

**PROJECT REPORT**

**OF**

**“ABC DESSERTS CAFFE PVT.LTD.”**

## **TABLE OF CONTENTS**

- 1. Particulars of the Enterprise**
- 2. Project Loan Amount**
- 3. Project Proponent**
- 4. Project Description**
  - **Brief Description of the Project**
- 5. Product Description**
  - **Product Brief Description**
  - **Specifications & Uses of the Product**
- 6. Location of the Project**
  - **Site Location**
  - **Project Site Map**
  - **Google Earth Image**
  - **Project Site Co-ordinates**
- 7. Market Survey**
  - **Demand & Supply**
  - **Market Opportunity**
  - **Present Competitors**
- 8. Technical Feasibility**
  - **Manpower Required**
  - **Machinery Required**
  - **Machinery Images**
  - **Inspection & Quality Control**
- 9. Technology & Process Description**
  - **Technology Required**
  - **Process Flow Chart**
- 10. Commercial Viability**
  - **SWOT Analysis**

## 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

<b>Name of the Enterprise</b>	ABC DESSERT CAFFE PVT. LTD.	<b>Constitution</b>	PRIVATE LIMITED
<b>MSME Status</b>	REGISTERD	<b>MSME Registration No.</b>	
<b>Registration Date</b>	28/02/2024	<b>Date of Incorporation</b>	28/02/2024
<b>Activity</b>	MANUFACTURING & SERVICE		
<b>Registered Office Address</b>			
<b>Administrative Office Address</b>			
<b>Site location</b>			

## 2. PROJECT LOAN AMOUNT

<b>TERM LOAN</b>	40 LAKH
<b>WORKING CAPITAL</b>	50 LAKH

## 3. PROJECT PROPONENT

<b>Name Of the Promoter</b>	VENKATA SATYA MAHADEV TALLAM
<b>Father's Name/Husband's Name</b>	S/O T.V. SAMBA SIVA RAO
<b>Age</b>	50 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	MANAGING DIRECTOR
<b>Education</b>	GRADUATION
<b>Experience</b>	25 YEARS

<b>Name Of the Promoter</b>	CHANDU GOVARDHINI
<b>Father's Name/Husband's Name</b>	W/O CHANDU SRINIVASA RAO
<b>Age</b>	48 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	DIRECTOR
<b>Education</b>	BSc
<b>Experience</b>	10 YEARS

<b>Name Of the Promoter</b>	CHANDU LALITHA HARINI
<b>Father's Name/Husband's Name</b>	D/O CHANDU SRINIVASA RAO
<b>Age</b>	21 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	DIRECTOR
<b>Education</b>	B.TECH
<b>Experience</b>	1 YEAR

#### 4. PROJECT DESCRIPTION

##### Brief Description Of The Project

ABC Dessert Caffe Private Limited, established on February 28, 2024, is led by Mr. Venkata Satya Mahadev Tallam as the managing director, with Chandu Govardhini and Chandu Lalitha Harini serving as directors.

Initially, the company operated under a franchise model for the SV Enterprises brand, specializing in the sale of fruit popsicles, gelatos, and ice lollies. However, recognizing an opportunity for growth and innovation, ABC Dessert Caffe now aims to produce its own line of these delectable treats.

To facilitate this transition and meet operational requirements, ABC DessertCaffe is seeking a loan of 1 crore rupees to procure machinery, raw materials, and cover additional expenses.

ABC Dessert Caffe plans to establish its own distribution channels to directly reach consumers thus expanding its market reach and ensuring greater control over product distribution.

They are also planning to distribute their products through a diverse network encompassing supermarkets, shops, and sweet shops. This strategic shift signifies a bold move towards independence and advancement within the dessert industry, positioning ABC Dessert Caffe for success in the competitive market landscape and promising a flavorful journey ahead for both ABC Dessert Caffe and its customers.

## **5. PRODUCT DESCRIPTION**

### **Brief Description of the Product**

ABC Dessert Caffe Private Limited is poised to redefine the dessert landscape with its commitment to crafting fruit popsicles, gelatos, and ice lollies that prioritize freshness, health, and authenticity. Setting itself apart from the competition, all of ABC Dessert Caffe's offerings will boast real fruit fillings, free from any artificial colors.

Moreover, the company takes pride in its pledge to refrain from using preservatives during the manufacturing process, ensuring that each treat is as pure and natural as possible.

By opting for Sulphur-free sugar in their recipes, ABC Dessert Caffe promises not only a delightful taste experience but also a guilt-free indulgence for its customers. This strategic choice not only caters to the growing demand for healthier snack options but also positions the company as a frontrunner in providing such alternatives.

In upholding its commitment to quality, ABC Dessert Caffe will diligently source high-quality, fresh ingredients. This meticulous approach guarantees the integrity and authenticity of each product, promising consumers a truly satisfying and wholesome dessert experience.

What truly sets ABC Dessert Caffe apart is its unwavering dedication to using natural fruits and avoiding the use of preservatives in its manufacturing processes. This emphasis on purity and health-consciousness makes ABC Dessert Caffe an appealing choice for consumers seeking nutritious yet delicious dessert options.

In essence, ABC Dessert Caffe's product line embodies a fusion of taste, health, and integrity, offering health-conscious consumers a refreshing and guilt-free way to indulge in their favorite treats.

### **Specifications and Uses of the Product**

Fruit popsicles, gelatos, and ice lollies are all frozen desserts, but they differ in their ingredients, textures, and methods of preparation:

#### **Fruit Popsicles:**





- Made with real fruit purees or fruit chunks for authentic flavor.
- Available in a variety of fruit flavors such as strawberry, mango, pineapple, kiwi, and more.
- No artificial colors added, ensuring a natural appearance.
- Free from preservatives for a pure and fresh taste.
- Sweetened with Sulphur-free sugar for a guilt-free indulgence.
- Each popsicle individually packaged for convenience and freshness.
- Fruit popsicles will be made by blending or pureeing fresh fruits with water or fruit juice.
- The fruit mixture is poured into popsicle molds and frozen until solid.
- These treats often contain small fruit chunks or slices suspended in the frozen mixture.
- Fruit popsicles are refreshing and fruity, with a texture similar to an ice pop.

### **Gelatos:**



- Crafted using traditional methods for a creamy texture and rich flavor.
- Available in a range of classic and innovative flavors, including chocolate, vanilla bean, pistachio, raspberry swirl, and seasonal fruit varieties.
- Made with real fruit, with no artificial colors or preservatives.
- Sweetened with Sulphur-free sugar for a naturally sweet taste.
- Handcrafted in small batches to ensure quality and consistency.
- Packaged in tubs or single-serve cups for easy enjoyment at home or on the go.
- Gelato is a traditional Italian frozen dessert similar to ice cream but with a denser and creamier texture.
- Gelato is made by churning a base mixture of milk, sugar, and flavorings (such as fruit puree or extracts) in a gelato machine.
- Gelato has less air churned into it compared to ice cream, resulting in a denser consistency.
- Gelatos have intense fruit flavors and a smooth, creamy texture.

#### **Ice Lollies:**



- Ice lollies will be featured with refreshing combination of fruit juices or fruit purees.
- Available in single or multiple fruit flavors, including lemon, orange, watermelon, and mixed berry.

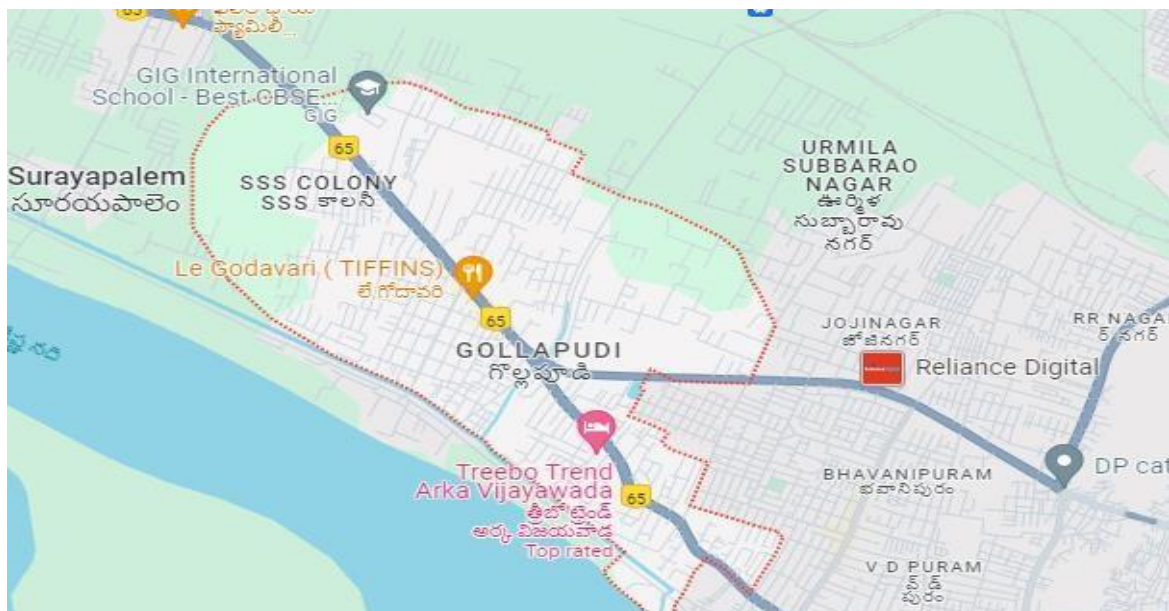
- In ice lollies there is no artificial colors used, which provides a vibrant and natural appearance.
- Manufactured without preservatives to maintain freshness and purity.
- Sweetened with sulphur-free sugar for a clean and refreshing taste.
- Individually wrapped or available in multi-pack options for convenience.
- Ice lollies, are similar to fruit popsicles but have different ingredients and textures.
- Ice lollies will be made with a variety of ingredients, including fruit juices, flavored syrups, yogurt, or even soda.
- These treats are poured into molds, often with a stick inserted for easy handling, and frozen until solid.
- Ice lollies come in a range of flavors and have a smoother or more icy texture depending on the ingredients used.

## 6. LOCATION OF THE PROJECT

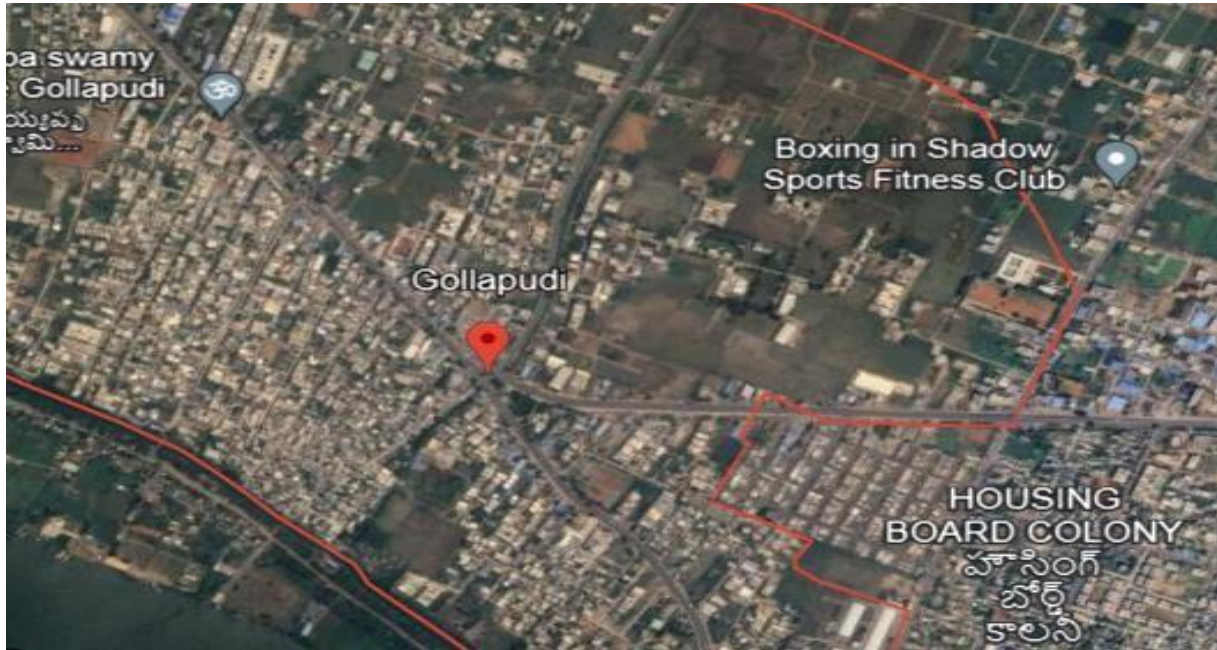
### Site Location

D.NO. 7-97, BLOCK 202, K NIWAS, VIJAYAWADA, RURAL GOLLAPUDI KRISHNA, ANDHRA PRADESH 521225

### Project Site Map



## Google Earth Image



## Project Site Co-ordinates

Latitude	16.5372063
Longitude	80.583369

## 7. MARKET SURVEY

### Demand & Supply

The demand for fruit popsicles, gelatos, and ice lollies in India has been steadily increasing in recent years due to several factors:

**Changing Consumer Preferences:** With growing health consciousness among consumers, there is a shift towards healthier dessert options made with real fruits and natural ingredients.



**Rising Disposable Income:** India's expanding middle class and increasing disposable income have led to greater spending on indulgent food items, including premium desserts like gelatos and fruit popsicles.

**Urbanization:** Rapid urbanization has resulted in busier lifestyles and an increased demand for convenient and on-the-go snack options, making fruit popsicles and ice lollies an attractive choice.

**Seasonal Variation:** India's diverse climate and seasonal variations create opportunities for the sale of ice-based desserts like gelatos and ice lollies, particularly during the hot summer months.

**Growing Foodservice Industry:** The proliferation of cafes, dessert parlors, and food delivery services has contributed to the growing demand for innovative and premium dessert offerings, including fruit popsicles and gelatos.

The supply of fruit popsicles, gelatos, and ice lollies in India has been steadily increasing, driven by several factors:

**Modern Retail Channels:** The proliferation of modern retail channels such as supermarkets, hypermarkets, and convenience stores. These outlets provide an ideal platform for the distribution and sale of frozen desserts like fruit popsicles, gelatos, and ice lollies.

**Innovative Product Offerings:** Manufacturers are continuously innovating and introducing new flavors, packaging formats, and product variants to cater to diverse consumer preferences. This innovation drives consumer interest and fuels the growth of the market.

**Expanding Distribution Networks:** Manufacturers and brands are expanding their distribution networks to reach a wider consumer base across urban and rural areas. This includes both traditional distribution channels and e-commerce platforms, making these frozen desserts more accessible to consumers across India.

## Market Opportunity

India presents a significant market opportunity in Ice Cream Sector:

India's population of over 1.3 billion people provides a vast consumer base for the ice cream industry. With a sizable young population and a growing middle class, there is increasing income and demand for indulgent food products like ice cream.

There is a growing demand for premium and artisanal ice cream varieties. Consumers are increasingly seeking out healthier options, including low-fat, sugar-free, and natural ingredient-based ice creams. This trend opens up opportunities for innovative product offerings.

Coupled with increasing exposure to Western lifestyles and food trends, has fueled the demand for ice cream in urban areas. Modern retail formats such as supermarkets, hypermarkets, and convenience stores provide convenient access to a wide range of ice cream products, driving consumption.

While ice cream consumption is relatively high throughout the year, it peaks during the hot summer months in India. The country's tropical climate creates a favorable environment for ice cream sales, with consumers seeking relief from the heat through frozen desserts.

Manufacturers are expanding their distribution networks, reaching both urban and rural markets through traditional channels as well as online platforms. This expansion enhances accessibility and drives consumption across diverse demographics.

Manufacturers are continuously innovating to cater to diverse consumer preferences and tastes. This includes new flavors, formats, and packaging options, as well as incorporating local and exotic ingredients to appeal to regional tastes.

India's thriving tourism industry, with a significant influx of domestic and international tourists, contributes to the demand for ice cream in tourist destinations, hotels, restaurants, and recreational venues.

### Present Competitors of ABC Dessert Caffè private Limited

- **Amul:** (major dairy brand with a strong ice cream range)
- **Vadilal:** (known for traditional Indian ice cream flavors)
- **Creambell:** (owned by Hindustan Unilever, offers a variety of frozen treats)
- **Ibaco:** (known for using real fruits and nuts in their ice creams)
- **Kwality Wall's:** (Known for its wide range of ice cream products, including fruit popsicles, gelatos, and ice lollies)
- **Mother Dairy:** (offers a variety of ice cream products, including fruit popsicles, gelatos, and ice lollies)
- **Havmor:** (famous for its indulgent and innovative ice cream flavors, including fruit popsicles, gelatos, and ice lollies)
- **Natural's Ice Cream:** (known for its use of fresh and natural ingredients)
- **Baskin Robbins:** Baskin Robbins is renowned for its extensive flavor options and creative ice cream creations, including fruit popsicles, gelatos, and ice lollies. The brand's innovative approach to flavor development and premium ingredients make it a popular choice for ice cream lovers.
- **Gelato Italiano:** (specializes in authentic Italian gelato, offering a variety of flavors made with natural ingredients)
- **Naturals Ice Cream:** (uses fresh and natural ingredients, offering a range of fruit popsicles, gelatos, and ice lollies in exotic flavors)
- **Giani's Ice Cream:** (known for its wide range of traditional and innovative ice cream flavors)

## 8. TECHNICAL FEASIBILITY

### Manpower Required

S. No.	Workers Required	No. Of Workers Required
1	Production Manager	1
2	Quality Control Manager	2
3	Machine Operators	1
4	Skilled Workers	3
5	Unskilled Workers	4

### Machinery Required

S.No.	Machine Name	Quantity
1	READY 812 BATCH FREEZER	1
2	RBS 081 BLAST CHILLER	1
3	Isetta 6R Tp Lx	1



## Machine Images

### Ice Bars Packing Machine



## Lollies Packing Machine



### Inspection & Quality Control

For ABC Desserts Caffè, ensuring the highest standards of quality control and inspection for their fruit popsicles, gelatos, and ice lollies is essential to maintain customer satisfaction and uphold their brand reputation. Here's an outline of the inspection and quality control process:

#### **Incoming Ingredient Inspection:**

- Raw materials such as fruits, dairy products, sugar, and other ingredients will be inspected upon arrival.
- Quality control personnel visually inspect the ingredients for freshness, ripeness, and any signs of damage or contamination.

- Samples will be taken for laboratory testing to verify quality parameters such as moisture content, acidity levels, and microbiological safety.

#### **Production Process Monitoring:**

- Quality control supervisors oversee the entire production process to ensure compliance with standard operating procedures (SOPs) and food safety regulations.
- Regular checks will be conducted to monitor temperature controls, mixing times, freezing conditions, and other critical parameters.

#### **Product Testing and Analysis:**

- Samples of fruit popsicles, gelatos, and ice lollies will be taken at various stages of production for sensory evaluation and laboratory testing.
- Sensory evaluation involves assessing the appearance, texture, flavor, and overall quality of the products by trained panelists.
- Laboratory tests will include analysis for microbiological safety, nutritional content, and any specific quality attributes relevant to the product formulation.

#### **Packaging Inspection:**

- Finished products will be inspected for proper packaging, labeling, and seal integrity.
- Packaging materials will be checked to ensure they meet regulatory requirements and provide adequate protection for the products during storage and transportation.

#### **Storage and Distribution Controls:**

- Finished products will be stored under controlled conditions to maintain their quality and freshness.
- Temperature and humidity levels will be monitored in storage facilities to prevent spoilage and ensure product stability.
- Distribution channels will be monitored to ensure timely delivery and proper handling to minimize the risk of product damage or contamination.

## 9. TECHNOLOGY AND PROCESS DESCRIPTION

### Technology Required

**Mixing Equipment:** Large kettles or vats with agitators are used to mix fruit purees, sugar, water, and stabilizers to create a uniform base.

**Filling Machines:** For large-scale production, automated filling machines with multiple nozzles can precisely fill popsicle molds.

**Freezing Systems:**

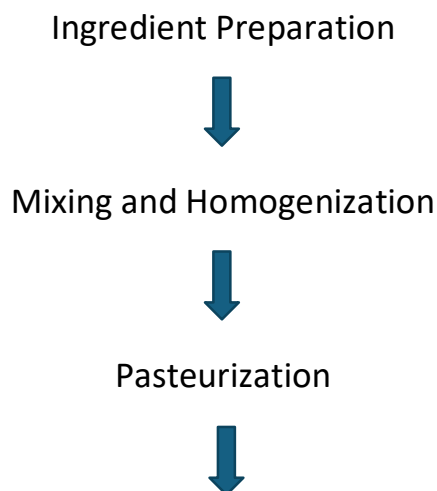
- **Batch Freezers:** Molds are placed in large, insulated cabinets that reach very low temperatures (-30°C or lower) to freeze the popsicles.
- **Continuous Freezers:** These are industrial freezers with conveyor belts that transport popsicle molds through a freezing tunnel.

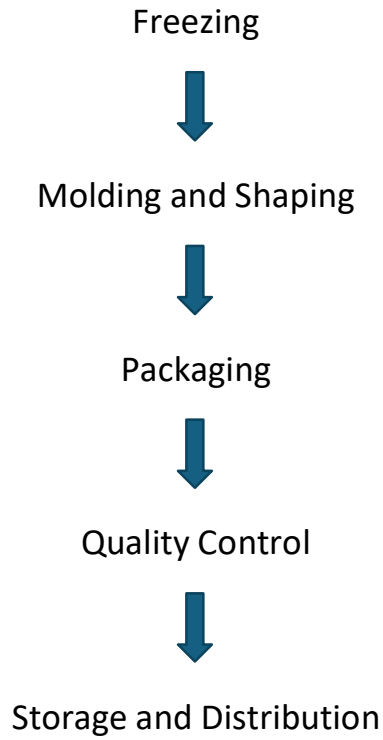
**Unmolding Systems:** Depending on the scale, unmolding might be manual or automated using a system that applies gentle heat or pressure.

**Packaging Equipment:** Machines can automatically insert sticks, wrap popsicles in individual packaging, and place them in boxes.

**Unmolding and Packaging:** Similar processes as popsicles are employed.

### Process Flow Chart





## 10. COMMERCIAL VIABILITY

### SWOT Analysis



## **Strengths:**

**Unique Product Offering:** ABC Dessert Caffe offers fruit popsicles, gelatos, and ice lollies made with real fruits and natural ingredients, distinguishing it from competitors and appealing to health-conscious consumers.

**Strong Management Team:** With Mr. Venkata Satya Mahadev Tallam as the managing director and experienced directors Chandu Govardhini and Chandu Lalitha Harini, the company benefits from strong leadership and strategic direction.

**Innovative Manufacturing Process:** ABC Dessert Caffe utilizes innovative manufacturing processes to ensure the quality and freshness of its products, such as using sulphur-free sugar and avoiding preservatives.

**Brand Reputation:** The company's commitment to quality and natural ingredients has helped it build a positive brand reputation among consumers, enhancing customer loyalty and trust.

## **Weaknesses:**

**Limited Market Presence:** ABC Dessert Caffe may have limited market presence compared to well-established competitors, which could pose challenges in terms of market penetration and distribution.

**Production Capacity:** Depending on the scale of operations, the company may face constraints in production capacity, limiting its ability to meet growing demand or scale up operations.

## **Opportunities:**

**Health and Wellness Trends:** With increasing awareness of health and wellness, there is a growing demand for natural and healthier dessert options, presenting an opportunity for ABC Dessert Caffe to capitalize on this trend.

**Expansion into New Markets:** The company could explore opportunities to expand its distribution network into new geographical markets, both domestically and internationally, to reach a wider customer base.

**Product Innovation:** ABC Dessert Caffe will continue to innovate and introduce new flavors, product variants, and packaging formats to cater to evolving consumer preferences and stay ahead of competitors.

**Threats:**

**Competition:** The dessert industry is highly competitive, with established brands and new entrants vying for market share. Intense competition could pose challenges for ABC Dessert Caffe in terms of pricing, differentiation, and market positioning.

**Supply Chain Disruptions:** Dependence on suppliers for raw materials and ingredients exposes the company to the risk of supply chain disruptions, such as shortages or price fluctuations, which could impact production and profitability.

**Regulatory Environment:** Changes in regulations related to food safety, labeling requirements, and ingredient standards could impact the company's operations and necessitate compliance costs.

# CMA DATA

ABC DESSERT CAFFE  
PVT LTD



## Cost of project and means of finance

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* 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
<b>Plant and Machinery</b>				
- Imported	0	0	0	0
- Indigenous	17.66	22.34	0	40
Misc. Fixed Assets	0	8	0	8
Preliminary Expenses	0	0	0	0
Pre-operative Expenses	0	0.33		0.33
Provision for Contingencies	0	0		0
Margin Money for Working Capital	0	17.62		17.62
<b>Total Cost</b>	<b>17.66</b>	<b>41.03</b>	<b>0</b>	<b>65.95</b>
<b>Total Cost (Rounded off)</b>				<b>66</b>

MEANS OF FINANCE	Already raised	To be raised	Total Cost
<b>Equity</b>			
Partners Capital	17.66	0	17.66
Share Premium	0	0	0
Preference Share Capital	0	0	0
Equity Contribution	0	0	0
<b>Quasi-Equity</b>			
Interest free Unsecured Loans	0	0	0
Subsidy	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0
Total Quasi-Equity	17.66	0	17.66
<b>Debt</b>			
Term Loan	0	40	40
Term Loan from Other Bank	0	0	0
Interest Bearing Unsecured Loans	0	0	0
Total Debt (Rounded off)	0	40	40
<b>Total Finance</b>	<b>17.66</b>	<b>40</b>	<b>57.66</b>

Debt-Equity Ratio (DER) :	2.27
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity) :	2.27
Promoters' Contribution (%) :	30.63%
Promoters' Contribution by Equity (%) :	100%
Ratio of Capital to Interest Free Unsecured Loans :	NA

## Assumpitons

Name of the Applicant	ABC DESSERTCAFFE PVT LTD
Constitution of the applicant	Private Limited Company
First financial year of operations for the project	2025
Proposed date of commencement of commercial production	01/07/2024
No. of Financial Years from the Proposed date of commencement of commercial production including Moratorium Period	8
No. of Moratorium Period (Months) from the Proposed date of commencement of commercial production	6

## 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)
GELATO	KG	133	300	39900
FRUIT POPSICLES	Number	1000	300	300000
ICE BAR	Number	667	300	200100
ICE LOLLIES	Number	1667	300	500100
Sum of Basis Of Installed Capacity				1040100

## Sales at installed capacity

\* Figures in Lakh (In Rupees)

### GELATO

#### (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	39900
Unit Measurement	KG
Selling Rate Per Unit	889
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	354.71

### FRUIT POPSICLES

#### (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	300000
Unit Measurement	Number
Selling Rate Per Unit	90
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	270

## ICE BAR

### (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	200100
Unit Measurement	Number
Selling Rate Per Unit	60
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	120.06

## ICE LOLLIES

**(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	500100
Unit Measurement	Number
Selling Rate Per Unit	20
Gross Domestic Sales At Installed Capacity Lakh (In Rupees)	100.02



## Raw Material Cost At Installed Capacity

\* Figures in Lakh (In Rupees)

### GELATO

Basis Of Installed Capacity :- 39900

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Raw Material For Gelatos	KG	1	39900	400	159.6
Total					159.6

### FRUIT POPSICLES

Basis Of Installed Capacity :- 300000

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Raw Material For Fruit Popsicles	Number	1	300000	40	120
Total					120

### ICE BAR

Basis Of Installed Capacity :- 200100

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Raw Material For Ice Bar	Number	1	200100	25	50.02
Total					50.02

## ICE LOLLIES

Basis Of Installed Capacity :- 500100

Raw material	Unit Measurement	Quantity per unit	Qty. reqd. (Units)	Purchase rate per unit (In Rs.)	Total Cost Lakh (In Rupees)
Raw Material For Ice Lollies	Number	1	500100	10	50.01
Total					50.01

Total Cost of Raw Material Lakh (In Rupees)

379.63

## Total Factory Salaries And Wages

\* Figures in Lakh (In Rupees)

Designation	No. of employees.	Salary Per month (In Rs.)	Amount (In Rs.)
Production Manager	1	30000	30000
Production Executive	6	17000	102000
Helper	6	12000	72000
Accountant	1	15000	15000
Security Guard	1	12000	12000
Total	15		231000

## Percentage Fringe Benefits

\* Figures in Lakh (In Rupees)

Total factory salaries and wages	231000
Percentage Fringe Benefits	2 %
Fringe Benefits Amount (In Rs.)	4620
Monthly factory salaries and wages (In Rs.)	235620
Annual factory salaries and wages Lakh (In Rupees)	28.27

## Upfront fee on term loan

\* Figures in Lakh (In Rupees)

Amount of Term Loan Lakh (In Rupees)	40
Upfront fee (%)	1%
Education Cess (%)	0%
Amount of Upfront Fee	0.4

## 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	Plant & Machinery	5	As Per List Attached	800000	40
Total					40

## Misc. Fixed Assets

S No.	Description	Quantity	Supplier	Unit Cost in Rupees	Total Cost Lakh (In Rupees)
1	electricity fitting	1	NA	100000	1
2	air conditioner	5	NA	50000	2.5
3	Furniture	10	NA	25000	2.5
4	cylinder	5	NA	40000	2
Total					8

## Sales & Total Income

\* Figures in Lakh (In Rupees)

Sales & Total Income	Absolute amount at 100% installed capacity
Annual gross domestic sales Lakh (In Rupees)	844.79
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	FY2030	FY2031
Annual income from job work Lakh (In Rupees)	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Annual Non-operational Income Lakh (In Rupees)	0	0	0	0	0	0	0

User defined Annual Income from Job Work / Other Operational Income Lakh (In Rupees)	
	FY2032
Annual income from job work Lakh (In Rupees)	0
Other Operational Income	0
Annual Non-operational Income Lakh (In Rupees)	0



## Cost of production sales

\* Figures in Lakh (In Rupees)

	Absolute amount at 100% installed capacity
Raw material consumed	379.63
Consumable stores and spares Lakh (In Rupees)	2.5
Power, Fuel & Other Utilities Lakh (In Rupees)	5.95
Annual Increase Rate	10 %
Factory salaries and Wages Lakh (In Rupees)	28.27
Other Manufacturing Expenses	20.8
Other Variable Expenses	31.2

## Working capital

\* Figures in Lakh (In Rupees)

Computation of Margin Money for WC for taking in Project Cost	Second Method of Lending
Year from which MM for WC will be used for Project Cost Calculations	First Year of Operation
Method of Assessment of Working Capital Requirement	Second Method of Lending
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	FY2030	FY2031
User-defined Margin Money for WC	0	0	0	0	0	0	0
Bank Borrowing for WC	0	0	0	0	0	0	0
Sundry Creditors	0	0	0	0	0	0	0

(a) User-defined Assessment of Working Capital	User defined Amount Lakh (In Rupees)
	FY2032
User-defined Margin Money for WC	0
Bank Borrowing for WC	0
Sundry Creditors	0

(b) Inventory holding periods for First or Second Method of Lending	No. of Months
Raw material	1

Consumable stores and spares	0
Stock in Process	0
finished goods	0.5
Export Receivables	0
Receivables other than Exports	2
(c) Sundry Creditors for Nayak Committee Method/ First or Second Method of Lending	No. of Months
Sundry Creditors	0.25
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 :	78
Interest rate on term loan :	10
Date of first installment :	01/01/2025

## Projections of performance & profitability

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Production Capacity Utilization	40%	50%	60%	70%	80%	85%	90%
Sales as percentage of Installed Capacity	37.78%	49.58%	59.58%	69.58%	79.58%	84.79%	89.79%
<b>Sales / Total Income</b>							
Gross Domestic Sales	239.36	418.88	503.35	587.83	672.31	716.31	758.55
Net Domestic Sales	239.36	418.88	503.35	587.83	672.31	716.31	758.55
Export Sales	0	0	0	0	0	0	0
Net Sales	239.36	418.88	503.35	587.83	672.31	716.31	758.55
Income from other job work	0	0	0	0	0	0	0
Other Operational Income	0	0	0	0	0	0	0
Total Income	239.36	418.88	503.35	587.83	672.31	716.31	758.55
<b>COST OF PRODUCTION/ SALES</b>							
raw material consumed	113.89	189.82	227.78	265.74	303.7	322.69	341.67
consumable stores and spares	0.75	1.25	1.5	1.75	2	2.13	2.25
Power, Fuel & Other Utilities (Fixed)	0.89	1.19	1.19	1.19	1.19	1.19	1.19
Power, Fuel & Other Utilities (Variable)	1.43	2.38	2.86	3.33	3.81	4.05	4.28
factory salaries and wages (fixed)	4.24	6.22	6.84	7.53	8.28	9.11	10.02
factory salaries and wages (variable)	6.78	12.44	16.42	21.07	26.49	30.96	36.06

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Repairs & Maintenance	1.03	1.4	1.42	1.45	1.48	1.51	1.54
Other Manufacturing Expenses	6.24	10.4	12.48	14.56	16.64	17.68	18.72
other variable expenses	9.36	15.6	18.72	21.84	24.96	26.52	28.08
Depreciation	7.25	6.17	5.24	4.45	3.78	3.22	2.73
Sub-total	151.86	246.87	294.45	342.91	392.33	419.06	446.54
add: opening stock in process	0	0	0	0	0	0	0
less: closing stock in process	0	0	0	0	0	0	0
cost of production	151.86	246.87	294.45	342.91	392.33	419.06	446.54
Add: Opening Stock of Finished Goods	0	7.99	10.19	12.19	14.2	16.26	17.41
Less: Closing Stock of Finished Goods	7.99	10.19	12.19	14.2	16.26	17.41	18.56
Cost of Sales	143.87	244.67	292.45	340.9	390.27	417.91	445.39
Selling, Packing & Distr. Expenses (Fixed)	4.31	7.54	9.06	10.58	12.1	12.89	13.65
Selling, Packing & Distr. Expenses (Variable)	38.78	67.86	81.54	95.23	108.91	116.04	122.89
Administrative & Misc. Expenses	11.97	20.94	25.17	29.39	33.62	35.82	37.93
Sub-total	198.93	341.01	408.22	476.1	544.9	582.66	619.86
Profit before Interest, Lease Rentals (PBIT)	40.43	77.87	95.14	111.73	127.41	133.66	138.69
Interest on Term Loan	2.98	3.51	2.9	2.29	1.67	1.05	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Interest on Bank Borrowing	3.91	6.79	8.15	9.52	10.88	11.6	12.29
Lease Rentals	0	3	3	3	3	3	3

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Operating Profit	33.54	64.57	81.09	96.92	111.86	118	122.97
Preliminary Expenses written off	0	0	0	0	0	0	0
Non-operational Income	0	0	0	0	0	0	0
Profit before Tax (PBT)	33.54	64.57	81.09	96.92	111.86	118	122.97
Provision for Taxation	10.06	19.37	24.33	29.08	33.56	35.4	36.89
Profit after Tax (PAT)	23.48	45.2	56.76	67.84	78.3	82.6	86.08
Drawings	8.83	8.83	8.83	12.36	14.13	15.89	15.89
Retained Earnings	14.65	36.37	47.93	55.48	64.17	66.71	70.19
Gross Cash Accruals	30.73	51.37	62	72.29	82.08	85.82	88.81
Net Cash Accruals	21.9	42.54	53.17	59.93	67.95	69.93	72.92
PBDIT/ Total Income (%)	19.92%	20.06%	19.94%	19.76%	19.51%	19.11%	18.64%
Operating Profit/ Total Income (%)	14.01%	15.41%	16.11%	16.49%	16.64%	16.47%	16.21%
Net Profit/ Total income (%)	9.81%	10.79%	11.28%	11.54%	11.65%	11.53%	11.35%
Raw Material Cost/ Cost of Production (%)	75%	76.89%	77.36%	77.5%	77.41%	77%	76.51%
Cost of Production/ Net Sales (%)	63.44%	58.94%	58.5%	58.33%	58.36%	58.5%	58.87%
Cost of Sales/ Net Sales (%)	60.11%	58.41%	58.1%	57.99%	58.05%	58.34%	58.72%
Interest Coverage Ratio	5.87	5.85	6.77	7.55	8.19	8.54	8.82
Return on Capital Employed (ROCE) (%)	36.18%	61.44%	67.98%	72.57%	75.53%	76.31%	76.29%

	FY2032
Production Capacity Utilization	95%
Sales as percentage of Installed Capacity	94.79%

**Sales / Total Income**

Gross Domestic Sales	800.79
Net Domestic Sales	800.79
Export Sales	0
Net Sales	800.79
Income from other job work	0
Other Operational Income	0
Total Income	800.79

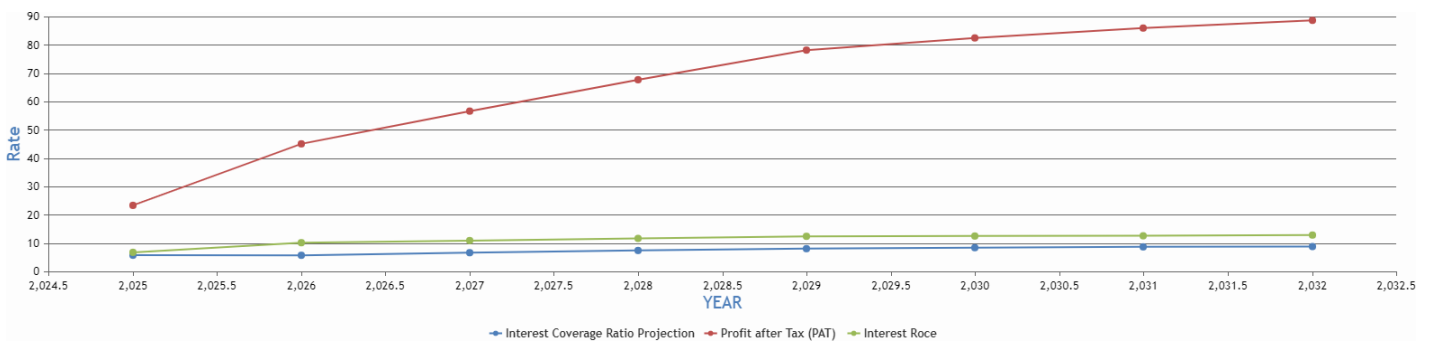
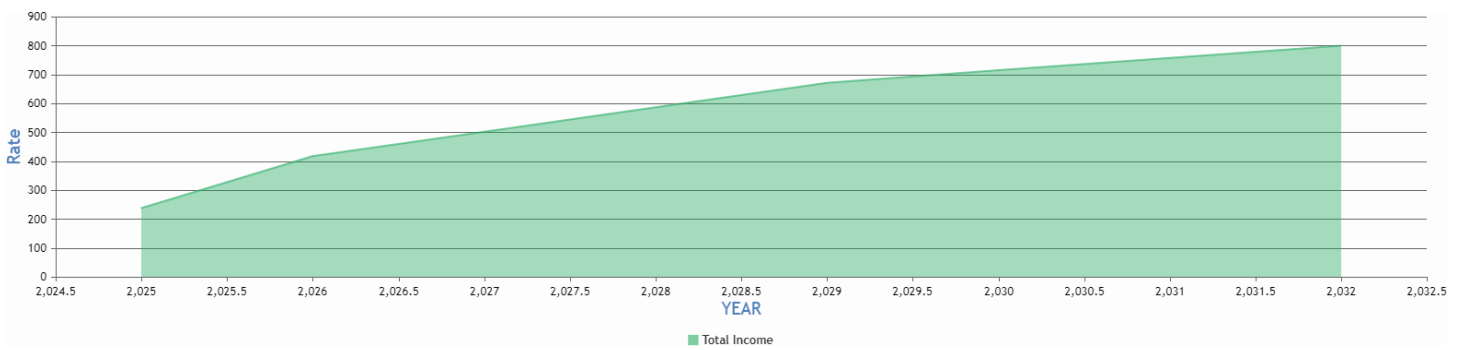
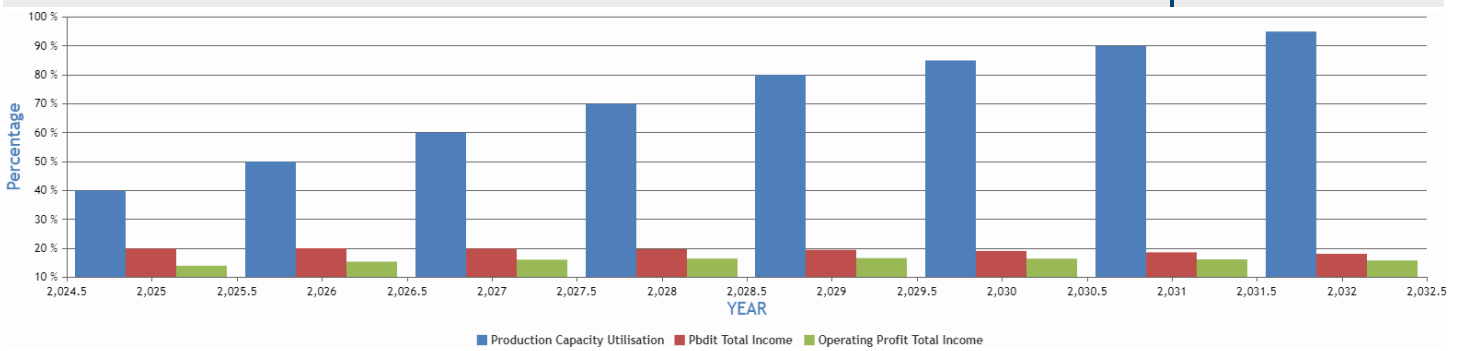
**COST OF PRODUCTION/ SALES**

raw material consumed	360.65
consumable stores and spares	2.38
Power, Fuel & Other Utilities (Fixed)	1.19
Power, Fuel & Other Utilities (Variable)	4.52
factory salaries and wages (fixed)	11.02
factory salaries and wages (variable)	41.87
Repairs & Maintenance	1.57
Other Manufacturing Expenses	19.76
other variable expenses	29.64
Depreciation	2.33
Sub-total	474.93
add: opening stock in process	0
less: closing stock in process	0
cost of production	474.93



	FY2032
Add: Opening Stock of Finished Goods	18.56
Less: Closing Stock of Finished Goods	19.74
Cost of Sales	473.75
Selling, Packing & Distr. Expenses (Fixed)	14.41
Selling, Packing & Distr. Expenses (Variable)	129.73
Administrative & Misc. Expenses	40.04
Sub-total	657.93
Profit before Interest, Lease Rentals (PBIT)	142.86
Interest on Term Loan	0
Interest on Interest Bearing Unsecured Loans	0
Interest on Bank Borrowing	12.99
Lease Rentals	3
Operating Profit	126.87
Preliminary Expenses written off	0
Non-operational Income	0
Profit before Tax (PBT)	126.87
Provision for Taxation	38.06
Profit after Tax (PAT)	88.81
Drawings	15.89
Retained Earnings	72.92
Gross Cash Accruals	91.14
Net Cash Accruals	75.25
PBDIT/ Total Income (%)	18.13%

Operating Profit/ Total Income (%)	15.84%
Net Profit/ Total income (%)	11.09%
Raw Material Cost/ Cost of Production (%)	75.94%
Cost of Production/ Net Sales (%)	59.31%
Cost of Sales/ Net Sales (%)	59.16%
Interest Coverage Ratio	8.93
Return on Capital Employed (ROCE) (%)	75.64%



## Projected balance sheet

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* Figures in Lakh (In Rupees)

	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
<b>Liabilities</b>								
Partners Capital	17.66	17.66	17.66	17.66	17.66	17.66	17.66	17.66
Preference Share Capital	0	0	0	0	0	0	0	0
Equity Contribution	0	0	0	0	0	0	0	0
Reserves & Surplus	0	14.65	51.02	98.94	154.43	218.6	285.31	355.5
Interest free Unsecured Loans	0	0	0	0	0	0	0	0
Subsidy	0	0	0	0	0	0	0	0
Quasi-Equity Others (PI Specify)	0	0	0	0	0	0	0	0
Term Loan from bank	40	38.46	32.31	26.15	20	13.85	7.69	1.54
Interest Bearing Unsecured Loans	0	0	0	0	0	0	0	0
Bank Borrowings for WC	0	52.19	67.88	81.51	95.17	108.84	116	122.93
<b>Current Liabilities</b>								
Creditors for Purchases	0	3.18	3.98	4.78	5.57	6.37	6.77	7.16
<b>TOTAL Liabilities</b>	<b>57.66</b>	<b>126.14</b>	<b>172.84</b>	<b>229.05</b>	<b>292.83</b>	<b>365.32</b>	<b>433.44</b>	<b>504.79</b>
<b>ASSETS</b>								

WDV of Fixed assets	48.33	48.33	41.08	34.91	29.67	25.22	21.44	18.22
---------------------	-------	-------	-------	-------	-------	-------	-------	-------

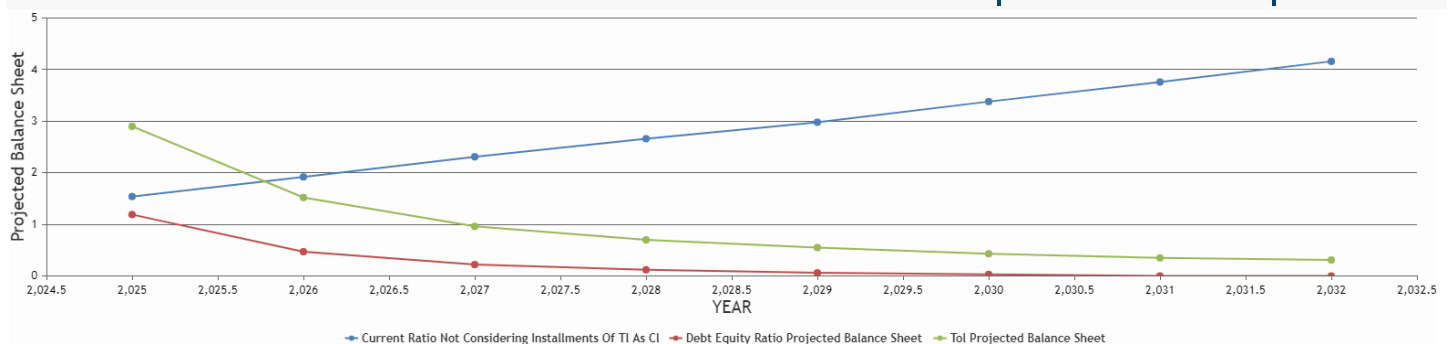
Less : Depreciation	0	7.25	6.17	5.24	4.45	3.78	3.22	2.73
Net Fixed Assets	48.33	41.08	34.91	29.67	25.22	21.44	18.22	15.49
<b>Current Assets</b>								
Raw Material		12.65	15.82	18.98	22.15	25.31	26.89	28.47
Consumables Stores And Spares		0	0	0	0	0	0	0
Stock in Process (Month's Cost of Production)		0	0	0	0	0	0	0
Finished Goods (Month's Cost of sales)		7.99	10.19	12.19	14.2	16.26	17.41	18.56
Export Receivables		0	0	0	0	0	0	0
Receivables other than Exports		53.19	69.81	83.89	97.97	112.05	119.39	126.43
Total Current Assets	0	73.83	95.82	115.06	134.32	153.62	163.69	173.46
Cash & Bank Balance	9.33	11.23	42.11	84.32	133.29	190.26	251.53	315.84
Preliminary Expenses not written off	0	0	0	0	0	0	0	0
<b>TOTAL ASSETS</b>	<b>57.66</b>	<b>126.14</b>	<b>172.84</b>	<b>229.05</b>	<b>292.83</b>	<b>365.32</b>	<b>433.44</b>	<b>504.79</b>
Current Ratio (not considering installments of T/L as CL)		1.54	1.92	2.31	2.66	2.98	3.38	3.76



	Const. Period	As on FY2025	As on FY2026	As on FY2027	As on FY2028	As on FY2029	As on FY2030	As on FY2031
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.27	1.19	0.47	0.22	0.12	0.06	0.03	0
TOL/ TNW	2.27	2.9	1.52	0.96	0.7	0.55	0.43	0.35

	Const. Period	As on FY2032
<b>Liabilities</b>		
Partners Capital	17.66	17.66
Preference Share Capital	0	0
Equity Contribution	0	0
Reserves & Surplus	0	428.42
Interest free Unsecured Loans	0	0
Subsidy	0	0
Quasi-Equity Others (PI Specify)	0	0
Term Loan from bank	40	1.54
Interest Bearing Unsecured Loans	0	0
Bank Borrowings for WC	0	129.88
<b>Current Liabilities</b>		
Creditors for Purchases	0	7.56
TOTAL Liabilities	57.66	585.06
<b>ASSETS</b>		
WDV of Fixed assets	48.33	15.49
Less : Depreciation	0	2.33

	Const. Period	As on FY2032
Net Fixed Assets	48.33	13.16
<b>Current Assets</b>		
Raw Material		30.05
Consumables Stores And Spares		0
Stock in Process (Month's Cost of Production)		0
Finished Goods (Month's Cost of sales)		19.74
Export Receivables		0
Receivables other than Exports		133.47
Total Current Assets	0	183.26
Cash & Bank Balance	9.33	388.64
Preliminary Expenses not written off	0	0
<b>TOTAL ASSETS</b>	<b>57.66</b>	<b>585.06</b>
Current Ratio (not considering installments of T/L as CL)		4.16
Current Ratio (considering installments of T/L as CL)		4.16
Debt Equity Ratio	2.27	0
Debt Equity Ratio (Considering Interest Free Unsecured Loans as Quasi Equity)	2.27	0
TOL/ TNW	2.27	0.31





## Margin money for working capital and assessment of wc

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* Figures in Lakh (In Rupees)

Particulars	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Gross sales (incl. Job Income)	239.36	418.88	503.35	587.83	672.31	716.31	758.55
Total Working Capital Requirement (25% of Gross sales)	59.84	104.72	125.84	146.96	168.08	179.08	189.64
Margin Money for Working Capital (5% of Gross sales)	11.97	20.94	25.17	29.39	33.62	35.82	37.93
Permissible Bank Borrowing (20% of Gross sales)	47.87	83.78	100.67	117.57	134.46	143.26	151.71

Particulars	FY2032
Gross sales (incl. Job Income)	800.79
Total Working Capital Requirement (25% of Gross sales)	200.2
Margin Money for Working Capital (5% of Gross sales)	40.04
Permissible Bank Borrowing (20% of Gross sales)	160.16

	No. of Months	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
<b>Current Assets</b>								
Raw material	1	12.65	15.82	18.98	22.15	25.31	26.89	28.47
Consumables stores and spares	0	0	0	0	0	0	0	0
stock in process ( month's cost of production)	0	0	0	0	0	0	0	0
Finished goods ( month's cost of sales)	0.50	7.99	10.19	12.19	14.2	16.26	17.41	18.56
Export Receivables	0	0	0	0	0	0	0	0
Receivables other than Exports	2	53.19	69.81	83.89	97.97	112.05	119.39	126.43
<b>Total Current Assets (A)</b>		<b>73.83</b>	<b>95.82</b>	<b>115.06</b>	<b>134.32</b>	<b>153.62</b>	<b>163.69</b>	<b>173.46</b>
<b>Current Liabilities</b>								
Creditors for Purchases	0.25	3.18	3.98	4.78	5.57	6.37	6.77	7.16
<b>Total Current Assets (A)</b>		<b>3.18</b>	<b>3.98</b>	<b>4.78</b>	<b>5.57</b>	<b>6.37</b>	<b>6.77</b>	<b>7.16</b>
Working Capital Gap (A-B)		70.65	91.84	110.28	128.75	147.25	156.92	166.3
Margin Money on Working Capital (25% on CA other than Export Receivables)		18.46	23.96	28.77	33.58	38.41	40.92	43.37
Bank Borrowing for		52.19	67.88	81.51	95.17	108.84	116	122.93

No. of Months

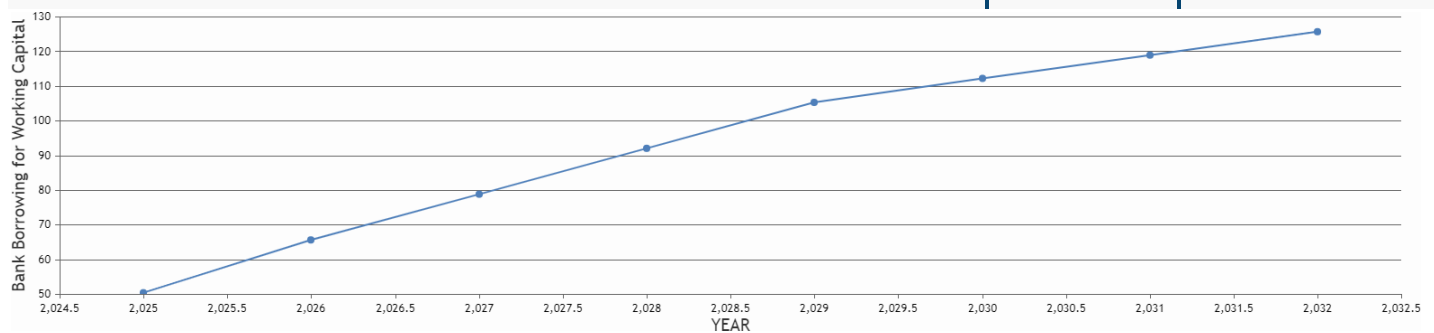
FY2032

<b>Current Assets</b>		
Raw material	1	30.05
Consumables stores and spares	0	0
stock in process ( month's cost of production)	0	0
Finished goods ( month's cost of sales)	0.50	19.74
Export Receivables	0	0
Receivables other than Exports	2	133.47
Total Current Assets (A)		183.26
<b>Current Liabilities</b>		
Creditors for Purchases	0.25	7.56
Total Current Assets (A)		7.56
Working Capital Gap (A-B)		175.7
Margin Money on Working Capital (25% on CA other than Export Receivables)		45.82
Bank Borrowing for Working Capital		129.88

## Recommended Method - Second Method of Lending

		FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Total Current Assets		73.83	95.82	115.06	134.32	153.62	163.69	173.46
Total Current Liabilities		3.18	3.98	4.78	5.57	6.37	6.77	7.16
Working Capital Gap		70.65	91.84	110.28	128.75	147.25	156.92	166.3
Margin Money on Working Capital		18.46	23.96	28.77	33.58	38.41	40.92	43.37
Bank Borrowing for Working Capital		52.19	67.88	81.51	95.17	108.84	116	122.93
Interest on Bank Borrowing for WC @	10%	3.91	6.79	8.15	9.52	10.88	11.6	12.29

		FY2032
Total Current Assets		183.26
Total Current Liabilities		7.56
Working Capital Gap		175.7
Margin Money on Working Capital		45.82
Bank Borrowing for Working Capital		129.88
Interest on Bank Borrowing for WC @	10%	12.99



## Interest on term loan monthly

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* Figures in Lakh (In Rupees)

Term Loan Lakh (In Rupees)	40
No. of Monthly Installments	78
Amount of Equal Installment	0
Rate of Interest	10
Proposed date of commencement of commercial production	01/07/2024
Date of first repayment	01/01/2025

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
0	01/07/2024	40	0	40	0.34		
0	01/08/2024	40	0	40	0.34		
0	01/09/2024	40	0	40	0.33		
0	01/10/2024	40	0	40	0.34		
0	01/11/2024	40	0	40	0.33		
0	01/12/2024	40	0	40	0.34		
1	01/01/2025	40	0.51	39.49	0.34		
2	01/02/2025	39.49	0.51	38.97	0.3		
3	01/03/2025	38.97	0.51	38.46	0.33	2.98	1.54
4	01/04/2025	38.46	0.51	37.95	0.31		
5	01/05/2025	37.95	0.51	37.44	0.32		
6	01/06/2025	37.44	0.51	36.92	0.3		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
7	01/07/2025	36.92	0.51	36.41	0.31		
8	01/08/2025	36.41	0.51	35.9	0.3		
9	01/09/2025	35.9	0.51	35.38	0.29		
10	01/10/2025	35.38	0.51	34.87	0.3		
11	01/11/2025	34.87	0.51	34.36	0.28		
12	01/12/2025	34.36	0.51	33.85	0.29		
13	01/01/2026	33.85	0.51	33.33	0.28		
14	01/02/2026	33.33	0.51	32.82	0.25		
15	01/03/2026	32.82	0.51	32.31	0.27	3.51	6.15
16	01/04/2026	32.31	0.51	31.79	0.26		
17	01/05/2026	31.79	0.51	31.28	0.27		
18	01/06/2026	31.28	0.51	30.77	0.25		
19	01/07/2026	30.77	0.51	30.26	0.26		
20	01/08/2026	30.26	0.51	29.74	0.25		
21	01/09/2026	29.74	0.51	29.23	0.24		
22	01/10/2026	29.23	0.51	28.72	0.24		
23	01/11/2026	28.72	0.51	28.21	0.23		
24	01/12/2026	28.21	0.51	27.69	0.24		
25	01/01/2027	27.69	0.51	27.18	0.23		
26	01/02/2027	27.18	0.51	26.67	0.2		
27	01/03/2027	26.67	0.51	26.15	0.22	2.9	6.15
28	01/04/2027	26.15	0.51	25.64	0.21		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
29	01/05/2027	25.64	0.51	25.13	0.21		
30	01/06/2027	25.13	0.51	24.62	0.2		
31	01/07/2027	24.62	0.51	24.1	0.2		
32	01/08/2027	24.1	0.51	23.59	0.2		
33	01/09/2027	23.59	0.51	23.08	0.19		
34	01/10/2027	23.08	0.51	22.56	0.19		
35	01/11/2027	22.56	0.51	22.05	0.18		
36	01/12/2027	22.05	0.51	21.54	0.18		
37	01/01/2028	21.54	0.51	21.03	0.18		
38	01/02/2028	21.03	0.51	20.51	0.16		
39	01/03/2028	20.51	0.51	20	0.17	2.29	6.15
40	01/04/2028	20	0.51	19.49	0.16		
41	01/05/2028	19.49	0.51	18.97	0.16		
42	01/06/2028	18.97	0.51	18.46	0.15		
43	01/07/2028	18.46	0.51	17.95	0.15		
44	01/08/2028	17.95	0.51	17.44	0.15		
45	01/09/2028	17.44	0.51	16.92	0.14		
46	01/10/2028	16.92	0.51	16.41	0.14		
47	01/11/2028	16.41	0.51	15.9	0.13		
48	01/12/2028	15.9	0.51	15.38	0.13		
49	01/01/2029	15.38	0.51	14.87	0.13		
50	01/02/2029	14.87	0.51	14.36	0.11		

EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
51	01/03/2029	14.36	0.51	13.85	0.12	1.67	6.15
52	01/04/2029	13.85	0.51	13.33	0.11		
53	01/05/2029	13.33	0.51	12.82	0.11		
54	01/06/2029	12.82	0.51	12.31	0.1		
55	01/07/2029	12.31	0.51	11.79	0.1		
56	01/08/2029	11.79	0.51	11.28	0.1		
57	01/09/2029	11.28	0.51	10.77	0.09		
58	01/10/2029	10.77	0.51	10.26	0.09		
59	01/11/2029	10.26	0.51	9.74	0.08		
60	01/12/2029	9.74	0.51	9.23	0.08		
61	01/01/2030	9.23	0.51	8.72	0.07		
62	01/02/2030	8.72	0.51	8.21	0.06		
63	01/03/2030	8.21	0.51	7.69	0.07	1.05	6.15
64	01/04/2030	7.69	0.51	7.18	0.06		
65	01/05/2030	7.18	0.51	6.67	0.06		
66	01/06/2030	6.67	0.51	6.15	0.05		
67	01/07/2030	6.15	0.51	5.64	0.05		
68	01/08/2030	5.64	0.51	5.13	0.04		
69	01/09/2030	5.13	0.51	4.62	0.04		
70	01/10/2030	4.62	0.51	4.1	0.03		
71	01/11/2030	4.1	0.51	3.59	0.03		
72	01/12/2030	3.59	0.51	3.08	0.03		



EMI Count	Date	Opening Balance	Repayment	Closing Balance	Interest on Closing Balance	Annual Interest	Annual Installment
73	01/01/2031	3.08	0.51	2.56	0.02		
74	01/02/2031	2.56	0.51	2.05	0.02		
75	01/03/2031	2.05	0.51	1.54	0.01	0.44	6.15
76	01/04/2031	1.54	0.51	1.03	0.01		
77	01/05/2031	1.03	0.51	0.51	0		
78	01/06/2031	0.51	0.51	0	0	0.01	1.54
	Grand Total		40		14.85	14.85	40

## Calculation of debt service coverage ratio

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

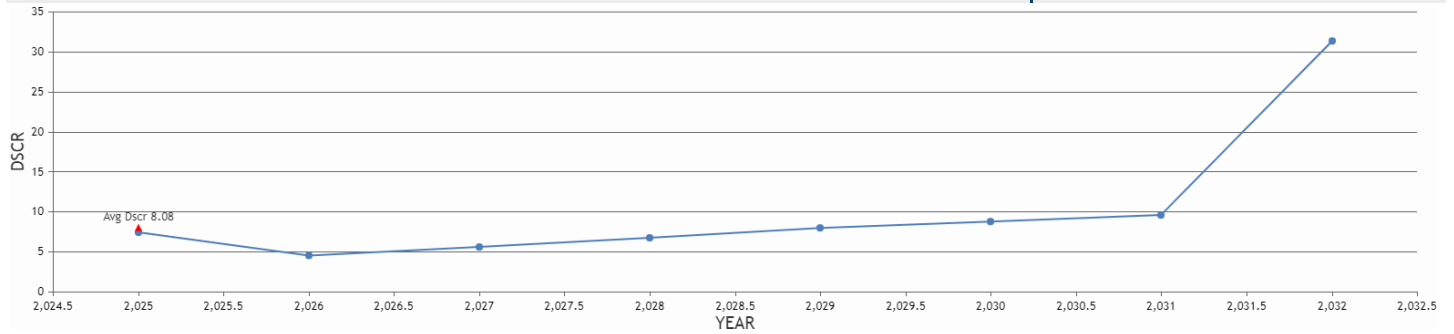
\* Figures in Lakh (In Rupees)

	FY2025	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
Net Profit After Tax	23.48	45.2	56.76	67.84	78.3	82.6	86.08
Non-cash Charges	7.25	6.17	5.24	4.45	3.78	3.22	2.73
Interest on Term Loan	2.98	3.51	2.9	2.29	1.67	1.05	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	3	3	3	3	3	3
<b>Total A</b>	<b>33.71</b>	<b>57.88</b>	<b>67.9</b>	<b>77.58</b>	<b>86.75</b>	<b>89.88</b>	<b>92.24</b>
Interest on Term Loan	2.98	3.51	2.9	2.29	1.67	1.05	0.44
Interest on Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Repayment of Term Loan	1.54	6.15	6.15	6.15	6.15	6.15	6.15
Repayment of Interest Bearing Unsecured Loans	0	0	0	0	0	0	0
Lease Rentals	0	3	3	3	3	3	3
<b>Total B</b>	<b>4.52</b>	<b>12.67</b>	<b>12.05</b>	<b>11.44</b>	<b>10.82</b>	<b>10.21</b>	<b>9.59</b>
<b>DSCR</b>	<b>7.46</b>	<b>4.57</b>	<b>5.63</b>	<b>6.78</b>	<b>8.02</b>	<b>8.81</b>	<b>9.62</b>

	FY2032	Total
Net Profit After Tax	88.81	
Non-cash Charges	2.33	
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	

	FY2032	Total
Lease Rentals	3	
Total A	94.14	600.08
Interest on Term Loan	0	
Interest on Interest Bearing Unsecured Loans	0	
Repayment of Term Loan	0	38.46
Repayment of Interest Bearing Unsecured Loans	0	0
Lease Rentals	3	
Total B	3	74.3
DSCR	31.38	8.08

Average DSCR	8.08
--------------	------



## Future financial indicators

Name of the Applicant : ABC DESSERT CAFFE PVT LTD

\* Figures in Lakh (In Rupees)

Promoter's Contribution As % Of Total Project Cost	0.31%
Der For The Project	2.27
Der For The Company As A Whole	2.27
Dscr Minimum	4.57
Dscr Maximum	31.38
Dscr Average	8.08
Break Even Point(Bep) % Of Installed Capacity	34.87%
Roce (Return On Capital Employed In The Optimum Year)	0.76%
Irr (Before Tax)	75.95
Irr (After Tax)	54.84
Cost Of Capital	0.11
Employment - Existing / Additional	14
Capital Cost Per Job	3.45

### Sensitivity Analysis

	DSCR	IRR (post tax)	BEP	Cash BEP	ROCE
Base Case	8.08	54.84	34.87	33.76	0.76
Sales	7.78	54.99	34.87	33.76	75.64
Raw Material	7.78	54.99	34.87	33.76	75.64
Capacity Util	7.78	54.99	34.87	33.76	75.64

