

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

Project Synopsis

Sr. No.	Particulars	:	Details	
1	Name of the Concern	:	M/S SANVI TOURS & TRAVELS	
2	Constitution	:	Sole proprietorship	
3	Industry Type	:	Services	
4	Address of the Business	:	H No. 761, Navi basti, kalyan road, Bhiwandi 421302	
5	Name of Promoter(s)	:	Mrs. Rekha Naikodi	
6	Contact Number	:	+91 9611722301	
7	Email ID	:	rekhakoli452@gmail.com	
8	Aadhaar/ PAN Number	:	5512-1903-1649	
9	Receipts/ Revenue (1st year onwards)	:	Rs. 18,20,000 /-	
10	Financial Year	:	2025-2026	
11	Moratorium Period	:	2 Months	
12	Projections/ Repayment Period	:	5 Years	
13	Manpower Requirement	:	Number	Annual Wages
	Manager	:	2	2,88,000
	Supporting Staff	:	3	3,60,000
	TOTAL	:	5	6,48,000
		:	Add: Fringe Benefits @ 5 %	32,400
		:	Total	6,80,400

14	Cost of Project	:	Particulars	Amount
			Plant Machinery	10,00,000
			Total	10,00,000
15	Means of Finance	:	Particulars	Amount
			Total Promoter's Contribution	50,000
			Total Bank Loan	9,50,000
			Total	10,00,000
16	Debt Service Coverage Ratio	:	2.56 (5 Years Average)	
17	Current Ratio	:	3.17 (5 Years Average)	
18	Breakeven Point	:	68.52% (In the I Year itself)	

M/S SANVI TOURS & TRAVELS

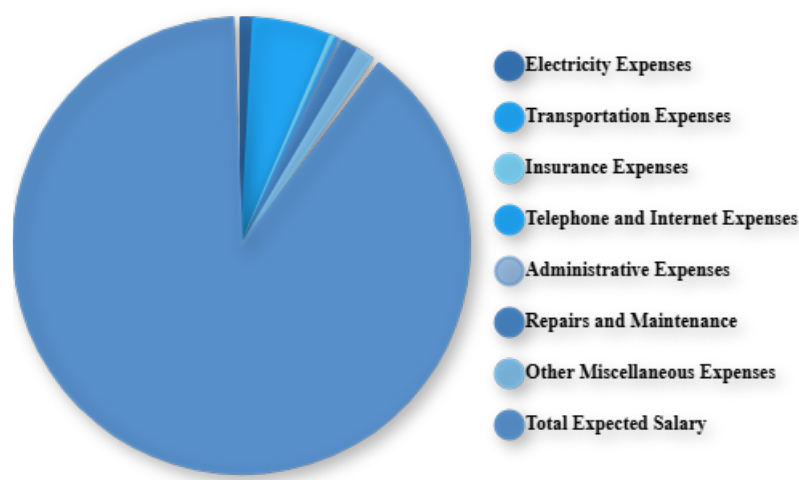
Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

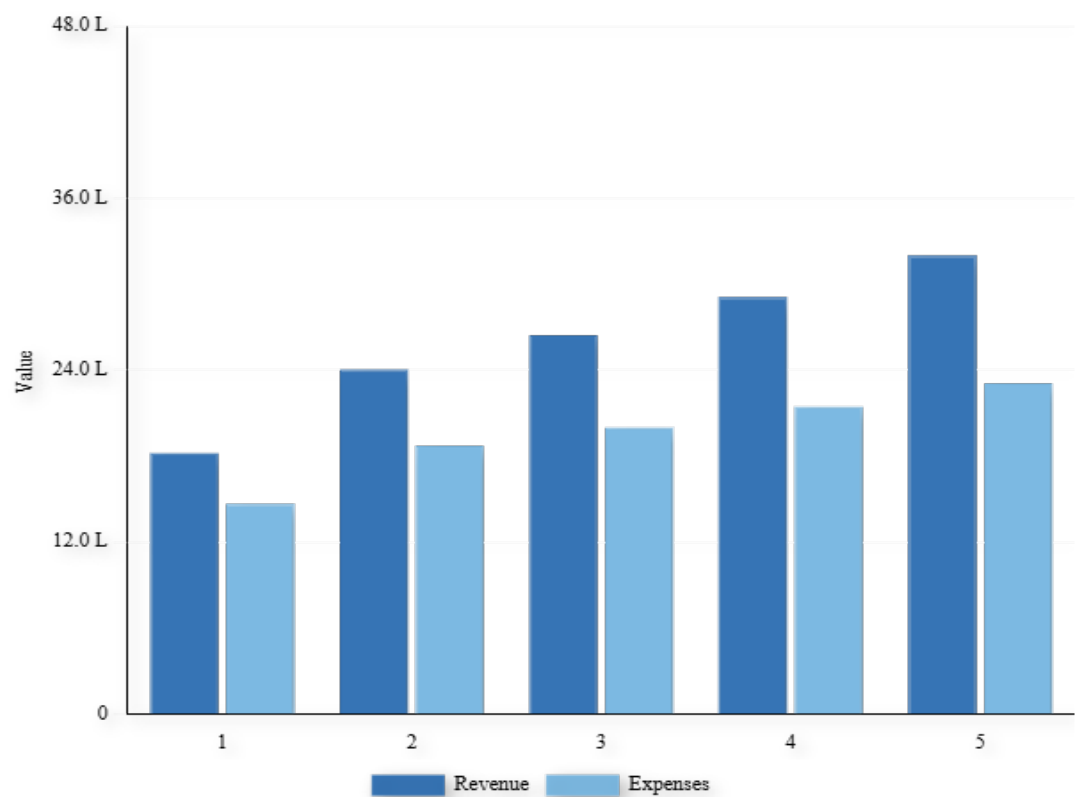
Financial Year 2025-26

Financial Graphs

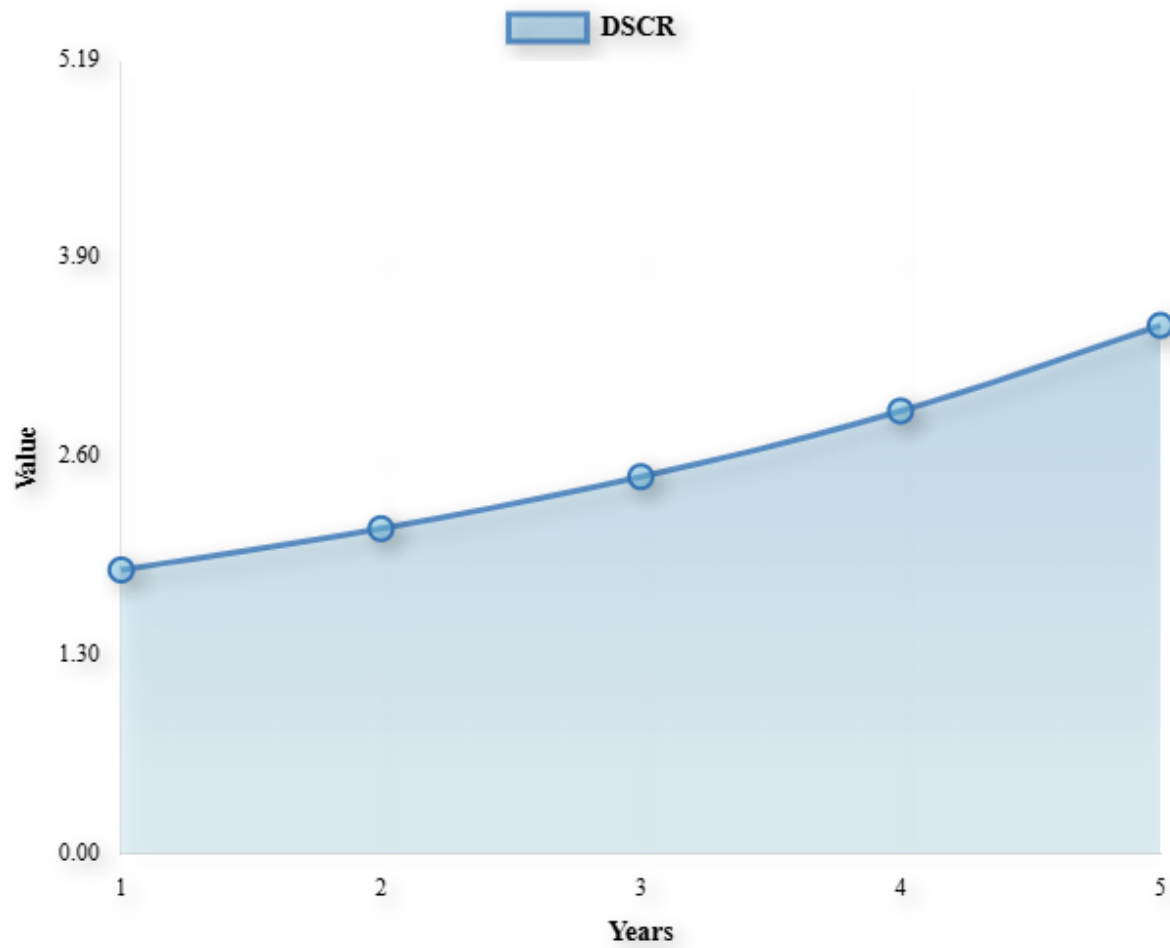
Direct Expense Break up



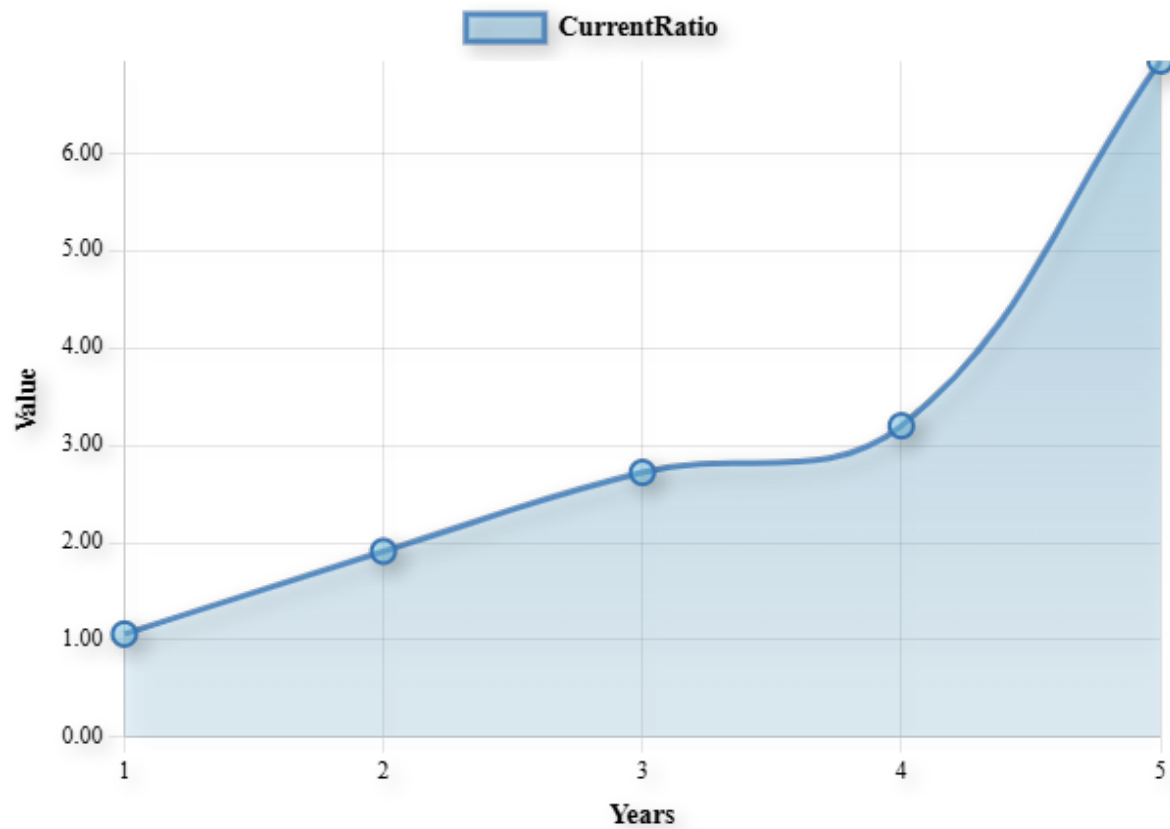
Revenue V/s Expenses



DSCR



Current Ratio



M/S SANVI TOURS & TRAVELS

Financial Year 2025-2026

Promoter Details

Mrs. Rekha Naikodi aged 30 years having high business acumen in the field of Services Business. She is a dynamic entrepreneur and this provides her with an edge while setting up the current business. Mrs. Rekha Naikodi is a resident of Bhiwandi. She is willing to set up a Services Business at H No. 761, Navi basti, kalyan road, Bhiwandi 421302, 421302.

Promoter and her family have got a fair amount of goodwill in the market which will aid her in the successful running of the business. She has an adequate amount of required experience in the same line of business for the success of the project. The promoter and her family have been regular in their banking obligations and have a good CIBIL rating as proof for the same.

Brief Details

Name	:	Mrs. Rekha Naikodi
Address	:	H No. 761, Navi basti, kalyan road, Bhiwandi 421302
Phone Number	:	+91 9611722301
Email Id	:	rekhakoli452@gmail.com
Aadhar Number	:	5512-1903-1649
PAN	:	FRNPR3863P
Date of Birth	:	25-10-1995

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Means Of Finance

Sr.No.	Particulars		Amount
1	Towards Setting-up of Business		
a.	Promoter's Contribution	5.00%	50,000.00
b.	Term Loan from Bank	95.00%	9,50,000.00
		Total	10,00,000.00
2	Towards Working Capital		
a.	Promoter's Contribution	0.00%	0.00
b.	Loan from Bank	0.00%	0.00
		Total	0.00
	TOTAL		
	Total Promoter's Contribution	5.00%	50,000.00
	Total Bank Loan	95.00%	9,50,000.00
		Total	10,00,000.00

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

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(Amount In Rs.)

Cost Of Project

S.No.	Particulars	Amount
1	Plant Machinery	10,00,000.00
	Total	10,00,000.00

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

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Financial Year 2025-26

(Amount In Rs.)

Projected Salaries & Wages

S.No.	Type Of Worker	No. of Workers	Wages per month	Annual Wages & Salaries
1	Manager	2	12,000.00	2,88,000.00
2	Supporting Staff	3	10,000.00	3,60,000.00
	Total	5		6,48,000.00
			Add: Fringe Benefits @ 5 %	32,400.00
		Total Wages during the year		6,80,400.00

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

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Financial Year 2025

(Amount In Rs.)

Projected Depreciation

S. No.	Particulars	Rate	2025-26	2026-27	2027-28	2028-29	2029-30
A	Gross Fixed Assets		10,00,000.00	8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38
1	Plant Machinery		10,00,000.00	8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38
B	Depreciation		1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
1	Plant Machinery	15%	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
C	Cumulative Depreciation		1,25,000.00	2,56,250.00	3,67,812.50	4,62,640.63	5,43,244.53
1	Plant Machinery		1,25,000.00	2,56,250.00	3,67,812.50	4,62,640.63	5,43,244.53
D	Net Asset		8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38	4,56,755.47
1	Plant Machinery		8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38	4,56,755.47

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

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Financial Year 2025-26

(Amount In Rs.)

Projected Expenses

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
A	Direct Expenses					
1	Salary and Wages	5,67,000.00	7,48,440.00	8,23,284.00	9,05,612.40	9,96,173.64
2	Electricity Expenses	60,000.00	79,200.00	87,120.00	95,832.00	1,05,415.20
3	Transportation Expenses	4,00,000.00	5,28,000.00	5,80,800.00	6,38,880.00	7,02,768.00
4	Telephone and Internet Expenses	10,000.00	13,200.00	14,520.00	15,972.00	17,569.20
	Total A	10,37,000.00	13,68,840.00	15,05,724.00	16,56,296.40	18,21,926.04
B	Indirect Expenses					
1	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
2	Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
3	Insurance Expenses	25,000.00	33,000.00	36,300.00	39,930.00	43,923.00
4	Administrative Expenses	33,333.33	44,000.00	48,400.00	53,240.00	58,564.00
5	Repairs and Maintenance	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
6	Other Miscellaneous Expenses	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
	Total B	4,28,825.43	5,03,021.55	4,91,413.36	4,85,728.30	4,85,820.39
	Total Expenses(A + B)	14,65,825.43	18,71,861.55	19,97,137.36	21,42,024.70	23,07,746.43

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Projected Revenue/ Sales

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
	Number of Operating Days	260.00	312.00	312.00	312.00	312.00
	Average Revenue Per Day	7,000.00	7,700.00	8,470.00	9,317.00	10,249.00
	Revenue from Operation	18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00
	Total Revenue From Operations	18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

Financial Year 2025

(Amount In Rs.)

Projected Profitability Statement

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
A	Total Revenue Receipt					
		18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00
B	Add: Closing Stock / Inventory	0.00	0.00	0.00	0.00	0.00
	Less: Opening Stock / Inventory	0.00	0.00	0.00	0.00	0.00
		18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00
C	Direct Expenses					
1	Salary and Wages	5,67,000.00	7,48,440.00	8,23,284.00	9,05,612.40	9,96,173.64
2	Electricity Expenses	60,000.00	79,200.00	87,120.00	95,832.00	1,05,415.20
3	Transportation Expenses	4,00,000.00	5,28,000.00	5,80,800.00	6,38,880.00	7,02,768.00
4	Telephone and Internet Expenses	10,000.00	13,200.00	14,520.00	15,972.00	17,569.20
	Total	10,37,000.00	13,68,840.00	15,05,724.00	16,56,296.40	18,21,926.04
D	Gross Profit	7,83,000.00	10,33,560.00	11,36,916.00	12,50,607.60	13,75,667.96
E	Less:Indirect Expenses					
1	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
2	Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
3	Insurance Expenses	25,000.00	33,000.00	36,300.00	39,930.00	43,923.00
4	Administrative Expenses	33,333.33	44,000.00	48,400.00	53,240.00	58,564.00
5	Repairs and Maintenance	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
6	Other Miscellaneous Expenses	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
	Total	4,28,825.43	5,03,021.55	4,91,413.36	4,85,728.30	4,85,820.39
F	Net Profit Before Tax	3,54,174.57	5,30,538.45	6,45,502.64	7,64,879.30	8,89,847.57
Less	Income Tax @ 30 %	1,06,252.37	1,59,161.53	1,93,650.79	2,29,463.79	2,66,954.27
G	Net Profit After Tax	2,47,922.20	3,71,376.91	4,51,851.85	5,35,415.51	6,22,893.30
	Withdrawals during the year	0.00	50,000.00	1,00,000.00	2,50,000.00	5,00,000.00
	Balance Trf. To Balance Sheet	2,47,922.20	3,21,376.91	3,51,851.85	2,85,415.51	1,22,893.30
	Cumulative Balance Trf. To Balance Sheet	2,47,922.20	5,69,299.11	9,21,150.96	12,06,566.47	13,29,459.77
	Cash Profit (NPAT + Dep.)	3,72,922.20	5,02,626.91	5,63,414.35	6,30,243.64	7,03,497.21

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Financial Year 2025-26

(Amount In Rs.)

Repayment Of Term Loan

Term Loan = 9,50,000.00

Interest Rate = 11% per annum

Moratorium Period = 2 Months

Number of Years = 5 years

S. No.	Years / Quarters	Principal Opening Balance	Principal Repay-ment	Principal Closing Balance	Interest Liability	Total Repayment
1	2025- 26					
	June	9,50,000.00	16,379.31	9,33,620.69	8,558.19	24,937.50
	July	9,33,620.69	16,379.31	9,17,241.38	8,408.05	24,787.36
	August	9,17,241.38	16,379.31	9,00,862.07	8,257.90	24,637.21
	September	9,00,862.07	16,379.31	8,84,482.76	8,107.76	24,487.07
	October	8,84,482.76	16,379.31	8,68,103.45	7,957.61	24,336.93
	November	8,68,103.45	16,379.31	8,51,724.14	7,807.47	24,186.78
	December	8,51,724.14	16,379.31	8,35,344.83	7,657.33	24,036.64
	January	8,35,344.83	16,379.31	8,18,965.52	7,507.18	23,886.49
	February	8,18,965.52	16,379.31	8,02,586.21	7,357.04	23,736.35
	March	8,02,586.21	16,379.31	7,86,206.90	7,206.90	23,586.21
			1,63,793.10		78,825.43	2,42,618.53
2	2026- 27					
	April	7,86,206.90	16,379.31	7,69,827.59	7,056.75	23,436.06
	May	7,69,827.59	16,379.31	7,53,448.28	6,906.61	23,285.92
	June	7,53,448.28	16,379.31	7,37,068.97	6,756.47	23,135.78
	July	7,37,068.97	16,379.31	7,20,689.66	6,606.32	22,985.63
	August	7,20,689.66	16,379.31	7,04,310.34	6,456.18	22,835.49
	September	7,04,310.34	16,379.31	6,87,931.03	6,306.03	22,685.34
	October	6,87,931.03	16,379.31	6,71,551.72	6,155.89	22,535.20
	November	6,71,551.72	16,379.31	6,55,172.41	6,005.75	22,385.06
	December	6,55,172.41	16,379.31	6,38,793.10	5,855.60	22,234.91
	January	6,38,793.10	16,379.31	6,22,413.79	5,705.46	22,084.77
	February	6,22,413.79	16,379.31	6,06,034.48	5,555.32	21,934.63
	March	6,06,034.48	16,379.31	5,89,655.17	5,405.17	21,784.48
			1,96,551.72		74,771.55	2,71,323.28

3	2027- 28					
	April	5,89,655.17	16,379.31	5,73,275.86	5,255.03	21,634.34
	May	5,73,275.86	16,379.31	5,56,896.55	5,104.89	21,484.20
	June	5,56,896.55	16,379.31	5,40,517.24	4,954.74	21,334.05
	July	5,40,517.24	16,379.31	5,24,137.93	4,804.60	21,183.91
	August	5,24,137.93	16,379.31	5,07,758.62	4,654.45	21,033.76
	September	5,07,758.62	16,379.31	4,91,379.31	4,504.31	20,883.62
	October	4,91,379.31	16,379.31	4,75,000.00	4,354.17	20,733.48
	November	4,75,000.00	16,379.31	4,58,620.69	4,204.02	20,583.33
	December	4,58,620.69	16,379.31	4,42,241.38	4,053.88	20,433.19
	January	4,42,241.38	16,379.31	4,25,862.07	3,903.74	20,283.05
	February	4,25,862.07	16,379.31	4,09,482.76	3,753.59	20,132.90
	March	4,09,482.76	16,379.31	3,93,103.45	3,603.45	19,982.76
			1,96,551.72		53,150.86	2,49,702.59
4	2028- 29					
	April	3,93,103.45	16,379.31	3,76,724.14	3,453.30	19,832.61
	May	3,76,724.14	16,379.31	3,60,344.83	3,303.16	19,682.47
	June	3,60,344.83	16,379.31	3,43,965.52	3,153.02	19,532.33
	July	3,43,965.52	16,379.31	3,27,586.21	3,002.87	19,382.18
	August	3,27,586.21	16,379.31	3,11,206.90	2,852.73	19,232.04
	September	3,11,206.90	16,379.31	2,94,827.59	2,702.59	19,081.90
	October	2,94,827.59	16,379.31	2,78,448.28	2,552.44	18,931.75
	November	2,78,448.28	16,379.31	2,62,068.97	2,402.30	18,781.61
	December	2,62,068.97	16,379.31	2,45,689.66	2,252.16	18,631.47
	January	2,45,689.66	16,379.31	2,29,310.34	2,102.01	18,481.32
	February	2,29,310.34	16,379.31	2,12,931.03	1,951.87	18,331.18
	March	2,12,931.03	16,379.31	1,96,551.72	1,801.72	18,181.03
			1,96,551.72		31,530.17	2,28,081.90
5	2029- 30					
	April	1,96,551.72	16,379.31	1,80,172.41	1,651.58	18,030.89
	May	1,80,172.41	16,379.31	1,63,793.10	1,501.44	17,880.75
	June	1,63,793.10	16,379.31	1,47,413.79	1,351.29	17,730.60
	July	1,47,413.79	16,379.31	1,31,034.48	1,201.15	17,580.46
	August	1,31,034.48	16,379.31	1,14,655.17	1,051.01	17,430.32
	September	1,14,655.17	16,379.31	98,275.86	900.86	17,280.17
	October	98,275.86	16,379.31	81,896.55	750.72	17,130.03
	November	81,896.55	16,379.31	65,517.24	600.57	16,979.89
	December	65,517.24	16,379.31	49,137.93	450.43	16,829.74
	January	49,137.93	16,379.31	32,758.62	300.29	16,679.60
	February	32,758.62	16,379.31	16,379.31	150.14	16,529.45
	March	16,379.31	16,379.31	0.00	0.00	16,379.31
			1,96,551.72		9,909.48	2,06,461.21

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Income Tax Calculation

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
Add	Net Profit Before Tax	3,54,174.57	5,30,538.45	6,45,502.64	7,64,879.30	8,89,847.57
	Depreciation(WDA)	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
	Total	4,79,174.57	6,61,788.45	7,57,065.14	8,59,707.43	9,70,451.48
Less	Depreciation(As per ITA , 1961)	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
	Net Profit (/loss)	3,54,174.57	5,30,538.45	6,45,502.64	7,64,879.30	8,89,847.57
	Taxable Profit	3,54,174.57	5,30,538.45	6,45,502.64	7,64,879.30	8,89,847.57
	Tax 30%	1,06,252.37	1,59,161.53	1,93,650.79	2,29,463.79	2,66,954.27

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Projected Cashflow

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
A	Sources					
1	Net Profit before Interest & Taxes	4,33,000.00	6,05,310.00	6,98,653.50	7,96,409.47	8,99,757.05
2	Promoters' Capital	50,000.00	0.00	0.00	0.00	0.00
3	Bank Term Loan	9,50,000.00	0.00	0.00	0.00	0.00
4	Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
5	Sundry Creditors / Trade Payables	0.00	1,00,000.00	15,000.00	15,000.00	25,000.00
	Total	15,58,000.00	8,36,560.00	8,25,216.00	9,06,237.60	10,05,360.96
B	Uses					
1	Fixed Assets	10,00,000.00	0	0	0	0
2	Repayment of Term Loan	1,63,793.10	1,96,551.72	1,96,551.72	1,96,551.72	1,96,551.72
3	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
4	Withdrawals	0.00	50,000.00	1,00,000.00	2,50,000.00	5,00,000.00
5	Income Tax	1,06,252.37	1,59,161.53	1,93,650.79	2,29,463.79	2,66,954.27
6	Trade Receivables / Sundry Debtors	0.00	2,50,000.00	35,000.00	35,000.00	15,000.00
	Total	13,48,870.91	7,30,484.81	5,78,353.38	7,42,545.69	9,88,415.48
1	Opening Cash Balance	0.00	2,09,129.09	3,15,204.28	5,62,066.91	7,25,758.82
2	Surplus During the Year	2,09,129.09	1,06,075.19	2,46,862.62	1,63,691.91	16,945.48
3	Closing Cash Balance	2,09,129.09	3,15,204.28	5,62,066.91	7,25,758.82	7,42,704.30

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Projected Balance Sheet

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
A	Liabilities					
1	Capital	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
2	Reserves & Surplus	2,47,922.20	5,69,299.11	9,21,150.96	12,06,566.47	13,29,459.77
3	Bank Loan - Term Loan	5,89,655.17	3,93,103.45	1,96,551.72	-0.00	0.00
4	Bank Loan Payable within next 12 months	1,96,551.72	1,96,551.72	1,96,551.72	1,96,551.72	0.00
5	Sundry Creditors / Trade Payables	0.00	1,00,000.00	1,15,000.00	1,30,000.00	1,55,000.00
	Total	10,84,129.09	13,08,954.28	14,79,254.41	15,83,118.19	15,34,459.77
B	Assests					
1	Fixed Assets	10,00,000.00	8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38
2	Less:Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
3	Net fixed assets	8,75,000.00	7,43,750.00	6,32,187.50	5,37,359.38	4,56,755.47
4	Cash & Cash Equivalents	2,09,129.09	3,15,204.28	5,62,066.91	7,25,758.82	7,42,704.30
5	Trade Receivables / Sundry Debtors	0.00	2,50,000.00	2,85,000.00	3,20,000.00	3,35,000.00
	Total Assets	10,84,129.09	13,08,954.28	14,79,254.41	15,83,118.19	15,34,459.77

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

M/S SANVI TOURS & TRAVELS

Financial Year 2025-26

(Amount In Rs.)

Current Ratio

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
1	Current Assets	2,09,129.09	5,65,204.28	8,47,066.91	10,45,758.82	10,77,704.30
2	Current Liabilities	1,96,551.72	2,96,551.72	3,11,551.72	3,26,551.72	1,55,000.00
	Current Ratio	1.06	1.91	2.72	3.20	6.95
	Average Current Ratio	3.17				

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Mrs. Rekha Naikodi

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Financial Year 2025-26

(Amount In Rs.)

Debt-Service Coverage Ratio						
S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
1	Net Profit After Tax	2,47,922.20	3,71,376.91	4,51,851.85	5,35,415.51	6,22,893.30
2	Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
3	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
	Total - A	4,51,747.63	5,77,398.47	6,16,565.21	6,61,773.81	7,13,406.69
1	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
2	Repayment of Term Loan	1,63,793.10	1,96,551.72	1,96,551.72	1,96,551.72	1,96,551.72
	Total - B	2,42,618.53	2,71,323.28	2,49,702.59	2,28,081.90	2,06,461.21
	DSCR (A/B)	1.86	2.13	2.47	2.90	3.46
	Average DSCR	2.56				

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Financial Year 2025-26

(Amount In Rs.)

Ratio Analysis

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30	AR
1	Sales	18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00	
2	Gross Profit	7,83,000.00	10,33,560.00	11,36,916.00	12,50,607.60	13,75,667.96	
3	Operating Profit / Profit Before Tax	3,54,174.57	5,30,538.45	6,45,502.64	7,64,879.30	8,89,847.57	
4	Net Profit After Tax	2,47,922.20	3,71,376.91	4,51,851.85	5,35,415.51	6,22,893.30	
5	Net Worth	2,97,922.20	6,19,299.11	9,71,150.96	12,56,566.47	13,79,459.77	
6	Total Deb	7,86,206.90	5,89,655.17	3,93,103.45	1,96,551.72	0.00	
7	Total Outside Liabilities	7,86,206.90	6,89,655.17	5,08,103.45	3,26,551.72	1,55,000.00	
8	Total Liabilities	10,84,129.09	13,08,954.28	14,79,254.41	15,83,118.19	15,34,459.77	
9	Current Assets	2,09,129.09	5,65,204.28	8,47,066.91	10,45,758.82	10,77,704.30	
10	Current Liabilities	1,96,551.72	2,96,551.72	3,11,551.72	3,26,551.72	1,55,000.00	
11	Cash Profit	3,72,922.20	5,02,626.91	5,63,414.35	6,30,243.64	7,03,497.21	
	Total Cash Profit	27,72,704.30					
Calculation of Ratios							
1	Gross Profit / Sales	43.02%	43.02%	43.02%	43.02%	43.02%	43.02%
2	Operating Profit / Sales Ratio	19.46%	22.08%	24.43%	26.31%	27.83%	24.02%
3	Profit Before Tax / Sales Ratio	19.46%	22.08%	24.43%	26.31%	27.83%	24.02%
4	Net Profit / Sales Ratio	13.62%	15.46%	17.10%	18.42%	19.48%	16.82%
5	Net Profit / Net Worth Ratio	83.22%	59.97%	46.53%	42.61%	45.15%	55.50%
6	Debt-Equity Ratio	2.64	0.95	0.40	0.16	-	1.04
7	Total Outside Liabilities / Total Net Worth	2.64	1.11	0.52	0.26	0.11	0.93
8	Net Worth / Total Liabilities	0.27	0.47	0.66	0.79	0.90	0.62
9	Debt Service Coverage Ratio	1.86	2.13	2.47	2.90	3.46	2.56
10	Current Ratio	1.06	1.91	2.72	3.20	6.95	3.17
11	Return on Investment	24.79%	37.14%	45.19%	53.54%	62.29%	44.59%

M/S SANVI TOURS & TRAVELS

Mrs. Rekha Naikodi

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Financial Year 2025-26

(Amount In Rs.)

Break-Even Point

S. No.	Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
	Gross Receipts	18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00
	Add: Closing Stock / Inventory	0.00	0.00	0.00	0.00	0.00
	Less: Opening Stock / Inventory	0.00	0.00	0.00	0.00	0.00
		18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00
	Less: Variable Expense					
1	Electricity Expenses	60,000.00	79,200.00	87,120.00	95,832.00	1,05,415.20
2	Transportation Expenses	4,00,000.00	5,28,000.00	5,80,800.00	6,38,880.00	7,02,768.00
3	Telephone and Internet Expenses	10,000.00	13,200.00	14,520.00	15,972.00	17,569.20
4	Insurance Expenses	25,000.00	33,000.00	36,300.00	39,930.00	43,923.00
5	Administrative Expenses	33,333.33	44,000.00	48,400.00	53,240.00	58,564.00
6	Repairs and Maintenance	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
7	Other Miscellaneous Expenses	83,333.33	1,10,000.00	1,21,000.00	1,33,100.00	1,46,410.00
	Total	6,95,000.00	9,17,400.00	10,09,140.00	11,10,054.00	12,21,059.40
	Contribution	11,25,000.00	14,85,000.00	16,33,500.00	17,96,850.00	19,76,534.60
	Less: Fixed Expenses					
1	Salary and Wages	5,67,000.00	7,48,440.00	8,23,284.00	9,05,612.40	9,96,173.64
2	Interest On Term Loan	78,825.43	74,771.55	53,150.86	31,530.17	9,909.48
3	Depreciation	1,25,000.00	1,31,250.00	1,11,562.50	94,828.12	80,603.91
	Total	7,70,825.43	9,54,461.55	9,87,997.36	10,31,970.69	10,86,687.03
	Break Even Point (in %)	68.52%	64.27%	60.48%	57.43%	54.98%

M/S SANVI TOURS & TRAVELS

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Financial Year 2025-26

Assumption

The entire projection is based on the assumption that the sales for 5 Years 0 Months will be:

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
Sales	18,20,000.00	24,02,400.00	26,42,640.00	29,06,904.00	31,97,594.00

Also the total expense for the firm during the projection years will be as follows:

Particulars	2025-26	2026-27	2027-28	2028-29	2029-30
Expenses	14,65,825.43	18,71,861.55	19,97,137.36	21,42,024.70	23,07,746.43

Rate of Depreciation is as follows:

Particulars	Rates
Land	0.00%
Building	10.00%
Furniture and Fittings	10.00%
Plant Machinery	15.00%
Fixed Assets	5.00%
Intangible Assets	25.00%
Computer Peripherals	40.00%
Miscellaneous	15.00%
N/A	0.00%
N/A	0.00%

The Term Loan Repayment for 5 Years 0 Months is calculated at an interest rate of 11% per annum.
The Working Capital Loan Repayment is calculated at an interest rate of % per annum.
Cost of the land is based on the current rate.
Cost of the building is based on the current rate.
Cost of machinery is based on the quotation submitted by the supplier.
Value of raw materials & utility charges are as per current market conditions.
All other assumptions are based on the experience of the promoter and study of similar models.

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