**📈 CMA Data & Project Report Preparation**

**Turn Ideas into Fundable Business Plans with Professional Reports**

A great business idea needs solid financial backing—and a strong project report is the bridge that connects vision with funding. Our firm specializes in preparing **CMA (Credit Monitoring Arrangement) data and detailed project reports** that meet the requirements of banks, NBFCs, and investors.

We provide accurate financial forecasting, ratio analysis, break-even points, fund flow projections, and industry benchmarking to present your case in the most bankable format. Whether you are applying for a working capital loan, term loan, or project finance, our reports are crafted to ensure **credibility, clarity, and confidence** in your application.

Our goal is not just to prepare reports but to help you **secure funds faster and smarter**, with a strong foundation of financial planning.

### **What is CMA Data?**

CMA (Credit Monitoring Arrangement) data is a **structured financial report** required by banks and financial institutions when businesses apply for loans or credit facilities. It shows the **financial health**, **past performance**, and **future projections** of the business.

CMA Data is essential for:

* **Loan approvals**
* **Credit limit enhancements**
* **Working capital assessments**
* **Bank renewals or restructuring**

### **📑 What is a Project Report?**

A **Project Report** is a detailed document that outlines the **business model, operations, investment plans, cost analysis, profitability**, and **financial projections** for a new or existing business. It is used for:

* **Starting a new business**
* **Applying for term loans**
* **Getting government subsidies or grants**
* **Investor funding or VC presentation**

## **🧾 Types of CMA Data & Project Reports We Prepare**

|  |  |  |
| --- | --- | --- |
| **Type** | **Purpose** | **Best For** |
| **Working Capital CMA Data** | For cash credit, OD, and WC loans | Existing businesses |
| **Term Loan CMA Data** | For purchasing machinery, property, etc. | Manufacturing & service units |
| **Start-up Project Report** | Detailed business idea and capital plan | New entrepreneurs |
| **Expansion Project Report** | For increasing business capacity | MSMEs and SMEs |
| **Government Grant Project Report** | Tailored for subsidy schemes (like PMEGP, Mudra, etc.) | Small and rural businesses |

## **✅ Eligibility to Apply for CMA Data Preparation**

Anyone seeking financial assistance or expansion can apply:

* Proprietors
* Partnership Firms
* LLPs
* Private Limited Companies
* MSMEs
* Start-ups
* NGOs (for certain grants)

## **📋 Documents Required from Client**

We make the process smooth. Here's what you'll need to share:

1. **Last 3 years Audited Financials**
2. **Current Year Provisional Financials**
3. **Projected Financials for 2–5 Years**
4. **Bank Statements (Last 6 Months)**
5. **Business Profile**
6. **Details of Loan Requirement**
7. **Copy of ITRs & GST Returns**
8. **KYC of promoters & company**

## **️ What We Include in CMA Data**

Our CMA data is **bank-ready** and includes:

* Statement of Existing & Proposed Fund Limits
* Details of Current Liabilities & Assets
* Working Capital Analysis
* Fund Flow Statements
* Ratio Analysis
* Projected Profit & Loss Account
* Projected Balance Sheet
* Projected Cash Flow Statement
* Assumptions & Justifications

## **🔍 Why You Need a Professional CA for CMA & Project Reports?**

* Banks reject files with errors or weak projections
* A CA ensures correct format, financial ratios & compliance
* Strong presentation boosts chances of approval
* Helps in negotiating better interest rates & loan terms
* Aligns with RBI & bank-specific guidelines

## **💼 How We Can Help You**

We provide **end-to-end support** for CMA Data and Project Reports, including:

* **Understanding your business needs**
* **Preparing accurate and bank-compliant CMA reports**
* **Creating strong project reports with proper assumptions**
* **Assisting in documentation and bank communication**
* **Revisions as per banker feedback**