

PROJECT REPORT FOR
COMPUTER TYPING AND TRAINING CENTER



PROMOTER:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

PREPARED BY:

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Project For:
COMPUTER TYPING AND TRAINING CENTER

I. PROJECT AT A GLANCE

1. About the Promoter : xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx
Project Location: xxxxxxxxxxxxxxxxxxxxxxxxxxxx
2. Project Cost : Rs. 9.60 Lakhs
3. Mean of Finance
- A) T. L. facility from Bank : Rs. 5.47 Lakhs
 - B) Beneficiary contribution : Rs. 00.48 Lakhs
 - C) CC facility from Bank : Rs. 3.65 Lakhs
 - D) Subsidy under PMEGP Scheme : Rs. 3.36 Lakhs
5. Rate of Interest : 12.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 0.12 Lakhs
7. Nature of Project : Computer Typing & Training Center
8. Employment Potential : 8Nos
9. Nature of the Firm : Proprietary Firm
10. Average Debt Coverage ratios : **2.85**

II. ABOUT THE PROJECT

1. INTRODUCTION

With growing use of computer and its software for various applications at business, schools, hospitals, colleges, restaurants, hotels etc, the traditional job profiles have been defined in different manner and that includes Computers and Its Software at its core. More and more usage of computers in various industries makes easier and smoother tasks for business. Automobile sector uses CAD/CAM like design software for better accuracy. Hospitals use various computer applications for analysing diagnosis reports, managing customer's case history, accounting/billing and managing with insurance agency. Traders/manufacturers keep computer software for inventory control, logistics management, accounting, after sales services. At every single department of various sectors, computer has become integral part.

2. SERVICE AND ITS APPLICATION

Computer training institute will provide various courses for students and employees who want to upgrade their job profiles. List of courses will be as under:

CorelDraw	Adobe Creative Suite	Microsoft Specialization
Oracle DB	MS Excel Advanced	Animation Tools
CAD/CAM	Tally ERP	Cisco – Networking Course
Cloud Specialization	VMware / Citrix	Software Development
Computer Hardware & Assembly	Big Data Hadoop	Certification Programmes
Computer typing	DTP	

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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			
1	Machinery & Equipments (Computers, Printers, Inverter etc.)	4.25	-	4.25
2	Furniture & Interiors	1.51	-	1.51
		5.76		5.76
B	Working Capital	3.84	-	3.84
	TOTAL COST OF THE PROJECT	9.60		9.60

MEANS OF FINANCE

a) Own Contribution (5%)	0.48
b) T L facility from Bank (95%)	5.47
c) CC facility from Bank (95%)	3.65
	9.60
C) Subsidy Entitlement Under CMEGP scheme @ 35%	3.36

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B. PROFITABILITY STATEMENT

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Income	19.20	20.88	22.97	25.26	27.79	30.57
2	Expenses	16.65	17.69	18.79	19.88	21.03	22.26
3	Int. on TL	0.61	0.50	0.38	0.24	0.09	-
4	Depreciation	0.79	0.68	0.58	0.50	0.43	0.37
5	Profit after int. & dep.	1.15	2.01	3.21	4.64	6.24	7.94
6	Income Tax	-	-	0.32	0.46	0.45	0.79
7	Profit after Tax	1.15	2.01	2.89	4.18	5.79	7.15
8	Add : Depreciation	0.79	0.68	0.58	0.50	0.43	0.37
9	Add : Interest on TL	0.61	0.50	0.38	0.24	0.09	-
10	Cash Accruals	2.55	3.20	3.85	4.92	6.31	7.52
11	Repayment of TL with Interest	1.46	1.46	1.46	1.46	1.46	-
12	DSCR	1.75	2.19	2.64	3.37	4.32	-
13	Average DSCR	2.85					
14	Net Profit to total receipts	5.99	9.65	12.58	16.53	20.84	23.40

C. CASH FLOW STATEMENT

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
A	Inflow :						
1	Cash flow from Opration	2.55	3.20	3.85	4.92	6.31	7.52
2	T.L. from Bank	5.47					
3	CC from bank	3.65					
4	Own contribution	0.48					
5	Subsidy	3.36					
	Total (A)	15.51	3.20	3.85	4.92	6.31	7.52
B	Outflow:						
1	Fixed Assets	5.76	-	-	-	-	-
2	Repay of TL	1.46	1.46	1.46	1.46	1.46	-
3	Drawings	2.50	2.75	3.03	3.33	3.66	4.03
	Total (B)	9.72	4.21	4.49	4.79	5.12	4.03
	Summery:						
	Op. Cash & Bank Bal.	-	5.79	4.77	4.14	4.28	5.47
	Surplus / (Deficit)	5.79	(1.02)	(0.63)	0.14	1.19	3.50
	Cl. Cash & Bank Bal.	5.79	4.77	4.14	4.28	5.47	8.97

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D. BALANCE SHEET

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
A ASSETS :							
1	Fixed Assets :	4.97	4.29	3.71	3.21	2.78	2.41
2	Investments	-	-	-	-	-	-
3	Current Assets	5.79	4.77	4.14	4.28	5.47	8.97
4	Loans & Advances	-	-	-	-	-	-
	Total (A)	<u>10.76</u>	<u>9.07</u>	<u>7.85</u>	<u>7.49</u>	<u>8.25</u>	<u>11.37</u>
B LIABILITIES:							
1	Capital	2.49	1.75	1.62	2.47	4.60	7.73
2	Secured loans	4.62	3.66	2.59	1.37	-	-
3	Current Liabilities						
	Cash Credit	3.65	3.65	3.65	3.65	3.65	3.65
	Total (B)	<u>10.76</u>	<u>9.07</u>	<u>7.85</u>	<u>7.49</u>	<u>8.25</u>	<u>11.37</u>

Projections for:

COMPUTER TYPING AND TRAINING CENTER

E. CAPITAL ACCOUNT

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Op. Balance	-	2.49	1.75	1.62	2.47	4.60
2	Additions	3.84	-	-	-	-	-
3	Net Profit	1.15	2.01	2.89	4.18	5.79	7.15
	Sub Total	4.99	4.50	4.64	5.80	8.26	11.75
4	Drawings	2.50	2.75	3.03	3.33	3.66	4.03
5	Closing Balance	2.49	1.75	1.62	2.47	4.60	7.73

<i>Projections for:</i> COMPUTER TYPING AND TRAINING CENTER
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F. INCOME

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Gross Receipts						
I	From Training						
a	Number of students per month	40	44	48	53	59	64
b	Number of students per annum	480	528	581	639	703	773
c	Total Receipts per annum (@ Avg. Fees Rs.2500 per student)	12.0	13.2	14.5	16.0	17.6	19.3
II	From Typing						
a	No. of Typing Service per month	30	32	35	39	43	47
b	No. of Typing Service per annum	360	384	422	465	511	562
c	Total Receipts per annum (@ Avg. Income Rs.2000 per Service)	7.2	7.7	8.4	9.3	10.2	11.2
	Total (I +II)	19.2	20.9	23.0	25.3	27.8	30.6

Projections for:
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G. EXPENSES

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Salary						
i.	Manager (Self)	-	-	-	-	-	-
ii.	Computer Trainers (5 no.* Rs. 15000 per month)	9.00	9.45	9.92	10.42	10.94	11.49
iii.	Administrative staff (3 no.* Rs. 10000 per month)	3.60	3.78	3.97	4.17	4.38	4.59
2	Subscription Renew for Software (@ 10000 per month)	1.20	1.32	1.45	1.60	1.76	1.93
4	Telephone & Electricity Expenses	0.35	0.39	0.42	0.44	0.47	0.49
5	Advertising/Marketing/Social Media (@ 10000 per month)	1.20	1.32	1.45	1.60	1.76	1.93
6	Internet Connection Charges (@ 2500 per month)	0.30	0.33	0.36	0.38	0.40	0.42
7	Other Overheads	1.00	1.10	1.21	1.27	1.33	1.40
	Total	16.65	17.69	18.79	19.88	21.03	22.26

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H. FIXED ASSETS AND DEPRECIATION

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Machinery & Equipments						
	Op. Balance		3.61	3.07	2.61	2.22	1.89
	Additions	4.25	-	-	-	-	-
	Sub Total	4.25	3.61	3.07	2.61	2.22	1.89
	Less : Depreciation	0.64	0.54	0.46	0.39	0.33	0.28
	Cl. WDV	3.61	3.07	2.61	2.22	1.89	1.60
2	Furniture & Interiors						
	Op. Balance		1.36	1.22	1.10	0.99	0.89
	Additions	1.51	-	-	-	-	-
	Sub Total	1.51	1.36	1.22	1.10	0.99	0.89
	Less : Depreciation	0.15	0.14	0.12	0.11	0.10	0.09
	Cl. WDV	1.36	1.22	1.10	0.99	0.89	0.80
	Total Depreciation	0.79	0.68	0.58	0.50	0.43	0.37
	Total WDV	4.97	4.29	3.71	3.21	2.78	2.41

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	YEAR 6
1	TL / Op. Bal.	5.47	4.62	3.66	2.59	1.37	-
2	Repayment during the year	0.85	0.96	1.08	1.22	1.37	-
3	Cl. Balance	4.62	3.66	2.59	1.37	-	-
4	Interest at 12.00 per cent p.a.	0.61	0.50	0.38	0.24	0.09	-
5	Total repayment with Interest	1.46	1.46	1.46	1.46	1.46	-
6	Interest on CC (at 14 per cent p.a.)	0.51	0.51	0.51	0.51	0.51	0.51
7	Total Interest	1.12	1.01	0.89	0.76	0.60	0.51

Term Loan Repayment Schedule

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				5.472
1	0.12	0.05	0.07	5.40
2	0.12	0.05	0.07	5.34
3	0.12	0.05	0.07	5.27
4	0.12	0.05	0.07	5.20
5	0.12	0.05	0.07	5.13
6	0.12	0.05	0.07	5.06
7	0.12	0.05	0.07	4.99
8	0.12	0.05	0.07	4.92
9	0.12	0.05	0.07	4.84
10	0.12	0.05	0.07	4.77
11	0.12	0.05	0.07	4.70
12	0.12	0.05	0.07	4.62
First Year	1.46	0.61	0.85	
13	0.12	0.05	0.08	4.55
14	0.12	0.05	0.08	4.47
15	0.12	0.04	0.08	4.39
16	0.12	0.04	0.08	4.32
17	0.12	0.04	0.08	4.24

18	0.12	0.04	0.08	4.16
19	0.12	0.04	0.08	4.08
20	0.12	0.04	0.08	4.00
21	0.12	0.04	0.08	3.91
22	0.12	0.04	0.08	3.83
23	0.12	0.04	0.08	3.75
24	0.12	0.04	0.08	3.66
Second Year	1.46	0.50	0.96	
25	0.12	0.04	0.09	3.58
26	0.12	0.04	0.09	3.49
27	0.12	0.03	0.09	3.41
28	0.12	0.03	0.09	3.32
29	0.12	0.03	0.09	3.23
30	0.12	0.03	0.09	3.14
31	0.12	0.03	0.09	3.05
32	0.12	0.03	0.09	2.96
33	0.12	0.03	0.09	2.87
34	0.12	0.03	0.09	2.77
35	0.12	0.03	0.09	2.68
36	0.12	0.03	0.09	2.59
Third Year	1.46	0.38	1.08	
37	0.12	0.03	0.10	2.49
38	0.12	0.02	0.10	2.39
39	0.12	0.02	0.10	2.30
40	0.12	0.02	0.10	2.20
41	0.12	0.02	0.10	2.10
42	0.12	0.02	0.10	2.00
43	0.12	0.02	0.10	1.89
44	0.12	0.02	0.10	1.79
45	0.12	0.02	0.10	1.69
46	0.12	0.02	0.10	1.58
47	0.12	0.02	0.11	1.48
48	0.12	0.01	0.11	1.37
Fourth Year	1.46	0.24	1.22	
49	0.12	0.01	0.11	1.26
50	0.12	0.01	0.11	1.15
51	0.12	0.01	0.11	1.04
52	0.12	0.01	0.11	0.93
53	0.12	0.01	0.11	0.82
54	0.12	0.01	0.11	0.71
55	0.12	0.01	0.11	0.59
56	0.12	0.01	0.12	0.47
57	0.12	0.00	0.12	0.36
58	0.12	0.00	0.12	0.24
59	0.12	0.00	0.12	0.12
60	0.12	0.00	0.12	0.00
Fifth Year	1.46	0.09	1.37	

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(Rs. Lacs)

J. WORKING CAPITAL

S.No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
1	Gross receipts	19.20	20.88	22.97	25.26	27.79	30.57
2	Working Capital ('@ 20%)	3.84	4.18	4.59	5.05	5.56	6.11
3	Bank CC (95%)	3.65	3.97	4.36	4.80	5.28	5.81
4	Own Contribution(5%)	0.19	0.19	0.19	0.19	0.19	0.19