

# PROJECT REPORT FOR LINER CNC MACHINE



**SUBMITTED TO**

**XXXXXXXXXXXXXXXXXXXXXXXXXXXX**

**PROMOTER:**

XXXXXXXXXXXXXXXXXXXXXXXXXXXX  
ADDRESS : XXXXXXXXXXXXXXXXXXXXXXX

**PREPARED BY:**

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Project For:  
Liner CNC Machine

## I. PROJECT AT A GLANCE

1. About the Promoter : xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
Address: xxxxxxxxxxxxxxxxxxxx
2. Project Cost : Rs. 69.00 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 49.93 Lakhs
  - B) Beneficiary contribution : Rs. 6.90 Lakhs
  - C) C.C. facility from Bank : Rs. 12.17 Lakhs
5. Rate of Interest : 9.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 1.04 Lakhs
7. Nature of Project : Liners for Machine
8. Employment Potential : 7 Nos
9. Nature of the Firm : Proprietary Firm
10. Average Debt Coverage ratios : **3.64**

<i>Projections for:</i> <b>Liner CNC Machine</b>
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### III. ECONOMICS OF THE PROJECT

#### A. TOTAL COST OF THE PROJECT

(Rs. Lacs)

S.No.	Particulars	Total	Spent	Bal. To be spent
A.	Fixed Cost			
1	Plant & Machinery V tech 175 MM BAND SAW Machine	49.91	-	49.91
2	Computer & Printer	1.07		1.07
2	Misc. Fixed Assets (Furniture & Electrical)	4.50	-	4.50
		55.48		55.48
B	Working Capital	13.52	-	13.52
	<b>TOTAL COST OF THE PROJECT</b>	<b>69.00</b>		<b>69.00</b>

#### MEANS OF FINANCE

a) Own Contribution ( 10%)	6.90
b) T L facility from Bank (90%)	49.93
c) CC facility from Bank (90%)	12.17
	<b>69.00</b>

Projections for:  
**Liner CNC Machine**

**B. PROFITABILITY STATEMENT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Income	67.60	74.36	81.80	89.98	98.97
2	Expenses	21.30	22.74	24.29	25.61	27.01
3	Int. on TL	4.16	3.38	2.53	1.60	0.59
4	Depreciation	8.59	7.19	6.05	5.10	4.32
5	Profit after int. & dep.	33.55	41.04	48.92	57.66	67.06
6	Income Tax	8.27	10.51	12.88	15.50	18.32
7	<b>Profit after Tax</b>	<b>25.29</b>	<b>30.53</b>	<b>36.05</b>	<b>42.16</b>	<b>48.74</b>
8	Add : Depreciation	8.59	7.19	6.05	5.10	4.32
9	Add : Interest on TL	4.16	3.38	2.53	1.60	0.59
10	Cash Accruals	38.03	41.11	44.63	48.87	53.64
11	Repayment of TL with Interest	12.44	12.44	12.44	12.44	12.44
12	DSCR	3.06	3.30	3.59	3.93	4.31
13	Average DSCR	3.64				
14	Net Profit to total receipts	37.41	41.06	44.07	46.86	49.25

<i>Projections for:</i> <b>Liner CNC Machine</b>
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**C. CASH FLOW STATEMENT**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
<b>A</b>	<b>Inflow :</b>					
1	Cash flow from Opration	38.03	41.11	44.63	48.87	53.64
2	T.L. from Bank	49.93				
3	CC from bank	12.17				
4	Own contribution	6.90				
5	Subsidy	0.00				
	<b>Total (A)</b>	<b>107.03</b>	<b>41.11</b>	<b>44.63</b>	<b>48.87</b>	<b>53.64</b>
<b>B</b>	<b>Outflow:</b>					
1	Fixed Assets	55.48	-	-	-	-
2	Repay of TL	12.44	12.44	12.44	12.44	12.44
3	Drawings	10.00	11.00	12.10	13.31	14.64
	<b>Total (B)</b>	<b>77.92</b>	<b>23.44</b>	<b>24.54</b>	<b>25.75</b>	<b>27.08</b>
	<b>Summery:</b>					
	Op. Cash & Bank Bal.	-	29.12	46.78	66.88	89.99
	Surplus / (Deficit)	29.12	17.67	20.09	23.12	26.56
	Cl. Cash & Bank Bal.	29.12	46.78	66.88	89.99	116.56

Projections for:  
**Liner CNC Machine**

**D. BALANCE SHEET**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
<b>A ASSETS :</b>						
1	Fixed Assets :	46.89	39.70	33.65	28.54	24.23
2	Investments	-	-	-	-	-
3	Current Assets	29.12	46.78	66.88	89.99	116.56
4	Loans & Advances	-	-	-	-	-
	Total (A)	<u>76.01</u>	<u>86.48</u>	<u>100.52</u>	<u>118.53</u>	<u>140.78</u>
<b>B LIABILITIES:</b>						
1	Capital	22.19	41.72	65.67	94.51	128.61
2	Secured loans	41.65	32.59	22.69	11.85	-
3	Current Liabilities Cash Credit	12.17	12.17	12.17	12.17	12.17
	Total (B)	<u>76.01</u>	<u>86.48</u>	<u>100.52</u>	<u>118.53</u>	<u>140.78</u>

Projections for:  
**Liner CNC Machine**

**E. CAPITAL ACCOUNT**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Op. Balance	-	22.19	41.72	65.67	94.51
2	Additions	6.90	-	-	-	-
3	Net Profit	25.29	30.53	36.05	42.16	48.74
	Sub Total	32.19	52.72	77.77	107.82	143.26
4	Drawings	10.00	11.00	12.10	13.31	14.64
5	Closing Balance	22.19	41.72	65.67	94.51	128.61



Projections for:  
**Liner CNC Machine**

**F. INCOME**

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Gross Receipts					
a	No. of Working Days per annum	260.00	260.00	260.00	260.00	260.00
b	Income per day Rs.	0.26	0.29	0.31	0.35	0.38
c	Total Receipts per annum	67.60	74.36	81.80	89.98	98.97
<b>Total</b>		<b>67.60</b>	<b>74.36</b>	<b>81.80</b>	<b>89.98</b>	<b>98.97</b>

Projections for:  
**Liner CNC Machine**

**G. EXPENSES**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Salary					
i.	Manager (1 no.* Rs. 25000 per month)	3.00	3.15	3.31	3.47	3.65
ii.	Skill Worker (2 no.* Rs. 20000 per month)	4.80	5.04	5.29	5.56	5.83
iii.	Unskill Worker (3 no.* Rs. 10000 per month)	3.60	3.78	3.97	4.17	4.38
iv.	Accountant (1 no.* Rs. 20000 per month)	2.40	2.52	2.65	2.78	2.92
2	Raw Material (@ 15000 per month)	1.80	1.98	2.18	2.40	2.64
3	Power & Fuel	2.00	2.20	2.42	2.54	2.67
4	Advertising/Marketing/Social Media (@ 5000 per month)	0.60	0.66	0.73	0.76	0.80
5	Telephone / Stationary /Postage	0.80	0.88	0.97	1.02	1.07
5	Repairs & Maintance	0.50	0.55	0.61	0.64	0.67
6	Miscellaneous Expenses (@ 15000 per month)	1.80	1.98	2.18	2.29	2.40
	<b>Total</b>	<b>21.30</b>	<b>22.74</b>	<b>24.29</b>	<b>25.61</b>	<b>27.01</b>

Projections for:  
**Liner CNC Machine**

**H. FIXED ASSETS AND DEPRECIATION**

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Plant & Machinery					
	Op. Balance		42.42	36.06	30.65	26.05
	Additions	49.91	-	-	-	-
	Sub Total	49.91	42.42	36.06	30.65	26.05
	Less : Depreciation	7.49	6.36	5.41	4.60	3.91
	Cl. WDV	42.42	36.06	30.65	26.05	22.15
2	Computer & Printer					
	Op. Balance		0.64	0.39	0.23	0.14
	Additions	1.07	-	-	-	-
	Sub Total	1.07	0.64	0.39	0.23	0.14
	Less : Depreciation	0.43	0.26	0.15	0.09	0.06
	Cl. WDV	0.64	0.39	0.23	0.14	0.08
3	Misc. Fixed Assets					
	Op. Balance		3.83	3.25	2.76	2.35
	Additions	4.50	-	-	-	-
	Sub Total	4.50	3.83	3.25	2.76	2.35
	Less : Depreciation	0.68	0.57	0.49	0.41	0.35
	Cl. WDV	3.83	3.25	2.76	2.35	2.00
	Total Depreciation	8.59	7.19	6.05	5.10	4.32
	Total WDV	46.89	39.70	33.65	28.54	24.23

Projections for:  
Liner CNC Machine

**I. TERM LOAN REPAYMENT AND INTEREST THEREON**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	TL / Op. Bal.	49.93	41.65	32.59	22.69	11.85
2	Repayment during the year	8.28	9.06	9.91	10.84	11.85
3	Cl. Balance	41.65	32.59	22.69	11.85	-
4	Interest at 9.00 per cent p.a.	4.16	3.38	2.53	1.60	0.59
5	Total repayment with Interest	12.44	12.44	12.44	12.44	12.44
6	Interest on CC ( at 12 per cent p.a.)	1.46	1.46	1.46	1.46	1.46
7	Total Interest	5.62	4.84	3.99	3.06	2.05

**Term Loan Repayment Schedule**

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				49.93
1	1.04	0.37	0.66	49.27
2	1.04	0.37	0.67	48.60
3	1.04	0.36	0.67	47.93
4	1.04	0.36	0.68	47.25
5	1.04	0.35	0.68	46.57
6	1.04	0.35	0.69	45.88
7	1.04	0.34	0.69	45.19
8	1.04	0.34	0.70	44.49
9	1.04	0.33	0.70	43.79
10	1.04	0.33	0.71	43.08
11	1.04	0.32	0.71	42.37
12	1.04	0.32	0.72	41.65
<b>First Year</b>	<b>12.44</b>	<b>4.16</b>	<b>8.28</b>	
13	1.04	0.31	0.72	40.93
14	1.04	0.31	0.73	40.20
15	1.04	0.30	0.74	39.46
16	1.04	0.30	0.74	38.72
17	1.04	0.29	0.75	37.98

18	1.04	0.28	0.75	37.22
19	1.04	0.28	0.76	36.47
20	1.04	0.27	0.76	35.70
21	1.04	0.27	0.77	34.94
22	1.04	0.26	0.77	34.16
23	1.04	0.26	0.78	33.38
24	1.04	0.25	0.79	32.59
<b>Second Year</b>	<b>12.44</b>	<b>3.38</b>	<b>9.06</b>	
25	1.04	0.24	0.79	31.80
26	1.04	0.24	0.80	31.00
27	1.04	0.23	0.80	30.20
28	1.04	0.23	0.81	29.39
29	1.04	0.22	0.82	28.57
30	1.04	0.21	0.82	27.75
31	1.04	0.21	0.83	26.92
32	1.04	0.20	0.83	26.09
33	1.04	0.20	0.84	25.25
34	1.04	0.19	0.85	24.40
35	1.04	0.18	0.85	23.55
36	1.04	0.18	0.86	22.69
<b>Third Year</b>	<b>12.44</b>	<b>2.53</b>	<b>9.91</b>	
37	1.04	0.17	0.87	21.82
38	1.04	0.16	0.87	20.95
39	1.04	0.16	0.88	20.07
40	1.04	0.15	0.89	19.18
41	1.04	0.14	0.89	18.29
42	1.04	0.14	0.90	17.39
43	1.04	0.13	0.91	16.49
44	1.04	0.12	0.91	15.57
45	1.04	0.12	0.92	14.65
46	1.04	0.11	0.93	13.73
47	1.04	0.10	0.93	12.79
48	1.04	0.10	0.94	11.85
<b>Fourth Year</b>	<b>12.44</b>	<b>1.60</b>	<b>10.84</b>	
49	1.04	0.09	0.95	10.90
50	1.04	0.08	0.95	9.95
51	1.04	0.07	0.96	8.99
52	1.04	0.07	0.97	8.02
53	1.04	0.06	0.98	7.04
54	1.04	0.05	0.98	6.06
55	1.04	0.05	0.99	5.07
56	1.04	0.04	1.00	4.07
57	1.04	0.03	1.01	3.06
58	1.04	0.02	1.01	2.05
59	1.04	0.02	1.02	1.03
60	1.04	0.01	1.03	(0.00)
<b>Fifth Year</b>	<b>12.44</b>	<b>0.59</b>	<b>11.85</b>	

*Projections for:*  
**Liner CNC Machine**

(Rs. Lacs)

**J. WORKING CAPITAL**

S.No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
1	Gross receipts	67.60	74.36	81.80	89.98	98.97
2	Working Capital ('@ 20%)	13.52	14.87	16.36	18.00	19.79
3	Bank CC ( 90%)	12.17	13.38	14.72	16.20	17.82
4	Own Contribution(10%)	0.68	0.68	0.68	0.68	0.68