

**Project report
of
Mr. Bhartesh Shinde
(Propreitor of Sai Krupa Transport)**

Malad West, Mumbai

Prepared by
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Project Report - At a Glance

1	Entrepreneur's Name	: Bhartesh Shinde	
2	Gender	: Male	
3	Constitution (Legal Status)	: Individual	
4	Unit Address	: Sai Krupa Transport Link road, Malad West Mumbai Maharashtra - 400062	
5	Cost of Project	: Rs. 717406	
	Fixed Capital	: Rs. 717406	
	Working Capital	: Rs. 0	
6	Name of the project /business activity proposed	: Goods Transporter	
7	Means of Finance	: Rs. 717406	
	Term Loan	Rs. 600000	84%
	Own Capital	Rs. 117406	16%
8	Debt Service Coverage Ratio	: 1.98	
9	Pay Back Period	: 7 Years	
10	Estimated Annual Sales	: Rs. 1154997	
11	Estimated Annual Profit	: Rs. 369165	
12	Estimated Annual Loan Repayment	: Rs. 129393	

Detailed Project Report

1 Introduction:

Goods transportation plays a vital role in the logistics and supply chain industry, ensuring the efficient movement of goods across cities and states. Sai Krupa Transport is a reliable and customer-focused transportation service committed to providing safe, timely, and cost-effective logistics solutions. With a fleet of well-maintained vehicles and an emphasis on efficiency, we cater to businesses and individuals looking for seamless goods transportation services.

2 Objective of the project:

- Providing safe, timely, and cost-effective transportation services for various types of goods.
- Ensuring high customer satisfaction through professional service and transparent pricing.
- Expanding operational reach to cover major cities and industrial hubs for better market penetration.
- Maintaining a well-equipped fleet of vehicles to meet different transportation needs.
- Enhancing service quality through the use of technology for tracking and fleet management.

3 Project Description:

Sai Krupa Transport specializes in the movement of goods across urban and rural locations. Services include:

- Inter-city and intra-city transportation for businesses and individuals.
- Bulk and small parcel delivery for retailers, wholesalers, and manufacturers.
- Customized logistics solutions for industries like FMCG, e-commerce, and construction materials.
- Real-time tracking to ensure transparency and better operational control.
- The business is structured to provide hassle-free, on-time delivery services while keeping operational costs low to offer competitive pricing.

4 About The Promoter:

Mr. Bhartesh Shinde is an experienced entrepreneur with a strong background in logistics and transport management. With in-depth knowledge of the industry and a commitment to operational excellence, he aims to establish Sai Krupa Transport as a trusted name in the sector. His strategic vision, combined with hands-on experience, ensures the business is well-equipped to meet customer demands while maintaining efficiency and profitability.

Sai Krupa Transport

Cost Of Project And Means Of Finance

Cost of Project	Supplier	Qty	Rate	Amount ₹
Ashok Leyland New Saathi FSN LE BS-6	Lucky Auto	1	717,406	717,406
Total Cost of project				717,406

Means of Finance		Amount ₹
Bank finance		
Term Loan Bank	84%	600,000
Own Capital	16%	117,406
Total		717,406

Sai Krupa Transport

Projected Income Statement

A)	Income/Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
	Goods Transport services	1,078,190	1,090,265	1,110,797	1,139,367	1,175,692	1,219,607	1,271,061
B)	Total Income	1,078,190	1,090,265	1,110,797	1,139,367	1,175,692	1,219,607	1,271,061
C)	Cost of Sale							
	Fuel	400,000	440,000	484,000	532,400	585,640	644,204	708,624
	Toll & Parking Charges	40,000	44,000	48,400	53,240	58,564	64,420	70,862
	Vehicle Maintenance	20,000	22,000	24,200	26,620	29,282	32,210	35,431
D)	Total Cost OF Sale	460,000	506,000	556,600	612,260	673,486	740,835	814,918
E)	Gross Profit(B-D)	618,190	584,265	554,197	527,107	502,206	478,772	456,142
	Vehicle Insurance	15,000	15,000	15,000	15,000	15,000	15,000	15,000
	Telephone Expenses	5,000	5,000	5,000	5,000	5,000	5,000	5,000
	Depreciation	107,611	91,469	77,749	66,087	56,174	47,748	40,585
	Administrative Expenses	25,000	26,250	27,563	28,941	30,388	31,907	33,502
F)	Profit Before Int & tax	465,579	446,545	428,886	412,080	395,644	379,118	362,055
	Interest on term Loan	69,000	62,055	54,311	45,676	36,049	25,314	13,345
G)	Profit Before Tax	396,579	384,491	374,575	366,404	359,595	353,803	348,709
	Less : Income tax	-	-	-	-	-	-	-
H)	Profit after tax	396,579	384,491	374,575	366,404	359,595	353,803	348,709

Sai Krupa Transport

Projected Cash Flow Statement

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Sources Of Cash							
Net profit before Int. & Tax	465,579	446,545	428,886	412,080	395,644	379,118	362,055
Add: Depreciation	107,611	91,469	77,749	66,087	56,174	47,748	40,585
Less: Income tax	-	-	-	-	-	-	-
Promoters Capital	117,406	-	-	-	-	-	-
Working capital Loan	-						
Increase in Current liability	-	-	-	-	-	-	-
Term Loan	600,000	-	-	-	-	-	-
Total	1,290,596	538,015	506,634	478,167	451,818	426,865	402,640
Uses Of Cash							
Purchase of Fixed Assets	717,406	-	-	-	-	-	-
Repayment of Term Loan	129,393	129,393	129,393	129,393	129,393	129,393	129,393
Increase in Current asset	29,950	335	570	794	1,009	1,220	1,429
Promoters Drawings	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Total	996,749	255,728	262,263	269,102	276,263	283,767	291,634
Opening Cash & bank	-	293,847	576,133	820,505	1,029,570	1,205,125	1,348,223
Add: Surplus	293,847	282,286	244,371	209,065	175,555	143,099	111,006
Closing Cash & bank	293,847	576,133	820,505	1,029,570	1,205,125	1,348,223	1,459,230

Sai Krupa Transport

Projected Balance Sheet

Liabilities	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Promoters Capital							
Opening Balance	-	393,985	652,476	894,750	1,122,239	1,335,973	1,536,623
Add: Additional Capital	117,406	-	-	-	-	-	-
Add: Profit after tax	396,579	384,491	374,575	366,404	359,595	353,803	348,709
Less: Drawings	120,000	126,000	132,300	138,915	145,861	153,154	160,811
Closing balance	393,985	652,476	894,750	1,122,239	1,335,973	1,536,623	1,724,521
Long term Liabilites							
Term Loan From Bank	539,607	472,269	397,187	313,470	220,126	116,048	(0)
Current Liabilities							
Working capital loan	-	-	-	-	-	-	-
Total	933,592	1,124,744	1,291,937	1,435,709	1,556,100	1,652,671	1,724,521
Assets							
Fixed Assets less Dep	609,795	518,326	440,577	374,490	318,317	270,569	229,984
Current Assets							
Debtors	29,950	30,285	30,855	31,649	32,658	33,878	35,307
Cash and Bank	293,847	576,133	820,505	1,029,570	1,205,125	1,348,223	1,459,230
Total	933,592	1,124,744	1,291,937	1,435,709	1,556,100	1,652,671	1,724,521

Sai Krupa Transport

Calculation Of Debt Service Coverage Ratio

[illegible]

Basis Of Estimation Of Expenses

1 Expense assumptions

Expense	Yearly increase %
Fuel	10%
Toll & Parking Charges	10%
Vehicle Maintenance	10%
Administrative Expenses	5%

2 Depreciation On Fixed Assets (WDV Method)

Motor vehicle	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Opening Balance	717,406	609,795	518,326	440,577	374,490	318,317	270,569
Depreciation @ 15%	107,611	91,469	77,749	66,087	56,174	47,748	40,585
Closing Balance	609,795	518,326	440,577	374,490	318,317	270,569	229,984

3 Interest on Term Loan	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Opening Balance	600,000	539,607	472,269	397,187	313,470	220,126	116,048
Add : Interest @ 11.5%	69,000	62,055	54,311	45,676	36,049	25,314	13,345
Less : Installment	129,393	129,393	129,393	129,393	129,393	129,393	129,393
Closing Balance	539,607	472,269	397,187	313,470	220,126	116,048	(0)