

**PROJECT REPORT**

**OF**

**“XYZ CHINESE FOOD”**

## **TABLE OF CONTENTS**

- 1. Particulars of the Enterprise**
- 2. Project Loan Amount**
- 3. Project Proponent**
- 4. Project Description**
  - **Brief Description of the Project**
- 5. Service Description**
  - **Brief Description of the Service**
- 6. Location of the Project**
  - **Site Location**
  - **Project Site Map**
  - **Google Earth Image**
  - **Project Site Co-ordinates**
- 7. Market Survey**
  - **Demand & Supply**
  - **Market Opportunity**
- 8. Technical Feasibility**
  - **Manpower Required**
  - **Machinery/Items Required**
- 9. 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>	XYZ CHINESE FOOD	<b>Constitution</b>	PROPRIETORSHIP
<b>MSME Status</b>	REGISTERED	<b>MSME Registration No.</b>	
<b>Registration Date</b>	01/01/2024	<b>Date of Incorporation</b>	01/01/2024
<b>Activity</b>	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>	20 LAKH

## 3. PROJECT PROPONENT

<b>Name of the Promoter</b>	MONIKA LEPCHA
<b>Father's Name/Husband's Name</b>	D/O JANGA BAHADUR
<b>Age</b>	33 YEARS
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	PROPRIETOR
<b>Education</b>	12th PASS
<b>Experience</b>	2 YEARS

## 4. PROJECT DESCRIPTION

### Brief Description Of The Project

XYZ Chinese Food, established in 2024, is a thriving proprietorship firm located at C-29 Aruna Nagar, Block C, Majnu Ka Tilla, Delhi-110054. Under the adept guidance of Monika Lepcha, the business has flourished, becoming a beloved destination for Chinese cuisine enthusiasts in the area.

Currently, Monika Lepcha is seeking a loan amount of 60 lakh to facilitate the expansion of XYZ Chinese Food. This funding will primarily be allocated towards renovation efforts and acquiring necessary supplies essential for the expansion project.

The aim is to enhance the existing infrastructure and scale up operations to meet growing customer demands effectively.

With this strategic investment, XYZ Chinese Food anticipates not only to improve its physical facilities but also to enhance its operational capabilities, thereby catering to a broader customer base and solidifying its position as a leading provider of Chinese cuisine in the region.

The expansion project aligns with the firm's vision for growth and its commitment to delivering exceptional culinary experiences to its patrons.

## 5. PRODUCT DESCRIPTION

### Brief Description of the Product



XYZ Chinese Food specializes in a diverse range of Chinese food items, offering an extensive menu that caters to both vegetarian and non-vegetarian customers. Their menu features a variety of dishes crafted to tantalize the taste buds of all customers.

For vegetarian customers, XYZ Chinese Food provides a delectable selection of meat-free options, including vegetable stir-fries, tofu-based dishes, vegetable dumplings, spring rolls, and an assortment of flavorful vegetarian soups and noodles.

These dishes are expertly prepared using fresh, locally sourced ingredients and traditional Chinese cooking techniques, ensuring a delightful dining experience for vegetarians.

On the other hand, for non-vegetarian diners, XYZ Chinese Food offers an array of mouthwatering options featuring high-quality meats. Non-vegetarian specialties include classic dishes like chicken noodles, chicken manchurian, chilli chicken, Chicken Soup, egg fried rice, chicken fried rice among others.

By catering to both vegetarian and non-vegetarian preferences, XYZ Chinese Food ensures that all customers can enjoy their culinary offerings without compromise. This inclusive approach not only broadens their customer base but also reflects their commitment to providing a diverse and satisfying dining experience for everyone.

### XYZ Chinese Food Menu



S. No	Food Items
1	Veg Noodles
2	Chicken Noodles
3	Veg Hakka Noodles
4	Singapore Noodles
5	Chilli Potato
6	French Fries
7	Chilli Chicken
8	Chilli Paneer
9	Veg Manchurian
10	Chicken Manchurian
11	Veg Fried Rice

12	Chicken Fried Rice
13	Egg Fried Rice
14	Kurkure Momos
15	Peri Peri Potato Fingers
16	Chilly Momos Veg
17	Chilli Momos Non Veg
18	Spring Roll
19	Chicken Soup
20	Veg Thukpa
21	Chicken Thukpa
22	Tuistar Potato

## **LOCATION OF THE PROJECT**

### **Site Location**

C-29 ARUNA NAGAR BLOCK C, MAJNU KA TILLA, DELHI- 110054



## Project Site Map



## Google Earth Image



## Project Site Co-ordinates

<b>Latitude</b>	28.7021359
<b>Longitude</b>	77.2283991

## 7. MARKET SURVEY

### Demand & Supply

The demand and supply of fast food in the Indian market have witnessed significant growth over the past few decades, driven by various factors such as changing lifestyles, urbanization, increasing disposable incomes, and a rising preference for convenience foods among consumers. Let's delve into the dynamics of demand and supply:

#### **Demand Factors:**

**Changing Lifestyles:** Urbanization and a faster pace of life have led to an increased demand for quick and convenient food options.

**Busy Work Culture:** With more people working long hours and having less time for meal preparation, fast food provides a convenient solution for quick meals or snacks.

**Changing Tastes:** Indian consumers are increasingly embracing international cuisines, including fast food offerings such as burgers, pizzas, wraps, and noodles.

**Affordability:** Fast food chains often offer affordable options, making them attractive to a wide range of consumers, including students and young professionals.

**Social Factors:** Fast food consumption is often associated with socializing, outings, and celebrations, further driving demand, particularly among the youth demographic.

### **Supply:**

**Expansion of Chains:** Both domestic and international fast food chains have expanded their presence across India, leveraging franchising models to penetrate new markets and cater to diverse consumer preferences.

**Diversification of Menus:** Fast food outlets have diversified their menus to cater to local tastes and preferences, offering fusion dishes that combine traditional Indian flavors with international fast food concepts.

**Technological Integration:** Many fast food chains have embraced technology, implementing online ordering systems, mobile apps, and delivery services to enhance convenience and reach a wider customer base.

**Health and Wellness Trends:** In response to growing health consciousness among consumers, fast food chains have introduced healthier options, such as salads, grilled items, and low-calorie meals, to meet changing dietary preferences.

**Rise of Cloud Kitchens:** The emergence of cloud kitchens, which operate solely for delivery purposes, has further expanded the supply of fast food options, enabling brands to reach customers in areas where establishing a physical presence may be challenging.

## Market Opportunity

The market opportunity for XYZ Chinese Food depends on various factors, including its unique selling propositions, target market, competitive landscape, and current trends in the Indian fast food industry. Here's an assessment of the potential market opportunity for XYZ Chinese Food:

**Unique Selling Proposition:** XYZ Chinese Food's specialization in authentic Chinese cuisine could be a significant advantage in a market where consumers are increasingly seeking diverse culinary experiences. If the restaurant offers high-quality, flavorful dishes that distinguish it from competitors, it can attract a loyal customer base.

**Target Market:** Understanding the demographics and preferences of the target market is crucial. XYZ Chinese Food may target urban areas with a sizable population of young professionals, students, and families who appreciate convenient dining options and have a penchant for Chinese cuisine.

**Competitive Landscape:** Assessing the competition in the local market is essential. If there are few or no direct competitors offering similar Chinese cuisine in the vicinity of XYZ Chinese Food's location, it could indicate a favorable market opportunity with less competition.

**Consumer Trends:** Analyzing current consumer trends in the Indian fast food industry can provide insights into emerging opportunities. For example, if there is a growing demand for healthier, authentic, or fusion Chinese cuisine, XYZ Chinese Food can tailor its menu and marketing strategies to capitalize on these trends.

**Expansion Potential:** If XYZ Chinese Food has already established a successful presence and built a loyal customer base, there may be opportunities for expansion

into new locations or introducing additional services such as catering, online ordering, or delivery, to reach a broader audience.

**Operational Efficiency:** Ensuring efficient operations, high standards of food quality and hygiene, excellent customer service, and effective marketing initiatives are essential for capitalizing on the market opportunity and sustaining long-term success.

Overall, the market opportunity for XYZ Chinese Food lies in its ability to offer unique, high-quality Chinese cuisine that resonates with its target market, differentiate itself from competitors, and adapt to evolving consumer preferences and industry trends. By leveraging its strengths and identifying untapped opportunities, XYZ Chinese Food can position itself for growth and success in the Indian fast food market.

## 8. TECHNICAL FEASIBILITY

### Manpower Required

S. No.	Working Personals	No. Of Workers Required
1	Chef	6
2	Catering Staff	2
3	Cashier	2
4	Helper	6

## Machinery/ Items Required

S. No.	Items Required
1	Tables
2	Chairs
3	Board
4	Gas/Cylinder
5	Dustbin
6	Fridge
7	Almirah
8	Utensils
9	Dispenser
10	Central Table
11	AC/Fan
12	R.O.

## 9. COMMERCIAL VIABILITY

### SWOT Analysis



#### Strengths:

**Specialization in Chinese Cuisine:** XYZ Chinese Food's focus on authentic Chinese cuisine is a significant strength, attracting customers seeking genuine and flavorful dishes.

**Established Reputation:** With successful operation since 2020, XYZ Chinese Food likely has built a positive reputation among locals, leading to customer loyalty and word-of-mouth referrals.

**Strategic Location:** Being located at C-29 Aruna Nagar, Block C, Majnu Ka Tilla, Delhi-110054, XYZ Chinese Food benefits from high foot traffic or visibility, enhancing its accessibility to potential customers.

**Experienced Management:** Under the guidance of Monika Lepcha, who has been running the business successfully, XYZ Chinese Food likely benefits from strong leadership and industry expertise.

**Weaknesses:**

**Limited Menu Diversity:** If XYZ Chinese Food's menu lacks variety or fails to cater to diverse tastes, it may limit its appeal to customers seeking a broader range of options.

**Competitive Market:** In a competitive market with other Chinese restaurants and fast food outlets, XYZ Chinese Food may face challenges in standing out and attracting customers, especially without distinct differentiation.

**Opportunities:**

**Expansion and Growth:** The demand for Chinese cuisine continues to grow in India, presenting opportunities for XYZ Chinese Food to expand its operations, either by opening new outlets or introducing additional services like catering or delivery.

**Diversification of Menu:** Introducing new and innovative dishes or incorporating fusion cuisine concepts can help XYZ Chinese Food appeal to a wider range of customers and stay ahead of evolving culinary trends.

**Online Ordering and Delivery:** With the increasing popularity of online food delivery platforms, XYZ Chinese Food can capitalize on this trend by partnering with delivery services or developing its own online ordering system to reach more customers.



**Threats:**

**Economic Factors:** Economic downturns or fluctuations in consumer spending habits could impact XYZ Chinese Food's revenue and profitability.

**Changing Consumer Preferences:** Shifting consumer preferences towards healthier or alternative cuisines may pose a threat if XYZ Chinese Food fails to adapt its menu offerings accordingly.

**Regulatory Challenges:** Compliance with food safety regulations, licensing requirements, and other legal obligations may pose challenges and increase operating costs for XYZ Chinese Food.



2. Loss on Forex	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Loss on Sale of Fixed Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Bad Debts Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Miscellaneous Expenses Written Off	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL (EXPENSES)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PROFIT BEFORE TAX / LOSS</b>	<b>5.40</b>	<b>22.21</b>	<b>24.61</b>	<b>24.14</b>	<b>27.85</b>	<b>31.28</b>	<b>46.29</b>	<b>51.75</b>	
Tax Paid	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deferred Tax Liability/(Deferred Tax Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provision for Taxes	1.62	6.66	7.38	7.24	8.36	9.38	13.89	15.52	
<b>NET PROFIT / LOSS (PAT)</b>	<b>3.78</b>	<b>15.55</b>	<b>17.23</b>	<b>16.90</b>	<b>19.50</b>	<b>21.90</b>	<b>32.40</b>	<b>36.22</b>	
<b>PAT as % of Gross Sales</b>	<b>15.12%</b>	<b>12.44%</b>	<b>12.76%</b>	<b>11.27%</b>	<b>11.54%</b>	<b>11.52%</b>	<b>13.64%</b>	<b>13.93%</b>	
<b>Equity / Preference Dividend Paid:</b>									
1. Equity Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Preference Dividend	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>RETAINED PROFIT</b>	<b>3.78</b>	<b>15.55</b>	<b>17.23</b>	<b>16.90</b>	<b>19.50</b>	<b>21.90</b>	<b>32.40</b>	<b>36.22</b>	

## II. LIABILITIES (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

XYZ CHINESE FOOD

(Rupees in lakhs)

II. BALANCE SHEET - LIABILITIES	2024	2025	2026	2027	2028	2029	2030	2031
	Projections	Projections	Provisional	Projections	Projections	Projections	Projections	Projections
<b>CURRENT LIABILITIES (CL):</b>								
Short Term borrowings from banks (including bill purchased/discounted)								
1. from applicant bank	0.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
2. from other banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(Out of Total Bank Borrowings - BP & BD)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL</b>	<b>0.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>	<b>20.00</b>
1. Short Term Borrowings from others incl. CPs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Sundry Creditors (Trade)	5.00	5.00	5.55	6.16	6.95	7.81	9.76	10.68
3. Advance Payment from Customers / Deposit from Dealers	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Provision for Taxation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Dividend payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Other Stat.Liabilities (due within 1 yr.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Instalments of TLs / Debentures / Pref.Shares / DPGs / Deposits / Unsecured Loans etc. (due within 1 yr.)	0.00	6.15	6.15	6.15	6.15	6.15	6.15	6.15
8. Other CL & Provisions (due within one year)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Interest accrued bot not due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Dues to Directors	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
12. Other Current Liabilities	1.00	4.00	4.00	5.00	6.00	6.00	6.00	6.00
13 Provision	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
<b>SUB-TOTAL</b>	<b>6.00</b>	<b>15.15</b>	<b>15.70</b>	<b>17.31</b>	<b>19.10</b>	<b>19.96</b>	<b>21.91</b>	<b>22.83</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>6.00</b>	<b>35.15</b>	<b>35.70</b>	<b>37.31</b>	<b>39.10</b>	<b>39.96</b>	<b>41.91</b>	<b>42.83</b>

<b>TERM LIABILITIES</b>								
1. Debentures (not maturing within 1 yr.)	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
3. Term Loans (Excluding installments payable within 1 yr.)	0.00	31.28	25.13	18.97	12.82	6.67	0.51	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
5. Unsec.Loans (repayable after 1 yr.)	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
7. Sundry Creditors for Capital Goods	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
9. Deferred Tax Liability	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
<b>TOTAL TERM LIABILITIES</b>	<b>0.00</b>	<b>31.28</b>	<b>25.13</b>	<b>18.97</b>	<b>12.82</b>	<b>6.67</b>	<b>0.51</b>	<b>0.00</b>
<b>1. Ordinary Share Capital</b>								
1. Ordinary Share Capital	11.00	30.00	37.23	44.13	48.63	50.52	62.93	74.15
2. Pref.Share Cap.(Residual tenor >5 yrs.)	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
4. Capital Reserve	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
6. Share Application Money	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
8. Capital Redemption Reserve	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Quasi Equity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>10. Less: Revaluation Reserve</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>NET WORTH</b>	<b>11.00</b>	<b>30.00</b>	<b>37.23</b>	<b>44.13</b>	<b>48.63</b>	<b>50.52</b>	<b>62.93</b>	<b>74.15</b>
<b>TOTAL LIABILITIES</b>	<b>17.00</b>	<b>96.43</b>	<b>98.06</b>	<b>100.42</b>	<b>100.54</b>	<b>97.15</b>	<b>105.35</b>	<b>116.98</b>

Name of the Company :

XYZ CHINESE FOOD

(Rupees in lakhs)

<b>II. BALANCE SHEET - ASSETS</b>	2024	2025	2026	2027	2028	2029	2030	2031
	Projections	Projections	Provisional	Projections	Projections	Projections	Projections	Projections
<b>CURRENT ASSETS</b>								
Cash and Bank Balances	1.00	5.49	8.91	10.27	7.89	2.02	2.39	11.31
<b>Short Term unencumbered Investments (Other than Long Term)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1. Government and other securities	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
<b>RECEIVABLES</b>	<b>5.00</b>	<b>15.41</b>	<b>16.64</b>	<b>18.49</b>	<b>20.84</b>	<b>23.42</b>	<b>29.28</b>	<b>32.05</b>
3. Domestic Sales	5.00	15.41	16.64	18.49	20.84	23.42	29.28	32.05



Intangible Assets (deferred tax assets, patents, goodwill, preliminary expenses, bad/doubtful expenses not provided for, etc. to the extent not written off)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL ASSETS</b>	<b>17.00</b>	<b>96.43</b>	<b>98.05</b>	<b>100.42</b>	<b>100.54</b>	<b>97.15</b>	<b>105.36</b>	<b>116.99</b>
<b>TOTAL LIABILITIES less TOTAL ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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

Name of the Company :

XYZ CHINESE FOOD

(Rupees in lakhs)

BUILD UP OF CURRENT ASSETS	2024	2025	2026	2027	2028	2029	2030	2031
	Projections	Projections	Provisional	Projections	Projections	Projections	Projections	Projections
Raw Material - Indigenous	4.00	12.33	13.32	14.79	16.67	18.74	23.42	25.64
<b>Month's Consumption</b>	<b>4.80</b>	<b>2.96</b>	<b>2.96</b>	<b>2.96</b>	<b>2.96</b>	<b>2.96</b>	<b>2.96</b>	<b>2.96</b>
Raw Material - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
Consumable Spares - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
Consumable Spares - Imported	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
Stock in Process	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Cost of Production</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Finished Goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Cost of Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Receivables (Domestic) other than deferred & exports (including bills purchased & discounted by banks)	5.00	15.41	16.64	18.49	20.84	23.42	29.28	32.05
<b>Month's Domestic Sales</b>	<b>2.40</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>
Export Receivables (including bills purchased & discounted by banks)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Export Sales</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>	<b>#DIV/0!</b>
<b>BUILD UP OF CURRENT LIABILITIES</b>	<b>2024.00</b>	<b>2025.00</b>	<b>2026.00</b>	<b>2027.00</b>	<b>2028.00</b>	<b>2029.00</b>	<b>2030.00</b>	<b>2031.00</b>
	<b>Projections</b>	<b>Projections</b>	<b>Provisional</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>
Trade Creditors	5.00	5.00	5.55	6.16	6.95	7.81	9.76	10.68
<b>Month's Trade Creditors</b>	<b>6.00</b>	<b>1.20</b>	<b>1.23</b>	<b>1.23</b>	<b>1.23</b>	<b>1.23</b>	<b>1.23</b>	<b>1.23</b>
<b>III. CALCULATION OF ASSESSED BANK FINANCE (ABF)</b>	<b>2024</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	<b>2029</b>	<b>2030</b>	<b>2031</b>
	<b>Projections</b>	<b>Projections</b>	<b>Provisional</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>	<b>Projections</b>
1. Total Current Assets	10.00	42.23	49.87	57.56	62.39	63.18	75.10	90.01

2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	6.00	9.00	9.55	11.16	12.95	13.81	15.76	16.68
3. Working Capital Gap	4.00	33.23	40.32	46.39	49.45	49.38	59.34	73.32
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	2.50	10.56	12.47	14.39	15.60	15.80	18.77	22.50
5. Actual / Projected NWC	4.00	13.23	20.32	26.39	29.45	29.38	39.34	53.32
6. Item 3 Minus Item 4	1.50	22.67	27.85	32.00	33.85	33.58	40.56	50.82
7. Item 3 Minus Item 5	0.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
8. MPBF (lower of 6 or 7)	0.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00
9. Excess borrowings representing Shortfall in NWC	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 :

XYZ CHINESE FOOD

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2024	2025	2026	2027	2028	2029	2030	2031
	Projections	Projections	Provisional	Projections	Projections	Projections	Projections	Projections
<b>A. PROFILE ANALYSIS</b>								
Total Assets (Tangible)	17.00	96.43	98.05	100.42	100.54	97.15	105.36	116.99
Total Outside Liabilities (TOL)	6.00	66.43	60.83	56.29	51.92	46.62	42.42	42.83
Tangible Networth (TNW)	11.00	30.00	37.23	44.13	48.63	50.52	62.93	74.15
Net Sales	25.00	125.00	135.00	150.00	169.00	190.00	237.50	260.00
PBDIT	6.10	33.00	34.44	32.60	35.02	37.24	51.10	55.46
Operating Profits (OPBT)	5.40	22.21	24.61	24.14	27.85	31.28	46.29	51.75
Net Profit	3.78	15.55	17.23	16.90	19.50	21.90	32.40	36.22
Gross Cash Accruals	4.48	22.35	23.25	22.23	24.21	26.08	36.11	39.51
Term Liabilities to Gross Cash Accruals	0.00	1.40	1.08	0.85	0.53	0.26	0.01	0.00
Net Working Capital	4.00	7.08	14.17	20.24	23.30	23.23	33.19	47.17
% of NWC to Current Assets	40.00%	16.76%	28.42%	35.17%	37.34%	36.76%	44.19%	52.41%
Current Assets to Net Sales	40.00%	33.78%	36.94%	38.37%	36.92%	33.25%	31.62%	34.62%
<b>B. LIQUIDITY ANALYSIS</b>								
Current Ratio	1.67	1.20	1.40	1.54	1.60	1.58	1.79	2.10
Quick Ratio	1.00	0.85	1.02	1.15	1.17	1.11	1.23	1.50
<b>C. PROFITABILITY ANALYSIS</b>								
PBDIT/ Net Sales (%)	24.40%	26.40%	25.51%	21.73%	20.72%	19.60%	21.52%	21.33%
OPBT / Net Sales (%)	21.60%	17.77%	18.23%	16.10%	16.48%	16.46%	19.49%	19.90%
Net Profit/ Net Sales (%)	15.12%	12.44%	12.76%	11.27%	11.54%	11.52%	13.64%	13.93%
Return on Assets (%)	22.24%	16.13%	17.57%	16.83%	19.39%	22.54%	30.76%	30.96%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	34.36%	51.83%	46.28%	38.30%	40.09%	43.34%	51.49%	48.85%





Change in Intangibles		0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Contribution to Working Capital</b>	<b>0.00</b>	<b>3.08</b>	<b>7.09</b>	<b>6.07</b>	<b>3.06</b>	<b>-0.07</b>	<b>9.95</b>	<b>13.99</b>
<b>Short Term Uses</b>								
Change in Net Working Assets		18.74	2.22	3.33	4.22	4.66	10.54	4.99
Change in Other Current Assets		9.00	2.00	3.00	3.00	2.00	1.00	1.00
<b>Short Term Sources</b>								
Change in Other Current Liabilities		9.15	0.55	1.62	1.78	0.86	1.95	0.92
Change in Bank Borrowings/Loans		20.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Deficit / Surplus in ST Sources</b>	<b>0.00</b>	<b>1.41</b>	<b>-3.67</b>	<b>-4.71</b>	<b>-5.44</b>	<b>-5.80</b>	<b>-9.59</b>	<b>-5.07</b>
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>4.49</b>	<b>3.42</b>	<b>1.36</b>	<b>-2.38</b>	<b>-5.87</b>	<b>0.36</b>	<b>8.92</b>
Change in cash		4.49	3.42	1.36	-2.38	-5.87	0.37	8.92
Change in Marketable Investments		0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>4.49</b>	<b>3.42</b>	<b>1.36</b>	<b>-2.38</b>	<b>-5.87</b>	<b>0.37</b>	<b>8.92</b>

## VII. CASH FLOW STATEMENT (Auto generated and hence not required to be filled)

Name of the Company :

XYZ CHINESE FOOD

(Rupees in lakhs)

VI. CASH FLOW STATEMENT	2024	2025	2026	2027	2028	2029	2030	2031
	Projections	Projections	Provisional	Projections	Projections	Projections	Projections	Projections
<b>Operating Sector</b>								
Net Sales		125.00	135.00	150.00	169.00	190.00	237.50	260.00
Debtors (Trade)	[Inc.(+)/Dec.(-)]	10.41	1.23	1.85	2.34	2.59	5.86	2.77
<b>Cash From Sales</b>		<b>114.59</b>	<b>133.77</b>	<b>148.15</b>	<b>166.66</b>	<b>187.41</b>	<b>231.64</b>	<b>257.23</b>
<b>Costs- Interest &amp; Finance Charges</b>		<b>3.99</b>	<b>3.81</b>	<b>3.13</b>	<b>2.45</b>	<b>1.78</b>	<b>1.10</b>	<b>0.42</b>
Expenses on Stocks Purchases		50.00	54.00	60.00	67.60	76.00	95.00	104.00
Trade Creditors	[Inc.(-)/Dec.(+)]	0.00	-0.55	-0.62	-0.78	-0.86	-1.95	-0.92
Manufacturing Expenses		32.00	35.76	45.40	50.38	58.77	68.92	75.93
<b>Cash Cost of Sales</b>		<b>85.99</b>	<b>93.02</b>	<b>107.91</b>	<b>119.65</b>	<b>135.69</b>	<b>163.06</b>	<b>179.43</b>
Expenses for Inc. / Dec. in Stocks		8.33	0.99	1.48	1.87	2.07	4.68	2.22
<b>Cash from Asset Conversion Cycle</b>		<b>20.27</b>	<b>39.76</b>	<b>38.76</b>	<b>45.13</b>	<b>49.65</b>	<b>63.89</b>	<b>75.58</b>
Selling, Gen. & Adm. Expenses		10.00	10.80	12.00	16.00	17.99	22.49	24.62
Advance Payments	[Inc.(+)/Dec.(-)]	2.00	1.00	1.00	1.00	0.00	0.00	0.00
Advances Received	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Taxation		6.66	7.38	7.24	8.36	9.38	13.89	15.52
Dividends		0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Cash From Operations</b>		<b>1.61</b>	<b>20.58</b>	<b>18.51</b>	<b>19.78</b>	<b>22.28</b>	<b>27.52</b>	<b>35.44</b>

Other Current Assets	[Inc.(+)/Dec.(-)]	7.00	1.00	2.00	2.00	-12.00	15.00	1.00
Other Current Liabilities	[Inc.(-)/Dec.(+)]	-9.15	0.00	-1.00	-1.00	0.00	0.00	0.00
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Cash From Operations</b>		<b>3.76</b>	<b>19.58</b>	<b>17.51</b>	<b>18.78</b>	<b>34.28</b>	<b>12.52</b>	<b>34.44</b>
<b>Investment Sector</b>								
Capital Expenditure	[Inc.(+)/Dec.(-)]	54.00	0.01	0.00	0.00	-0.01	0.01	0.01
Investment in Group Companies	[Inc.(+)/Dec.(-)]	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
<b>Cash Before Funding</b>		<b>-50.24</b>	<b>19.57</b>	<b>17.51</b>	<b>18.77</b>	<b>34.29</b>	<b>12.52</b>	<b>34.44</b>
<b>Financing Sector</b>								
Dues to Banks	[Inc.(+)/Dec.(-)]	20.00	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
Term Debts	[Inc.(+)/Dec.(-)]	31.28	-6.15	-6.16	-6.15	-6.15	-6.15	-0.51
Equity	[Inc.(+)/Dec.(-)]	19.00	7.23	6.90	4.50	1.90	12.40	11.22
Other Loans & Reserves	[Inc.(+)/Dec.(-)]	-15.55	-17.23	-16.90	-19.50	-21.90	-32.40	-36.22
<b>Total</b>		<b>54.73</b>	<b>-16.15</b>	<b>-16.16</b>	<b>-21.15</b>	<b>-26.15</b>	<b>-26.15</b>	<b>-25.51</b>
<b>Movement in Cash Assets</b>		<b>4.49</b>	<b>3.42</b>	<b>1.36</b>	<b>-2.38</b>	<b>8.13</b>	<b>-13.64</b>	<b>8.92</b>
Cash & Bank Balance	[Inc.(+)/Dec.(-)]	4.49	3.42	1.36	-2.38	-5.87	0.37	8.92
Investments (Other Than Long Term)	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Movement in Cash Assets</b>		<b>4.49</b>	<b>3.42</b>	<b>1.36</b>	<b>-2.38</b>	<b>-5.87</b>	<b>0.37</b>	<b>8.92</b>