

# PROJECT REPORT FOR PHOTOGRAPHY



## PROMOTER:

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

## PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

## PREPARED BY:

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Project For:  
**PHOTOGRAPHY**

## I. PROJECT AT A GLANCE

1. About the Promoter : xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
Project Location:xxxxxxxxxxxxxxxxxx
2. Project Cost : Rs. 3.23 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 3.07 Lakhs
  - B) Beneficiary contribution : Rs. 0.16 Lakhs
  - C) Subsidy under PMEGP Scheme : Rs. 1.13 Lakhs
5. Rate of Interest : 11.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 0.07 Lakhs
7. Nature of Project : Photography
8. Employment Potential : 1 Nos
9. Nature of the Firm : Proprietary Firm
10. Average Debt Coverage ratios : **1.87**

## II. ABOUT THE PROJECT

### **Project Description:**

Capturing moments to reminisce at leisure with nostalgia is what photography is all about. It has been a common trait with every individual to preserve old memories of interest or memorable events in photographs for keepsake. But the field of photography, though a creative art has been revolutionized in the recent past with the arrival of digital photography. It is has changed the concept of photography, greatly reducing the need for inventory with investments in equipment and logistics, taking over the finance aspect of the business.

### **The basics of Photography business:**

Photography is a broad term for capturing pictures through a camera. There are two aspects to it, while photography normally refers to still picture, video-graph, on the other hand, refers to motion pictures. Both have their place in the art of capturing pictures creatively. In the case of video, the growth and penetration of the internet and social media has opened up a host of opportunities with an explosion in demand for video. Commercial photography and video production are lucrative business models in the present era.

### **Requirements for Photograph and Video studio in India:**

Both forms have enough space to launch a business dealing in it. While professional photography is much in demand in various fields both at the individual and commercial levels, the video has received greater reach due to the upload facilities of high-quality videos to clients across the world as a vital tool for brands and corporate, besides individuals.

Projections for:  
Photography

#### IV. ECONOMICS OF THE PROJECT

##### A. TOTAL COST OF THE PROJECT

(Rs. Lacs)

S.No.	Particulars	Total	Spent	Bal. To be spent
A.	Fixed Cost			
	Equipments (Canon EOS R5)	3.07	-	3.07
B	Working Capital	0.16	-	0.16
	<b>TOTAL COST OF THE PROJECT</b>	<b>3.23</b>		<b>3.23</b>

##### MEANS OF FINANCE

a) Own Contribution ( 5%)	0.16
b) T L facility from Bank (95%)	3.07
	<b>3.23</b>
C) Subsidy Entitlement Under PMEGP scheme @ 35% Category- NT-B	1.13

Projections for:  
**Photography**

**B. PROFITABILITY STATEMENT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Income	2.70	2.97	3.27	3.59	3.95	4.35
2	Expenses	1.55	1.68	1.81	1.92	2.03	2.15
3	Int. on TL	0.31	0.26	0.19	0.12	0.05	-
4	Depreciation	0.31	0.28	0.25	0.22	0.20	0.18
5	Profit after int. & dep.	0.53	0.76	1.01	1.33	1.68	2.02
6	Income Tax	-	-	-	-	-	-
7	<b>Profit after Tax</b>	<b>0.53</b>	<b>0.76</b>	<b>1.01</b>	<b>1.33</b>	<b>1.68</b>	<b>2.02</b>
8	Add : Depreciation	0.31	0.28	0.25	0.22	0.20	0.18
9	Add : Interest on TL	0.31	0.26	0.19	0.12	0.05	-
10	Cash Accruals	1.15	1.30	1.46	1.68	1.93	2.20
11	Repayment of TL with Interest	0.80	0.80	0.80	0.80	0.80	-
12	DSCR	1.44	1.62	1.82	2.10	2.40	-
13	Average DSCR	1.87					
14	Net Profit to total receipts	19.61	25.64	31.01	37.00	42.45	46.46

Projections for:  
**Photography**

**C. CASH FLOW STATEMENT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
<b>A</b>	<b>Inflow :</b>						
1	Cash flow from Opration	1.15	1.30	1.46	1.68	1.93	2.20
2	T.L. from Bank	3.07					
3	CC from bank	-					
4	Own contribution	0.16					
5	Subsidy	1.13					
	<b>Total (A)</b>	<b>5.51</b>	<b>1.30</b>	<b>1.46</b>	<b>1.68</b>	<b>1.93</b>	<b>2.20</b>
<b>B</b>	<b>Outflow:</b>						
1	Fixed Assets	3.07	-	-	-	-	-
2	Repay of TL	0.80	0.80	0.80	0.80	0.80	-
3	Drawings	0.25	0.28	0.30	0.33	0.37	0.40
	<b>Total (B)</b>	<b>4.12</b>	<b>1.08</b>	<b>1.10</b>	<b>1.13</b>	<b>1.17</b>	<b>0.40</b>
	<b>Summery:</b>						
	Op. Cash & Bank Bal.	-	1.39	1.61	1.96	2.51	3.27
	Surplus / (Deficit)	1.39	0.22	0.35	0.54	0.76	1.80
	Cl. Cash & Bank Bal.	1.39	1.61	1.96	2.51	3.27	5.06

Projections for:  
**Photography**

**D. BALANCE SHEET**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
<b>A ASSETS :</b>							
1	Fixed Assets :	2.76	2.49	2.24	2.01	1.81	1.63
2	Investments	-	-	-	-	-	-
3	Current Assets	1.39	1.61	1.96	2.51	3.27	5.06
4	Loans & Advances	-	-	-	-	-	-
	Total (A)	4.15	4.10	4.20	4.52	5.08	6.70
<b>B LIABILITIES:</b>							
1	Capital	1.57	2.06	2.77	3.77	5.08	6.70
2	Secured loans	2.58	2.04	1.43	0.75	-	-
3	Current Liabilities						
	Cash Credit	-	-	-	-	-	-
	Total (B)	4.15	4.10	4.20	4.52	5.08	6.70



Projections for:  
**Photography**

**E. CAPITAL ACCOUNT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Op. Balance	-	1.57	2.06	2.77	3.77	5.08
2	Additions	1.29	-	-	-	-	-
3	Net Profit	0.53	0.76	1.01	1.33	1.68	2.02
	Sub Total	1.82	2.33	3.07	4.10	5.44	7.10
4	Drawings	0.25	0.28	0.30	0.33	0.37	0.40
5	Closing Balance	1.57	2.06	2.77	3.77	5.08	6.70

Projections for:  
**Photography**

**F. INCOME**

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Gross Receipts						
a.	No. of Working Days per annum	180	180	180	180	180	180
b.	Income per day	0.015	0.017	0.018	0.020	0.022	0.024
c.	Total Receipts per annum	2.7	3.0	3.3	3.6	4.0	4.3
	<b>Total</b>	<b>2.70</b>	<b>2.97</b>	<b>3.27</b>	<b>3.59</b>	<b>3.95</b>	<b>4.35</b>

Projections for:  
**Photography**

**G. EXPENSES**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Salary						
i.	Photographer (self)	-	-	-	-	-	-
iii	Administrative staff (1 no.* Rs. 5000 per month)	0.60	0.63	0.66	0.69	0.73	0.77
2	Miscellaneous Expenses (@ 2000 per month)	0.24	0.26	0.29	0.32	0.35	0.39
3	Telephone & Electricity Expenses	0.15	0.17	0.18	0.19	0.20	0.21
4	Advertising/Marketing/Social Media (@ 2000 per month)	0.24	0.26	0.29	0.30	0.32	0.34
5	Internet Connection Charges (@ 1000 per month)	0.12	0.13	0.15	0.15	0.16	0.17
6	Other Overheads	0.20	0.22	0.24	0.25	0.27	0.28
<b>Total</b>		<b>1.55</b>	<b>1.68</b>	<b>1.81</b>	<b>1.92</b>	<b>2.03</b>	<b>2.15</b>

Projections for:  
**Photography**

**H. FIXED ASSETS AND DEPRECIATION**

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Equipments						
	Op. Balance		2.76	2.49	2.24	2.01	1.81
	Additions	3.07	-	-	-	-	-
	Sub Total	3.07	2.76	2.49	2.24	2.01	1.81
	Less : Depreciation	0.31	0.28	0.25	0.22	0.20	0.18
	Cl. WDV	2.76	2.49	2.24	2.01	1.81	1.63
	Total Depreciation	0.31	0.28	0.25	0.22	0.20	0.18
	Total WDV	2.76	2.49	2.24	2.01	1.81	1.63

Projections for:  
Photography

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

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	TL / Op. Bal.	3.07	2.58	2.04	1.43	0.75	-
2	Repayment during the year	0.49	0.54	0.61	0.68	0.75	-
3	Cl. Balance	2.58	2.04	1.43	0.75	-	-
4	Interest at 11.00 per cent p.a.	0.31	0.26	0.19	0.12	0.05	-
5	Total repayment with Interest	0.80	0.80	0.80	0.80	0.80	-
6	Total Interest	0.31	0.26	0.19	0.12	0.05	-

**Term Loan Repayment Schedule**

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				3.07
1	0.07	0.03	0.04	3.03
2	0.07	0.03	0.04	2.99
3	0.07	0.03	0.04	2.95
4	0.07	0.03	0.04	2.91
5	0.07	0.03	0.04	2.87
6	0.07	0.03	0.04	2.83
7	0.07	0.03	0.04	2.79
8	0.07	0.03	0.04	2.75
9	0.07	0.03	0.04	2.71
10	0.07	0.02	0.04	2.67
11	0.07	0.02	0.04	2.62
12	0.07	0.02	0.04	2.58
<b>First Year</b>	<b>0.80</b>	<b>0.31</b>	<b>0.49</b>	
13	0.07	0.02	0.04	2.54
14	0.07	0.02	0.04	2.49
15	0.07	0.02	0.04	2.45
16	0.07	0.02	0.04	2.41
17	0.07	0.02	0.04	2.36
18	0.07	0.02	0.05	2.32
19	0.07	0.02	0.05	2.27

20	0.07	0.02	0.05	2.23
21	0.07	0.02	0.05	2.18
22	0.07	0.02	0.05	2.13
23	0.07	0.02	0.05	2.09
24	0.07	0.02	0.05	2.04
<b>Second Year</b>	<b>0.80</b>	<b>0.26</b>	<b>0.54</b>	
25	0.07	0.02	0.05	1.99
26	0.07	0.02	0.05	1.94
27	0.07	0.02	0.05	1.89
28	0.07	0.02	0.05	1.84
29	0.07	0.02	0.05	1.79
30	0.07	0.02	0.05	1.74
31	0.07	0.02	0.05	1.69
32	0.07	0.02	0.05	1.64
33	0.07	0.02	0.05	1.59
34	0.07	0.01	0.05	1.54
35	0.07	0.01	0.05	1.48
36	0.07	0.01	0.05	1.43
<b>Third Year</b>	<b>0.80</b>	<b>0.19</b>	<b>0.61</b>	
37	0.07	0.01	0.05	1.38
38	0.07	0.01	0.05	1.32
39	0.07	0.01	0.05	1.27
40	0.07	0.01	0.06	1.21
41	0.07	0.01	0.06	1.16
42	0.07	0.01	0.06	1.10
43	0.07	0.01	0.06	1.05
44	0.07	0.01	0.06	0.99
45	0.07	0.01	0.06	0.93
46	0.07	0.01	0.06	0.87
47	0.07	0.01	0.06	0.81
48	0.07	0.01	0.06	0.75
<b>Fourth Year</b>	<b>0.80</b>	<b>0.12</b>	<b>0.68</b>	
49	0.07	0.01	0.06	0.70
50	0.07	0.01	0.06	0.63
51	0.07	0.01	0.06	0.57
52	0.07	0.01	0.06	0.51
53	0.07	0.00	0.06	0.45
54	0.07	0.00	0.06	0.39
55	0.07	0.00	0.06	0.32
56	0.07	0.00	0.06	0.26
57	0.07	0.00	0.06	0.20
58	0.07	0.00	0.06	0.13
59	0.07	0.00	0.07	0.07
60	0.07	0.00	0.07	0.00
<b>Fifth Year</b>	<b>0.80</b>	<b>0.05</b>	<b>0.75</b>	