

PROJECT REPORT

OF

EDUCATION TRUST



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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 Promoters Enterprise

Name of The Enterprise	EDUCATION TRUST	Constitution	Trust
MSME Status	Not Registered	MSME UDYAM Registration Number	Not Registered
MSME Registration Date	Not Registered	MSME Incorporation Date	Not Registered
Registered Office Address			
Administrative Address			
Site Location			

2. Project Loan Amount

Working Capital	60 Lakh
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3. Project Proponent

Name	Designation	Role & Responsibilities	Years of Experience	Qualification
Gp Capt HS Maniani (Retd)	Retired Commissioned Officer from Indian Air Force	Settler	32 Years	B Tech (Elect Engg), MBA
Prof Jasvir Singh	Serving as Principal Of Autonomous College	Trustee-1	25 Years	MA, PhD
Prof PrabhjitSingh	Serving as Prof in College	Trustee-2	26 Years	M Com, MPhil

About the Promoter

➤ Gp Capt HS Maniani (Retd)

Background. Gp Capt HS Maniani is a retired commissioned officer from the Indian Air Force with an illustrious career spanning 32 years.

Role & Responsibilities. He serves as a settler, indicating his involvement in establishing or overseeing certain endeavors.

Experience. With 32 years in the Indian Air Force, Gp Capt HS Maniani brings a wealth of experience in leadership, strategic planning, and execution.

Qualification. He holds a Bachelor's degree in Electrical Engineering (B Tech) along with a Master's in Business Administration (MBA), demonstrating a combination of technical and managerial expertise.

➤ **Prof Jasvir Singh**

Background. Prof Jasvir Singh currently holds the position of Principal at an Autonomous College, indicating his significant experience and leadership in the education sector.

Role & Responsibilities. Additionally, he is designated as Trustee-1, which suggests that he likely holds a key role in the governance or decision-making processes of an organization or institution.

Experience. Prof Jasvir Singh has amassed 25 years of experience, showcasing his deep knowledge and expertise in academia.

Qualification. He holds a Master's degree (MA) and a Doctorate (PhD), highlighting his advanced academic qualifications.

➤ **Prof Prabhjit Singh**

Background. Prof Prabhjit Singh is currently serving as Professor in a college, indicating his active involvement in teaching and academic pursuits.

Role & Responsibilities. He is designated as Trustee-2, which implies he also has a significant role in the governance or decision-making processes, possibly in a similar capacity when compared to Prof Jasvir Singh.

Experience. With 26 years of experience, Prof Prabhjit Singh has a long-standing dedication to the field of education.

Qualification. He holds a Master's degree in Commerce (M Com) and a Master of Philosophy (M Phil), underlining his academic prowess and specialization.

These promoters bring a diverse range of expertise, spanning from military leadership, academic administration, and educational instruction, all of which contribute to their potential to lead and shape various initiatives or organizations.

4. Profile of the group

The EDUCATION TRUST is driven by a steadfast commitment to providing every child with access to high-quality education, regardless of their socio- economic background, class, caste, creed or community. With a vision firmly rooted in nurturing holistic development, the trust also places a significant emphasis on offering top-notch indoor and outdoor sports facilities. The aim is clear: to cultivate well-rounded individuals. The trust's comprehensive plan involves a two-phase approach to establish a school that stands as a beacon of excellence in its region. Phase 1, slated for completion by January 2025, will open its doors to students from Nursery to Class VII in the academic session commencing on April 1, 2025. Phase 2, set to commence from April 1, 2026, will extend education from Class VIII to Class X, with a strategic plan to add a new class each subsequent year, aligned meticulously with CBSE guidelines and curriculum. The EDUCATION TRUST stands as a stalwart advocate for quality education and comprehensive development, poised to shape a brighter future for the young minds it serves.

5. Project Description

- **Brief Description of the Project**

Here is a brief description of the project in bullet points.

Mission. Provide high-quality education to every child, regardless of socio- economic background, class, community, caste, or creed.

Holistic Development. Emphasis on nurturing well-rounded individuals through top-notch indoor and outdoor sports facilities.

Phased Approach

Phase 1. Completion by January 2025

Admissions from Nursery to Class VII starting from April 1, 2025.

Phase 2. Commencing from April 1, 2026

Extending education from Class VIII to Class X.

Gradual addition of a new class each subsequent year in accordance with CBSE guidelines and curriculum.

Vision. Establish a school that serves as a beacon of excellence in the region.

Commitment. Unwavering dedication to shaping a brighter future for the young minds it serves.

The EDUCATION TRUST's project is designed to revolutionize education accessibility and quality, while also fostering comprehensive development in students. Through a carefully planned two-phase approach, the trust aims to create a model institution that stands as a testament to excellence in education.

6. Service Description

Service Description. The EDUCATION TRUST is dedicated to ensuring that every child has equal access to high-quality education, without any regard to their socio-economic background, class, community, caste, or creed. The trust's vision is deeply rooted in fostering holistic development, which is exemplified by its strong emphasis on providing state-of-the-art indoor and outdoor sports facilities. The overarching goal of the trust is to nurture well-rounded individuals, equipping them with the skills and knowledge they need to thrive in various aspects of life. The trust's strategic plan includes a phased approach to establish a school that will serve as a shining example of educational excellence in its region.

Service Specification

Target Audience: Children from all backgrounds, irrespective of socio-economic status, class, community, caste, or creed.

Key Features

- High-quality education accessible to all.
- Emphasis on holistic development.
- Top-notch indoor and outdoor sports facilities.
- Phased establishment of a school of excellence.

Phase 1. Completion by January 2025, admitting Nursery to Class VII from April 1, 2025.

Phase 2. Commences from April 1, 2026, extending education from Class VIII to Class X, with subsequent yearly additions aligned with CBSE guidelines.

The EDUCATION TRUST envisions a school that goes beyond traditional education, providing students with a dynamic and enriching learning environment.

- **Sports Ground.** The school will boast a spacious sports ground, offering students a platform to engage in a wide range of physical activities. This facility not only promotes physical fitness but also instills values like teamwork, discipline, and sportsmanship. It encourages a healthy, active lifestyle and nurtures potential athletes.



- **Laboratory.** A well-equipped laboratory will be an integral part of our educational setup. It provides students with hands-on experiences, allowing them to apply theoretical knowledge to practical experiments. This fosters critical thinking, problem-solving skills, and a deeper understanding of scientific concepts.



- **Computer Hall.** In today's digital age, a dedicated computer hall is essential for cultivating technological literacy and proficiency. It provides students with access to modern computing resources, ensuring they are adept in using technology for research, creativity, and communication.



- **Dance Class.** Our school recognizes the importance of the arts in holistic development. The dance class will serve as a creative space for students to express themselves through movement and rhythm. It encourages artistic expression, boosts confidence, and enhances physical coordination.



- **Smart Classrooms.** Equipped with advanced audio-visual aids and interactive technology, smart classrooms revolutionize the learning experience. They make lessons more engaging, interactive, and tailored to different learning styles. This modern facility enhances comprehension and retention of academic content.



Each of these modern facilities reflects our commitment to providing a comprehensive education that nurtures the intellectual, physical, and creative potential of every student. They create an environment where students can flourish academically, socially, and personally, preparing them for success in an ever-evolving world. The EDUCATION TRUST is dedicated to shaping well-rounded individuals equipped with the skills and knowledge to thrive in the 21st century.

Uses

1. Education Access. Provides high-quality education to children, regardless of their background or circumstances. "Education Access" refers to the fundamental principle of providing children with the opportunity to receive a high-quality education, irrespective of their socio-economic background, class, community, caste, or creed. It ensures that every child, regardless of their circumstances, has the chance to acquire knowledge, skills, and values that will empower them for a brighter future. This commitment to inclusive education is a cornerstone of the EDUCATION TRUST's mission, reflecting its dedication to equal opportunities and the holistic development of all students.



2. Holistic Development.

Focuses on nurturing well-rounded individuals through sports and other developmental activities. Holistic development is a comprehensive approach that seeks to nurture individuals in all aspects of their being. It emphasizes the integration of physical, mental, emotional, and social growth. In the context of education, it means fostering well-rounded individuals through activities like sports and various developmental pursuits. This approach recognizes that a person's potential and well-being are best realized when all facets of their development are given equal attention and care.



3. Sports Facilities.

Offers top-notch indoor and outdoor sports facilities for physical and mental well-being. The provision of sports facilities entails creating high-quality spaces, both indoors and outdoors, where individuals can engage in various physical activities. These facilities are designed to promote not only physical well-being but also mental health. They offer a range of options for exercise, recreation, and competitive sports, ensuring that individuals have access to a diverse array of opportunities to stay active and maintain their overall well-being. These top-notch facilities are an integral part of the EDUCATION TRUST's commitment to fostering a healthy and balanced lifestyle for all.



4. Phased Establishment.

Implements a structured approach to building a school of excellence, ensuring a seamless educational journey for students. A phased establishment involves a carefully planned and systematic approach to creating a school known for its exceptional quality. This method ensures that each step in the process is meticulously thought out and executed, resulting in a seamless educational experience for students. It allows for the gradual development and expansion of the school, taking into account various factors like infrastructure, curriculum, and faculty, thereby guaranteeing a high standard of education from the outset. This approach reflects the EDUCATION TRUST's dedication to providing students with a well-prepared and enriching educational journey.



5. Adherence to CBSE Guidelines. Aligns curriculum and class additions meticulously with CBSE standards, ensuring a standardized and high- quality education. Adhering closely to CBSE (Central Board of Secondary Education) guidelines, the EDUCATION TRUST ensures that its educational offerings meet the rigorous standards set by this reputable board. This commitment involves a meticulous alignment of curriculum design, teaching methodologies, and the addition of classes with the established CBSE framework. By doing so, the trust guarantees a standardized and high-quality educational experience for all

students. This dedication to CBSE guidelines underscores the trust's pursuit of academic excellence and its endeavor to provide students with a robust and nationally recognized educational foundation with a Franchise support from Doon Public School Delhi.

The EDUCATION TRUST's services encompass a holistic approach to education, with a strong emphasis on inclusivity and quality, all aimed at preparing young minds for a brighter future.

7. Location of the Project

- **Site Location**
Under Finalisation
- **Project Site Map**



8. Market Survey

- **Demand & Supply.**

The demand for high-quality education is increasing in India, especially among parents who want their children to have a holistic education that goes beyond academics. The EDUCATION TRUST's vision and focus on holistic development aligns well with this growing demand.

In addition, the trust's commitment to providing access to education for all children, regardless of their socio-economic background, is a significant differentiator. This makes the trust's school an attractive option for parents from allwalks of life.

The trust's plan to open its doors to students from Nursery to Class VII in the first phase and then extend education to Class X in the second phase is also well- aligned with the demand for K-12 education in India.

The supply of high-quality schools in India is not keeping up with the growing demand. This is especially true in urban areas, where there is a shortage of schools that offer a holistic education.

The EDUCATION TRUST's new school will help to address this shortage by providing a high-quality education option for students in the region.

The EDUCATION TRUST's new school has the potential to be successful in the current market landscape. The trust's focus on holistic development and its commitment to providing access to education for all children are key differentiators that will make it an attractive option for parents. In addition, the trust's plan to open the school in two phases will help to ensure that it is able to meet the growing demand for K-12 education in the region.

The EDUCATION TRUST should focus on the following to ensure the success of its new school:

- Develop a strong marketing and outreach campaign to raise awareness of the school and its unique value proposition.
- Partner with local businesses and organizations to offer scholarships and financial assistance to students from low-income families.
- Hire experienced and qualified teachers and staff who are committed to providing a holistic education to students.
- Invest in high-quality facilities and resources to create a learning environment that is conducive to student success.
- By following these recommendations, the EDUCATION TRUST can ensure that its new school is a valuable asset to the community and a beacon of excellence in its region.

- **Market opportunity**

Market Growth Projection.

Indian education market expected to grow from \$101.1 billion in 2022 to \$170.1 billion by 2030, with a CAGR of 9.2%.

Factors Driving Growth.

- Increasing population growth.
- Rising disposable incomes.
- Growing awareness of the importance of education.
- Government initiatives to promote education.

TPET's Unique Position.

- Focus on providing high-quality education to students of all socio-economic backgrounds.
- Commitment to holistic development.
- Investment in top-notch facilities and resources.
- Continued Demand for High-Quality Education:
- Driven by factors including population growth, rising incomes, awareness of education's importance, and government initiatives.

Rising Demand for Holistic Education.

- Parents seek schools that prioritize overall child development beyond academics.

TPET's Competitive Edge.

- Pioneering access to education for all, regardless of socio-economic background.

Supply Gap for High-Quality Schools.

- Particularly pronounced in urban areas, leading to a shortage of schools offering holistic education.

TPET's Solution.

- New school to address the shortage, with plans for further expansion to meet growing demand for K-12 education.

Market Opportunity till 2032.

Indian education market poised to grow from \$101.1 billion (2022) to \$170.1 billion (2030), CAGR 9.2%.

TPET's Growth Strategies.

- Expand to rural and semi-urban areas.
- Offer specialized programs.
- Forge partnerships with businesses and organizations.
- By strategically targeting these market opportunities, TPET can significantly broaden its impact and reach over the next decade.

The EDUCATION TRUST is well-positioned to capitalize on the growing demand for high-quality and holistic education in India. The trust's commitment to providing access to education for all children and its focus on holistic development make it an attractive option for parents.

In addition, TPET is expanding its operations to meet the growing demand for K- 12 education in India. The trust's plan to open a new class each year till 2032 will allow it to serve more students and reach a wider audience.

Overall, the market opportunity for TPET till 2032 is very promising. The trust's focus on high-quality education, holistic development, and affordability makes it a well-positioned to capitalize on the growing demand for K-12 education in India.

Here are some specific market opportunities that TPET can target.

- **Expanding its reach to rural and semi-urban areas.** There is a significant underserved demand for high-quality education in rural and semi-urban areas of India. TPET can expand its reach to these areas by opening new schools or partnering with existing schools.
- **Offering specialized programs.** TPET can offer specialized programs in areas such as STEM, sports, and the arts. This will help to attract students who are interested in these particular areas.
- **Partnering with businesses and organizations.**
- TPET can partner with businesses and organizations to offer scholarships and financial assistance to students from low-income families. This will help to make its education more affordable for all students.

By targeting these specific market opportunities, TPET can further expand its reach and impact in the coming years.

9. Technical Feasibility

The technical feasibility of the EDUCATION TRUST's initiative appears robust. With advancements in educational technology and infrastructure, establishing and maintaining a school with top-notch facilities is achievable. The integration of modern teaching aids, digital resources, and efficient administrative systems can streamline operations. Additionally, phased implementation aligns well with practical considerations, allowing for gradual scaling and resource allocation. Furthermore, adherence to CBSE guidelines ensures alignment with established educational standards. Overall, the project demonstrates strong technical viability, poised to effectively deliver on its educational objectives.

10. SWOT Analysis



Strengths.

- Mission and Vision. Strong commitment to providing quality education to children from all backgrounds.
- Holistic Approach. Emphasis on holistic development through sports and other activities.
- Top-notch Facilities. Investment in high-quality indoor and outdoor sports facilities.
- Phased Establishment. Structured approach for seamless school development.
- Adherence to CBSE Guidelines. Ensuring standardized and high-quality education.

Weaknesses.

- Limited Operational History. If applicable, the trust may have limited experience in running educational institutions.
- Resource Constraints. Budget constraints or limited access to funding could impact the pace of development.

Opportunities

- **Expanding Market.** Growing demand for quality education in India, driven by increasing population and awareness.
- **Rural Expansion.** Opportunity to reach underserved rural areas with quality education.
- **Specialized Programs.** Offering specialized curriculum or extracurricular activities to differentiate from competitors.
- **Partnerships.** Collaborations with businesses or organizations for enhanced resources or support.

Threats

- **Competitive Landscape.** Competition from existing well-established schools or upcoming educational institutions.
- **Regulatory Changes.** Changes in government policies or educational regulations that may affect operations.
- **Economic Fluctuations.** Economic downturns impacting disposable incomes and potential enrollment numbers.
- **Pandemics or Natural Disasters.** Unforeseen events like a pandemic or natural disaster affecting operations.

10. Dues to Directors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Security Deposit - Suppliers & Contractors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Other Current Liabilities	3.82	1.31	1.44	1.59	1.74	1.92	2.11	2.32	2.55	2.81	3.09	3.40	
13 Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
14 Others Provision	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SUB-TOTAL	3.82	1.31	7.44	7.59	7.74	7.92	8.11	8.32	8.55	8.81	9.09	6.40	
TOTAL CURRENT LIABILITIES	3.82	1.31	7.44	7.59	7.74	7.92	8.11	8.32	8.55	8.81	9.09	6.40	
TERM LIABILITIES													
1. Debentures (not maturing within 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2. Preference Shares (redeemable with residual tenor for >1 yr. & <5 yrs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3. Term Loans (Excluding installments payable within 1 yr.)	0.00	0.00	51.00	45.00	39.00	33.00	27.00	21.00	15.00	9.00	3.00	0.00	
4. Term Deposits (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5. Unsec.Loans (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6. Mobilisation Adv. (repayable after 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7. Sundry Creditors for Capital Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8. Deferred Sales Tax	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9. Deferred Tax Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTAL TERM LIABILITIES	0.00	0.00	51.00	45.00	39.00	33.00	27.00	21.00	15.00	9.00	3.00	0.00	
1. Ordinary Share Capital	17.76	34.46	83.94	87.90	92.32	97.88	102.81	108.32	114.69	121.20	127.17	133.96	
2. Pref.Share Cap.(Residual tenor >5 yrs.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3. General Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4. Capital Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5. Surplus(+) or deficit(-) in P&L Account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6. Share Application Money	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7. Share Premium	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8. Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9. Quasi Equity	5.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10. Less: Revaluation Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
NET WORTH	22.76	35.46	83.94	87.90	92.32	97.88	102.81	108.32	114.69	121.20	127.17	133.96	
TOTAL LIABILITIES	26.58	36.77	142.38	140.48	139.06	138.80	137.92	137.64	138.24	139.01	139.26	140.36	

Name of the Company :

M/S DEXTER WELFARE SOCIETY

(Rupees in lakhs)

II. BALANCE SHEET - ASSETS	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
	Audited	Audited	Projection	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
CURRENT ASSETS												
Cash and Bank Balances	1.69	2.78	2.92	3.48	4.01	4.59	4.93	5.53	6.67	7.70	7.93	8.76
Short Term unencumbered Investments (Other than Long Term)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1. Government and other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Fixed Deposits with banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RECEIVABLES	0.00	0.00	3.74	4.11	4.53	4.98	5.48	6.02	6.63	7.29	8.02	8.82

TOTAL ASSETS	26.58	36.77	142.38	140.48	139.06	138.80	137.92	137.65	138.24	139.01	139.26	140.36
TOTAL LIABILITIES less TOTAL ASSETS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

IV. WORKING CAPITAL ASSESSMENT (Auto generated and hence not required to be filled)

Name of the Company :

M/S DEXTER WELFARE SOCIETY

(Rupees in lakhs)

BUILD UP OF CURRENT ASSETS	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
	Audited	Audited	Projection	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Consumption	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Raw Material - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Consumption	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumable Spares - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Consumption	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumable Spares - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Consumption	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Stock in Process	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Cost of Production	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Cost of Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Receivables (Domestic) other than deferred & exports (including bills purchased & discounted by banks)	0.00	0.00	3.74	4.11	4.53	4.98	5.48	6.02	6.63	7.29	8.02	8.82
Month's Domestic Sales	0.00	0.00	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23
Export Receivables (including bills purchased & discounted by banks)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Export Sales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
BUILD UP OF CURRENT LIABILITIES												
	2022.00	2023.00	2024.00	2025.00	2026.00	2027.00	2028.00	2029.00	2030.00	2031.00	2032.00	2033.00
	Audited	Audited	Projection	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
Trade Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Month's Trade Creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
III. CALCULATION OF ASSESSED BANK FINANCE (ABF)												
	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
	Audited	Audited	Projection	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
1. Total Current Assets	1.69	2.78	10.66	11.83	13.03	14.33	15.46	16.91	18.97	21.00	22.32	24.34
2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	3.82	1.31	1.44	1.59	1.74	1.92	2.11	2.32	2.55	2.81	3.09	3.40
3. Working Capital Gap	-2.13	1.47	9.22	10.25	11.29	12.41	13.35	14.59	16.42	18.19	19.23	20.94
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	0.42	0.70	2.66	2.96	3.26	3.58	3.86	4.23	4.74	5.25	5.58	6.08
5. Actual / Projected NWC	-2.13	1.47	9.22	10.25	11.29	12.41	13.35	14.59	16.42	18.19	19.23	20.94
6. Item 3 Minus Item 4	-2.55	0.78	6.55	7.29	8.03	8.83	9.48	10.36	11.67	12.94	13.65	14.85
7. Item 3 Minus Item 5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. MPBF (lower of 6 or 7)	-2.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Excess borrowings representing Shortfall in NWC	2.55	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

V. SUMMARY OF FINANCIAL POSITION (Auto generated and hence not required to be filled)

Name of the Company :

M/S DEXTER WELFARE SOCIETY

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
	Audited	Audited	Projection	Projection	Projection	Projections	Projections	Projections	Projections	Projections	projection	projection
A. PROFILE ANALYSIS												
Total Assets (Tangible)	26.58	36.77	142.38	140.48	139.06	138.80	137.92	137.65	138.24	139.01	139.26	140.36
Total Outside Liabilities (TOL)	3.82	1.31	58.44	52.59	46.74	40.92	35.11	29.32	23.55	17.81	12.09	6.40
Tangible Networth (TNW)	22.76	35.46	83.94	87.90	92.32	97.88	102.81	108.32	114.69	121.20	127.17	133.96
Net Sales	29.25	65.57	195.00	214.50	235.95	259.55	285.50	314.05	345.45	380.00	418.00	459.80
PBDIT	4.66	5.07	15.08	20.70	22.77	25.05	27.55	30.31	33.34	36.67	40.34	44.37
Operating Profits (OPBT)	0.42	1.03	9.48	12.46	15.42	18.57	21.92	25.52	29.37	33.51	37.97	42.79
Net Profit	0.42	1.03	9.48	12.46	15.42	18.57	21.92	25.52	29.37	33.51	37.97	42.79
Gross Cash Accruals	4.38	5.07	11.70	14.46	17.22	20.19	23.38	26.83	30.55	34.57	38.93	43.65
Term Liabilities to Gross Cash Accruals	0.00	0.00	4.36	3.11	2.26	1.63	1.15	0.78	0.49	0.26	0.08	0.00
Net Working Capital	-2.13	1.47	3.22	4.25	5.25	6.41	7.35	8.59	10.42	12.19	13.23	17.94
% of NWC to Current Assets	-126.04%	52.88%	30.20%	35.90%	40.57%	44.75%	47.53%	50.78%	54.91%	58.06%	59.28%	73.71%
Current Assets to Net Sales	5.78%	4.24%	5.47%	5.52%	5.52%	5.52%	5.41%	5.38%	5.49%	5.53%	5.34%	5.29%
B. LIQUIDITY ANALYSIS												
Current Ratio	0.44	2.12	1.43	1.56	1.66	1.81	1.91	2.03	2.22	2.38	2.46	3.80
Quick Ratio	0.44	2.12	1.43	1.56	1.66	1.81	1.91	2.03	2.22	2.38	2.46	3.80
C. PROFITABILITY ANALYSIS												
PBDIT/ Net Sales (%)	15.93%	7.73%	7.73%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
OPBT / Net Sales (%)	1.44%	1.57%	4.86%	5.81%	6.54%	7.15%	7.68%	8.13%	8.50%	8.82%	9.08%	9.31%
Net Profit/ Net Sales (%)	1.44%	1.57%	4.86%	5.81%	6.54%	7.15%	7.68%	8.13%	8.50%	8.82%	9.08%	9.31%
Return on Assets (%)	1.58%	2.80%	6.66%	8.87%	11.09%	13.38%	15.89%	18.54%	21.24%	24.11%	27.26%	30.49%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	1.85%	2.90%	11.29%	14.18%	16.70%	18.97%	21.32%	23.56%	25.61%	27.65%	29.86%	31.94%
D. ACTIVITY ANALYSIS (IN DAYS)												
Receivable Turnover - Domestic	0	0	7	7	7	7	7	7	7	7	7	7
Receivable Turnover - Export	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Turnover	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Payables Turnover	0	0	0	0	0	0	0	0	0	0	0	0
Fixed Assets Turnover Ratio	1.20	1.96	1.49	1.67	1.88	2.09	2.34	2.61	2.91	3.23	3.59	3.98
E. GROWTH RATIOS												
Net Sales Growth (%)		124.17%	197.39%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Net Profit Growth (%)		145.24%	820.17%	31.46%	23.76%	20.41%	18.07%	16.40%	15.09%	14.11%	13.30%	12.70%
Net Worth Growth (%)		55.80%	136.71%	4.72%	5.03%	6.03%	5.03%	5.37%	5.88%	5.68%	4.92%	5.34%
F. LEVERAGE & OTHER RATIOS												
TOL / TNW	0.17	0.04	0.70	0.60	0.51	0.42	0.34	0.27	0.21	0.15	0.10	0.05
DER	0.00	0.00	0.61	0.51	0.42	0.34	0.26	0.19	0.13	0.07	0.02	0.00
DSCR		0.00	4.46	1.69	1.97	2.31	2.71	3.20	3.79	4.53	5.44	6.60
CFDSCR		0.00	3.94	1.61	1.88	2.20	2.62	3.07	3.58	4.31	5.30	5.90
FACR	0.00	0.00	2.57	2.85	3.22	3.76	4.52	5.73	7.92	13.06	38.81	0.00
Net Operating Cash Flow (NOCF)	4.66	1.47	13.33	19.67	21.73	23.92	26.62	29.07	31.51	34.89	39.30	39.67
Interest Cover	16.64	0.00	4.46	3.32	4.10	5.15	6.61	8.71	11.95	17.46	28.61	61.63

Trade Creditors	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Manufacturing Expenses		38.75	115.24	125.80	138.38	152.22	167.44	184.18	202.60	222.86	245.15	269.66
Cash Cost of Sales		38.75	118.62	132.04	143.93	157.08	171.61	187.66	205.39	224.96	246.56	270.38
Expenses for Inc. / Dec. in Stocks		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash from Asset Conversion Cycle		26.82	72.64	82.09	91.61	102.01	113.39	125.84	139.46	154.37	170.71	188.61
Selling, Gen. & Adm. Expenses		21.75	64.68	68.00	74.80	82.28	90.51	99.56	109.51	120.47	132.51	145.76
Advance Payments	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advances Received	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxation		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dividends		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash From Operations		5.07	7.96	14.09	16.81	19.73	22.88	26.28	29.94	33.91	38.20	42.85
Other Current Assets	[Inc./Dec.(-)]	0.00	4.00	0.24	0.25	0.27	0.29	0.30	0.00	0.00	0.36	0.38
Other Current Liabilities	[Inc./Dec.(-)]	2.51	-6.13	-0.14	-0.16	-0.17	-0.19	-0.21	-0.23	-0.26	-0.28	2.69
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Cash From Operations		2.56	10.09	13.99	16.71	19.64	22.79	26.19	0.00	0.00	38.12	39.78
Investment Sector												
Capital Expenditure	[Inc./Dec.(-)]	13.14	99.95	-1.07	-0.82	0.06	-0.55	-0.41	-0.29	-0.20	-0.11	-0.06
Investment in Group Companies	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intangible / Other Term Assets	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cash Before Funding		-10.58	-89.86	15.06	17.53	19.58	23.34	26.60	0.00	0.00	38.23	39.84
Financing Sector												
Dues to Banks	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Short Term Debts	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Term Debts	[Inc./Dec.(-)]	0.00	51.00	-6.00	-6.00	-6.00	-6.00	-6.00	-6.00	-6.00	-6.00	-3.00
Equity	[Inc./Dec.(-)]	16.70	49.48	3.96	4.42	5.57	4.92	5.52	6.37	6.51	5.97	6.79
Other Loans & Reserves	[Inc./Dec.(-)]	-5.03	-10.48	-12.46	-15.42	-18.57	-21.92	-25.52	-29.37	-33.51	-37.97	-42.79
Total		11.67	90.00	-14.50	-17.00	-19.00	-23.00	-26.00	-29.00	-33.00	-38.00	-39.00
Movement in Cash Assets		1.09	0.14	0.56	0.53	0.58	0.34	0.60	0.00	0.00	0.00	0.84
Cash & Bank Balance	[Inc./Dec.(-)]	1.09	0.14	0.56	0.53	0.58	0.34	0.60	1.14	1.03	0.23	0.83
Investments (Other Than Long Term)	[Inc./Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Movement in Cash Assets		1.09	0.14	0.56	0.53	0.58	0.34	0.60	1.14	1.03	0.23	0.83