

PROJECT REPORT FOR
PRINTING & STATIONARY SHOP



PROMOTER:

XXXXXXXXXXXXXXXXXXXXXXXXXX

PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXXXXXXXX

PREPARED BY:

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C O N T E N T

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I. PROJECT AT A GLANCE

1. About the Promoter : xxxxxxxxxxxxxxxxxxxxxxxxxxxx
Project Location: xxxxxxxxxxxxxxxxxxxxxx
2. Project Cost : Rs. 1.60 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 1.08 Lakhs
 - B) Beneficiary contribution : Rs. 0.08 Lakhs
 - C) C.C. facility from Bank : Rs. 0.43 Lakhs
 - D) Subsidy under PMEGP Scheme : Rs. 0.56 Lakhs
5. Rate of Interest : 11.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 0.02 Lakhs
7. Nature of Project : Printing & Stationary
8. Employment Potential : 1 Nos
9. Nature of the Firm : Proprietary Firm
10. Average Debt Coverage ratios : **2.15**

II. ABOUT THE PROJECT

Introduction

Xerox or photocopying with allied services like lamination and bookbinding is a very lucrative business in India. Here in this article, we intend to explore how to start a low-cost xerox shop business with lamination and bookbinding business. Any individual can start this business with a small startup capital investment. This business is considered as one of the best low-cost self-employment opportunity for youths.

Compared to other retail businesses, xerox shop demands very small space to operate. Even you can start with a 6' X 6' space. This most lucrative part is this business doesn't demand any high amount of working capital cost. With a small xerox shop and lamination center, you can also sell school or office stationaries items. It will definitely increase the profit margin of your store.

<i>Projections for:</i> Printing & Stationary Shop
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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	Equipments Digital Multifunction Printer, Cutting Machine, Standard Accessories & Lamination Machine	1.04	-	1.04
2	Misc. Fixed Assets (Furniture & Electrical)	0.10	-	0.10
		1.14		1.14
B	Working Capital	0.46	-	0.46
	TOTAL COST OF THE PROJECT	1.60		1.60

MEANS OF FINANCE

a) Own Contribution (5%)	0.08
b) T L facility from Bank (95%)	1.08
c) CC facility from Bank (95%)	0.43
	1.60
C) Subsidy Entitlement Under PMEGP scheme @ 35%	0.56

Projections for:
Printing & Stationary Shop

B. PROFITABILITY STATEMENT

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Income	2.28	2.51	2.76	3.03	3.34
2	Expenses	1.84	2.00	2.17	2.34	2.52
3	Int. on TL	0.11	0.09	0.07	0.04	0.02
4	Depreciation	0.12	0.11	0.10	0.09	0.08
5	Profit after int. & dep.	0.21	0.31	0.42	0.56	0.72
6	Income Tax	-	-	-	-	-
7	Profit after Tax	0.21	0.31	0.42	0.56	0.72
8	Add : Depreciation	0.12	0.11	0.10	0.09	0.08
9	Add : Interest on TL	0.11	0.09	0.07	0.04	0.02
10	Cash Accruals	0.44	0.51	0.58	0.69	0.82
11	Repayment of TL with Interest	0.28	0.28	0.28	0.28	0.28
12	DSCR	1.56	1.80	2.07	2.45	2.89
13	Average DSCR	2.15				
14	Net Profit to total receipts	9.23	12.40	15.24	18.59	21.67

<i>Projections for:</i> Printing & Stationary Shop
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C. CASH FLOW STATEMENT

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
A	Inflow :					
1	Cash flow from Opration	0.44	0.51	0.58	0.69	0.82
2	T.L. from Bank	1.08				
3	CC from bank	0.43				
4	Own contribution	0.08				
5	Subsidy	0.56				
	Total (A)	2.59	0.51	0.58	0.69	0.82
B	Outflow:					
1	Fixed Assets	1.14	-	-	-	-
2	Repay of TL	0.28	0.28	0.28	0.28	0.28
3	Drawings	0.10	0.11	0.12	0.13	0.15
	Total (B)	1.52	0.39	0.40	0.42	0.43
	Summery:					
	Op. Cash & Bank Bal.	-	1.07	1.19	1.37	1.65
	Surplus / (Deficit)	1.07	0.12	0.18	0.28	0.39
	Cl. Cash & Bank Bal.	1.07	1.19	1.37	1.65	2.03

Projections for:
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D. BALANCE SHEET

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
A ASSETS :						
1	Fixed Assets :	1.02	0.91	0.82	0.73	0.66
2	Investments	-	-	-	-	-
3	Current Assets	1.07	1.19	1.37	1.65	2.03
4	Loans & Advances	-	-	-	-	-
	Total (A)	<u>2.09</u>	<u>2.10</u>	<u>2.19</u>	<u>2.38</u>	<u>2.69</u>
B LIABILITIES:						
1	Capital	0.75	0.95	1.25	1.68	2.26
2	Secured loans	0.91	0.72	0.51	0.27	-
3	Current Liabilities					
	Cash Credit	0.43	0.43	0.43	0.43	0.43
	Total (B)	<u>2.09</u>	<u>2.10</u>	<u>2.19</u>	<u>2.38</u>	<u>2.69</u>

Projections for:
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E. CAPITAL ACCOUNT

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Op. Balance	-	0.75	0.95	1.25	1.68
2	Additions	0.64	-	-	-	-
3	Net Profit	0.21	0.31	0.42	0.56	0.72
	Sub Total	0.85	1.06	1.37	1.81	2.40
4	Drawings	0.10	0.11	0.12	0.13	0.15
5	Closing Balance	0.75	0.95	1.25	1.68	2.26

Projections for:
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F. INCOME

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Gross Receipts					
a	Income from Printing & Lamination services per month	0.19	0.21	0.23	0.25	0.28
b	Total Receipts per annum	2.28	2.51	2.76	3.03	3.34
Total		2.28	2.51	2.76	3.03	3.34

Projections for:
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G. EXPENSES

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Salary					
i.	Manager (Self)	-	-	-	-	-
ii.	Assistant (1 no.* Rs. 4000 per month)	0.48	0.50	0.53	0.56	0.58
2	Raw Material (@ 8000 per month)	0.96	1.06	1.16	1.28	1.41
3	Telephone & Electricity Expenses	0.12	0.13	0.15	0.15	0.16
4	Advertising/Marketing/Social Media (@ 500 per month)	0.06	0.07	0.07	0.08	0.08
5	Repairs & Maintance	0.10	0.11	0.12	0.13	0.13
6	Miscellaneous Expenses (@ 1000 per month)	0.12	0.13	0.15	0.15	0.16
	Total	1.84	2.00	2.17	2.34	2.52

Projections for:
Printing & Stationary Shop

H. FIXED ASSETS AND DEPRECIATION

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Equipments					
	Op. Balance		0.94	0.84	0.76	0.68
	Additions	1.04	-	-	-	-
	Sub Total	1.04	0.94	0.84	0.76	0.68
	Less : Depreciation	0.10	0.09	0.08	0.08	0.07
	Cl. WDV	0.94	0.84	0.76	0.68	0.61
2	Misc. Fixed Assets					
	Op. Balance		0.09	0.07	0.06	0.05
	Additions	0.10	-	-	-	-
	Sub Total	0.10	0.09	0.07	0.06	0.05
	Less : Depreciation	0.02	0.01	0.01	0.01	0.01
	Cl. WDV	0.09	0.07	0.06	0.05	0.04
	Total Depreciation	0.12	0.11	0.10	0.09	0.08
	Total WDV	1.02	0.91	0.82	0.73	0.66

Projections for:
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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.	1.08	0.91	0.72	0.51	0.27
2	Repayment during the year	0.17	0.19	0.21	0.24	0.27
3	Cl. Balance	0.91	0.72	0.51	0.27	-
4	Interest at 11.00 per cent p.a.	0.11	0.09	0.07	0.04	0.02
5	Total repayment with Interest	0.28	0.28	0.28	0.28	0.28
6	Interest on CC (at 12 per cent p.a.)	0.05	0.05	0.05	0.05	0.05
7	Total Interest	0.16	0.14	0.12	0.10	0.07

Term Loan Repayment Schedule

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				1.08
1	0.02	0.01	0.01	1.07
2	0.02	0.01	0.01	1.06
3	0.02	0.01	0.01	1.04
4	0.02	0.01	0.01	1.03
5	0.02	0.01	0.01	1.01
6	0.02	0.01	0.01	1.00
7	0.02	0.01	0.01	0.99
8	0.02	0.01	0.01	0.97
9	0.02	0.01	0.01	0.96
10	0.02	0.01	0.01	0.94
11	0.02	0.01	0.01	0.93
12	0.02	0.01	0.02	0.91
First Year	0.28	0.11	0.17	
13	0.02	0.01	0.02	0.90
14	0.02	0.01	0.02	0.88
15	0.02	0.01	0.02	0.87
16	0.02	0.01	0.02	0.85
17	0.02	0.01	0.02	0.83

18	0.02	0.01	0.02	0.82
19	0.02	0.01	0.02	0.80
20	0.02	0.01	0.02	0.79
21	0.02	0.01	0.02	0.77
22	0.02	0.01	0.02	0.75
23	0.02	0.01	0.02	0.74
24	0.02	0.01	0.02	0.72
Second Year	0.28	0.09	0.19	
25	0.02	0.01	0.02	0.70
26	0.02	0.01	0.02	0.69
27	0.02	0.01	0.02	0.67
28	0.02	0.01	0.02	0.65
29	0.02	0.01	0.02	0.63
30	0.02	0.01	0.02	0.62
31	0.02	0.01	0.02	0.60
32	0.02	0.01	0.02	0.58
33	0.02	0.01	0.02	0.56
34	0.02	0.01	0.02	0.54
35	0.02	0.00	0.02	0.52
36	0.02	0.00	0.02	0.51
Third Year	0.28	0.07	0.21	
37	0.02	0.00	0.02	0.49
38	0.02	0.00	0.02	0.47
39	0.02	0.00	0.02	0.45
40	0.02	0.00	0.02	0.43
41	0.02	0.00	0.02	0.41
42	0.02	0.00	0.02	0.39
43	0.02	0.00	0.02	0.37
44	0.02	0.00	0.02	0.35
45	0.02	0.00	0.02	0.33
46	0.02	0.00	0.02	0.31
47	0.02	0.00	0.02	0.29
48	0.02	0.00	0.02	0.27
Fourth Year	0.28	0.04	0.24	
49	0.02	0.00	0.02	0.25
50	0.02	0.00	0.02	0.22
51	0.02	0.00	0.02	0.20
52	0.02	0.00	0.02	0.18
53	0.02	0.00	0.02	0.16
54	0.02	0.00	0.02	0.14
55	0.02	0.00	0.02	0.11
56	0.02	0.00	0.02	0.09
57	0.02	0.00	0.02	0.07
58	0.02	0.00	0.02	0.05
59	0.02	0.00	0.02	0.02
60	0.02	0.00	0.02	0.00
Fifth Year	0.28	0.02	0.27	

Projections for:
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(Rs. Lacs)

J. WORKING CAPITAL

S.No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
1	Gross receipts	2.28	2.51	2.76	3.03	3.34
2	Working Capital ('@ 20%)	0.46	0.50	0.55	0.61	0.67
3	Bank CC (95%)	0.43	0.48	0.52	0.58	0.63
4	Own Contribution(5%)	0.02	0.02	0.02	0.02	0.02