

Financial Feasibility and Profitability Analysis of a Small Café Business

Campus Corner Café in Tathawade Pune

Financial and Cost Accounting group mini project

Accounting period November 2026

SIMULATED PROPOSED VENTURE

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This academic study tests the financial feasibility of a proposed small café using one consistent hypothetical model. The first month produces net sales of INR 113,100, recurring operating profit of INR 19,740 and accrual net profit of INR 6,240 after startup expenses and interest. These are simulated results and are not observed café transactions. The base case supports a conditional feasibility conclusion, subject to validating local demand, supplier prices, rent and operating permissions.

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The faculty document Miniproject problem statements.docx was read. Visible Option 3 requirements include business profile, startup investment, financing, at least 30 simulated transactions with the full accounting cycle, product cost sheets and cost behaviour. Its detailed list stops partway through cost behaviour after fixed cost examples of rent and salaries. The Option 3 narrative and objectives independently mention CVP, budgets, cash flow, working capital, feasibility and recommendations. The detailed dashboard, ratios and presentation requirements come from the supplied user project brief and analogous later options; they are not claimed as verbatim unseen Option 3 instructions.

Business profile and objectives

Campus Corner Café is a proposed small café in Tathawade, Pune, serving students, faculty and nearby residents. Two employees prepare tea, coffee and vegetable sandwiches. The modeled scale is 155 net units per operating day and 4,030 units in the first month. The exceptional opening Sunday on November 1 gives 26 operating days; the café is closed on November 8, 15, 22 and 29.

Product	Price	Variable cost	Daily net units	Monthly units
Tea	15	6	80	2,080
Coffee	30	12	45	1,170
Vegetable Sandwich	60	28	30	780

The objectives are to trace every transaction through double entry, assess product profitability, estimate break-even activity, plan cash needs and translate the results into measurable operating decisions. Capacity, footfall and local willingness to pay have not been surveyed; the volume is a scenario assumption rather than market evidence.

Methodology and academic evidence

The method combines a bottom-up unit sales forecast, explicitly simulated transaction generation, perpetual inventory accounting, accrual adjustments, absorption cost allocation and marginal costing. All accounting outputs derive from the canonical model dataset and stable transaction identifiers. The forecast and the simulated first month deliberately share net volumes so that revenue and inventory consumption reconcile.

The supplied starting totals contained an arithmetic inconsistency. Applying the stated unit variable costs to 26 days gives $26 \times (80 \times 6 + 45 \times 12 + 30 \times 28) = \text{INR } 48,360$, rather than INR 49,920. The model preserves the supplied prices and volumes and corrects variable cost by INR 1,560. Contribution is therefore INR 64,740 and recurring operating profit INR 19,740, rather than the original INR 63,180 and INR 18,180. No unsupported wastage expense is introduced to force the earlier totals.

Hypothetical assumptions describe choices such as prices and funding. Simulated records describe invented accounting events used to demonstrate the cycle. Externally verified references supply context only: they do not turn the assumptions into observed prices, actual compliance or real café history.

ID	Assumption	Status	Model value
A01	Prices, variable costs, net daily volume	Hypothetical	Tea15/6/80; Coffee30/12/45; Sandwich60/28/30
A02	Period and schedule	Hypothetical	November2026; exceptional opening Sunday Nov1; closed Nov8,15,22,29;26days
A03	Monthly fixed recurring expense	Hypothetical	45,000
A04	Owner funding and loan	Hypothetical	120000+50000;12% annual;1000 principal monthly
A05	Inventory method	Simulated	Perpetual inventory; net monthly purchases48360; ending12000
A06	Credit policy	Simulated	20% gross sales on credit; refunds cash;20000 collected
A07	Depreciation	Hypothetical	Equipment1500/month; furniture500/month; no residual value estimate
A08	Taxes	Excluded	No GST or income-tax claim; pre-tax results

Startup investment and source classification

Item	INR	Classification
Owner capital	120,000	Funding
Loan	50,000	Funding
Rent deposit	30,000	Asset
Equipment	55,000	Asset
Furniture	25,000	Asset
Opening inventory	12,000	Current asset
Setup	8,000	Expense
Initial marketing	5,000	Expense
Working capital reserve	35,000	Cash remaining before extra month prepaid rent
Additional December rent prepayment	15,000	Use of reserve, not additional startup target

The INR 170,000 funding target equals INR 135,000 of specified startup uses plus INR 35,000 of reserve. Deposit, equipment, furniture and inventory are assets. Setup and initial marketing are expensed when incurred. The reserve is cash retained, not an expense. An additional INR 15,000 December rent prepayment uses part of that reserve and must not be added a second time to the original funding target.

Financing and capital structure

Source	Amount	Share
Owner capital	120,000	70.59%
Bank loan	50,000	29.41%
Total funding	170,000	100.00%

The loan is assumed to bear 12% annual interest, giving first-month interest of $50,000 \times 12\% \div 12 = \text{INR } 500$. A INR 1,000 principal repayment reduces the closing balance to INR 49,000. Interest is an expense; principal repayment reduces the liability. Owner drawings of INR 2,000 reduce equity and cash but do not reduce profit. No enforceable loan tenor was provided, so all outstanding debt is conservatively classified as current.

Accounting policies and posting traceability

The model uses INR, accrual recognition, perpetual inventory and separate cash and bank accounts. Each transaction has one stable ID; every journal line references the same ID, date and narration. A debit increases an asset or expense; a credit increases liabilities, equity or revenue. Journal debits equal credits for each transaction.

Gross daily simulated sales are INR 4,395: 81 teas, 46 coffees and 30 sandwiches. A refund of one tea and one coffee is INR 45, leaving INR 4,350 net revenue and 155 net units. Returned beverages are assumed not yet prepared. Daily inventory consumption is INR 1,860. The 20% credit share applies to gross sales, while refunds are paid in cash.

Cash deposits into bank are internal transfers and do not create revenue or an external cash flow. Inventory purchases become expense only when consumed. The refundable deposit and capital assets remain on the balance sheet; depreciation of INR 2,000 allocates capital asset cost to the month.

Adjustments and rectification

The November closing adjustments recognize INR 1,000 outstanding utilities, INR 15,000 rent amortization from prepaid rent and INR 2,000 depreciation. December prepaid rent remains an asset of INR 15,000. Accrued utilities increase expense and a payable without immediate cash payment.

ID	Description	Debit and credit posting
TX008	Marketing misclassified initially	Equipment Dr 5,000 Cr 0; Bank Dr 0 Cr 5,000
TX010	Rectification: initial marketing incorrectly capitalized	Startup Marketing Dr 5,000 Cr 0; Equipment Dr 0 Cr 5,000

The rectification demonstrates an error of principle. Initial marketing was incorrectly debited to equipment. The correcting entry debits Startup Marketing and credits Equipment by INR 5,000. The error and its correction both balance, so trial balance agreement alone would not detect the wrong classification.

Trading and profit and loss statement

Particular	INR
Net sales	113,100
Opening materials inventory	0
Net material purchases	60,360
Closing materials inventory	-12,000
Variable materials consumed	48,360
Direct labour fixed	18,000
Production overhead fixed	16,000
Production cost of goods sold	82,360
Production gross profit	30,740
Administrative overhead	6,000
Selling distribution overhead	5,000
Recurring operating profit	19,740
Startup expenses	13,000
Interest	500
Firstmonth net profit	6,240

Production cost of sales includes variable materials INR 48,360, fixed direct labour INR 18,000 and production overhead INR 16,000, totaling INR 82,360. Production gross profit is INR 30,740, or 27.18% of net sales. Fixed labour remains a fixed cost in CVP even though it is a production cost in the trading account.

Net sales equal INR 114,270 gross sales less INR 1,170 sales returns. The first month begins with zero prior inventory. Net purchases INR 60,360 include the initial INR 12,000 purchase; closing inventory INR 12,000 gives consumption INR 48,360. Initial inventory is an asset use, not an extra expense. Contribution is INR 64,740, distinct from production gross profit. Subtract administration and selling overhead INR 11,000 from gross profit INR 30,740 to obtain recurring operating profit INR 19,740. Alternatively subtract all recurring fixed cost INR 45,000 from contribution. Startup expenses INR 13,000 and interest INR 500 reduce first-month net profit to INR 6,240.

Balance sheet and equity movement

Account	Class	INR
Cash	Asset	10,246.00
Bank	Asset	29,500.00
Accounts Receivable	Asset	2,854.00
Inventory	Asset	12,000.00
Prepaid Rent	Asset	15,000.00
Rent Deposit	Asset	30,000.00
Equipment	Asset	55,000.00
Furniture	Asset	25,000.00
Accumulated Depreciation	Asset	-2,000.00
Loan	Liability	49,000.00
Accounts Payable	Liability	3,360.00
Utilities Payable	Liability	1,000.00
Owner capital	Equity	120,000
Net profit	Equity	6,240
Drawings	Equity	-2,000

Total assets INR 177,600.00 equal liabilities INR 53,360.00 plus closing equity INR 124,240.00. Closing equity is owner capital 120,000 + net profit 6,240 - drawings 2,000 = INR 124,240. Accumulated depreciation is shown as a contra asset; it does not represent a cash reserve.

Cost sheet methodology

Direct material consists of ingredients. Packaging is treated as a direct expense. Two fixed monthly salaries totaling INR 18,000 are direct labour. Production overhead INR 16,000 contains rent and cleaning; administration INR 6,000 contains utilities, internet and depreciation; selling and distribution INR 5,000 contains recurring advertising and other operating expense.

Expense	INR	Cost-sheet classification
Salaries	18,000	Direct Labour
Rent	15,000	Production Overhead
Cleaning	1,000	Production Overhead
Utilities	3,000	Administrative Overhead
Internet	1,000	Administrative Overhead
Depreciation	2,000	Administrative Overhead
Recurring Advertising	2,000	Selling Distribution Overhead
Other Operating Expense	3,000	Selling Distribution Overhead

Fixed pools are allocated by net units: tea 2,080/4,030, coffee 1,170/4,030 and sandwiches 780/4,030. This equal per-unit allocation is transparent but simplified. It assumes comparable service effort; a time study could justify labour minutes or machine hours instead. Do not interpret allocation as a measured resource usage pattern.

Tea product cost sheet

Cost element		Monthly INR	
Direct material		10,400	
Direct labour		9,290.32	
Direct expenses packaging		2,080	
Prime cost		21,770.32	
Production overhead		8,258.06	
Factory cost		30,028.39	
Administrative overhead		3,096.77	
Selling distribution overhead		2,580.65	
Total cost		35,705.81	
Units	Cost per unit	Selling price	Recurring profit per unit
2,080	17.17	15	-2.17

Prime cost = direct material + fixed direct labour allocation + packaging. Factory cost = prime cost + production overhead. Full recurring cost = factory cost + administration + selling and distribution. The displayed profit per unit includes allocated recurring fixed costs but excludes startup expenses and finance cost.

Coffee product cost sheet

Cost element		Monthly INR	
Direct material		11,700	
Direct labour		5,225.81	
Direct expenses packaging		2,340	
Prime cost		19,265.81	
Production overhead		4,645.16	
Factory cost		23,910.97	
Administrative overhead		1,741.94	
Selling distribution overhead		1,451.61	
Total cost		27,104.52	
Units	Cost per unit	Selling price	Recurring profit per unit
1,170	23.17	30	6.83

Prime cost = direct material + fixed direct labour allocation + packaging. Factory cost = prime cost + production overhead. Full recurring cost = factory cost + administration + selling and distribution. The displayed profit per unit includes allocated recurring fixed costs but excludes startup expenses and finance cost.

Vegetable Sandwich product cost sheet

Cost element		Monthly INR	
Direct material		18,720	
Direct labour		3,483.87	
Direct expenses packaging		3,120	
Prime cost		25,323.87	
Production overhead		3,096.77	
Factory cost		28,420.65	
Administrative overhead		1,161.29	
Selling distribution overhead		967.74	
Total cost		30,549.68	
Units	Cost per unit	Selling price	Recurring profit per unit
780	39.17	60	20.83

Prime cost = direct material + fixed direct labour allocation + packaging. Factory cost = prime cost + production overhead. Full recurring cost = factory cost + administration + selling and distribution. The displayed profit per unit includes allocated recurring fixed costs but excludes startup expenses and finance cost.

Cost reconciliation and behaviour

Reconciliation	INR
Variable consumed material and packaging	48,360
Fixed direct labour	18,000
Production administration selling overhead	27,000
Total recurring full cost	93,360
Net sales	113,100
Recurring operating profit	19,740
Less startup expenses	13,000
Less interest	500
First month profit	6,240

Ingredients and packaging are variable within the scenario. Salaries, rent, depreciation, advertising and other monthly expenses are fixed within the relevant range. Utilities are economically mixed, but the entire INR 3,000 is treated as fixed in the narrow base range because no reliable split is available. At larger volumes, staffing, capacity and utility behaviour must be revisited.

Marginal costing and contribution

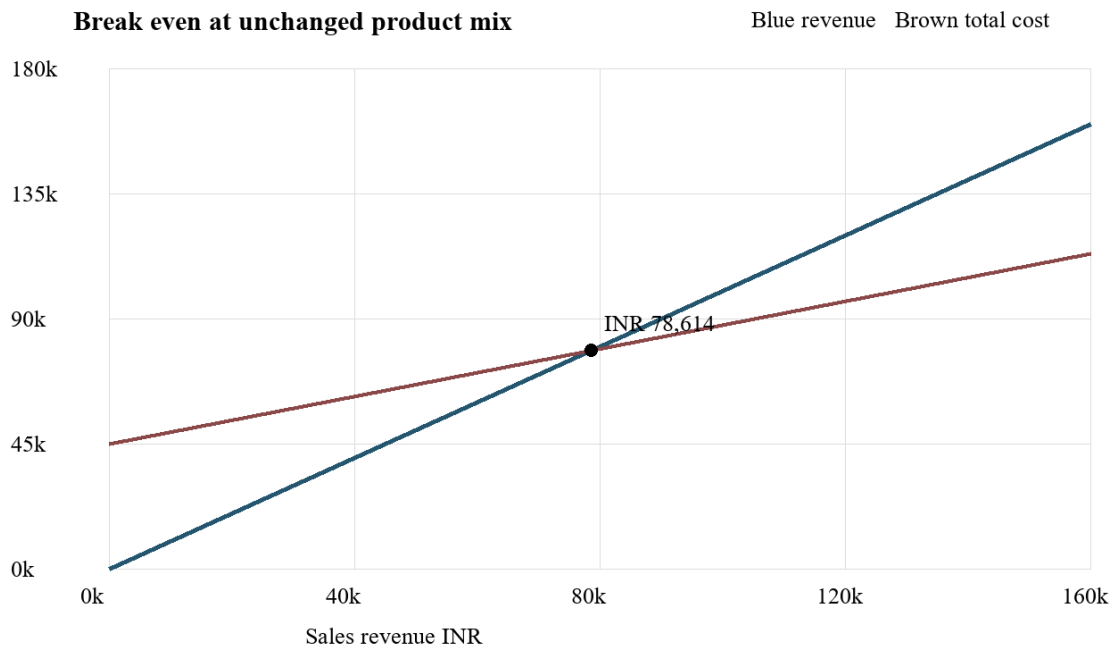
Product	Unit contribution	Monthly contribution	Contribution ratio
Tea	9	18,720	60.00%
Coffee	18	21,060	60.00%
Vegetable Sandwich	32	24,960	53.33%

Contribution = selling price - variable cost. Contribution covers fixed costs before producing operating profit. Sandwich has the highest absolute contribution per unit, while tea and coffee have the higher contribution percentage. Contribution is not net profit. The mix is 80:45:30, simplified to 16:9:6. One 31-unit composite bundle generates contribution INR 498 and revenue INR 870.

CVP calculations and break even

Calculation	Formula and result
Weighted contribution per unit	$64,740 / 4,030 = 16.06$
P/V ratio	$64,740 / 113,100 = 57.24\%$
Break even sales	$45,000 / \text{P/V ratio} = \text{INR } 78,614.46$
Break even units	$45,000 / \text{weighted contribution} = 2,801.20$
Margin of safety	$113,100 - \text{break even sales} = \text{INR } 34,485.54$
Margin of safety percentage	$19,740 / 64,740 = 30.49\%$
Target profit sales	$(45,000 + 25,000) / \text{P/V ratio} = \text{INR } 122,289.16$

The continuous unit answer requires rounding up for action. With the fixed sales mix, $45,000 / 498 = 90.36$ composite bundles, so 91 whole bundles or 2,821 units break even. This is more operationally meaningful than rounding a weighted aggregate unit independently. At unchanged prices and costs, contribution per bundle is constant.



Both axes are INR. Total cost = INR 45,000 fixed cost + sales $\times$ $48,360 / 113,100$. The intersection shows continuous break-even sales. This chart represents a hypothetical scenario, not observed performance.

Sensitivity analysis

Scenario	Revenue	Variable cost	Fixed cost	Recurring operating profit
Base	113,100	48,360	45,000	19,740
Volume minus 10%	101,790	43,524	45,000	13,266
Volume plus 10%	124,410	53,196	45,000	26,214
Prices plus 5%	118,755	48,360	45,000	25,395
Variable costs plus 10%	113,100	53,196	45,000	14,904
Fixed cost plus 10%	113,100	48,360	49,500	15,240

These scenarios change one assumption at a time, hold the product mix constant and show recurring operating profit before startup and interest. A 10% volume decrease reduces profit to INR 13,266. A 10% variable cost increase reduces profit to INR 14,904. A 5% price increase produces INR 25,395 only if demand is unchanged; that demand assumption must be tested before applying the result.

Sales purchases labour and overhead budgets

December normalized budget	Amount or basis
Net unit sales	2,080 tea; 1,170 coffee; 780 sandwiches
Revenue	INR 113,100
Material and packaging consumption	INR 48,360
Opening and closing inventory	INR 12,000 each
Net purchase requirement	$48,360 + 12,000 - 12,000 = \text{INR } 48,360$
Labour	2 salaries totaling INR 18,000
Other recurring overhead	INR 27,000 including INR 2,000 depreciation
Interest	$49,000 \times 12\% / 12 = \text{INR } 490$
Normalized budget net profit	$113,100 - 48,360 - 45,000 - 490 = \text{INR } 19,250$

December is a normalized 26-operating-day planning month, not a verified calendar schedule. The master budget combines the functional budgets with the cash budget. Startup expenses do not recur. Inventory purchasing is based on required consumption and desired stock rather than treating every purchase as an immediate expense.

Budget comparison and variance interpretation

Item	December normalized budget	November simulated actual	November minus budget
Revenue	113,100	113,100	0
Variable cost	48,360	48,360	0
Recurring fixed	45,000	45,000	0
Startup expense	0	13,000	13,000
Interest	490	500	10
Net profit	19,250	6,240	-13,010

The table compares a normalized December plan with the simulated November first month; it is not an observed actual versus forecast comparison for the same month. Revenue, variable cost and recurring overhead match deliberately. The INR 13,010 profit difference arises from INR 13,000 startup expenses and INR 10 higher first-month interest. This is a period and normalization comparison rather than evidence of operating underperformance.

Cash budget and liquidity planning

December cash budget item	INR
Opening cash/bank	39,746.00
Cash sales 80%	90,480
Collect opening receivables	2,854
Total available	133,080.00
Inventory purchases cash	48,360
Prior supplier payable	3,360
Recurring cash expenses excluding depreciation and prepaid rent	28,000
Prior utilities accrual	1,000
Interest	490
Principal	1,000
Drawings	2,000
Closing cash/bank	48,870.00

The December opening combined cash and bank balance is INR 39,746. Collections include 80% of December sales and opening receivables. The budget settles opening supplier and utility liabilities. Rent has already been prepaid, while depreciation is excluded from cash expenses. Principal repayment and drawings reduce cash without being expenses. New credit customers leave December receivables outstanding.

Cash flow statement and reconciliation

The December cash budget collects only INR 2,854 opening receivables in addition to cash sales INR 90,480. December credit sales INR 22,620 remain uncollected; December revenue is not fully received in cash.

Activity	Net INR
Financing	167,000.00
Investing	-110,000.00
Operating	-17,254.00
Closing cash and bank	39,746.00

External operating, investing and financing flows reconcile from zero opening cash to INR 39,746.00. Cash and bank transfers cancel. The deposit is classified investing because it is a long-term premises security asset. Loan interest is operating under the chosen policy. Profit differs from operating cash flow because credit sales, inventory, prepaid rent, outstanding utilities and depreciation affect timing or noncash recognition.

Financial indicators and payback

Indicator	Result	Interpretation
Net profit margin	5.52%	6,240 / 113,100 after startup and interest
Recurring operating margin	17.45%	19,740 / 113,100 before startup and interest
Current ratio	1.30	Current assets / conservatively current liabilities
Quick ratio	0.80	Excludes inventory and prepaid rent
Net working capital	INR 16,240.00	Current assets less current liabilities
Simple payback	8.00 months	170,000 / (19,740 + 2,000 - 500)

The simple payback proxy assumes steady recurring activity, unchanged working capital and current interest. It excludes debt principal and drawings and does not discount future cash flows. It is neither a promised recovery date nor a rigorous project valuation. Current ratios depend on the conservative treatment of the entire loan as current; the debt contract could change this classification.

Numerically supported recommendations

Protect the contribution threshold: the modeled break-even revenue is INR 78,614.46 compared with base revenue INR 113,100. Track net daily revenue against about INR 3,024, the continuous break-even sales divided by 26 days.

Test a 5% price increase with a limited pilot. Unchanged volume would add INR 5,655 to recurring operating profit, but demand sensitivity must be measured before adopting it.

Reduce material and packaging cost by 5% through supplier comparisons and portion control. At unchanged volume this saves INR 2,418 monthly, raising recurring operating profit to INR 22,158.

Seek ten additional sandwich sales each operating day within available capacity. The additional contribution is $10 \times 26 \times \text{INR } 32 = \text{INR } 8,320$ before incremental capacity costs.

Limit recurring fixed cost growth: a 10% increase reduces monthly operating profit by INR 4,500. Reassess rent, staffing and overhead before committing to expansion.

Collect simulated closing receivables of INR 2,854 promptly and settle supplier payable INR 3,360 and utilities INR 1,000 from the cash plan. These balances illustrate why profit does not guarantee available cash.

Maintain the INR 12,000 inventory target and monitor wastage separately. The model assumes no unrecorded wastage; real losses would increase variable cost and raise break-even sales.

Dashboard source fields and academic status

The dashboard-ready data contain date, product, net units, price, variable cost, revenue, contribution and a simulated status field. Dated trends refer to generated November records rather than historical observations. The dashboard should show net sales INR 113,100, variable cost INR 48,360, contribution INR 64,740, recurring operating profit INR 19,740 and first-month profit INR 6,240 as distinct metrics.

The native Google Sheets source is https://docs.google.com/spreadsheets/d/1TLnmfTg8hC6NmgZMos4DFeV-UUf2R_VzGBwROaTfJD0/edit. The connected Looker Studio report is <https://datastudio.google.com/reporting/870b25d0-f0b4-4a7b-b8aa-e79f829814c6/page/nc8AG/edit>. Both Dashboard_Data and the one-row Month_KPIs source are connected. Verified full-month cards show net sales INR 113,100, allocated expense INR 106,860, pre-tax profit INR 6,240, weighted net margin 5.52%, variable cost INR 48,360, contribution INR 64,740 and fixed cost INR 45,000. Company-wide cards show break-even INR 78,614.46, margin of safety INR 34,485.54, cash/bank INR 39,746, current ratio 1.30 and quick ratio 0.80. December FORECAST profit is INR 19,250 and closing cash INR 48,870. All five charts were inspected in the real editor: Product profitability uses SUM revenue, variable cost, contribution and pre-tax profit; the dated trend uses SUM revenue, allocated expense and allocated pre-tax profit; revenue and contribution pies use Product and their respective SUM measures. The former Record Count bar now compares Product-level budget and simulated revenue. November has zero variance because the scenario was constructed at its budget assumptions, not because observed trading met a target. Tea and 15–20 November filter tests reconcile with the source, while monthly CVP/liquidity/forecast cards remain company-wide. The final view is restored to all products and 1–30 November. Card and chart positions were preserved; only fields, labels and native titles changed. Genuine application captures document setup and controls. The native Looker Studio PDF renders all charts and was visually checked; the in-app browser leaves chart iframe areas blank, so its captures are not claimed as proof of chart rendering. Earlier user capture 115 retains its original provenance. See the final dashboard guide, audit and screenshot index for exact evidence. This proposed venture and November records are hypothetical and simulated; daily allocated profit is not daily cash flow.

Limitations and feasibility conclusion

All transactions describe a simulated proposed venture. Local demand, supplier quotations, actual rent and staffing productivity have not been observed. The corrected model uses the supplied unit assumptions and does not introduce artificial wastage to reproduce incorrect source totals.

Utilities are mixed in economic behaviour but modeled as fixed in the narrow base range. Equal per-unit overhead allocation is an illustrative simplification and should be replaced by measured resource usage where available.

No GST or income tax is modeled. Prices and costs are assumed net of applicable indirect taxes. Setup expenditure is an estimate and is not an official registration fee. Regulatory references do not provide legal clearance.

All loan outstanding is conservatively current because no contractual tenor is supplied. Interest is classified operating and the long-term premises deposit investing.

Payback is a simple steady cash proxy after interest and before principal and drawings. It excludes discounting and changes in working capital. December is a normalized 26-day plan and does not claim a verified calendar schedule.

The faculty source has a partial detailed list. Extended deliverables are supported by the user brief and narrative objectives as explained in the scope section. Live cloud completion and native Tally validation must be supported by the final evidence and checklist.

The base case is conditionally feasible: positive recurring profit and a 30.49% revenue margin of safety support the scenario, but the first month earns only INR 6,240 after setup and finance expense. Validate demand and quotations before committing funds. No conclusion here represents audited accounts, observed transactions, tax compliance or permission to operate.

References and source to calculation traceability

S01 Faculty Miniproject problem statements Option 3

Option 3 visible numbered requirements 1 to 6; section 6 stops after fixed-cost examples rent and salaries. Its introduction and objectives also cover CVP, budgets, cash flow, working capital and feasibility.

Use in this study: Primary requirements source; never attribute other options to Option 3.

Source: Local source: Miniproject problem statements.docx Accessed 12 October 2026

S02 User project brief and hypothetical business assumptions

Prices, volumes, startup uses and cost assumptions supplied for a simulated proposed venture. Arithmetic corrected from 49920 to 48360 variable cost.

Use in this study: Canonical model drivers; hypothetical, not market quotations.

Source: Local project brief Accessed 12 October 2026

S03 Tata Consumer Products revised MRP rate sheet September 2025

Published rate sheet lists Tata Coffee Grand Classic 1kg HTS pack INR1246 after 22 September 2025, about INR1.246/g; 50g polypack INR156, INR3.12/g.

Use in this study: Historical pack-size benchmark only; not a current Pune supplier quote or model ingredient recipe.

Source: https://www.tataconsumer.com/sites/g/files/gfwr1q316/files/2025-09/Revised_MRP_Final_20Sep25.pdf Accessed 12 October 2026

S04 Amul official milk shop

Official online listing displays Amul Moti long-life milk 450mL pack 24 at INR768, equivalent INR71.11/L; listing shown sold out.

Use in this study: Specific long-life retail pack benchmark only; not a fresh pouch or Pune wholesale quote.

Source: <https://shop.amul.com/en/browse/milk> Accessed 12 October 2026

S05 FSSAI revised turnover thresholds order 13 March 2026

Order effective 1 April 2026 revises registration turnover threshold to INR1.5 crore, superseding earlier turnover criteria. Annualized modeled sales INR1357200 remain below this turnover threshold; final eligibility still requires checking business category.

Use in this study: Regulatory context, not legal clearance. INR8000 setup provision is an estimate for combined setup expenditure, not an official registration fee.

Source:

https://www.fssai.gov.in/upload/advisories/2026/03/69b4054bb6cd6Order%20dated%2013thMarch2026_Revised%20Turnover%20threshold.pdf Accessed 12 October 2026

S06 Google Cloud Looker Studio Google Sheets connector documentation

Connector connects to one worksheet per data source; sign in, select spreadsheet and worksheet, then connect.

Use in this study: Dashboard setup and data-grain design.

Source: <https://cloud.google.com/looker/docs/studio/connect-to-google-sheets> Accessed 12 October 2026

S07 TallyPrime official free educational mode overview

TallyPrime educational mode has transaction-date restrictions.

Use in this study: Import limitation context; no claim native company validated.

Source: <https://tallysolutions.com/accounting-software/free/> Accessed 12 October 2026

Source or input	Calculation affected	Evidence class
Supplied project brief	Prices volumes startup target	Hypothetical assumptions
Canonical model transaction IDs	Journal ledger cash trial balance statements	Simulated records
Cost allocation assumptions	Cost sheets recurring profit	Hypothetical allocation
External market sources in reference register	Context only unless explicitly adopted	Verified source content
Independent validation report	Accounting identities and KPI recomputation	Technical verification

Appendix A Complete transaction register

ID	Date	Description	Debit total	Credit total
TX001	2026-11-01	Owner funding - simulated	120,000	120,000
TX002	2026-11-01	Loan funding annual 12%	50,000	50,000
TX003	2026-11-01	Refundable deposit	30,000	30,000
TX004	2026-11-01	Equipment	55,000	55,000
TX005	2026-11-01	Furniture	25,000	25,000
TX006	2026-11-01	Opening inventory cash purchase	12,000	12,000
TX007	2026-11-01	Registration/setup expensed	8,000	8,000
TX008	2026-11-01	Marketing misclassified initially	5,000	5,000
TX009	2026-11-01	Two months prepaid rent	30,000	30,000
TX010	2026-11-01	Rectification: initial marketing incorrectly capitalized	5,000	5,000
TX013	2026-11-01	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX014	2026-11-01	Daily sales refund 1 tea and 1 coffee	45	45
TX015	2026-11-01	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX016	2026-11-01	Cash deposited to bank	3,000	3,000
TX011	2026-11-02	Credit inventory purchase	50,440	50,440
TX017	2026-11-02	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX018	2026-11-02	Daily sales refund 1 tea and 1 coffee	45	45
TX019	2026-11-02	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX020	2026-11-02	Cash deposited to bank	3,000	3,000
TX012	2026-11-03	Purchase return to supplier	2,080	2,080
TX021	2026-11-03	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX022	2026-11-03	Daily sales refund 1 tea and 1 coffee	45	45

ID	Date	Description	Debit total	Credit total
TX023	2026-11-03	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX024	2026-11-03	Cash deposited to bank	3,000	3,000
TX025	2026-11-04	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX026	2026-11-04	Daily sales refund 1 tea and 1 coffee	45	45
TX027	2026-11-04	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX028	2026-11-04	Cash deposited to bank	3,000	3,000
TX029	2026-11-05	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX030	2026-11-05	Daily sales refund 1 tea and 1 coffee	45	45
TX031	2026-11-05	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX032	2026-11-05	Cash deposited to bank	3,000	3,000
TX033	2026-11-06	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX034	2026-11-06	Daily sales refund 1 tea and 1 coffee	45	45
TX035	2026-11-06	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX036	2026-11-06	Cash deposited to bank	3,000	3,000
TX037	2026-11-07	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX038	2026-11-07	Daily sales refund 1 tea and 1 coffee	45	45
TX039	2026-11-07	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX040	2026-11-07	Cash deposited to bank	3,000	3,000
TX041	2026-11-09	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX042	2026-11-09	Daily sales refund 1 tea and 1 coffee	45	45
TX043	2026-11-09	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX044	2026-11-09	Cash deposited to bank	3,000	3,000
TX045	2026-11-10	Daily gross simulated	4,395	4,395

ID	Date	Description	Debit total	Credit total
		sales 81 tea,46 coffee,30 sandwiches		
TX046	2026-11-10	Daily sales refund 1 tea and 1 coffee	45	45
TX047	2026-11-10	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX048	2026-11-10	Cash deposited to bank	3,000	3,000
TX049	2026-11-11	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX050	2026-11-11	Daily sales refund 1 tea and 1 coffee	45	45
TX051	2026-11-11	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX052	2026-11-11	Cash deposited to bank	3,000	3,000
TX053	2026-11-12	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX054	2026-11-12	Daily sales refund 1 tea and 1 coffee	45	45
TX055	2026-11-12	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX056	2026-11-12	Cash deposited to bank	3,000	3,000
TX057	2026-11-13	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX058	2026-11-13	Daily sales refund 1 tea and 1 coffee	45	45
TX059	2026-11-13	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX060	2026-11-13	Cash deposited to bank	3,000	3,000
TX061	2026-11-14	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX062	2026-11-14	Daily sales refund 1 tea and 1 coffee	45	45
TX063	2026-11-14	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX064	2026-11-14	Cash deposited to bank	3,000	3,000
TX065	2026-11-16	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX066	2026-11-16	Daily sales refund 1 tea and 1 coffee	45	45
TX067	2026-11-16	Net inventory	1,860	1,860

ID	Date	Description	Debit total	Credit total
		consumption 80 tea,45 coffee,30 sandwiches		
TX068	2026-11-16	Cash deposited to bank	3,000	3,000
TX069	2026-11-17	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX070	2026-11-17	Daily sales refund 1 tea and 1 coffee	45	45
TX071	2026-11-17	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX072	2026-11-17	Cash deposited to bank	3,000	3,000
TX073	2026-11-18	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX074	2026-11-18	Daily sales refund 1 tea and 1 coffee	45	45
TX075	2026-11-18	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX076	2026-11-18	Cash deposited to bank	3,000	3,000
TX077	2026-11-19	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX078	2026-11-19	Daily sales refund 1 tea and 1 coffee	45	45
TX079	2026-11-19	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX080	2026-11-19	Cash deposited to bank	3,000	3,000
TX081	2026-11-20	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX082	2026-11-20	Daily sales refund 1 tea and 1 coffee	45	45
TX083	2026-11-20	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX084	2026-11-20	Cash deposited to bank	3,000	3,000
TX117	2026-11-20	Receipt from credit customers	20,000	20,000
TX085	2026-11-21	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX086	2026-11-21	Daily sales refund 1 tea and 1 coffee	45	45
TX087	2026-11-21	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX088	2026-11-21	Cash deposited to bank	3,000	3,000

ID	Date	Description	Debit total	Credit total
TX089	2026-11-23	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX090	2026-11-23	Daily sales refund 1 tea and 1 coffee	45	45
TX091	2026-11-23	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX092	2026-11-23	Cash deposited to bank	3,000	3,000
TX093	2026-11-24	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX094	2026-11-24	Daily sales refund 1 tea and 1 coffee	45	45
TX095	2026-11-24	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX096	2026-11-24	Cash deposited to bank	3,000	3,000
TX097	2026-11-25	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX098	2026-11-25	Daily sales refund 1 tea and 1 coffee	45	45
TX099	2026-11-25	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX100	2026-11-25	Cash deposited to bank	3,000	3,000
TX118	2026-11-25	Supplier payment	45,000	45,000
TX101	2026-11-26	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX102	2026-11-26	Daily sales refund 1 tea and 1 coffee	45	45
TX103	2026-11-26	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX104	2026-11-26	Cash deposited to bank	3,000	3,000
TX105	2026-11-27	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX106	2026-11-27	Daily sales refund 1 tea and 1 coffee	45	45
TX107	2026-11-27	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX108	2026-11-27	Cash deposited to bank	3,000	3,000
TX109	2026-11-28	Daily gross simulated sales 81 tea,46 coffee,30	4,395	4,395

ID	Date	Description	Debit total	Credit total
		sandwiches		
TX110	2026-11-28	Daily sales refund 1 tea and 1 coffee	45	45
TX111	2026-11-28	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX112	2026-11-28	Cash deposited to bank	3,000	3,000
TX113	2026-11-30	Daily gross simulated sales 81 tea,46 coffee,30 sandwiches	4,395	4,395
TX114	2026-11-30	Daily sales refund 1 tea and 1 coffee	45	45
TX115	2026-11-30	Net inventory consumption 80 tea,45 coffee,30 sandwiches	1,860	1,860
TX116	2026-11-30	Cash deposited to bank	3,000	3,000
TX119	2026-11-30	Monthly Salaries	18,000	18,000
TX120	2026-11-30	Monthly Recurring Advertising	2,000	2,000
TX121	2026-11-30	Monthly Internet	1,000	1,000
TX122	2026-11-30	Monthly Cleaning	1,000	1,000
TX123	2026-11-30	Monthly Other Operating Expense	3,000	3,000
TX124	2026-11-30	Utilities paid part	2,000	2,000
TX125	2026-11-30	Accrued utilities	1,000	1,000
TX126	2026-11-30	November rent amortization	15,000	15,000
TX127	2026-11-30	Equipment depreciation 1500 and furniture 500	2,000	2,000
TX128	2026-11-30	Loan interest monthly 12% on 50000	500	500
TX129	2026-11-30	Loan principal repaid	1,000	1,000
TX130	2026-11-30	Owner drawings	2,000	2,000

Appendix B Complete journal postings

ID	Date	Account	Debit	Credit
TX001	2026-11-01	Bank	120,000	0
TX001	2026-11-01	Capital	0	120,000
TX002	2026-11-01	Bank	50,000	0
TX002	2026-11-01	Loan	0	50,000
TX003	2026-11-01	Rent Deposit	30,000	0
TX003	2026-11-01	Bank	0	30,000
TX004	2026-11-01	Equipment	55,000	0
TX004	2026-11-01	Bank	0	55,000
TX005	2026-11-01	Furniture	25,000	0
TX005	2026-11-01	Bank	0	25,000
TX006	2026-11-01	Inventory	12,000	0
TX006	2026-11-01	Bank	0	12,000
TX007	2026-11-01	Setup Expense	8,000	0
TX007	2026-11-01	Bank	0	8,000
TX008	2026-11-01	Equipment	5,000	0
TX008	2026-11-01	Bank	0	5,000
TX009	2026-11-01	Prepaid Rent	30,000	0
TX009	2026-11-01	Bank	0	30,000
TX010	2026-11-01	Startup Marketing	5,000	0
TX010	2026-11-01	Equipment	0	5,000
TX013	2026-11-01	Cash	3,516	0
TX013	2026-11-01	Accounts Receivable	879	0
TX013	2026-11-01	Sales	0	4,395
TX014	2026-11-01	Sales Returns	45	0
TX014	2026-11-01	Cash	0	45
TX015	2026-11-01	Cost of Sales	1,860	0
TX015	2026-11-01	Inventory	0	1,860
TX016	2026-11-01	Bank	3,000	0
TX016	2026-11-01	Cash	0	3,000
TX011	2026-11-02	Inventory	50,440	0
TX011	2026-11-02	Accounts Payable	0	50,440
TX017	2026-11-02	Cash	3,516	0
TX017	2026-11-02	Accounts Receivable	879	0
TX017	2026-11-02	Sales	0	4,395
TX018	2026-11-02	Sales Returns	45	0
TX018	2026-11-02	Cash	0	45
TX019	2026-11-02	Cost of Sales	1,860	0

ID	Date	Account	Debit	Credit
TX019	2026-11-02	Inventory	0	1,860
TX020	2026-11-02	Bank	3,000	0
TX020	2026-11-02	Cash	0	3,000
TX012	2026-11-03	Accounts Payable	2,080	0
TX012	2026-11-03	Inventory	0	2,080
TX021	2026-11-03	Cash	3,516	0
TX021	2026-11-03	Accounts Receivable	879	0
TX021	2026-11-03	Sales	0	4,395
TX022	2026-11-03	Sales Returns	45	0
TX022	2026-11-03	Cash	0	45
TX023	2026-11-03	Cost of Sales	1,860	0
TX023	2026-11-03	Inventory	0	1,860
TX024	2026-11-03	Bank	3,000	0
TX024	2026-11-03	Cash	0	3,000
TX025	2026-11-04	Cash	3,516	0
TX025	2026-11-04	Accounts Receivable	879	0
TX025	2026-11-04	Sales	0	4,395
TX026	2026-11-04	Sales Returns	45	0
TX026	2026-11-04	Cash	0	45
TX027	2026-11-04	Cost of Sales	1,860	0
TX027	2026-11-04	Inventory	0	1,860
TX028	2026-11-04	Bank	3,000	0
TX028	2026-11-04	Cash	0	3,000
TX029	2026-11-05	Cash	3,516	0
TX029	2026-11-05	Accounts Receivable	879	0
TX029	2026-11-05	Sales	0	4,395
TX030	2026-11-05	Sales Returns	45	0
TX030	2026-11-05	Cash	0	45
TX031	2026-11-05	Cost of Sales	1,860	0
TX031	2026-11-05	Inventory	0	1,860
TX032	2026-11-05	Bank	3,000	0
TX032	2026-11-05	Cash	0	3,000
TX033	2026-11-06	Cash	3,516	0
TX033	2026-11-06	Accounts Receivable	879	0
TX033	2026-11-06	Sales	0	4,395
TX034	2026-11-06	Sales Returns	45	0
TX034	2026-11-06	Cash	0	45
TX035	2026-11-06	Cost of Sales	1,860	0

ID	Date	Account	Debit	Credit
TX035	2026-11-06	Inventory	0	1,860
TX036	2026-11-06	Bank	3,000	0
TX036	2026-11-06	Cash	0	3,000
TX037	2026-11-07	Cash	3,516	0
TX037	2026-11-07	Accounts Receivable	879	0
TX037	2026-11-07	Sales	0	4,395
TX038	2026-11-07	Sales Returns	45	0
TX038	2026-11-07	Cash	0	45
TX039	2026-11-07	Cost of Sales	1,860	0
TX039	2026-11-07	Inventory	0	1,860
TX040	2026-11-07	Bank	3,000	0
TX040	2026-11-07	Cash	0	3,000
TX041	2026-11-09	Cash	3,516	0
TX041	2026-11-09	Accounts Receivable	879	0
TX041	2026-11-09	Sales	0	4,395
TX042	2026-11-09	Sales Returns	45	0
TX042	2026-11-09	Cash	0	45
TX043	2026-11-09	Cost of Sales	1,860	0
TX043	2026-11-09	Inventory	0	1,860
TX044	2026-11-09	Bank	3,000	0
TX044	2026-11-09	Cash	0	3,000
TX045	2026-11-10	Cash	3,516	0
TX045	2026-11-10	Accounts Receivable	879	0
TX045	2026-11-10	Sales	0	4,395
TX046	2026-11-10	Sales Returns	45	0
TX046	2026-11-10	Cash	0	45
TX047	2026-11-10	Cost of Sales	1,860	0
TX047	2026-11-10	Inventory	0	1,860
TX048	2026-11-10	Bank	3,000	0
TX048	2026-11-10	Cash	0	3,000
TX049	2026-11-11	Cash	3,516	0
TX049	2026-11-11	Accounts Receivable	879	0
TX049	2026-11-11	Sales	0	4,395
TX050	2026-11-11	Sales Returns	45	0
TX050	2026-11-11	Cash	0	45
TX051	2026-11-11	Cost of Sales	1,860	0
TX051	2026-11-11	Inventory	0	1,860
TX052	2026-11-11	Bank	3,000	0
TX052	2026-11-11	Cash	0	3,000

ID	Date	Account	Debit	Credit
TX053	2026-11-12	Cash	3,516	0
TX053	2026-11-12	Accounts Receivable	879	0
TX053	2026-11-12	Sales	0	4,395
TX054	2026-11-12	Sales Returns	45	0
TX054	2026-11-12	Cash	0	45
TX055	2026-11-12	Cost of Sales	1,860	0
TX055	2026-11-12	Inventory	0	1,860
TX056	2026-11-12	Bank	3,000	0
TX056	2026-11-12	Cash	0	3,000
TX057	2026-11-13	Cash	3,516	0
TX057	2026-11-13	Accounts Receivable	879	0
TX057	2026-11-13	Sales	0	4,395
TX058	2026-11-13	Sales Returns	45	0
TX058	2026-11-13	Cash	0	45
TX059	2026-11-13	Cost of Sales	1,860	0
TX059	2026-11-13	Inventory	0	1,860
TX060	2026-11-13	Bank	3,000	0
TX060	2026-11-13	Cash	0	3,000
TX061	2026-11-14	Cash	3,516	0
TX061	2026-11-14	Accounts Receivable	879	0
TX061	2026-11-14	Sales	0	4,395
TX062	2026-11-14	Sales Returns	45	0
TX062	2026-11-14	Cash	0	45
TX063	2026-11-14	Cost of Sales	1,860	0
TX063	2026-11-14	Inventory	0	1,860
TX064	2026-11-14	Bank	3,000	0
TX064	2026-11-14	Cash	0	3,000
TX065	2026-11-16	Cash	3,516	0
TX065	2026-11-16	Accounts Receivable	879	0
TX065	2026-11-16	Sales	0	4,395
TX066	2026-11-16	Sales Returns	45	0
TX066	2026-11-16	Cash	0	45
TX067	2026-11-16	Cost of Sales	1,860	0
TX067	2026-11-16	Inventory	0	1,860
TX068	2026-11-16	Bank	3,000	0
TX068	2026-11-16	Cash	0	3,000
TX069	2026-11-17	Cash	3,516	0
TX069	2026-11-17	Accounts Receivable	879	0
TX069	2026-11-17	Sales	0	4,395

ID	Date	Account	Debit	Credit
TX070	2026-11-17	Sales Returns	45	0
TX070	2026-11-17	Cash	0	45
TX071	2026-11-17	Cost of Sales	1,860	0
TX071	2026-11-17	Inventory	0	1,860
TX072	2026-11-17	Bank	3,000	0
TX072	2026-11-17	Cash	0	3,000
TX073	2026-11-18	Cash	3,516	0
TX073	2026-11-18	Accounts Receivable	879	0
TX073	2026-11-18	Sales	0	4,395
TX074	2026-11-18	Sales Returns	45	0
TX074	2026-11-18	Cash	0	45
TX075	2026-11-18	Cost of Sales	1,860	0
TX075	2026-11-18	Inventory	0	1,860
TX076	2026-11-18	Bank	3,000	0
TX076	2026-11-18	Cash	0	3,000
TX077	2026-11-19	Cash	3,516	0
TX077	2026-11-19	Accounts Receivable	879	0
TX077	2026-11-19	Sales	0	4,395
TX078	2026-11-19	Sales Returns	45	0
TX078	2026-11-19	Cash	0	45
TX079	2026-11-19	Cost of Sales	1,860	0
TX079	2026-11-19	Inventory	0	1,860
TX080	2026-11-19	Bank	3,000	0
TX080	2026-11-19	Cash	0	3,000
TX081	2026-11-20	Cash	3,516	0
TX081	2026-11-20	Accounts Receivable	879	0
TX081	2026-11-20	Sales	0	4,395
TX082	2026-11-20	Sales Returns	45	0
TX082	2026-11-20	Cash	0	45
TX083	2026-11-20	Cost of Sales	1,860	0
TX083	2026-11-20	Inventory	0	1,860
TX084	2026-11-20	Bank	3,000	0
TX084	2026-11-20	Cash	0	3,000
TX117	2026-11-20	Bank	20,000	0
TX117	2026-11-20	Accounts Receivable	0	20,000
TX085	2026-11-21	Cash	3,516	0
TX085	2026-11-21	Accounts Receivable	879	0
TX085	2026-11-21	Sales	0	4,395
TX086	2026-11-21	Sales Returns	45	0

ID	Date	Account	Debit	Credit
TX086	2026-11-21	Cash	0	45
TX087	2026-11-21	Cost of Sales	1,860	0
TX087	2026-11-21	Inventory	0	1,860
TX088	2026-11-21	Bank	3,000	0
TX088	2026-11-21	Cash	0	3,000
TX089	2026-11-23	Cash	3,516	0
TX089	2026-11-23	Accounts Receivable	879	0
TX089	2026-11-23	Sales	0	4,395
TX090	2026-11-23	Sales Returns	45	0
TX090	2026-11-23	Cash	0	45
TX091	2026-11-23	Cost of Sales	1,860	0
TX091	2026-11-23	Inventory	0	1,860
TX092	2026-11-23	Bank	3,000	0
TX092	2026-11-23	Cash	0	3,000
TX093	2026-11-24	Cash	3,516	0
TX093	2026-11-24	Accounts Receivable	879	0
TX093	2026-11-24	Sales	0	4,395
TX094	2026-11-24	Sales Returns	45	0
TX094	2026-11-24	Cash	0	45
TX095	2026-11-24	Cost of Sales	1,860	0
TX095	2026-11-24	Inventory	0	1,860
TX096	2026-11-24	Bank	3,000	0
TX096	2026-11-24	Cash	0	3,000
TX097	2026-11-25	Cash	3,516	0
TX097	2026-11-25	Accounts Receivable	879	0
TX097	2026-11-25	Sales	0	4,395
TX098	2026-11-25	Sales Returns	45	0
TX098	2026-11-25	Cash	0	45
TX099	2026-11-25	Cost of Sales	1,860	0
TX099	2026-11-25	Inventory	0	1,860
TX100	2026-11-25	Bank	3,000	0
TX100	2026-11-25	Cash	0	3,000
TX118	2026-11-25	Accounts Payable	45,000	0
TX118	2026-11-25	Bank	0	45,000
TX101	2026-11-26	Cash	3,516	0
TX101	2026-11-26	Accounts Receivable	879	0
TX101	2026-11-26	Sales	0	4,395
TX102	2026-11-26	Sales Returns	45	0
TX102	2026-11-26	Cash	0	45

ID	Date	Account	Debit	Credit
TX103	2026-11-26	Cost of Sales	1,860	0
TX103	2026-11-26	Inventory	0	1,860
TX104	2026-11-26	Bank	3,000	0
TX104	2026-11-26	Cash	0	3,000
TX105	2026-11-27	Cash	3,516	0
TX105	2026-11-27	Accounts Receivable	879	0
TX105	2026-11-27	Sales	0	4,395
TX106	2026-11-27	Sales Returns	45	0
TX106	2026-11-27	Cash	0	45
TX107	2026-11-27	Cost of Sales	1,860	0
TX107	2026-11-27	Inventory	0	1,860
TX108	2026-11-27	Bank	3,000	0
TX108	2026-11-27	Cash	0	3,000
TX109	2026-11-28	Cash	3,516	0
TX109	2026-11-28	Accounts Receivable	879	0
TX109	2026-11-28	Sales	0	4,395
TX110	2026-11-28	Sales Returns	45	0
TX110	2026-11-28	Cash	0	45
TX111	2026-11-28	Cost of Sales	1,860	0
TX111	2026-11-28	Inventory	0	1,860
TX112	2026-11-28	Bank	3,000	0
TX112	2026-11-28	Cash	0	3,000
TX113	2026-11-30	Cash	3,516	0
TX113	2026-11-30	Accounts Receivable	879	0
TX113	2026-11-30	Sales	0	4,395
TX114	2026-11-30	Sales Returns	45	0
TX114	2026-11-30	Cash	0	45
TX115	2026-11-30	Cost of Sales	1,860	0
TX115	2026-11-30	Inventory	0	1,860
TX116	2026-11-30	Bank	3,000	0
TX116	2026-11-30	Cash	0	3,000
TX119	2026-11-30	Salaries	18,000	0
TX119	2026-11-30	Bank	0	18,000
TX120	2026-11-30	Recurring Advertising	2,000	0
TX120	2026-11-30	Bank	0	2,000
TX121	2026-11-30	Internet	1,000	0
TX121	2026-11-30	Bank	0	1,000
TX122	2026-11-30	Cleaning	1,000	0
TX122	2026-11-30	Bank	0	1,000

ID	Date	Account	Debit	Credit
TX123	2026-11-30	Other Operating Expense	3,000	0
TX123	2026-11-30	Bank	0	3,000
TX124	2026-11-30	Utilities	2,000	0
TX124	2026-11-30	Bank	0	2,000
TX125	2026-11-30	Utilities	1,000	0
TX125	2026-11-30	Utilities Payable	0	1,000
TX126	2026-11-30	Rent	15,000	0
TX126	2026-11-30	Prepaid Rent	0	15,000
TX127	2026-11-30	Depreciation	2,000	0
TX127	2026-11-30	Accumulated Depreciation	0	2,000
TX128	2026-11-30	Interest	500	0
TX128	2026-11-30	Bank	0	500
TX129	2026-11-30	Loan	1,000	0
TX129	2026-11-30	Bank	0	1,000
TX130	2026-11-30	Drawings	2,000	0
TX130	2026-11-30	Cash	0	2,000

Each posting narration is retained in Appendix A through its stable ID. All debit and credit lines are included here; the master workbook retains the combined journal with full narration.

Appendix C Ledger balances and trial balance

Account	Debit	Credit
Accounts Payable	0	3,360.00
Accounts Receivable	2,854.00	0
Accumulated Depreciation	0	2,000.00
Bank	29,500.00	0
Capital	0	120,000.00
Cash	10,246.00	0
Cleaning	1,000.00	0
Cost of Sales	48,360.00	0
Depreciation	2,000.00	0
Drawings	2,000.00	0
Equipment	55,000.00	0
Furniture	25,000.00	0
Interest	500.00	0
Internet	1,000.00	0
Inventory	12,000.00	0
Loan	0	49,000.00
Other Operating Expense	3,000.00	0
Prepaid Rent	15,000.00	0
Recurring Advertising	2,000.00	0
Rent	15,000.00	0
Rent Deposit	30,000.00	0
Salaries	18,000.00	0
Sales	0	114,270.00
Sales Returns	1,170.00	0
Setup Expense	8,000.00	0
Startup Marketing	5,000.00	0
Utilities	3,000.00	0
Utilities Payable	0	1,000.00
TOTAL	289,630.00	289,630.00

Each ledger movement and running debit balance is available in the Ledger tab of the editable master workbook. Negative running debit balances represent credit balances. This report includes closing ledger balances and the complete journal so the closing balance can be independently traced.

Appendix D Complete cash and bank book

Date	ID	Account	Receipts	Payments	Balance
2026-11-01	TX001	Bank	120,000	0	120,000.00
2026-11-01	TX002	Bank	50,000	0	170,000.00
2026-11-01	TX003	Bank	0	30,000	140,000.00
2026-11-01	TX004	Bank	0	55,000	85,000.00
2026-11-01	TX005	Bank	0	25,000	60,000.00
2026-11-01	TX006	Bank	0	12,000	48,000.00
2026-11-01	TX007	Bank	0	8,000	40,000.00
2026-11-01	TX008	Bank	0	5,000	35,000.00
2026-11-01	TX009	Bank	0	30,000	5,000.00
2026-11-01	TX013	Cash	3,516	0	3,516.00
2026-11-01	TX014	Cash	0	45	3,471.00
2026-11-01	TX016	Bank	3,000	0	8,000.00
2026-11-01	TX016	Cash	0	3,000	471.00
2026-11-02	TX017	Cash	3,516	0	3,987.00
2026-11-02	TX018	Cash	0	45	3,942.00
2026-11-02	TX020	Bank	3,000	0	11,000.00
2026-11-02	TX020	Cash	0	3,000	942.00
2026-11-03	TX021	Cash	3,516	0	4,458.00
2026-11-03	TX022	Cash	0	45	4,413.00
2026-11-03	TX024	Bank	3,000	0	14,000.00
2026-11-03	TX024	Cash	0	3,000	1,413.00
2026-11-04	TX025	Cash	3,516	0	4,929.00
2026-11-04	TX026	Cash	0	45	4,884.00
2026-11-04	TX028	Bank	3,000	0	17,000.00
2026-11-04	TX028	Cash	0	3,000	1,884.00
2026-11-05	TX029	Cash	3,516	0	5,400.00
2026-11-05	TX030	Cash	0	45	5,355.00
2026-11-05	TX032	Bank	3,000	0	20,000.00
2026-11-05	TX032	Cash	0	3,000	2,355.00
2026-11-06	TX033	Cash	3,516	0	5,871.00
2026-11-06	TX034	Cash	0	45	5,826.00
2026-11-06	TX036	Bank	3,000	0	23,000.00
2026-11-06	TX036	Cash	0	3,000	2,826.00
2026-11-07	TX037	Cash	3,516	0	6,342.00
2026-11-07	TX038	Cash	0	45	6,297.00
2026-11-07	TX040	Bank	3,000	0	26,000.00
2026-11-07	TX040	Cash	0	3,000	3,297.00

Date	ID	Account	Receipts	Payments	Balance
2026-11-09	TX041	Cash	3,516	0	6,813.00
2026-11-09	TX042	Cash	0	45	6,768.00
2026-11-09	TX044	Bank	3,000	0	29,000.00
2026-11-09	TX044	Cash	0	3,000	3,768.00
2026-11-10	TX045	Cash	3,516	0	7,284.00
2026-11-10	TX046	Cash	0	45	7,239.00
2026-11-10	TX048	Bank	3,000	0	32,000.00
2026-11-10	TX048	Cash	0	3,000	4,239.00
2026-11-11	TX049	Cash	3,516	0	7,755.00
2026-11-11	TX050	Cash	0	45	7,710.00
2026-11-11	TX052	Bank	3,000	0	35,000.00
2026-11-11	TX052	Cash	0	3,000	4,710.00
2026-11-12	TX053	Cash	3,516	0	8,226.00
2026-11-12	TX054	Cash	0	45	8,181.00
2026-11-12	TX056	Bank	3,000	0	38,000.00
2026-11-12	TX056	Cash	0	3,000	5,181.00
2026-11-13	TX057	Cash	3,516	0	8,697.00
2026-11-13	TX058	Cash	0	45	8,652.00
2026-11-13	TX060	Bank	3,000	0	41,000.00
2026-11-13	TX060	Cash	0	3,000	5,652.00
2026-11-14	TX061	Cash	3,516	0	9,168.00
2026-11-14	TX062	Cash	0	45	9,123.00
2026-11-14	TX064	Bank	3,000	0	44,000.00
2026-11-14	TX064	Cash	0	3,000	6,123.00
2026-11-16	TX065	Cash	3,516	0	9,639.00
2026-11-16	TX066	Cash	0	45	9,594.00
2026-11-16	TX068	Bank	3,000	0	47,000.00
2026-11-16	TX068	Cash	0	3,000	6,594.00
2026-11-17	TX069	Cash	3,516	0	10,110.00
2026-11-17	TX070	Cash	0	45	10,065.00
2026-11-17	TX072	Bank	3,000	0	50,000.00
2026-11-17	TX072	Cash	0	3,000	7,065.00
2026-11-18	TX073	Cash	3,516	0	10,581.00
2026-11-18	TX074	Cash	0	45	10,536.00
2026-11-18	TX076	Bank	3,000	0	53,000.00
2026-11-18	TX076	Cash	0	3,000	7,536.00
2026-11-19	TX077	Cash	3,516	0	11,052.00
2026-11-19	TX078	Cash	0	45	11,007.00
2026-11-19	TX080	Bank	3,000	0	56,000.00

Date	ID	Account	Receipts	Payments	Balance
2026-11-19	TX080	Cash	0	3,000	8,007.00
2026-11-20	TX081	Cash	3,516	0	11,523.00
2026-11-20	TX082	Cash	0	45	11,478.00
2026-11-20	TX084	Bank	3,000	0	59,000.00
2026-11-20	TX084	Cash	0	3,000	8,478.00
2026-11-20	TX117	Bank	20,000	0	79,000.00
2026-11-21	TX085	Cash	3,516	0	11,994.00
2026-11-21	TX086	Cash	0	45	11,949.00
2026-11-21	TX088	Bank	3,000	0	82,000.00
2026-11-21	TX088	Cash	0	3,000	8,949.00
2026-11-23	TX089	Cash	3,516	0	12,465.00
2026-11-23	TX090	Cash	0	45	12,420.00
2026-11-23	TX092	Bank	3,000	0	85,000.00
2026-11-23	TX092	Cash	0	3,000	9,420.00
2026-11-24	TX093	Cash	3,516	0	12,936.00
2026-11-24	TX094	Cash	0	45	12,891.00
2026-11-24	TX096	Bank	3,000	0	88,000.00
2026-11-24	TX096	Cash	0	3,000	9,891.00
2026-11-25	TX097	Cash	3,516	0	13,407.00
2026-11-25	TX098	Cash	0	45	13,362.00
2026-11-25	TX100	Bank	3,000	0	91,000.00
2026-11-25	TX100	Cash	0	3,000	10,362.00
2026-11-25	TX118	Bank	0	45,000	46,000.00
2026-11-26	TX101	Cash	3,516	0	13,878.00
2026-11-26	TX102	Cash	0	45	13,833.00
2026-11-26	TX104	Bank	3,000	0	49,000.00
2026-11-26	TX104	Cash	0	3,000	10,833.00
2026-11-27	TX105	Cash	3,516	0	14,349.00
2026-11-27	TX106	Cash	0	45	14,304.00
2026-11-27	TX108	Bank	3,000	0	52,000.00
2026-11-27	TX108	Cash	0	3,000	11,304.00
2026-11-28	TX109	Cash	3,516	0	14,820.00
2026-11-28	TX110	Cash	0	45	14,775.00
2026-11-28	TX112	Bank	3,000	0	55,000.00
2026-11-28	TX112	Cash	0	3,000	11,775.00
2026-11-30	TX113	Cash	3,516	0	15,291.00
2026-11-30	TX114	Cash	0	45	15,246.00
2026-11-30	TX116	Bank	3,000	0	58,000.00
2026-11-30	TX116	Cash	0	3,000	12,246.00

Date	ID	Account	Receipts	Payments	Balance
2026-11-30	TX119	Bank	0	18,000	40,000.00
2026-11-30	TX120	Bank	0	2,000	38,000.00
2026-11-30	TX121	Bank	0	1,000	37,000.00
2026-11-30	TX122	Bank	0	1,000	36,000.00
2026-11-30	TX123	Bank	0	3,000	33,000.00
2026-11-30	TX124	Bank	0	2,000	31,000.00
2026-11-30	TX128	Bank	0	500	30,500.00
2026-11-30	TX129	Bank	0	1,000	29,500.00
2026-11-30	TX130	Cash	0	2,000	10,246.00

Cash and bank balances are individually running balances, not a combined running account. Their final sum must equal INR 39,746.