

PROJECT REPORT

OF

“HOME DECOR ITEMS”

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Disclaimer

The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

1. Particulars of the Enterprise

Name of the Enterprise	HOME DECOR ITEMS	Constitution	PROPRIETORSHIP
MSME Status	NOT-REGISTERED	MSME Registration No.	-----
Registration Date	----	Date of incorporation	----
Activity	ART AND CRAFT		
Registered Office Address			
Site location			

2. Project Loan Amount

TERM LOAN	10 Lakh
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3. Project Proponent

Name Of the Promoter	SUMIT UPADHYAY
Father's Name/Husband's Name	DINESH CHANDRA UPADHYAY
Age	36 years
Residential Address	
PAN No.	
Designation	DIRECTOR
Experience	<p>Sumit Upadhyay boasts more than 18 years of extensive experience in design and production.</p> <p>Renowned for his meticulous attention to detail and a drive for innovation, he has consistently delivered top-tier design solutions across diverse industries.</p> <p>From inception to fruition, his proficiency extends from conceptualization to execution, covering product development, manufacturing, and project management.</p> <p>With a track record of leading successful ventures, he is highly regarded for his unwavering dedication to excellence and ensuring utmost customer satisfaction.</p>

4. Project Description

Brief Description of The Project

Home Decor Items is located at B-53, Bishanpura Main Road, Sector 57, Gautambuddha Nagar, UP, is set to enter the art and craft manufacturing business, aiming to offer innovative and appealing products to customers of all ages.

The business model requires a loan to acquire a UV printer and CO2 machine for the manufacturing of different products, focusing on producing nameplates, wall decor, wall clocks, and portraits.

Additionally, he plans to manufacture children's items such as toys and DIY kits. Leveraging e-commerce platforms like Amazon and Flipkart, as well as marketplaces and AVSCURB's website, Sumit intends to reach a broad customer base.

Offline, sale of the products will be through channel partners and toy shops. Sumit's strategic approach encompasses both online and offline channels, ensuring wide accessibility and visibility for his diverse product range.

With a keen eye for market trends and a commitment to quality, Sumit Upadhyay aims to establish a strong presence in both digital and traditional retail landscapes.

5. Product Description

Brief Description of The Product

HOME DECOR ITEMS offers a versatile range of high-quality products designed to enhance homes and delight children.

- **Name Plates:** Elevate the home's aesthetic with personalized nameplates crafted by HOME DECOR ITEMS. These beautifully designed plates add a touch of elegance to any entrance or interior space.



- **Wall Decors and Portraits:** Transform the walls into captivating focal points with HOME DECOR ITEMS's stunning wall decor and portraits. From intricate designs to breathtaking landscapes, these pieces breathe life into your living space.



- **Kids Toys and DIY Items:** Kids will be creative for endless hours of fun with HOME DECOR ITEMS's collection of kids' toys and do-it-yourself items. From educational kits to imaginative playsets, each product is crafted with safety and entertainment in mind.



- **Wall Clocks:** HOME DECOR ITEMS's exquisite wall clocks will keep track of time in style. Featuring sleek designs and reliable mechanisms, these clocks not only serve a practical purpose but also double as eye-catching decor pieces for any room. With a focus on quality craftsmanship and innovative design, HOME DECOR ITEMS brings a touch of sophistication and joy to every home.



Uses of the Products

- **Name Plates:**

Personalization: Nameplates are commonly used to personalize and identify spaces such as homes, offices, or businesses.

Decoration: They serve as decorative elements, enhancing the aesthetic appeal of entrances, rooms, or corridors.

Information: Nameplates can provide essential information such as room numbers, names, or titles, aiding in navigation within a building or space.

- **Wall Decors and Portraits:**

Interior Decoration: Wall decors and portraits are primarily used to adorn walls, adding character and personality to any room.

Expressive Art: They serve as a means of self-expression, showcasing individual tastes, interests, and memories through various artistic styles and themes.

Focal Point: These pieces often become the focal point of a room, drawing attention and setting the tone for the overall ambiance.

- **Kids Toys and DIY Items:**

Entertainment and Play: Toys provide children with entertainment and facilitate imaginative play, fostering creativity and cognitive development.

Learning and Education: Many toys and DIY items are designed to be educational, helping children learn new skills, concepts, and problem-solving techniques in a fun and engaging manner.

Bonding and Socialization: Playing with toys encourages social interaction and cooperation among children, promoting friendship and teamwork.

- **Wall Clocks:**

Timekeeping: The primary function of wall clocks is to display the current time, allowing people to manage their schedules and activities effectively.

Decorative Accent: Wall clocks also serve as decorative accents, complementing the style and theme of a room while adding visual interest to the walls.

Practicality: In addition to their aesthetic appeal, wall clocks offer practicality by providing a convenient way to track time without relying on digital devices.

5. Location of the Project

Site Location

- **B-53, BISHANPURA MAIN ROAD, SECTOR 57, GAUTAMBUDDHA NAGAR, UP-201203**

Project Site Map



Project Site Co-ordinates

Latitude	28.358982
Longitude	77.550758

6. Market Survey

Demand & Supply for “HOME DECOR ITEMS”

Demand and supply for HOME DECOR ITEMS in India. The manufacturer needs to consider various factors that will influence both aspects:

Demand:

- **Consumer Trends and Preferences:** HOME DECOR ITEMS will closely monitor consumer preferences in India, including tastes in art and craft, interior decoration, and gifting choices. Understanding cultural nuances and regional variations is crucial for catering to diverse consumer segments.
- **Economic Factors:** The overall economic conditions in India, including income levels, employment rates, and disposable income, directly influence consumer spending on non-essential items like art and craft products. HOME DECOR ITEMS will adapt its pricing and product offerings accordingly.
- **Market Trends:** Tracking market trends related to home decor, DIY culture, and personalized gifting can provide insights into emerging opportunities. HOME DECOR ITEMS will capitalize on trends such as sustainability, customization, and artisanal craftsmanship to differentiate its products.
- **Seasonal Demand:** Certain occasions and seasons drive increased demand for art and craft products, such as festivals, weddings, and holiday seasons. HOME DECOR ITEMS will align its marketing efforts and product launches with these events to maximize sales.
- **Digital Adoption:** With the increasing penetration of e-commerce and social media in India, HOME DECOR ITEMS will leverage online platforms for marketing, sales, and

customer engagement. Building a strong online presence and implementing e-commerce strategies can tap into a wider customer base.

Supply:

- **Raw Materials Sourcing:** HOME DECOR ITEMS will secure a reliable supply of raw materials for its manufacturing processes. This will involve sourcing materials locally or globally while ensuring quality and cost-effectiveness.
- **Manufacturing Capacity:** HOME DECOR ITEMS will assess its manufacturing capabilities to meet the expected demand. Scaling production capacity or outsourcing certain processes will be necessary to fulfill orders efficiently.
- **Distribution Channels:** Establishing efficient distribution channels is crucial for reaching customers across India. HOME DECOR ITEMS will leverage a combination of online sales channels, retail partnerships, and its own physical stores to expand its reach.
- **Quality Control:** Maintaining high-quality standards is essential for building trust and credibility among customers. HOME DECOR ITEMS will implement robust quality control measures at every stage of the manufacturing process to deliver superior products consistently.
- **Regulatory Compliance:** Adhering to regulatory requirements and industry standards is imperative for operating smoothly in the Indian market. HOME DECOR ITEMS will stay updated on relevant regulations related to manufacturing, labeling, and product safety.

HOME DECOR ITEMS will carefully assess both demand and supply dynamics, HOME DECOR ITEMS will identify opportunities for growth and develop strategies to capitalize on them effectively in the Indian market. Flexibility, innovation, and responsiveness to market trends will be key to achieving success in the art and craft manufacturing business.

Market opportunity

According to the new market research report by IMARC Group, the India handicrafts market size reached US\$ 3,968.0 Million. Looking forward, IMARC Group expects the market to reach US\$ 6,218.4 Million by 2028, exhibiting a growth rate (CAGR) of 7.7% during 2023-2028.

For Home Decor Items, entering the art and craft manufacturing business presents a significant market opportunity due to several factors:

- **Growing Demand for Handcrafted and Customized Products:** There's a rising trend towards personalized and unique items, particularly in the art and craft sector. Consumers appreciate the craftsmanship and individuality of handcrafted products, making this an opportune time for Home Decor Items to capitalize on this demand.
- **E-commerce Growth:** The proliferation of e-commerce platforms has made it easier for artisans and craft manufacturers to reach a global audience. Home Decor Items will leverage online marketplaces to showcase its products and expand its customer base beyond local markets.
- **DIY Culture:** There's a growing interest in do-it-yourself (DIY) projects and the maker movement, where individuals enjoy creating their own crafts. Home Decor Items will tap into this market by offering DIY kits, crafting supplies, and instructional content to cater to DIY enthusiasts.
- **Artisanal and Sustainable Trends:** With increasing awareness about sustainability and ethical consumption, there's a preference for artisanal products that are made with eco-friendly materials and ethical practices. Home Decor Items will position itself as a sustainable brand, attracting environmentally-conscious consumers.

- **Gift and Home Decor Market:** Art and craft items are popular choices for gifts and home decor, especially during holidays, weddings, and special occasions. Home Decor Items will target this market segment by offering a wide range of aesthetically pleasing and customizable products.
- **Art Therapy and Wellness:** Art has been recognized for its therapeutic benefits, promoting mental health and well-being. Home Decor Items will explore opportunities in this niche by offering art kits or workshops tailored for stress relief, mindfulness, and creative expression.
- **Partnerships and Collaborations:** Collaborating with artists, designers, and influencers can enhance Home Decor Items's brand visibility and credibility. Partnerships with local artisans or renowned craftsmen will also add authenticity and uniqueness to its product offerings.

To seize the market opportunity in the art and craft manufacturing business, Home Decor Items will focus on product innovation, quality craftsmanship, effective marketing strategies, and building strong partnerships. By staying attuned to consumer preferences and market trends, Home Decor Items will establish itself as a reputable brand in the art and craft industry.

7. Technical Feasibility

Manpower Required

Workers	No. Of Workers Required
Manager Operations	1
CO2 Operator	1
Assembly	1
Accountant	1

Machinery Required

S.No.	Machinery Name	Quantity	Price
1.	UV Printer	1	1290000/-
2.	CO2 Machine	1	425000/-

Machinery Image



8. Swot Analysis

SWOT Analysis for Home

Decor Items Strengths:

- **Product Diversity:** Home Decor Items offers a wide range of art and craft products, including nameplates, wall decors, portraits, kids' toys, DIY items, and wall clocks, catering to various customer preferences and needs.
- **Customization Capabilities:** Home Decor Items' ability to offer customization options allows customers to personalize products according to their preferences, enhancing customer satisfaction and loyalty.
- **Quality Assurance:** Home Decor Items prioritizes quality in its manufacturing processes, ensuring that products meet high standards and customer expectations, which strengthens its brand reputation.
- **Innovative Designs:** Home Decor Items continuously introduces innovative designs and keeps up with emerging trends in art and craft, attracting customers looking for unique and contemporary products.
- **Online Presence:** Home Decor Items has a strong online presence, leveraging e-commerce platforms and social media channels for marketing and sales, thereby reaching a broader audience and expanding its market reach.

Weaknesses:

- **Production Capacity:** Limited production capacity may hinder Home Decor Items' ability to fulfill large orders or meet sudden spikes in demand, potentially leading to missed opportunities or customer dissatisfaction.
- **Supply Chain Vulnerability:** Dependency on external suppliers for raw materials and components exposes Home Decor Items to supply chain disruptions, such as delays or shortages, which could impact production timelines and customer satisfaction.
- **Competitive Pricing:** Competing with lower-priced alternatives in the market may pose a challenge for Home Decor Items, especially if cost-effective manufacturing processes are not optimized.

Opportunities:

- **Market Expansion:** Home Decor Items can explore new geographical markets within India or internationally to expand its customer base and increase sales opportunities.
- **Diversification of Product Range:** Introducing new product categories or expanding existing ones can attract different customer segments and capitalize on emerging market trends.
- **Collaborations and Partnerships:** Collaborating with artists, designers, or other brands can enhance Home Decor Items' product offerings and brand visibility, opening up new avenues for growth.

Threats:

- **Competitive Landscape:** Intense competition from local and international art and craft manufacturers poses a threat to Home Decor item's market share and profitability, requiring continuous innovation and differentiation.
- **Economic Uncertainty:** Economic downturns or fluctuations in consumer spending patterns can impact discretionary purchases like art and craft products, affecting Home Decor Items' sales and revenue.
- **Regulatory Changes:** Changes in regulations related to manufacturing standards, labeling requirements, or import/export policies may increase compliance costs or restrict market access for Home Decor Items.

CMA DATA

HOME DECOR ITEMS

The background features a complex network of thin, light-colored lines connecting various nodes. Some nodes are highlighted with larger, semi-transparent circles in shades of blue, yellow, and green. The overall aesthetic is clean and modern, with a focus on data visualization and connectivity.

Cost of project and means of finance

Name of the Applicant : HOME
DECOR ITEMS

* Figures in Lakh (In Rupees)

Cost of project	Already Incurred	To be incurred		Total Cost
		Firm	Non-Firm	
Land	0	0	0	0
Site Development	0	0	0	0
Buildings	0	0	0	0
Plant and Machinery				
- Imported	0	0	0	0
- Indigenous	0	17.15	0	17.15
Misc. Fixed Assets	0	0	0	0
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0	0	0
Provision for Contingencies	0	0	0	0
Margin Money for Working Capital	0	0	0	0
Total Cost	0	17.15	0	17.15
Total Cost (Rounded off)				17.2

MEANS OF FINANCE	Already raised	To be raised	Total Cost
Equity			
Partners Capital	0	7.15	7.15
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
Quasi-Equity			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	0	7.15	7.15
Debt			
Term Loan	0	10	10
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	10	10
Total Finance	0	17.15	17.15

Debt-Equity Ratio (DER) :	1.4
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	1.4
Promoters' Contribution (%) :	41.69%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

Assumpitons

Name of the Applicant	HOME DECOR ITEMS
Constitution of the applicant	Proprietorship Firm
First financial year of operations for the project	2025
Proposed date of commencement of commercial production	01/04/2024
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	5
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	0

Basis Overall Install Capacity

* Figures in Lakh (In Rupees)

Name of Product	Unit Measurement	Production per day (units)	No of working days per year	Production per annum (units)
Name Plates	Number	22	300	6600
Wall Decor & Portraits	Number	25	300	7500
Kids Item	Number	20	300	6000
Wall Clock	Number	18	300	5400
Sum of Basis Of Installed Capacity				25500

Sales at installed capacity

* Figures in Lakh (In Rupees)

Name Plates

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	6600
Unit Measurement	Number
Selling Rate Per Unit	1100
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	72.6

Wall Decor & Portraits

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0

Export Sales At Installed Capacity Lakh (In Rupees)	0
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(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	7500
Unit Measurement	Number
Selling Rate Per Unit	250
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	18.75

Kids Item

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	6000
Unit Measurement	Number
Selling Rate Per Unit	1800
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	108

Wall Clock

(a) Export Sale

Percentage Export Sales	0%
Unit Measurement	
Quantity To Be Exported	0
Selling Rate Per Unit	0
Export Sales At Installed Capacity Lakh (In Rupees)	0

(b) Gross Domestic Sales

Percentage Domestic Sales	100%
Quantity For Domestic Sales	5400
Unit Measurement	Number
Selling Rate Per Unit	1800
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	97.2

Raw Material Cost At Installed Capacity

* Figures in Lakh (In Rupees)

Name Plates

Basis Of Installed Capacity :- 6600

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Acrylic	Number	0.1	660	3000	19.8
SunBoard	Number	1	6600	250	16.5
NZ Pine MDF	Number	1	6600	1000	66
Laminated MDF	Number	1	6600	780	51.48
Acrylic Mirror	Number	0.5	3300	1800	59.4
Total					213.18

Total Factory Salaries And Wages

* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Manager Operations	1	45000	45000
CO2 operator	1	30000	30000
Assembly	1	25000	25000
Accountant	1	22000	22000
Total	4		122000

Percentage Fringe Benefits

* Figures in Lakh (In Rupees)

Total factory salaries and wages	122000
Percentage Fringe Benefits	1 %
Fringe Benefits Amount (In Rs.)	1220
Monthly factory salaries and wages (In Rs.)	123220
Annual factory salaries and wages Lakh (In Rupees)	14.79

Upfront fee on term loan

* Figures in Lakh (In Rupees)

Amount of Term Loan Lakh (In Rupees)	10
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.1

Cost Of Plant And Machinery

* Figures in Lakh (In Rupees)

Indigenous

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	UV Printer	1	NA	1290000	12.9
2	CO2 Machine	1	NA	425000	4.25
Total					17

Sales & Total Income

* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	296.55
Annual export sales Lakh (In Rupees)	0
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0

User Defined Annual Income From Job Work / Other Operational Income Lakh (In Rupees)					
	FY2025	FY2026	FY2027	FY2028	FY2029
Annual income from job work Lakh (In Rupees)	0	0	0	0	0
Other Operational Income	0	0	0	0	0
Annual Non-operational Income Lakh (In Rupees)	0	0	0	0	0

Cost of production sales

* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	213.18
Consumable stores and spares Lakh (In Rupees)	0
Power, Fuel & Other Utilities Lakh (In Rupees)	2.16
Annual Increase Rate	1 %
Factory salaries and Wages Lakh (In Rupees)	14.79
Other Manufacturing Expenses	10.2
Other Variable Expenses	15.3

Working capital

* Figures in Lakh (In Rupees)

Computation of Margin Money for WC for taking in Project Cost	User Defined
Year from which MM for WC will be used for Project Cost Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	User Defined
Whether computation of Stock in Process and finished goods are to be done in Profitability Statement for arriving at proper values of cost of production and as per RBI definition, when following Second Method of Lending for WC Assessment	YES
Whether the unit will avail working capital limit from Bank	YES

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)				
	FY2025	FY2026	FY2027	FY2028	FY2029
User-defined Margin Money for WC	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0
Sundry Creditors	8	10	13	14	15

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	0.5
Consumable stores and spares	0
Stock in Process	0
finished goods	0.75
Export Receivables	0
Receivables other than Exports	0.25

(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months

Sundry Creditors	1
Rate of Interest on Bank Borrowing for Working Capital	10

Term loan

Installment Type :	Monthly Installments
Equal and Unequal Installment :	Unequal Installments
No. of installments :	60
Interest rate on term loan :	10
Date of first installment :	01/04/2024

Projections of performance & profitability

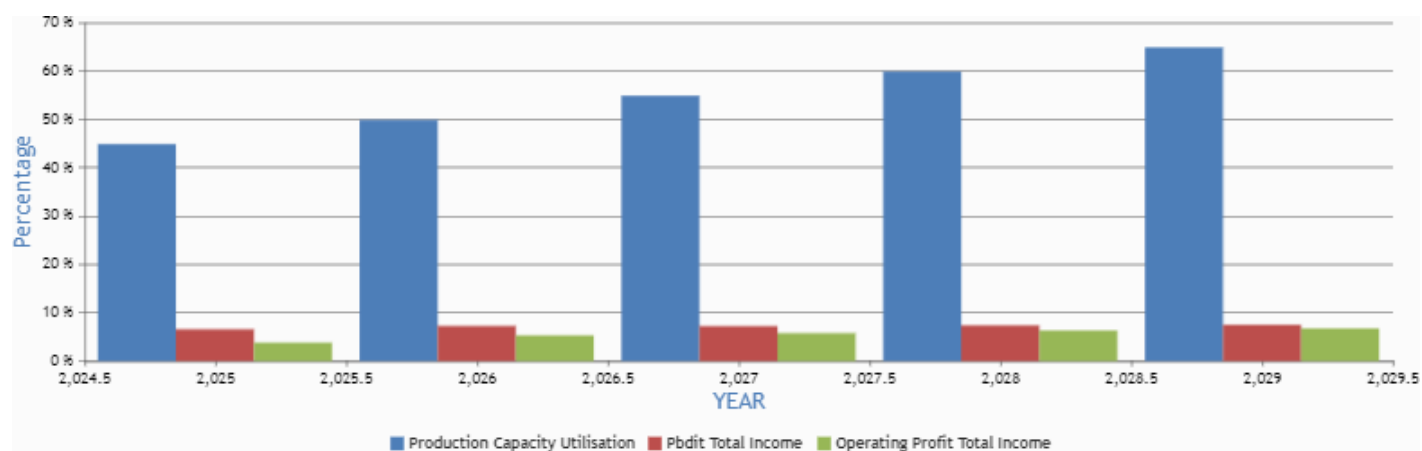
Name of the Applicant : HOME
DECOR ITEMS

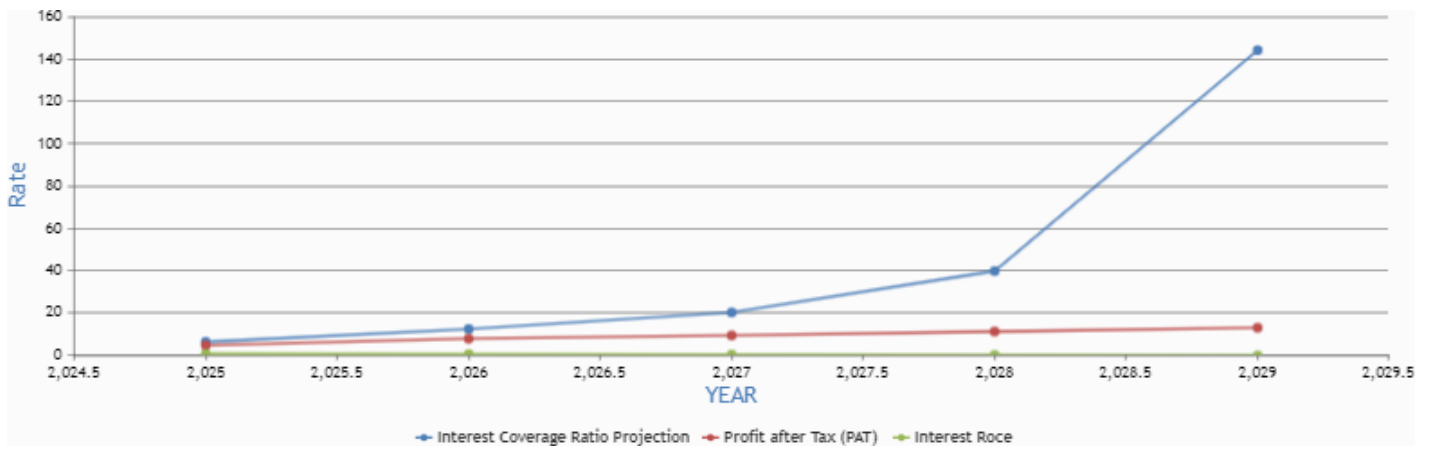
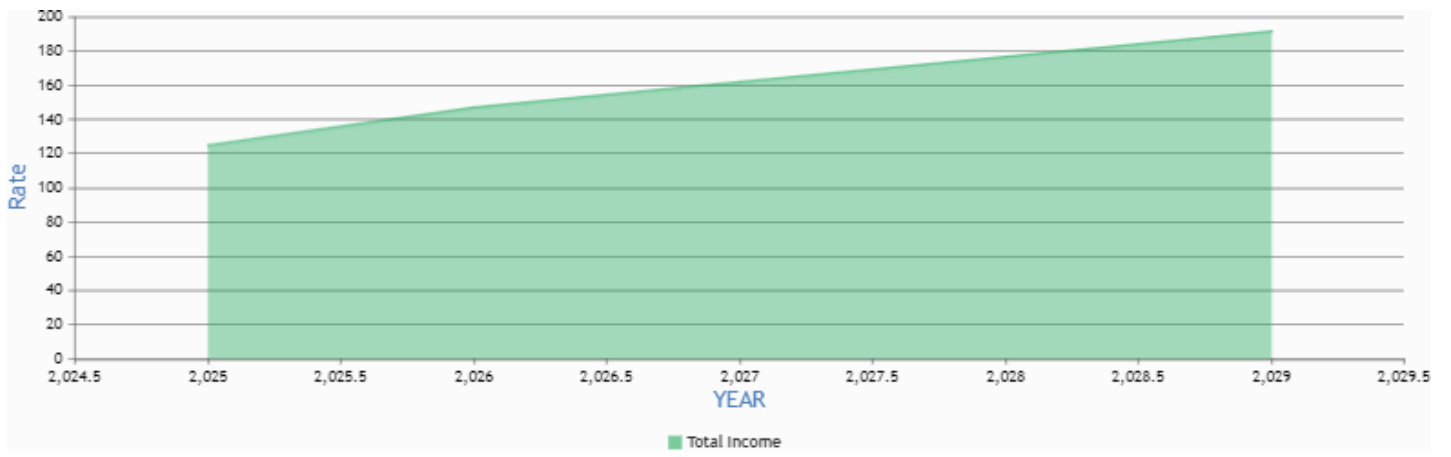
* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	
Production Capacity Utilization	45%	50%	55%	60%	65%
Sales as percentage of Installed Capacity	42.19%	49.69%	54.69%	59.69%	64.69%
Sales / Total Income					
Gross Domestic Sales	125.11	147.35	162.18	177	191.83
Net Domestic Sales	125.11	147.35	162.18	177	191.83
Export Sales	0	0	0	0	0
Net Sales	125.11	147.35	162.18	177	191.83
Income from other job work	0	0	0	0	0
Other Operational Income	0	0	0	0	0
Total Income	125.11	147.35	162.18	177	191.83
COST OF PRODUCTION/ SALES					
raw material consumed	95.93	106.59	117.25	127.91	138.57
consumable stores and spares	0	0	0	0	0
Power, Fuel & Other Utilities (Fixed)	0.65	0.65	0.65	0.65	0.65
Power, Fuel & Other Utilities (Variable)	0.68	0.76	0.83	0.91	0.98
factory salaries and wages (fixed)	2.96	2.99	3.02	3.05	3.08
factory salaries and wages (variable)	5.32	5.98	6.64	7.31	8
Repairs & Maintenance	0.51	0.52	0.52	0.53	0.54
Other Manufacturing Expenses	4.59	5.1	5.61	6.12	6.63
other variable expenses	6.89	7.65	8.42	9.18	9.95

	FY2025	FY2026	FY2027	FY2028	FY2029
Depreciation	2.57	2.19	1.86	1.58	1.34
Sub-total	120.1	132.43	144.8	157.24	169.74
add: opening stock in process	0	0	0	0	0
less: closing stock in process	0	0	0	0	0
cost of production	120.1	132.43	144.8	157.24	169.74
Add: Opening Stock of Finished Goods	0	7.06	8.21	9	9.78
Less: Closing Stock of Finished Goods	7.06	8.21	9	9.78	10.56
Cost of Sales	113.04	131.28	144.01	156.46	168.96
Selling, Packing & Distr. Expenses (Fixed)	0.38	0.44	0.49	0.53	0.58
Selling, Packing & Distr. Expenses (Variable)	3.38	3.98	4.38	4.78	5.18
Administrative & Misc. Expenses	2.5	2.95	3.24	3.54	3.84
Sub-total	119.3	138.65	152.12	165.31	178.56
Profit before Interest, Lease Rentals (PBIT)	5.81	8.7	10.06	11.7	13.27
Interest on Term Loan	0.89	0.69	0.49	0.29	0.09
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0
Interest on Bank Borrowing	0	0	0	0	0
Lease Rentals	0	0	0	0	0
Operating Profit	4.91	8.01	9.56	11.4	13.18
Preliminary Expenses written off	0	0	0	0	0
Non-operational Income	0	0	0	0	0
Profit before Tax (PBT)	4.91	8.01	9.56	11.4	13.18
Provision for Taxation	0	0	0	0	0
Profit after Tax (PAT)	4.91	8.01	9.56	11.4	13.18

	FY2025	FY2026	FY2027	FY2028	FY2029
Drawings	0	0	0	0	0
Retained Earnings	4.91	8.01	9.56	11.4	13.18
Gross Cash Accruals	7.48	10.2	11.42	12.98	14.52
Net Cash Accruals	7.48	10.2	11.42	12.98	14.52
PBDIT/ Total Income (%)	6.7%	7.39%	7.35%	7.5%	7.62%
Operating Profit/ Total Income (%)	3.93%	5.43%	5.9%	6.44%	6.87%
Net Profit/ Total income (%)	3.93%	5.43%	5.9%	6.44%	6.87%
Raw Material Cost/ Cost of Production (%)	79.88%	80.49%	80.97%	81.35%	81.64%
Cost of Production/ Net Sales (%)	96%	89.88%	89.29%	88.83%	88.48%
Cost of Sales/ Net Sales (%)	90.36%	89.1%	88.8%	88.39%	88.08%
Interest Coverage Ratio	6.51	12.57	20.44	39.98	144.41
Return on Capital Employed (ROCE) (%)	39.82%	70.2%	95.51%	130.67%	174.43%





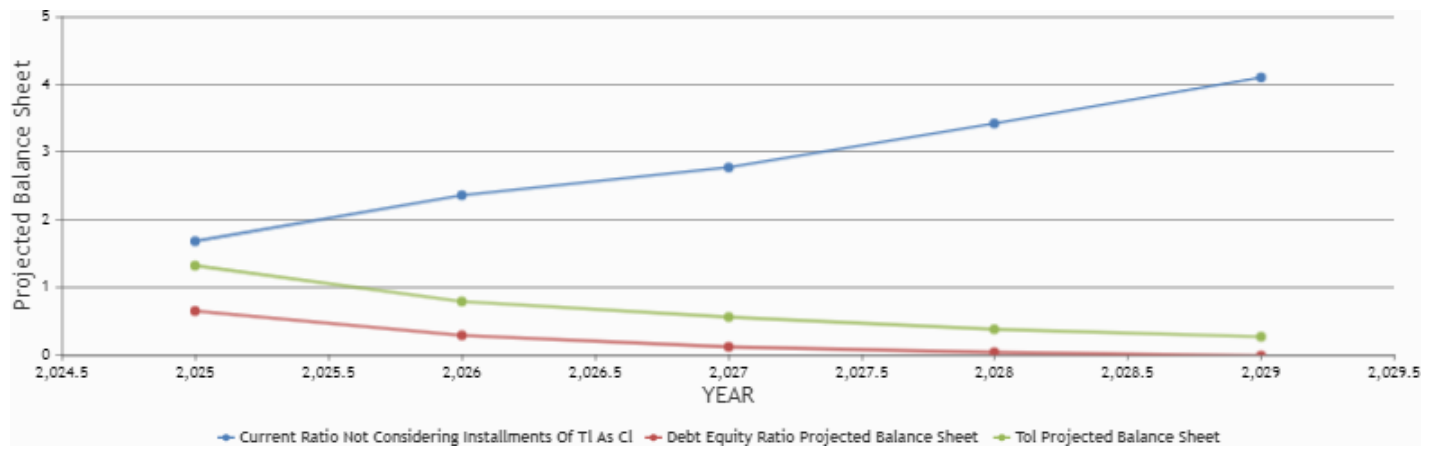
Projected balance sheet

Name of the Applicant : HOME
DECOR ITEMS

* Figures in Lakh (In Rupees)

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on
Liabilities						
Partners Capital	7.15	7.15	7.15	7.15	7.15	7.15
Preference Share Capital	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0
Reserves & Surplus	0	4.91	12.92	22.49	33.89	47.07
Interest free Unsecured Loans	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0
Term Loan from bank	10	8	6	4	2	0
Interest Bearing Unsecured Loans	0	0	0	0	0	0
Bank Borrowings for WC	0	0	0	0	0	0
Current Liabilities						
Creditors for Purchases	0	8	10	13	14	15
TOTAL Liabilities	17.15	28.06	36.07	46.64	57.04	69.22
ASSETS						
WDV of Fixed assets	17.15	17.15	14.58	12.39	10.53	8.95
Less : Depreciation	0	2.57	2.19	1.86	1.58	1.34
Net Fixed Assets	17.15	14.58	12.39	10.53	8.95	7.61
Current Assets						

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029
Raw Material		4	4.44	4.89	5.33	5.77
Consumables Stores And Spares		0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0
Finished Goods (Month's Cost of sales)		7.06	8.21	9	9.78	10.56
Export Receivables		0	0	0	0	0
Receivables other than Exports		2.61	3.07	3.38	3.69	4
Total Current Assets	0	13.67	15.72	17.27	18.8	20.33
Cash & Bank Balance	0	5.48	13.68	23.11	34.09	46.61
Preliminary Expenses not written off	0	0	0	0	0	0
TOTAL ASSETS	17.15	28.06	36.07	46.64	57.04	69.22
Current Ratio (not considering installments of T/L as CL)		1.69	2.37	2.78	3.43	4.11
Current Ratio (considering installments of T/L as CL)		1.35	1.97	2.41	3.01	3.62
Debt Equity Ratio	1.4	0.66	0.3	0.13	0.05	0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	1.4	0.66	0.3	0.13	0.05	0
TOL/ TNW	1.4	1.33	0.8	0.57	0.39	0.28



Margin money for working capital and assessment of wc

Name of the Applicant : HOME
DECOR ITEMS

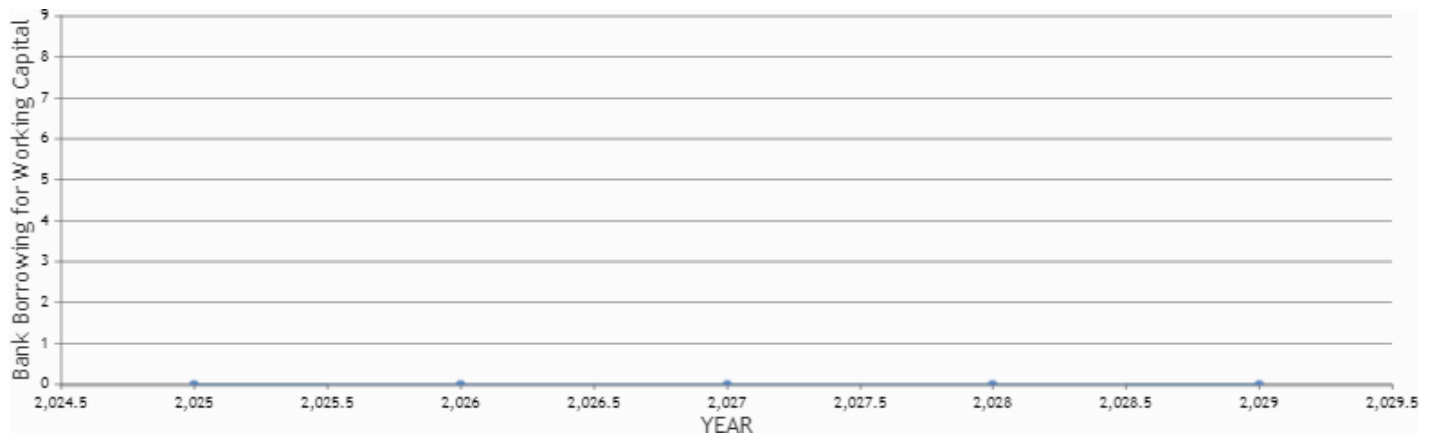
* Figures in Lakh (In Rupees)

		FY2025	FY2026	FY2027	FY2028	
Gross sales (incl. Job Income)		125.11	147.35	162.18	177	191.83
Total Working Capital Requirement (25% of Gross sales)		31.28	36.84	40.55	44.25	47.96
Margin Money for Working Capital (5% of Gross sales)		6.26	7.37	8.11	8.85	9.59
Permissible Bank Borrowing (20% of Gross sales)		25.02	29.47	32.44	35.4	38.37
	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029
Current Assets						
Raw material	0.5	4	4.44	4.89	5.33	5.77
Consumables stores and spares	0	0	0	0	0	0
stock in process (month's cost of production)	0	0	0	0	0	0
Finished goods (month's cost of sales)	0.75	7.06	8.21	9	9.78	10.56
Export Receivables	0	0	0	0	0	0
Receivables other than Exports	0.25	2.61	3.07	3.38	3.69	4
Total Current Assets (A)		13.67	15.72	17.27	18.8	20.33
Current Liabilities						
Creditors for Purchases	1	7.99	8.88	9.77	10.66	11.55
Total Current Assets (A)		7.99	8.88	9.77	10.66	11.55
Working Capital Gap (A-B)		5.68	6.84	7.5	8.14	8.78

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029
Margin Money on Working Capital (25% on CA other than Export Receivables)		0	0	0	0	0
Bank Borrowing for Working Capital		2.26	2.91	3.18	3.44	3.7

Recommended Method - User Defined

		FY2025	FY2026	FY2027	FY2028	FY2029
Total Current Assets		8	10	13	14	15
Total Current Liabilities		8	10	13	14	15
Working Capital Gap		0	0	0	0	0
Margin Money on Working Capital		0	0	0	0	0
Bank Borrowing for Working Capital		0	0	0	0	0
Interest on Bank Borrowing for WC @	10%	0	0	0	0	0



Interest on term loan monthly

Name of the Applicant : HOME
DECOR ITEMS

* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	10
No. of Monthly Installments	60
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/04/2024
Date of first repayment	01/04/2024

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
1	01/04/2024	10	0.17	9.83	0.08		
2	01/05/2024	9.83	0.17	9.67	0.08		
3	01/06/2024	9.67	0.17	9.5	0.08		
4	01/07/2024	9.5	0.17	9.33	0.08		
5	01/08/2024	9.33	0.17	9.17	0.08		
6	01/09/2024	9.17	0.17	9	0.07		
7	01/10/2024	9	0.17	8.83	0.08		
8	01/11/2024	8.83	0.17	8.67	0.07		
9	01/12/2024	8.67	0.17	8.5	0.07		
10	01/01/2025	8.5	0.17	8.33	0.07		
11	01/02/2025	8.33	0.17	8.17	0.06		
12	01/03/2025	8.17	0.17	8	0.07	0.89	2

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
13	01/04/2025	8	0.17	7.83	0.06		
14	01/05/2025	7.83	0.17	7.67	0.07		
15	01/06/2025	7.67	0.17	7.5	0.06		
16	01/07/2025	7.5	0.17	7.33	0.06		
17	01/08/2025	7.33	0.17	7.17	0.06		
18	01/09/2025	7.17	0.17	7	0.06		
19	01/10/2025	7	0.17	6.83	0.06		
20	01/11/2025	6.83	0.17	6.67	0.05		
21	01/12/2025	6.67	0.17	6.5	0.06		
22	01/01/2026	6.5	0.17	6.33	0.05		
23	01/02/2026	6.33	0.17	6.17	0.05		
24	01/03/2026	6.17	0.17	6	0.05	0.69	2
25	01/04/2026	6	0.17	5.83	0.05		
26	01/05/2026	5.83	0.17	5.67	0.05		
27	01/06/2026	5.67	0.17	5.5	0.05		
28	01/07/2026	5.5	0.17	5.33	0.05		
29	01/08/2026	5.33	0.17	5.17	0.04		
30	01/09/2026	5.17	0.17	5	0.04		
31	01/10/2026	5	0.17	4.83	0.04		
32	01/11/2026	4.83	0.17	4.67	0.04		
33	01/12/2026	4.67	0.17	4.5	0.04		
34	01/01/2027	4.5	0.17	4.33	0.04		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
35	01/02/2027	4.33	0.17	4.17	0.03		
36	01/03/2027	4.17	0.17	4	0.03	0.49	2
37	01/04/2027	4	0.17	3.83	0.03		
38	01/05/2027	3.83	0.17	3.67	0.03		
39	01/06/2027	3.67	0.17	3.5	0.03		
40	01/07/2027	3.5	0.17	3.33	0.03		
41	01/08/2027	3.33	0.17	3.17	0.03		
42	01/09/2027	3.17	0.17	3	0.02		
43	01/10/2027	3	0.17	2.83	0.02		
44	01/11/2027	2.83	0.17	2.67	0.02		
45	01/12/2027	2.67	0.17	2.5	0.02		
46	01/01/2028	2.5	0.17	2.33	0.02		
47	01/02/2028	2.33	0.17	2.17	0.02		
48	01/03/2028	2.17	0.17	2	0.02	0.29	2
49	01/04/2028	2	0.17	1.83	0.02		
50	01/05/2028	1.83	0.17	1.67	0.01		
51	01/06/2028	1.67	0.17	1.5	0.01		
52	01/07/2028	1.5	0.17	1.33	0.01		
53	01/08/2028	1.33	0.17	1.17	0.01		
54	01/09/2028	1.17	0.17	1	0.01		
55	01/10/2028	1	0.17	0.83	0.01		
56	01/11/2028	0.83	0.17	0.67	0.01		

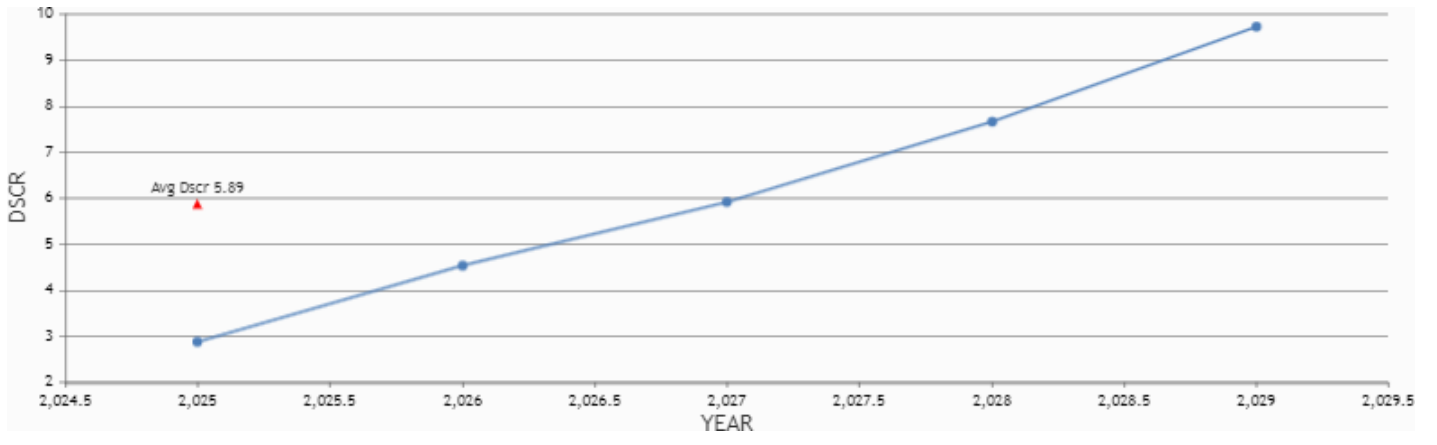
EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
57	01/12/2028	0.67	0.17	0.5	0		
58	01/01/2029	0.5	0.17	0.33	0		
59	01/02/2029	0.33	0.17	0.17	0		
60	01/03/2029	0.17	0.17	0	0	0.09	2
	Grand Total		10		2.46	2.46	10

Calculation of debt service coverage ratio

Name of the Applicant : HOME
DECOR ITEMS

* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	
Net Profit After Tax	4.91	8.01	9.56	11.4	13.18	
Non-cash Charges	2.57	2.19	1.86	1.58	1.34	
Interest on Term Loan	0.89	0.69	0.49	0.29	0.09	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	
Lease Rentals	0	0	0	0	0	
Total A	8.38	10.89	11.92	13.28	14.61	59.07
Interest on Term Loan	0.89	0.69	0.49	0.29	0.09	
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	
Repayment of Term Loan	2	2	2	2	2	10
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0
Lease Rentals	0	0	0	0	0	
Total B	2.89	2.69	2.49	2.29	2.09	12.46
DSCR	2.9	4.04	4.78	5.79	6.99	4.74
Average DSCR						4.74



Future financial indicators

Name of the Applicant : HOME
DECOR ITEMS

* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.42%
Der For The Project	1.4
Der For The Company As A Whole	1.4
Dscr Minimum	2.9
Dscr Maximum	6.99
Dscr Average	4.74
Break Even Point(Bep) % Of Installed Capacity	28.23%
Roce (Return On Capital Employed In The Optimum Year)	1.74%
Irr (Before Tax)	55.48
Irr (After Tax)	55.48
Cost Of Capital	0.13
Employment - Existing / Additional	4
Capital Cost Per Job	4.29

Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	4.74	55.48	28.23	24.49	1.74
Sales	4.74	55.48	28.23	24.49	174.43
Raw Material	4.74	55.48	28.23	24.49	174.43
Capacity Util	4.74	55.48	28.23	24.49	174.43