

PROJECT REPORT FOR  
**AYURVEDIK RESORT & ORGANIC FARMING**



PREPARED FOR

PRAMOTER NAME:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

PREPARED BY:

DOWNLOAD PROJECT REPORT.COM  
1 187/67, GROUND FLOOR, GRUHALAXMI,  
J.M. ROAD, NEAR BALGANDHARVA CHOWK,  
PUNE, MAHARASHTRA 41 1005.

## **C O N T E N T S**

---

<b>CHAPTER NOS.</b>	<b>PARTICULARS</b>
-------------------------	--------------------

---

- |      |  |
|------|--|
| I.   | PROJECT AT A GLANCE                          |
| II.  | ABOUT THE PROJECT                            |
| III. | ECONOMICS OF THE PROJECT                     |
| A.   | TOTAL COST OF THE PROJECT & MEANS OF FINANCE |
| B.   | PROFITABILITY STATEMENT                      |
| C.   | CASH FLOW STATEMENT                          |
| D.   | BALANCE SHEET                                |
| E.   | CAPITAL ACCOUNT                              |
| F.   | INCOME                                       |
| G.   | EXPENSES                                     |
| H.   | FIXED ASSETS AND DEPRECIATION                |
| I.   | TERM LOAN REPAYMENT AND INTEREST THEREON     |
| J.   | WORKING CAPITAL                              |
-

## I. PROJECT AT A GLANCE

1. About the Promoter : xx  
Address: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
2. Project Cost : Rs. 776.20 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 194.05 Lakhs
  - B) Beneficiary contribution : Rs. 486.38 Lakhs
  - C) C.C. facility from Bank : Rs. 95.78 Lakhs
5. Rate of Interest : 11.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 10.57 Lakhs
7. Nature of Project : Ayurvedik Resort & Organic Farming
8. Employment Potential : 26 Nos
9. Nature of the Firm : Private Limited Company
10. Average Debt Coverage ratios : **1.93**

## **II. PROJECT DESCRIPTION**

### **Ayurvedik Resort :**

#### **Introduction:**

An Ayurvedic Resort is a type of resort, where tourists come to relax, refresh and rejuvenate their body, mind and soul, where their period of stay can vary from a minimum of 7 days to maximum 45 days, according to the type of treatments or therapies prescribed. The project combines the strength of Ayurveda with tourism. This thesis project aims to deal with the complete and comprehensive methodology of dealing with the design project. The project had gone through various stages of logical and comprehensive analysis, right from literature study, case studies, site analysis, concept development, design evolution and design finalization.

Ayurveda, the traditional Indian medicinal system remains the most ancient yet living traditions with sound philosophical and experimental basis. It is a science of life with a holistic approach to health and personalized medicine. It is known to be a complete medical system that comprised physical, psychological, philosophical, ethical, and spiritual health. In Ayurveda, each cell is considered to be inherently an essential expression of pure intelligence hence called self-healing science. In addition, to the self-healing concept, the use of herbal treatment is equally important in this Indian traditional system of medicine.

According to the World Health Organization, about 70–80% of the world populations rely on nonconventional medicines mainly of herbal sources in their healthcare. Public interest for the

treatment with complementary and alternative medicine is mainly due to increased side effects in synthetic drugs, lack of curative treatment for several chronic diseases, high cost of new drugs, microbial resistance, and emerging diseases, etc.

Ayurvedic treatment is although highly effective; proper mode of action, pharmacology, pharmacokinetics, and pharmacovigilance of many important Ayurvedic drugs are still not fully explored. Moreover, the comprehensive knowledge of the basic ideologies of Ayurveda is poorly acceptable scientifically due to lack of evidence. In the modern time, when the Western medicinal system is reached almost at the top because of validated research and advanced techniques, there is an urgent need to validate basic principles as well as drugs used in the ayurvedic system of medicine with the help of advanced research methodology. Therefore, advancements in the ongoing research methodology are highly required for the promotion of Ayurveda.

## **Organic farming**

### **Introduction**

Organic farming is a production system which avoids or largely excludes the use of synthetically compounded fertilizers, pesticides, growth regulators, genetically modified organisms and livestock food additives. To the maximum extent possible organic farming system rely upon crop rotations, use of crop residues, animal manures, legumes, green manures, off farm organic wastes, biofertilizers, mechanical cultivation, mineral bearing rocks and aspects of biological control to maintain soil productivity and tilth to supply plant nutrients and to control insect, weeds and other pests.

Organic methods can increase farm productivity, repair decades of environmental damage and knit small farm families into more sustainable distribution networks leading to improved food security if they organize themselves in production, certification and marketing. During last few years an increasing number of farmers have shown lack of interest in farming and the people who used to cultivate are migrating to other areas. Organic farming is one way to promote either self-sufficiency or food security. Use of massive inputs of chemical fertilizers and toxic pesticides poisons the land and water heavily. The after-effects of this are severe environmental consequences, including loss of topsoil, decrease in soil fertility, surface and ground water contamination and loss of genetic diversity.

Organic farming which is a holistic production management system that promotes and enhances agro-ecosystem health, including biodiversity, biological cycles, and soil biological activity is hence important. Many studies have shown that organic farming methods can produce even higher yields than conventional methods. Significant difference in soil health indicators such as nitrogen mineralization potential and microbial abundance and diversity, which were higher in the organic farms can also be seen. The increased soil health in organic

farms also resulted in considerably lower insect and disease incidence. The emphasis on small-scale integrated farming systems has the potential to revitalize rural areas and their economies.

### **Advantages of organic farming**

---

1. It helps to maintain environment health by reducing the level of pollution.

2. It reduces human and animal health hazards by reducing the level of residues in the product.
3. It helps in keeping agricultural production at a sustainable level.
4. It reduces the cost of agricultural production and also improves the soil health.
5. It ensures optimum utilization of natural resources for short-term benefit and helps in conserving them for future generation.
6. It not only saves energy for both animal and machine, but also reduces risk of crop failure.
7. It improves the soil physical properties such as granulation, good tilth, good aeration, easy root penetration and improves water-holding capacity and reduces erosion.
8. It improves the soil's chemical properties such as supply and retention of soil nutrients, reduces nutrient loss into water bodies and environment and promotes favourable chemical reactions.

### **Future prospects**

The movement started with developed world is gradually picking up in developing countries. But demand is still concentrated in developed and most affluent countries. Local demand for organic food is growing. India is poised for faster growth with growing domestic market. Success of organic movement in India depends upon the growth of its own domestic markets. India has traditionally been a country of organic agriculture, but the growth of modern scientific, input-intensive agriculture has pushed it to wall. But with the increasing awareness about the safety and quality of foods, long term sustainability of the system and accumulating evidences of being equally productive, the organic farming has emerged as an alternative system of farming which not only address the quality and sustainability concerns, but also ensures a debt free, profitable livelihood option.

Projections for:  
Ayurvedik Resort & Organic Farming

### III. ECONOMICS OF THE PROJECT

#### A. TOTAL COST OF THE PROJECT

(Rs. Lacs)

S.No.	Particulars	Total	Spent	Bal. To be spent
<b>A.</b>	<b>Fixed Cost</b>			
1	Land & Site Development	21.00	-	21.00
2	Buildings	613.50	-	613.50
3	Machinery & Equipments	9.00	-	9.00
4	Misc. Fixed Assets	5.00	-	5.00
		<u>648.50</u>		<u>648.50</u>
<b>B</b>	<b>Working Capital</b>	127.70	-	127.70
	<b>TOTAL COST OF THE PROJECT</b>	<u><b>776.20</b></u>		<u><b>776.20</b></u>

#### MEANS OF FINANCE

a) Own Contribution ( 25%)	194.05
b) T L facility from Bank (75%)	486.38
c) CC facility from Bank (75%)	95.78
	<u><b>776.20</b></u>

Projections for:

Ayurvedik Resort & Organic Farming

**A. TOTAL COST OF THE PROJECT ( Contd..)**

(Rs. Lacs)

Sr. No.	Particular	Unit	Unit rate in Rs.	Quantity	Amount in Rs.
<b>1 Land &amp; Site Development</b>					
a	Land ( Free Hold)				-
b	Site development				
i)	Ayurvedik Resort (10 acer )	Ls			10.00
ii)	Oraganic Farming (8 acer )	Ls			8.00
c	Fencing & gate	Ls			3.00
					<u>21.00</u>
<b>2 Buildings</b>					
a	Delux Rooms (20 Rooms ) (Room Size- 300sq.ft.)	Sq.ft.	2000	6000	120.00
b	Superior Room (20 Rooms) (Room Size- 350sq.ft.)	Sq.ft.	2500	7000	175.00
c	Aurvedic Treatement Hall (Hall Size- 850sq.ft.)	Sq.ft.	3500	500	17.50
d	Luxery Hunts (with Jacuzzi -20 Rooms) (Room Size- 300sq.ft.)	Sq.ft.	2500	6000	150.00
e	Meditation Hall (for 200 Person) (Hall Size- 1200sq.ft.)	Sq.ft.	4000	1200	48.00
f	Steam Room & Other Therapy (Room Size- 450sq.ft.)	Sq.ft.	2000	2250	45.00
g	Swimming Pool (Pool Size- 800sq.ft.)	Sq.ft.	5000	800	40.00
h	Parking Aera 1/2 Acer	Sq.ft.	1500	1200	18.00
					<u>613.50</u>
<b>3 Machinery &amp; Equipments</b>					
a	Sport equipments ( sports like Cricket, Football, Volleyball, Chess, Badminton, tennis etc.)	Ls.			1.00
b	Electric motor & Electrification	Ls.			5.00
c	Generated Set	Nos	150000	2	3.00
					<u>9.00</u>
<b>4 Misc. Fixed Assets</b>					
a	Open/ Tube Well	Ls.			1.50
b	Initial Cultivation Cost for Organic farming	Ls.			3.50
					<u>5.00</u>



Projections for:  
**Ayurvedik Resort & Organic  
Farming**

**B. PROFITABILITY STATEMENT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Income	638.50	728.60	822.46	920.46	1,023.00
2	Expenses	414.33	460.76	510.45	563.49	620.42
3	Int. on TL	49.69	40.75	30.78	19.66	7.25
4	Depreciation	63.45	57.00	51.21	46.01	41.35
5	Profit after int. & dep.	111.04	170.09	230.02	291.30	353.99
6	Income Tax	31.51	49.23	67.21	85.59	104.40
7	<b>Profit after Tax</b>	<b>79.53</b>	<b>120.86</b>	<b>162.81</b>	<b>205.71</b>	<b>249.59</b>
8	Add : Depreciation	63.45	57.00	51.21	46.01	41.35
9	Add : Interest on TL	49.69	40.75	30.78	19.66	7.25
10	Cash Accruals	192.66	218.61	244.81	271.38	298.19
11	Repayment of TL with Interest	126.90	126.90	126.90	126.90	126.90
12	DSCR	1.52	1.72	1.93	2.14	2.35
13	Average DSCR	1.93				
14	Net Profit to total receipts	12.46	16.59	19.80	22.35	24.40

<i>Projections for:</i> <b>Ayurvedik Resort &amp; Organic  Farming</b>
---

**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	192.66	218.61	244.81	271.38	298.19
2	T.L. from Bank	486.38				
3	CC from bank	95.78				
4	Own contribution	194.05				
5	Subsidy	-				
	<b>Total (A)</b>	<b>968.86</b>	<b>218.61</b>	<b>244.81</b>	<b>271.38</b>	<b>298.19</b>
<b>B</b>	<b>Outflow:</b>					
1	Fixed Assets	648.50	-	-	-	-
2	Repay of TL	126.90	126.90	126.90	126.90	126.90
3	Drawings	15.00	16.50	18.15	19.97	21.96
	<b>Total (B)</b>	<b>790.40</b>	<b>143.40</b>	<b>145.05</b>	<b>146.86</b>	<b>148.86</b>
	<b>Summery:</b>					
	Op. Cash & Bank Bal.	-	178.46	253.68	353.43	477.95
	Surplus / (Deficit)	178.46	75.21	99.76	124.52	149.33
	Cl. Cash & Bank Bal.	178.46	253.68	353.43	477.95	627.27

*Projections for:*  
**Ayurvedik Resort & Organic  
 Farming**

**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 :	585.05	528.05	476.84	430.83	389.48
2	Investments	-	-	-	-	-
3	Current Assets	178.46	253.68	353.43	477.95	627.27
4	Loans & Advances	-	-	-	-	-
	Total (A)	763.51	781.73	830.27	908.77	1,016.75
<b>B LIABILITIES:</b>						
1	Capital	258.58	362.94	507.60	693.35	920.98
2	Secured loans	409.16	323.01	226.89	119.65	-
3	Current Liabilities					
	Cash Credit	95.78	95.78	95.78	95.78	95.78
	Total (B)	763.51	781.73	830.27	908.77	1,016.75

Projections for:  
**Ayurvedik Resort & Organic  
Farming**

**E. CAPITAL ACCOUNT**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Op. Balance	-	258.58	362.94	507.60	693.35
2	Additions	194.05	-	-	-	-
3	Net Profit	79.53	120.86	162.81	205.71	249.59
	Sub Total	273.58	379.44	525.75	713.31	942.94
4	Drawings	15.00	16.50	18.15	19.97	21.96
5	Closing Balance	258.58	362.94	507.60	693.35	920.98

Projections for:  
**Ayurvedik Resort & Organic  
 Farming**

**F. INCOME**

(Rs. Lacs)

S. No.	Particulars	Unit	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Gross Receipts						
A	Income from Aurvedik Therapy						
i)	Total Working Days per annum		350	350	350	350	350
ii)	Income per day		0.80	0.88	0.97	1.06	1.17
iii)	Total Receipts per annum	Rs.	280.00	308.00	338.80	372.68	409.95
B	Income from Rooms						
i)	Total number of Rooms	Nos	60.00	60.00	60.00	60.00	60.00
ii)	Capacity Utilized	%	50.00	60.00	70.00	80.00	90.00
iii)	No of rooms available per annum		10,500	12,600	14,700	16,800	18,900
iv)	Income from Rooms per annum ( Rate per room per day Rs. 2500)	Rs.	262.50	315.00	367.50	420.00	472.50
C	Total Income from Organic Farming @ Rs 1 Lacs per acer per annum *Total 8acer (Potato, Tomato, lady fingers, cauliflower. Aloevera, Turmeric & Pulses etc.)	Rs.	96.00	105.60	116.16	127.78	140.55
<b>Total</b>			<b>638.50</b>	<b>728.60</b>	<b>822.46</b>	<b>920.46</b>	<b>1,023.00</b>

Projections for:  
**Ayurvedik Resort & Organic  
 Farming**

**G. EXPENSES**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Salary					
i.	Manager (2 no.* Rs. 15000 per month)	3.60	3.78	3.97	4.17	4.38
ii.	Supervisor (2 no.* Rs. 12000 per month)	2.88	3.02	3.18	3.33	3.50
iii	Cashier (2 no.* Rs. 12000 per month)	2.88	3.02	3.18	3.33	3.50
iv	Cook (4 no.* Rs. 10000 per month)	4.80	5.04	5.29	5.56	5.83
v	Semiskilled workers for Resort (10 no.* Rs. 8000 per month)	9.60	10.08	10.58	11.11	11.67
vi	Physiotherapist (2 no.* Rs. 15000 per month)	3.60	3.78	3.97	4.17	4.38
vii	Semiskilled workers for organic farm (4 no.* Rs. 8000 per month)	3.84	4.03	4.23	4.45	4.67
2	Raw Material Ayurvedik Resort (@ 25% total revenue) (Grocery, Rooms Maintenance Material & Misc items )	345.63	386.75	430.68	477.68	528.07
3	Cultivation cost for Oraganic Farm (@ Rs 30,000/- per acer per annum * total 8 acer) Seeds,Mannures,Fertilisers,Insectisid es, Pesticides, harvesting & Misc. Item for Organic Farm)	28.80	31.68	34.85	38.33	42.17
4	Telephone & Stationery	1.00	1.10	1.21	1.27	1.33
5	Advertising/Marketing/Social Media (@ 10000 per month)	1.20	1.32	1.45	1.52	1.60
6	Miscellaneous Expenses	1.50	1.65	1.82	1.91	2.00
7	Water & Electricity Expenses	3.00	3.30	3.63	3.99	4.39
8	Travelling & Petrol ,Diesel Expenses	2.00	2.20	2.42	2.66	2.93
	<b>Total</b>	<b>414.33</b>	<b>460.76</b>	<b>510.45</b>	<b>563.49</b>	<b>620.42</b>

Projections for:  
**Ayurvedik Resort & Organic Farming**

**H. FIXED ASSETS AND DEPRECIATION**

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
1	Land & Site Development					
	Op. Balance		21.00	21.00	21.00	21.00
	Additions	21.00	-	-	-	-
	Sub Total	21.00	21.00	21.00	21.00	21.00
	Less : Depreciation	-	-	-	-	-
	Cl. WDV	21.00	21.00	21.00	21.00	21.00
2	Buildings					
	Op. Balance		552.15	496.94	447.24	402.52
	Additions	613.50	-	-	-	-
	Sub Total	613.50	552.15	496.94	447.24	402.52
	Less : Depreciation	61.35	55.22	49.69	44.72	40.25
	Cl. WDV	552.15	496.94	447.24	402.52	362.27
3	Machinery & Equipments					
	Op. Balance		7.65	6.50	5.53	4.70
	Additions	9.00	-	-	-	-
	Sub Total	9.00	7.65	6.50	5.53	4.70
	Less : Depreciation	1.35	1.15	0.98	0.83	0.70
	Cl. WDV	7.65	6.50	5.53	4.70	3.99
4	Misc. Fixed Assets					
	Op. Balance		4.25	3.61	3.07	2.61
	Additions	5.00	-	-	-	-
	Sub Total	5.00	4.25	3.61	3.07	2.61
	Less : Depreciation	0.75	0.64	0.54	0.46	0.39
	Cl. WDV	4.25	3.61	3.07	2.61	2.22
	<b>Total Depreciation</b>	<b>63.45</b>	<b>57.00</b>	<b>51.21</b>	<b>46.01</b>	<b>41.35</b>
	<b>Total WDV</b>	<b>585.05</b>	<b>528.05</b>	<b>476.84</b>	<b>430.83</b>	<b>389.48</b>

Projections for:  
**Ayurvedik Resort & Organic  
Farming**

**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.	486.38	409.16	323.01	226.89	119.65
2	Repayment during the year	77.21	86.15	96.12	107.24	119.65
3	Cl. Balance	409.16	323.01	226.89	119.65	-
4	Interest at 11.00 per cent p.a.	49.69	40.75	30.78	19.66	7.25
5	Total repayment with Interest	126.90	126.90	126.90	126.90	126.90
6	Interest on CC ( at 12 per cent p.a.)	11.49	11.49	11.49	11.49	11.49
7	Total Interest	61.18	52.24	42.27	31.15	18.74

**Term Loan Repayment Schedule**

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				486.38
1	10.57	4.46	6.12	480.26
2	10.57	4.40	6.17	474.09
3	10.57	4.35	6.23	467.86
4	10.57	4.29	6.29	461.57
5	10.57	4.23	6.34	455.23
6	10.57	4.17	6.40	448.82
7	10.57	4.11	6.46	442.36
8	10.57	4.06	6.52	435.84
9	10.57	4.00	6.58	429.26
10	10.57	3.93	6.64	422.62
11	10.57	3.87	6.70	415.92
12	10.57	3.81	6.76	409.16
<b>First Year</b>	<b>126.90</b>	<b>49.69</b>	<b>77.21</b>	
13	10.57	3.75	6.82	402.34
14	10.57	3.69	6.89	395.45
15	10.57	3.62	6.95	388.50
16	10.57	3.56	7.01	381.49
17	10.57	3.50	7.08	374.41



18	10.57	3.43	7.14	367.26
19	10.57	3.37	7.21	360.06
20	10.57	3.30	7.27	352.78
21	10.57	3.23	7.34	345.44
22	10.57	3.17	7.41	338.03
23	10.57	3.10	7.48	330.56
24	10.57	3.03	7.54	323.01
<b>Second Year</b>	<b>126.90</b>	<b>40.75</b>	<b>86.15</b>	
25	10.57	2.96	7.61	315.40
26	10.57	2.89	7.68	307.71
27	10.57	2.82	7.75	299.96
28	10.57	2.75	7.83	292.13
29	10.57	2.68	7.90	284.24
30	10.57	2.61	7.97	276.27
31	10.57	2.53	8.04	268.22
32	10.57	2.46	8.12	260.11
33	10.57	2.38	8.19	251.92
34	10.57	2.31	8.27	243.65
35	10.57	2.23	8.34	235.31
36	10.57	2.16	8.42	226.89
<b>Third Year</b>	<b>126.90</b>	<b>30.78</b>	<b>96.12</b>	
37	10.57	2.08	8.50	218.40
38	10.57	2.00	8.57	209.82
39	10.57	1.92	8.65	201.17
40	10.57	1.84	8.73	192.44
41	10.57	1.76	8.81	183.63
42	10.57	1.68	8.89	174.74
43	10.57	1.60	8.97	165.77
44	10.57	1.52	9.06	156.71
45	10.57	1.44	9.14	147.57
46	10.57	1.35	9.22	138.35
47	10.57	1.27	9.31	129.04
48	10.57	1.18	9.39	119.65
<b>Fourth Year</b>	<b>126.90</b>	<b>19.66</b>	<b>107.24</b>	
49	10.57	1.10	9.48	110.17
50	10.57	1.01	9.57	100.61
51	10.57	0.92	9.65	90.96
52	10.57	0.83	9.74	81.21
53	10.57	0.74	9.83	71.38
54	10.57	0.65	9.92	61.46
55	10.57	0.56	10.01	51.45
56	10.57	0.47	10.10	41.35
57	10.57	0.38	10.20	31.15
58	10.57	0.29	10.29	20.86
59	10.57	0.19	10.38	10.48
60	10.57	0.10	10.48	0.00
<b>Fifth Year</b>	<b>126.90</b>	<b>7.25</b>	<b>119.65</b>	

*Projections for:*  
**Ayurvedik Resort & Organic  
Farming**

(Rs. Lacs)

**J. WORKING CAPITAL**

S.No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5
1	Gross receipts	638.50	728.60	822.46	920.46	1,023.00
2	Working Capital ('@ 20%)	127.70	145.72	164.49	184.09	204.60
3	Bank CC ( 75%)	95.78	109.29	123.37	138.07	153.45
4	Own Contribution(25%)	31.93	31.93	31.93	31.93	31.93