

DETAILED PROJECT REPORT

OF

Firm Name : **SIMHADRI INFRA METALS**

Proprietor Name: **Chintoti Sirisha**

Line of Activity : **Manufacturing of Building Material**

UNIT ADDRESS :

Plot No 110,111,Jaggaiyyapeta,NTR District

REQUIREMENT:

Term Loan	31.50 Lacs
Working capital Loan	13.50 Lacs
Equity Capital (Margin)	5.00 Lacs
Total Project cost	50.00 Lacs

PREPARED BY

**FINVOIS OPEN BUSINESS SOLUTIONS LLP
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SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

PROJECT PROFILE AT A GLANCE

Firm Name : SIMHADRI INFRA METALS

Name of the proprietor : Chintoti Sirisha

Address Unit : Plot No 110,111,Jaggaiyyapeta,NTR

Location of Unit Rural

Manufacturing / Service / Trading Concern : Manufacturing Sector

Line of Activity : : Manufacturing of Building Material

Constitution : Sole proprietorship

Average DSCR : 3.00

Expected Employment Generation

Skilled employees : 3

Semi Skilled Employees : 5

Unskilled Employees : 10

Age of Proprietor : 46 years

Gender : Female

Caste : SC

Pan No : AOUPRxxxxQ

Adhar No : 3489 xxx 6905

Mobile No : 929xxxx1509

REQUIREMENT:

Term Loan : 31.50 Lacs

Capital : 5.00 Lacs

Total Project cost : 50.00 Lacs

DISCLAIMER :

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Veladi Village,

NTR District , Andhra Pradesh



1. Constitution of the Firm

M/s Simhadri Infra Metals is a sole proprietorship concern established to manufacture building materials. The firm is owned and managed by the proprietor, Ms. Chinthoti Sirisha.

- | | |
|------------------------|--|
| • Firm Name | : M/s Simhadri Infra Metals |
| • Type of Organisation | : Sole Proprietorship |
| • Proprietor Name | : Chinthoti Sirisha |
| • PAN No. | : BQHPC5503L |
| • Aadhar No. | : 5603 9102 7969 |
| • Caste | : OC |
| • Residential Address | : Veladi, NTR District, Andhra Pradesh |

2. Proprietor's Background

Ms. Chinthoti Sirisha is a dynamic and capable entrepreneur with a strong background in the construction material industry. She has been a managing partner in a construction material supplying company for the past five years, gaining valuable experience in the same line of business. Her expertise in managing operations, understanding market demands, and securing contracts makes her well-suited to successfully run the proposed manufacturing unit.

- **Education Background:** Graduate
- **Experience:** 5 years as a managing partner in a construction material supplying company
- **Key Attributes:** Dynamic leadership, industry knowledge, and proven ability to manage operations effectively

3. Introduction to Product Manufactured

M/s Simhadri Infra Metals specializes in the manufacturing of high-quality building materials tailored to meet the demands of the construction industry. The products are designed to cater to both urban and rural markets, with production schedules aligned to seasonal demands and supply conditions. The firm aims to deliver durable, reliable, and cost-effective materials to support infrastructure development.

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4. Key Characteristics of the Product Manufactured

- **Customization:** Products are manufactured based on specific customer requirements and seasonal demands.
- **Quality:** Use of high-grade raw materials from reputed suppliers like Tata, Jindal, and Nalco ensures durability and compliance with industry standards.
- **Versatility:** Suitable for a wide range of construction applications, including residential, commercial, and infrastructure projects.
- **Sustainability:** Emphasis on efficient production processes to minimize waste and environmental impact.

5. Marketing Techniques

Ms. Chinthoti Sirisha's prior experience as a managing partner in a construction material supplying company provides a strong foundation for effective marketing strategies. The firm will leverage the following approaches:

- **Online Marketing:** Establishing a digital presence through a company website, social media platforms, and e-commerce marketplaces to reach a broader customer base.
- **Government Contracts:** Securing purchase orders and work orders from government bodies for infrastructure projects, leveraging the proprietor's experience in this domain.
- **Networking:** Utilizing existing industry contacts and partnerships to promote products and secure bulk orders.
- **Branding:** Focusing on quality and reliability to build a trusted brand in the construction material market.

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NTR District , Andhra Pradesh



6. SWOT Analysis of Product Manufactured

Strengths

- High-quality raw materials sourced from reputed suppliers (Tata, Jindal, Nalco).
- Experienced proprietor with a proven track record in the industry.
- Flexible production tailored to demand and seasonal variations.
- Strategic marketing through online platforms and government contracts.

Weaknesses

- Initial dependence on imported machinery, which may involve logistical challenges.
- Limited initial market reach due to the firm being a new entrant in manufacturing.
- High initial capital investment for plant setup and machinery.

Opportunities

- Growing demand for building materials due to rapid urbanization and infrastructure development.
- Potential to secure long-term government contracts for consistent revenue.
- Expansion into new markets through online marketing and partnerships.
- Support from government initiatives promoting rural employment and manufacturing.

Threats

- Competition from established manufacturers in the building material sector.
- Fluctuations in raw material prices affecting production costs.
- Regulatory changes or delays in obtaining statutory approvals.

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7. Flowchart of Manufacturing Process

The manufacturing process for building materials at M/s Simhadri Infra Metals involves the following steps:

1. **Raw Material Procurement:** Sourcing iron and other materials from suppliers like Tata, Jindal, and Nalco.
2. **Material Inspection:** Quality checks to ensure raw materials meet industry standards.
3. **Processing:** Cutting, shaping, and forming materials using imported machinery from Elumatec (Germany).
4. **Assembly:** Combining processed materials into finished products as per specifications.
5. **Quality Control:** Final inspection to ensure product quality and compliance.
6. **Packaging and Storage:** Packing finished products for distribution and storing in warehouses.
7. **Distribution:** Transporting products to customers via hired vehicles.

8. Power Requirements

The manufacturing unit requires a power supply of **50 kW** to operate machinery and support production activities efficiently.

9. Statutory Government Approvals

The following approvals are required to establish and operate the manufacturing unit:

- **GST Registration:** For tax compliance and invoicing.
- **Pollution License (CFE and CFO):** Consent for Establishment (CFE) and Consent for Operation (CFO) from the State Pollution Control Board to ensure environmental compliance.
- **Factory License:** From the Department of Factories for operating the manufacturing unit.
- **Fire Safety Clearance:** From the local fire department to ensure safety compliance.
- **Municipal Approvals:** For construction and operation of the factory premises.
- **UDYAM Registration:** For MSME benefits and government subsidies.

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10. Plant and Machinery

The manufacturing unit will use advanced machinery imported from Elumatec, Germany, through their Bangalore office. The machinery is designed for precision and efficiency in producing building materials.

- **Supplier:** Elumatec, Bangalore (Third-party importer from Germany)
- **Cost:** ₹150 Lakhs
- **Purpose:** Cutting, shaping, and assembling building materials with high precision.

11. Raw Materials

Description of Raw Materials

The primary raw material is iron, sourced from reputed suppliers such as Tata, Jindal, and Nalco. These materials are selected for their quality, durability, and compliance with industry standards.

Demand and Supply Availability

- **Demand:** Driven by the construction industry's growth, particularly in Andhra Pradesh and surrounding regions.
- **Supply:** Reliable supply chain established with Tata, Jindal, and Nalco, ensuring consistent availability.
- **Procurement Strategy:** Long-term contracts with suppliers to mitigate price fluctuations and ensure timely delivery.

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12.Inventory Details

Type of Material	Quantity to be manufactured per month	Quantity to be stored per month	No of days of Stock	Justification
Raw Material	7 tonnes	6 to 7 tonnes	30 days	
Finished Product	5.95 tonnes	5 to 6 tonnes	30 days	

13.Production Capacity

Sl.No	Product Name	Production capacity per Annum(Specify the capacity along with units of measurement)
1	U bolts - 20MM to 300MM	10-15 tonnes per year
2	U Clamps - 20MM to 300MM	5-7 tonnes per year
3	Anchor fasteners - 8MM to 20 MM	5 to 7 lacs Nos per year
4	Treated rods - 8MM to 20 MM	10 tonnes per year
5	Slotted channels - thickness - 1MM to 5 MM(as per customer requirement also)	30000 to 40000 meters per year
6	Cable trays - 1 MM to 5 MM (as per customer requirement also)	7000 to 8000 meters per year
7	GI brackets - (as per customer requirement also)	40000 Nos per year
8	Power coating products - (as per customer requirement also)	300000 Nos per year

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14. Transportation

Raw materials will be transported to the manufacturing unit using hired vehicles, ensuring cost-effective and timely delivery.

15. Manpower

The project will generate employment for **34 individuals**, contributing to rural employment generation in line with government objectives. The workforce composition is as follows:

- Skilled Workers:** 5 (Experienced in manufacturing and machinery operation)
- Semi-Skilled Workers:** 5 (Support roles in production and quality control)
- Unskilled Workers:** 24 (General labor and material handling)
- Source:** Predominantly from rural areas, with skilled and semi-skilled workers readily available in the surrounding region.
- Experience:** The promoters have already identified skilled workers with experience in the same line of activity.

Direct and Indirect Employment		
Sl.no	Employment	No of Employees
1	Direct	34
2	Indirect	15

Employment details (Direct)		
Sl.no	Category of employment	No of employees
1	Managerial staff	2
2	Engineering staff	1
3	Technical staff	1
4	Administrative staff	1
5	Semi Skilled and Unskilled	29

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16. Justification of Land Requirements

The proposed project requires a well-planned layout to accommodate the manufacturing unit, administrative offices, and storage facilities. The land requirements are justified as follows:

S.No	Land Requirement Details	Area (Square Meters)
1	Plant, Administration, Factory, Storage, and Warehousing Buildings	557.42 (6000 SFT)
2	Open Areas and Greenery	As per norms

- Plant and Factory:** Space for machinery installation and production activities.
- Administration:** Office space for management and operational staff.
- Storage and Warehousing:** Dedicated area for raw materials and finished products.
- Open Areas and Greenery:** Compliance with environmental norms and aesthetic enhancement.

17. Implementation Timeline

The project implementation is planned as follows:

Sl.No	Description	Start Date	End Date
1	Construction	15/10/2025	30/04/2026
2	Machinery Erection	01/07/2026	31/07/2026
3	Trial Run Production	01/08/2026	31/08/2026
4	Commercial Production	01/09/2026	

18. Conclusion

M/s Simhadri Infra Metals, under the leadership of Ms. Chinthoti Sirisha, is well-positioned to establish a successful manufacturing unit for building materials. With a clear focus on quality, strategic marketing, and efficient operations, the firm aims to meet the growing demand for construction materials while contributing to rural employment and regional development. The project's robust financial planning, experienced management, and adherence to statutory requirements ensure its viability and long-term success.

SIMHADRI INFRA METALS
Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

PROJECT COST AND MEANS OF FINANCE

Nature of Business : Manufacturing of Building Material

A. COST OF THE PROJECT

Particulars	Rs in Lakhs	
	Amount	
Plant and Machinery	<i>Quotation attached</i>	35.00
Working capital Requirement		15.00
Total		50.00

B. MEANS OF FINANCE

Particulars	Rs in Lakhs
	Amount
Equity Capital	5.00
Term Loan	31.50
Working capital Loan	13.50
Total	50.00

SIMHADRI INFRA METALS
Chintoti Sirirsha
Plot No 110,111, Jaggaiyyapeta,NTR District

SCHEDULES TO FIXED ASSETS

Particulars	Rs in Lacs	
	Amount (Rs)	Amount (Rs)
<u>Plant and Machinery</u>		35.00
CFW k Machinery	10.00	
100w Builder Machinery	25.00	
TOTAL		<u>35.00</u>

SIMHADRI INFRA METALS
Chintoti Sirirsha
Plot No 110,111, Jaggaiyyapeta,NTR District

Calculation of Weighted Average Cost of Capital (WACC)

Particulars	Sources of Funds (Rs in Lacs)	Portion %	Cost	WACC
Equity Capital	5.00	10%	10%	1.00%
Term Loan	31.50	63%	12%	5.29%
Working capital Loan	13.50	27%	12%	2.27%
Total	50.00	8.56%		

WACC (Minimum Return Required or Cost of Money) is **8.56%**

SIMHADRI INFRA METALS
Chintoti Sirisha
Plot No 110,111,Jaggaiyyapeta,NTR District

PROFIT & LOSS ACCOUNT FOR YEAR ENDED

PARTICULARS	Sch	Estimated	Projected						
		2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
<u>Gross receipts</u>									
Gross Revenue		4358132	9712500	10945093	11319652	11696342	12075206	12456288	12839633
Less : Cost of Goods Sold / Operating Expenses									
Opening Stock		0	877500	1755000	1772550	1790276	1808178	1826260	1844523
Direct Material/Expenses		3403161	6883500	7125718	7369295	7614259	7860637	8108458	8357751
Closing stock		877500	1755000	1772550	1790276	1808178	1826260	1844523	1862968
Operating Expenses		2525661	6006000	7108168	7351570	7596356	7842556	8090196	8339305
Gross profit		1832471	3706500	3836925	3968082	4099986	4232651	4366093	4500327
Less:									
Administrative and Selling Expenses	Sch 1	976065	1830000	1866600	1903932	1942011	1980851	2020468	2060877
EBDIT		856406	1876500	1970325	2064150	2157975	2251800	2345625	2439450
Less : Depreciation		262500	485625	412781	350864	298234	253499	215474	183153
EBIT		593906	1390875	1557544	1713286	1859741	1998301	2130151	2256297
Less: Interest	Sch 2	264375	488250	435060	381874	328692	275514	222341	174796
Earnings before Tax (EBT)		329531	902625	1122484	1331412	1531048	1722786	1907810	2081501

SIMHADRI INFRA METALS
Chintoti Sirisha
Plot No 110,111,Jaggaiyyapeta,NTR District

BALANCE SHEET AS ON

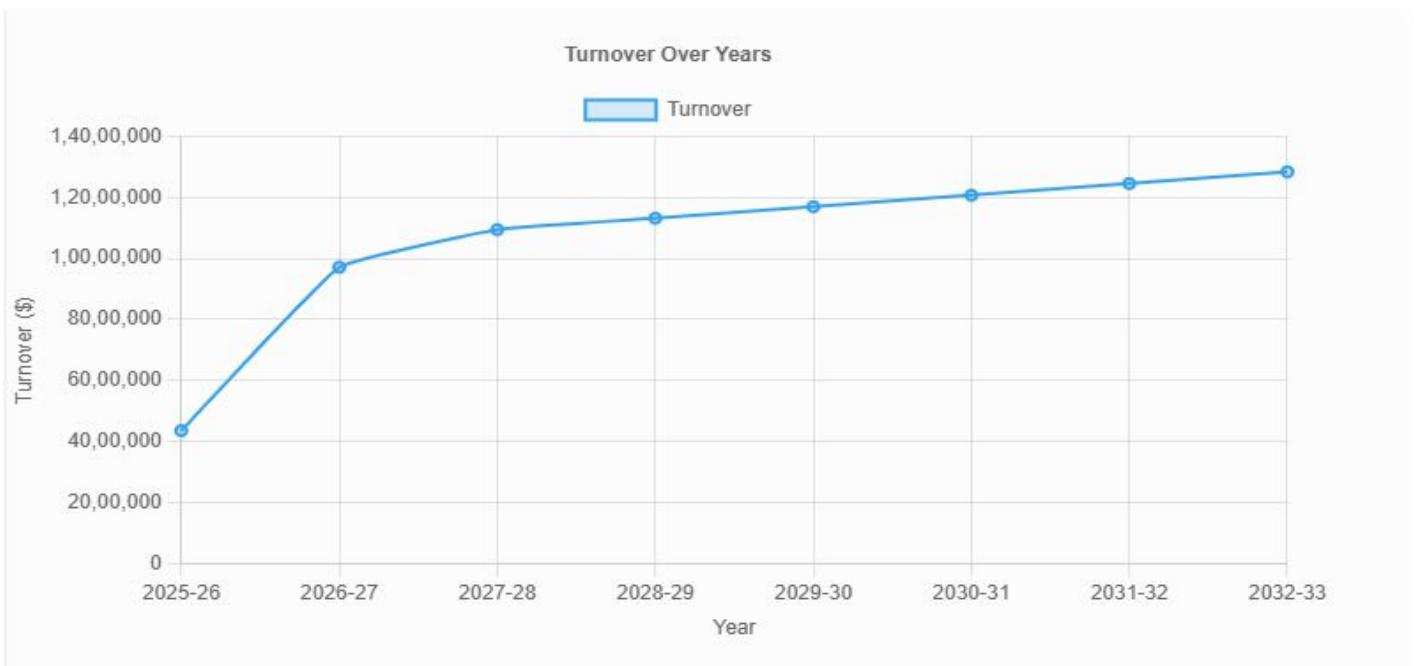
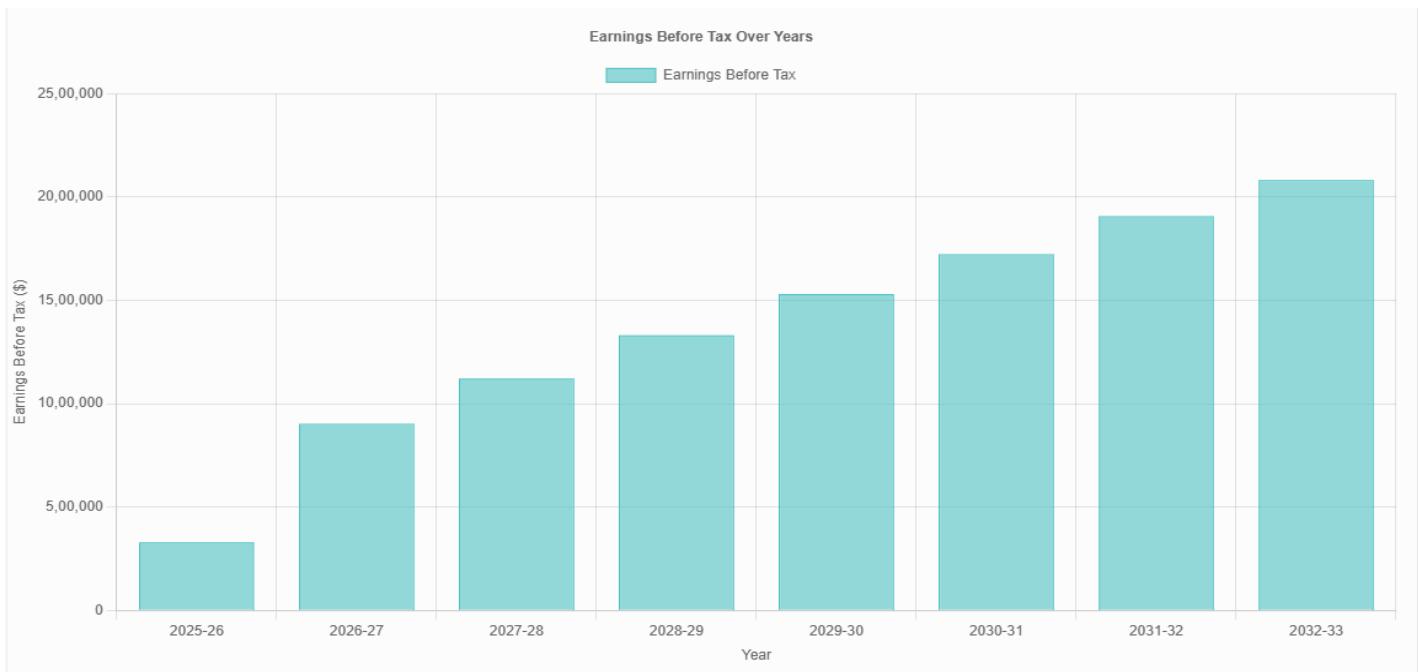
Particulars	Sch	Estimated 2025-26 Sep to Mar	Projected 2026-27	Projected 2027-28	Projected 2028-29	Projected 2029-30	Projected 2030-31	Projected 2031-32	Projected 2032-33
<u>SOURCES OF FUNDS:</u>									
Net Capital <i>(Opening capital +Net profit-Drawings)</i>		1539672	5052500	6318641	7305707	8391869	9569648	10832761	11950939
TERM LOANS :		2475000	2025000	1575000	1125000	675000	225000	0	0
<u>CURRENT LIABILITIES :</u>									
Working capital Loan		1350000	1350000	1350000	1350000	1350000	1350000	1350000	1350000
Short Term Loan		450000	450000	450000	450000	450000	450000	225000	0
		5814672	8877500	9693641	10230707	10866869	11594648	12407761	13300939
<u>APPLICATION OF FUNDS:</u>									
FIXED ASSETS		3237500	2751875	2339094	1988230	1689995	1436496	1221022	1037868
<u>CURRENT ASSETS :</u>									
Closing stock		877500	1755000	1772550	1790276	1808178	1826260	1844523	1862968
Recievable / Debtors		392232	971250	1203960	1358358	1520524	1690529	1868443	2054341
Cash and Cash Equivalents		1307440	3399375	4378037	5093843	5848171	6641364	7473773	8345761
		5814672	8877500	9693641	10230707	10866869	11594648	12407761	13300939

Schedule 1 - Explanation for Administrative & Selling Expenses

	2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Salaries and Wages	705000	1410000	1438200	1466964	1496303	1526229	1556754	1587889
Other expenses	150000	300000	306000	312120	318362	324730	331224	337849
Processing fees	61065	0	0	0	0	0	0	0
Miscellaneous expenses	60000	120000	122400	124848	127345	129892	132490	135139
	976065	1830000	1866600	1903932	1942011	1980851	2020468	2060877

Schedule 2 - Interest Statement

	2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Interest on Term Loan	183375	326250	272250	218250	164250	110250	56250	7875
Interest on CC Loan	81000	162000	162810	163624	164442	165264	166091	166921
	264375	488250	435060	381874	328692	275514	222341	174796



SIMHADRI INFRA METALS
Chintoti Sirisha
Plot No 110,111,Jaggaiyyapeta,NTR District

RATIO ANALYSIS

A . DEBT SERVICE COVERAGE RATIO

IDEAL RATIO - 1.75 TO 3 Times

Particulars	2025-26							
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
DSCR (A / B)	1.75	2.00	2.23	2.48	2.77	3.10	3.49	6.10
<u>Earnings before Interest,Depreciation</u>								
Interest and Installment								
A .Earnings Before Interest ,Depreciation	856406	1876500	1970325	2064150	2157975	2251800	2345625	2439450
B .Interest and Installment								
Total Interest (CC & TL)	264375	488250	435060	381874	328692	275514	222341	174796
Installment	225000	450000	450000	450000	450000	450000	450000	225000
	489375	938250	885060	831874	778692	725514	672341	399796

NOTE : Indicates extent of current Earnings Available for meeting commitments towards interest and Instalment .

B .CURRENT ASSETS RATIO

Particulars	2025-26							
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Current Ratio	1.43	3.40	4.09	4.58	5.10	5.64	7.10	9.08
Current Assets	2577172	6125625	7354547	8242477	9176874	10158152	11186739	12263070
Current Liabilities	1800000	1800000	1800000	1800000	1800000	1800000	1575000	1350000
Net Current Assets	777172	4325625	5554547	6442477	7376874	8358152	9611739	10913070
NOTE : Indicates Net Income on Average Assets .								

C . GROSS PROFIT RATIO

Particulars	2025-26							
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Gross Profit / Sales * 100	42.05	38.16	35.06	35.05	35.05	35.05	35.05	35.05

NOTES : Indicates overall Profitability of the Business.

D . NETPROFIT RATIO

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
Netprofit / Sales * 100	7.56	9.29	10.26	11.76	13.09	14.27	15.32	16.21	

NOTES : Indicates overall Profitability of the Business.

E . DEBTORS / RECEIVABLES TURNOVER RATIO

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
Credit sales / Average debtors	11.11	10.00	9.09	8.33	7.69	7.14	6.67	6.25	

*Sales assumed as credit sales
NOTES : It indicates velocity of debt collection. Higer the DTR indicates good vellocity of debt collection.

DEBTORS COLLECTION PERIOD :	33	37	40	44	47	51	55	58
(No of days/debtor turnover ratio)								

* No. of Days Assumed as 365

F . TOTAL OUTSIDE LIABILITIES TO TOTAL NETWORTH

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
TOL / TW	2.78	0.76	0.53	0.40	0.29	0.21	0.15	0.11	

NOTES : Indicates Extent of own funds used in business.

G. RETURN ON CAPITAL EMPLOYED

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
PAT / (Capital+Long Term loan)	0.08	0.13	0.14	0.16	0.17	0.18	0.18	0.17	

NOTE : Indicates overall profitability of Business for capital employed .

H. FIXED ASSETS TO LONGTERM FUND RATIO

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
Fixed Assets / Long Term Funds	1.31	1.36	1.49	1.77	2.50	6.38	#DIV/0!	#DIV/0!	

NOTES : Shows proportion of Fixed Assets Financed by Long Term funds .

I . PROPRIETORY RATIO

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
Capital / Total Assets	0.48	1.84	2.70	3.67	4.97	6.66	8.87	11.51	

NOTES : Shows extent of Owners funds utilised in financing assets .

J . RETURN ON ASSETS

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
PAT / Average total assets	0.06	0.10	0.12	0.13	0.14	0.15	0.15	0.16	

NOTE : Indicates Net Income on Average Assets .

K . INTEREST COVERAGE RATIO

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
E B I / Interest	2.25	2.85	3.58	4.49	5.66	7.25	9.58	12.91	
EBI Interest	593906 264375	1390875 488250	1557544 435060	1713286 381874	1859741 328692	1998301 275514	2130151 222341	2256297 174796	

NOTE : Indicates ability to meet Interest Obligation of the current year .

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

CALCULATION OF DEPRECIATION AS PER INCOME TAX ACT

Rs in lacs

Plant and Machinery	Total
15.00%	

2025-26 Sep to Mar

WDV in the beginning of year 1	0.00	0.00
Add : Additions during year	35.00	35.00
Total	35.00	35.00
Less: Depreciation	2.63	2.63
WDV at the end of 1st Year	32.38	32.38

2026-27

WDV in the beginning of year 1	32.38	32.38
Add : Additions during year	0.00	0.00
Total	32.38	32.38
Less: Depreciation	4.86	4.86
WDV at the end of 2nd Year	27.52	27.52

2027-28

WDV in the beginning of year 1	27.52	27.52
Add : Additions during year	0.00	0.00
Total	27.52	27.52
Less: Depreciation	4.13	4.13
WDV at the end of 3rd Year	23.39	23.39

2028-29

WDV in the beginning of year 1	23.39	23.39
Add : Additions during year	0.00	0.00
Total	23.39	23.39
Less: Depreciation	3.51	3.51
WDV at the end of 4th Year	19.88	19.88

2029-30

WDV in the beginning of year 1	19.88	19.88
Add : Additions during year	0.00	0.00
Total	19.88	19.88
Less: Depreciation	2.98	2.98
WDV at the end of 5th Year	16.90	16.90

2030-31

WDV in the beginning of year 1	16.90	16.90
Add : Additions during year	0.00	0.00
Total	16.90	16.90
Less: Depreciation	2.53	2.53
WDV at the end of 6th Year	14.36	14.36

2031-32

WDV in the beginning of year 1	14.36	14.36
Add : Additions during year	0.00	0.00
Total	14.36	14.36
Less: Depreciation	2.15	2.15
WDV at the end of 7th Year	12.21	12.21

2032-33

WDV in the beginning of year 1	12.21	12.21
Add : Additions during year	0.00	0.00
Total	12.21	12.21
Less: Depreciation	1.83	1.83
WDV at the end of 8th Year	10.38	10.38

SIMHADRI INFRA METALS
Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

EMI STATEMENT

LOAN AMOUNT	3,150,000
RATE OF INTEREST PER ANNUM	12.00%
RATE OF INTEREST PER MONTH	1.000%
NO OF INSTALLMENT	84

Principal amount shared equally over loan Term period

CALCULATION OF DETAILS OF EMI

MONTHS	EMI	INTEREST	PRINCIPAL REPAYMENT	OUTSTANDING PRINCIPAL
0				3,150,000
1	69,000	31500	37500	3112500
2	68,625	31125	37500	3075000
3	68,250	30750	37500	3037500
4	67,875	30375	37500	3000000
5	67,500	30000	37500	2962500
6	67,125	29625	37500	2925000
7	66,750	29250	37500	2887500
8	66,375	28875	37500	2850000
9	66,000	28500	37500	2812500
10	65,625	28125	37500	2775000
11	65,250	27750	37500	2737500
12	64,875	27375	37500	2700000
13	64,500	27000	37500	2662500
14	64,125	26625	37500	2625000
15	63,750	26250	37500	2587500
16	63,375	25875	37500	2550000
17	63,000	25500	37500	2512500
18	62,625	25125	37500	2475000
19	62,250	24750	37500	2437500
20	61,875	24375	37500	2400000
21	61,500	24000	37500	2362500

22	61,125	23625	37500	2325000
23	60,750	23250	37500	2287500
24	60,375	22875	37500	2250000
25	60,000	22500	37500	2212500
26	59,625	22125	37500	2175000
27	59,250	21750	37500	2137500
28	58,875	21375	37500	2100000
29	58,500	21000	37500	2062500
30	58,125	20625	37500	2025000
31	57,750	20250	37500	1987500
32	57,375	19875	37500	1950000
33	57,000	19500	37500	1912500
34	56,625	19125	37500	1875000
35	56,250	18750	37500	1837500
36	55,875	18375	37500	1800000
37	55,500	18000	37500	1762500
38	55,125	17625	37500	1725000
39	54,750	17250	37500	1687500
40	54,375	16875	37500	1650000
41	54,000	16500	37500	1612500
42	53,625	16125	37500	1575000
43	53,250	15750	37500	1537500
44	52,875	15375	37500	1500000
45	52,500	15000	37500	1462500
46	52,125	14625	37500	1425000
47	51,750	14250	37500	1387500
48	51,375	13875	37500	1350000
49	51,000	13500	37500	1312500
50	50,625	13125	37500	1275000
51	50,250	12750	37500	1237500
52	49,875	12375	37500	1200000
53	49,500	12000	37500	1162500
54	49,125	11625	37500	1125000
55	48,750	11250	37500	1087500
56	48,375	10875	37500	1050000
57	48,000	10500	37500	1012500
58	47,625	10125	37500	975000
59	47,250	9750	37500	937500
60	46,875	9375	37500	900000
61	46,500	9000	37500	862500
62	46,125	8625	37500	825000
63	45,750	8250	37500	787500

64	45,375	7875	37500	750000
65	45,000	7500	37500	712500
66	44,625	7125	37500	675000
67	44,250	6750	37500	637500
68	43,875	6375	37500	600000
69	43,500	6000	37500	562500
70	43,125	5625	37500	525000
71	42,750	5250	37500	487500
72	42,375	4875	37500	450000
73	42,000	4500	37500	412500
74	41,625	4125	37500	375000
75	41,250	3750	37500	337500
76	40,875	3375	37500	300000
77	40,500	3000	37500	262500
78	40,125	2625	37500	225000
79	39,750	2250	37500	187500
80	39,375	1875	37500	150000
81	39,000	1500	37500	112500
82	38,625	1125	37500	75000
83	38,250	750	37500	37500
84	37,875	375	37500	0

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

Repayment Schedule - Term Loan

Particulars	2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
April	0	37500	37500	37500	37500	37500	37500	37500
May	0	37500	37500	37500	37500	37500	37500	37500
June	0	37500	37500	37500	37500	37500	37500	37500
July	0	37500	37500	37500	37500	37500	37500	37500
August	0	37500	37500	37500	37500	37500	37500	37500
September	0	37500	37500	37500	37500	37500	37500	37500
October	37500	37500	37500	37500	37500	37500	37500	0
November	37500	37500	37500	37500	37500	37500	37500	0
December	37500	37500	37500	37500	37500	37500	37500	0
January	37500	37500	37500	37500	37500	37500	37500	0
February	37500	37500	37500	37500	37500	37500	37500	0
March	37500	37500	37500	37500	37500	37500	37500	0
Total Term Loan Paid	225000	450000	450000	450000	450000	450000	450000	225000
Short Term Loan Outstanding	450000	450000	450000	450000	450000	450000	225000	0

SIMHADRI INFRA METALS
Chintoti Sirisha
Plot No 110,111,Jaggaiyyapeta,NTR District

CALCULATION OF MAXIMUM PERMISSIBLE BANK FINANCE

Method 1 : Working Capital method

CALCULATION OF MAXIMUM PERMISSIBLE BANK FINANCE

Method 2 : Total Current Assets Method

SIMHADRI INFRA METALS
Chintoti Sirisha
Plot No 110,111,Jaggaiyyapeta,NTR District

WORKING CAPITAL ASSESSMENT - TURNOVER METHOD

NAYAK COMMITTEE RECOMONDATIONS (Working Capital Assessement)

PARTICULARS	2025-26							
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	
Turnover	4358132	9712500	10945093	11319652	11696342	12075206	12456288	
Working Capital Requirment (25% of Turnover)	1089533	2428125	2736273	2829913	2924085	3018802	3114072	
Minimum WC Limit (80%of WC Requirment)	871626	1942500	2189019	2263930	2339268	2415041	2491258	
Drawing Power	1350000	1350000	1350000	1350000	1350000	1350000	1350000	
Maximum Bank CC Loan	871626	1350000	1350000	1350000	1350000	1350000	1350000	

Notes :

1. Maximum Working capital Limit Must not exceed Drawing power .
2. Four Operating cycles per Annum is Assumed.

PROJECTED CASH FLOW STATEMENTS

Particulars	2025-26							
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
<u>In flows:</u>								
Profit before Bank Interest & Tax but after depreciation	593906	1390875	1557544	1713286	1859741	1998301	2130151	2256297
Increase in Depreciation	262500	485625	412781	350864	298234	253499	215474	183153
Increase in Term Loan	3150000	0	0	0	0	0	0	0
Increase in working capital loan	1350000	0	0	0	0	0	0	0
Increase In Capital	500000	0	0	0	0	0	0	0
Increase in Capital during the year	710140	2610203	143657	0	0	0	0	0
	6566547	4486703	2113982	2064150	2157975	2251800	2345625	2439450
<u>Outflows:</u>								
Increase in Capital expenditure	3500000	0	0	0	0	0	0	0
Increase in Term Loan interest	183375	326250	272250	218250	164250	110250	56250	7875
Increase in CC Loan interest	81000	162000	162810	163624	164442	165264	166091	166921
Decrease in Term Loan	225000	450000	450000	450000	450000	450000	450000	225000
Increase in Receivables	392232	579018	232710	154398	162166	170004	177914	185898
Increase in Stock	877500	877500	17550	17726	17903	18082	18263	18445
	5259107	2394768	1135320	1003998	958761	913601	868518	604139
Gross Surplus during the year	1307440	2091935	978662	1060152	1199214	1338199	1477107	1835311
Increase in Drawings	0	0	0	344346	444886	545007	644698	963323
Opening balance of cash	0	1307440	3399375	4378037	5093843	5848171	6641364	7473773
Net Surplus during the year	1307440	2091935	978662	715806	754328	793193	832410	871988
Closing balance of cash	1307440	3399375	4378037	5093843	5848171	6641364	7473773	8345761

FUNDS FLOW STATEMENT

Statement of Changes in Working capital

PARTICULARS	2025-26	2026-27	Changes in Working capital
	Sep to Mar	2026-27	
<u>CURRENT ASSETS :</u>			
Closing stock	877500	1755000	877500
Recievable / Debtors	392232	971250	579018
Cash and Cash Equivalents	1307440	3399375	2091935
			0
Gross Current Assets (A)	2577172	6125625	3548453
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	450000	0
Total Current Liabilities (B)	1800000	1800000	0
NET WORKING CAPITAL (A-B)	777172	4325625	
Increase in Working capital	3548453		3548453

PARTICULARS	2026-27	2027-28	Changes in Working capital
<u>CURRENT ASSETS :</u>			
Closing stock	1755000	1772550	17550
Recievable / Debtors	971250	1203960	232710
Cash and Cash Equivalents	3399375	4378037	978662
			0
Gross Current Assets (A)	6125625	7354547	1228922
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	450000	0
Total Current Liabilities (B)	1800000	1800000	0
NET WORKING CAPITAL (A-B)	4325625	5554547	
Increase in Working capital	1228922		1228922

PARTICULARS	2027-28	2028-29	Changes in Working capital
<u>CURRENT ASSETS :</u>			
Closing stock	1772550	1790276	17726
Recievable / Debtors	1203960	1358358	154398
Cash and Cash Equivalents	4378037	5093843	715806
			0
Gross Current Assets (A)	7354547	8242477	887930
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	450000	0
Total Current Liabilities (B)	1800000	1800000	0
NET WORKING CAPITAL (A-B)	5554547	6442477	
Increase in Working capital	887930		887930

PARTICULARS	2028-29	2029-30	Changes in Working capital
<u>CURRENT ASSETS :</u>			
Closing stock	1790276	1808178	17903
Recievable / Debtors	1358358	1520524	162166
Cash and Cash Equivalents	5093843	5848171	754328
Gross Current Assets (A)	8242477	9176874	934397
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	450000	0
Total Current Liabilities (B)	1800000	1800000	0
NET WORKING CAPITAL (A-B)	6442477	7376874	
Increase in Working capital	934397		934397

PARTICULARS	2029-30	2030-31	Changes in Working capital
<u>CURRENT ASSETS :</u>			
Closing stock	1808178	1826260	18082
Recievables / Debtors	1520524	1690529	170004
Cash and Cash Equivalents	5848171	6641364	793193
Gross Current Assets (A)	9176874	10158152	981279
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	450000	0
Total Current Liabilities (B)	1800000	1800000	0
NET WORKING CAPITAL (A-B)	7376874	8358152	
Increase in Working capital	981279		981279

PARTICULARS	2030-31	2031-32	Changes in Working capital
<u>CURRENT ASSETS :</u>			
Closing stock	1826260	1844523	18263
Recievables / Debtors	1690529	1868443	177914
Cash and Cash Equivalents	6641364	7473773	832410
Gross Current Assets (A)	10158152	11186739	1028587
<u>CURRENT LIABILITIES :</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	450000	225000	225000
Total Current Liabilities (B)	1800000	1575000	225000
NET WORKING CAPITAL (A-B)	8358152	9611739	
Increase in Working capital	1253587		1253587

PARTICULARS	2031-32	2032-33	Changes in Working capital
<u>Recievables / Debtors</u>			
Closing stock	1844523	1862968	18445
Recievables / Debtors	1868443	2054341	185898
Cash and Cash Equivalents	7473773	8345761	871988
CURRENT LIABILITIES :	11186739	12263070	1076331
<u>Short Term Loan</u>			
Working capital Loan	1350000	1350000	0
Short Term Loan	225000	0	225000
Total Current Liabilities (B)	1575000	1350000	225000
NET WORKING CAPITAL (A-B)	9611739	10913070	
Increase in Working capital	1301331		1301331

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

INTERNAL RATE OF RETURN

PARTICULARS	Amount (Rs)
CASH OUTFLOWS	-5,000,000
CASH INFLOWS	
2025-26 Sep to Mar	1,307,440
2026-27	2,091,935
2027-28	978,662
2028-29	715,806
2029-30	754,328
2030-31	793,193
2031-32	832,410
2032-33	871,988
INTERNAL RATE OF RETURN (IRR)	15.63%

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

MODIFIED INTERNAL RATE OF RETURN

PARTICULARS	Amount (Rs)
CASH OUTFLOWS	-5,000,000
CASH INFLOWS	
2025-26 Sep to Mar	1,307,440
2026-27	2,091,935
2027-28	978,662
2028-29	715,806
2029-30	754,328
2030-31	793,193
2031-32	832,410
2032-33	871,988
MODIFIED INTERNAL RATE OF RETURN (MIRR)	13.46%

Note:

Reinvestment done at Risk free Rate (i.e) Bank Fixed deposit Rate

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

PROFITABILITY INDEX

PARTICULARS	Amount (Rs)
CASH OUTFLOWS	-5,000,000
CASH INFLOWS	
2025-26 Sep to Mar	1,307,440
2026-27	2,091,935
2027-28	978,662
2028-29	715,806
2029-30	754,328
2030-31	793,193
2031-32	832,410
2032-33	871,988
PROFITABILITY INDEX	1.11

From the above PI arrived , Every 1 Rs invested in this project creates

0.11 Additional Value

SIMHADRI INFRA METALS
Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

PRESENT VALUE OF FUTURE CASH FLOWS & NET PRESENT VALUE

PARTICULARS	Amount (Rs)
CASH INFLOWS	
2025-26 Sep to Mar	1,307,440
2026-27	2,091,935
2027-28	978,662
2028-29	715,806
2029-30	754,328
2030-31	793,193
2031-32	832,410
2032-33	871,988
PRESENT VALUE OF FUTURE CASH FLOWS	<u>5,545,138</u>
CASH OUTFLOWS	5,000,000
NET PRESENT VALUE	545,138

Note :

Cash flows Discounted at Bank Interest Rate.

SIMHADRI INFRA METALS

Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

INVESTMENT PAYBACK PERIOD

PARTICULARS		Amount (Rs)	Cummulative Cash flows (Rs)
CASH OUTFLOWS		-5,000,000	
	2025-26 Sep to Mar	1,307,440	-3,692,560
	2026-27	2,091,935	-1,600,625
	2027-28	978,662	-621,963
CASH INFLOWS	2028-29	715,806	93,843
	2029-30	754,328	848,171
	2030-31	793,193	1,641,364
	2031-32	832,410	2,473,773
	2032-33	871,988	3,345,761
Payback Period (In years)		4.87	

SIMHADRI INFRA METALS
Chintoti Sirisha

Plot No 110,111,Jaggaiyyapeta,NTR District

SENSITIVITY ANALYSIS

Years	EARNINGS BEFORE TAX	
	If Selling Price decrease by 10%	If Direct Expenses increase by 10%
2025-26 Sep to Mar	(106,282)	(10,785)
2026-27	(68,625)	214,275
2027-28	27,974	409,912
2028-29	199,447	594,482
2029-30	361,414	769,622
2030-31	515,266	936,723
2031-32	662,181	1,096,964
2032-33	797,537	1,245,726

SIMHADRI INFRA METALS
Chintoti Sirirsha
Plot No 110,111, Jaggaiyyapeta,NTR District

CALCULATION OF BREAK EVEN POINT

Particulars	2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Gross Revenue	4358132	9712500	10945093	11319652	11696342	12075206	12456288	12839633
Less : Cost of Goods Sold / Direct Costs	2525661	6006000	7108168	7351570	7596356	7842556	8090196	8339305
Contribution	1832471	3706500	3836925	3968082	4099986	4232651	4366093	4500327
Selling price per	120.00	120.00	124.00	124.00	126.00	126.00	128.00	128.00
Quantity Manufactured in KGs	36318	80938	88267	91288	92828	95835	97315	100310
Contribution per KG	50	46	43	43	44	44	45	45
Fixed Costs	1502940	2803875	2714441	2636670	2568937	2509865	2458283	2418827
BREAK EVEN POINT in KGs	29787	61227	62445	60658	58164	56828	54792	53914
Plant Installed capacity in KGs	100000	100000	100000	100000	100000	100000	100000	100000
Plant Operating capacity in KGs	36318	80938	88267	91288	92828	95835	97315	100310
Operating capacity (%)	72.64	80.94	88.27	91.29	92.83	95.83	97.31	100.31

CALCULATION OF MARGIN OF SAFETY (MOS)

Particulars	2025-26 Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Actual Sales	4358132	9712500	10945093	11319652	11696342	12075206	12456288	12839633
Break even Sales	3574414	7347265	7743131	7521565	7328603	7160319	7013383	6901019
MARGIN OF SAFETY:								
MOS Value	783718	2365235	3201962	3798087	4367739	4914887	5442905	5938613
MOS Ratio	0.18	0.24	0.29	0.34	0.37	0.41	0.44	0.46
MOS Percentage	17.98	24.35	29.25	33.55	37.34	40.70	43.70	46.25

SIMHADRI INFRA METALS
Chintoti Sirirsha
Plot No 110,111, Jaggaiyyapeta,NTR District

CALCULATION OF ALTMAN Z SCORE

(To Determine the Financial Health of a Company)

Particulars	2025-26								
	Sep to Mar	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33	
Net Working capital	777172	4325625	5554547	6442477	7376874	8358152	9611739	10913070	
Total Assets	5814672	8877500	9693641	10230707	10866869	11594648	12407761	13300939	
Earning before Tax	329531	902625	1122484	1331412	1531048	1722786	1907810	2081501	
EBIT	593906	1390875	1557544	1713286	1859741	1998301	2130151	2256297	
Net Equity (Net Capital)	1539672	5052500	6318641	7305707	8391869	9569648	10832761	11950939	
Total Liabilities	4275000	3825000	3375000	2925000	2475000	2025000	1575000	1350000	
Sales	4358132	9712500	10945093	11319652	11696342	12075206	12456288	12839633	
A.Working capital / Total Assets	0.13	0.49	0.57	0.63	0.68	0.72	0.77	0.82	
B.Earning / Total Assets	0.06	0.10	0.12	0.13	0.14	0.15	0.15	0.16	
C. EBIT / Total Assets	0.10	0.16	0.16	0.17	0.17	0.17	0.17	0.17	
D. Equity Capital / Total Liabilities	0.36	1.32	1.87	2.50	3.39	4.73	6.88	8.85	
E. Sales / Total Assets	0.75	1.09	1.13	1.11	1.08	1.04	1.00	0.97	

Altman Z Score Formulae 1.54 3.13 3.63 4.10 4.69 5.52 6.84 8.04
(To Determine the financial health of a Company)