1.85**	**2.27**	**2.84**	**3.70**
TOL/TNW	**2.57**	**1.25**	**0.68**	**0.40**	**0.31**

Moblie Repairing Centre

PROJECTED PROFITABILITY STATEMENT

PARTICULARS	2025-26	2026-27	2027-28	2028-29	2029-30
A) SALES					
Gross Receipts/Sale	12,60,000	14,33,250	16,20,675	18,23,259	20,42,051
Total (A)	**12,60,000**	**14,33,250**	**16,20,675**	**18,23,259**	**20,42,051**
B) COST OF SALES/SERVICE					
Purchase /Consumables	5,04,000	5,73,300	6,48,270	7,29,304	8,16,820
Elecricity Expenses	38,400	42,240	46,464	51,110	56,221
Labour & Wages	3,00,000	3,30,000	3,63,000	3,99,300	4,39,230
Other Overheads	15,120	17,199	19,448	21,879	24,505
Cost of Sales/Service (B)	8,57,520	9,62,739	10,77,182	12,01,593	13,36,776
C) GROSS PROFIT (A-B)	4,02,480	4,70,511	5,43,493	6,21,666	7,05,274
D) Selling Expenses	25,200	28,665	32,414	36,465	40,841
E) Administrative Expenses	44,100	50,164	56,724	63,814	71,472
F) Depriciation	35,000	30,000	25,725	22,069	18,941
TOTAL (D+F)	**1,04,300**	**1,08,829**	**1,14,862**	**1,22,348**	**1,31,254**
G) NET PROFIT	**2,98,180**	**3,61,682**	**4,28,631**	**4,99,318**	**5,74,020**
Profit Ratio	**24%**	**25%**	**26%**	**27%**	**28%**

Moblie Repairing Centre

COMPUTATION OF GROSS RECEIPTS/SALE FROM SERVICE

NATURE OF SERVICE **Mobile Repair**

AVERAGE CUSTOMER PER DAY 35

No of Working Days	300				
Year	**2025-26**	**2026-27**	**2027-28**	**2028-29**	**2029-30**
Capacity Utilisation	60%	65%	70%	75%	80%
No of Customer Served per year	6300	6825	7350	7875	8400
Average Receipts per Customer	200	210	221	232	243
Computation of Gross Receipts	12,60,000	14,33,250	16,20,675	18,23,259	20,42,051

Moblie Repairing Centre

COMPUTATION OF WORKING CAPITAL REQUIREMENT

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
Value of Stock	5,04,000	5,73,300	6,48,270	7,29,304	8,16,820
Sundry Debtors	42,000	47,775	54,023	60,775	68,068
Total Assets	5,46,000	6,21,075	7,02,293	7,90,079	8,84,889
Less : Margin	29,270	32,818	36,680	40,881	45,449
Working Capital Requirement	**5,16,731**	**5,88,257**	**6,65,612**	**7,49,198**	**8,39,439**

Moblie Repairing Centre

COMPUTATION OF DEPRECIATION

Description	Equipments	Furniture	Furniture	TOTAL
Rate of Depreciation	**15.00%**	**10.00%**	**10.00%**	
Addition	2,00,000	50,000	-	2,50,000
Less : Depreication	30,000	5,000	-	35,000
WDV 2025-26	1,70,000	45,000	-	2,15,000
Less : Depreication	25,500	4,500	-	30,000
WDV 2026-27	1,44,500	40,500	-	1,85,000
Less : Depreication	21,675	4,050	-	25,725
WDV 2027-28	1,22,825	36,450	-	1,59,275
Less : Depreication	18,424	3,645	-	22,069
WDV 2028-29	1,04,401	32,805	-	1,37,206
Less : Depreication	15,660	3,281	-	18,941
WDV 2029-30	88,741	29,524	-	1,18,265
Less : Depreication	13,311	2,952	-	16,263
WDV 2030-31	75,430	26,572	-	1,02,002

Moblie Repairing Centre

REPAYMENT SCHEDULE OF TERM LOAN

TERM LOAN	2,18,750.00	
INTEREST	Nil	
TENURE	4	Years

Year	Amount	Interest Pmt	Principal Pmt	Balance Loan
2024-2025	2,18,750	-	-	2,18,750
2025-2026	2,18,750	-	46,875	1,71,875
2026-2027	1,71,875	-	62,500	1,09,375
2027-2028	1,09,375	-	62,500	46,875
2028-2029	46,875	-	46,875	-
			2,18,750	

Door to Door	48	Months
Moratorium	6	Months
Repayment	42	Months

Moblie Repairing Centre

CALCULATION OF D.S.C.R

PARTICULARS	2025-26	2026-27	2027-28	2028-29
CASH ACCRUALS	**3,33,180**	**3,91,682**	**4,54,356**	**5,21,387**
Interest on Term Loan	-	-	-	-
Total	**3,33,180**	**3,91,682**	**4,54,356**	**5,21,387**
REPAYMENT				
Instalment of Term Loan	46,875	62,500	62,500	46,875
Interest on Term Loan				
Total	**46,875**	**62,500**	**62,500**	**46,875**
DEBT SERVICE COVERAGE RATIO	**7.11**	**6.27**	**7.27**	**11.12**
AVERAGE D.S.C.R.			**7.77**	