Techmin Project Report Generator - User Guide (version 1.0.0)

Techmin Wealth Partners. This tool is **under testing**. Errors may occur. Please tell us through the feedback link.

1. What this tool does

It helps you make a **project report** for a new or growing business, the kind a bank asks for with a loan application. You type in the facts about the business, and the tool works out the project cost, how it will be paid for, the sales and expenses, the loan repayments, the projected profit and loss, balance sheet and cash flow, the DSCR (can the business repay the loan?), ratios and break-even. It also writes the report text from your answers and makes a print-ready report.

It does **not** make CMA data, MPBF or Forms I to VI. Use the CMA Report Maker for those. It does not study past results.

2. Registering and signing in

The first time (register once)

1. Open the tool and press **New here? Register**.
2. Type your name, email address and 10-digit mobile number. Organisation, designation, city and state are optional. Tick the privacy box.
3. Press **Register and email me a key**. A registration key like XXXX-XXXX-XXXX is emailed to you. Look in the spam folder if you do not see it.
4. Paste the key into the box and press **Verify and continue**. Your account is now active and you are in.

Every other time

1. Type your registered email address and press **Send sign-in code**.
2. A 6-digit code is emailed to you. Type it within 10 minutes. A code works only once.
3. Did not get it? Wait 60 seconds and ask again.

There is no password. You stay signed in for 12 hours, or until you close the tab or press Sign out. Your account is shared with the CMA Report Maker: if you are registered there, just sign in.

Techmin Wealth Partners keeps your registration details (name, email, mobile, organisation, designation, city, state) and notes when you sign in, so that we know who uses the tool.

3. Where your reports are kept

Your reports are kept **inside your own browser on your own device**. They are not sent to any server. That means:

- If you clear the browser data, use a private window, or change computer, the reports will not be there.
- **Download a backup often.** Go to My reports and press *Download backup of all reports*. Keep the file safe.

3A. Saving

A **Save** button is always at the bottom right of the screen while you work on a report. It shows "Unsaved changes..." while a change is waiting, and "Saved hh:mm" once it is stored. You can also press **Ctrl+S**. The tool also saves by itself a moment after you stop typing, when you leave the page, and when you switch to another tab. Saving puts the report in this browser. Use *Download backup* for a copy outside the browser.

4. The 11 steps

The report is made in 11 steps. Your work is saved by itself a moment after you stop typing. The side panel always shows the project cost, whether sources equal uses, and the average DSCR.

Step	What you enter
1 Business	Name, constitution, place, type of business, start date, first year of projection
2 Promoters	The people behind the business, and their contribution
3 Category and scheme	Business category and the loan scheme, if any
4 Project cost	Land, building, machinery, furniture, working capital margin, other costs
5 Means of finance	Own money, term loans, subsidy and other sources
6 Revenue	What you will sell and at what price, year by year

Step	What you enter
7 Expenses and manpower	Raw material, salaries, rent, power and other expenses
8 Working capital	How many days of stock, debtors and creditors
9 Assumptions	Tax rate, depreciation, growth, projection years
10 Narrative	The text of the report. Edit any part.
11 Review and validate	Check everything, then print

5. Useful tips

- **Sources must equal uses.** Total money coming in (own money, loans, subsidy) should equal total project cost. If not, the gap shows up as a cash shortfall in the cash flow. The tool never hides it.
- **Working capital.** Choose Automatic (the higher of Year 1 and Year 2 need) or type your own.
- **Term loans.** Choose EMI, equal principal, or your own yearly principal. Choose monthly or quarterly. You can add a moratorium (interest only). The last instalment clears the balance.
- **Subsidy** counts as a source only when its status is *sanctioned* or *received*.
- **Narrative.** The text is made from your answers and your business category. It says only what you entered. It does not invent market figures, licences or approvals. Read it and edit it. A part you edit stays as you wrote it.

5A. A small worked idea

Suppose a bakery plans to spend Rs 10,00,000: Rs 2,00,000 own money and Rs 8,00,000 bank loan. In Step 4 you enter the costs so they total 10,00,000. In Step 5 you enter own money 2,00,000 and a term loan 8,00,000. The side panel shows sources minus uses as zero. Good. If it shows a gap, change a figure until both sides are equal.

6. Validate the complete report

In Step 11 press **VALIDATE COMPLETE REPORT**. The tool checks that required facts are there, the arithmetic is right, the balance sheet balances, the cash flow agrees, the DSCR is correct and the narrative matches your numbers.

Each problem is listed with what you entered, what is expected, how to fix it, and a **Go to** button that takes you to the right step.

- **Failed**: there is a blocking error. Printing is switched off until you fix it.
- **Validated with Warnings** or **Validated Successfully**: you can print.
- If you change anything later the result is marked **stale**. Validate again.

Validation is only a software check. It is not certification, not bank approval, and it does not promise that a loan will be sanctioned.

7. Printing or saving as PDF

Press *Preview and print report*, then *Print final report / Save as PDF*. In the browser box choose **Save as PDF**, paper **A4**, margins **Default**, and tick **Background graphics**. Page numbers print at the bottom of each page. The contents list has no page numbers.

Chrome or Edge on a computer gives the best result.

8. Saving and bringing back a report

- **JSON** file: a complete copy of one report with a check code.
- **TXT** file: readable text with a hidden block that lets you bring it back.
- When you import, nothing is overwritten unless you tick *Replace*. Figures are recalculated, so **validate again**.
- If the file check fails you are warned. Do not rely on that file.
- The file limit is 5 MB.

9. Your account

To delete your registration, contact Techmin support. Reports kept in your browser stay until you delete them or clear the browser data.

10. Messages you may see

Message	What to do
This email is not registered yet	Press New here? Register and follow the steps.
This account is not activated yet	Paste the registration key from your email, or register again to get a new one.
The code has expired or is not correct	Ask for a new code. You get 5 tries.
Balance sheet does not balance (FIN-002)	Sources and uses differ, or a figure is missing. Check Step 4 and Step 5.
Cash does not reconcile (FIN-003)	Check loans, drawings and working capital.

Message	What to do
Project cost total differs from the items (FIN-007)	Open Step 4 and re-enter or save the items.
DSCR does not agree (FIN-013)	Validate again after changing loans or profit.
Net worth becomes negative (FIN-008)	Warning. Look at losses or drawings.
Subsidy not counted (FIN-015)	The subsidy is not yet sanctioned or received.

The full list of validation codes with their steps is in the validation rules shown by the tool.

11. Please remember

- The scheme rules in the tool are suggestions. Check every scheme term with your bank or the official source.
- Reports are estimates from what you enter. They are not a bank-approved format and do not promise sanction.
- Annual projections only. No GST or TDS modelling, no foreign currency, and statutory payroll contributions only if you enter them.
- Reports live in your browser. Download backups.
- The tool is under testing. Please send us feedback.