BUSINESS PROJECT PROPOSAL

RURAL SOLAR PANEL CLEANING & SERVICE COORDINATION

Indicative project investment: Rs 35,000

Entry-level pilot range: Rs 20,000-60,000

Model monthly sales: Rs 27,000

Model monthly operating remainder: Rs 3,000

Prepared as a model for discussion with a lending bank, project adviser or other institution. Personal, location and financial details must be completed and verified before any formal submission.

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01 Applicant and executive summary

Borrower/applicant name: _____

Address and district: _____

Proposed enterprise name: _____

Phone / email: _____

Bank / branch: _____

Date, signature and requested loan amount: _____

Executive summary: Documented panel cleaning for safely accessible sites and referrals of electrical work to qualified/authorised technicians.

The example project budget is Rs 35,000. Illustrative sales are Rs 27,000/month with operating costs of Rs 24,000, leaving Rs 3,000/month before adjustments for actual taxes, borrowing and demand. These figures are assumptions, not certified market evidence.

02 Business model and customers

Documented panel cleaning for safely accessible sites and referrals of electrical work to qualified/authorised technicians.

Customers: Rural rooftop-solar households, schools, low-rise shops and installation partners.

Operating scale: 30 safely completed cleaning/service coordination visits per month at Rs 900 average fee

Supplies, facilities and skills: Soft non-abrasive brushes, appropriate safe cleaning tools, personal protective equipment, risk checklists and referral agreements.

03 Project investment and equipment

Proposed initial uses of funds:

Particular	Illustrative amount
Non-abrasive cleaning tools	Rs 9,000
Safety training and PPE	Rs 8,000
Water-safe cleaning accessories	Rs 5,000
Marketing and business setup	Rs 3,000
Travel and working-capital buffer	Rs 10,000
TOTAL	**Rs 35,000**

Procure only after quotations, site suitability and permits are checked. Land purchase and major construction are excluded from the simple entry model.

04 Monthly sales and expense assumptions

Illustrative monthly sales assumption: 30 safely completed cleaning/service coordination visits per month at Rs 900 average fee

Monthly expense	Model amount
Travel and transport	Rs 5,500
Assistant labour	Rs 5,000
Water and supplies	Rs 2,000
Local promotions and communication	Rs 2,000
Owner labour allowance	Rs 8,000
Insurance and other provision	Rs 1,500
TOTAL	**Rs 24,000**

Model sales: Rs 27,000 | Operating costs: Rs 24,000 | Illustrative monthly remainder: Rs 3,000 (11.1% margin).

The model includes an owner-labour allowance. It does not establish guaranteed turnover or a free cash flow available for debt service; verify taxes, working-capital timing, loan interest, principal repayment and seasonal demand.

05 Working capital and loan application

Proposed promoter contribution: Rs _____

Proposed bank term loan: Rs _____

Working capital/overdraft request: Rs _____

Before applying, collect three supplier quotations, customer survey results or purchase intentions, KYC/PAN, premises proof, bank statements, business registration records, sales and expense estimates, a cash-flow forecast, details of outstanding loans, guarantor/collateral information if required, and a proposed repayment schedule from the bank.

Do not treat subsidy as an upfront loan repayment or automatic promoter contribution. Banks evaluate repayment capacity and scheme eligibility independently.

06 Licences, standards and government schemes

Cleaning is not an electrical licence. Check local trade licences, liability insurance, client permission and manufacturer guidance. Licensed/qualified partners must handle wiring, inverter repairs and dangerous roof access.

Financing and schemes: PM Surya Ghar consumer support does NOT automatically fund cleaning businesses. Eligible new service entrepreneurs may explore repayable MUDRA loans or PMEGP subject to approved business type and bank assessment.

For national scheme discovery, check the free Udyam portal, PMEGP and government portals. Activity classification, regional eligibility and live application windows may vary.

07 Risk management and 30-day action plan

Risks: Falls, shock, damaged panel glass, water ingress, warranty disputes and fewer repeat orders than expected. Stop unsafe work.

Practical 30-day milestones:

Days 1-7: Survey solar households and existing free maintenance contracts.

Days 8-14: Obtain training, PPE, site access protocols and suitable insurance.

Days 15-21: Pilot only safe accessible modules under written consent.

Days 22-30: Develop qualified technician partner network and renewal plans.

08 Source links and applicant declaration

Official starting points (clickable):

MNRE O&M knowledge base

PM Surya Ghar

PMEGP

Kalvee Business Solutions

Applicant declaration: I have reviewed, corrected and independently verified the business assumptions, supporting quotations, permits, financing terms, market demand and applicable laws. This model alone is not an application approval or certified detailed project report.

Applicant name: _____ Date: _____ Signature: _____

Editorial disclaimer: Prepared as an independent educational template by Kalvee Business Solutions. Capital and revenue figures are hypothetical and not official quotations, loan offers, grant approvals or performance forecasts. Professional and lender review is essential.