KALVEE BUSINESS SOLUTIONS / BUSINESS PROJECT PROPOSAL

BEAUTY PARLOUR OR HOME SALON

Detailed Project Report • Bank Loan Application Support

INDIA | ILLUSTRATIVE MODEL | NOVEMBER 2026

PROJECT COST	ILLUSTRATIVE BANK FACILITY
₹4,95,000	₹3,75,000

APPLICANT & LENDER DETAILS

Item	Applicant to complete
Proposed firm / proprietor	_____
Location / proposed premises	_____
Bank and branch	_____
Proposal date	_____

DOCUMENT STATUS A planning model, not an approved loan or certified valuation. Replace borrower blanks and verify the financial figures, actual quotations, orders, licences and bank credit terms before submission.

CONTENTS

Click a section to jump to it. All website references on the following pages are clickable.

01 Covering letter & borrower profile
02 Executive project summary
03 Capital investment & funding
04 Operations, market & staffing
05 Monthly profit and loss
06 Proposed loan & repayment
07 Five-year scenarios & sensitivity
08 Compliance, government programmes & risks
09 30-day launch plan & bank document checklist
10 Declaration, sources & applicant inputs

OFFICIAL PORTALS

MUDRA - Department of Financial Services
PMEGP - KVIC
Udyam registration
Kalvee Business Solutions

IMPORTANT The report contains illustrative operating profit, not audited results. Financial sanction, subsidy eligibility, debt service and compliance are subject to independent lender / authority verification.

01 | Covering letter & borrower profile

To: The Branch Manager Branch: _____ Date: _____

Subject: Request for business financing of ₹3,75,000 for Beauty Parlour or Home Salon

Dear Sir / Madam,

I / We propose to establish the above business at the location stated in this proposal. The illustrative project cost is ₹4,95,000, comprising promoter contribution of ₹1,20,000 and proposed bank finance of ₹3,75,000. I / We request consideration of an appropriate lending facility, subject to bank appraisal and approval.

The enclosed DPR provides startup costs, proposed market, working arrangements, illustrative sales and expenditure, possible financial-product routes, expected risks and a repayment illustration. All model data must be updated with locality-specific research, actual offers, applicant records and lender-approved terms.

Yours faithfully, Applicant signature: _____ Place: _____

Borrower / enterprise profile

Borrower information	Value
Applicant / proprietor name	_____
Proposed firm, constitution and PAN	_____
Address / project district	_____
Contact details (mobile and email)	_____
Experience / technical qualification	_____
Current registration / Udyam, if any	_____
Proposed launch / financing date	_____

02 | Executive project summary

Business category: Personal care and local services. Operating model: Advance booking and informed consent → appropriate patch test → documented service → cleaning/sanitation → receipt → scheduled rebooking.

Parameter	Illustrative planning assumption
Total project cost	₹4,95,000
Promoter contribution	₹1,20,000
Bank finance requested	₹3,75,000
Target output / bookings	185 standard services and 15 premium services monthly
Monthly sales	₹1,53,250
Model monthly cost including allowances	₹1,12,500

Model monthly remainder	₹40,750

03 | Capital investment & means of finance

The capital items below reproduce the current Kalvee business-plan model. Obtain at least three written supplier quotations, confirm taxes and installation requirements and identify what the bank will classify as fixed assets versus working capital.

Investment component	Amount
Salon chair, mirrors, dryers and tools	₹1,05,000
Interiors, lighting, reception and mirrors	₹1,25,000
Wash basin, sterilisation and hygiene	₹65,000
Opening creams, colour, disposables and cosmetics	₹55,000
Rental deposit and initial signage	₹75,000
Working capital and training buffer	₹70,000
TOTAL PROJECT COST	**₹4,95,000**

Proposed financing mix

Funding source	Amount
Promoter contribution	₹1,20,000
Proposed bank term / working-capital financing	₹3,75,000
TOTAL	**₹4,95,000**
PLAN THIS SCALE Home visits/pilot ₹60,000–₹1.5 lakh; one-chair professional salon about ₹4.95 lakh.	

Requested bank facility: amount and split are illustrative and must be revised with lender, based on quotations, margin requirements, collateral policies, cash-flow assumptions and borrowing need.

04 | Operations, customers & staffing

Production / service workflow

Advance booking and informed consent → appropriate patch test → documented service → cleaning/sanitation → receipt → scheduled rebooking.

Materials and quality controls

In-date cosmetic and hair-care products, sterilising supplies, gloves, towels, treatment kits and washable tool storage from traceable suppliers.

People and premises

- Owner beautician, one assistant, occasional bridal-service freelance support.
- 150–300 sq. ft. single-chair premises or approved home-visit model; adequate water, drainage, ventilation, sanitation and fire safety.

Buyer segments and sales channels

- Neighbourhood professionals and families, event guests and bridal groups with repeat appointment demand.
- Transparent service menu, client consent for photos, booked appointments, referral offers and documented bridal-package deposits.

05 | Monthly profit and loss

The monthly income and cost values reproduce the published Kalvee business idea, and are educational examples rather than observed transactions. Owner labour allowance and other non-cash accounting estimates are included; income-tax reserve is not a statutory computation.

Sales model: 185 standard services × ₹650 + 15 premium/bridal services × ₹2,200 = ₹1,53,250 monthly sales

Expense / revenue item	Monthly amount
Cosmetics and hair-care products	₹22,000
Assistant wages	₹20,000
Owner working-time allowance	₹24,000
Rent and common-area charges	₹18,000
Power and water	₹5,000
Laundry, disposables and sterilisation	₹6,000
Marketing and bookings	₹5,000
Illustrative loan interest	₹3,500
Equipment depreciation	₹3,000
Insurance, repairs and supplies	₹4,000
Illustrative income-tax reserve	₹2,000
TOTAL MONTHLY MODEL COST	**₹1,12,500**
MONTHLY SALES REVENUE	₹1,53,250
MODEL REMAINDER (SALES LESS MODEL COSTS)	**₹40,750**

INTERPRETATION This is a model remainder after included allowances, not guaranteed net income or available bank cash flow. No customer survey or invoice verification is implied.

06 | Proposed bank facility & repayment

Illustrative lending assumptions only: ₹3,75,000 term-equivalent facility, 12% annual nominal interest, reducing monthly balance, 60 monthly instalments, no grace period or charges. The lender must independently determine facility type, term, rate and EMI.

Loan measure	Value
Proposed loan amount	₹3,75,000
Promoter margin	₹1,20,000
Illustrative annual rate	12.0%
Illustrative tenor	60 months
Estimated EMI	₹8,342
Monthly remainder per webpage	₹40,750
Illustrative depreciation and interest add-backs	₹6,500
Indicative cash after EMI, before working-capital change	₹38,908

CASH-SERVICE CAVEAT The business-page P&L already includes illustrative loan interest. For a simple cash comparison, its net is increased by included interest and depreciation then reduced by the illustrative full EMI. Actual bank cash-flow / DSCR analysis must also incorporate tax, stock, debtors, repayments, owner drawings and verified operations.

Illustrative loan amortisation by year

Period	Interest	Principal repaid	Debt service	Closing debt
Year 1	₹41,866	₹58,234	₹1,00,100	₹3,16,766
Year 2	₹34,481	₹65,619	₹1,00,100	₹2,51,147
Year 3	₹26,158	₹73,942	₹1,00,100	₹1,77,205
Year 4	₹16,781	₹83,319	₹1,00,100	₹93,886
Year 5	₹6,214	₹93,886	₹1,00,100	₹0

07 | Five-year projections & sensitivity

The following is only a mathematical planning scenario. It assumes monthly revenue grows 6% per year and the monthly cost model grows 5% per year; it is not the site's underlying forecast, bank-approved projection or evidence of future demand.

Year	Illustrative annual sales	Illustrative annual costs	Model annual remainder
1	₹18,39,000	₹13,50,000	₹4,89,000
2	₹19,49,340	₹14,17,500	₹5,31,840
3	₹20,66,300	₹14,88,375	₹5,77,925
4	₹21,90,278	₹15,62,794	₹6,27,485
5	₹23,21,695	₹16,40,933	₹6,80,762

Demand sensitivity using business-page baseline

Volume scenario	Monthly sales	Model monthly remainder
75% of model volume	₹1,14,938	₹9,438
100% baseline	₹1,53,250	₹40,750
125% of model volume	₹1,91,563	₹72,063

Stress-test warning: demand below the model is material, and available cash after EMI may be lower than the tabulated model remainder. Attach evidence of local demand, quotations, seasonal cash cycles and repayment reserves before seeking finance.

08 | Compliance, finance programmes & risk

Registration and approvals to verify

- Confirm local shop/establishment, municipal and premises-hygiene requirements
- Consider GST and staff-linked obligations when applicable thresholds are met
- Do not offer regulated medical or dermatological procedures without lawful qualifications

Government financing routes to investigate

- MUDRA may suit qualifying service businesses; credit is repayable.
- PMEGP may be considered for an eligible new salon service enterprise subject to scheme rules.

Scheme information is provided for discovery only; inclusion does not mean the business qualifies, applications are open or a grant will be sanctioned.

MUDRA - Department of Financial Services

PMEGP - KVIC

Udyam registration

Material business risks and mitigants

Material risk	Risk-control action
Skin or chemical reactions	Maintain allergy/patch-test, consent and sanitation records
Hygiene failures and service quality disputes	Buy products from authorised dealers and record expiry
Seasonal booking declines	Display itemised price and cancellation policy
Product expiry and customer privacy	Maintain referral and repeat-booking records

09 | Implementation & bank document checklist

Period	Key activities
Days 1–7	Interview at least 15 potential buyers, verify local demand and gather three supplier quotations.
Days 8–14	Validate technical competencies, suitable premises, applicable licences and operating constraints.
Days 15–21	Finalize lender-specific DPR, test small service/batch and approach bank or financing programme.
Days 22–30	Confirm buyer orders, bookkeeping, QC, margin testing and first-month working-capital controls.

Annexures normally requested by lenders

- ☐ Completed bank loan application and KYC
- ☐ Aadhaar/PAN and contact/address evidence
- ☐ Entity registration, Udyam and relevant activity licence, if applicable
- ☐ Lease/title permission for premises and site plan
- ☐ Three machinery/supplier quotations and cost breakdown
- ☐ Proof of promoter contribution / equity source
- ☐ Business plan, sales assumptions and customer enquiries / orders
- ☐ Available bank statements and income/ITR evidence
- ☐ Collateral / guarantor details only if required by selected bank product
- ☐ Applicant experience, training records and certificates
- ☐ 12-month cash-flow, repayment assessment and credit bureau consent

10 | Declaration, assumptions & official sources

Applicant declaration (sign after all blanks and evidence have been reviewed):

I / We declare that the details to be submitted with this proposal will be true and complete to the best of my / our knowledge. I / We understand the sample commercial and financial assumptions are not audited transactions or promised profit, that loan approval and subsidies depend on government and bank rules, and that the bank may require additional reports, securities, statements and revisions.

Completion field	Applicant to fill
Applicant / authorised signatory	_____
Place and date	_____
Bank branch / application reference	_____
Revised loan / equity proposal	_____
Verified monthly demand / quotation basis	_____
Actual scheme applied for (if any)	_____

Primary planning assumptions

- Finance, unit costs and sales are based on the site's illustrative model, updated 16 November 2026; not independently audited.
- No promised subsidy or tax concession is included as operating sales.
- EMI assumes a 12% nominal annual reducing-balance rate and 60 months solely to illustrate repayment.
- Five-year sensitivity projection is a new mathematical scenario and must be replaced by bank-approved assumptions.
- Independent accountant / bank officer review and applicant documentation are necessary before using this DPR for formal credit decisions.

Official references and project website

MUDRA - Department of Financial Services

PMEGP - KVIC

Udyam registration

Government scheme finder

Kalvee business plan

Kalvee Business Solutions

PREPARED BY KALVEE BUSINESS SOLUTIONS www.kalveebsolutions.com | Generic model proposal for borrower customisation, not an appraisal certificate, official sanction or warranty of financial performance.