
Conceptualize

- What's the project?
- Who is the promoter?
- What's the objective?
- What's the product?
- What's the market?
- What's the source?
- What's the application?

What's the project?

- Project can be sector specific
- Green field
- Energy
- Infra
- Manufacture
- Service
- Labour Intensive

Who is the promoter?

- Back ground
- Education
- Resource
- Experience
- Business Interests
- Market share
- Image

What's the objective?

- Venture
- Technology
- Know how
- Patents
- Royalty
- Imports
- Export

What's the product?

- Reach
- Competition
- Alternates
- Handicaps
- Advantages
- Material Source
- Labour source

What's the market?

- Market size
- Market segment
- Diversification
- Product variety
- Product Life cycle
- Substitutes
- Inevitables

What are the requirements?

- Land and Building
- Power
- Water
- Labour
- Transport
- Material source
- Market reach

What's the source?

- Capital
- Loan
- Venture Fund
- Angel Investor
- Private Placement
- ECB
- FCL
- Other sources

What's the application?

- Immovables
- Movables
- Patent & Know-how
- Preliminaries
- Pre-operatives

What's the application?

- Interest
- Fees and commission
- Taxes
- License fees
- Personnel
- Consultants

What's financial

- Project plan
- Infrastructure Plan
- Execution Plan
- Capex Plan
- Financial Plan
- Swot Analysis
- Sensitivity

Profitability	2010-11	2011-12	2012-13
	Audited	Estimated	Estimated
SALES			
CLOSING STOCK			
OPENING STOCK			
PURCHASES			
DIRECT EXPENSES			
GROSS PROFIT			
OTHER INCOME INCLUDING INTEREST			
EXPENSES			
ESTABLISHMENT EXPENSES			
ADMINISTRATIVE EXPENSES			
SELLING & DISTRIBUTION EXPENSES			
Operating Profit			

PROFITABILITY	2010-11	2011-12	2012-13
OPERATING PROFIT			
<i>FINANCE CHARGES</i>			
ON TERM LOAN I			
ON CASH CREDIT			
ON OTHER LOANS			
PROFIT BEFORE DEPRECIATION			
DEPRECIATION			
PROFIT AFTER DEPRECIATION			
INCOME TAX PROVISION			
PROFIT AFTER DEPRECIATION			
PRELIMINARY EXPENSES W/O			
DEFERED TAX LIABILITY			
PROFIT C/O			
CUMULATIVE PROFIT & LOSS BALANCE			

WORKING CAPITAL ASSESSMENT	2010-11	2011-12	2012-13
STOCK - 5.5 months			
RECEIVABLES - 10 days			
LESS: CREDITORS - 15 days			
LESS: MARGIN 25%			
MAXIMUM BANK FINANCE			
FINANCE RESTRICTED TO			

BALANCE SHEET (Rs in Lakhs)	2010-11	2011-12	2012-13
LIABILITIES			
SHARE CAPITAL			
SHARE APPLICATION MONEY			
RESERVES AND SURPLUS			
BANK TERM LOAN			
UNSECURED LOANS			
ACCRUED INTEREST ON UNSECURED LOAN			
TENENTS ADVANCE			
DEFFERED TAX LIABILITY			
TOTAL LIABILITIES			

ASSETS	2010-11	2011-12	2012-13
FIXED ASSET @ COST			
LESS: DEPRECIATION TO DATE			
WDV OF FIXED ASSETS			
CURRENT ASSETS, LOANS & ADVANCES			
STOCKS			
RECEIVABLES			
LOANS & ADVANCES			
DEPOSITS & ADVANCES			
CASH & BANK			
CURRENT LIABILITIES & PROVISIONS			
TERM LOAN I DUE IN LOAN < 12 MONTHS			
SUNDRY CREDITORS			
CASH CREDIT FROM BANK			
PROVISION FOR TAXATION			
OTHER PROVISIONS			
NET CURRENT ASSETS			
MISCELLANEOUS EXPENSES			
TOTAL ASSETS			

DEBT SERVICE COVER	2011-12	2012-13	2013-14	2014-15
PROFIT				
DEPRECIATION				
TERM LOAN INTEREST				
TERM LOAN PRINCIPAL				
TERM LOAN INTEREST				
DEBT SERVICE COVER	2.02	1.65	1.86	2.21

	Estimated cost of Investments	
Sl.No	Description	Rs. In Lakhs
	Estimated total cost	200.00
	Source of funding	
	Term Loan from Bank	150.00
	Company Contribution	50.00
		200.00

Ratios

- Debt Service Cover
- Debt Equity
- Current Ratio
- Quick Ratio
- Asset Turnover
- Inventory Rotation
- Debtors Rotation