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LITE SAMPLE

PROJECT REPORT

Jay Farms

Kai Nagar 1st Block 21st Cross, Bangalore · Activity: Fish farm

Lite thickness — core schedules.

Project at a glance

Total project cost	2,899,999.00
Fixed capital	2,349,999.00
Working capital	550,000.00
Term loan @ 11%	2,114,999.10
WC loan @ 11%	412,500.00
Promoter contribution	372,499.90
Constitution / scheme	Private ltd · mudra (demo)
Employment	5

Name & address of promoter(s)

Name	Age	Qualification	Experience	Address
Sample Promoter	34	B.Sc. Agriculture	6 years aquaculture	Bangalore

Project feasibility ratios (snapshot)

Ratio	Value
Avg DSCR (Lite walk)	2.94x
Debt / Equity (Y1)	1.19x
Current ratio (Y1)	3.21x

Project cost

Particulars	Amount (Rs)
Land development / pond	900,000.00
Civil / shed	450,000.00
Plant & machinery / nets / aeration	699,999.00
Preliminary & contingency	300,000.00
Fixed capital	**2,349,999.00**
Working capital	550,000.00
Total project cost	**2,899,999.00**

Means of finance

Particulars	Amount (Rs)
Promoter(s) contribution	372,499.90
Term loan	2,114,999.10
Working capital loan	412,500.00
Total	**2,899,999.00**

Working capital computation

Particulars	Months	Amount
Feed & seed stock	3	300,000.00
Labour & power	2	150,000.00
Other overheads	1	100,000.00
Total WC		**550,000.00**
WC loan (after margin)		412,500.00

Annual sales / revenue

Particulars	Y1	Y2	Y3	Y4	Y5
Sales	3,600,000	3,780,000	3,969,000	4,167,400	4,375,800

Profitability statement (Lite)

Particulars	Y1	Y2	Y3	Y4	Y5
Sales	3,600,000	3,780,000	3,969,000	4,167,400	4,375,800
Variable + fixed expense	1,680,000	1,764,000	1,852,200	1,944,809	2,042,051
Interest + depreciation	431,431	369,327	305,989	240,430	171,670
PBT	1,488,569	1,646,673	1,810,811	1,982,161	2,162,079
Tax 25%	372,142	411,668	452,703	495,540	540,520
PAT	1,116,427	1,235,005	1,358,109	1,486,621	1,621,559

Total yearly expense (Lite)

Particulars	Y1	Y2	Y3	Y4	Y5
Variable expense	1,440,000	1,512,000	1,587,600	1,666,979	1,750,329
Fixed overheads	240,000	252,000	264,600	277,830	291,722
Interest (TL+WC)	261,431	222,577	179,226	130,859	76,895
Depreciation	169,999.90	146,749.91	126,762.43	109,570.56	94,775.23
Total	**2,111,431**	**2,133,327**	**2,158,189**	**2,185,239**	**2,213,721**

Cash flow statement (Lite — compressed)

Particulars	Y1	Y2	Y3	Y4	Y5
PAT + Depreciation	1,286,426	1,381,755	1,484,871	1,596,192	1,716,334
Promoter + loan draws (Y1)	2,899,999	0	0	0	0
Capex + WC use	2,899,999	20,000	20,000	20,000	20,000
TL principal	335,766	374,621	417,971	466,339	520,302
Net cash flow	950,660	987,134	1,046,900	1,109,853	1,176,032
Closing cash	1,000,660	1,987,794	3,034,694	4,144,547	5,320,579

Same cash engine as Pro; Lite compresses line labels only.

Balance sheet (Lite — compressed)

Particulars	Y1	Y2	Y3	Y4	Y5
Net fixed assets	2,179,999	2,033,249	1,906,487	1,796,916	1,702,141
Current assets + cash	1,580,660	2,592,794	3,664,694	4,799,547	6,000,579
Total assets	**3,760,659**	**4,626,044**	**5,571,181**	**6,596,463**	**7,702,720**
Capital + reserves	1,488,926	2,723,931	4,082,040	5,568,661	7,190,220
Term loan	1,779,233	1,404,612	986,641	520,302	0
WC loan + current liabilities	492,500	497,500	502,500	507,500	512,500
Total liabilities	**3,760,659**	**4,626,044**	**5,571,181**	**6,596,463**	**7,702,720**

Assets = liabilities each year. Lite compresses line items; numbers match Pro.

Repayment of term loan (monthly EMI — Year 1 excerpt)

EMI Rs 45,985.21 · Lite shows Year 1; Pro lists all 60 installments.

#	Month	Opening	Principal	Interest	Paid	Closing
1	Mar 2021	2,114,999.10	26,597.72	19,387.49	45,985.21	2,088,401.38
2	Apr 2021	2,088,401.38	26,841.53	19,143.68	45,985.21	2,061,559.85
3	May 2021	2,061,559.85	27,087.58	18,897.63	45,985.21	2,034,472.27
4	Jun 2021	2,034,472.27	27,335.88	18,649.33	45,985.21	2,007,136.39
5	Jul 2021	2,007,136.39	27,586.46	18,398.75	45,985.21	1,979,549.93
6	Aug 2021	1,979,549.93	27,839.34	18,145.87	45,985.21	1,951,710.59
7	Sep 2021	1,951,710.59	28,094.53	17,890.68	45,985.21	1,923,616.06
8	Oct 2021	1,923,616.06	28,352.06	17,633.15	45,985.21	1,895,264.00
9	Nov 2021	1,895,264.00	28,611.96	17,373.25	45,985.21	1,866,652.04
10	Dec 2021	1,866,652.04	28,874.23	17,110.98	45,985.21	1,837,777.81
11	Jan 2022	1,837,777.81	29,138.91	16,846.30	45,985.21	1,808,638.90
12	Feb 2022	1,808,638.90	29,406.02	16,579.19	45,985.21	1,779,232.88

Debt service coverage ratio

Particulars	Y1	Y2	Y3	Y4	Y5
PAT + Dep + Int TL	1,502,483	1,558,957	1,618,722	1,681,676	1,747,854
Principal + Int TL	551,823	551,823	551,823	551,823	551,822
DSCR	2.72	2.83	2.93	3.05	3.17

Average DSCR 2.94x — same formula and figures as Pro.

Depreciation (Lite — WDV snapshot)

Asset	Rate	Y1	Y2	Y3
Civil / shed	10%	45,000.00	40,500.00	36,450.00
Plant & machinery	15%	104,999.85	89,249.87	75,862.39
Nets / other	15%	20,000.05	17,000.04	14,450.04
Total		**169,999.90**	**146,749.91**	**126,762.43**

Assumptions (Lite)

- Sales grow ~5% p.a.; variable costs track sales.
- Term loan @ 11% / 60 months; WC @ 11%.
- Depreciation WDV; land not depreciated.
- Tax illustrative 25%.

Banker checklist

- KYC + constitution + land / lease proof.
- Quotations / estimates for capex.
- Bank statements + CIBIL.
- This Lite report (or Pro pack) with DSCR.
- Collateral / guarantee as per scheme.

Sample figures for practice. The bank decides.