

# PROJECT REPORT

Of

# TEA UNIT

## PURPOSE OF THE DOCUMENT

This particular pre-feasibility is regarding Tea Unit

The objective of the pre-feasibility report is primarily to facilitate potential entrepreneurs in project identification for investment and in order to serve his objective; the document covers various aspects of the project concept development, start-up, marketing, finance and management.

[We can modify the project capacity and project cost as per your requirement. We can also prepare project report on any subject as per your requirement.]



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# TEA UNIT

## Introduction

**Tea** is an aromatic beverage commonly prepared by pouring hot or boiling water over cured leaves of the *Camellia sinensis*, an evergreen shrub (bush) native to East Asia. After water, it is the most widely consumed drink in the world. There are many different types of tea; some, like Darjeeling and Chinese greens, have a cooling, slightly bitter, and astringent flavour, while others have vastly different profiles that include sweet, nutty, floral or grassy notes.

## Origination

Tea originated in Southwest China during the Shang dynasty, where it was used as a medicinal drink. An early credible record of tea drinking dates to the 3rd century AD, in a medical text written by Hua Tuo. It was popularized as a recreational drink during the Chinese Tang dynasty, and tea drinking spread to other East Asian countries. Portuguese priests and merchants introduced it to Europe during the 16th century. During the 17th century, drinking tea became fashionable among Britons, who started large-scale production and commercialization of the plant in India. Combined, China and India supplied 62% of the world's tea in 2016.

## Types of Tea

Tea can be divided into six basic categories:

Black, dark, oolong, yellow, green and white.

### **Black Tea**

Black tea is allowed to wither, which precedes a process called oxidation (sometimes incorrectly referred to as fermentation) during which water evaporates out of the leaf and the leaf absorbs more oxygen from the air. Black teas usually undergo full oxidation, and the results are the characteristic dark brown and black leaf, the typically more robust and pronounced flavours of black teas, and when brewed appropriately, a higher caffeine content compared to other teas (50-65% of coffee, depending on the type and brewing technique).

## **Dark Tea**

Dark tea is from Hunan and Sichuan provinces of China and is a flavorful aged probiotic tea that steeps up very smooth with a natural slightly sweet note.

## **Oolong Tea**

Oolong tea (also known as wulong tea) is allowed to undergo partial oxidation. These teas have a caffeine content between that of green teas and black teas. The flavour of oolong (wulong) teas is typically not as robust as blacks or as subtle as greens, but has its own extremely fragrant and intriguing tones. Oolongs (wulong) are often compared to the taste and aroma of fresh flowers or fresh fruit.

## **Green Tea**

Green tea is allowed to wither only slightly after being picked. Then the oxidation process is stopped very quickly by firing (rapidly heating) the leaves. Therefore, when brewed at lower temperatures and for less time, green teas tend to have less caffeine (10-30% of coffee). Greens also tend to produce more subtle flavours with many undertones and accents that connoisseurs treasure.

## **White Tea**

White tea is the most delicate of all teas. They are appreciated for their subtlety, complexity, and natural sweetness. They are hand-processed using the youngest shoots of the tea plant, with no oxidation. When brewed correctly, with a very low temperature and a short steeping time, white teas can produce low amounts of caffeine. Of course, steeping with hotter temperature and longer time will extract more caffeine. But by definition, white tea does not have less caffeine than other teas.

## **Yellow Tea**

Yellow is a rare category of tea that is similar to green tea in appearance and flavour. Yellow tea, however, typically does not have the grassiness of some green teas. Yellow teas typically go through more oxidation than green teas and a longer, slower drying period.

## **Benefits of Tea**

1. It contains antioxidants.
2. Tea has less caffeine than coffee.
3. Tea reduces the risk of heart attack.
4. Tea helps to lose weight.
5. Tea helps to protect your bones.
6. Tea boost the immune system.
7. Herbal tea may soothe the digestive system.

## **Ingredients**

some of the important ingredients of Milk, herbal, green Tea includes- Tea, Herbs.

## **Description of Tea Machine**

**Machinery for Tea includes the following:**

- Dehumidifiers
- Tea Bag Machine
- Punch Sealing Machine

Tea machines are used to produce different types of tea from the raw material. With the help of this machine the work of mixing, formulation & tea bag packaging completes in a very short span.

## **Tea Current Market Analysis**

According to **“India Tea Industry Analysis: Market Size, Trends, Growth, Share, Demand, Segmentation, Overview, Regional Outlook & Forecast 2017-2025”** India secures top position in the production of tea after China. Tea found in India is categorized into 3 types namely Assam tea (highest cultivation), Darjeeling tea (Superior quality tea) and Nilgiri tea (subtle and gentle flavours). India is largest producer and major consumer of tea. Of the total production, India accounts for 3/4th domestic consumption of tea. In 2016, India produced 1,267.36 million kg of tea, all being available for packaging in one or the other forms. India also exports tea and in 2017 the total tea exports increased by 6.3%. Major tea importing countries in 2017 were Russia,

United States, United Kingdom, Egypt, Iran, Saudi Arabia, Germany, Morocco, Japan, France, UAE, Canada, Vietnam, Netherlands, and Kazakhstan. The growing demand for tea for its aroma and quality is majorly driving the India tea industry. Major tea production regions, Assam and Darjeeling, are undergoing through the border stress that negatively impacts the tea industry. Moreover, India has experienced the declining trend in tea industry in 2017, majorly due to the government policies such as GST and Demonetization, but in the coming years from 2018, the tea industry is expected to remerge and flourish. Goldstein Research analyst forecast that the India tea industry outlook is set to reach USD 1 billion by 2025, growing at a CAGR of 5.8% over the forecast period (2017-2025).

### **Tea Manufacturing Process**

- Take the raw material: raw tea and different types of Herbs and the ratio of raw material poured in it depends on quality of the tea prepared by the manufacturer.
- Mix all the ingredients
- After that put the prepared tea into the tea bag machine.
- Now, packed the tea into the tea packs and tea bags with the help of tea bag machine.
- In Last, seal the tea bag through punch sealing machine.

### **Machinery & Equipment's required:**

<b>Name</b>	<b>Cost</b>
Main Machine Cost	1500000
Ancillary Machine	400000
<b>TOTAL</b>	<b>1900000</b>

❖ Cost of the machine is exclusive of GST & other transportation cost.

### **Land & Building required:**

Land required 2000 Square Feet (approx.)

Approximate rent for the same is 40000 per Month

### **Labour Requirement:**

10 Manpower are required for the Tea unit.

Includes:

2 - 3skilled Labour

8 Unskilled Labour

### **Raw Material Requirement of tea**

**Two types of raw material are basically required for tea manufacturing.**

1. Original Tea
2. Herbs

**Cost of raw material depends upon the type of tea manufactured:**

Like:

Milk tea (cost per KG) = Rs140-150

Herbal Tea (cost per KG) = Rs500-550

Green tea (cost per KG) = Rs450-500

### **Tea Unit license &registration**

**For Company:**

- Obtain the GST registration.
- Additionally, apply for MSME Udyog Aadhaar online registration.
- FSSAI registration required.
- Fire/ Pollution Registration as required.
- Choice of a Brand Name of the product and secure the name with Trademark if required.

### **Implementation Schedule**

S.N.	Activity	Time Required (in Months)
1	Acquisition Of premises	1
2	Construction (if Applicable)	1- 2 Months
3	Procurement & installation of Plant & Machinery	1
4	Arrangement of Finance	1
5	Requirement of required Manpower	1
	Total time Required (some activities shall run concurrently)	3-4 Months

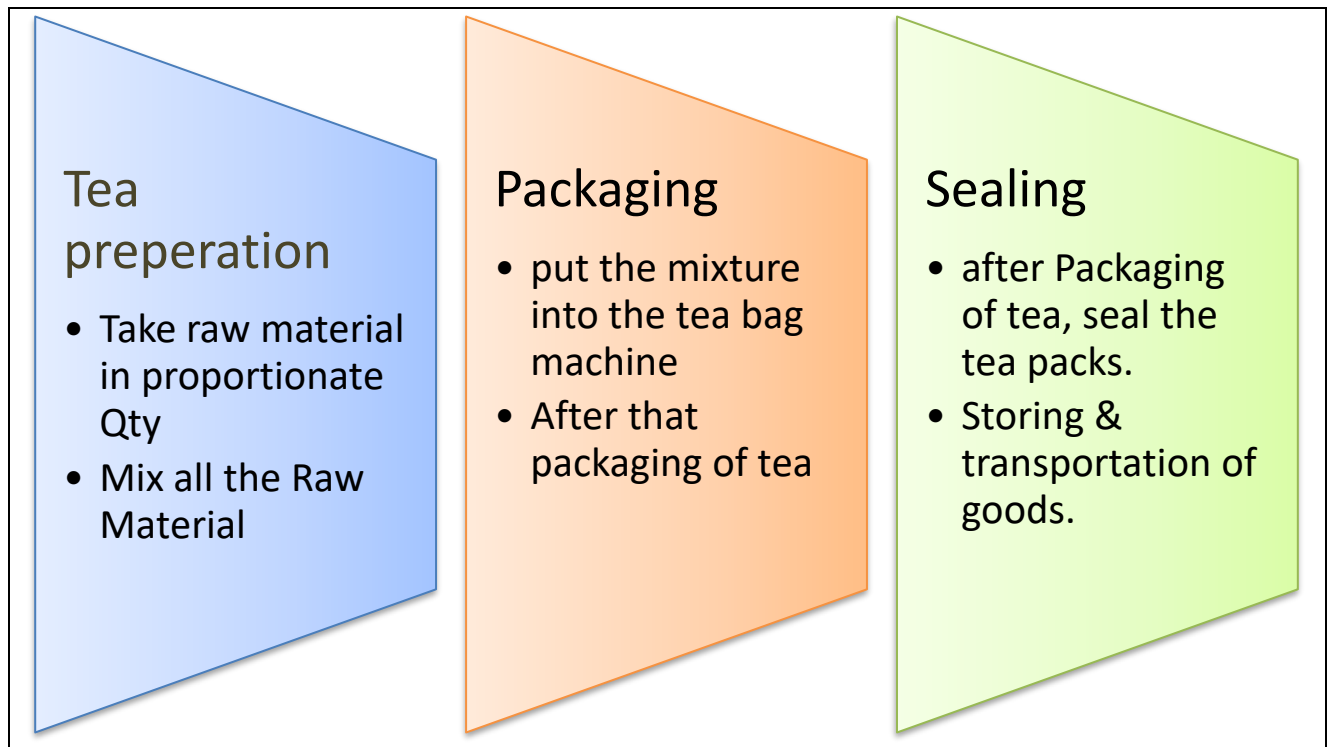
### **Conclusion:**

After completion of manufacturing process, product is ready to sell in the market. Tea is used for daily routine activities. This machine can be installed with low investment & one can earn a good Margin of profit by doing this business.

## Technical process Flow Chart

### Tea Unit Process

Step : 1	Step : 2	Step : 3
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## PROJECT AT GLANCE

### FINANCIAL ASSISTANCE REQUIRED

Term Loan of Rs.35.57 Lacs and Working Capital limit of Rs.30 Lacs

<u>COST OF PROJECT</u>	<u>PARTICULARS</u>	<u>AMOUNT</u>	<u>AMOUNT</u>	<u>AMOUNT</u>
	Land		25.00%	75.00%
	Building Civil Work	15.00	3.75	11.25
	Plant & Machinery	22.42	5.61	16.82
	Furniture & Fixtures and Other Assets	5.00	1.25	3.75
	Working capital	40.00	10.00	30.00
	<b>Total</b>	<b>82.42</b>	<b>20.61</b>	<b>61.82</b>

<u>MEANS OF FINANCE</u>	<u>PARTICULARS</u>	<u>AMOUNT</u>
	Own Contribution	20.61
	Bank Loan	31.82
	Working capital Limit	30.00
	<b>Total</b>	<b>82.42</b>

**COMPUTATION OF PRODUCTION OF TEA****Items to be Manufactured**

Milk Tea, green tea, herbal tea

dehumidifier Machine Capacity	50KG per hour
Tea bag machine capacity	30-40 tea bags per minute
per day capacity of machine	400 KG
per annum capacity of machine	120,000 KG
Wastage	5.00% Of input
<b>Total Raw material Requirement</b>	
Raw Material required per day	421KG
Raw Material(wheat) Per Annum	126316KG

**CALCULATION OF CONSUMPTION OF RAW MATERIAL**

Item Name	At Capacity	Quantity of Raw Material
Raw Material	100%	126,316

Products	Market Share
Milk tea	65.00%
Green Tea	10.00%
Herbal Tea	25.00%
<b>Total</b>	<b>100.00%</b>

Computation of Raw material Required (KG)						
Particulars	1st year	2nd year	3rd year	4th year	5th year	6th year
capacity Utilization	50.00%	55.00%	60.00%	65.00%	70.00%	75.00%
Milk Tea	41,053	45,158	49,263	53,368	57,474	61,579
Green tea	6,316	6,947	7,579	8,211	8,842	9,474
Herbal tea	15,789	17,368	18,947	20,526	22,105	23,684
<b>Total</b>	<b>63,158</b>	<b>69,474</b>	<b>75,789</b>	<b>82,105</b>	<b>88,421</b>	<b>94,737</b>

<b>Raw material Rate(Rs)</b>						
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
Milk Tea	150	150	153	155	157	159
Green tea	460	462	467	472	477	482
Herbal tea	520	520	530	541	552	563

<b>Computation of Raw material cost</b>						<b>(in Lacs)</b>
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
Milk Tea	62	68	75	83	90	98
Green tea	29	32	35	39	42	46
Herbal tea	82	90	100	111	122	133
<b>Total</b>	<b>173</b>	<b>190</b>	<b>211</b>	<b>233</b>	<b>254</b>	<b>277</b>

<b>Computation of products to be produced (Qty)</b>						
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
capacity Utilization	50.00%	55.00%	60.00%	65.00%	70.00%	75.00%
Milk Tea	39,000	42,900	46,800	50,700	54,600	58,500
Green tea	6,000	6,600	7,200	7,800	8,400	9,000
Herbal tea	15,000	16,500	18,000	19,500	21,000	22,500
<b>Total</b>	<b>60000</b>	<b>66000</b>	<b>72000</b>	<b>78000</b>	<b>84000</b>	<b>90000</b>

<b>Selling price(Rs)</b>						
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
Milk Tea	195	197	199	201	203	205
Green tea	675	678	681	684	687	690
Herbal tea	790	794	798	802	806	810

<b>Computation of Sale Value</b>							<b>(in Lacs)</b>
<b>Particulars</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>	
Milk Tea	76	85	93	102	111	120	
Green tea	41	45	49	53	58	62	
Herbal tea	119	131	144	156	169	182	
<b>Total</b>	<b>235</b>	<b>260</b>	<b>286</b>	<b>312</b>	<b>338</b>	<b>364</b>	
Add:Opening Stock	-	19.59	21.69	23.82	25.97	28.15	
Less:Closing Stock	19.59	21.69	23.82	25.97	28.15	30.36	
<b>Sale Value</b>	<b>215.46</b>	<b>258.17</b>	<b>283.68</b>	<b>309.50</b>	<b>335.63</b>	<b>362.07</b>	

**BREAK UP OF LABOUR CHARGES**

Particulars	Wages	No of	Total
	Per Month	Employees	Salary
Skilled labour	20000	2	40000
Unskilled labour	12000	8	96000
Total Salary Per Month			136000
<b>Total Annual Labour Charges</b>	<b>(in Lacs)</b>		<b>16.32</b>

**BREAK UP OF SALARY**

Particulars	Salary	No of	Total
	Per Month	Employees	Salary
Supervisor	25000	1	25000
Accountant	18000	1	18000
Helper	6000	1	6000
Watchmen	6000	2	12000
Total Salary Per Month			61000
<b>Total Annual Salary</b>	<b>(in Lacs)</b>		<b>7.32</b>

**Utility Charges at 100% capacity (per month)**

Particulars	value	Description
Power connection required	13	KWH
consumption per day	104	units
Consumption per month	2600	Units
Rate per Unit	7	Rs.
power Bill per month	18200	Rs.

**PROJECTED PROFITABILITY STATEMENT**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
Capacity Utilisation %	<b>50%</b>	<b>55%</b>	<b>60%</b>	<b>65%</b>	<b>70%</b>	<b>75%</b>
<b>SALES</b>						
<b>Gross Sale</b>						
Milk Tea	76.05	84.51	93.13	101.91	110.84	119.93
Green Tea	40.50	44.75	49.03	53.35	57.71	62.10
Herbal Tea	118.50	131.01	143.64	156.39	169.26	182.25
<b>Total</b>	<b>235.05</b>	<b>260.27</b>	<b>285.80</b>	<b>311.65</b>	<b>337.81</b>	<b>364.28</b>
<b>COST OF SALES</b>						
Raw Mateiral Consumed	172.74	190.15	211.19	232.52	254.43	276.92
Elecricity Expenses	2.18	2.40	2.64	2.91	3.20	3.52
Repair & Maintenance	4.11	2.08	2.86	3.12	3.38	3.64
Labour & Wages	16.32	17.14	18.85	20.73	22.81	25.09
Consumables	7.52	3.90	5.72	6.23	6.76	7.29
Other Direct Expenses	3.53	2.08	2.29	2.49	2.70	2.91
Packaging Cost	2.35	2.60	2.86	3.12	3.38	3.64
<b>Cost of Production</b>	<b>208.75</b>	<b>220.36</b>	<b>246.40</b>	<b>271.12</b>	<b>296.65</b>	<b>323.01</b>
<b>Add: Opening Stock /WIP</b>	<b>-</b>	<b>17.40</b>	<b>18.36</b>	<b>20.53</b>	<b>22.59</b>	<b>24.72</b>
<b>Less: Closing Stock /WIP</b>	<b>17.40</b>	<b>18.36</b>	<b>20.53</b>	<b>22.59</b>	<b>24.72</b>	<b>26.92</b>
Cost of Sales	191.36	219.39	244.23	269.06	294.52	320.81
<b>GROSS PROFIT</b>	<b>43.69</b>	<b>40.88</b>	<b>41.58</b>	<b>42.59</b>	<b>43.28</b>	<b>43.46</b>
Depriciation	5.36	4.66	4.05	3.52	3.07	2.67
Salary to Staff	7.32	7.69	8.38	9.13	9.95	10.85
Interest on Term Loan	3.42	3.13	2.41	1.69	0.97	0.26
Interest on working Capital	3.60	3.60	3.60	3.60	3.60	3.60
Selling & Adm Expenses Exp.	7.05	2.34	3.57	3.90	4.22	4.55

<b>TOTAL</b>	<b>26.76</b>	<b>21.41</b>	<b>22.01</b>	<b>21.84</b>	<b>21.81</b>	<b>21.93</b>
NET PROFIT	16.93	19.46	19.57	20.75	21.47	21.53
Taxation	4.40	5.06	5.09	5.39	5.58	5.60
PROFIT (After Tax)	12.53	14.40	14.48	15.35	15.89	15.93



**PROJECTED BALANCE SHEET**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>Liabilities</u></b>						
Capital						
opening balance		26.14	31.04	35.52	40.67	46.06
<i>Add:- Own Capital</i>	20.61					
Add:- Retained Profit	12.53	14.40	14.48	15.35	15.89	15.93
Less:- Drawings	7.00	9.50	10.00	10.20	10.50	11.25
Closing Blance	26.14	31.04	35.52	40.67	46.06	50.75
Term Loan	28.82	22.82	16.82	10.82	4.82	-
Working Capital Limit	30.00	30.00	30.00	30.00	30.00	30.00
Sundry Creditors	8.64	9.51	10.56	11.63	12.72	13.85
Provisions & Other Liab	1.00	1.80	2.25	2.40	3.00	3.50
<b>TOTAL :</b>	<b>94.59</b>	<b>95.16</b>	<b>95.15</b>	<b>95.52</b>	<b>96.60</b>	<b>98.10</b>
<b><u>Assets</u></b>						
<b>Fixed Assets ( Gross)</b>	42.42	42.42	42.42	42.42	42.42	42.42
Gross Dep.	5.36	10.02	14.07	17.59	20.66	23.34
<b>Net Fixed Assets</b>	<b>37.06</b>	<b>32.40</b>	<b>28.35</b>	<b>24.83</b>	<b>21.76</b>	<b>19.08</b>
<b>Current Assets</b>						
Sundry Debtors	23.51	26.03	26.68	27.53	27.93	28.53
Stock in Hand	31.79	34.84	38.13	41.20	45.08	48.61
Cash and Bank	2.24	1.89	1.99	1.97	1.84	1.87
<b>TOTAL :</b>	<b>94.59</b>	<b>95.16</b>	<b>95.15</b>	<b>95.52</b>	<b>96.60</b>	<b>98.10</b>

**PROJECTED CASH FLOW STATEMENT**

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>SOURCES OF FUND</u></b>						
Own Margin	20.61					
Net Profit	16.93	19.46	19.57	20.75	21.47	21.53
Depreciation & Exp. W/off	5.36	4.66	4.05	3.52	3.07	2.67
Increase in Cash Credit	30.00	-	-	-	-	-
Increase In Term Loan	31.82	-	-	-	-	-
Increase in Creditors	8.64	0.87	1.05	1.07	1.10	1.12
Increase in Provisions & Oth lib	1.00	0.80	0.45	0.15	0.60	0.50
<b>TOTAL :</b>	<b>114.35</b>	<b>25.79</b>	<b>25.12</b>	<b>25.49</b>	<b>26.23</b>	<b>25.83</b>
<b><u>APPLICATION OF FUND</u></b>						
Increase in Fixed Assets	42.42	-	-	-	-	-
Increase in Stock	31.79	3.05	3.29	3.06	3.88	3.53
Increase in Debtors	23.51	2.52	0.65	0.85	0.40	0.61
Repayment of Term Loan	3.00	6.00	6.00	6.00	6.00	4.81
Drawings	7.00	9.50	10.00	10.20	10.50	11.25
Taxation	4.40	5.06	5.09	5.39	5.58	5.60
<b>TOTAL :</b>	<b>112.12</b>	<b>26.13</b>	<b>25.02</b>	<b>25.51</b>	<b>26.36</b>	<b>25.80</b>
Opening Cash & Bank Balance	-	2.24	1.89	1.99	1.97	1.84
Add : Surplus	2.24 -	0.34	0.09 -	0.02 -	0.13	0.03
Closing Cash & Bank Balance	<b>2.24</b>	<b>1.89</b>	<b>1.99</b>	<b>1.97</b>	<b>1.84</b>	<b>1.87</b>

<b>COMPUTATION OF CLOSING STOCK &amp; WORKING CAPITAL</b>						
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
<b><u>Finished Goods</u></b>						
	17.40	18.36	20.53	22.59	24.72	26.92
<b><u>Raw Material</u></b>						
	14.39	16.48	17.60	18.60	20.35	21.69
<b>Closing Stock</b>	<b>31.79</b>	<b>34.84</b>	<b>38.13</b>	<b>41.20</b>	<b>45.08</b>	<b>48.61</b>

<b>COMPUTATION OF WORKING CAPITAL REQUIREMENT</b>					
<b>TRADITIONAL METHOD</b>					
<b>Particulars</b>	<b>Amount</b>	<b>Own Margin</b>		<b>Bank Finance</b>	
Finished Goods & Raw Material	31.79				
Less : Creditors	8.64				
<b>Paid stock</b>	<b>23.15</b>	<b>25%</b>	<b>5.79</b>	<b>75%</b>	<b>17.37</b>
<b>Sundry Debtors</b>	<b>23.51</b>	<b>25%</b>	<b>5.88</b>	<b>75%</b>	<b>17.63</b>
	<b>46.66</b>		<b>11.66</b>		<b>34.99</b>
<b>WORKING CAPITAL LIMIT DEMAND ( from Bank)                      30.00</b>					

<b>2nd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	57.53	62.76
Other Current Liabilities	9.64	11.31
Working Capital Gap	47.89	51.46
Min Working Capital		
25% of WCG	11.97	12.86
Actual NWC	<b>17.89</b>	<b>21.46</b>
item III - IV	<b>35.92</b>	<b>38.59</b>
item III - V	<b>30.00</b>	<b>30.00</b>
MPBF (Lower of VI & VII)	<b>30.00</b>	<b>30.00</b>

<b>3rd Method</b>		
<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>
Total Current Assets	57.53	62.76
Other Current Liabilities	9.64	11.31
Working Capital Gap	47.89	51.46
Min Working Capital		
25% of Current Assets	<b>14.38</b>	<b>15.69</b>
Actual NWC	<b>17.89</b>	<b>21.46</b>
item III - IV	<b>33.51</b>	<b>35.77</b>
item III - V	<b>30.00</b>	<b>30.00</b>
MPBF (Lower of VI & VII)	<b>30.00</b>	<b>30.00</b>

**COMPUTATION OF DEPRECIATION**

<b>Description</b>	<b>Building</b>	<b>Plant &amp; Machinery</b>	<b>Furniture</b>	<b>TOTAL</b>
Rate of Depreciation	<b>10.00%</b>	<b>15.00%</b>	<b>10.00%</b>	
<b>Opening Balance</b>	-	-	-	-
Addition	15.00	22.42	5.00	42.42
Total	15.00	22.42	5.00	42.42
Less : Depreciation	1.50	3.36	0.50	5.36
<b>WDV at end of Year</b>	<b>13.50</b>	<b>19.06</b>	<b>4.50</b>	<b>37.06</b>
Additions During The Year	-	-	-	-
Total	13.50	19.06	4.50	37.06
Less : Depreciation	1.35	2.86	0.45	4.66
<b>WDV at end of Year</b>	<b>12.15</b>	<b>16.20</b>	<b>4.05</b>	<b>32.40</b>
Additions During The Year	-	-	-	-
Total	12.15	16.20	4.05	32.40
Less : Depreciation	1.22	2.43	0.41	4.05
<b>WDV at end of Year</b>	<b>10.94</b>	<b>13.77</b>	<b>3.65</b>	<b>28.35</b>
Additions During The Year	-	-	-	-
Total	10.94	13.77	3.65	28.35
Less : Depreciation	1.09	2.07	0.36	3.52
<b>WDV at end of Year</b>	<b>9.84</b>	<b>11.70</b>	<b>3.28</b>	<b>24.83</b>
Additions During The Year	-	-	-	-
Total	9.84	11.70	3.28	24.83
Less : Depreciation	0.98	1.76	0.33	3.07
<b>WDV at end of Year</b>	<b>8.86</b>	<b>9.95</b>	<b>2.95</b>	<b>21.76</b>
Additions During The Year	-	-	-	-
Total	8.86	9.95	2.95	21.76

Less : Depreciation	0.89	1.49	0.30	2.67
<b>WDV at end of Year</b>	<b>7.97</b>	<b>8.46</b>	<b>2.66</b>	<b>19.08</b>
Less : Depreciation	0.80	1.27	0.27	2.33
<b>WDV at end of Year</b>	<b>7.17</b>	<b>7.19</b>	<b>2.39</b>	<b>16.75</b>

### CALCULATION OF D.S.C.R

<b>PARTICULARS</b>	<b>1st year</b>	<b>2nd year</b>	<b>3rd year</b>	<b>4th year</b>	<b>5th year</b>	<b>6th year</b>
CASH ACCRUALS	17.89	19.06	18.53	18.88	18.96	18.61
Interest on Term Loan	3.42	3.13	2.41	1.69	0.97	0.26
Total	21.32	22.19	20.94	20.56	19.92	18.86
<b><u>REPAYMENT</u></b>						
Instalment of Term Loan	3.13	6.00	6.00	6.00	6.00	4.81
Interest on Term Loan	3.42	3.13	2.41	1.69	0.97	0.26
Total	6.55	9.13	8.41	7.69	6.97	5.07
<b>DEBT SERVICE COVERAGE RATIO</b>	<b>3.25</b>	<b>2.43</b>	<b>2.49</b>	<b>2.67</b>	<b>2.86</b>	<b>3.72</b>
<b>AVERAGE D.S.C.R.</b>	<b>2.91</b>					

**REPAYMENT SCHEDULE OF TERM LOAN**

Interest 12.00%

Year	Particulars	Amount	Addition	Total	Interest	Repayment	Closing Balance
<b>1st</b>	Opening Balance						
	1st month		31.82	31.82	-	-	31.82
	2nd month	31.82		31.82	0.32	-	31.82
	3rd month	31.82	-	31.82	0.32	-	31.82
	4th month	31.82	-	31.82	0.32	-	31.82
	5th month	31.82	-	31.82	0.32	-	31.82
	6th month	31.82	-	31.82	0.32	-	31.82
	7th month	31.82	-	31.82	0.32	0.50	31.32
	8th month	31.32	-	31.32	0.31	0.50	30.82
	9th month	30.82	-	30.82	0.31	0.50	30.32
	10th month	30.32	-	30.32	0.30	0.50	29.82
	11th month	29.82	-	29.82	0.30	0.50	29.32
	12th month	29.32	-	29.32	0.29	0.50	28.82
					3.42	3.00	
<b>2nd</b>	Opening Balance						
	1st month	28.82	-	28.82	0.29	0.50	28.32
	2nd month	28.32	-	28.32	0.28	0.50	27.82
	3rd month	27.82	-	27.82	0.28	0.50	27.32
	4th month	27.32	-	27.32	0.27	0.50	26.82
	5th month	26.82	-	26.82	0.27	0.50	26.32
	6th month	26.32	-	26.32	0.26	0.50	25.82
	7th month	25.82	-	25.82	0.26	0.50	25.32
	8th month	25.32	-	25.32	0.25	0.50	24.82
	9th month	24.82	-	24.82	0.25	0.50	24.32
	10th month	24.32	-	24.32	0.24	0.50	23.82
	11th month	23.82	-	23.82	0.24	0.50	23.32
	12th month	23.32	-	23.32	0.23	0.50	22.82
					3.13	6.00	
<b>3rd</b>	Opening Balance						
	1st month	22.82	-	22.82	0.23	0.50	22.32
	2nd month	22.32	-	22.32	0.22	0.50	21.82
	3rd month	21.82	-	21.82	0.22	0.50	21.32
	4th month	21.32	-	21.32	0.21	0.50	20.82
	5th month	20.82	-	20.82	0.21	0.50	20.32
	6th month	20.32	-	20.32	0.20	0.50	19.82
	7th month	19.82	-	19.82	0.20	0.50	19.32
	8th month	19.32	-	19.32	0.19	0.50	18.82
	9th month	18.82	-	18.82	0.19	0.50	18.32
	10th month	18.32	-	18.32	0.18	0.50	17.82
	11th month	17.82	-	17.82	0.18	0.50	17.32
	12th month	17.32	-	17.32	0.17	0.50	16.82
					2.41	6.00	

<b>4th</b>	Opening Balance						
	1st month	16.82	-	16.82	0.17	0.50	16.32
	2nd month	16.32	-	16.32	0.16	0.50	15.82
	3rd month	15.82	-	15.82	0.16	0.50	15.32
	4th month	15.32	-	15.32	0.15	0.50	14.82
	5th month	14.82	-	14.82	0.15	0.50	14.32
	6th month	14.32	-	14.32	0.14	0.50	13.82
	7th month	13.82	-	13.82	0.14	0.50	13.32
	8th month	13.32	-	13.32	0.13	0.50	12.82
	9th month	12.82	-	12.82	0.13	0.50	12.32
	10th month	12.32	-	12.32	0.12	0.50	11.82
	11th month	11.82	-	11.82	0.12	0.50	11.32
	12th month	11.32	-	11.32	0.11	0.50	10.82
					<b>1.69</b>	<b>6.00</b>	
<b>5th</b>	Opening Balance						
	1st month	10.82	-	10.82	0.11	0.50	10.32
	2nd month	10.32	-	10.32	0.10	0.50	9.82
	3rd month	9.82	-	9.82	0.10	0.50	9.32
	4th month	9.32	-	9.32	0.09	0.50	8.82
	5th month	8.82	-	8.82	0.09	0.50	8.32
	6th month	8.32	-	8.32	0.08	0.50	7.82
	7th month	7.82	-	7.82	0.08	0.50	7.32
	8th month	7.32	-	7.32	0.07	0.50	6.82
	9th month	6.82	-	6.82	0.07	0.50	6.32
	10th month	6.32	-	6.32	0.06	0.50	5.82
	11th month	5.82	-	5.82	0.06	0.50	5.32
	12th month	5.32	-	5.32	0.05	0.50	4.82
					<b>0.97</b>	<b>6.00</b>	
<b>6th</b>	Opening Balance						
	1st month	4.82	-	4.82	0.05	0.50	4.32
	2nd month	4.32	-	4.32	0.04	0.50	3.82
	3rd month	3.82	-	3.82	0.04	0.50	3.32
	4th month	3.32	-	3.32	0.03	0.50	2.82
	5th month	2.82	-	2.82	0.03	0.50	2.32
	6th month	2.32	-	2.32	0.02	0.50	1.82
	7th month	1.82	-	1.82	0.02	0.50	1.32
	8th month	1.32	-	1.32	0.01	0.50	0.81
	9th month	0.81	-	0.81	0.01	0.50	0.31
	10th month	0.31	-	0.31	0.00	0.31	0.00
					<b>0.26</b>	<b>4.81</b>	
	DOOR TO DOOR MORATORIUM PERIOD	70	MONTHS				
	REPAYMENT PERIOD	6	MONTHS				
		64	MONTHS				



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