

PROJECT REPORT

of

M/S INDIAN LAUNDRY

Wadki, Pune



Prepared by:

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CONTENTS

1. EXECUTIVE SUMMARY

Pages # 4 to 6

- 1.1 Introduction and Overview
- 1.2 Brief About Firm
- 1.3 Ownership & Management

2. FINANCIAL OVERVIEW, RESOURCE PLANNING & PROJECTIONS

Pages # 7 to 9

- 2.1 Cost of the Project
- 2.2 Means of Finance (Own Contribution & Loan Requirement)
- 2.3 Employment & Manpower Details
- 2.4 Projected Sales & Purchases
- 2.5 Security & Collateral Offered
- 2.6 Existing Financial Obligations
- 2.7 Government Subsidies & Incentives (If Applicable)

3. BUSINESS & INDUSTRY OVERVIEW

Pages # 10

- 3.1 Nature of Business & Product/Service Description
- 3.2 Industry Analysis, Market Trends & Demand-Supply Gap
- 3.3 Competitor Analysis & Business Positioning
- 3.4 Growth Potential & Future Outlook

4. TECHNICAL ASPECTS OF THE PROJECT

Pages # 11

- 4.1 Location & Infrastructure
- 4.2 Machinery & Equipment
- 4.3 Utilities & Resource Requirements
- 4.4 Production Capacity & Efficiency
- 4.5 Environmental & Compliance Considerations

5. PROJECT VIABILITY & FEASIBILITY STUDY

Pages # 12 & 13

- 5.1 Market Potential & Demand Forecast
- 5.2 SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)
- 5.3 Revenue Model & Pricing Strategy
- 5.4 Business Risks & Mitigation Strategies
- 5.5 Break-Even Analysis

6. RISK ASSESSMENT & CONTINGENCY PLANNING

Pages # 14

- 6.1 Operational Risks & Contingency Measures
- 6.2 Financial Risks & Backup Plans
- 6.3 Insurance Coverage for Machinery & Business



7. STATUTORY & REGULATORY COMPLIANCE

Pages # 15

- 7.1 Business Registration & Legal Documents
- 7.2 GST, PAN, & Other Tax Registrations
- 7.3 MSME/Udyam Registration
- 7.4 Environmental & Safety Compliance
- 7.5 Licenses & Permits Required for Operation

8. FINANCIAL PROJECTIONS & STATEMENTS

Pages # 16 to 39

- 8.1 Cost of Project & Means of financing
- 8.2 Loan Repayment & Debt Servicing Schedule
- 8.3 Actual, Estimated & Projected Balance Sheet & Profit & Loss Statement
- 8.4 Fixed Assets Schedule (Including Depreciation Calculations)
- 8.5 Projections of Performance, Profitability and Repayment
- 8.6 Assessment of Working Capital - Form-II, Operating Statement
- 8.7 Assessment of Working Capital - Form-II, Analysis of Balance Sheet
- 8.8 Graphs
- 8.9 Computation of Maximum Permissible Bank Finance for Working Capital
- 8.10 Cash / Fund Flow Statement
- 8.11 Computation of Internal Rate of Return & Break Even Point
- 8.12 Ratios & Financial Metric Terms Explanations

9. METHODOLOGY USED FOR PREPARATION OF THE REPORT

Page # 40

- 9.1 Primary Data Collection
- 9.2 Secondary Research
- 9.3 Competitive Analysis
- 9.4 Financial Projections & Feasibility Analysis
- 9.5 Regulatory & Statutory Compliance Review
- 9.6 Risk Assessment

10. CLOSING REMARKS

Page # 41

11. SUPPORTING DOCUMENTS AND ANNEXURES

Page # 42+

- 11.1 KYC of Promoters & Business Entity
- 11.2 Quotation/Proforma Invoice for Machine



1. EXECUTIVE SUMMARY

1.1 Introduction and Overview

Indian Laundry is a new commercial laundry business aiming to provide high-quality, efficient, and reliable laundry services to businesses in Phursungi, Pune. We will cater to the needs of both individuals as well as hotels, restaurants, hospitals, gyms, spas etc. by offering a comprehensive range of services, including washing, drying, folding, ironing, and packaging of linens, uniforms, and other textiles. This project seeks a bank loan of 30,03,000/- to finance the purchase of essential equipment, secure a suitable facility, and cover initial operating expenses. We project profitability within 8 months based on our market analysis and competitive pricing strategy.

Project Cost

Land & Building		1,906,923
Machinery	:	1,164,660
Other Assets		1,100,000

Own Contribution : 2,167,896

Loan Requirement

Term Loan	:	2,003,000
Cash Credit	:	500,000

1.2 Brief About Firm

Name of Firm	: INDIAN LAUNDRY
Nature of Organization	: Sole proprietorship
Nature of Business :	: Service sector
Business Description	: Commercial Laundry Services
Clientele	: individuals, Hospitals, Hotels, Lodges, Restaurants, etc.
Date of Incorporation	: 10-Apr-25
Registration Details	-
GST No.	: NA
PAN No.	: AXXXX1XXXXA
Udyam Certificate No.	: UDYAM-01XX-01XXXX
Address of Manufacturing Unit	: 215, Narayan Peth, Near Balaji Sweets Haveli, Pune - 411030. MAHARASHTRA
Contact Details	: 928XXXXXXX / snXXXXXXX6@gmail.com
Website	: www.inxxxxxxxxxx.com



1.3 Ownership & Management

PARTNER -01

Name of Promoter	: SNXXXXX ATXXX RAXXXXX
Designation	: Proprietor
Share Holding	: 100%
Key Responsibilities	: Overall management
Age	: 40 Years
Academic Qualification	: MCom (Master of Commerce)
Previous Experience	: None
Relevant Experience	: 15 Years as Admin Head in same line of business
Caste Category	: SC
Disabilities (IF Any)	: NA
Residential Address	: 215, Narayan Peth, Near Balaji Sweets HAVELI, PUNE - 411030, MAHARASHTRA.
Ownership Status	: Self Owned
Contact Details	: 982XXXXXXX / indXXXXXXX2@gmail.com



2. FINANCIAL OVERVIEW, RESOURCE PLANNING & PROJECTIONS

2.1 Cost of the Project

The total project cost for setting up the commercial laundry business is estimated at ₹54,60,208/-, which will be financed through a combination of own contribution and bank finance.

Fixed Capital Investment			
Asset Purchase Costs	:	86%	4,171,583
a. 1500 (Sq. Ft) Land	:	31%	1,500,000
b. Building	:	8%	406,923
c. Machinery	:	24%	1,164,660
d. Other Assets (Furniture, Computers etc)	:	23%	1,100,000
Working Capital	:	14%	664,455
Total:			4,836,038

a. 1500 (Sq. Ft) Land

The applicant has acquired a 1,500 sq. ft. plot of land at Gat No. 1215, Gaikwad Wadi, Wadaki, Pune for setting up the proposed commercial laundry business. This strategic location provides convenient access to residential complexes, hotels, hospitals, and industrial units, ensuring a steady demand for laundry services. The land ownership eliminates rental costs, reducing operational expenses and improving long-term profitability. Additionally, with the upcoming infrastructure developments in the region, including the new airport within 20 km, the area is expected to witness further growth, making it an ideal location for the business. The facility will be equipped with modern laundry machinery, eco-friendly washing systems, and an efficient logistics network to cater to both retail and bulk commercial clients.

b. Building

The applicant has obtained a quotation for fabrication work to install an industrial shed covering 1,210 sq. ft. at the proposed site in Gat No. 1215, Gaikwad Wadi, Wadaki. The shed will be designed to accommodate industrial-grade washing machines, dryers, ironing stations, and other essential equipment required for commercial laundry operations. The structure will be built using high-quality steel and durable roofing materials, ensuring longevity and protection against environmental factors. Proper ventilation, drainage, and electrical fittings will be incorporated to maintain efficiency and safety standards. The installation of this industrial shed is a crucial step toward establishing a well-equipped, fully functional laundry facility, enabling smooth operations and long-term business sustainability.

c. Machinery

The applicant has received a quotation from Ramsons Garment Finishing Equipments Pvt. Ltd. for the procurement of essential machinery required for the commercial laundry setup. The proposed equipment includes Ramsons Washer Extractor, Ramsons Tumble Drier, Ramsons Veit Ironing Table, and a Portable Boiler (6 KW). Post 100% advance these machines will delivered within 5 to 6 weeks. These machines are industry-standard, energy-efficient, and designed for high-capacity operations, ensuring superior washing, drying, and finishing quality. The washer extractor enables deep cleaning with optimal water and detergent usage, while the tumble drier ensures quick and efficient drying. The ironing table and boiler provide professional-grade finishing, making the setup ideal for serving hotels, hospitals, restaurants, and residential clients. The procurement of these machines will enable the business to maintain high efficiency, reduced turnaround time, and enhanced service quality, ensuring long-term operational success.



2.2 Means of Finance (Own Contribution & Loan Requirement)

MEANS OF FINANCE				
Own Contribution	:	48%		2,334,010
1500 (Sq. Ft) Land	:	31%	1,500,000	
Working Capital	:	3%	166,114	
Term Loan Margin	:	14%	667,896	
Bank Finance	:	52%		2,503,687
Cash Credit	:	10%	500,000	
Term Loan	:	41%	2,003,687	
Machinery	:	18%	873,495	
Building	:	6%	305,192	
Other Assets	:	17%	825,000	
(Furnitue, Computers etc)				
Govt. Subsidy	:	0%		-
Total:				4,837,697

The total project cost for setting up the commercial laundry business is estimated at ₹48,37,697/-, which will be financed through a combination of own contribution and bank finance.

The applicant's own contribution amounts to ₹23,34,010 (48%), which includes the cost of 1,500 sq. ft. of land (₹15,00,000), working capital investment (₹1,66,114), and term loan margin (₹6,67,896).

The remaining ₹25,03,687 (52%) will be financed through bank assistance, comprising cash credit of ₹5,00,000 and a term loan of ₹20,03,687. The bank finance will be allocated towards machinery procurement (₹8,73,495), construction of the industrial shed (₹3,05,192), and other assets such as equipment and infrastructure (₹8,25,000).

The applicant has not availed any government subsidy for the project. The proposed financing structure ensures a well-balanced investment, covering infrastructure, machinery, working capital, and operational expenses, ensuring the smooth execution and sustainability of the business.



2.3 Employment & Manpower Details

The proposed commercial laundry business is expected to generate employment opportunities for 15 individuals, contributing to local job creation. The workforce is categorized into wage-based workers (12 employees) and salaried staff (3 employees), ensuring smooth operations across different business functions.

WAGE BASED WORKERS				
Particulars	No. of Workers	Wages Per Month	No. of Months	Yearly Amount in Rs.
Laundry Machine Operators	1	10,000.00	12	120,000
Ironing Staff	2	10,000.00	12	240,000
Washing & Sorting Staff	1	8,000.00	12	96,000
Dry Cleaning Specialists	0	10,000.00	12	-
Delivery Staff	1	10,000.00	12	120,000
Packaging & Tagging Staff	0	8,000.00	12	-
Helpers & Miscellaneous Staff	0	8,000.00	12	-
Total	5			576,000

SALARIED STAFF				
Particulars	No. of	Wages Per Month	No. of Months	Amount in Rs.
Supervisor/Operations Manager	0	12000	12	-
Accountant/Admin Staff	1	12000	12	144,000
Total	1			144,000

Under the wage category, a total of ₹5,76,000 per year will be allocated for Laundry Machine Operators, Ironing Staff, Washing & Sorting Staff and Delivery Staff. These employees will be responsible for handling laundry processing, quality control, and logistics.

The salaried staff includes one Accountant/Admin staff, with a combined annual salary expense of ₹1,44,000. The Supervisor will oversee daily operations, ensuring efficiency and quality service delivery, while the administrative team will manage billing, customer relations, and compliance.

The employment structure is designed to ensure optimal productivity, efficient service delivery, and customer satisfaction, contributing to the overall success of the business.



2.4 Projected Sales & Purchases

DETAILS OF SALES				
Particulars of Products	Unit	Rate / Unit	Reqd. Unit	Amount In Rs.
Wash & Fold (per KG)	Kg	40.00	4,000	160,000
Wash & Iron (per KG)	Kg	55.00	8,000	440,000
Dry Cleaning Per item (varies by fabric)	Pieces	150.00	8,000	1,200,000
Linen & Uniform Per piece (bedsheet, towel, uniform)	Pieces	35.00	18,000	630,000
Bulk Commercial Per kg (discounts for bulk)	Kg	35.00	10,000	350,000
Express Service (+30% - 50% extra on standard rates)	Pieces	10.00	10,000	100,000
18% GST				518,400
Total				3,398,400

Rate Variations & Factors:

Fabric Type – Delicate fabrics (silk, wool) have higher dry-cleaning charges.

Bulk Discounts – Hotels, hospitals, and restaurants get lower per-unit rates.

Turnaround Time – Express services charge a premium (30-50% extra).

Subscription Plans – Some businesses offer monthly packages at discounted rates.

Raw Materials & Consumables				
Particulars of Products	Unit	Rate / Unit	Reqd. Unit	Amount In Rs.
Detergents & Liquid Soap	Kg	70.39	3,000	211,170
Fabric Softeners	Liters	200.00	800	160,000
Bleaching Agents	Kg	30.40	1,000	30,400
Stain Removers	Liters	350.00	600	210,000
Dry Cleaning Solvents	Kg	250.00	800	200,000
Other Miscellaneous Items	0	- .00	-	-
Water (Commercial Use)	Liters	2.75	55,000	151,250
Electricity (Power for Machines, Ironing, etc.)	Kwh	10.00	30,000	300,000
Packaging Materials (Bags, Tags, Covers)	Pieces	2.00	20,000	40,000
Ironing Supplies (Starch, Steam, Charcoal/Iron Fuel)	Kg	100.00	800	80,000
Machine Maintenance & Spare Parts	0	- .00	-	20,000
Total				1,402,820

Key Cost Influencing Factors:

Water & Electricity Consumption – Can be optimized using energy-efficient machines.

Detergent & Chemicals – Bulk purchasing can lower costs.

Machine Maintenance – Regular servicing can reduce long-term breakdown expenses.

Eco-Friendly Alternatives – Green chemicals and water recycling can help reduce waste and lower operating costs.



2.5 Security & Collateral Offered

The promoter is seeking a collateral-free loan under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme, which supports MSMEs by providing financial assistance without requiring tangible security. As per the loan proposal, all machinery and equipment purchased for the commercial laundry unit will be hypothecated to the lending bank as primary security.

This arrangement ensures that the bank has adequate security coverage while allowing the promoter to efficiently utilize financial resources for business growth. The proposed machinery, including Ramsoms Washer Extractor, Tumble Drier, Ironing Table, and Portable Boiler, forms a crucial part of the project infrastructure and will serve as the primary secured asset for the loan.

2.6 Existing Financial Obligations

The promoter does not have any existing financial liabilities or outstanding loans. With no prior debt burden, the promoter is in a strong financial position to manage the proposed commercial laundry business efficiently. The absence of existing financial obligations ensures better creditworthiness and enhances the feasibility of availing a collateral-free loan under the CGTMSE scheme. This clean financial record also reflects the promoter's commitment to responsible financial management, ensuring smooth loan repayment and sustainable business operations.

2.7 Government Subsidies & Incentives (If Applicable)

Government Subsidies & Incentives for SC Entrepreneurs in Maharashtra

Here is a consolidated list of subsidies and incentives applicable to SC entrepreneurs, including those specifically designed for MSMEs and commercial laundry businesses:

1. CGTMSE Scheme (Credit Guarantee Fund Trust for Micro & Small Enterprises)

Collateral-free loan up to ₹5 crore.

Guarantee coverage of 50% to 85% of the loan amount.

Available for both manufacturing and service businesses.

Applicable to: All MSMEs, including commercial laundry businesses.

2. Maharashtra Industrial Policy – Package Scheme of Incentives (PSI 2019)

Industrial Promotion Subsidy (IPS): Refund on SGST paid.

Interest Subsidy: Reimbursement of interest on term loans.

Stamp Duty & Electricity Duty Exemptions.

Power Tariff Subsidy.

Applicable to: MSMEs operating in designated industrial zones.



3. Bharat Ratna Dr. Babasaheb Ambedkar Special Package for SC/ST Entrepreneurs

Higher financial assistance for SC entrepreneurs.

Interest subsidy & capital investment subsidy.

Stamp duty and electricity duty waivers.

Applicable to: SC entrepreneurs setting up MSMEs in Maharashtra.

4. Stand-Up India Scheme

Loan assistance from ₹10 lakh to ₹1 crore.

Support for first-time SC/ST entrepreneurs.

Repayment tenure of up to 7 years.

Applicable to: SC entrepreneurs in manufacturing, service, and trading businesses.

5. National SC-ST Hub (NSSH)

Capital subsidy for technology upgradation (SCLCSS).

Marketing assistance and trade fair participation support.

Procurement registration benefits for government tenders.

Applicable to: SC/ST entrepreneurs running MSMEs.

6. Credit Linked Capital Subsidy Scheme (CLCSS)

15% capital subsidy on machinery and equipment.

Maximum subsidy of ₹15 lakh.

Applicable to: MSMEs upgrading technology in manufacturing and service sectors.

How to Apply?

Visit your local District Industries Centre (DIC) for Maharashtra-specific incentives.

Approach nationalized banks for Stand-Up India & CGTMSE loans.

Register on the National SC-ST Hub for business support.

Check MSME Development Institutes (MSME-DI) for subsidy applications.

These schemes collectively help SC entrepreneurs access funding, reduce capital costs, and improve business viability, making them valuable resources for your commercial laundry project.



3. BUSINESS & INDUSTRY OVERVIEW

3.1 Nature of Business & Product/Service Description

The proposed business is a commercial laundry service unit located in Phursungi, Pune, catering to hotels, hospitals, corporate offices, and residential societies. The facility will be equipped with advanced industrial-grade laundry machines to provide efficient, hygienic, and high-quality cleaning solutions.

Product & Service Offerings:

Washing & Drying: High-capacity, automated washer-extractors and tumble dryers for bulk laundry.

Ironing & Finishing: Professional ironing and finishing for uniforms, hotel linen, and medical fabrics.

Dry Cleaning: Specialized treatment for delicate fabrics and premium garments.

Pickup & Delivery Services: Doorstep service for corporate and residential customers.

Subscription Plans: Monthly and bulk packages for hospitals, hotels, and corporate offices.

3.2 Industry Analysis, Market Trends & Demand-Supply Gap

Industry Overview

The commercial laundry industry in India is growing due to increasing urbanization, expansion of hospitality and healthcare sectors, and changing consumer preferences for professional laundry services. While the industry was traditionally dominated by unorganized local laundries, there is now a shift towards technologically advanced, high-capacity commercial laundry facilities that ensure better hygiene and efficiency.

Growth Drivers & Market Trends

Rise in Hospitality & Tourism: The upcoming Pune International Airport (20 km from Phursungi) will drive more hotel and tourism-related laundry demand.

Growing Healthcare Sector: Hospitals and medical institutions require sanitized linen and uniform cleaning as per industry standards.

Increasing Demand from Corporate & Residential Segments: More businesses and residential societies are opting for outsourced laundry services for convenience and quality.

Technology & Automation: Shift from manual washing to industrial-grade washers, dryers, and steam ironing systems for faster turnaround.

Demand-Supply Gap:

Despite the increasing demand, Phursungi has a limited number of large-scale, organized laundry service providers. Existing players primarily operate small-scale, manual laundries, leading to:

Inconsistent quality & delays in service.

Lack of bulk-handling capacity for corporate clients.

No specialized laundry solutions for hospitals and hotels.

The proposed business aims to fill this gap by offering professional, high-capacity, and technology-driven laundry solutions at competitive pricing.



3.3 Competitor Analysis & Business Positioning

Competitor Landscape:

Unorganized Local Laundries: Small-scale operators offering manual washing services.

Mid-Sized Laundries: Limited mechanization but unable to handle large orders.

Established City-Based Laundry Chains: High-quality services but expensive and less focused on the Phursungi market.

Business Differentiation & Market Positioning:

The proposed commercial laundry unit will stand out in the Phursungi market through:

Industrial-Grade Equipment & Automation: Faster and more efficient than manual or small-scale laundries.

Bulk Handling Capacity: Ability to cater to hospitals, hotels, hostels, and corporate offices.

Hygienic & Specialized Cleaning Solutions: Compliance with healthcare and hospitality standards.

Doorstep Pickup & Delivery: Convenient scheduling for both businesses and individuals.

Affordable & Flexible Pricing Models: Competitive rates with package-based options.

By offering high-quality, large-scale, and technology-driven laundry services, the business will bridge the demand-supply gap and capture a significant market share.

3.4 Growth Potential & Future Outlook

The commercial laundry industry in India is expected to grow steadily, driven by:

Increased demand from hotels, hospitals, and corporate clients.

A shift from unorganized to organized, technology-based laundry services.

Rising awareness of hygiene and eco-friendly cleaning practices.

Future Expansion & Scalability:

Expansion into other high-demand areas in Pune as business scales.

Addition of eco-friendly washing techniques to attract environmentally conscious clients.

Integration of digital solutions for seamless booking, tracking, and customer service.

With limited organized competition in Phursungi, the proposed business has the potential to become the leading commercial laundry service provider in the region, ensuring steady revenue growth and long-term sustainability.

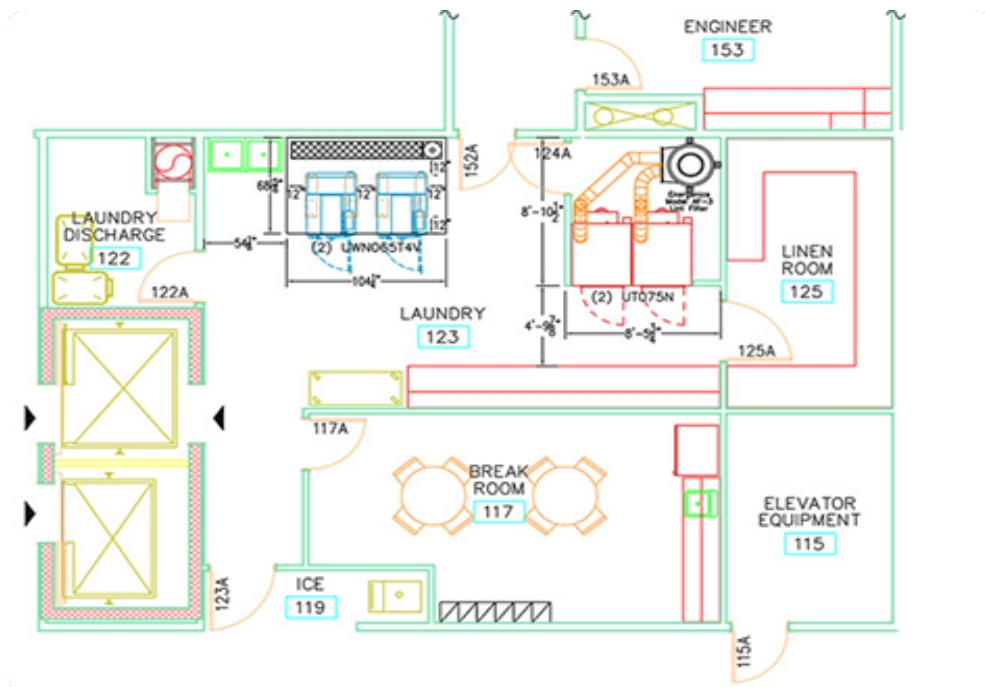


4. TECHNICAL ASPECTS OF THE PROJECT

4.1 Location & Infrastructure

The proposed commercial laundry facility will be set up at GAT NO 1215, Gaikwad Wadi, Wadaki, Phursungi, Pune. The promoter has acquired 1,500 sq. ft. of land, which will accommodate:

- 1,210 sq. ft. of industrial shed for laundry operations.
- Storage space for detergents, chemicals, and finished laundry.
- An administrative office for customer service and business operations.
- A vehicle parking area for pickup and delivery services.



4.2 Machinery & Equipment

To ensure efficient, high-quality, and large-scale laundry processing, the following industrial-grade machinery will be installed:

RAMSONS WASHER EXTRACTOR - Model: RVWE 30

The Ramsons washer extractors combine the functions of a vertical washing machine and a hydro extractor. With this dual function, it ensures tremendous space and manpower savings. Ramsons washer extractor is the fully programmable controller capable of storing upto 24 programs and which automatically controls water input, drain, chemical input, temperature and rotational speed.



Tumble Driers - Model: RTD 30

The special radiator design and efficient blower system makes the drying time of this Ramsons dryer the best in its class with lower steam consumption. The Stainless Steel inner basket and heavy duty powder coated frame for durability & long life.

Programmable micro processor control system comes standard with this machine. High load capacity ratings, self cleaning lint screen and other design features makes this dryer a space and energy saving and guarantees faster drying time.

Vacuum Ironing Tables - Model: RV 4425-80

Designed for garment industry, studios and alteration shops.

Flat top ironing table with optional swivel arm with buck for ironing of smaller parts



PORTABLE BOILER 6 KW - Model: MR06

Ramsons range of fully-automatic, self-contained steam generators, utilizing minimum power and space, are extremely safe and supply the right quantity of steam at the right places. Being portable makes these steam generators easy to handle.

These generators are equipped with portable softening units, feed-water tanks and high pressure water pump. Detachable stainless steel heater elements are protected by thermostats and level controller.



4.3 Utilities & Resource Requirements

The laundry unit will require the following utilities:

Water Supply: Approx. 5,000–7,000 liters per day for washing operations.

Electricity: A 3-phase industrial connection with an estimated power load of 10–15 kW.

Detergents & Chemicals: Eco-friendly and fabric-safe cleaning agents for washing and stain removal.

Workforce: Skilled and semi-skilled workers for machine operations, sorting, ironing, and packaging.

4.4 Production Capacity & Efficiency

The unit is expected to process:

1,000–1,200 kg of laundry per day, depending on demand.

Turnaround time: 24-48 hours for bulk clients (hotels, hospitals, and corporates).

Production Scalability: Additional machinery can be installed based on future growth and demand.

4.5 Environmental & Compliance Considerations

Wastewater Management: Proper drainage and water treatment measures will be adopted.

Eco-Friendly Operations: Use of biodegradable detergents and energy-efficient machinery.

Compliance with Industry Standards: Adherence to safety regulations, labor laws, and pollution control norms.

With advanced equipment, an efficient workflow, and strategic location, the project is technically well-planned to meet both current and future market demands efficiently.



5. PROJECT VIABILITY & FEASIBILITY STUDY

5.1 Market Potential & Demand Forecast

The commercial laundry market in Pune is experiencing steady growth, driven by the expansion of hospitality, healthcare, and corporate sectors.

The rise in residential townships, PG accommodations, and co-living spaces has further increased demand for professional laundry services.

The Phursungi area, with its growing commercial establishments and the upcoming airport (20 km away), presents a significant opportunity for business growth.

Market research indicates a CAGR of 12-15% for professional laundry services in urban areas.

5.2 SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)

Strengths	Weaknesses
Industrial-grade, high-capacity machinery ensures efficiency	Initial investment in equipment and infrastructure is high
Strategic location near developing commercial and residential areas	Requires consistent water and power supply, which may face occasional disruptions
Hygienic and professional laundry processing compared to unorganized competitors	Dependence on skilled labor for ironing and specialized cleaning
Ability to handle bulk orders from institutional clients (hospitals, hotels)	Brand awareness and customer acquisition may take time

Opportunities	Threats
Rising demand from hotels, hospitals, and corporate clients	Competition from small-scale, unorganized laundries
Scope for business expansion with multiple service locations	Price fluctuations in detergents, water, and electricity
Introduction of value-added services (dry cleaning, express delivery)	Economic downturns or slowdown in hospitality/tourism affecting demand
Potential for government incentives/subsidies for SC entrepreneurs	Compliance with environmental and wastewater regulations

5.3 Revenue Model & Pricing Strategy

The business will operate on a B2B and B2C model, catering to:

Hotels, restaurants, hospitals, hostels, salons, and spas (bulk washing & dry cleaning).

Residential customers (monthly laundry packages, on-demand services).

Subscription-based services for corporate clients to ensure regular income.

Pricing Strategy:

Competitive pricing compared to unorganized players, focusing on quality & hygiene.

Tiered pricing model:

Standard service: Regular washing & ironing.

Premium service: Express delivery & delicate fabric care.

Bulk discounts for corporate clients & hospitals.



5.4 Business Risks & Mitigation Strategies

Risk Factor	Mitigation Strategy
High competition from unorganized players	Offer subscription models & corporate tie-ups for recurring revenue
Fluctuation in raw material costs (detergents, water, electricity)	Establish long-term supplier contracts to stabilize costs
Equipment breakdown and maintenance issues	Opt for Annual Maintenance Contracts (AMC) with machine suppliers
Slow customer adoption and brand awareness	Implement aggressive marketing & referral programs
Customer Retention Challenges	Subscription-based pricing & corporate contracts
Regulatory compliance (wastewater disposal, labor laws)	Adopt eco-friendly chemicals & wastewater treatment solutions

5.5 Break-Even Analysis

The business is expected to break even within 2-3 years based on:

Steady revenue growth from institutional clients.

High gross margins (40-50%) on laundry services.

Operational efficiency reducing per-unit costs over time.

Projected Revenue & Profitability:

Steady Revenue Growth: With increasing demand and bulk orders from institutional clients, revenue is expected to grow at a CAGR of 12-15% over the next five years.

High Gross Margins: Industrial laundry services typically maintain a gross margin of 40-50% due to bulk processing and automation.

Breakeven Period: The business is expected to break even within 2 to 3 years of operations.

5.6 Sensitivity Analysis (Impact of Price/Cost Fluctuations)

Increase in detergent prices by 10% → Operating costs rise by ~3-5%, requiring slight price adjustment.

Electricity tariff hike → Marginal impact due to energy-efficient equipment.

Reduction in customer demand (e.g., economic downturn) → Focus on high-margin services like express delivery & premium washing.

Inflation impacting labor costs → Implement automation where possible to reduce dependency on manual work.



5.7 Financial Feasibility

The proposed commercial laundry unit is financially viable, considering the growing demand for professional laundry services from hotels, hospitals, corporate offices, and residential communities in Phursungi and nearby areas. The financial structure is well-balanced, with a mix of promoter's contribution (50%) and bank finance (50%).

Projected Revenue & Profitability:

Steady Revenue Growth: With increasing demand and bulk orders from institutional clients, revenue is expected to grow at a CAGR of 12-15% over the next five years.

High Gross Margins: Industrial laundry services typically maintain a gross margin of 40-50% due to bulk processing and automation.

Breakeven Period: The business is expected to break even within 2 to 3 years of operations.

5.8 Market Feasibility

Strong Demand: The hospitality, healthcare, and corporate sectors in Pune are expanding, creating a consistent need for professional laundry services.

Limited Organized Competition: The market in Phursungi has a gap in organized, large-scale, and technology-driven laundry services, providing a competitive advantage.

Scalability Potential: The business can expand by adding more service areas and increasing processing capacity in the future.

5.9 Technical Feasibility

Industrial-Grade Equipment: Advanced washer extractors, tumble dryers, ironing stations, and steam boilers ensure high productivity and efficiency.

Infrastructure & Location Advantage: The 1,500 sq. ft. facility is strategically located in Phursungi, near upcoming commercial and residential developments, ensuring long-term demand.

Efficient Utility Management: The project incorporates energy-efficient machinery and water recycling techniques to optimize costs.

5.10 Operational Feasibility

The project demonstrates strong market potential, financial feasibility, and scalability. With a strategic location, modern infrastructure, and quality-driven approach, the business is positioned for sustainable growth and profitability in the expanding commercial laundry sector.

It is financially, technically, and operationally feasible, with a high demand, scalable model, and strong return on investment (ROI). With proper execution, the business is expected to achieve profitability and long-term sustainability in the growing commercial laundry market.



6. RISK ASSESSMENT & CONTINGENCY PLANNING

A thorough risk assessment is essential to ensure the sustainability and resilience of the business. The following key risks and contingency measures have been identified:

6.1 Operational Risks & Contingency Measures

Identified Risks:

Machine Breakdown & Downtime: Equipment failure could disrupt operations and lead to delays in service delivery.

Water & Electricity Supply Disruptions: As a commercial laundry business, uninterrupted water and power supply are critical.

Labor Shortages & Workforce Challenges: High employee turnover or absenteeism can affect operations.

Quality Control Issues: Inconsistent service quality or damage to customer garments could lead to reputational risks.

Contingency Measures:

Regular Maintenance & Backup Equipment: A preventive maintenance schedule will be implemented, and critical spare parts will be stocked.

Alternative Utility Arrangements: Backup power solutions such as inverters or generators will be installed. Water conservation strategies, including storage tanks, will be adopted.

Employee Training & Workforce Management: Regular training programs will be conducted to maintain skilled labor and improve retention. Incentive programs will be introduced to reduce attrition.

Standardized Operating Procedures (SOPs): A robust quality control system will be enforced, including pre-inspection of garments and use of high-quality detergents to avoid damage.

6.2 Financial Risks & Backup Plans

Identified Risks:

Cash Flow Fluctuations: Delayed payments from institutional clients may cause liquidity issues.

Cost Inflation: Rising prices of detergents, utilities, and labor may impact profitability.

Loan Repayment Challenges: Inconsistent revenue inflow may lead to difficulties in meeting loan obligations.

Backup Plans:

Diversified Revenue Streams: Offering additional services like express laundry, home pick-up & delivery, and corporate tie-ups to ensure steady income.

Advance Payment from Clients: Encouraging long-term clients, such as hotels and hospitals, to make partial upfront payments.

Working Capital Buffer: Maintaining a reserve fund to handle financial shortfalls. Cash credit facilities from banks will also be leveraged.

Strategic Cost Control: Monitoring expenses and optimizing operational efficiency to mitigate rising costs.



6.3 Insurance Coverage for Machinery & Business

To protect the business from unforeseen financial losses, comprehensive insurance coverage will be obtained, including:

Machinery Breakdown Insurance: Covers repair or replacement costs in case of equipment failure.

Fire & Theft Insurance: Provides coverage for loss or damage due to fire, burglary, or natural calamities.

Liability Insurance: Protects against claims arising from accidental damage to customer garments.

Business Interruption Insurance: Covers revenue losses during operational downtime due to unforeseen events.

Employee Insurance (ESI & Workmen's Compensation): Ensures worker safety and legal compliance in case of workplace injuries.

Conclusion:

By proactively identifying risks and implementing contingency measures, the business will ensure smooth operations, financial stability, and customer satisfaction. Adequate insurance coverage will further safeguard assets and mitigate potential losses, ensuring long-term sustainability.



7. STATUTORY & REGULATORY COMPLIANCE

To ensure smooth and legally compliant operations, the business will adhere to all required statutory and regulatory compliances. Below are the key legal and regulatory aspects:

7.1 Business Registration & Legal Documents

The business will be registered as a Proprietorship under the Maharashtra Shops and Establishments Act and will be issued by the local municipal corporation or the labor department.

7.2 GST, PAN, & Other Tax Registrations

GST Registration: Since the business will provide services exceeding the prescribed turnover threshold, Goods and Services Tax (GST) registration is mandatory.

Professional Tax Registration: (if applicable) will be obtained for employees' salary compliance.

ESI & PF Registration: If the number of employees exceeds the prescribed limit, the business will register under Employees' State Insurance (ESI) and Provident Fund (PF) schemes.

7.3 MSME/Udyam Registration

The business qualifies as a Micro, Small & Medium Enterprise (MSME) and will register under the Udyam Registration portal to avail of benefits such as lower interest rates on loans, government subsidies, and priority in tenders.

Benefits include:

CGTMSE loan coverage for collateral-free financing.

Electricity tariff concessions.

Credit-linked capital subsidy for machinery purchases.

7.4 Environmental & Safety Compliance

As the business involves water usage and detergent discharge, compliance with Pollution Control Board (PCB) norms will be ensured.

Wastewater management measures such as effluent treatment plants (ETP) or proper drainage systems will be implemented to adhere to environmental regulations.

Fire safety norms, including fire extinguishers, smoke detectors, and emergency exits, will be followed.

Employee health and safety training will be conducted as per labour laws to prevent workplace hazards.

7.5 Licenses & Permits Required for Operation

The following licenses and permits will be obtained for lawful business operations:

Shop & Establishment License – Required for business operations under state labor laws.

Pollution Control Certificate – Compliance with wastewater discharge and environmental norms.

Fire Safety Certificate – Issued by the fire department for operational safety.

Labour Law Compliance – Adherence to minimum wages, working hours, and employee welfare regulations.

Conclusion:

The business will comply with all statutory, taxation, and environmental laws to ensure seamless and risk-free operations. Proper registrations, licenses, and compliance measures will enhance credibility, reduce legal risks, and unlock potential government incentives.



8.

FINANCIAL PROJECTIONS & STATEMENTS



8.1 COST OF PROJECT AND MEANS OF FINANCING

Cost of Project

(Amount in lac)

Particulars	Already incurred	To be incurred	Total Cost	Equity (Margin)		Bank Loan (Net)	
				%	Value	%	Value
Land including developments	15.00	-	15.00	100%	-	-	-
Building and other civil works	-	4.07	4.07	25%	1.02	75%	3.05
Plant & Machinery							
Indigenous	- .00	11.64	11.64	25%	2.91	75%	8.73
Imported	-	-	-		-		-
Essential tools, spares & accessories	-	-	-		-		-
Testing Equipments	-	-	-		-		-
Miscellaneous Fixed assets	-	11.00	11.00	25%	2.75	75%	8.25
Erection / Installation charges	-	-	-		-		-
Preliminary Expenses	-	1.66	1.66	100%	1.66		-
Pre-operative Expenses	-	-	-		-		-
Provision for contingencies							
Buildings	-	-	-		-		-
Plant & Machinery	-	-	-		-		-
Other Fixed assets	-	-	-		-		-
Working capital required	-	5.00	5.00		-	100%	5.00
Total	15.00	33.37	48.37		8.34		25.03

Means of financing

Particulars	Amount raised	To be raised	Total
Capital			
Already Contributed	15.00	-	15.00
Contributing capital	8.34	-	8.34
Reserves	-	-	-
Terms Loan	-	20.03	20.03
Unsecured Loans & Deposits			
Indicate sources	-	-	-
Rate of interest	-	-	-
Repayment period	-	-	-
Deferred Payments (Arrangements including Suppliers Credits)	-	-	-
Subsidy			
Central Government	-	-	-
State Government	-	-	-
Seed Capital			
Indicate sources	-	-	-
Internal cash Accruals	-	-	-
Cash Credit from Bank	-	5.00	5.00
Total	23.34	25.03	48.37



8.2 LOAN REPAYMENT & DEBT SERVICING SCHEDULE LOAN SUMMARY

Loan summary

Loan amount	2,003,000	Scheduled payment	42,558
Annual interest rate	10.00 %	Scheduled number of payments	60
Loan period in years	5	Actual number of payments	60
Number of payments per year	12	Total early payments	-
EMI Start Date	1-Jun-2025	Total interest	550,470
Optional extra payments	0	Total Payment	2,553,470

Loan Repayment

	FINANCIAL YEAR						Total Payment
	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030	2030-2031	
INTEREST	156,998	157,547	120,568	79,717	34,588	1,052	550,470
PRINCIPAL	268,580	353,147	390,126	430,977	476,106	84,063	2,003,000
TOTAL	425,578	510,694	510,694	510,694	510,694	85,116	2,553,470

Debt Servicing Schedule

EMI No.	Payment Date	Opening Balance	Scheduled Payment	Principal	Interest	Closing Balance	Cumulative Interest
1	01-Jun-25	2,003,000	42,558	25,866	16,692	1,977,134	16,692
2	01-Jul-25	1,977,134	42,558	26,082	16,476	1,951,052	33,168
3	01-Aug-25	1,951,052	42,558	26,299	16,259	1,924,753	49,427
4	01-Sep-25	1,924,753	42,558	26,518	16,040	1,898,235	65,466
5	01-Oct-25	1,898,235	42,558	26,739	15,819	1,871,496	81,285
6	01-Nov-25	1,871,496	42,558	26,962	15,596	1,844,534	96,881
7	01-Dec-25	1,844,534	42,558	27,187	15,371	1,817,347	112,252
8	01-Jan-26	1,817,347	42,558	27,413	15,145	1,789,934	127,396
9	01-Feb-26	1,789,934	42,558	27,642	14,916	1,762,292	142,312
10	01-Mar-26	1,762,292	42,558	27,872	14,686	1,734,420	156,998
11	01-Apr-26	1,734,420	42,558	28,104	14,453	1,706,315	171,452
12	01-May-26	1,706,315	42,558	28,339	14,219	1,677,977	185,671
13	01-Jun-26	1,677,977	42,558	28,575	13,983	1,649,402	199,654
14	01-Jul-26	1,649,402	42,558	28,813	13,745	1,620,589	213,399
15	01-Aug-26	1,620,589	42,558	29,053	13,505	1,591,537	226,904
16	01-Sep-26	1,591,537	42,558	29,295	13,263	1,562,242	240,167
17	01-Oct-26	1,562,242	42,558	29,539	13,019	1,532,702	253,185
18	01-Nov-26	1,532,702	42,558	29,785	12,773	1,502,917	265,958
19	01-Dec-26	1,502,917	42,558	30,034	12,524	1,472,884	278,482
20	01-Jan-27	1,472,884	42,558	30,284	12,274	1,442,600	290,756
21	01-Feb-27	1,442,600	42,558	30,536	12,022	1,412,064	302,778
22	01-Mar-27	1,412,064	42,558	30,791	11,767	1,381,273	314,545
23	01-Apr-27	1,381,273	42,558	31,047	11,511	1,350,226	326,056
24	01-May-27	1,350,226	42,558	31,306	11,252	1,318,920	337,308



EMI No.	Payment Date	Opening Balance	Scheduled Payment	Principal	Interest	Closing Balance	Cumulative Interest
25	01-Jun-27	1,318,920	42,558	31,567	10,991	1,287,353	348,299
26	01-Jul-27	1,287,353	42,558	31,830	10,728	1,255,523	359,027
27	01-Aug-27	1,255,523	42,558	32,095	10,463	1,223,428	369,489
28	01-Sep-27	1,223,428	42,558	32,363	10,195	1,191,065	379,685
29	01-Oct-27	1,191,065	42,558	32,632	9,926	1,158,433	389,610
30	01-Nov-27	1,158,433	42,558	32,904	9,654	1,125,529	399,264
31	01-Dec-27	1,125,529	42,558	33,178	9,379	1,092,350	408,643
32	01-Jan-28	1,092,350	42,558	33,455	9,103	1,058,895	417,746
33	01-Feb-28	1,058,895	42,558	33,734	8,824	1,025,162	426,570
34	01-Mar-28	1,025,162	42,558	34,015	8,543	991,147	435,113
35	01-Apr-28	991,147	42,558	34,298	8,260	956,849	443,373
36	01-May-28	956,849	42,558	34,584	7,974	922,265	451,346
37	01-Jun-28	922,265	42,558	34,872	7,686	887,392	459,032
38	01-Jul-28	887,392	42,558	35,163	7,395	852,229	466,427
39	01-Aug-28	852,229	42,558	35,456	7,102	816,773	473,529
40	01-Sep-28	816,773	42,558	35,751	6,806	781,022	480,335
41	01-Oct-28	781,022	42,558	36,049	6,509	744,973	486,844
42	01-Nov-28	744,973	42,558	36,350	6,208	708,623	493,052
43	01-Dec-28	708,623	42,558	36,653	5,905	671,970	498,957
44	01-Jan-29	671,970	42,558	36,958	5,600	635,012	504,557
45	01-Feb-29	635,012	42,558	37,266	5,292	597,746	509,849
46	01-Mar-29	597,746	42,558	37,577	4,981	560,170	514,830
47	01-Apr-29	560,170	42,558	37,890	4,668	522,280	519,498
48	01-May-29	522,280	42,558	38,205	4,352	484,074	523,850
49	01-Jun-29	484,074	42,558	38,524	4,034	445,551	527,884
50	01-Jul-29	445,551	42,558	38,845	3,713	406,706	531,597
51	01-Aug-29	406,706	42,558	39,169	3,389	367,537	534,986
52	01-Sep-29	367,537	42,558	39,495	3,063	328,042	538,049
53	01-Oct-29	328,042	42,558	39,824	2,734	288,218	540,783
54	01-Nov-29	288,218	42,558	40,156	2,402	248,062	543,185
55	01-Dec-29	248,062	42,558	40,491	2,067	207,571	545,252
56	01-Jan-30	207,571	42,558	40,828	1,730	166,743	546,982
57	01-Feb-30	166,743	42,558	41,168	1,390	125,575	548,371
58	01-Mar-30	125,575	42,558	41,511	1,046	84,063	549,418
59	01-Apr-30	84,063	42,558	41,857	701	42,206	550,118
60	01-May-30	42,206	42,558	42,206	352	-	550,470



8.3 BALANCE SHEET

(Amount in Lacs)

AS ON	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
LIABILITIES	PROJECTED	PROJECTED	PROJECTED	PROJECTED	PROJECTED
<u>CAPITAL ACCOUNT</u>					
Opening Capital		24.05	25.07	26.53	28.94
Capital introduced	23.33				
Add: Net Profit	2.72	3.32	4.22	5.86	9.15
Less: Drawings	2.00	2.30	2.76	3.45	4.49
Closing Capital	24.05	25.07	26.53	28.94	33.60
<u>TERM LOAN</u>					
T/L (new) after repayment	17.34	13.81	9.91	5.60	0.84
Unsecured Loan from Friends & Family	1.00	4.63	9.00	14.21	20.39
<u>CURRENT LIABILITIES</u>					
Cash Credit Limit	5.00	5.00	5.00	5.00	5.00
Taxes & GST (Net Effect)	0.68	0.78	0.94	1.17	1.52
Sundry Creditors	4.25	4.89	5.86	7.33	9.53
TOTAL	52.32	54.18	57.24	62.25	70.88

AS ON	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
ASSETS	PROJECTED	PROJECTED	PROJECTED	PROJECTED	PROJECTED
<u>FIXED ASSETS</u>					
Land	15.45	15.91	16.39	16.88	17.39
Building Cost	3.66	3.30	2.97	2.67	2.40
Machinery & Equipments Cost	9.90	8.41	7.15	6.08	5.17
Furniture & Fixtures	3.15	2.84	2.55	2.30	2.07
Computers, Printers, Softwares, etc.	0.72	0.43	0.26	0.16	0.09
Office Equipments	0.18	0.11	0.06	0.04	0.02
Vehicles	4.20	2.94	2.06	1.44	1.01
<u>NON-CURRENT ASSETS</u>					
Investments/Deposit	1.87	2.06	2.26	2.49	2.74
<u>CURRENT ASSETS</u>					
Advance Payment	1.19	1.31	1.44	1.58	1.74
Loans & Advances	1.53	1.68	1.85	2.04	2.24
Closing Stock	3.73	7.46	11.00	15.09	21.18
Sundry Debtors	6.37	7.33	8.79	10.99	14.29
Cash & Bank Balances	0.37	0.41	0.45	0.50	0.55
TOTAL	52.32	54.18	57.24	62.25	70.88



8.3 PROFIT LOSS ACCOUNT

(Amount in Lacs)

FOR THE YEAR	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
PARTICULARS	PROJECTED	PROJECTED	PROJECTED	PROJECTED	PROJECTED
By Sale/Receipts	33.98	39.08	46.90	58.62	76.21
By Other Income/Receipts	2.00	2.30	2.76	3.45	4.49
By Closing Stock	3.73	7.46	11.00	15.09	21.18
TOTAL	39.71	48.84	60.66	77.16	101.87
To Opening stock		3.73	7.46	11.00	15.09
<u>Production Cost (Direct Expenses)</u>					
To Raw Materials & Consumables (Detergents, Chemicals, etc.)	9.12	12.47	17.45	25.24	37.26
To Packaging Materials (Bags, Labels, etc.)	0.40	0.46	0.55	0.69	0.90
To Water & Electricity	4.51	5.19	6.23	7.78	10.12
To Fuel for Boilers & Drying Units	0.80	0.92	1.10	1.38	1.79
To Wages of Laundry & Production Staff	5.76	6.34	6.97	7.67	8.43
To Machinery & Equipment Maintenance	0.20	0.23	0.28	0.35	0.45
<u>Operating Expenses (Indirect Costs)</u>					
To Salaries of Admin, Supervisor & Accountant	1.44	1.58	1.74	1.92	2.11
To Marketing & Advertising (Digital & Offline)	1.00	1.10	1.21	1.33	1.46
To Transportation & Delivery Costs	3.00	3.30	3.63	3.99	4.39
To Insurance (Business, Machinery & Employee)	0.50	0.55	0.61	0.67	0.73
To Printing, Stationery & Office Expenses	0.25	0.28	0.30	0.33	0.37
To Telephone & Internet	0.30	0.33	0.36	0.40	0.44
To Professional Fees (Accounting, Legal, etc.)	0.20	0.22	0.24	0.27	0.29
To Miscellaneous Expenses	0.10	0.11	0.12	0.13	0.15
<u>Fixed & Other Expenses</u>					
To Interest on New Term Loan	1.57	1.58	1.21	0.80	0.35
To Interest on Cash Credit	0.50	0.50	0.50	0.50	0.50
To Depreciation on F/A (New)	4.45	3.32	2.50	1.88	1.41
To Taxes & GST (Net Effect)	2.89	3.32	3.99	4.98	6.48
To Net profit	2.72	3.32	4.22	5.86	9.15
TOTAL	39.71	48.84	60.66	77.16	101.87



8.4 FIXED ASSETS SCHEDULE (INCLUDING DEPRECIATION CALCULATIONS)

(Amount in Lacs)

Assets	Appri./ Depri. %	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
Land						
Gross Block		15.00	15.45	15.91	16.39	16.88
Appriciation	3%	0.45	0.46	0.48	0.49	0.51
Net block		15.45	15.91	16.39	16.88	17.39
Building Cost						
Gross Block		4.07	3.66	3.30	2.97	2.67
Depreciation	10%	0.41	0.37	0.33	0.30	0.27
Net block		3.66	3.30	2.97	2.67	2.40
Machinery & Equipments Cost						
Gross Block		11.65	9.90	8.41	7.15	6.08
Depreciation	15%	1.75	1.48	1.26	1.07	0.91
Net block		9.90	8.41	7.15	6.08	5.17
Furniture & Fixtures						
Gross Block		3.50	3.15	2.84	2.55	2.30
Depreciation	10%	0.35	0.32	0.28	0.26	0.23
Net block		3.15	2.84	2.55	2.30	2.07
Computers, Printers, Softwares, etc.						
Gross Block		1.20	0.72	0.43	0.26	0.16
Depreciation	40%	0.48	0.29	0.17	0.10	0.06
Net block		0.72	0.43	0.26	0.16	0.09
Office Equipments						
Gross Block		0.30	0.18	0.11	0.06	0.04
Depreciation	40%	0.12	0.07	0.04	0.03	0.02
Net block		0.18	0.11	0.06	0.04	0.02
Vehicles						
Gross Block		6.00	4.20	2.94	2.06	1.44
Depreciation	30%	1.80	1.26	0.88	0.62	0.43
Net block		4.20	2.94	2.06	1.44	1.01
Total						
Gross Block		41.72	37.26	33.94	31.44	29.56
Depreciation	11%	4.45	3.32	2.50	1.88	1.41
Net block		37.26	33.94	31.44	29.56	28.15



8.5 PROJECTIONS OF PERFORMANCE, PROFITABILITY AND REPAYMENT

(Amount in lacs)

PARTICULARS	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
A. Income					
Sales / Receipts (Including Other Income)					
Domestic Sale	35.98	41.38	49.66	62.07	80.69
Export Sales	-	-	-	-	-
Gross Sales	35.98	41.38	49.66	62.07	80.69
Less: Excise Duty	-	-	-	-	-
Less: GST	-	-	-	-	-
1 Net Sales	35.98	41.38	49.66	62.07	80.69
B. Expenses					
Production Cost (Direct Expenses)					
Raw Materials & Consumables (Detergents, Chemicals, etc.)	9.12	12.47	17.45	25.24	37.26
Packaging Materials (Bags, Labels, etc.)	0.40	0.46	0.55	0.69	0.90
Water & Electricity	4.51	5.19	6.23	7.78	10.12
Fuel for Boilers & Drying Units	0.80	0.92	1.10	1.38	1.79
Wages of Laundry & Production Staff	5.76	6.34	6.97	7.67	8.43
Machinery & Equipment Maintenance	0.20	0.23	0.28	0.35	0.45
2 Cost of Goods Sold	20.79	25.60	32.58	43.11	58.96
Add: Opening Stock in Process	-	-	-	-	-
Less: Closing Stock in Process	-	-	-	-	-
3 Cost of Production	20.79	25.60	32.58	43.11	58.96
Cost of Sales					
Cost of Production	20.79	25.60	32.58	43.11	58.96
Add: Opening Stock	-	3.73	7.46	11.00	15.09
Less: Closing Stock	3.73	7.46	11.00	15.09	21.18
4 Cost of Sales	17.06	21.87	29.03	39.01	52.87
5 Gross Profit (1 - 4)	18.92	19.51	20.62	23.06	27.82
6 Operating Expenses (Indirect Costs)					
Salaries of Admin, Supervisor & Accountant	1.44	1.58	1.74	1.92	2.11
Rent (if applicable)	-	-	-	-	-
Marketing & Advertising (Digital & Offline)	1.00	1.10	1.21	1.33	1.46
Transportation & Delivery Costs	3.00	3.30	3.63	3.99	4.39
Insurance (Business, Machinery & Employee)	0.50	0.55	0.61	0.67	0.73
Printing, Stationery & Office Expenses	0.25	0.28	0.30	0.33	0.37
Telephone & Internet	0.30	0.33	0.36	0.40	0.44
Professional Fees (Accounting, Legal, etc.)	0.20	0.22	0.24	0.27	0.29
Miscellaneous Expenses	0.10	0.11	0.12	0.13	0.15
Total of 6	6.79	7.47	8.22	9.04	9.94
Total Expenses (2 + 6)	27.58	33.07	40.79	52.14	68.90
Operating Cost (4 + 6)	23.85	29.34	37.25	48.05	62.81



PARTICULARS	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
7 Profit Before Depreciation, Interest & Taxation (PBDIT) (5 - 6)	12.13	12.04	12.41	14.02	17.88
8 Depreciation					
Depreciation on F/A (New)	4.45	3.32	2.50	1.88	1.41
Depreciation on F/A (Old)	-	-	-	-	-
Total	4.45	3.32	2.50	1.88	1.41
Profit before Interest & Taxes (PBIT) (7 - 8)	7.68	8.72	9.91	12.14	16.47
9 Interest & Bank Charges					
on T/L (old)	-	-	-	-	-
on T/L (new)	1.57	1.58	1.21	0.80	0.35
on C/C	0.50	0.50	0.50	0.50	0.50
Total	2.07	2.08	1.71	1.30	0.85
10 Profit Before Taxation [7-(8+9)]	5.61	6.64	8.21	10.85	15.62
Less: Provision of Taxes	2.89	3.32	3.99	4.98	6.48
11 Profit After Tax	2.72	3.32	4.22	5.86	9.15
Less: Drawings	2.00	2.30	2.76	3.45	4.49
12 Profit Retained	0.72	1.02	1.46	2.41	4.66
13 Net Cash Acruals					
Net Profit	2.72	3.32	4.22	5.86	9.15
Add: Depreciation	4.45	3.32	2.50	1.88	1.41
Sub - Total	7.17	6.64	6.72	7.74	10.56
Add: Interest on Term Loan	1.57	1.58	1.21	0.80	0.35
Add: Pre-operative Exp.(Written Off)	-	-	-	-	-
Total	8.74	8.22	7.92	8.54	10.90
14 Repayment obligation					
Old Term Loan	-	-	-	-	-
New Term Loan	2.69	3.53	3.90	4.31	4.76
Add: Interest on Term Loan	1.57	1.58	1.21	0.80	0.35
Total	4.26	5.11	5.11	5.11	5.11
15 Debt Service Coverage Ratio (13 : 14)	2.05	1.61	1.55	1.67	2.13
16 Avg. DSCR	1.72				



8.6 ASSESSMENT OF WORKING CAPITAL - FORM-II, OPERATING STATEMENT

(Amount in lacs)

SALES SIDE	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
Gross Sales [A] (Including Other Income)	35.98	41.38	49.66	62.07	80.69
Cost of Production/Sales (Prime Cost)	20.79	25.60	32.58	43.11	58.96
Add: Opening Stock	-	4.00	7.00	11.00	15.00
Total	20.79	29.60	39.58	54.11	73.96
Less: Closing Stock	4.00	7.00	11.00	15.00	21.00
Cost of Sales	16.79	22.60	28.58	39.11	52.96
Add: Operating & Administrative Expenses	6.79	7.47	8.22	9.04	9.94
Operating Cost [B]	23.58	30.07	36.79	48.14	62.90
Operating Profit (PBDIT) [A-B] = [C]	12.41	11.31	12.87	13.93	17.80
Less: Depreciation	4.45	3.32	2.50	1.88	1.41
Operating Profit (EBIT)	7.95	7.99	10.37	12.05	16.38
Less: Interest & Bank Charges	2.07	2.08	1.71	1.30	0.85
Operating Profit after Depreciation & Interest	5.88	9.23	11.16	12.63	16.95
Less: Non Operating Expenses	-	-	-	-	-
Profit Before Tax (PBT) [F]	5.88	9.23	11.16	12.63	16.95
Less: Tax	2.89	3.32	3.99	4.98	6.48
Profit After Tax (PAT) [G]	2.99	5.91	7.17	7.65	10.47

FINANCIAL INDICES

	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
PBT/Sales	0.16	0.16	0.17	0.17	0.19
PAT/Sales	0.08	0.08	0.08	0.09	0.11
PBDIT/Sales	0.34	0.29	0.25	0.23	0.22
Interest/Total Cost	0.09	0.07	0.05	0.03	0.01
Ope.&Adm Exp./Total Cost	0.28	0.25	0.22	0.19	0.16
Raw Material Consumed(RMC)	5.39	8.74	13.90	21.15	31.18
RMC/Sales	0.15	0.21	0.28	0.34	0.39



8.7 ASSESSMENT OF WORKING CAPITAL - ANALYSIS OF BALANCE SHEET (LIABILITIES)

(Amount in lacs)

LIABILITIES SIDE	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
CURRENT LIABILITIES					
Cash Credit : Stock / Debtors	5.00	5.00	5.00	5.00	5.00
Sub - Total [A]	5.00	5.00	5.00	5.00	5.00
Sundry Creditors (Trade)	4.25	4.89	5.86	7.33	9.53
Statutory Liabilities (IT etc.)	0.68	0.78	0.94	1.17	1.52
Sub - Total [B]	4.93	5.67	6.80	8.50	11.05
Total Current Liabilities [A+B] = C	9.93	10.67	11.80	13.50	16.05
TERM LIABILITIES					
Term Loan	17.34	13.81	9.91	5.60	0.84
Sub - Total [D]	17.34	13.81	9.91	5.60	0.84
Net Worth					
Opening Capital	- .00	24.05	25.07	26.53	28.94
Capital Introduced	23.33	-	-	-	-
Net Profit (As per P/L A/c)	2.72	3.32	4.22	5.86	9.15
Less: Drawings	2.00	2.30	2.76	3.45	4.49
Closing Capital (Net Capital)	24.05	25.07	26.53	28.94	33.60
Branch A/c	-	-	-	-	-
Unsecured Loan as Quasi Capi.	1.00	4.63	9.00	14.21	20.39
Sub - Total [E]	25.05	29.70	35.53	43.15	53.99
Total Liabilities [C+D+E]	52.32	54.18	57.24	62.25	70.88

FINANCIAL INDICES:

	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
<i>Total Outside Liabilities (C+D)</i>	27.27	24.48	21.71	19.10	16.89
<i>Total Tangible Net Worth (E)</i>	25.05	29.70	35.53	43.15	53.99
<i>TOL / TNW</i>	1.09	0.82	0.61	0.44	0.31
<i>Trade Creditors / Purchase</i>	0.47	0.39	0.34	0.29	0.26
<i>R O C E</i>	0.18%	0.20%	0.22%	0.25%	0.30%



8.7 ASSESSMENT OF WORKING CAPITAL - ANALYSIS OF BALANCE SHEET (ASSETS)

(Amount in lacs)

ASSETS SIDE	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
CURRENT ASSETS					
Advance Payment	1.19	1.31	1.44	1.58	1.74
Loans & Advances	1.53	1.68	1.85	2.04	2.24
Closing Stock	4	7	11	15	21
Sundry Debtors	6.37	7.33	8.79	10.99	14.29
Cash & Bank Balances	0.37	0.41	0.45	0.50	0.55
Other Current Assets	- .00	- .00	- .00	- .00	- .00
Advance to Suppliers	-	-	-	-	-
Advance Tax Payment	-	-	-	-	-
Total Current Assets [A]	13.19	18.19	23.53	30.20	39.99
NON CURRENT ASSETS					
Security Deposit	-	-	-	-	-
Investments/Deposit	1.87	2.06	2.26	2.49	2.74
Deferred Receivable	-	-	-	-	-
Others	-	-	-	-	-
Total Non Current Assets [B]	1.87	2.06	2.26	2.49	2.74
FIXED ASSETS					
Fixed Assets	41.72	37.26	33.94	31.44	29.56
Less: Depreciation	4.45	3.32	2.50	1.88	1.41
Less: Decrease / Disposal	-	-	-	-	-
Net Block [C]	37.26	33.94	31.44	29.56	28.15
TOTAL ASSETS [A + B + C]	52.32	54.18	57.24	62.25	70.88

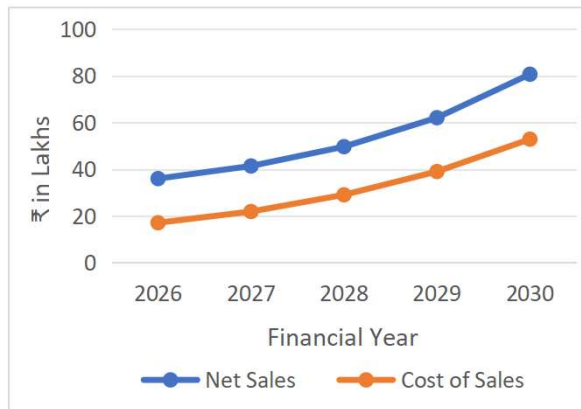
FINANCIAL INDICES:

	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
Total Debt/TNW	0.89	0.63	0.42	0.25	0.11
Current Ratio (CA / CL)	1.33	1.70	1.99	2.24	2.49
NWC (CA - CL)	3.26	7.52	11.73	16.70	23.94
PAT/Net Sales	7.56%	8.03%	8.50%	9.44%	11.33%
SD Holding (Days)	53.12	53.12	53.12	53.12	53.12
1 Month's Expense	2.47	2.93	3.54	4.45	5.81
CC (Holding)	6.62	9.99	13.53	17.91	24.46
CC (Nayak Committee)	5.10	5.86	7.03	8.79	11.43
CC (NWC)	8.32	12.83	17.47	23.21	31.75
Net Sales/TTA	0.97	1.22	1.58	2.10	2.87
PBDIT/TTA	0.33	0.35	0.39	0.47	0.64
Bank Finance/TCA	1.69	1.03	0.63	0.35	0.15
Sundry Creditors/TCA	0.32	0.27	0.25	0.24	0.24
PBDIT/Interest	5.86	5.80	7.27	10.81	21.14

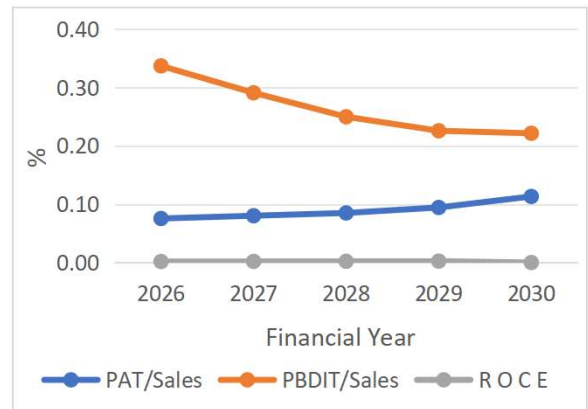


8.8 GRAPHS

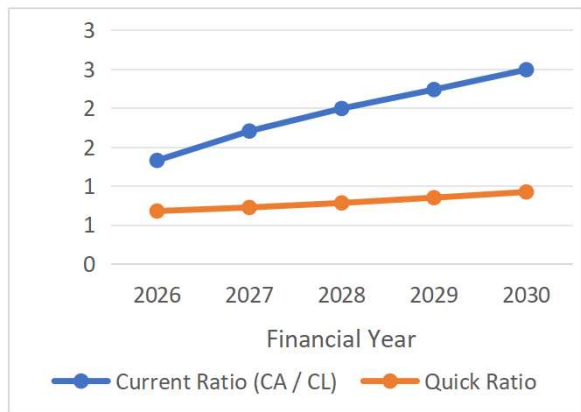
1) Turnover & Business Growth Analysis



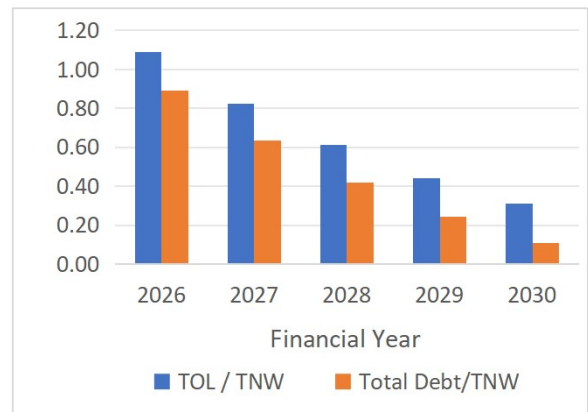
2) Profitability Analysis



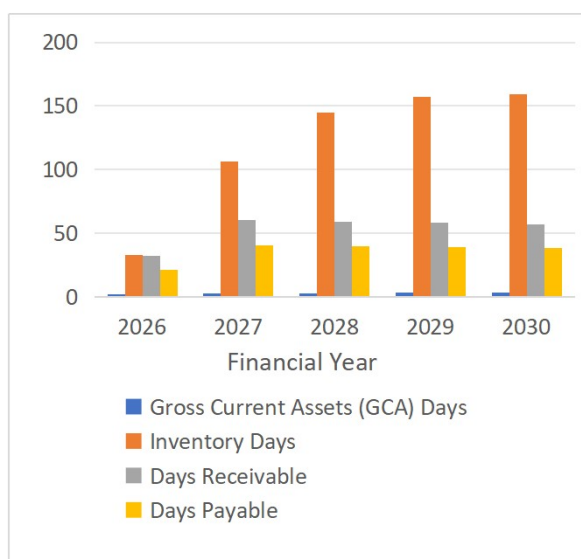
3) Liquidity Analysis



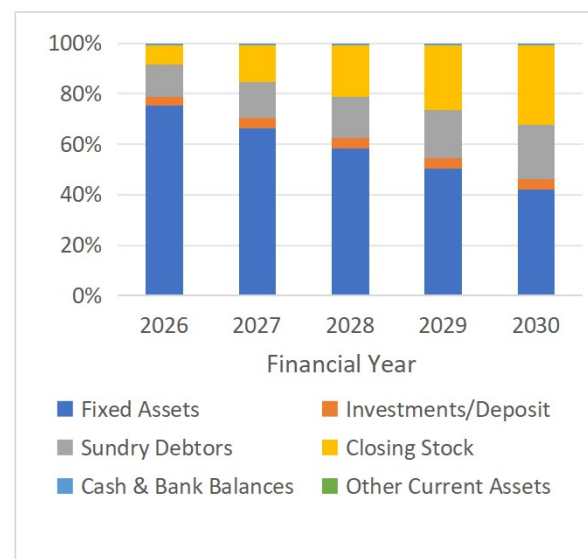
4) Leverage analysis



5) Working Capital Analysis



6) Asset Profile



8.9 COMPUTATION OF MAXIMUM PERMISSIBLE BANK FINANCE FOR WORKING CAPITAL

(Amount in lacs)

Particulars	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
1. Total Current Assets	13.19	18.19	23.53	30.20	39.99
2. Total Current Liabilities without Bank Loan	4.93	5.67	6.80	8.50	11.05
3. Working Capital Gap (1-2)	8.26	12.52	16.73	21.70	28.94
4. Margin - 25% of Item3 (Working Capital Gap)	2.07	3.13	4.18	5.42	7.24
5. Item3 minus Item4	6.20	9.39	12.55	16.27	21.71
6. Surplus (NWC)	3.26	7.52	11.73	16.70	23.94
7. Item3 minus Item6	5.00	5.00	5.00	5.00	5.00
9. Max. Permissible Bank Finance (Item 5 or 7 whichever is less)	5.00	5.00	5.00	5.00	5.00

1. Projected Turnover Method (Nayak Committee)

Particulars	Amount
A. Estimated / Projected Sales	33.98
B. Working capital required (20% of A)	6.80
C. Margin (25% of B)	1.70
D. Eligible Bank Finance	5.10
E. Bank finance Required	5.00

2. By Conventional Method (Old)

Particulars	Amount
1. CA - CL (Projected/Estimated), without Bank Loan	8.26
2. Less: Greater of the following	
25% of 1. &	2.07
Surplus of Last Year	- .00
3. Less: One month's expenses (As per Method 3)	- .00
4. Max. Permissible Bank Finance (1 - 2 - 3)	6.20

3. Stock Holding Method

Particulars	Period (Days)	Value	Margin%	Margin Amount	Permissible Amount
Average level of stocks	0	3.73	25.00%	0.93	2.79
Average level of debtors	0	6.37	40.00%	2.55	3.82
One month's expenses		-	35.00%	-	-
Others if any			100.00%	-	-
Working Capital Required (Holding)		10.10		3.48	6.62

WORKING CAPITAL REQUIRED

Working Capital Required (Holding), A	10.10
Sundry Creditors (Current Year), B	4.25
NWC available (Liquid Surplus in Balance Sheet	-
Eligibility for Bank finance, A - (B + C)	5.85
Recommended Bank Finance	5.00
Deficit (To be meet from future profit)	0.85



8.10 CASH / FUND FLOW STATEMENT

(Amount in lacs)

Particulars	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
A. Source of Funds					
1 Net Profit (Before Tax)	3.61	4.34	5.45	7.40	11.14
2 Other Income	2.00	2.30	2.76	3.45	4.49
3 Increase in Term Loan (Old)	-	-	-	-	-
4 Increase in Term Loan (New)	20.03	-	-	-	-
5 Increase in Unsecured Loan	1.00	3.63	4.36	5.21	6.18
6 Capital Introduced	23.33	-	-	-	-
7 Depreciation	4.45	3.32	2.50	1.88	1.41
8 Increase / Decrease in C/C	5.00	-	-	-	-
Total Sources (A)	59.42	13.60	15.07	17.93	23.22
Particulars	31.03.2026	31.03.2027	31.03.2028	31.03.2029	31.03.2030
B. Disposition of Funds (Uses)					
1 Increase (+) / Decrease (-) in Total Current Assets	13.19	5.00	5.35	6.67	9.79
Less: Increase (+) / Decrease (-) in Total Current Liabilities (Other than Bank Borrowing)	4.93	0.74	1.13	1.70	2.55
	8.26	4.26	4.21	4.97	7.24
2 Repayment of T/L (Old)	-	-	-	-	-
3 Repayment of T/L (New)	2.69	3.53	3.90	4.31	4.76
4 Assets (Increasing)	41.72	-	-	0	(0)
5 Increase in Security Deposit	0.00	0.00	0.00	0.00	0.00
6 Increase in Investment/Deposit	1.87	0.19	0.21	0.23	0.25
7 Income Tax	2.89	3.32	3.99	4.98	6.48
8 Drawings	2.00	2.30	2.76	3.45	4.49
Total Disposition (B)	59.42	13.60	15.07	17.93	23.22
Difference	(0.00)	(0.00)	0.00	(0.00)	0.00



8.11 COMPUTATION OF INTERNAL RATE OF RETURN

CASH OUTFLOW

(Amount in lacs)

Total Capital Cost of the Project: 48.37

Year	PAT	Dep.+ Prelm.Exp.	T.L. Intt.	Cash Inflow	Dis. Rate=	12.78%
					Factor	PV
2024-2025	- .00	- .00	-	-	0.78	0.00
2025-2026	2.72	4.45	1.57	8.74	0.61	5.35
2026-2027	3.32	3.32	1.58	8.22	0.48	3.94
2027-2028	4.22	2.50	1.21	7.92	0.37	2.97
2028-2029	5.86	1.88	0.80	8.54	0.29	2.50
2029-2030	9.15	1.41	0.35	10.90	0.37	4.09

Salvage value of F.Assets (including value of contingency)	21.98	0.29	6.45
Net Present Value of Total Cash Inflow			25.29
Cash Inflow / Cash outflow			1.00
Post Tax IRR on Project Cost (Very Near to)			27.80%

COMPUTATION OF SIMPLE PAY BACK PERIOD

CASH INFLOW

Year	PAT	Dep.+ Prelm.Exp.	T.L. Intt.	Cash Inflow	Cumulative Cash Inflow
2024-2025	-	-	-	-	-
2025-2026	2.72	4.45	1.57	8.74	8.74
2026-2027	3.32	3.32	1.58	8.22	16.96
2027-2028	4.22	2.50	1.21	7.92	24.89
2028-2029	5.86	1.88	0.80	8.54	33.42
2029-2030	9.15	1.41	0.35	10.90	44.33

Simple Pay Back Period - Near to 3 Years.

COMPUTATION OF BREAK EVEN POINT (BEP)

Particulars	2025-2026	2026-2027	2027-2028	2028-2029	2029-2030
SALES	35.98	41.38	49.66	62.07	80.69
VARIABLE COST	12.10	15.75	21.07	29.25	41.71
CONTRIBUTION	23.89	25.63	28.59	32.83	38.99
FIXED COST	17.58	19.43	21.47	24.25	28.11
P/V RATIO	66.39%	61.94%	57.57%	52.88%	48.32%
BEP (IN SALES VALUE)	26.49	31.38	37.30	45.86	58.18

** Variable Cost includes the direct expenses. For Repair , Maintenance, tax insurance considered 50% for V/C and balance 50% included with F/C.

** F/C includes 100% Of Depn item and Prelim. Exp W/Off value and the Admin Exp.



8.12 RATIOS & FINANCIAL METRIC TERMS EXPLANATIONS

#	Ratio Name / Financial Metric	Formula	Explanation
1	Current Ratio	Current Assets / Current Liabilities	Measures the ability to pay short-term obligations with short-term assets. Higher ratio indicates better liquidity.
2	Quick Ratio	(Current Assets - Inventory) / Current Liabilities	Measures short-term liquidity without relying on inventory. Higher ratio indicates better financial health.
3	Debt to Equity Ratio	Total Debt / Shareholder's Equity	Indicates financial leverage by comparing total debt with shareholders' equity. Lower ratio is generally preferred.
4	Interest Coverage Ratio	EBIT / Interest Expense	Shows how easily a company can pay interest expenses with earnings before interest and tax (EBIT). Higher is better.
5	DSCR (Debt Service Coverage Ratio)	(Net Profit + Depreciation + Interest) / (Interest + Principal Repayment)	Measures ability to service debt obligations. A DSCR above 1.25 is usually considered good.
6	Return on Investment (ROI)	(Net Profit / Total Investment) * 100	Measures how efficiently the investment generates profit. Higher ROI means better returns.
7	Return on Capital Employed (ROCE)	(EBIT / Capital Employed) * 100	Indicates how effectively capital is employed to generate earnings. Higher ROCE means better efficiency.
8	Gross Profit Margin	(Gross Profit / Sales) * 100	Shows the percentage of revenue that exceeds the cost of goods sold. Higher margin indicates better profitability.
9	Net Profit Margin	(Net Profit / Sales) * 100	Measures net profit earned per unit of revenue. Higher margin indicates better cost control and profitability.
10	Fixed Asset Turnover Ratio	Net Sales / Net Fixed Assets	Shows how efficiently fixed assets are used to generate sales. Higher ratio indicates better utilization.
11	Inventory Turnover Ratio	Cost of Goods Sold / Average Inventory	Indicates how often inventory is sold and replaced. Higher turnover means better inventory management.
12	Receivables Turnover Ratio	Net Credit Sales / Average Receivables	Measures efficiency in collecting receivables. Higher ratio means faster collection.
13	Payables Turnover Ratio	Net Credit Purchases / Average Payables	Shows how efficiently the company manages payables. A lower ratio means a longer payment period.
14	PBT/Sales	Profit Before Tax / Sales	Measures profitability before tax as a percentage of sales.
15	PAT/Sales	Profit After Tax / Sales	Measures net profitability as a percentage of sales.
16	PBDIT/Sales	Profit Before Depreciation, Interest & Tax / Sales	Shows operational profitability before interest and depreciation.
17	Interest/Total Cost	Interest Expense / Total Cost	Indicates proportion of interest cost in total expenses.
18	Ope. & Adm Exp./Total Cost	Operating & Administrative Expenses / Total Cost	Represents operating and administrative expenses as a share of total cost.
19	Raw Material Consumed (RMC)	Total Raw Material Consumed	Total amount spent on raw materials.
20	RMC/Sales	Raw Material Consumed / Sales	Shows dependency of sales on raw material consumption.
21	Total Outside Liabilities	Total Liabilities (Short + Long Term)	Total financial obligations of the business.



#	Ratio Name / Financial Metric	Formula	Explanation
22	Total Tangible Net Worth (TNW)	Share Capital + Reserves & Surplus	Net worth calculated by adding share capital and reserves.
23	TOL / TNW	Total Outside Liabilities / Tangible Net Worth	Compares liabilities with net worth to assess leverage.
24	Trade Creditors / Purchase	Trade Creditors / Total Purchases	Shows proportion of purchases financed by creditors.
27	NWC (CA - CL)	Current Assets - Current Liabilities	Shows available working capital for operations.
28	PAT/Net Sales	Profit After Tax / Net Sales	Shows net profit as a percentage of sales.
29	Stock Holding (Days)	(Closing Stock / Cost of Goods Sold) * 365	Measures average inventory holding period.
30	SD Holding (Days)	(Sundry Debtors / Net Sales) * 365	Shows average collection period for sales.
31	1 Month's Expense	Total Operating Expenses / 12	Average monthly operational expenses.
32	CC (Holding)	Stock Holding + Sundry Debtors - Sundry Creditors	Requirement for working capital based on stock and receivables.
33	CC (Nayak Committee)	25% of Net Sales	Working capital requirement based on Nayak Committee norms.
34	CC (NWC)	NWC Requirement	Shows working capital requirement based on net current assets.
35	Net Sales/TTA	Net Sales / Total Tangible Assets	Indicates asset turnover efficiency.
36	PBDIT/TTA	PBDIT / Total Tangible Assets	Shows operational profit relative to total assets.
37	Bank Finance/TCA	Bank Borrowing / Total Current Assets	Shows proportion of bank finance in current assets.
38	Sundry Creditors/TCA	Sundry Creditors / Total Current Assets	Measures proportion of creditors in current assets.
39	PBDIT/Interest	PBDIT / Interest Expense	Measures company's ability to cover interest costs with profits.
40	Working Capital Gap (1-2)	Total Current Assets - Total Current Liabilities	Indicates working capital requirement gap.
41	P/V RATIO	Contribution / Sales	Indicates profit margin per unit sale.
42	BEP (IN SALES VALUE)	Fixed Costs / P/V Ratio	Represents breakeven sales needed to cover fixed costs.
43	Salvage Value of Fixed Assets (including contingency)	Initial Cost - (Depreciation Over Life) + Contingency Value	Estimated residual value of fixed assets at the end of their useful life, including contingency costs.
44	Net Present Value of Total Cash Inflow	Sum of Discounted Future Cash Flows - Initial Investment	Present value of total expected cash inflows, discounted at an appropriate rate.
45	Cash Inflow / Cash Outflow	Total Cash Inflows / Total Cash Outflows	Ratio indicating the relationship between cash received and cash spent.
46	Post Tax IRR on Project Cost	Internal Rate of Return (IRR) after tax on Total Project Cost	The internal rate of return (IRR) of the project after considering taxes, representing project viability.
47	Variable Cost	Total Cost - Fixed Cost	Costs that vary directly with the level of production or sales, such as raw materials and direct labor.
48	Contribution	Sales Revenue - Variable Cost	The difference between sales revenue and variable costs, representing funds available to cover fixed costs.
49	Fixed Cost	Total Cost - Variable Cost	Costs that remain constant regardless of production levels, such as rent, salaries, and depreciation.



9. METHODOLOGY USED FOR PREPARATION OF THE REPORT

This project report has been developed using a structured and comprehensive methodology to ensure accuracy, relevance, and practicality. The following key methods and components were adopted during the preparation:

9.1 Primary Data Collection:

Relevant primary data was collected through personal interviews and discussions with the business owner/promoter. Details regarding existing operations, workforce, asset base, loan obligations, and financial performance were obtained directly. Site visits were also conducted to assess infrastructure, machinery utilization, and operational capacity, ensuring an accurate understanding of the current business setup.

9.2 Secondary Research:

To complement primary insights, secondary research was conducted using government publications, industry reports, machinery specifications, market trend analyses, and financial guidelines from recognized bodies. This helped validate assumptions related to market potential, growth opportunities, and economic conditions impacting the project.

9.3 Competitive Analysis:

A focused study was carried out to understand the local and regional competitive landscape. Factors like pricing trends, service delivery, technology adoption, and customer base of competitors were analyzed to position the applicant's business effectively. The comparative advantage in terms of experience, equipment, and service quality was considered during business positioning.

9.4 Financial Projections & Feasibility Analysis:

The financial projections included in this report were developed based on current cost structures, historical financials, and projected demand. Profitability, cash flows, break-even points, and return on investment were estimated using standard financial modeling tools. Feasibility was assessed by comparing costs, projected revenue streams, and repayment capacity.

9.5 Regulatory & Statutory Compliance Review:

The applicant's compliance with statutory norms, including GST, PAN, ESI, PF, and other applicable laws, was thoroughly reviewed. Registration documents, tax filings, and MSME/Udyam registration details were examined to confirm legal and regulatory readiness for project execution and loan eligibility.

9.6 Risk Assessment:

The project's risks were assessed based on operational, financial, and market-related factors. Key risks include machinery breakdown, rising input costs, and payment delays. To mitigate these, the firm plans to implement preventive maintenance, maintain financial reserves, and ensure proper insurance coverage. Overall, the risks are manageable and addressed with practical contingency measures.



10. CLOSING REMARK

The proposed project demonstrates strong viability, underpinned by a solid foundation of industry experience, proven operational capacity, and a clear understanding of market demands. With the acquisition of advanced machinery and a strategic infusion of working capital, the business is well-positioned to scale operations, improve productivity, and enhance service delivery.

The promoter's track record of financial discipline, compliance with statutory obligations, and ongoing commitment to quality and growth further reinforces the project's credibility. The proposed financial assistance will play a pivotal role in accelerating the firm's expansion and enabling it to contribute meaningfully to the regional economy through employment generation and infrastructural development.

We trust that the comprehensive details provided herein will support a favorable evaluation and approval of the proposed financial assistance. We remain committed to maintaining transparency, ensuring timely repayments, and achieving the projected milestones with efficiency and accountability.

Thank You...



11.

SUPPORTING DOCUMENTS & ANNEXURES



Provided By:

For M/S INDIAN Laundry

Wadki, Pune

ABXXXXX DEXXX POXXXXX

Proprietor

928XXXXXXXXX / indXXXXXXXXXX2@gmail.com





SAMYAK ENTERPRISES

ARCHITECTURE , INTERIORS , ENGINEERS & CONTRACTORS.

GSTIN No:-27BZSPM8073M1ZB

Proprietor- Mrs. Pratima Amarjeet More.

Ref No:-

Date :-

To ,

M/s. Indian Laundry.
Sr. No 125, Gaikwadwadi , Fursungi Rd,
Vadaki, Pune, Maharashtra 412308

Kindly Attention To

Subject: Quotation for All Fabrication & Including All Civil Work for Laundry Shed.

Dear Sir,

With reference to above-mentioned subject, we are pleased to submit our following competitive quotation for All Fabrication Work for Laundry Shed.

Sr. No.	Description of Work	Unit	Rate INR	Quantity	Amount
A	Fabrication Work For Laundry Shed (Steel,Patra etc.) at Gaikwad Wadi ,Vadki Gaon,Pune.Including All Civil Work . Excavation ,Foundation ,Murrum Filling, Flooring ,Trimix Concrete etc .completed	Sq Feet	285	1210	3,44,850/-
	Total Amount				3,44,850/-
	Adding GST @ 18 %				62,073/-
	Grand Total Amount				4,06,923/-

Amount In Word: - Four Lacks Six Thousand Nine Hundred & Twenty Three Only.

Terms and Conditions

1. Payments shall be made on Running Account basis as per progress of the work,
2. Give 35% mobilization advance payment before commencement of work ,
3. Work will be Start after on receipt of your work order,
4. The quantity will be charged on actual work,
5. All payments are exclusive of taxes as applicable, (GST 18 % will be applicable on total invoice amount.)

Thanking you and assuring you of our best services always.


Best Regards,

For ,Samyak Enterprises,

QUOTATION

Quotation Number :

Quotation Date: 20/01/2025

Bill : Ship :
To To

GST # : State : MH

Kind Attention:

#	Description	HSN Code	Quantity	Price	Amount
1	RAMSONS WASHER EXTRACTOR ELECTRICAL HEATING electrical heating Model: RVWE 30 Brand: RAMSONS	84518090	1	₹ 5,85,000.00	₹ 5,85,000.00
2	RAMSONS TUMBLE DRIER ELECTRICAL HEATING electrical heating Model: RTD 30 Brand: Ramsons	84518090	1	₹ 2,95,000.00	₹ 2,95,000.00
3	RAMSONS VEIT IRONING TABLE with press Model: RV 4425-80 Brand: RAMSONS	84513090	1	₹ 38,500.00	₹ 38,500.00
4	PORTABLE BOILER 6 KW 2 TABLE Model: MR06 Brand: RAMSONS	84021200	1	₹ 68,500.00	₹ 68,500.00
				Total	₹ 9,87,000.00
				IGST 18%	₹ 1,77,660.00
				Net Total	₹ 11,64,660.00

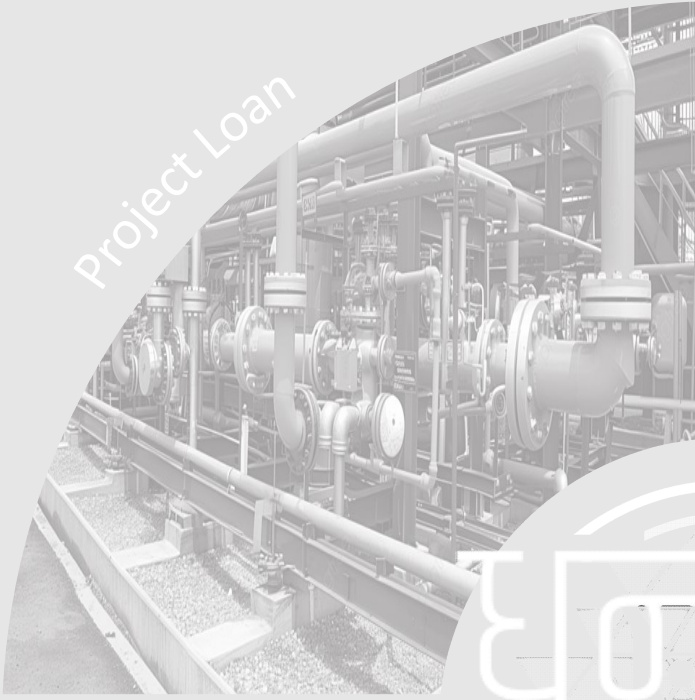
Terms & Conditions:

Above Price :
Country of Origin :
Dispatch : 5 to 6 week
Shipment : Local Delivery
Payment : 100 % advance payment
Transportation : ,
Warranty : 12 months against any manufacturing defects. The same will not applicable for regular wear & tear (consumable parts) and electrical / electronic accessories.
Quotation Validity : 31 days from the date of Quotation
Note :

Our above offer is subject to Force Majeure Clause

Supplier(RAMSONS)	Supply the installation drawings of foundation, diagrams showing electrical/water/air connections, required and control equipments required on the supply side Arrange the technician to complete installation upon information from the customer of readiness at site. Arrange start up of the machine to the desired working Arrange training of at least one person for working and maintenance of machines
Buyer (SHEETAL SUNIL BHOPALE)	Track ,Receive and custom clear the consignment at the port Make the machines available at the site Provide the site drawing and lay out desired Provide required civil foundation/pipe lines with controls/valves for water/air/drainage/ducts as per design given by supplier Provide manpower necessary on site support for startup including handling equipment and or manpower Utilities like boiler/compressor/generator and others

Project Loan



Construction Equipment Loan



Medical Equipment Loan



Machinery Loan



DHANARASHI FINANCIAL SERVICES

Office Address: 132, Anand Tarang, Niranjan Madhav Rd, Apte Ghat, Shaniwar Peth, Pune, Maharashtra 411030.

info@dhanarashi.com | +91 81498 60331

Business Loan

Machinery Loan

Loan Against Property

Home Loan

Personal Loan

www.dhanarashi.com