

**PROJECT REPORT**

**OF**

**“XYZ TRAVELS”**

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## Disclaimer

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

### 1. Particulars of the Enterprise

Name of the Enterprise	XYZ TRAVELS	Constitution	PROPRIETORSHIP
MSME Status	REGISTERED	MSME Registration No.	
Registration Date	01/04/2017	Date of incorporation	01/04/2017
Activity	SERVICES		
Registered Office Address			
Administrative Office Address			

## 2. Project Loan Amount

<b>TERM LOAN</b>	<b>20 Lakh</b>
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## 3. Project Proponent

<b>Name Of the Promoter</b>	SUMEDHA SINGH
<b>Father's Name/Husband's Name</b>	CHANDER PAL
<b>Age</b>	44 years
<b>Residential Address</b>	
<b>PAN No.</b>	
<b>Designation</b>	Promoter

## 4. Project Description

### Brief Description of The Project

XYZ TRAVELS, registered at House no. 121, Gali no. 8, A-2 Block, Himgiri Enclave, Burari- 110084, has been a steadfast player in the service sector since its inception in 20017.

Under the stewardship of Mrs. Sumedha Singh, the company has carved a niche for itself, specializing in providing top-notch tour and travel services. Boasting a fleet of four buses, XYZ TRAVELS has consistently catered to the diverse travel needs of its clientele.

However, with the burgeoning demand for its services, the company is now eyeing expansion. To bolster its operational capacity and maintain its commitment to service excellence, XYZ TRAVELS is seeking financial assistance to acquire an additional bus.

This strategic move not only aligns with the company's growth objectives but also positions it to capitalize on emerging opportunities in the travel market. With a proven track record of delivering exceptional customer experiences and a clear vision for expansion, XYZ TRAVELS is poised to scale new heights in the dynamic and competitive tour and travel industry.

## **5. Service Description**

### **Brief Description of The Service**

XYZ TRAVELS offers comprehensive tour and travel services across India, leveraging its fleet of buses to facilitate seamless journeys for its customers. With a focus on customer satisfaction and convenience, the company caters to a diverse range of travel needs, including leisure trips, corporate excursions, group tours, and transportation for special events.

Here's an overview of the services provided by XYZ TRAVELS:

**All-India Coverage:** XYZ TRAVELS operates its services throughout India, ensuring accessibility to a wide range of destinations. Whether it's exploring popular tourist spots, visiting historical landmarks, or embarking on off-the-beaten-path adventures, the company offers transportation solutions to suit various travel preferences.

**Fleet of Buses:** The company maintains a fleet of buses equipped with modern amenities and safety features to ensure comfortable and secure travel experiences for passengers. From luxury coaches for long-distance journeys to

smaller vehicles for local trips, XYZ TRAVELS offers diverse options to accommodate different group sizes and travel requirements.

**Customized Tour Packages:** XYZ TRAVELS provides customizable tour packages tailored to meet the specific preferences and interests of customers. Whether it's a family vacation, a corporate retreat, or a school excursion, the company collaborates with clients to design personalized itineraries that optimize their travel experience.

**Professional Drivers and Staff:** The company employs experienced and trained drivers who are well-versed in navigating various terrains and ensuring passenger safety. Additionally, courteous and knowledgeable staff members are available to assist passengers throughout their journey, addressing any inquiries or concerns promptly.

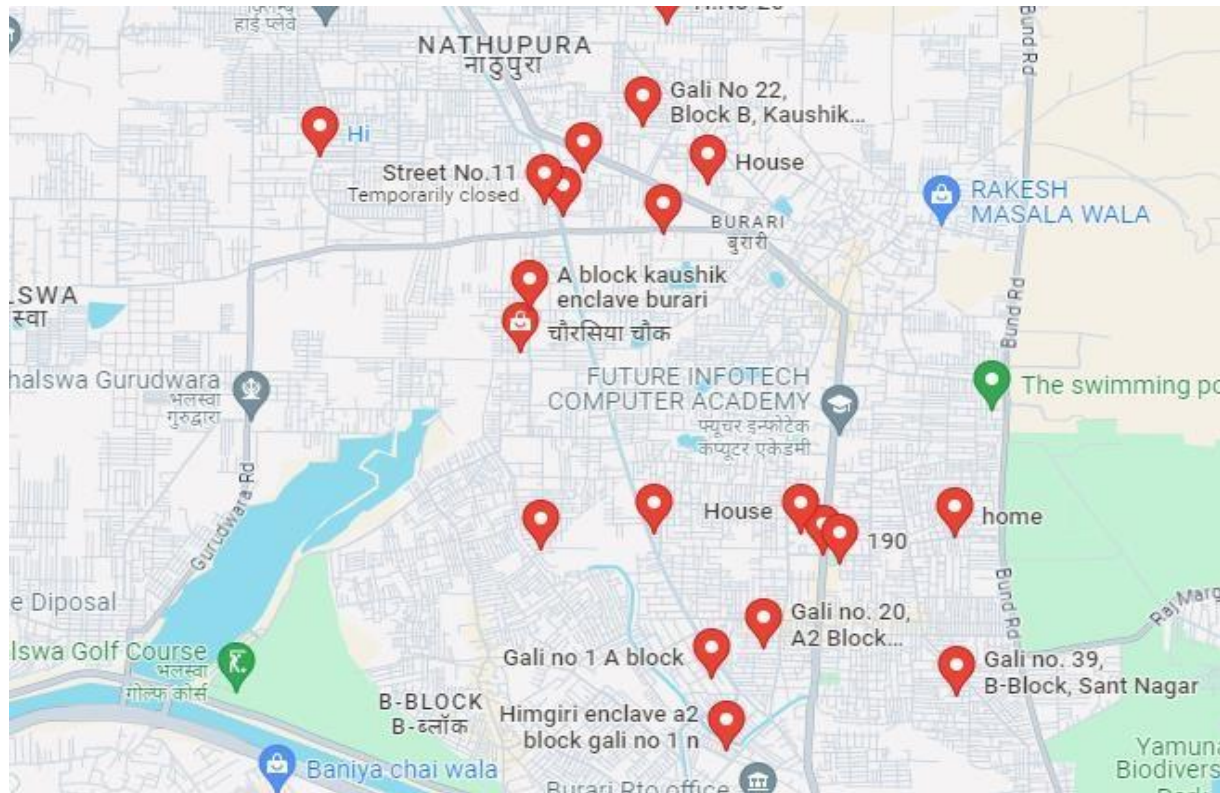
**Reliable and Punctual Service:** XYZ TRAVELS is committed to delivering reliable and punctual service, prioritizing on-time departures and arrivals to minimize inconvenience for passengers. The company adheres to strict schedules and maintains operational efficiency to ensure a smooth travel experience for all customers.

## 5. Location of the Project

### Site Location

HOUSE NO. 121, GALI NO. 8, A-2 BLOCK, HIMGIRI ENCLAVE, BURARI- 110084

## Project Site Map



## Project Site Co-ordinates

Latitude	28.7022388
Longitude	77.1833576

## 6. Market Survey

### Demand of Tour and Travel Services

The demand for tour and travel services provided by XYZ TRAVELS is driven by several factors that reflect the diverse needs and preferences of travelers across

India. Here are some key aspects contributing to the demand for XYZ TRAVELS' services:

**Leisure Travel:** There is a significant demand from individuals and families seeking leisure travel opportunities. With rising disposable incomes and a growing desire for exploration and relaxation, people are increasingly opting for vacations and holiday getaways. XYZ TRAVELS caters to this demand by offering customizable tour packages to popular tourist destinations, historical sites, hill stations, beaches, and other attractions across India.

**Corporate Travel:** Many companies and organizations require reliable transportation services for corporate events, business meetings, conferences, and team-building activities. XYZ TRAVELS addresses this demand by providing efficient and comfortable travel solutions for corporate clients, ensuring seamless transportation for employees, delegates, and clients.

**Group Tours:** Group travel, including school trips, religious pilgrimages, and social gatherings, constitutes a significant portion of the travel market. XYZ TRAVELS caters to this demand by offering group tour packages tailored to the specific needs and interests of different groups. Whether it's educational tours for students, spiritual journeys for pilgrims, or cultural excursions for social groups, the company provides reliable transportation services to facilitate group travel experiences.

**Event Transportation:** Special events such as weddings, family reunions, festivals, and sports tournaments often require transportation arrangements for participants and guests. XYZ TRAVELS fulfills this demand by offering event transportation services, including shuttle services, charter buses, and logistics support to ensure smooth and hassle-free transportation for event attendees.

**Business Travel:** With the increasing globalization of businesses and the need for professionals to travel for work-related purposes, there is a steady demand for business travel services. XYZ TRAVELS caters to business travelers by providing comfortable and convenient transportation options for corporate executives,



employees, and clients, allowing them to focus on their work without worrying about logistics.

**Tourism Industry Growth:** India's thriving tourism industry, fueled by both domestic and international tourists, contributes to the demand for tour and travel services. XYZ TRAVELS capitalizes on this trend by offering a wide range of tour packages and transportation services to cater to the diverse needs of travelers exploring India's rich cultural heritage, natural beauty, and vibrant destinations.

### **Market opportunity**

XYZ TRAVELS has several market opportunities to explore and capitalize on in the dynamic travel industry. Here are some potential avenues for growth and expansion:

**Emerging Tourism Destinations:** Identify and tap into emerging tourism destinations within India. As travelers seek unique and off-the-beaten-path experiences, there is a growing demand for exploration beyond traditional tourist hotspots. XYZ TRAVELS will develop specialized tour packages to lesser-known destinations, offering immersive experiences and catering to adventurous travelers looking for authentic cultural encounters and natural wonders.

**Specialized Travel Services:** Diversify service offerings to include specialized travel services catering to niche markets. This could involve developing themed tours such as culinary tours, wildlife safaris, heritage walks, adventure sports expeditions, or wellness retreats. By targeting specific interests and demographics, XYZ TRAVELS will attract niche segments of travelers seeking tailored experiences.

**Corporate Partnerships:** Forge strategic partnerships with corporate entities, event organizers, and travel agencies to expand the client base and tap into corporate travel opportunities. Collaborate with companies to provide transportation services for corporate events, conferences, incentive trips, and

employee outings. Additionally, offer exclusive deals and packages to corporate clients, focusing on reliability, flexibility, and customization to meet their specific requirements.

**Green and Sustainable Tourism:** Respond to the growing trend of eco-conscious travel by promoting sustainable tourism practices. Integrate environmentally friendly initiatives such as eco-friendly transportation options, carbon offset programs, and partnerships with eco-conscious accommodations and attractions. Position XYZ TRAVELS as a responsible and socially conscious travel provider, appealing to environmentally conscious travelers seeking eco-friendly travel experiences.

## 7. Technical Feasibility

### Manpower Required

Workers	No. Of Workers Required
Accountant	1
Bus Driver	6
Conductor	2

## 8. SWOT Analysis

SWOT analysis for XYZ TRAVELS:

### Strengths:

- **Established Reputation:** XYZ TRAVELS has built a strong reputation in the travel industry since its inception in 2017, earning trust and loyalty from customers through consistent service delivery.
- **Experienced Management:** The company benefits from experienced management under the ownership of Mrs. Sumedha, who brings years of

industry expertise and leadership to guide strategic decisions and operations.

- **Fleet of Buses:** XYZ TRAVELS boasts a fleet of four buses, providing flexibility and capacity to cater to various travel needs, from leisure trips to corporate events, ensuring reliability and convenience for customers.

#### **Weaknesses:**

- **Limited Fleet Size:** While XYZ TRAVELS has a fleet of four buses, the relatively small size may pose constraints in meeting the demand during peak seasons or for large group bookings, potentially limiting revenue generation opportunities.
- **Dependency on Owner:** The company's reliance on the owner, Mrs. Sumedha, for decision-making and operations management could pose challenges in scalability and succession planning, particularly if the business seeks to expand or undergo organizational changes.
- **Competitive Market:** XYZ TRAVELS operates in a highly competitive market with numerous players offering similar tour and travel services. Competing with larger firms and established brands may require strategic differentiation and innovative marketing approaches to stand out.

#### **Opportunities:**

- **Market Expansion:** There are opportunities for XYZ TRAVELS to expand its market reach by tapping into emerging tourism destinations, targeting niche travel segments, and forging strategic partnerships with corporate clients, event organizers, and travel agencies.
- **Diversification of Services:** Introducing specialized tour packages, thematic experiences, and value-added services such as eco-tourism initiatives, adventure sports activities, or wellness retreats can diversify revenue streams and appeal to diverse customer preferences.

## Threats:

- **Economic Uncertainty:** Economic downturns, fluctuations in fuel prices, and unforeseen events such as natural disasters or geopolitical tensions can impact travel demand and consumer spending, posing financial risks and operational challenges for XYZ TRAVELS.
- **Regulatory Compliance:** Compliance with regulatory requirements, licensing, and safety standards in the travel industry imposes legal and operational obligations. Changes in regulations or stringent enforcement measures could affect business operations and incur additional costs or liabilities.
- **Emerging Competition:** The emergence of new competitors, disruptive technologies, or alternative transportation options such as ride-sharing services or budget airlines could intensify competition and erode market share, requiring XYZ TRAVELS to adapt and innovate to stay competitive.

**I. OPERATING STATEMENT** (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

I. PROFIT AND LOSS ACCOUNT	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
<b>SALES:</b>					
1. Domestic Sales	85.00	93.50	102.85	113.14	124.45
<b>GROSS SALES:</b>	<b>85.00</b>	<b>93.50</b>	<b>102.85</b>	<b>113.14</b>	<b>124.45</b>
<b>NET SALES:</b>	<b>85.00</b>	<b>93.50</b>	<b>102.85</b>	<b>113.14</b>	<b>124.45</b>
<b>Increase in Net Sales (%)</b>		<b>10.00%</b>	<b>10.00%</b>	<b>10.00%</b>	<b>10.00%</b>
<b>COST OF SALES:</b>					
2. Other Spares	0.00	0.00	0.00	0.00	0.00
3. Power & Fuel	8.40	9.24	10.16	11.18	12.30
4. Direct Labour	11.88	13.07	14.37	15.81	17.39
5. Other Manufacturing Expenses	0.00	0.00	0.00	0.00	0.00
6. Depreciation / Amortisation	6.42	5.48	4.68	4.00	3.42
7. Repairs & Maintenance	3.55	0.00	0.00	0.00	0.00
8 Compiagon fees paid	0.00	0.00	0.00	0.00	0.00
9.other expenses	21.25	25.38	27.91	30.70	33.77
<b>SUB TOTAL:</b>	<b>51.50</b>	<b>53.16</b>	<b>57.13</b>	<b>61.70</b>	<b>66.89</b>
<b>COST OF PRODUCTION:</b>	<b>51.50</b>	<b>53.16</b>	<b>57.13</b>	<b>61.70</b>	<b>66.89</b>
<b>COP as % of Gross Sales</b>	<b>60.59%</b>	<b>56.86%</b>	<b>55.55%</b>	<b>54.53%</b>	<b>53.75%</b>
<b>COST OF SALES:</b>	<b>51.50</b>	<b>53.16</b>	<b>57.13</b>	<b>61.70</b>	<b>66.89</b>
<b>Cost of Sales as % of Gross Sales</b>	<b>60.59%</b>	<b>56.86%</b>	<b>55.55%</b>	<b>54.53%</b>	<b>53.75%</b>
Selling, General & Admn. Expenses	24.32	30.25	34.78	39.25	44.18
<b>PROFIT BEFORE INTT. &amp; TAX (PBIT)</b>	<b>9.18</b>	<b>10.09</b>	<b>10.94</b>	<b>12.18</b>	<b>13.38</b>
<b>PBIT as % of Gross Sales</b>	<b>10.80%</b>	<b>10.79%</b>	<b>10.64%</b>	<b>10.77%</b>	<b>10.75%</b>
Interest & Other Financial Charges	1.82	1.42	1.02	0.62	0.22
<b>Intt. &amp; Fin. Charges as % of Sales</b>	<b>2.14%</b>	<b>1.52%</b>	<b>0.99%</b>	<b>0.55%</b>	<b>0.18%</b>
<b>OP. PROFIT BEFORE TAX (OPBT)</b>	<b>7.36</b>	<b>8.67</b>	<b>9.92</b>	<b>11.56</b>	<b>13.16</b>
<b>OPBT as % of Gross Sales</b>	<b>8.66%</b>	<b>9.27%</b>	<b>9.65%</b>	<b>10.22%</b>	<b>10.58%</b>
<b>SUB-TOTAL (INCOME)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<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>PROFIT BEFORE TAX / LOSS</b>	<b>7.36</b>	<b>8.67</b>	<b>9.92</b>	<b>11.56</b>	<b>13.16</b>
Tax Paid	0.00	0.00	0.00	0.00	0.00
<b>NET PROFIT / LOSS (PAT)</b>	<b>7.36</b>	<b>8.67</b>	<b>9.92</b>	<b>11.56</b>	<b>13.16</b>
<b>PAT as % of Gross Sales</b>	<b>8.66%</b>	<b>9.27%</b>	<b>9.65%</b>	<b>10.22%</b>	<b>10.58%</b>
<b>RETAINED PROFIT</b>	<b>7.36</b>	<b>8.67</b>	<b>9.92</b>	<b>11.56</b>	<b>13.16</b>

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

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

II. BALANCE SHEET - LIABILITIES	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
<b>CURRENT LIABILITIES (CL):</b>					
Short Term borrowings from banks (including bill purchased/discounted)					
1. from applicant bank	0.00	0.00	0.00	0.00	0.00
<b>SUB-TOTAL</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
1. Short Term Borrowings from others incl. CPs	0.00	0.00	0.00	0.00	0.00
2. Sundry Creditors (Trade)	1.41	3.64	3.91	4.23	4.58
3. Advance Payment from Customers / Deposit from Dealers	0.00	0.00	0.00	0.00	0.00
4. Provision for Taxation	0.00	0.00	0.00	0.00	0.00
5. Dividend payable	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
7. Instalments of TLs / Debentures / Pref.Shares / DPGs / Deposits / Unsecured Loans etc. (due within 1 yr.)	4.00	4.00	4.00	4.00	0.00
<b>SUB-TOTAL</b>	<b>5.41</b>	<b>7.64</b>	<b>7.91</b>	<b>8.23</b>	<b>4.58</b>
<b>TOTAL CURRENT LIABILITIES</b>	<b>5.41</b>	<b>7.64</b>	<b>7.91</b>	<b>8.23</b>	<b>4.58</b>
<b>TERM LIABILITIES</b>					
1. Debentures (not maturing within 1 yr.)	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
3. Term Loans (Excluding installments payable within 1 yr.)	12.00	8.00	4.00	0.00	0.00
<b>TOTAL TERM LIABILITIES</b>	<b>12.00</b>	<b>8.00</b>	<b>4.00</b>	<b>0.00</b>	<b>0.00</b>
1. Ordinary Share Capital	26.80	28.79	32.71	36.77	40.93
<b>NET WORTH</b>	<b>26.80</b>	<b>28.79</b>	<b>32.71</b>	<b>36.77</b>	<b>40.93</b>
<b>TOTAL LIABILITIES</b>	<b>44.21</b>	<b>44.43</b>	<b>44.62</b>	<b>45.00</b>	<b>45.51</b>

Name of the Company :

XYZ TRAVELS

(Rupees in lakhs)

II. BALANCE SHEET - ASSETS	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
<b>CURRENT ASSETS</b>					
Cash and Bank Balances	1.53	5.47	6.89	10.28	4.61
Short Term unencumbered Investments (Other than Long Term)	0.00	0.00	0.00	0.00	0.00
<b>RECEIVABLES</b>	<b>4.66</b>	<b>6.40</b>	<b>9.86</b>	<b>10.85</b>	<b>20.46</b>
3. Domestic Sales	4.66	6.40	9.86	10.85	20.46
<b>INVENTORY</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
11. Stock in process	0.00	0.00	0.00	0.00	0.00
12. Finished Goods	0.00	0.00	0.00	0.00	0.00
<b>OTHER CURRENT ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
16. Deposits	0.00	0.00	0.00	0.00	0.00
<b>TOTAL CURRENT ASSETS</b>	<b>6.19</b>	<b>11.87</b>	<b>16.75</b>	<b>21.13</b>	<b>25.07</b>
<b>GROSS FIXED ASSETS (GFA)</b>	<b>38.02</b>	<b>32.55</b>	<b>27.87</b>	<b>23.87</b>	<b>20.45</b>
1. Land	0.00	0.00	0.00	0.00	0.00
2. Building	0.00	0.00	0.00	0.00	0.00
3. Plant & Machinery	0.00	0.00	0.00	0.00	0.00
4. Furnitures & Fixtures	4.50	4.05	3.65	3.28	2.95
5. Other Fixed Assets	33.52	28.50	24.22	20.59	17.50
<b>NET BLOCK</b>	<b>38.02</b>	<b>32.55</b>	<b>27.87</b>	<b>23.87</b>	<b>20.45</b>
<b>NON CURRENT ASSETS</b>					
1. Investments in Subsidiary/Affiliates Cos.	0.00	0.00	0.00	0.00	0.00
2. Other Investments	0.00	0.00	0.00	0.00	0.00
<b>TOTAL NON CURRENT ASSETS</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL ASSETS</b>	<b>44.21</b>	<b>44.42</b>	<b>44.62</b>	<b>45.00</b>	<b>45.52</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>

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

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

BUILD UP OF CURRENT ASSETS	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Raw Material - Imported	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Indigenous	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Imported	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Stock in Process	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>
Finished Goods	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>
Receivables (Domestic) other than deferred & exports (including bills purchased & discounted by banks)	4.66	6.40	9.86	10.85	20.46
<b>Month's Domestic Sales</b>	<b>0.66</b>	<b>0.82</b>	<b>1.15</b>	<b>1.15</b>	<b>1.97</b>
Export Receivables (including bills purchased & discounted by banks)	0.00	0.00	0.00	0.00	0.00
<b>Month's Export Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
BUILD UP OF CURRENT LIABILITIES	2025.00	2026.00	2027.00	2028.00	2029.00
	Actual	Actual	Estimated	Provisional	Projection
Trade Creditors	1.41	3.64	3.91	4.23	4.58
<b>Month's Trade Creditors</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
III. CALCULATION OF ASSESSED BANK FINANCE (ABF)	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
1. Total Current Assets	6.19	11.87	16.75	21.13	25.07
2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	1.41	3.64	3.91	4.23	4.58
3. Working Capital Gap	4.78	8.23	12.84	16.90	20.49
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	1.55	2.97	4.19	5.28	6.27
5. Actual / Projected NWC	4.78	8.23	12.84	16.90	20.49
6. Item 3 Minus Item 4	3.23	5.26	8.65	11.62	14.22
7. Item 3 Minus Item 5	0.00	0.00	0.00	0.00	0.00
8. MPBF (lower of 6 or 7 )	0.00	0.00	0.00	0.00	0.00
9. Excess borrowings representing Shortfall in NWC	NIL	NIL	NIL	NIL	NIL



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

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
	<b>A. PROFILE ANALYSIS</b>				
Total Assets (Tangible)	44.21	44.42	44.62	45.00	45.52
Total Outside Liabilities (TOL)	17.41	15.64	11.91	8.23	4.58
Tangible Networth (TNW)	26.80	28.79	32.71	36.77	40.93
Net Sales	85.00	93.50	102.85	113.14	124.45
PBDIT	15.60	15.57	15.62	16.18	16.80
Operating Profits (OPBT)	7.36	8.67	9.92	11.56	13.16
Net Profit	7.36	8.67	9.92	11.56	13.16
Gross Cash Accruals	13.78	14.15	14.60	15.56	16.58
Term Liabilities to Gross Cash Accruals	0.87	0.57	0.27	0.00	0.00
Net Working Capital	0.78	4.23	8.84	12.90	20.49
% of NWC to Current Assets	12.55%	35.65%	52.76%	61.07%	81.72%
Current Assets to Net Sales	7.28%	12.70%	16.29%	18.68%	20.14%
	<b>B. LIQUIDITY ANALYSIS</b>				
Current Ratio	1.14	1.55	2.12	2.57	5.47
Quick Ratio	1.14	1.55	2.12	2.57	5.47
	<b>C. PROFITABILITY ANALYSIS</b>				
PBDIT/ Net Sales (%)	18.35%	16.65%	15.19%	14.30%	13.50%
OPBT / Net Sales (%)	8.66%	9.27%	9.65%	10.22%	10.58%
Net Profit/ Net Sales (%)	8.66%	9.27%	9.65%	10.22%	10.58%
Return on Assets (%)	16.65%	19.51%	22.23%	25.70%	28.92%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	27.46%	30.10%	30.33%	31.45%	32.16%
	<b>D. ACTIVITY ANALYSIS (IN DAYS)</b>				
Receivable Turnover - Domestic	20	25	35	35	60
Receivable Turnover - Export	0	0	0	0	0
Inventory Turnover	0	0	0	0	0
Accounts Payables Turnover	0	0	0	0	0
Fixed Assets Turnover Ratio	2.24	2.87	3.69	4.74	6.09
	<b>E. GROWTH RATIOS</b>				
Net Sales Growth (%)		10.00%	10.00%	10.00%	10.00%
Net Profit Growth (%)		17.73%	14.50%	16.55%	13.82%
Net Worth Growth (%)		7.41%	13.62%	12.42%	11.32%
	<b>F. LEVERAGE &amp; OTHER RATIOS</b>				
TOL / TNW	0.65	0.54	0.36	0.22	0.11
DER	0.45	0.28	0.12	0.00	0.00
DSCR		2.87	3.11	3.50	3.98
CFDSCR		2.23	2.19	2.62	2.18
FACR	3.17	4.07	6.97	0.00	0.00
Net Operating Cash Flow (NOCF)	15.60	12.11	11.02	12.12	9.22
Interest Cover	8.57	10.96	15.32	26.10	76.37
CFICR	8.57	8.53	10.80	19.55	41.90

**VI. FUND FLOW STATEMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

V. FUNDS FLOW STATEMENT	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
Profit After Tax		8.67	9.92	11.56	13.16
Depreciation		5.48	4.68	4.00	3.42
Dividends		0.00	0.00	0.00	0.00
Funds From Operations	0.00	14.15	14.60	15.56	16.58
Long Term Sources:					
Change in Capital		1.99	3.92	4.06	4.16
Net Change in Reserve		-8.67	-9.92	-11.56	-13.16
Change in Term Loans		-4.00	-4.00	-4.00	0.00
Total [Source(+ ) / Deficit(-)]	0.00	3.47	4.60	4.06	7.58
Long Term Uses:					
Net Change in Fixed Assets		0.01	0.00	0.00	0.00
Change in Other Non Current Assets (including Investments)		0.00	0.00	0.00	0.00
Change in Investments in Group Companies		0.00	0.00	0.00	0.00
Change in Intangibles		0.00	0.00	0.00	0.00
Contribution to Working Capital	0.00	3.46	4.60	4.06	7.58
Short Term Uses					
Change in Net Working Assets		1.75	3.46	0.99	9.61
Change in Other Current Assets		0.00	0.00	0.00	0.00
Short Term Sources					
Change in Other Current Liabilities		2.23	0.27	0.31	-3.64
Change in Bank Borrowings/Loans		0.00	0.00	0.00	0.00
Net Deficit / Surplus in ST Sources	0.00	0.48	-3.19	-0.67	-13.25
Net Movement in Liquid Assets	0.00	3.94	1.42	3.39	-5.67
Change in cash		3.94	1.42	3.39	-5.67
Change in Marketable Investments		0.00	0.00	0.00	0.00
Net Movement in Liquid Assets	0.00	3.94	1.42	3.39	-5.67

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

Name of the Company :

**XYZ TRAVELS**

(Rupees in lakhs)

VI. CASH FLOW STATEMENT	2025	2026	2027	2028	2029
	Actual	Actual	Estimated	Provisional	Projection
<b>Operating Sector</b>					
Net Sales		93.50	102.85	113.14	124.45
Debtors (Trade)	[Inc.(+)/Dec.(-)]	1.75	3.46	0.99	9.61
<b>Cash From Sales</b>		<b>91.75</b>	<b>99.39</b>	<b>112.15</b>	<b>114.84</b>
<b>Costs- Interest &amp; Finance Charges</b>		1.42	1.02	0.62	0.22
Expenses on Stocks Purchases		0.00	0.00	0.00	0.00
Trade Creditors	[Inc.(-)/Dec.(+)]	-2.23	-0.27	-0.31	-0.36
Manufacturing Expenses		47.68	52.45	57.70	63.47
<b>Cash Cost of Sales</b>		<b>46.87</b>	<b>53.20</b>	<b>58.00</b>	<b>63.33</b>
Expenses for Inc. / Dec. in Stocks		0.00	0.00	0.00	0.00
<b>Cash from Asset Conversion Cycle</b>		<b>44.88</b>	<b>46.19</b>	<b>54.15</b>	<b>51.51</b>
Selling, Gen. & Adm. Expenses		30.25	34.78	39.25	44.18
Advance Payments	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Advances Received	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	0.00
Taxation		0.00	0.00	0.00	0.00
Dividends		0.00	0.00	0.00	0.00
<b>Cash From Operations</b>		<b>14.63</b>	<b>11.42</b>	<b>14.89</b>	<b>7.33</b>
Other Current Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Other Current Liabilities	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	4.00
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00
<b>Net Cash From Operations</b>		<b>14.63</b>	<b>11.42</b>	<b>14.89</b>	<b>3.33</b>
<b>Investment Sector</b>					
Capital Expenditure	[Inc.(+)/Dec.(-)]	0.01	0.00	0.00	0.00
Investment in Group Companies	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Intangible / Other Term Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
<b>Cash Before Funding</b>		<b>14.62</b>	<b>11.42</b>	<b>14.89</b>	<b>3.33</b>
<b>Financing Sector</b>					
Dues to Banks	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Short Term Debts	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
Term Debts	[Inc.(+)/Dec.(-)]	-4.00	-4.00	-4.00	0.00
Equity	[Inc.(+)/Dec.(-)]	1.99	3.92	4.06	4.16
Other Loans & Reserves	[Inc.(+)/Dec.(-)]	-8.67	-9.92	-11.56	-13.16
<b>Total</b>		<b>-10.68</b>	<b>-10.00</b>	<b>-11.50</b>	<b>-9.00</b>
<b>Movement in Cash Assets</b>		<b>3.94</b>	<b>1.42</b>	<b>3.39</b>	<b>-5.67</b>
Cash & Bank Balance	[Inc.(+)/Dec.(-)]	3.94	1.42	3.39	-5.67
Investments (Other Than Long Term)	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00
<b>Movement in Cash Assets</b>		<b>3.94</b>	<b>1.42</b>	<b>3.39</b>	<b>-5.67</b>