



# DAVANAGERE UNIVERSITY

S.J.M Vidyapeetha ®, Chitradurga

**S.J.M College of Arts, Science and Commerce,  
Chandravalli, Chitradurga. 577501**

Accredited by NAAC with "A"

## PROJECT REPORT OF SOLE PROPRIETORSHIP CONCERN

**"NAVEEN INDUSTRIES"**

### **SUBMITTED BY- 3<sup>rd</sup> B.Com**

- 1 Lingesh M.S
- 2 Lohithkumar M.S
- 3 Manjunatha T M
- 4 Manoj Gowda P.G
- 5 Manoj. O
- 6 Manoj S

### **SUBMITTED TO**

**Dr. R.V Hegadal**  
Associate Professor  
Dept. of Commerce

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**-: 2020-21 : -**

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## Project at a Glance

1	Name of unit	NAVEEN INDUSTRIES
2	Address	#5, Alagappanagatti, Sondekola, Chitradurga, Karnataka -
3	Constitution	577555
4	Name of Proprietor	Sole Proprietorship Concern
5	Size of unit	Bhagya N.S.
6	Nature of industry	Small Scale
7	Cost of project	Small Scale industries
8	Means of Finance	Rs. 6.00 Lacs
		Rs.3.60 Lacs
		Rs.2.40 Lacs
	DSCR	Rs.6.00 Lacs
9	Payback Period	4.61
10		3 years

# NAVEEN INDUSTRIES

Prop : BHAGYA N S

#5, ALAGAPPANAGATTI, SONDEKOLA, CHITRADURGA, KA - 577555

## DEBT SERVICE COVERAGE RATIO

Particulars	Year				
	1	2	3	4	5
<b>A. INFLOWS:</b>					
a) Profit after taxes	6.55	6.84	5.76	3.76	6.31
b) Interest on term Loan & working capital	0.39	0.23	0.08	0.00	0.00
c) Depreciation	0.90	0.77	0.65	0.55	0.47
Total	7.84	7.84	6.48	4.31	6.78
<b>B. Term Loan &amp; Other obligation:</b>					
a) Interest	0.39	0.23	0.08	0.00	0.00
b) Principal	1.20	1.20	1.20	0.00	0.00
c) Drawings	0.60	0.60	0.60	0.80	1.00
Total	2.19	2.03	1.88	0.80	1.00
C. DSCR (A/B)	3.58	3.85	3.45	5.39	6.78
D. Average DSCR	4.61				

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## COST OF PROJECT

SL NO	PARTICULARS	AMOUNT (RS IN LACS)
1	PLANT & MACHINORY	6.00
	TOTAL	6.00

## MEANS OF FINANCE

1	BANK TERM LOAN	3.60
2	WORKING CAPITAL LOAN	
3	MARGINE MONEY	2.40
	TOTAL	6.00

As per the information provided before me

Bhagya N S

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## STATEMENT OF DEPRECIATION

Y E A R S	WDV@ 15%	DEPRECIATI ON	WDV @ 15%	DEPRECIAT ION	TOTAL DEPRECIATIO N
1	6.00	0.90	-	-	0.90
2	5.10	0.77	-	-	0.77
3	4.34	0.65	-	-	0.65
4	3.68	0.55	-	-	0.55
5	3.13	0.47	-	-	0.47
TOTAL					3.34

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## PROJECTED BALANCE SHEET

PARTICULARS	YEARS					
	0	1	2	3	4	5
<b>A. CAPITAL &amp; LIABALITY</b>						
a) Promoters capital	5.00	10.95	17.19	22.35	25.30	30.61
b) Term loan	3.60	2.40	1.20	-	-	-
Total	8.60	13.35	18.39	22.35	25.30	30.61
<b>B. PROPERTIES &amp; ASSETS</b>						
a. Fixed assets						
1. Gross block	6.00	6.00	6.00	6.00	6.00	6.00
2. Accumulated depreciation	-	0.90	1.67	2.32	2.87	3.34
3. Net block	6.00	5.10	4.34	3.68	3.13	2.66
b. Current assets	2.60	8.25	14.06	18.66	22.17	27.95
Total	8.60	13.35	18.39	22.35	25.30	30.61

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## Project profitability statement

PARTICULORS	YEARS				
	1	2	3	4	5
A. REVENUE :					
a) Gross receipts	49.68	64.58	83.96	109.15	141.89
TOTAL	49.68	64.58	83.96	109.15	141.89
B. EXPENDITURE					
1. Consumables	34.32	48.05	67.27	94.17	122.43
2. Labour charge -salaries	2.16	2.76	3.54	4.53	5.80
3. Power charges	1.76	1.94	2.13	0.90	1.00
4. Machine maintainace	0.36	0.43	0.52	0.62	0.75
5. Other expences	3.24	3.56	3.92	4.31	4.74
6. Selling expences					
7. Interest on term loan	0.39	0.23	0.08		
8. Interest on working capital	0.90	0.77	0.65	0.55	0.47
9. depreciation					
TOTAL	43.13	57.74	78.10	105.09	135.18
E. NET PROFIT BEFORE TAX	6.55	6.84	5.86	4.06	6.71
F. TAXES	-	-	0.10	0.30	0.40
G. PROFIT AFTER TAX	6.55	6.84	5.76	3.76	6.31
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## TERM LOAN REPAYMENT SCHEDULE

1	Loan amount	Rs. 3.40 Laks
2	Rate of interest	13.00%
3	Repayment Period	3 years
4	Moratorium period	3 months

Year	Opening Balance	interest	principle	Closing Balance
1	3.60	0.39	1.20	2.40
2	2.40	0.23	1.20	1.20
3	1.20	0.08	1.20	-
4	-			-
5	-			-
		0.70	3.60	

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## Projected Funds Flow Statement

Particulars	Year					
	0	1	2	3	4	5
<b>A. INFLOWS:</b>						
a) Margin Money	2.40	-	-	-	-	-
b) Term loan	3.60	-	-	-	-	-
c) Working capital	-					
d) profit after taxes	-	6.55	6.84	5.76	3.76	6.31
e) Depreciation	-	0.90	0.77	0.65	0.55	0.47
<b>TOTAL</b>	<b>6.00</b>	<b>7.45</b>	<b>7.61</b>	<b>6.41</b>	<b>4.31</b>	<b>6.78</b>
<b>B. OUTFLOWS:</b>						
a) increase in Fixed Assets	6.00	-	-	-	-	-
b) increase in current assets	-	5.65	5.81	4.61	3.51	5.78
c) Repayment of Term Loan	-	1.20	1.20	1.20	-	-
d) Promoter's Drawings	-	0.60	0.60	0.60	0.80	1.00
<b>Total</b>	<b>6.00</b>	<b>7.45</b>	<b>7.61</b>	<b>6.41</b>	<b>4.31</b>	<b>6.78</b>

As per the information provided before me

Bhagya N.S.

THANK  
ГЛАВНО

YOU  
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