

# PROJECT | SAMPLE REPORT REPORT

**Business Name** - M/s Sample Business LLP  
**Promoter's Name** - Mr. Promoter One  
Mr. Promoter Two

Prepared By :

**SA SHARDA  
ASSOCIATES**

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**M/s Sample Business LLP**  
**Financial Year 2024-25**

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Project Synopsis			
Sr. No.	Particulars		Details
1	Name of the Concern	:	M/s. Sample Business LLP
2	Constitution	:	Limited Liability Partnership
3	Industry Type	:	Service
4	Address of the Business	:	A-247, Green Wild Main, Near Hazari Khas, New Bhopal India – 475289
5	Name of Promoter(s)	:	Mr. Promoter One, Mr. Promoter Two
6	Contact Number	:	+91-12345 67890
7	Email ID	:	promotor@gmail.com
8	Aadhaar/ PAN Number	:	1234-5678-9101, 1234-5678-9101 /'ABCDE3616F
9	Receipts/ Revenue (1st year onwards)	:	Rs.3375000 /-
10	Financial Year	:	2024-2025
11	Moratorium Period	:	3 months
12	Projections/ Reypayment Period	:	6 Years 10 Months
13	Manpower Requirement		NumberAnnual Wages

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		Add: Fringe Benefits @ 5 %	198,600
		TOTAL	4,170,600

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14	Cost of Project	:	Particulars	Amount
			Building & Shed	1,000,000

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			TOTAL	6,432,000
15	Means of Finance	:	Particulars	Amount
			Total Promoter's Contribution	1,684,500
			Total Bank Loan	4,747,500
			TOTAL	6,432,000
16	Debt Service Coverage Ratio	:	2.62 (7 Years Average)	
17	Current Ratio	:	8.03 (7 Years Average)	
18	Breakeven Point	:	81.85% In the I year itself	

M/s. Sample Business LLP

Mr. Promoter One, Mr. Promoter Two



## INTRODUCTION

The term “Cafe” denotes a social or casual environment where people enjoy, relax, and binge on different food items. That means it is a type of restaurant that serves tea, coffee, snacks, baked items, and refreshments. In India, as compared to the last decade, there has been a considerable increase in tea & coffee consumption. The reason behind this is the significant increase in the cafe or coffee shop culture. Almost every person in India starts their day with a hot beverage, and most often it is tea. Although coffee is also a choice of beverage, the India population is said to consume about 30 cups of tea for every cup of coffee. Besides, people also prefer beverages during the morning, evening and sometimes as according to their mood during the day.

Introduction Cafe, Restaurant, and Coffee shop are all terms for an establishment that primarily serves coffee or tea and other hot beverages & foods. A cafe focuses on providing coffee and tea in addition to light snacks. The coffee shop has become a necessity and habit in modern society. It is frequented by a diverse crowd ranging from professionals and executives to adolescents. The coffee shop sells not only the items in its menu but also an atmosphere that makes people feel comfortable. In order to attract more visitors, a café also serve food, such as light snacks, sandwiches, chips, cookies, or pastries. Coffee houses largely serve as canters of social interaction, a coffeehouse provides patrons with a place to congregate, talk, read, write, entertain one another, or pass the time, whether individually or in small groups.

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food etc. Cafe have been in high demand at every corner of the country. Coffee and tea both are in high demand with some innovative recipes.

In recent years, the cafe culture has taken off in India, with many Indians becoming increasingly interested in trying different types of coffee and experimenting with new flavours. This has led to an increase in the number of cafes and coffee shops in India, with a wide variety of offerings ranging from local Indian cafes to international chains. In the future, the cafe business in India is expected to continue growing, as more and more Indians become increasingly affluent and are willing to spend more on dining out. Additionally, the popularity of online food delivery platforms, cafes will also have to adapt and offer online ordering and delivery services to attract customers. With the increasing focus on health, cafes are also likely to see an increase in demand for healthier options such as organic and vegetarian options.

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The cornerstone of any food and beverage cafe is its menu, a carefully curated anthology of culinary creations. From the crackling sound of freshly baked pastries to the rich aroma of ground coffee beans, the menu orchestrates a symphony of flavours and scents that beckon patrons to embark on a culinary journey. Cafes often boast an extensive selection of beverages, ranging from artisanal coffees brewed using a myriad of techniques to an assortment of teas, each possessing its unique story and essence. The artistry of the barista transforms simple beans or leaves into complex beverages that captivate the taste buds and elevate the cafe experience.

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This change is fuelled by a growing awareness and appreciation for quality and craftsmanship. Coffee enthusiasts are no longer content with just a cup of coffee; they want to know the journey of the coffee bean, from the farm to their cup. They seek out single-origin coffees, understand the importance of roasting profiles, and are keen on the sustainability practices of the coffee producers. This newfound curiosity and appreciation have paved the way for a coffee culture that values traceability and transparency. Indian coffee, with its rich history and diverse flavours, is perfectly poised to cater to this evolving market.



## PRODUCT & SERVICES

- 1. Wood – fired gourmet Pizza:** – Wood-fired gourmet pizza refers to pizza that is cooked in a wood-fired oven, which produces a unique flavour and texture. The wood-fired oven reaches extremely high temperatures, up to 800°F, allowing the pizza to cook in just 60-90 seconds. This results in a light, airy crust with a slight char and smoky flavour. The high heat also helps retain the freshness and texture of the toppings. Wood-fired pizza is considered a premium artisanal product that

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- 2. Handcrafted artisanal Pastas:** – Handcrafted artisanal pasta is made by skilled artisans using traditional methods and high-quality ingredients. The process involves mixing dough, extruding it through bronze dies to create the desired shape, and drying it slowly at low temperatures. This results in pasta with a rich flavour, rough texture, and a more satisfying eating experience. Artisanal pasta is often made in small batches, using organic or non-GMO ingredients, making it a healthier and more sustainable choice compared to industrial pasta.





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- 3. Gourmet Sandwiches:** – Gourmet sandwiches are elevated versions of traditional sandwiches, made with high-quality, often artisanal ingredients. They go beyond the basic meat and cheese combination, featuring unique flavour profiles and creative ingredient pairings. Gourmet sandwiches may include roasted vegetables, premium meats like prosciutto, specialty cheeses, and flavourful condiments. The focus is on using fresh, seasonal produce and crafting each sandwich with care and attention to detail. Gourmet sandwiches are often served as a quick, yet indulgent, lunch or appetizer option, providing a more sophisticated dining experience.



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- 5. Desserts:** – Dessert is a sweet course or dish typically served at the end of a meal. It can take many forms, such as cakes, pies, pastries, ice cream, puddings, and fresh fruit. Desserts are designed to provide a satisfying and indulgent conclusion to a meal, often featuring rich, decadent flavours and textures. They can range from simple, classic options to more elaborate, gourmet creations. Regardless of the specific dessert, the goal is to delight the senses and leave diners with a pleasant, sweet impression at the end of their dining experience.



- 6. Coffee & Tea:** – Coffee and tea are two of the most widely consumed beverages worldwide. Coffee is made from the roasted seeds of the coffee plant, while tea is made from the leaves of the *Camellia sinensis* plant. Both beverages contain caffeine, which can provide a stimulating effect. Coffee is known for its rich, bold flavour, while tea offers a more diverse range of flavours, from the earthy notes of black tea to the delicate, grassy notes of green tea. Both coffee and tea are enjoyed for their taste, aroma, and potential health benefits, which include improved cognitive function, reduced risk of certain diseases, and weight management.





## SCOPE OF THE PROJECT

The cafes are the hangout places with music, good hot coffees and plenty of rich cold coffees to help customers indulge in the delightful experience with simple food menu mostly outsourced from bakeries to compliment the beverages served. Coffee being considered a lifestyle beverage in India though it's still a perception started evolving more towards the second and the third wave café culture which emphasized on every cup to be special and the specialty coffee culture came in and started growing when more coffee roasteries started opening up across India.

The scope for a cafe business in India is quite promising, as there is a growing demand for unique and trendy dining experiences in major cities. With its stunning views and upscale atmosphere, a cafe can be a successful and profitable business venture in India. The cafes started serving more freshly roasted coffees and coffee started entering homes through online and offline retail. Opening of cafes started creating job opportunities and entrepreneurship for the young generation which wanted to make coffee a profession or source of income. Every café that opened felt the need of serving good fresh food pairing it with good coffees & special types of tea.

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competition in order to attract & retain customers. This can be achieved through a unique concept, high-quality food and service, and effective marketing & branding efforts which can help to create a strong and recognizable image for the cafe, which can make it more appealing to potential customers. The menu should also be well-crafted, with a balance of options that cater to different tastes and dietary needs.

The strategy that the company is using to become very successful in the market is to attract more and more Indian families and couples to the café as well as the business people in the area as there are so many business people don't have food options. The cafe is built in a way it looks like an ancestor palace which attracts the local people. The cafe is dealing with a wide range of Indian food and beverages. The prices are very reasonable and café provides loyalty card for the regular customers. The company is trying to earn customer's loyalty as it will help in a long run to become the top café in the market. Occasionally café is running special promotions to attract more and more customers to become the favourite café of the area.

we prioritize education, experience, and environment, ensuring that every link in our chain operates on the highest standards. Our commitment to education means we invest

## M/s Sample Business LLP

### Financial Year 2024-25

in the continuous learning and development of our team, from coffee cultivation techniques to the nuances of brewing the perfect cup. This dedication to knowledge empowers our staff to deliver exceptional service and expertise at every stage of the coffee production process. Experience is equally crucial; we strive to create memorable and enriching experiences for both our employees and customers. By fostering a culture of excellence and passion for coffee, we ensure that everyone who interacts with our

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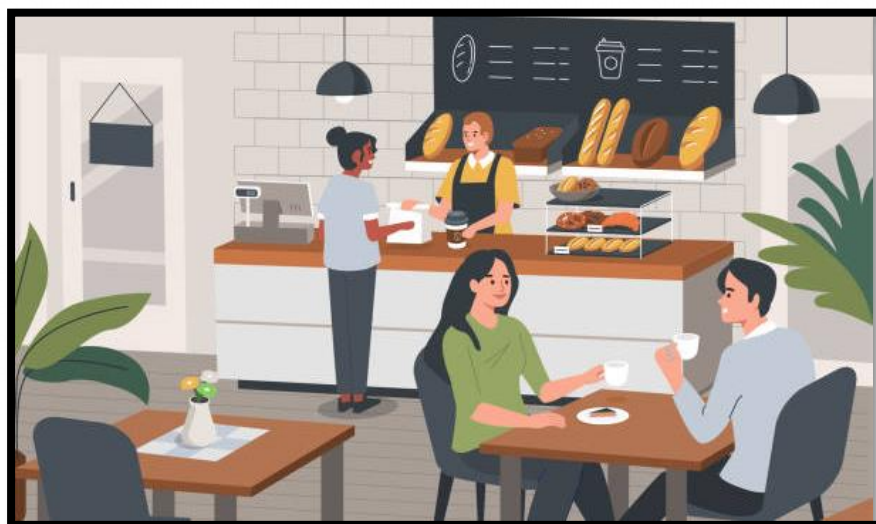
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status among international connoisseurs and enhancing India's reputation in the global coffee market.

Specialty coffee in India has seen remarkable growth and popularity, evidenced by significant investments in the industry. In the past two years alone, the sector has attracted over USD 100 million in funding. This influx of capital signifies a robust confidence in the potential of Indian specialty coffee to compete on the world stage. The growing interest from both investors and consumers reflects a burgeoning appreciation for high-quality coffee and the intricate processes involved in its cultivation and preparation. +91 89899 77769 | +91 79870 21896

Amidst this dynamic coffee landscape, XYZ Company is poised to make a significant impact. The brand aims to carve out a unique niche by embracing the evolving coffee culture with playful brewing techniques and gourmet cooking. XYZ Company's innovative approach seeks to redefine coffee experiences, offering a blend of creativity and tradition. By trailblazing one sip at a time, XYZ Company aspires to capture the essence of specialty coffee and delight consumers with its distinctive offerings, contributing to the vibrant narrative of India's coffee odyssey.





## **MARKET POTENTIAL**

Marketing a Cafes Restaurants business requires a creative and thoughtful approach that resonates with your target audience. It's essential to craft a narrative that not only highlights the unique offerings of your establishment but also encapsulates the ambiance and experience awaiting the guests. Leveraging the power of visually appealing content can significantly enhance this narrative, drawing in potential customers with enticing imagery of your culinary creations and cozy dining spaces. Additionally, engaging with customers through social media platforms offers a direct channel to showcase your cafe's personality, upcoming events, and special promotions. Collaborating with influencers or local food bloggers can also amplify your reach, introducing your cafe to a wider audience in a relatable and authentic manner.

The cafes started serving more freshly roasted coffees and coffee started entering homes through online and offline retail. Opening of cafes started creating job opportunities and entrepreneurship for the young generation which wanted to make coffee a profession or source of income. The coffee growers started working of new ways of processing coffee beans and experimenting on micro/nano lots which can give a different profile of cup which is different from commercial/mass grade coffee. Ever cafe that opened felt the need of serving good fresh food pairing it with good coffees and options of both espresso-based coffees and manual brews started showcasing.

Sales of non-carbonated beverages along with foreign cuisines and fast food in India is exhibiting rapid growth, due to growing income levels and rising awareness among consumers. The concept of quick serving restaurants has been successful in the country due to shorter lead time and quicker food consumption alternatives for the consumers.

India foodservice market is largely dominated by the players in the unorganized sector. The organized sector restaurants are present only in the tier-1 and tier-2 cities in India and could not cater to the demand of other cities. The organized sector is gaining a high market share during the forecast period due to rapid urbanization and expansion of these existing players as chained restaurants.

The global foodservice coffee market size was valued at USD 452.05 billion in 2022 and is projected to grow from USD 478.85 billion in 2023 to USD 729.09 billion in 2030, exhibiting a market growth of 6.20% during the forecast period. India is one of the largest consumer markets globally & one of the youngest with more than 45% of the population under 25 years old. India cafe & restaurant market is at growing stage with most of the demand for coffee and similar beverages.

Indian coffee is expected to grow at an impressive CAGR of 9.87%, reflecting its rising popularity and market potential. XYZ Company's primary revenue stream is dine-in, emphasizing the brand's experience-driven concept. This focus allows customers to immerse themselves fully in the ambiance and quality that XYZ Company offers. In addition to dine-in, XYZ Company has strategically curated its menu to attract regular online and delivery orders, ensuring a steady flow of revenue from those who prefer enjoying gourmet coffee at home.

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Moreover, XYZ Company leverages pop-ups, events, and catering services, offering gourmet pop-ups, corporate orders, intimate events, and private catering. Retail and merchandise are another vital aspect, with XYZ Company working with producers to develop unique and flavourful micro-lots for retail under the XYZ Company brand. The company's two experience-driven revenue streams, gourmet food, and specialty coffee, cater to the 73% of consumers willing to pay a premium for a product accompanied by a memorable experience. Furthermore, XYZ Company fosters a loyal customer base through community workshops and sessions, creating a cult following and enhancing brand loyalty.

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home. This digital shift has not only broadened the customer base for many establishments but has also created new revenue streams. Additionally, the integration of technology in operations, from online reservations to digital payments and customer feedback systems, has enhanced efficiency and customer satisfaction.

The potential for growth in the cafe and restaurant industry is also reflected in the diversity of formats that are thriving in the market. From quick-service restaurants (QSRs) and casual dining to fine dining and themed cafes, there is a broad spectrum of concepts catering to different consumer needs and preferences. The ability to innovate and adapt to local tastes while incorporating global trends has been a critical factor in the success of many establishments.



**M/s Sample Business LLP**  
**Financial Year 2024-25**

**PROMOTER S DETAILS**

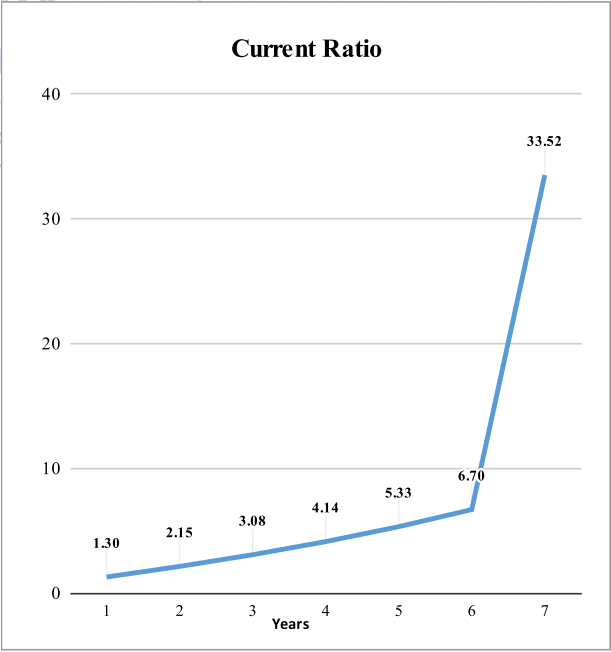
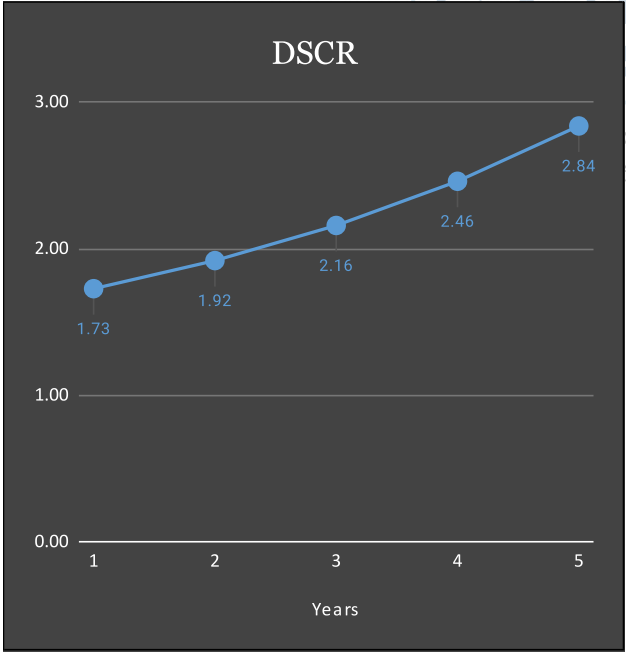
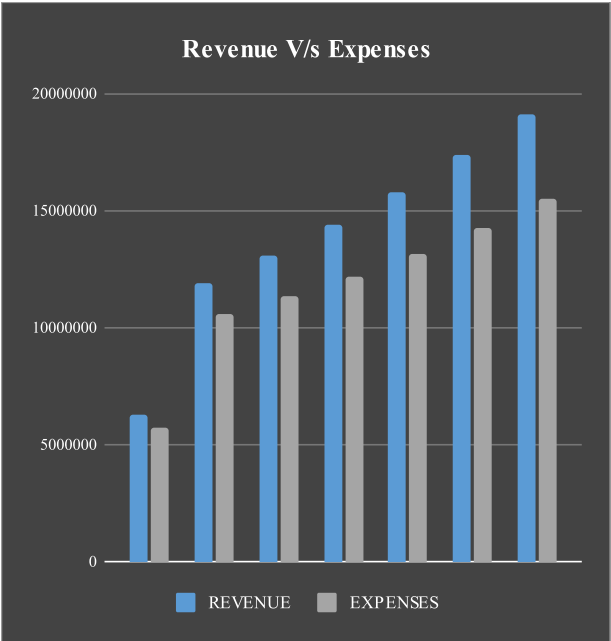
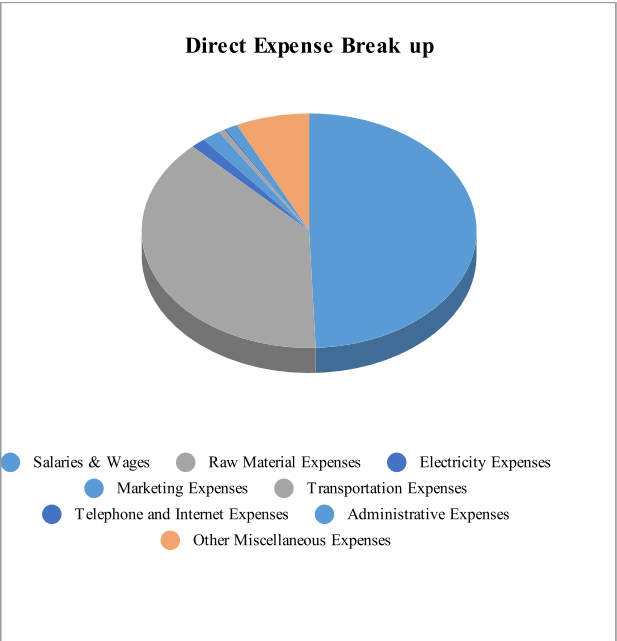
Mr. Promoter One, & Mr. Promoter Two are the Promoter s of company having high business acumen in the field of Café & Restaurant Business. They are experienced and have been involved in many businesses and this provides them with an edge while setting up the current business. They are willing to setup café & restaurant business at A-247, Green Wild Main, Near Hazari Khas, New Bhopal India – 475289.

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

**Brief Details**

Name of the Promoter s	:	Mr. Promoter One (Promoter 1) Mr. Promoter Two (Promoter 2)
Address	:	A-247, Green Wild Main, Near Hazari Khas, New Bhopal India – 475289.
Phone Number	:	+91 12345 67890
Email ID	:	promotor@gmail.com
Aadhaar Number (Promoter 1)	:	1234-5678-9101
Pan card Number (Promoter 1)	:	ABCDE3616F
Date of Birth	:	30-05-1995
Aadhaar Number (Promoter 2)	:	1234-5678-9101
Pan card Number (Promoter 2)	:	XYZAB1636C
Date of Birth	:	16-01-1970

Financial Graphs



M/s. Sample Business LLP

Mr. Promoter One, Mr. Promoter Two



M/s. Sample Business  
Financial Year 2024-2025

(Amount is Rs.)

Cost of Project

Sr. No.	Particulars	Amount
1	Furniture & Fittings	2,50,000
2	Plant & Machinery	4,00,000
3	Computers & Peripherals	1,00,000
4	Miscellaneous & Other Assets	1,50,000
5	Working Capital Required	2,75,000
Total		11,75,000



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Mr. Promoter One, Mr. Promoter Two

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Financial Year 2024-2025

(Amount is Rs.)

Means of Finance			
Sr. No.	Particulars		Amount
1	Towards Setting-up of Business		
a.	Promoter's Contribution	16.67%	1,50,000
b.	Term Loan from Bank	83.33%	7,50,000
		Total	9,00,000
2	Towards Working Capital		
a.	Promoter's Contribution	27.27%	75,000
b.	Loan from Bank	72.73%	2,00,000
		Total	2,75,000
	TOTAL		
	Total Promoter's Contribution	19.15%	2,25,000
	Total Bank Loan	80.85%	9,50,000
		Total	11,75,000



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Mr. Promoter One, Mr. Promoter Two

M/s. Sample Business  
Financial Year 2024-2025

(Amount is Rs.)

Projected Salaries & Wages

Sr.No.	Type of Worker	No. of Workers	Wages per month	Annual Wages & Salaries
1	Manager	1	20000	240000
2	Supervisor	1	15000	180000
4	Labour	4	10000	480000
	Total	8		900000
			Add: Fringe Benefits @ 5 %	45,000
			Total Wages during the year	9,45,000

M/s. Sample Business

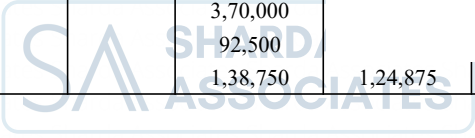


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Projected Depreciation

Sr. No.	Particulars	Rate	2024-25	2025-26	2026-27	2027-28	2028-29
A.	Gross Fixed Assets		9,00,000				
1	Furniture & Fittings		2,50,000				
2	Plant & Machinery		4,00,000				
3	Computers & Peripherals		1,00,000				
4	Miscellaneous & Other Assets		1,50,000				
B.	Depreciation		67,500				
1	Furniture & Fittings	10.00%	18,750				
2	Plant & Machinery	15.00%	30,000				
3	Computers & Peripherals	40.00%	7,500				
4	Miscellaneous & Other Assets	15.00%	11,250				
C.	Cumulative Depreciation		67,500				
1	Furniture & Fittings		18,750				
2	Plant & Machinery		30,000				
3	Computers & Peripherals		7,500				
4	Miscellaneous & Other Assets		11,250				
D.	Net Assets		8,32,500				
1	Furniture & Fittings		2,31,250				
2	Plant & Machinery		3,70,000				
3	Computers & Peripherals		92,500				
4	Miscellaneous & Other Assets		1,38,750	1,24,875	1,12,388	1,01,149	91,034



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**M/s. Sample Business**  
**Financial Year 2024-2025**

(Amount is Rs.)

**Projected Expenses**

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
<b>A</b>	<b>Direct Expenses</b>					
1	Salaries & Wages	7,08,750				
2	Raw Material Expenses	20,25,000				
3	Electricity Expenses	90,000				
4	Transportation Expenses	93,750				
5	Telephone and Internet Expenses	9,000				
	<b>Total A</b>	29,26,500				
<b>B</b>	<b>Indirect Expenses</b>					
1	Interest on Term Loan	51,316				
2	Interest on Working Capital	15,000				
3	Depreciation	67,500				
4	Marketing Expenses	18,750				
5	Administrative Expenses	37,500				
6	Repairs and Maintenance	56,250				
	<b>Total B</b>	2,46,316	3,22,855	3,15,241	3,10,109	3,07,541
	<b>Total Expenses (A+B)</b>	31,72,816	46,21,805	50,51,528	55,28,229	60,56,519

\* It is assumed that Relevant Expenses will increase by 10% each year.

\* Rate on Interest on Working Capital is Taken to be 10% .

**M/s. Sample Business**

**Mr. Promoter One, Mr. Promoter Two**

(Amount is Rs.)

Projected Revenue/ Sales						
Sr. No.	Particulars	1	2	3	4	5
		2024-25	2025-26	2026-27	2027-28	2028-29
1	<b><u>Expected Number of Customers</u></b>					
	Customers Per Month	3	3	3	3	4
	Number of Months	9.00	12.00	12.00	12.00	12.00
	Average Sale per customer	1,25,000.00	1,31,250.00	1,37,812.50	1,44,703.13	1,51,938.28
	<b>Total Revenue Receipt</b>	<b>33,75,000.00</b>	<b>49,61,250.00</b>	<b>54,69,778.13</b>	<b>60,30,430.38</b>	<b>66,48,549.50</b>

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**M/s. Sample Business**  
**Financial Year 2024-2025**


(Amount is Rs.)

## Repayment of Term Loan

**Term Loan = 750000**  
**Interest Rate = 10% per annum**  
**Moratorium Period = 3 Months**  
**Number of Years = 5 years**

Sr. No.	Years / Quarters	Principal Opening Balance	Principal Repayment	Principal Closing Balance	Interest Liability	Total Repayment
1	2024-25					
	July	7,50,000	13,158			
	Aug	7,36,842	13,158			
	Sept	7,23,684	13,158			
	Oct	7,10,526	13,158			
	Nov	6,97,368	13,158			
	Dec	6,84,211	13,158			
	Jan	6,71,053	13,158			
	Feb	6,57,895	13,158			
	March	6,44,737	13,158			
			1,18,421			
2	2025-26					
	April	6,31,579	13,158			
	May	6,18,421	13,158			
	June	6,05,263	13,158			
	July	5,92,105	13,158			
	Aug	5,78,947	13,158			
	Sept	5,65,789	13,158			
	Oct	5,52,632	13,158			
	Nov	5,39,474	13,158			
	Dec	5,26,316	13,158			
	Jan	5,13,158	13,158			
	Feb	5,00,000	13,158			
	March	4,86,842	13,158			
				1,57,895		
3	2026-27					
	April	4,73,684	13,158			
	May	4,60,526	13,158			
	June	4,47,368	13,158			
	July	4,34,211	13,158			
	Aug	4,21,053	13,158			
	Sept	4,07,895	13,158			
	Oct	3,94,737	13,158			
	Nov	3,81,579	13,158			
	Dec	3,68,421	13,158			
	Jan	3,55,263	13,158			
	Feb	3,42,105	13,158			
	March	3,28,947	13,158			
				1,57,895		


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Sr. No.	Years / Quarters	Principal Opening Balance	Principal Repayment	Principal Closing Balance	Interest Liability	Total Repayment
4	2027-28					
	April	3,15,789	13,158			
	May	3,02,632	13,158			
	June	2,89,474	13,158			
	July	2,76,316	13,158			
	Aug	2,63,158	13,158			
	Sept	2,50,000	13,158			
	Oct	2,36,842	13,158			
	Nov	2,23,684	13,158			
	Dec	2,10,526	13,158			
	Jan	1,97,368	13,158			
	Feb	1,84,211	13,158			
	March	1,71,053	13,158			
			1,57,895			
5	2028-29					
	April	1,57,895	13,158			
	May	1,44,737	13,158			
	June	1,31,579	13,158			
	July	1,18,421	13,158			
	Aug	1,05,263	13,158			
	Sept	92,105	13,158			
	Oct	78,947	13,158			
	Nov	65,789	13,158			
	Dec	52,632	13,158			
	Jan	39,474	13,158			
	Feb	26,316	13,158			
	March	13,158	13,158			
			1,57,895			
				7,237	1,65,132	

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M/s. Sample Business

Mr. Promoter One, Mr. Promoter Two



Projected Profitability Statement

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
A	Total Revenue Receipt	33,75,000	49,61,250	54,69,778	60,30,430	66,48,549
B	Less: Direct Expenses					
1	Salaries & Wages	7,08,750				
2	Raw Material Expenses	20,25,000				
3	Electricity Expenses	90,000				
4	Transportation Expenses	93,750				
5	Telephone and Internet Expenses	9,000				
	Total	29,26,500				
C	Gross Profit	4,48,500				
	Less: Indirect Expenses					
1	Interest on Term Loan	51,316				
2	Interest on Working Capital	15,000				
3	Depreciation	67,500				
4	Marketing Expenses	18,750				
5	Administrative Expenses	37,500				
6	Repairs and Maintenance	56,250				
	Total	2,46,316				
D	Net Profit Before Tax	2,02,184				
Less:	Income Tax @ 30%	60,655				
E	Net Profit After Tax	1,41,529				
	Withdrawals during the year	0				
	Balance Trf. To Balance Sheet	1,41,529				
	Cumulative Balance Trf. To Balance Sheet	1,41,529				
	Cash Profit (NPAT + Dep.)	8,50,279	12,77,111	14,36,225	16,09,336	17,97,996

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M/s. Sample Business

Mr. Promoter One, Mr. Promoter Two

**M/s. Sample Business**  
**Financial Year 2024-2025**

(Amount is Rs.)

**Projected Cashflow**

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
<b>A.</b>	<b><u>Sources</u></b>					
1	Net Profit before Interest & Taxes	2,68,500				
2	Promoters' Capital	2,25,000				
3	Bank Term Loan	7,50,000				
4	Working Capital Loan	2,00,000				
5	Depreciation	67,500				
	<b>Total</b>	<b>15,11,000</b>				
<b>B.</b>	<b><u>Uses</u></b>					
1	Fixed Assets	9,00,000				
2	Repayment of Term Loan	1,18,421				
3	Interest of Term Loan	51,316				
4	Interest on Working Capital	15,000				
5	Income-tax	60,655				
6	Withdrawals	0				
	<b>Total</b>	<b>11,45,392</b>				
	Opening Cash Balance	0	3,65,608	4,78,574	6,13,380	7,74,459
	Surplus during the year	3,65,608	1,12,967	1,34,806	1,61,079	1,92,216
	Closing Cash Balance	3,65,608	4,78,574	6,13,380	7,74,459	9,66,675

**M/s. Sample Business**

**Mr. Promoter One, Mr. Promoter Two**

**M/s. Sample Business**  
**Financial Year 2024-2025**

*(Amount is Rs.)*

## Projected Balance Sheet

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
	<b><u>Liabilities</u></b>					
1	Capital					
2	Reserves & Surplus					
3	Bank Loan - Term Loan					
4	Bank Loan Payable within next 12 months					
5	Bank Loan - Working Capital Loan					
	<b><i>Total</i></b>					
	<b><u>Assets</u></b>					
1	Fixed Assets					
2	Less: Depreciation					
3	Net fixed assets					
4	Cash & Cash Equivalents					
	<b><i>Total</i></b>					

**M/s. Sample Business**

**Mr. Promoter One, Mr. Promoter Two**

M/s. Sample Business  
Financial Year 2024-2025

(Amount is Rs.)

Current Ratio						
Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
1	Current Assets	3,65,608	4,78,574	6,13,380	7,74,459	9,66,675
2	Current Liabilities	3,57,895	3,57,895	3,57,895	3,57,895	2,00,000
	Current Ratio	1.02	1.34	1.71	2.16	4.83
	Average Current Ratio	2.21				

M/s. Sample Business



Mr. Promoter One, Mr. Promoter Two

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**M/s. Sample Business**  
**Financial Year 2024-2025**

*(Amount is Rs.)*

## Debt-Service Coverage Ratio

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
1	Net Profit after Tax	1,41,529				
2	Depreciation	67,500				
3	Interest on Term Loan	51,316				
4	Interest on Working Capital	15,000				
	<b>Total - A</b>	2,75,345				
1	Interest on Term Loan	51,316				
2	Interest on Working Capital	15,000				
3	Repayment of Term Loan	1,18,421				
	<b>Total - B</b>	1,84,737				
	<b>DSCR (A/B)</b>	<b>1.49</b>				
	<b>Average DSCR</b>	<b>2.87</b>				

**M/s. Sample Business**

## Mr. Promoter One, Mr. Promoter Two

**Ratio Analysis**

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29	Average Ratios
	Sales	33,75,000					
	Gross Profit	4,48,500					
	Operating Profit / Profit Before Tax	2,02,184					
	Net Profit After Tax	1,41,529					
	Net Worth	3,66,529					
	Total Debt	8,31,579					
	Total Outside Liabilities	8,31,579					
	Total Liabilities	11,98,108					
	Current Assets	3,65,608					
	Current Liabilities	3,57,895					
	Cash Profit	8,50,279					
	<b>Total Cash Profit</b>						
	<b>Calculation of Ratios</b>						
1	Gross Profit / Sales	13.29%					
2	Operating Profit / Sales Ratio	5.99%					
3	Profit Before Tax / Sales Ratio	5.99%					
4	Net Profit / Sales Ratio	4.19%	4.79%	5.35%	5.83%	6.23%	5.28%
5	Net Profit / Net Worth Ratio	258.98%	233.21%	263.65%	291.13%	316.80%	272.76%
6	Debt-Equity Ratio	2.27	1.22	0.67	0.35	0.15	0.93
7	Total Outside Liabilities / Total Net Worth	2.27	1.22	0.67	0.35	0.15	0.93
8	Net Worth / Total Liabilities	0.31	0.45	0.60	0.74	0.87	0.59
9	Debt-service Coverage Ratio	2.11	2.40	2.71	3.02	4.13	2.87
10	Current Ratio	1.02	1.34	1.71	2.16	4.83	2.21
11	Return on Investment	38.61%	42.88%	37.93%	34.35%	31.57%	37.07%

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*(Amount is Rs.)*

## Break-Even Point

Sr. No.	Particulars	2024-25	2025-26	2026-27	2027-28	2028-29
	<b>Gross Receipts</b>	<b>33,75,000</b>				
	<b>Less: Variable Expenses</b>					
1	Raw Material Expenses	20,25,000				
2	Electricity Expenses	90,000				
3	Marketing Expenses	18,750				
4	Transportation Expenses	93,750				
5	Telephone and Internet Expenses	9,000				
6	Administrative Expenses	37,500				
7	Repairs and Maintenance	56,250				
	<b>Total</b>	<b>23,30,250</b>				
	<b>Contribution</b>	<b>10,44,750</b>				
	<b>Less: Fixed Expenses</b>					
1	Salaries & Wages	7,08,750				
2	Interest on Term Loan	51,316				
3	Interest on Working Capital Loan	15,000				
4	Depreciation	67,500				
	<b>Total</b>	<b>7,75,066</b>				
	<b>Break Even Point (in %)</b>	<b>74.19%</b>	<b>72.50%</b>	<b>70.91%</b>	<b>69.55%</b>	<b>68.37%</b>

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**M/s. Sample Business**

**Mr. Promoter One, Mr. Promoter Two**

**M/s. Sample Business**  
**Financial Year 2024-2025**

**Assumptions**

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

Years	2024-25	2025-26	2026-27	2027-28	2028-29
Sales	33,75,000	49,61,250	54,69,778	60,30,430	66,48,549

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

Years	2024-25	2025-26	2026-27	2027-28	2028-29
Expenses	31,72,816	46,21,805	50,51,528	55,28,229	60,56,519

Rates of Depreciation Is as follows

Particulars	Rates
Land	0.00%
Building	10.00%
Furniture & Fittings	10.00%
Plant & Machinery	15.00%
Fixed Assets	15.00%
Intangible Assets	25.00%
Computers & Peripherals	40.00%
Miscellaneous & Other Assets	15.00%

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The Term loan Repayment for 5 Years is calculated at an interest rate of 10% per annum.

The Working Capital loan Repayment for calculated at an interest rate of 10% per annum.

Cost of the land on the basis of current rate

Cost of building is based on current rate

Cost of machinery is based on the quotation submitted by the supplier

Value of raw materials & utility charges as per the current market conditions

All other assumptions are calculated based on the basis of experience of the promoter and deep study on the working of similar model

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## CONCLUSION

In conclusion, the café and restaurant business offer a dynamic and rewarding opportunity for entrepreneurs passionate about hospitality and culinary arts. Success in this industry hinges on delivering exceptional customer experiences, consistently high-quality food and beverages, and creating an inviting atmosphere. Emphasizing sustainability, leveraging technology for efficient operations, and understanding market trends can significantly enhance business performance. Building strong relationships with customers and suppliers, maintaining robust financial management, and staying adaptable to changing consumer preferences are also crucial. Despite challenges such as competition and economic fluctuations, a well-executed strategy focusing on innovation, customer service, and brand differentiation can lead to long-term profitability and growth. Ultimately, the café and restaurant sector remain a vibrant and essential part of the community, offering not just meals but memorable experiences and a place for people to connect.

The project as a whole describes the scope and viability of the café & restaurant business and mainly of the financial, technical and market potential. When we take a close look at the Debt Service Coverage Ratio (DSCR), the average DSCR is 2.41, which is a healthy proposition & proposes a profitable venture. The Profit and Loss show steady growth in profit throughout the year and the firm has a good Current Ratio (average) of 3.85, this shows the current assets and current liabilities are managed & balanced well. With Breakeven point at 59.68% from 2nd year onwards, this business shows positive results. The project guarantees sufficient fund to repay the loan and also give a good return on capital investment. When analysing the social-economic impact, this project can generate employment of 5-20 (in the near future). Thus, more cyclic employment and livelihood generation, and in all ways, we can conclude the project is technically and socially viable and commercially sound too.