EasyReturn

FINANCE MADE SIMPLE

BUSINESS PLANS TODAY BRIGHTER TOMORROW

PROJECT REPORT

FOR BANK LOAN

YOUR BUSINESS | OUR SUPPORT | A STRONGER TOMORROW

Applicant:	**ABC Company**
Proprietor:	**ABC Company**
Type of Loan:	**Term Loan**
Loan Amount:	**Rs. 14,00,000**



FOR DEMONSTRATION PURPOSES ONLY
SAMPLE REPORT
FOR DEMONSTRATION PURPOSES ONLY

ACCESS FINANCE | EXPAND BUSINESS | CREATE OPPORTUNITIES | BUILD A BRIGHTER TOMORROW

Growth Together

Table of Contents

A complete financial roadmap to support your business loan application.



S.No.	Particulars	Page No.
1	Cover Page	1
2	**Executive Summary**	2
3	Project Profile	3
4	Promoter's Background	4
5	Products & Services	5
6	Market Analysis	6
7	Project Implementation Plan	7
8	Means of Finance	8
9	Financial Projections	9
10	Working Capital Assessment	10
11	Repayment Schedule	11
12	Key Ratios	12
13	Assumptions	13
14	Conclusion	14

Project Snapshot

Applicant
ABC Company

Proprietor
ABC Company

Type of Loan
Term Loan

Loan Amount
Rs. 14,00,000

Objective
To present a comprehensive project report to support the loan application for business expansion and growth.

"Well planned finances today, a stronger business tomorrow."

Plan Better | Manage Finances | Grow Faster | Achieve More

SAMPLE

AMOUNT IN LACS

31ST	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
viii)Add op. stocks-in-process				
ix)Deduct cl. stocks-in-process				
x)Cost of Purchase	4.9	27.70	24.31	27.83
xi)Add op.stock of finished goods		0.95	7.94	8.62
xii)Ded. cl.stock of finished goods	9	7.94	8.62	9.20
xiii) S.TOTAL(Total cost of sales)	0.9	20.71	23.63	27.25
Profit from Operations		4.29	5.12	5.81
6Selling,Gen.and Admn. Exp.	5	1.50	1.95	2.24
7SUB TOTAL (5 + 6)	4.0	22.21	25.58	29.49
8Oper. profit before intt.(3 - 7)	4	2.79	3.17	3.57
9 Interest	0.6			
10Oper.profit after interest (8 - 9)	5 0.46	2.79	3.17	3.57
11Non-oper. income/expenses				
i)Add other non-operating income	0.1			
(a) Other Income				
(b)	9			
(c)				
(d)	4.2			
Sub total (Income)				
ii)Deduct other non-oper. exp.	3			
(a) Prel./Pre-op./Other exp. w/o				
(b) PRELIMINARY EXP. W/O	0.4			
(c)				
(d)	6			
Sub total (Expenses)				
iii)Net of other non-op.income/exp				
12Profit before tax/Loss(10+11(iii))				
13Provision for taxes	0.46	2.7	3.1	3.5
14Net Profit/Loss (12 - 13)				
15Prov. for Def.Tax Assets		9	7	7
16Prov. for Def.Tax Liabilities				
17Profit/Loss after Def.Tax (14-15)	0.46	0.7	0.7	0.8
		0	9	9
	0.46	2.09	2.38	2.6
		2.0	1.50	1.8
18 Drawings		9	0.88	0.8
19Retained profit (14 - 15)	0.46	2.09	87 %	8
20Ret.profit/Profit after Def.Tax(%)	100%	100%		33 %

ASSESSMENT OF WORKING CAPITAL REQUIREMENTS
FORM II -- OPERATING STATEME

SAMPLE

As per profit and loss account actuals/estimates for the year ended/ending AMOUNT IN LACS

→ 31ST	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1 Gross Sales				
i)Domestic sales	4.69	25.00	28.75	33.06
ii)Export sales				
iii)Other Income				
TOTAL	4.69	25.00	28.75	33.06
2Less Excise duty				
Less rebate and discount				
TOTAL				
3Net Sales (Item 1 - Item 2)	4.69	25.0	28.75	33.06
4 Percentage rise or fall in net sales as compared to last year		0	15%	15%
		433		
5 Costofsales				
i)Purchase		%		
(a) Imported				
(b) Indigenous	4.99	27.24	23.92	27.50
ii) Other	4.99	27.24	23.92	27.50
(a) Imported				
(b) Indigenous				
iii)Freight Inward				
iv)Salary & Wages				
v)Other manufacturing expenses				
(a)Repair & maintenance				
(b)Other mfg. expenses				
vi) Depreciation		0.46	0.39	0.33
vii) SUB TOTAL (i to vi)	4.99	27.70	24.31	27.83

FORM III – ANALYSIS OF BALANCE SHEET
SAMPLE
ASSETS

AMOUNT IN LACS

As per balance sheet for year ending on 31ST

	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
CURRENT ASSETS				
26 Cashand bank balances	0.93	1.00	1.08	1.50
27 Inv. (other than long term inv.)				
i) Govt.and oth. trustee securities				
ii) Fixed deposits with banks				
28 Receiv. other than deferred and exports(incl.bill purchased and discounted by banks)		1.50	1.80	2.00
ii) Exp.receivables (including bills purchased and disc.by banks)				
		1.50	1.80	2.00
29 Instal. of deferred receivables (due within one year)				
30 Inventory:				
i) R.M.(incl.stores and other item used in process of manufacture				
(a) Imported				
(b) Indigenous				
ii) Stocks-in-process				
iii) Finished goods	0.95	7.94	8.62	9.20
iv) Other consumable spares				
(a) Imported				
(b) Indigenous				
	0.95	7.94	8.62	9.20
31 Adv. to supp. of raw materials and stores & spares				
32 Advances to Related Parties				
33 Other current assets	0.50	0.50	0.80	1.00
i) Other current assets				
ii)				
34 TOTAL CURRENT ASSETS (Total 26 to 33)	2.38	10.94	12.30	13.70

SAMPLE

AMOUNT IN LACS

As per balance sheet for year endingon 31ST

	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
FIXED ASSETS				
35 Gross block(L & B,machinery and capital work in progress)	3.04	3.0	2.58	2.19
36 Depreciation to date		4	0.39	0.33
37 NET BLOCK (35-36)	3.04	0.4	2.19	1.86
OTHER NON-CURR. ASSETS		6		
38 Inv./book debts/advances/dep. which are not current assets		2.58		
i)				
(a) Inv. in subsidiary co./affiliates				
(b) Others				
ii) Adv. to supp. of capital goods and contractors				
iii) Deffered domestic receivables				
iv) Deffered export receivables				
v) Security deposits				
vi) Staff advances				
vii)				
viii)				
ix)				
x)				
39 Non-cons. stores and spares				
40 Oth.NCA incl.dues from directors				
Deffered tax assets				
41 TOT.OTH.NON-CURR.ASSETS				
42 Intan.assets (patents, goodwill, prel. expenses, bad/doubtful expenses not provided for etc.)				
43 TOT. ASSETS (34+37+41+42)	5.42	13.52	14.49	15.56
44 TAN. NET WORTH (24-42)	5.23	7.32	8.20	9.08
45 NET WORKING CAPITAL [(17+24)-(37+41+42)]	2.19	4.74	6.01	7.22
46 CURRENT RATIO	12.53	1.76	1.96	2.11
47 TOT.OUT.LIAB./TAN.N.WORTH				
48 TOT.TER.LIAB./TAN.N WORTH	0.04	0.85	0.77	0.71

FORM III -- ANALYSIS OF BALANCE SHEET

SAMPLE

L IAB IL IT IES

As per balance sheet for year endin

31ST	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
CURRENT LIABILITIES				
1 Short term borr. from banks (incl. bills purch., disc. and excess borr.placed on repaymt)				
i) From applicant bank		5.00	5.00	5.00
ii) From other banks				
iii) (of which bills purch./disc.)				
Sub total (A)		5.00	5.00	5.00
2 Short term borr. from others				
3 Sundry Creditors (Trade)	0.19	0.50	0.50	0.59
4 Adv.payments from customers/ deposits from dealers				
5 Provision for taxation		0.70	0.79	0.89
6 Dividend payable				
7 Other statutory liabilities (due within one year)				
8 Dep./instal.of TL/DPGs/Deb. etc.(due within one year)				
9 Other curr.liabilities and prov. (due within one year) (Specify major items)				
i)				
ii)				
iii)				
iv)				
v)				
Sub total (B)	0.19	1.20	1.29	1.48
10 TOTAL CURR. LIABILITIES (Totalof 1to 9excld.1(iii))	0.19	6.20	6.29	6.48

SAMPLE

As per balance sheet for year endin

31ST	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
TERM LIABILITIES				
11Deb.(not maturing within 1yr.)				
12Pref.sh.(redeemable after 1yr)				
13TL (excl. instalments payable within one year)				
14Def.payment credits (excluding instal. due within one year)				
15Term dep.(repayable after 1yr.)				
16Other term liabilties				
17TOTAL TERM LIABILITIES				
18TOTAL OUTSIDE LIABILITIES (Item 10 + item 17)	0.19	6.20	6.29	6.48
NET WORTH				
19 Capital	4.77	5.23	7.32	8.20
20General reserve				
21Revaluation reserve				
22Other reserves (excl.provisions)				
23Surplus(+)/Deficit(-) in P&L A/C	0.46	2.09	0.88	0.88
Deffered tax liabilities				
24NET WORTH	5.23	7.32	8.20	9.08
25TOTAL LIABILITIES	5.42	13.52	14.49	15.56

FORM IV - COMPARATIVE STATEMENT OF
CURRENT ASSETS AND CURRENT LIABILITIES
SAMPLE

AMOUNT IN LACS

As per balance sheet for year ending on 31ST

	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
CURRENT ASSETS				
1 R.M. (incl.stores and other items used in process of mfg.)				
(a) Imported ----- Amount				
Months' consumption				
(b) Indigenous-- Amount				
Months' consumption				
2 Oth.consumable spares, excl. those included in (1) above:				
(a) Imported ----- Amount				
Months' consumption				
(b) Indigenous-- Amount				
Months' consumption				
3 Stocks-in-process:				
Amount				
Months' cost of production				
4 Finished goods:				
Amount	0.95	7.94	8.62	9.20
Months' cost of sales	(2.82)	(4.60)	(4.38)	(4.05)
5 Receiv.other than export & def. receiv.(incl. bills purchased and discounted by banks)				
Amount		1.50	1.80	2.00
Months' domestic sales (excl.deferred payment sales)		(0.72)	(0.75)	(0.73)
6 Export receivables (incl.bills purchased and discounted):				
Amount				
Months' export sales				

FORM IV - COMPARATIVE STATEMENT OF
CURRENT ASSETS AND CURRENT LIABILITIES

SAMPLE

AMOUNT IN LACS

Asperbalance sheet for year ending on 31ST

	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
7 Adv. to suppl. of materials and stores/consumable spares				
8 Other C.A. including cash and bank bal. and def. receivables due within 1yr (sp.major items)				
Cash and Bank balances	0.93	1.00	1.08	1.50
Investment except long term				
Instalments of def.receivables				
Others	0.50	0.50	0.80	1.00
LESS:Def.receiv.taken as NCA				
TOTAL CURRENT ASSETS	2.38	10.94	12.30	13.70
CURRENT LIABILITIES (Oth. than bankborrowings for working capital)				
10 Creditors for purchase of R.M., stores and consumable spares				
Amount	0.19	0.50	0.50	0.59
Months' purchase	(0.46)	(0.22)	(0.25)	(0.26)
11 Overdraft from Bank		5.00	5.00	5.00
12 Statutory liabilities				
13 Other C.L.(specify major items)				
Short term borrowings -- others				
(a) Dividend payable				
(b) Instal.of Term Loan, DPG and				
(c) public deposits				
Other C.L. and provisions				
(d)		0.70	0.79	0.89
14 TOTAL	0.19	6.20	6.29	6.48

FORM VI - FUNDS FLOW STATEMENT
SAMPLE

AMOUNT IN LACS

31ST	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1 SOURCES			
(a)Net profit (after deffered tax)	2.09	2.38	2.68
(b) Depreciation	0.46	0.39	0.33
(c)Increase in capital	0.46	2.09	0.88
(d)Incr. in term liab.incl.public dep.		0.46	0.39
(e)Decrease in: Fixed assets			
(f)Depreciation adjustment			
(g)Other non-current assets			
(h)Deffered tax liabilities			
(i)Deffered tax assets			
(j) Others			
TOTAL	3.01	5.32	4.28
2 USES			
(a)Net loss			
(b)Dividend payment		1.50	1.80
(c)Decrease in capital			
(d)Decrease in term liabilities incl. public deposits			
(e)Increase in: Fixed assets			
(f)Depreciation adjustment		0.46	0.39
(g)Other non-current assets			
(h)Deferred tax liabilities			
(i)Deferred tax assets			
(j) Others			
TOTAL		1.96	2.19
VARIATION IN NWC	2.553	3.361	2.091
3 Long term surplus/deficit	8.561	1.371	1.401
4Increase/decrease in C.A.	7.556	-5.000	5.000
5Increase/decrease in C.L. other than bank borrowings	20.316	3.751	4.312
6Increase/decrease in W.C.gap		1.271	1.211
7Net surplus(+)/deficit(-)			
8Increase/decrease in Bank borr.			
9Increase/decrease in Net sales			

FINANCIAL DATA -- SUMMARY

SAMPLE

AMOUNT IN LACS

31ST MARCH FINANCIAL RATIOS	2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
Domestic sales	4.69	25.00	28.75	33.06
Export sales				
Oth.sales/income - E.duty/Dis.				
1Net sales	4.69	25. 00	28.75	33. 06
2Operating profit	0.46	2.79	3.17	3.57
3Profit before tax	0.46	2.79	3.17	3.57
4PBT/Net sales	9.81%	11.16%	11.03%	10. 80%
5Profit after tax	0.46	2.09	2.38	2.68
6Cash accruals	0.46	2.55	2.77	3.01
7 PBDIT	0.46	3.25	3.56	3.90
8Paid up capital	4.77	5.23	7.32	8.20
9Tangible net worth	5.23	7.32	8.20	9.08
10Adjusted TNW	5.23	7.32	8.20	9.08
11 TOL/TNW	0.04	0.85	0.77	0.71
12TOL/Adjusted TNW	0.04	0.85	0.77	0.71
13Current ratio	12.53	1.76	1.96	2.11
14 NWC	2.19	4.74	6.01	7.22

31ST FUNDS FLOW STATEMENT	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
SOURCES	3.01	5.32	4.28
USES		1.96	2.19
Long term surplus/deficit	3.01	3.36	2.09

FINANCIAL DATA -- SUMMARY

SA MP LE

PERIODIN MONTHS

31ST INVENTORY LEVELS	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1Raw material -- Imported				
2Raw material -- Indigenous				
3 Stocks-in-process				
4Finished goods	2.82	4.6	4.3	4.0
5Receivables -- Domestic		0	8	5
6Receivables -- Export		0.7	0.7	0.7
7Sundry Creditors	0.46	2	5	3
		0.2	0.2	0.2

AMOUNT IN LACS

31ST ASSESSED BANK FINANCE	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1Total current assets	2.38	10. 94	12. 30	13.70
2Other current liabilities	0.19	1.20	1.29	1.48
3Working capital gap	2.19	9.74	11.01	12.22
4Net working capital(actual/proj.)	2.19	4.74	6.01	7.22
5Assessed Bank Finance		5.00	5.00	5.00
6NWC to Total current assets	92.02%	43.33%	48.86%	52. 70%
7Bank Finance to Total C.A.		45.70%	40.65%	36.50%
8Sundry creditors to Total C.A.	7.98%	4. 57%	4. 07%	4.31%
9Other CL to Total C.A.	7.98%	10. 97%	10.49%	10.80%
10Inventories to Net sales(Days)	74	116	109	102
11Receiv. to Gross sales(Days)		22	23	22
12S.Creditors to Purchases(Days)	37	7	8	8

31ST EFFICIENCY RATIOS	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1Net sales/TTA	0.87	1.85	1.98	2.12
2 PBT/TTA	8.49%	20. 64%	21.88%	22.94%
3Op.Costs/Net sales	90.19%	88. 84%	88.97%	89.20%
4Bank Finance/CA		45.70%	40.65%	36.50%
5Inv.+Recv./Net sales(Days)	74	138	132	124

31ST RISK RATING RATIOS	MARCH 2025 Actual	MARCH 2026 Projected	MARCH 2027 Projected	MARCH 2028 Projected
1Current ratio	12.53	1.76	1.96	2.11
2 TOL/TNW	0.04	0.85	0.77	0.71
3PAT/Net Sales	9.81%	8.36%	8.28%	8.11%
4 PBDIT/Intt.				
5PBDIT/Tot.capital emp.(ROCE)	8.49%	24. 04%	24.57%	25.06%
6 Inv./N.sales+Rec./Gr.sales(Days)	74	138	132	124

ASSESSMENT OF LIMITS

ASSESSMENT OF CASH CREDIT (HYP.) LIMIT

AMOUNT INLACS

	TOT.VALUE	MARGIN %	MARGIN AMT.	NET VALUE
1Raw material -- Imported		25.00 %		
2Raw material -- Indigenous		25.00 %		
3 Stocks-in-process				
4Finished Goods				
5Consumbale spares -- Imp.	8.62	25.00 %	2.16	6.46
6Consumbale spares -- Ind.		25.00 %		
TOTAL	8.62	25.00 %	2.16	6.46

ASSESSMENT OF CASH CREDIT (BOOK DEBTS) LIMIT

	TOT.VALUE	MARGIN %	MARGIN AMT.	NET VALUE
1 Recevables -- Domestic	1.80	40.00%	0.72	1.08
TOTAL	1.80		0.72	1.08

ASSESSMENT OF EXPORT BILLS PURCHASE LIMIT

	TOT.VALUE	MARGIN%	MARGIN AMT.	NET VALUE
1 Receivables -- Export		40.00%		
T OT AL				

ASSESSMENT OF LC (IMPORT)

1Raw material purchase p.a.	
2% purchase under LC	
3Amt. of purchase under LC	
4Purchase under LC p.m.	
5Lead time	
6Usance period	
7LClimit required	
8Recommended LC limit	

ASSESSMENT OF LC(INDIGENOUS)

1Raw material purchase p.a.	23.92
2% purchase under LC	
3Amt. of purchase under LC	
4Purchase under LC p.m.	
5Lead time	
6Usance period	
7LClimit required	
8Recommended LC limit	

ASSESSMENT OF BG LIMIT

1Outstanding BG ason	
2Outstanding BG amount	
3BG reqd. during next year	
4Est. cancellation/maturities	
5BG limit required	
6Recommended BG limit	

EasyReturn

Your Partner
in Business Growth

THANK YOU

LET'S BUILD A BRIGHTER TOMORROW

We appreciate the opportunity to be a part of your business journey. For any queries, support or assistance regarding this project report, our team is always here to help.



Contact Us

Call Support
(0175) 5031685
Mon - Sat, 9:00 AM to 6:00 PM

Email Us
info@easyreturn.in
We usually respond within 24 hours.

Headquarters
2nd Floor, Near Clarion Inn Hotel,
Main Sirhind Road,
Patiala, 147001

"Thank you for choosing Easy Return.
We look forward to supporting your business goals.

— Team Easy Return

Trusted Support | Expert Guidance | Business Growth | Long-term Partnership

