Draftstack
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FREE PREVIEW

# Project Report for Bank Loan

Make the project report a bank asks for with a business loan: project cost, own contribution and loan, 5-year projections, repayment schedule, DSCR and break-even, all calculated from a few inputs.

## What the full file has

**Project Cost**: Every item of the project cost with its head.

**Projections**: Means of finance, 5-year profit and loss, cash accruals and DSCR.

**Repayment**: Loan repayment year by year: opening balance, interest, principal, closing balance.

Free 3-page preview: the next pages show the sample file exactly as it looks in Excel and Google Sheets.

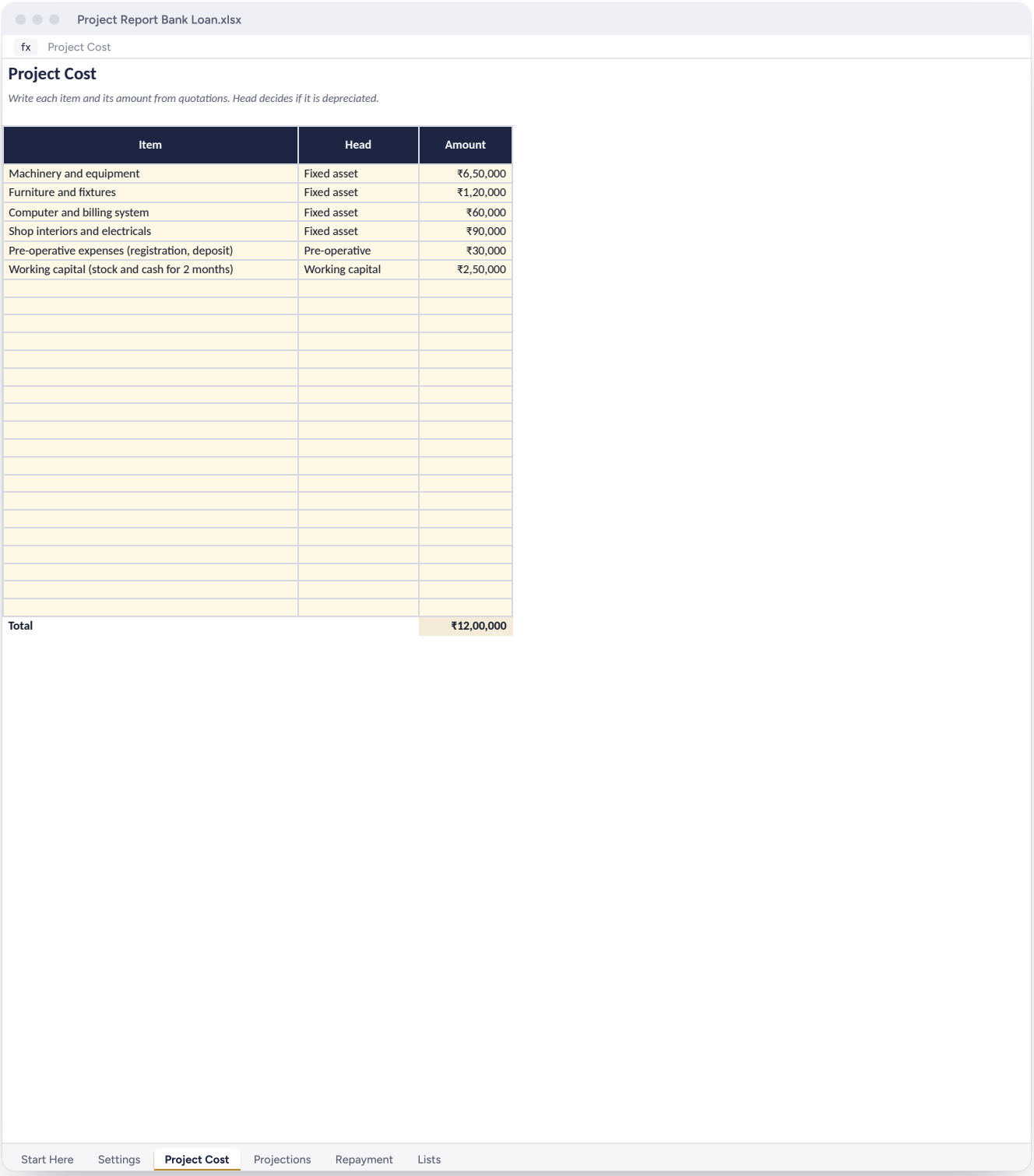

## Get the full Project Report for Bank Loan

Blank file for your own data plus the sample file. Works in Excel, Google Sheets and WPS Office.

**draftstack.in/product/project-report-bank-loan-mudra-pmegp**

# Project Cost

Every item of the project cost with its head.


Project Report Bank Loan.xlsx

fx Project Cost

## Project Cost

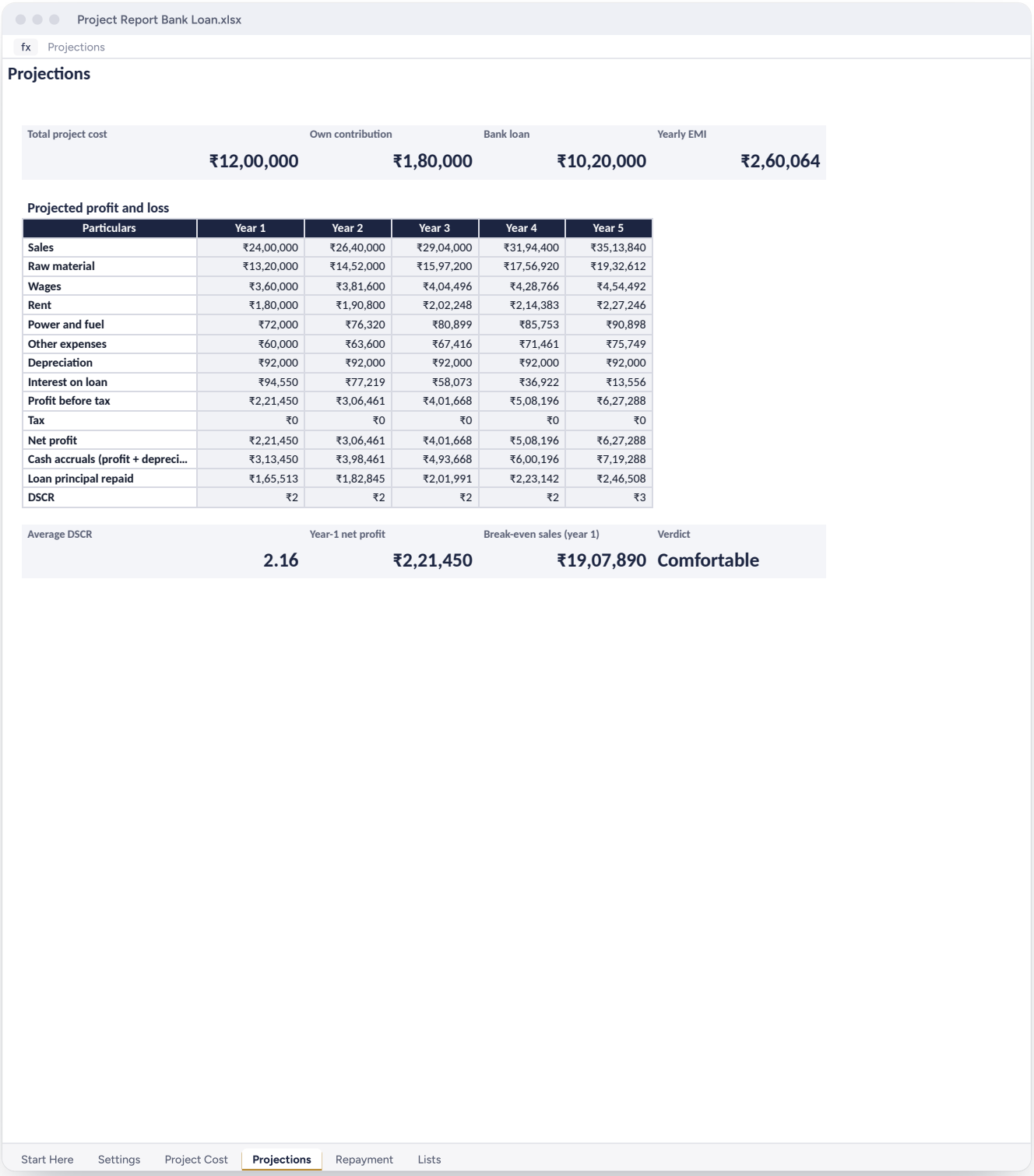
*Write each item and its amount from quotations. Head decides if it is depreciated.*

| Item | Head | Amount |
|---|---|---|
| Machinery and equipment | Fixed asset | ₹6,50,000 |
| Furniture and fixtures | Fixed asset | ₹1,20,000 |
| Computer and billing system | Fixed asset | ₹60,000 |
| Shop interiors and electricals | Fixed asset | ₹90,000 |
| Pre-operative expenses (registration, deposit) | Pre-operative | ₹30,000 |
| Working capital (stock and cash for 2 months) | Working capital | ₹2,50,000 |
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| **Total** | | **₹12,00,000** |

Start Here | Settings | Project Cost | Projections | Repayment | Lists

# Projections

Means of finance, 5-year profit and loss, cash accruals and DSCR.




## Projections

| Total project cost | Own contribution | Bank loan | Yearly EMI |
|---|---|---|---|
| ₹12,00,000 | ₹1,80,000 | ₹10,20,000 | ₹2,60,064 |

### Projected profit and loss

| Particulars | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|---|---|---|---|---|---|
| Sales | ₹24,00,000 | ₹26,40,000 | ₹29,04,000 | ₹31,94,400 | ₹35,13,840 |
| Raw material | ₹13,20,000 | ₹14,52,000 | ₹15,97,200 | ₹17,56,920 | ₹19,32,612 |
| Wages | ₹3,60,000 | ₹3,81,600 | ₹4,04,496 | ₹4,28,766 | ₹4,54,492 |
| Rent | ₹1,80,000 | ₹1,90,800 | ₹2,02,248 | ₹2,14,383 | ₹2,27,246 |
| Power and fuel | ₹72,000 | ₹76,320 | ₹80,899 | ₹85,753 | ₹90,898 |
| Other expenses | ₹60,000 | ₹63,600 | ₹67,416 | ₹71,461 | ₹75,749 |
| Depreciation | ₹92,000 | ₹92,000 | ₹92,000 | ₹92,000 | ₹92,000 |
| Interest on loan | ₹94,550 | ₹77,219 | ₹58,073 | ₹36,922 | ₹13,556 |
| Profit before tax | ₹2,21,450 | ₹3,06,461 | ₹4,01,668 | ₹5,08,196 | ₹6,27,288 |
| Tax | ₹0 | ₹0 | ₹0 | ₹0 | ₹0 |
| Net profit | ₹2,21,450 | ₹3,06,461 | ₹4,01,668 | ₹5,08,196 | ₹6,27,288 |
| Cash accruals (profit + depreci... | ₹3,13,450 | ₹3,98,461 | ₹4,93,668 | ₹6,00,196 | ₹7,19,288 |
| Loan principal repaid | ₹1,65,513 | ₹1,82,845 | ₹2,01,991 | ₹2,23,142 | ₹2,46,508 |
| DSCR | ₹2 | ₹2 | ₹2 | ₹2 | ₹3 |

| Average DSCR | Year-1 net profit | Break-even sales (year 1) | Verdict |
|---|---|---|---|
| 2.16 | ₹2,21,450 | ₹19,07,890 | Comfortable |