PROJECT REPORT

Prepared for Bank Loan / CMA Submission

Priya Electronics & Mobile Store

Shop No. 14, Laxmi Chowk Market, FC Road, Pune, Maharashtra, 411005

NAME & ADDRESS OF UNIT

Name	:	Priya Electronics & Mobile Store
Constitution	:	Proprietorship
PAN	:	BBWPS7823L
Scheme	:	MUDRA
Activity	:	Electronics & Mobile Accessories
Business type	:	Trader
Employment	:	8
Email	:	priya.electronics@gmail.com
Phone	:	9822134567
Address	:	Shop No. 14, Laxmi Chowk Market, FC Road, Pune, Maharashtra, 411005

NAME & ADDRESS OF PROMOTER(S)

Name	:	Priya Singh
Address	:	Shop No. 14, Laxmi Chowk Market, FC Road, Pune, Maharashtra, 411005
Date of birth	:	1997-03-05
Designation	:	Proprietor
Category	:	General
Qualification	:	Graduate

PROJECT DETAILS

Loan purpose	:	Working Capital

COST OF PROJECT & MEANS OF FINANCE

PARTICULARS	TOTAL COST	MARGIN	BANK FINANCE
Working capital	₹20,00,000	₹3,00,000	₹17,00,000
Total	**₹20,00,000**	**₹3,00,000**	**₹17,00,000**

Interest: WC 11% p.a.

INTRODUCTION / BUSINESS PROFILE

Priya Electronics & Mobile Store is a proprietorship concern engaged in Electronics & Mobile Accessories, based at Shop No. 14, Laxmi Chowk Market, FC Road. The unit is proposed to be set up and run by the promoter with working-capital assistance from the bank under the MUDRA scheme.

The Electronics & Mobile Accessories continues to witness steady, broad-based demand across India, supported by rising consumption, growing incomes and sustained policy support for the MSME sector. Organised, quality-focused units remain limited in many regions, leaving meaningful headroom for a well-run enterprise to build a loyal customer base and steadily grow its market share. The promoter intends to serve this demand through reliable, good-quality offerings at competitive prices, backed by sound execution and customer service, while generating employment for about 8 persons.

The total project outlay is estimated at ₹ 0, financed by a promoter contribution of ₹ 0 and bank finance of ₹ 0, repayable over 84 months. The financial projections that follow demonstrate that the unit generates sufficient surplus to comfortably service the proposed debt while building reserves over the projection period.

PRODUCT / SERVICE & PROCESS

1. Priya Electronics & Mobile Store is engaged in Electronics & Mobile Accessories. Its main products / services are delivered through the following well-established

PROCESS

1. Source goods from reliable manufacturers and wholesalers.
2. Verify quality and stock the inventory.
3. Display and promote the products to target customers.
4. Take orders and process sales and billing.
5. Pack and deliver / hand over the goods.
6. Handle returns, replacements and after-sales service.
7. Replenish stock based on demand.

Representative image (Pexels)

MARKET POTENTIAL & STRATEGY

There is steady and growing demand for Electronics & Mobile Accessories across India, supported by rising incomes, changing consumption patterns and continued government support for the MSME sector. Organised, quality-focused providers remain limited in many areas, leaving clear headroom for a well-run unit to win and retain customers. The promoter plans to capture this opportunity through competitive pricing, consistent quality, dependable delivery and strong customer service — the unit's key strengths over informal competitors. The customer base is expected to widen steadily as the unit builds its reputation and extends its reach into nearby and adjacent markets. Backed by these factors, the unit is well placed to scale its output in line with the projections that follow.

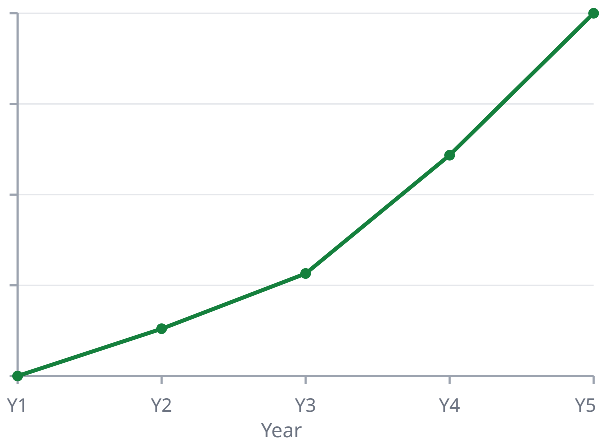
PROJECT FEASIBILITY RATIO

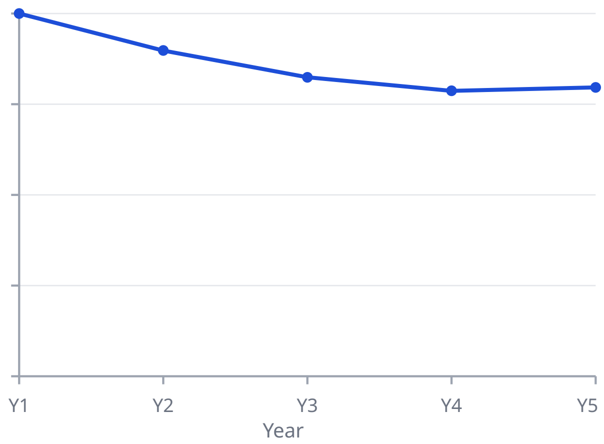
Current ratio (Average) **: 1.01**

PARTICULARS	2026-27	2027-28	2028-29	2029-30	2030-31
Current ratio	1.12	1.04	0.97	0.94	0.96
Quick ratio	1.08	0.97	0.89	0.85	0.86
Interest coverage ratio	-0.24	-0.06	0.16	0.65	1.27
Debt equity ratio	7.76	21.98	—	—	—
TOL / TNW	8.35	25.36	—	—	—
Gross profit Sales Percentage %	26.5%	24.9%	23.8%	23.8%	23.8%
Net profit Sales Percentage %	-3.9%	-3.3%	-2.6%	-1.1%	0.7%
Return On Capital Employed	-0.07	-0.10	—	—	—

Net profit Sales %

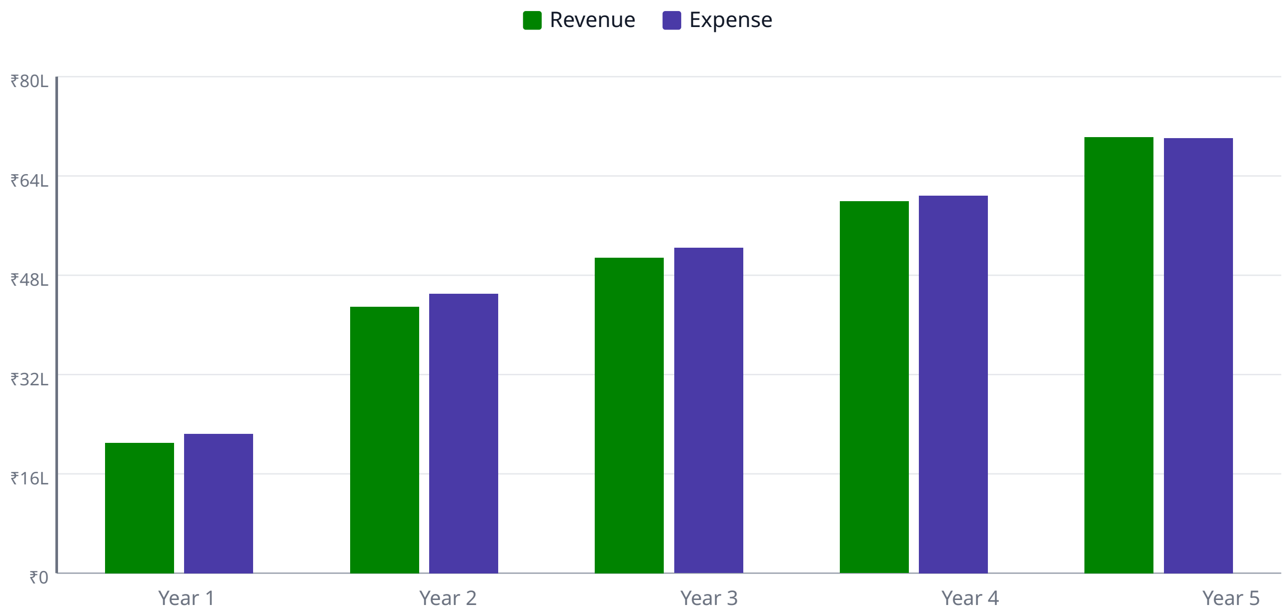
Quick ratio



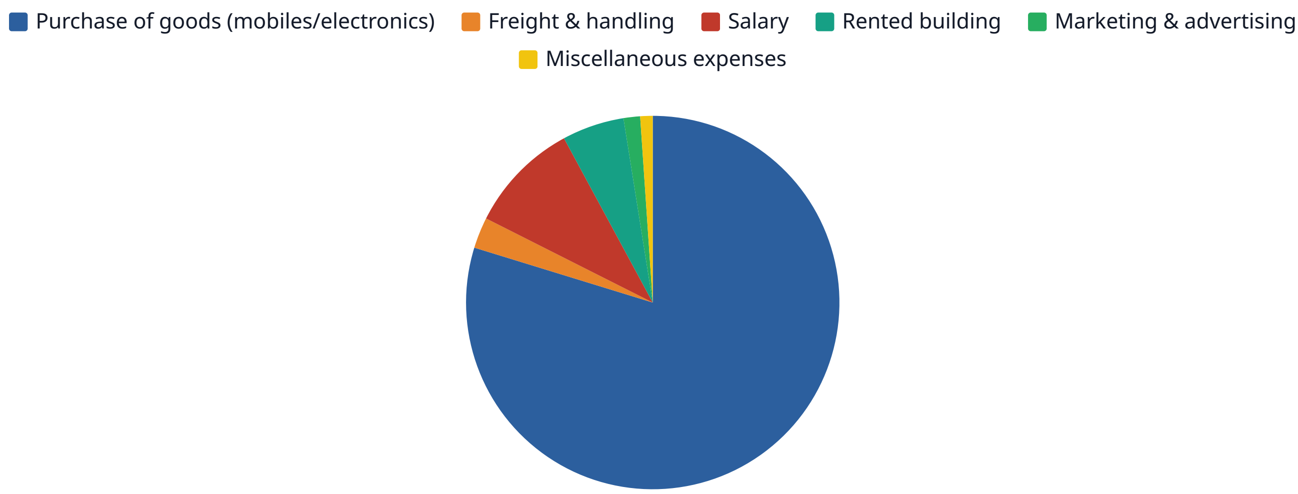


PROJECT FEASIBILITY GRAPH

Revenue vs. Total Expense



Expense Splitup



APPLICATION OF FUND

PARTICULARS	AMOUNT
Fixed assets	₹0
Working capital	₹20,00,000

Total Investment	₹20,00,000

WORKING CAPITAL COMPUTATION

PARTICULARS	AMOUNT
Stock in hand (raw material / finished goods)	₹1,89,041
Receivables	₹4,93,151
Working expense (1 month)	₹94,167
Less: Payables	₹3,65,753
Total working capital required	**₹4,10,606**
Working capital assessed by CA	**₹20,00,000**
Less: promoter's margin (15%)	₹3,00,000
Maximum permissible bank finance (CC limit)	**₹17,00,000**

ANNUAL SALES / REVENUE

PARTICULARS	SALES DETAIL	VALUE AT 100%
Mobile Phones & Accessories	—	₹42,00,000
Home Electronics/Appliances	—	₹18,00,000

PARTICULARS	2026-27	2027-28	2028-29	2029-30	2030-31
Capacity utilisation	60%	65%	70%	75%	80%
Months of operation	7	12	12	12	12
Projected revenue	**₹21,00,000**	**₹42,90,000**	**₹50,82,000**	**₹59,89,500**	**₹70,27,680**

TOTAL YEARLY EXPENSE

PARTICULARS	PURCHASE DETAIL	VALUE AT 100%
Purchase of goods (mobiles/electronics)	—	₹44,50,000

PARTICULARS	2026-27	2027-28	2028-29	2029-30	2030-31
Purchases (raw material)	₹15,57,500	₹31,81,750	₹37,69,150	₹44,42,213	₹52,12,196
Direct expenses	₹52,500	₹1,07,250	₹1,27,050	₹1,49,738	₹1,75,692
Indirect expenses	₹5,71,667	₹10,78,000	₹11,85,800	₹13,04,380	₹14,34,818
Interest	₹65,450	₹1,33,705	₹1,58,389	₹1,86,673	₹1,87,000
Total expense	**₹22,47,117**	**₹45,00,705**	**₹52,40,389**	**₹60,83,004**	**₹70,09,706**

PROFITABILITY STATEMENT (P&L)

PARTICULARS	2026-27	2027-28	2028-29	2029-30	2030-31
Revenue from operations	₹21,00,000	₹42,90,000	₹50,82,000	₹59,89,500	₹70,27,680
Add: Closing stock	₹66,164	₹1,35,164	₹1,60,118	₹1,88,710	₹2,21,420
Total	**₹21,66,164**	**₹44,25,164**	**₹52,42,118**	**₹61,78,210**	**₹72,49,100**
Less: Opening stock	₹0	₹66,164	₹1,35,164	₹1,60,118	₹1,88,710
Less: Purchases	₹15,57,500	₹31,81,750	₹37,69,150	₹44,42,213	₹52,12,196
Less: Direct expenses	₹52,500	₹1,07,250	₹1,27,050	₹1,49,738	₹1,75,692
Gross Profit	**₹5,56,164**	**₹10,70,000**	**₹12,10,754**	**₹14,26,141**	**₹16,72,502**
Less: Indirect expenses	₹5,71,667	₹10,78,000	₹11,85,800	₹13,04,380	₹14,34,818

PBITDA	**₹-15,503**	**₹-8,000**	**₹24,954**	**₹1,21,761**	**₹2,37,684**
Less: Interest on WC	₹65,450	₹1,33,705	₹1,58,389	₹1,86,673	₹1,87,000
Profit Before Tax	**₹-80,953**	**₹-1,41,705**	**₹-1,33,435**	**₹-64,912**	**₹50,684**
Less: Income tax	₹0	₹0	₹0	₹0	₹0
Profit After Tax	**₹-80,953**	**₹-1,41,705**	**₹-1,33,435**	**₹-64,912**	**₹50,684**

BALANCE SHEET

PARTICULARS	PRE-OPERATIVE	2026-27	2027-28	2028-29	2029-30	2030-31
A. Capital Account						
Capital	₹3,00,000	₹3,00,000	₹3,00,000	₹3,00,000	₹3,00,000	₹3,00,000
Reserves and surplus (opening)	₹0	₹0	₹-80,953	₹-2,22,658	₹-3,56,093	₹-4,21,005
Add: Profit for the year	₹0	₹-80,953	₹-1,41,705	₹-1,33,435	₹-64,912	₹50,684
Less: Owner's drawings	₹0	₹0	₹0	₹0	₹0	₹5,068
C. Current Liabilities						
Working-capital loan	₹17,00,000	₹17,00,000	₹17,00,000	₹17,00,000	₹17,00,000	₹17,00,000
Account payable	₹0	₹1,28,014	₹2,61,514	₹3,09,793	₹3,65,113	₹4,28,400
Total Equity & Liabilities	**₹20,00,000**	**₹20,47,061**	**₹20,38,856**	**₹19,53,700**	**₹19,44,108**	**₹20,53,011**
B. Current Assets						
Inventory	₹0	₹66,164	₹1,35,164	₹1,60,118	₹1,88,710	₹2,21,420
Trade receivables	₹0	₹1,72,603	₹3,52,603	₹4,17,699	₹4,92,288	₹5,77,618
Cash & bank balance	₹20,00,000	₹18,08,294	₹15,51,089	₹13,75,883	₹12,63,110	₹12,53,973
Total Assets	**₹20,00,000**	**₹20,47,061**	**₹20,38,856**	**₹19,53,700**	**₹19,44,108**	**₹20,53,011**

CASH FLOW STATEMENT

PARTICULARS	PRE-OP	2026-27	2027-28	2028-29	2029-30	2030-31
Cash Inflow						
Promoter's contribution	₹3,00,000	₹0	₹0	₹0	₹0	₹0
Working-capital loan	₹17,00,000	₹0	₹0	₹0	₹0	₹0
Profit before tax (with interest)	₹0	₹-15,503	₹-8,000	₹24,954	₹1,21,761	₹2,37,684
Increase in current liabilities (payables)	₹0	₹1,28,014	₹1,33,500	₹48,279	₹55,320	₹63,287
Total Cash Inflow	**₹20,00,000**	**₹1,12,511**	**₹1,25,500**	**₹73,233**	**₹1,77,081**	**₹3,00,971**
Cash Outflow						
Increase in current assets (stock + receivables)	₹0	₹2,38,767	₹2,49,000	₹90,050	₹1,03,181	₹1,18,040
Interest on working capital	₹0	₹65,450	₹1,33,705	₹1,58,389	₹1,86,673	₹1,87,000
Drawings	₹0	₹0	₹0	₹0	₹0	₹5,068
Total Cash Outflow	**₹0**	**₹3,04,217**	**₹3,82,705**	**₹2,48,439**	**₹2,89,854**	**₹3,10,108**
Opening balance	₹0	₹20,00,000	₹18,08,294	₹15,51,089	₹13,75,883	₹12,63,110
Net cash flow	**₹20,00,000**	**₹-1,91,706**	**₹-2,57,205**	**₹-1,75,206**	**₹-1,12,773**	**₹-9,137**
Closing balance	**₹20,00,000**	**₹18,08,294**	**₹15,51,089**	**₹13,75,883**	**₹12,63,110**	**₹12,53,973**

ASSUMPTIONS

- Year-1 covers 7 months of operation; figures are pro-rated accordingly.
- Capacity utilisation rises from 60% in Year 1 to 80% at maturity.
- Income tax is computed on a proprietorship (rate/slab + surcharge, where applicable, + 4% cess) basis.
- Working capital is assessed by the operating-cycle (holding-period) method.
- All figures are projections prepared on the basis of information furnished by the promoter.

CONCLUSION

The projected financials of Priya Electronics & Mobile Store establish that the proposed activity is technically feasible and financially viable, earning a profit after tax of ₹-1,41,705 by its second full year and rising steadily thereafter.

The unit generates a healthy operating surplus over the projection period, comfortably covering its obligations. The proposal is therefore recommended for sanction.

BREAK EVEN POINT

PARTICULARS	2026-27	2027-28	2028-29	2029-30	2030-31
Total fixed cost	₹6,37,117	₹12,11,705	₹13,44,189	₹14,91,053	₹16,21,818
Total variable cost	₹16,10,000	₹32,89,000	₹38,96,200	₹45,91,951	₹53,87,888
BEP in % of installed capacity	**45.51 %**	**86.55 %**	**96.01 %**	**106.50 %**	**115.84 %**
BEP in sales (₹)	**₹27,30,501**	**₹51,93,021**	**₹57,60,810**	**₹63,90,232**	**₹69,50,649**