

PROJECT REPORT FOR  
**DENTAL CLINIC**



**PREPARED FOR**

**PROMOTER:**

XXXXXXXXXXXXXXXXXXXX

PROJECT LOCATION:

XXXXXXXXXXXXXXXXXXXX

**PREPARED BY:**

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## CONTENT

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CHAPTER NO.	PARTICULAR
I.	PROJECT AT A GLANCE
II.	ABOUT THE PROJECT
III.	PROFILE OF PROMOTER
IV.	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

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Project For:  
**DENTAL CLINIC**

## I. PROJECT AT A GLANCE

1. Name and address of the unit : xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
Location: xxxxxxxxxxxxxxxxxxxxxxxx
  
2. Project Cost : Rs. 18.00 Lakhs
  
4. Mean of Finance
- A) T. L. facility from Bank : Rs.13.50 Lakhs
- B) Beneficiary contribution : Rs. 4.50 Lakhs
  
5. Rate of Interest : 12.00% Per Annum
6. Repayment : 60 monthly instalments, EMI @ 0.30 Lakhs
7. Nature of Project : Dental Clinic
8. Employment Potential : 3 Nos
9. Nature of the Firm : Proprietary Firm
10. Average Debt Coverage ratios : **2.18**

## **II. ABOUT THE PROJECT**

### **Introduction**

Dentistry, which is a part of stomatology, is the branch of medicine that is involved in the evaluation, diagnosis, prevention, and surgical or non-surgical treatment of diseases, disorders and conditions of the oral cavity, maxillofacial area and the adjacent and associated structures and their impact on the human body. Dentistry is widely considered necessary for complete overall health. Those who practice dentistry are known as dentists. The dentist's supporting team aides in providing oral health services, which includes dental assistants, dental hygienists, dental technicians, and dental therapists.

### **Dental surgery and treatments**

Dentistry usually encompasses very important practices related to the oral cavity. Oral diseases are major public health problems due to their high incidence and prevalence across the globe with the disadvantaged affected more than other socio-economic groups.

Although modern day dental practice centres around prevention, many treatments or interventions are still needed. The majority of dental treatments are carried out to prevent or treat the two most common oral diseases which are dental caries (tooth decay) and periodontal disease (gum disease or pyorrhea). Common treatments involve the restoration of teeth as a treatment for dental caries (fillings), extraction or surgical removal of teeth which cannot be restored, scaling of teeth to treat periodontal problems and endodontic root canal treatment to treat abscessed teeth.

Dentists need to take additional qualifications or training to carry out more complex treatments such as sedation, oral and maxillofacial surgery, and implants. Whilst the majority of oral diseases are unique and self limiting, some can indicate poor general health, tumours, blood dyscrasias and abnormalities including genetic problems.

In dentistry, calculus or tartar is a form of hardened dental plaque. It is caused by the continual accumulation of minerals from saliva on plaque on the teeth. Its rough surface provides an ideal medium for further plaque formation, threatening the health of the gingiva. Brushing and flossing can remove plaque from which calculus forms; however, once formed, it is too hard and firmly attached to be removed with a toothbrush. Routine dental visits are necessary so that calculus buildup can be professionally removed with ultrasonic tools and specialized sharp instruments.

*Project For:*  
**DENTAL CLINIC**

## **Market Potential**

The report titled "India Dental Care Service Market Outlook to 2020 - Increasing Awareness on Oral Care and Rising Number of Organized Players to Foster Future Growth" provides a comprehensive analysis of the various aspects such as market size of India dental care services market. The report covers various aspects such as market size of India dental care services market, segmentation on the basis of type of cities, market structure, type of dental services, domestic and foreign customers and others. The report also covers market in different aspects such as market size, segmentation of market on the basis of Gender, Age and by Area in the market. The report will help industry consultants, dental services providers, hospitals and other stakeholders to align their market centric strategies according to ongoing and expected trends in the future.

The India dental care services market will register double digit growth rate and will reach over Rs 14,700 crore by 2020 due to growth in the number of dental chains which would expand the share of organized dental clinics in the country.

Most importantly, patient demand for better health care facilities has increased. As a country without a unified health care system, more Indians are purchasing private oral health insurance. A rising elderly population, changing lifestyles, and increased private and public health care expenditure are additional factors for the growth of the dental care market. Furthermore, dental companies are focusing on improving dental services for tourists seeking lower-cost treatment across India.

Projections for:  
Dental Clinic

#### 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	Deposit for Buildings	-	-	-
2	Machinery & Equipments	12.00	-	12.00
3	Furniture & Interiors (Clinic Setup)	2.40	-	2.40
		<hr/>		<hr/>
		14.40		14.40
B	Working Capital	3.60	-	3.60
		<hr/>		<hr/>
	TOTAL COST OF THE PROJECT	<b>18.00</b>		<b>18.00</b>
		<hr/>		<hr/>
	MEANS OF FINANCE			
	a) Own Contribution ( 25%)			4.50
	b) T L facility from Bank (75%)			13.50
				<hr/>
				<b>18.00</b>
				<hr/>

Projections for:  
**Dental Clinic**

**B. PROFITABILITY STATEMENT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Income	18.00	21.00	24.00	27.00	30.00	33.00
2	Expenses	12.56	14.07	15.60	17.10	18.61	20.14
3	Int. on TL	1.51	1.24	0.94	0.60	0.22	-
4	Depreciation	2.04	1.75	1.49	1.28	1.10	0.94
5	Profit after int. & dep.	1.89	3.94	5.97	8.02	10.07	11.92
6	Income Tax	-	0.39	0.39	0.80	1.22	1.78
7	Profit after Tax	1.89	3.55	5.57	7.22	8.85	10.14
8	Add : Depreciation	2.04	1.75	1.49	1.28	1.10	0.94
9	Add : Interest on TL	1.51	1.24	0.94	0.60	0.22	-
10	Cash Accruals	5.44	6.54	8.01	9.10	10.17	11.08
11	Repayment of TL with Interest	3.60	3.60	3.60	3.60	3.60	-
12	DSCR	1.51	1.81	2.22	2.53	2.82	-
13	Average DSCR	2.18					
14	N.P. to Total receipts	10.52	16.91	23.23	26.73	29.50	30.74

<i>Projections for:</i> <b>Dental Clinic</b>
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**C. CASH FLOW STATEMENT**

<b>S.No.</b>	<b>Particulars</b>	<b>YEAR 1</b>	<b>YEAR 2</b>	<b>YEAR 3</b>	<b>YEAR 4</b>	<b>YEAR 5</b>	<b>YEAR 6</b>
<b>A</b>	<b>Inflow :</b>						
1	Cash flow from Opration	5.44	6.54	8.01	9.10	10.17	11.08
2	T.L. from Bank	13.50					
3	CC from bank	-					
4	Own contribution	4.50					
5	Subsidy	-					
	<b>Total (A)</b>	<b>23.44</b>	<b>6.54</b>	<b>8.01</b>	<b>9.10</b>	<b>10.17</b>	<b>11.08</b>
<b>B</b>	<b>Outflow:</b>						
1	Fixed Assets	14.40	-	-	-	-	-
2	Repay of TL	3.60	3.60	3.60	3.60	3.60	-
3	Drawings	0.50	0.55	0.61	0.67	0.73	0.81
	<b>Total (B)</b>	<b>18.50</b>	<b>4.15</b>	<b>4.21</b>	<b>4.27</b>	<b>4.34</b>	<b>0.81</b>
	<b>Summery:</b>						
	Op. Cash & Bank Bal.	-	4.94	7.32	11.12	15.95	21.79
	Surplus / (Deficit)	4.94	2.38	3.80	4.83	5.83	10.28
	Cl. Cash & Bank Bal.	4.94	7.32	11.12	15.95	21.79	32.07



Projections for:  
**Dental Clinic**

**D. BALANCE SHEET**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
<b>A</b>	<b>ASSETS :</b>						
1	Fixed Assets :	12.36	10.61	9.12	7.84	6.74	5.80
2	Investments	-	-	-	-	-	-
3	Current Assets	4.94	7.32	11.12	15.95	21.79	32.07
4	Loans & Advances	-	-	-	-	-	-
	Total (A)	<u>17.30</u>	<u>17.93</u>	<u>20.24</u>	<u>23.79</u>	<u>28.53</u>	<u>37.87</u>
<b>B</b>	<b>LIABILITIES:</b>						
1	Capital	5.89	8.89	13.86	20.41	28.53	37.87
2	Secured loans	11.40	9.04	6.38	3.38	0.00	-
3	Current Liabilities						
	Cash Credit	-	-	-	-	-	-
	Total (B)	<u>17.30</u>	<u>17.93</u>	<u>20.24</u>	<u>23.79</u>	<u>28.53</u>	<u>37.87</u>

Projections for:  
Dental Clinic

**E. CAPITAL ACCOUNT**

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Op. Balance	-	5.89	8.89	13.86	20.41	28.53
2	Additions	4.50	-	-	-	-	-
3	Net Profit	1.89	3.55	5.57	7.22	8.85	10.14
	Sub Total	6.39	9.44	14.47	21.08	29.26	38.67
4	Drawings	0.50	0.55	0.61	0.67	0.73	0.81
5	Closing Balance	5.89	8.89	13.86	20	28.53	37.87

Projections for:  
**Dental Clinic**

**F. INCOME**

(Rs. Lacs)

S. No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Gross Receipts						
a.	Total Working Days	300	300	300	300	300	300
b.	Test done per day	6	7	8	9	10	11
c.	Test done per annum	1,800	2,100	2,400	2,700	3,000	3,300
d.	Total Receipts per annum (@ Avg. Rs.1000 per test)	18.0	21.0	24.0	27.0	30.0	33.0
<b>Total</b>		<b>18.0</b>	<b>21.0</b>	<b>24.0</b>	<b>27.0</b>	<b>30.0</b>	<b>33.0</b>

Projections for:  
**Dental Clinic**

**G. EXPENSES**

(Rs. Lacs)

S.No.	Particulars	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
1	Salary to Staff						
i.	Dentist (Self)	-	-	-	-	-	-
ii.	Dentist (2 no.* Rs. 15000 per month)	3.60	3.78	3.97	4.17	4.38	4.59
ii.	Assistant (1 no.* Rs. 8000 per month)	0.96	1.01	1.06	1.11	1.17	1.23
2	Supplies and consumables (@ 40% of total revenue)	7.20	8.40	9.60	10.80	12.00	13.20
3	Telephone & Electricity Expenses	0.30	0.33	0.36	0.38	0.40	0.42
4	Other Overheads	0.50	0.55	0.61	0.64	0.67	0.70
	<b>Total</b>	<b>12.56</b>	<b>14.07</b>	<b>15.60</b>	<b>17.10</b>	<b>18.61</b>	<b>20.14</b>

Projections for:  
Dental Clinic

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		10.20	8.67	7.37	6.26	5.32
	Additions	12.00	-	-	-	-	-
	Sub Total	12.00	10.20	8.67	7.37	6.26	5.32
	Less : Depreciation	1.80	1.53	1.30	1.11	0.94	0.80
	Cl. WDV	10.20	8.67	7.37	6.26	5.32	4.53
2	Furniture & Interiors						
	Op. Balance		2.16	1.94	1.75	1.57	1.42
	Additions	2.40	-	-	-	-	-
	Sub Total	2.40	2.16	1.94	1.75	1.57	1.42
	Less : Depreciation	0.24	0.22	0.19	0.17	0.16	0.14
	Cl. WDV	2.16	1.94	1.75	1.57	1.42	1.28
	Total Depreciation	2.04	1.75	1.49	1.28	1.10	0.94
	Total WDV	12.36	10.61	9.12	7.84	6.74	5.80

Projections for:  
Dental Clinic

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.	13.50	11.40	9.04	6.38	3.38
2	Repayment during the year	2.10	2.36	2.66	3.00	3.38
3	Cl. Balance	11.40	9.04	6.38	3.38	0.00
4	Interest at 12.00 per cent p.a.	1.51	1.24	0.94	0.60	0.22
5	Total repayment with Interest	3.60	3.60	3.60	3.60	3.60
7	Total Interest	1.51	1.24	0.94	0.60	0.22

Term Loan Repayment Schedule

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OST PRINCIPAL
0				13.5
1	0.30	0.14	0.17	13.33
2	0.30	0.13	0.17	13.17
3	0.30	0.13	0.17	13.00
4	0.30	0.13	0.17	12.83
5	0.30	0.13	0.17	12.66
6	0.30	0.13	0.17	12.48
7	0.30	0.12	0.18	12.31
8	0.30	0.12	0.18	12.13
9	0.30	0.12	0.18	11.95
10	0.30	0.12	0.18	11.77
11	0.30	0.12	0.18	11.59
12	0.30	0.12	0.18	11.40
<b>First Year</b>	<b>3.60</b>	<b>1.51</b>	<b>2.10</b>	
13	0.30	0.11	0.19	11.22
14	0.30	0.11	0.19	11.03
15	0.30	0.11	0.19	10.84
16	0.30	0.11	0.19	10.65
17	0.30	0.11	0.19	10.45
18	0.30	0.10	0.20	10.26
19	0.30	0.10	0.20	10.06
20	0.30	0.10	0.20	9.86
21	0.30	0.10	0.20	9.66
22	0.30	0.10	0.20	9.45

23	0.30	0.09	0.21	9.25
24	0.30	0.09	0.21	9.04
<b>Second Year</b>	<b>3.60</b>	<b>1.24</b>	<b>2.36</b>	
25	0.30	0.09	0.21	8.83
26	0.30	0.09	0.21	8.62
27	0.30	0.09	0.21	8.41
28	0.30	0.08	0.22	8.19
29	0.30	0.08	0.22	7.97
30	0.30	0.08	0.22	7.75
31	0.30	0.08	0.22	7.53
32	0.30	0.08	0.23	7.30
33	0.30	0.07	0.23	7.07
34	0.30	0.07	0.23	6.85
35	0.30	0.07	0.23	6.61
36	0.30	0.07	0.23	6.38
<b>Third Year</b>	<b>3.60</b>	<b>0.94</b>	<b>2.66</b>	
37	0.30	0.06	0.24	6.14
38	0.30	0.06	0.24	5.90
39	0.30	0.06	0.24	5.66
40	0.30	0.06	0.24	5.42
41	0.30	0.05	0.25	5.17
42	0.30	0.05	0.25	4.92
43	0.30	0.05	0.25	4.67
44	0.30	0.05	0.25	4.42
45	0.30	0.04	0.26	4.16
46	0.30	0.04	0.26	3.91
47	0.30	0.04	0.26	3.64
48	0.30	0.04	0.26	3.38
<b>Fourth Year</b>	<b>3.60</b>	<b>0.60</b>	<b>3.00</b>	
49	0.30	0.03	0.27	3.11
50	0.30	0.03	0.27	2.84
51	0.30	0.03	0.27	2.57
52	0.30	0.03	0.27	2.30
53	0.30	0.02	0.28	2.02
54	0.30	0.02	0.28	1.74
55	0.30	0.02	0.28	1.46
56	0.30	0.01	0.29	1.17
57	0.30	0.01	0.29	0.88
58	0.30	0.01	0.29	0.59
59	0.30	0.01	0.29	0.30
60	0.30	0.00	0.30	0.00
<b>Fifth Year</b>	<b>3.60</b>	<b>0.22</b>	<b>3.38</b>	

Projections for:  
**Dental Clinic**

(Rs. Lacs)

**J. WORKING CAPITAL**

S.No.	Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
1	Gross receipts	18.00	21.00	24.00	27.00	30.00	33.00
2	Required Working Capital (5 per cent of receipts)	3.60	4.20	4.80	5.40	6.00	6.60