

# **PROJECT REPORT**

**ON**

**“SONU HARDWARE & FURNITURE  
HOUSE”**

**(AT-JAYANTIPUR DATA, ALINAGAR,  
PO-VIABENIPUR, DARBHANGA,  
BIHAR- 847103)**

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## Disclaimer

The views expressed in this model project are advisory in nature. It assumes no financial liability to anyone using the report for any purpose. The actual cost and returns of projects will have to be taken on a case-by-case basis considering the specific requirement of projects.

### 1. PARTICULARS OF THE ENTERPRISE

Name of the Enterprise	SONU HARDWARE & FURNITURE HOUSE	Constitution	PROPRIETORSHIP
MSME Status	REGISTERED	MSME Registration No.	BR-10-0002779
Registration Date	1/07/2017	Date of incorporation	1/07/2017
Activity	TRADING		
Registered Office Address	JAYANTIPUR DATH, VIA- BENIPUR, BLOCK- ALINAGAR, DARBHANGA, BIHAR-847103		
Site location	JAYANTIPUR DATH, VIA- BENIPUR, BLOCK- ALINAGAR, DARBHANGA, BIHAR-847103		

### 2. PROJECT LOAN AMOUNT

<b>WORKING CAPITAL</b>	10 LAKH
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### 3. PROJECT PROPONENT

<b>Name Of the Promoter</b>	Shivshankar Kumar
<b>Father's Name/Husband's Name</b>	Arun Kumar
<b>Age</b>	29 Years
<b>Residential Address</b>	Jyantipur (dath), Jaitipur, Darbhanga, Bihar- 847103
<b>PAN No.</b>	FFUPK9373G
<b>Designation</b>	Proprietor

### 4. PROJECT DESCRIPTION

#### Brief Description Of The Project

Sonu Hardware and Furniture House is a business entity owned by Shivshankar Kumar, which was incorporated on July 1, 2017. This business operates as a proprietorship, and Shivshankar Kumar is the sole owner.

The primary activities of Sonu Hardware and Furniture House include manufacturing furniture and trading hardware products. The manufacturing facility is located in Jayantipur Dath, via Benipur, block Alinagar, Darbhanga, Bihar.

In order to expand the business operations, Shivshankar Kumar is seeking a loan of ₹10 to expand his business. The proprietor desires to grow the company's operations, potentially increasing production capacity, diversifying product offerings, or expanding into new markets.

## 5. PRODUCT DESCRIPTION

### Brief Description Of The Product

Sonu Hardware and Furniture House produces various types of tables including dining tables, study tables, coffee tables, and more. These tables are designed to be sturdy, functional, and aesthetically pleasing, catering to both residential and commercial customers.

The company manufactures different styles of chairs such as dining chairs, office chairs, and lounge chairs. These chairs are crafted with comfort and durability in mind, using quality materials to ensure long-lasting use.

Sonu Hardware and Furniture House offers a range of doors and windows for residential and commercial properties. These include wooden doors, glass doors, sliding doors, casement windows, and more, providing options to suit various architectural styles and preferences.

The unit will produce wardrobes or almirahs for organizing and storing clothes, accessories, and other personal items. These wardrobes come in different sizes, designs, and configurations to meet the storage needs of customers.

In addition to furniture manufacturing, Sonu Hardware and Furniture House trades in hardware products in Bihar. This includes a wide range of hardware items such as:

- Nails, screws, bolts, and other fasteners
- Tools and equipment for construction and repair
- Locks, hinges, handles, and other door and window accessories
- Electrical fittings and fixtures
- Plumbing supplies
- Paints, varnishes, and finishing products

### **Raw Material Sourcing:**

Sonu Hardware and Furniture House sources its raw materials from the local market. This approach enables the company to support local suppliers and reduces transportation costs and lead times. The raw materials may include:

**Wood:** Used for furniture manufacturing, sourced from local timber yards or suppliers.

**Metal:** Used for hardware products such as fasteners and fittings, obtained from local metal shops or wholesalers.

**Glass:** Utilized for windows and doors, sourced from local glass suppliers.

**Other materials:** Depending on the specific products, other raw materials such as fabric, plastic, or laminates may also be sourced locally.

Overall, Sonu Hardware and Furniture House offers a comprehensive range of furniture products including tables, chairs, doors, windows, and almirahs, along with a diverse selection of hardware items, all sourced from local markets to support the community and ensure efficient production processes.

### **Product Uses**

Sonu Hardware and Furniture products serve a variety of purposes across residential, commercial, and institutional settings. Here are some common uses for their products:

#### **Residential Use:**

**Tables:** Used for dining, studying, working, or as decorative pieces in living rooms or bedrooms.

**Chairs:** Provide seating for dining tables, desks, or as accent pieces in various rooms.

**Doors and Windows:** Installed for security, privacy, ventilation, and natural light in homes.

**Almirahs (Wardrobes):** Used for organizing and storing clothes, accessories, and personal belongings in bedrooms or dressing areas.

**Commercial Use:**

Tables and Chairs: Furnish cafes, restaurants, offices, and waiting areas for customers and employees.

Doors and Windows: Installed in retail stores, offices, and commercial buildings for security, accessibility, and aesthetics.

Almirahs: Used in commercial spaces for storing supplies, files, and equipment.

**Institutional Use:**

Furniture: Tables and chairs are used in schools, colleges, libraries, and training centers for studying, dining, and meetings.

Doors and Windows: Installed in hospitals, government buildings, and educational institutions for security, privacy, and natural light.

Almirahs (Storage Solutions): Used in institutions for storing books, documents, and supplies.

**Hardware Products:**

Fasteners: Used in construction, woodworking, and DIY projects for joining materials securely.

Tools and Equipment: Utilized in construction, repair, maintenance, and renovation activities in residential, commercial, and institutional settings.

Locks, Hinges, Handles: Installed on doors, windows, cabinets, and furniture for security, functionality, and aesthetics.

Electrical and Plumbing Supplies: Used for wiring, lighting, plumbing fixtures, and fittings in building projects and maintenance tasks.

Overall, Sonu Hardware and Furniture products play essential roles in enhancing the functionality, comfort

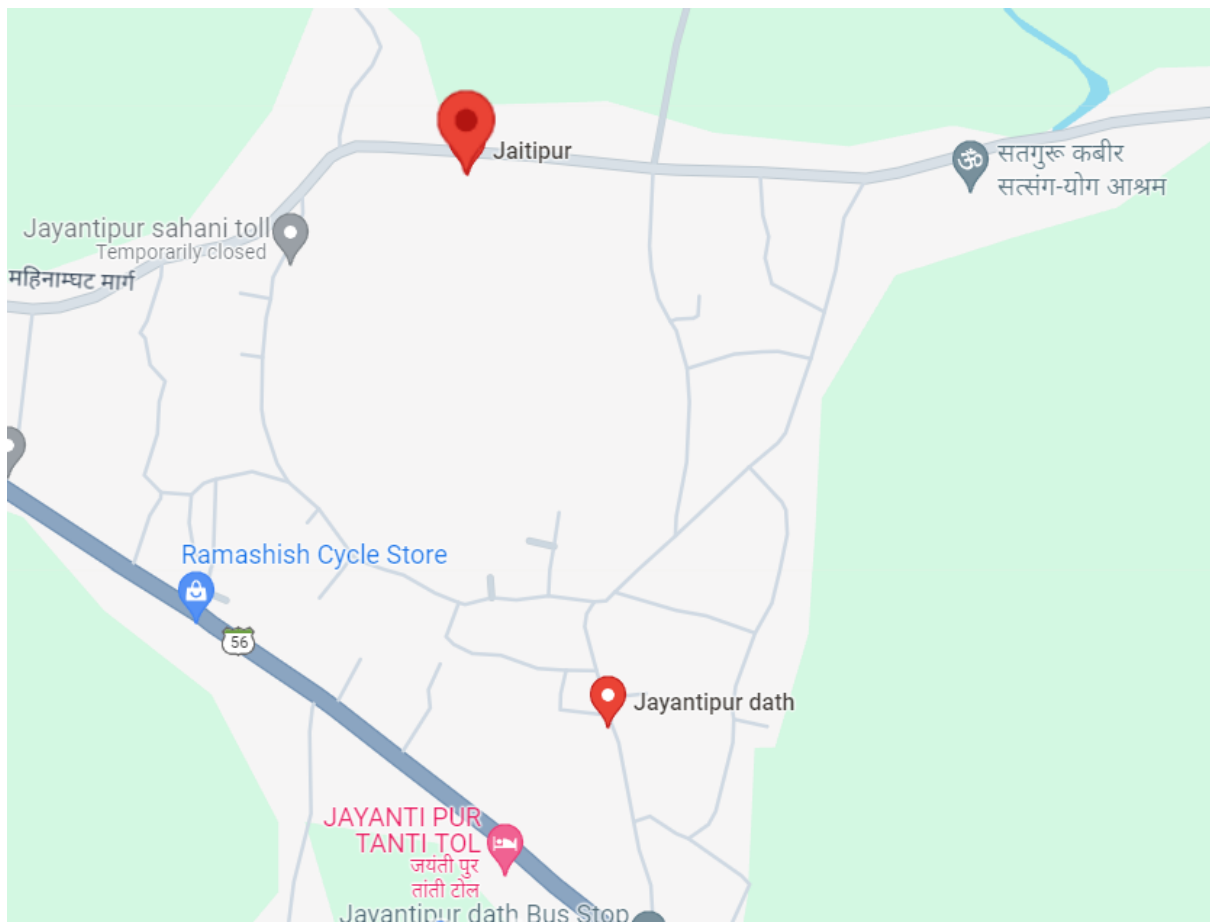
t, security, and aesthetics of spaces in homes, businesses, and institutions. They are integral components of interior design, architecture, and construction, serving diverse needs and preferences of customers across various sectors.

## 6. LOCATION OF THE PROJECT

### Site Location

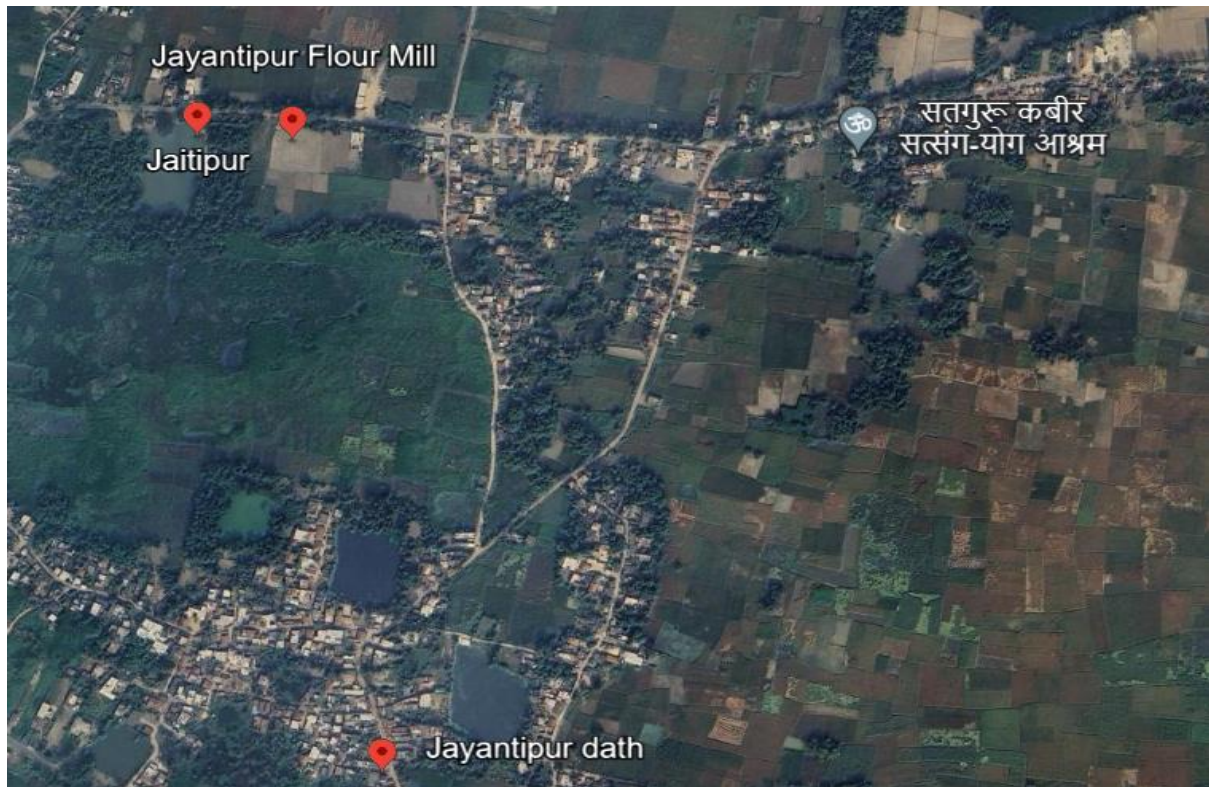
JAYANTIPUR DATH, VIA- BENIPUR, BLOCK- ALINAGAR, DARBHANGA, BIHAR-  
847103

### Project Site Map





## Google Earth Image



## Project Site Co-ordinates

Latitude	26.07255
Longitude	86.12215

## 7. Market Survey

### Demand & Supply of “Sonu Hardware & Furniture House”

The demand and supply of furniture and hardware products are influenced by

various factors including population growth, urbanization, economic development, construction activities, and consumer preferences. Here's an overview of the demand and supply dynamics for furniture and hardware products in Bihar:

### **Demand:**

**Population Growth:** Bihar has a significant population base, which drives the demand for residential furniture and hardware products such as doors, windows, and fittings.

**Urbanization:** Urbanization in Bihar, particularly in cities like Patna, Gaya, and Muzaffarpur, leads to increased demand for furniture and hardware products as more people move into urban areas and require furnishings for their homes and businesses.

**Economic Development:** As Bihar experiences economic growth and rising incomes, there is a growing middle class with higher purchasing power, which fuels the demand for better-quality furniture and hardware products.

**Construction Activities:** The construction sector plays a crucial role in driving demand for furniture and hardware products. Ongoing infrastructure projects, residential developments, commercial complexes, and institutional constructions contribute to the demand for doors, windows, and related hardware items.

**Changing Consumer Preferences:** With changing lifestyles and preferences, consumers in Bihar are increasingly looking for modern, stylish, and functional furniture and hardware products, which drives the demand for innovative designs and materials.

### **Supply:**

**Local Manufacturing:** There are numerous local manufacturers and craftsmen in Bihar engaged in the production of furniture and hardware products. These businesses cater to the demand for both traditional and contemporary furniture designs, as well as a wide range of hardware items.

**Small-Scale Enterprises:** Many small-scale enterprises operate in Bihar, producing furniture and hardware products to meet local demand. These enterprises often focus on specific niches or product categories, contributing to the diversity of offerings in the market.

**Wholesalers and Distributors:** Bihar also has wholesalers and distributors who source furniture and hardware products from manufacturers within the state or from other regions and supply them to retailers and consumers across the state.

### **Market Opportunity**

For Sonu Hardware and Furniture House, there are several market opportunities in Bihar that it can capitalize on to expand its business:

**Growing Urbanization:** Bihar is experiencing rapid urbanization, particularly in cities like Patna, Gaya, and Muzaffarpur. This urban growth presents a significant market opportunity for Sonu Hardware and Furniture House to cater to the increasing demand for furniture and hardware products from urban dwellers.

**Rising Disposable Income:** With economic development and rising incomes in Bihar, there is an expanding middle class with higher purchasing power. This creates an opportunity for Sonu Hardware and Furniture House to offer premium and high-quality furniture and hardware products to meet the evolving preferences of consumers.

**Infrastructure Development:** The state government's focus on infrastructure development, including housing projects, commercial complexes, and institutional buildings, generates a steady demand for furniture and hardware products such as doors, windows, and fittings. Sonu Hardware and Furniture House can tap into this market by supplying quality products for construction projects.

**Diverse Product Range:** Sonu Hardware and Furniture House has the advantage of manufacturing a wide range of furniture products including tables, chairs, doors, windows, and almirahs, along with trading in hardware items. This diverse product range enables the company to cater to various customer needs and preferences, enhancing its market penetration and competitiveness.

**Local Sourcing Advantage:** By sourcing raw materials from the local market, Sonu Hardware and Furniture House can benefit from cost savings, reduced transportation expenses, and support for local suppliers. This can help the company maintain competitive pricing and ensure a steady supply of materials for manufacturing.

**E-commerce Expansion:** With the increasing popularity of e-commerce platforms in Bihar, Sonu Hardware and Furniture House can explore online sales channels to reach a wider customer base beyond its physical location. Establishing an online presence can enhance the company's visibility and accessibility to customers across the state.

**Customer Service and Satisfaction:** Providing excellent customer service and ensuring customer satisfaction can be a key differentiator for Sonu Hardware and Furniture House. Building strong relationships with customers through personalized service, timely delivery, and after-sales support can help foster loyalty and attract repeat business.

Overall, Sonu Hardware and Furniture House has significant market opportunities in Bihar due to urbanization, rising disposable income, infrastructure development, its diverse product range, local sourcing advantage, e-commerce potential, and focus on customer service. By strategically leveraging these opportunities, the company can position itself for growth and success in the competitive market landscape.

## 8. SWOT ANALYSIS



### Swot Analysis For “Sonu Hardware and Furniture House”

#### Strengths:

**Diverse Product Range:** Sonu Hardware and Furniture House offers a wide range of products including furniture items like tables, chairs, doors, windows, and almirahs, along with hardware products. This diversity enhances its appeal to a broad customer base.

**Local Sourcing Advantage:** By sourcing raw materials from the local market, Sonu Hardware and Furniture House can benefit from cost savings, reduced transportation expenses, and support for local suppliers, which can improve its profit margins.

**Established Presence:** With its incorporation in 2017, Sonu Hardware and Furniture House has had time to establish itself in the market, build relationships with customers, and understand local preferences and demands.

**Quality Products:** The company can differentiate itself by offering high-quality furniture and hardware products, which can lead to customer loyalty and positive word-of-mouth referrals.

#### **Weaknesses:**

**Limited Market Reach:** Sonu Hardware and Furniture House's market reach may be limited to specific regions within Bihar, which could restrict its growth potential unless it expands its distribution network.

**Competition:** The furniture and hardware market in Bihar may be competitive with other local manufacturers and traders, as well as larger national or international brands. Competing with established players could pose challenges for market share.

**Dependency on Local Suppliers:** While sourcing materials locally can be advantageous, it also creates dependency on the availability and reliability of local suppliers. Any disruptions in the local supply chain could impact production schedules and operations.

#### **Opportunities:**

**Market Expansion:** There is an opportunity for Sonu Hardware and Furniture House to expand its market reach beyond Bihar by exploring neighboring states or leveraging e-commerce platforms to reach customers nationwide.

**Product Innovation:** Introducing innovative designs, materials, or features in its furniture and hardware products can help Sonu Hardware and Furniture House stay competitive and attract customers looking for unique offerings.

**Infrastructure Development:** With ongoing infrastructure development projects in Bihar, there is a growing demand for furniture and hardware products. Sonu Hardware and Furniture House can capitalize on this opportunity by supplying products for construction projects.

### **Threats:**

**Economic Factors:** Economic downturns, inflation, or changes in consumer spending patterns could impact the demand for furniture and hardware products, affecting Sonu Hardware and Furniture House's sales and revenue.

**Supply Chain Disruptions:** Any disruptions in the supply chain, such as fluctuations in raw material prices, shortages, or delays, could affect production and result in inventory shortages or increased costs.

**Changing Regulations:** Changes in government regulations related to manufacturing, taxation, or environmental compliance could impact Sonu Hardware and Furniture House's operations and profitability.

**I. OPERATING STATEMENT** (To be filled by the Dealing Group from Balance Sheet / Projections)

Name of the Company :

**SONU HARDWARE & FURNITURE HOUSE**

(Rupees in lakhs)

I. PROFIT AND LOSS ACCOUNT	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
<b>SALES:</b>						
1. Domestic Sales	22.62	26.98	31.98	35.18	42.21	46.43
<b>GROSS SALES:</b>	<b>22.62</b>	<b>26.98</b>	<b>31.98</b>	<b>35.18</b>	<b>42.21</b>	<b>46.43</b>
<b>NET SALES:</b>	<b>22.62</b>	<b>26.98</b>	<b>31.98</b>	<b>35.18</b>	<b>42.21</b>	<b>46.43</b>
<b>Increase in Net Sales (%)</b>		<b>19.27%</b>	<b>18.53%</b>	<b>10.00%</b>	<b>20.00%</b>	<b>10.00%</b>
<b>COST OF SALES:</b>						
<b>1. Raw Materials</b>	<b>15.83</b>	<b>15.92</b>	<b>19.83</b>	<b>19.35</b>	<b>23.22</b>	<b>25.54</b>
B. Indigenous	15.83	15.92	19.83	19.35	23.22	25.54
<b>2. Other Spares</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
3. Power & Fuel	1.13	1.15	1.36	1.50	1.80	1.98
4. Direct Labour	2.04	2.13	2.52	2.77	3.33	3.66
5. Other Manufacturing Expenses	0.00	0.00	0.00	0.00	0.00	0.00
6. Depreciation / Amortisation	0.30	0.27	0.24	0.22	0.20	0.18
7. Repairs & Maintenance	0.00	0.00	0.00	0.00	0.00	0.00
8. Compiagon fees paid	0.00	0.00	0.00	0.00	0.00	0.00
9. other expenses	0.09	0.27	1.28	1.41	0.72	0.93
<b>SUB TOTAL:</b>	<b>19.39</b>	<b>19.74</b>	<b>25.23</b>	<b>25.25</b>	<b>29.26</b>	<b>32.29</b>
<b>COST OF PRODUCTION:</b>	<b>19.39</b>	<b>19.74</b>	<b>25.23</b>	<b>25.25</b>	<b>29.26</b>	<b>32.29</b>
<b>COP as % of Gross Sales</b>	<b>85.73%</b>	<b>73.15%</b>	<b>78.90%</b>	<b>71.77%</b>	<b>69.32%</b>	<b>69.53%</b>
Add: Opening Stock of Finished Goods	0.00	2.39	2.43	3.11	3.11	3.51
Less: Closing Stock of Finished Goods	2.39	2.43	3.11	3.11	4.41	4.87
<b>COST OF SALES:</b>	<b>17.00</b>	<b>19.69</b>	<b>24.55</b>	<b>25.25</b>	<b>27.97</b>	<b>30.93</b>
<b>Cost of Sales as % of Gross Sales</b>	<b>75.16%</b>	<b>72.99%</b>	<b>76.78%</b>	<b>71.77%</b>	<b>66.25%</b>	<b>66.62%</b>
Selling, General & Admn. Expenses	2.26	2.35	2.48	2.73	3.28	3.61
<b>PROFIT BEFORE INTT. &amp; TAX (PBIT)</b>	<b>3.36</b>	<b>4.94</b>	<b>4.94</b>	<b>7.20</b>	<b>10.97</b>	<b>11.90</b>
<b>PBIT as % of Gross Sales</b>	<b>14.84%</b>	<b>18.31%</b>	<b>15.46%</b>	<b>20.47%</b>	<b>25.99%</b>	<b>25.62%</b>
Interest & Other Financial Charges	0.00	0.00	0.00	0.90	0.90	0.90
<b>Intt. &amp; Fin. Charges as % of Sales</b>	<b>0.00%</b>	<b>0.00%</b>	<b>0.00%</b>	<b>2.56%</b>	<b>2.13%</b>	<b>1.94%</b>
<b>OP. PROFIT BEFORE TAX (OPBT)</b>	<b>3.36</b>	<b>4.94</b>	<b>4.94</b>	<b>6.30</b>	<b>10.07</b>	<b>11.00</b>
<b>OPBT as % of Gross Sales</b>	<b>14.84%</b>	<b>18.31%</b>	<b>15.46%</b>	<b>17.91%</b>	<b>23.85%</b>	<b>23.68%</b>
Add: Other Non-operative Income						
<b>SUB-TOTAL (INCOME)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Less: Other Non-operating Expenses						
<b>SUB-TOTAL (EXPENSES)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>PROFIT BEFORE TAX / LOSS</b>	<b>3.36</b>	<b>4.94</b>	<b>4.94</b>	<b>6.30</b>	<b>10.07</b>	<b>11.00</b>
<b>NET PROFIT / LOSS (PAT)</b>	<b>3.36</b>	<b>4.94</b>	<b>4.94</b>	<b>6.30</b>	<b>10.07</b>	<b>11.00</b>
<b>PAT as % of Gross Sales</b>	<b>14.84%</b>	<b>18.31%</b>	<b>15.46%</b>	<b>17.91%</b>	<b>23.85%</b>	<b>23.68%</b>
Equity / Preference Dividend Paid:						
<b>RETAINED PROFIT</b>	<b>3.36</b>	<b>4.94</b>	<b>4.94</b>	<b>6.30</b>	<b>10.07</b>	<b>11.00</b>





**IV. WORKING CAPITAL ASSESSMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**SONU HARDWARE & FURNITURE HOUSE**

(Rupees in lakhs)

BUILD UP OF CURRENT ASSETS	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
Raw Material - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Raw Material - Imported	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Indigenous	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Consumable Spares - Imported	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Consumption</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Stock in Process	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Cost of Production</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Finished Goods	2.39	2.43	3.11	3.11	4.41	4.87
<b>Month's Cost of Sales</b>	<b>1.69</b>	<b>1.48</b>	<b>1.52</b>	<b>1.48</b>	<b>1.89</b>	<b>1.89</b>
Receivables (Domestic) other than deferred & exports (including bills purchased & discounted by banks)	2.79	3.33	3.94	4.34	8.67	9.54
<b>Month's Domestic Sales</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>1.48</b>	<b>2.47</b>	<b>2.47</b>
Export Receivables (including bills purchased & discounted by banks)	0.00	0.00	0.00	0.00	0.00	0.00
<b>Month's Export Sales</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>BUILD UP OF CURRENT LIABILITIES</b>						
	2021.00	2022.00	2023.00	2024.00	2025.00	2026.00
	Actual	Actual	Actual	Estimated	Projections	Projections
Trade Creditors	2.17	2.18	2.72	3.18	1.59	1.75
<b>Month's Trade Creditors</b>	<b>1.64</b>	<b>1.64</b>	<b>1.64</b>	<b>1.97</b>	<b>0.82</b>	<b>0.82</b>
<b>III. CALCULATION OF ASSESSED BANK FINANCE (ABF)</b>						
	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
1. Total Current Assets	5.83	6.20	8.05	8.81	17.49	18.83
2. Other Current Liabilities (Other than Bank Borrowings & TL Instalments due within one Year)	2.17	2.18	2.72	3.18	1.59	1.75
3. Working Capital Gap	3.66	4.02	5.34	5.63	15.90	17.08
4. Minimum stipulated Net Working Capital (NWC) (25% of Total Current Assets excluding Export Receivables)	1.46	1.55	2.01	2.20	4.37	4.71
5. Actual / Projected NWC	3.66	4.02	5.34	5.63	5.90	7.08
6. Item 3 Minus Item 4	2.20	2.47	3.32	3.43	11.53	12.37
7. Item 3 Minus Item 5	0.00	0.00	0.00	0.00	10.00	10.00
8. MPBF (lower of 6 or 7 )	0.00	0.00	0.00	0.00	10.00	10.00
9. Excess borrowings representing Shortfall in NWC	NIL	NIL	NIL	NIL	NIL	NIL

**V. SUMMARY OF FINANCIAL POSITION** (Auto generated and hence not required to be filled)

Name of the Company :

**SONU HARDWARE & FURNITURE HOUSE**

(Rupees in lakhs)

IV. STATEMENT OF FINANCIAL ANALYSIS	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
<b>A. PROFILE ANALYSIS</b>						
Total Assets (Tangible)	8.53	8.63	10.24	10.78	19.26	20.42
Total Outside Liabilities (TOL)	2.17	2.18	2.72	3.18	11.59	11.75
Tangible Networth (TNW)	6.36	6.45	7.53	7.60	7.67	8.67
Net Sales	22.62	26.98	31.98	35.18	42.21	46.43
PBDIT	3.66	5.21	5.18	7.42	11.17	12.08
Operating Profits (OPBT)	3.36	4.94	4.94	6.30	10.07	11.00
Net Profit	3.36	4.94	4.94	6.30	10.07	11.00
Gross Cash Accruals	3.66	5.21	5.18	6.52	10.27	11.18
Term Liabilities to Gross Cash Accruals	0.00	0.00	0.00	0.00	0.00	0.00
Net Working Capital	3.66	4.02	5.34	5.63	5.90	7.08
% of NWC to Current Assets	62.79%	64.83%	66.27%	63.90%	33.75%	37.59%
Current Assets to Net Sales	25.77%	22.98%	25.18%	25.04%	41.44%	40.54%
<b>B. LIQUIDITY ANALYSIS</b>						
Current Ratio	2.69	2.84	2.97	2.77	1.51	1.60
Quick Ratio	1.59	1.73	1.82	1.79	1.13	1.19
<b>C. PROFITABILITY ANALYSIS</b>						
PBDIT/ Net Sales (%)	16.17%	19.31%	16.21%	21.09%	26.46%	26.01%
OPBT / Net Sales (%)	14.84%	18.31%	15.46%	17.91%	23.85%	23.68%
Net Profit/ Net Sales (%)	14.84%	18.31%	15.46%	17.91%	23.85%	23.68%
Return on Assets (%)	39.36%	57.24%	48.26%	58.45%	52.27%	53.86%
Retained Profits / Net Profits (%)	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Return on Net Worth (%)	52.81%	76.62%	65.65%	82.90%	131.29%	126.88%

D. ACTIVITY ANALYSIS (IN DAYS)						
Receivable Turnover - Domestic	45	45	45	45	75	75
Receivable Turnover - Export	0	0	0	0	0	0
Inventory Turnover	39	33	36	32	38	38
Accounts Payables Turnover	50	50	50	60	25	25
Fixed Assets Turnover Ratio	8.38	11.10	14.60	17.86	23.85	29.20
E. GROWTH RATIOS						
Net Sales Growth (%)		19.27%	18.53%	10.00%	20.00%	10.00%
Net Profit Growth (%)		47.11%	0.08%	27.46%	59.82%	9.20%
Net Worth Growth (%)		1.40%	16.80%	0.94%	0.92%	12.99%
F. LEVERAGE & OTHER RATIOS						
TOL / TNW	0.34	0.34	0.36	0.42	1.51	1.36
DER	0.00	0.00	0.00	0.00	0.00	0.00
DSCR		0.00	0.00	8.25	12.41	13.42
CFDSCR		0.00	0.00	7.92	12.11	12.11
FACR	0.00	0.00	0.00	0.00	0.00	0.00
Net Operating Cash Flow (NOCF)	3.66	4.85	3.86	7.13	10.90	10.90
Interest Cover	0.00	0.00	0.00	8.25	12.41	13.42
CFICR	0.00	0.00	0.00	7.92	12.11	12.11

**VI. FUND FLOW STATEMENT** (Auto generated and hence not required to be filled)

Name of the Company :

**SONU HARDWARE & FURNITURE HOUSE**

(Rupees in lakhs)

V. FUNDS FLOW STATEMENT	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
<b>Profit After Tax</b>		4.94	4.94	6.30	10.07	11.00
<b>Depreciation</b>		0.27	0.24	0.22	0.20	0.18
<b>Dividends</b>		0.00	0.00	0.00	0.00	0.00
<b>Funds From Operations</b>	<b>0.00</b>	<b>5.21</b>	<b>5.18</b>	<b>6.52</b>	<b>10.27</b>	<b>11.18</b>
<b>Long Term Sources:</b>						
Change in Capital		0.09	1.08	0.07	0.07	1.00
Net Change in Reserve		-4.94	-4.94	-6.30	-10.07	-11.00
Change in Term Loans		0.00	0.00	0.00	0.00	0.00
<b>Total [Source(+)/ Deficit(-)]</b>	<b>0.00</b>	<b>0.36</b>	<b>1.32</b>	<b>0.29</b>	<b>0.27</b>	<b>1.18</b>
<b>Long Term Uses:</b>						
Net Change in Fixed Assets		0.00	0.00	0.00	0.00	0.00
Change in Other Non Current Assets (including Investments)		0.00	0.00	0.00	0.00	0.00
Change in Investments in Group Companies		0.00	0.00	0.00	0.00	0.00
Change in Intangibles		0.00	0.00	0.00	0.00	0.00
<b>Contribution to Working Capital</b>	<b>0.00</b>	<b>0.36</b>	<b>1.32</b>	<b>0.29</b>	<b>0.27</b>	<b>1.18</b>
<b>Short Term Uses</b>						
Change in Net Working Assets		0.58	1.29	0.40	5.63	1.32
Change in Other Current Assets		0.00	0.00	0.00	0.00	0.00
<b>Short Term Sources</b>						
Change in Other Current Liabilities		0.01	0.54	0.46	-1.59	0.16
Change in Bank Borrowings/Loans		0.00	0.00	0.00	10.00	0.00
<b>Net Deficit / Surplus in ST Sources</b>	<b>0.00</b>	<b>-0.57</b>	<b>-0.76</b>	<b>0.07</b>	<b>2.78</b>	<b>-1.16</b>
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>-0.21</b>	<b>0.56</b>	<b>0.36</b>	<b>3.05</b>	<b>0.01</b>
Change in cash		-0.21	0.56	0.36	3.05	0.01
Change in Marketable Investments		0.00	0.00	0.00	0.00	0.00
<b>Net Movement in Liquid Assets</b>	<b>0.00</b>	<b>-0.21</b>	<b>0.56</b>	<b>0.36</b>	<b>3.05</b>	<b>0.01</b>

Name of the Company :

SONU HARDWARE &amp; FURNITURE HOUSE

(Rupees in lakhs)

VI. CASH FLOW STATEMENT	2021	2022	2023	2024	2025	2026
	Actual	Actual	Actual	Estimated	Projections	Projections
<b>Operating Sector</b>						
Net Sales		26.98	31.98	35.18	42.21	46.43
Debtors (Trade)	[Inc.(+)/Dec.(-)]	0.54	0.62	0.39	4.34	0.87
<b>Cash From Sales</b>		<b>26.44</b>	<b>31.36</b>	<b>34.78</b>	<b>37.88</b>	<b>45.57</b>
<b>Costs- Interest &amp; Finance Charges</b>		0.00	0.00	0.90	0.90	0.90
Expenses on Stocks Purchases		15.92	19.83	19.35	23.22	25.54
Trade Creditors	[Inc.(-)/Dec.(+)]	-0.01	-0.54	-0.46	1.59	-0.16
Manufacturing Expenses		3.55	5.16	5.68	5.85	6.57
<b>Cash Cost of Sales</b>		<b>19.45</b>	<b>24.46</b>	<b>25.46</b>	<b>31.55</b>	<b>32.85</b>
Expenses for Inc. / Dec. in Stocks		0.00	0.00	0.00	0.00	0.00
<b>Cash from Asset Conversion Cycle</b>		<b>6.99</b>	<b>6.91</b>	<b>9.32</b>	<b>6.32</b>	<b>12.72</b>
Selling, Gen. & Adm. Expenses		2.35	2.48	2.73	3.28	3.61
Advance Payments	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Advances Received	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	0.00	0.00
Taxation		0.00	0.00	0.00	0.00	0.00
Dividends		0.00	0.00	0.00	0.00	0.00
<b>Cash From Operations</b>		<b>4.64</b>	<b>4.42</b>	<b>6.59</b>	<b>3.05</b>	<b>9.11</b>
Other Current Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Other Current Liabilities	[Inc.(-)/Dec.(+)]	0.00	0.00	0.00	0.00	0.00
Other Income / Expenses (Net)		0.00	0.00	0.00	0.00	0.00
<b>Net Cash From Operations</b>		<b>4.64</b>	<b>4.42</b>	<b>6.59</b>	<b>3.05</b>	<b>9.11</b>
<b>Investment Sector</b>						
Capital Expenditure	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Investment in Group Companies	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Intangible / Other Term Assets	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
<b>Cash Before Funding</b>		<b>4.64</b>	<b>4.42</b>	<b>6.59</b>	<b>3.05</b>	<b>9.11</b>
<b>Financing Sector</b>						
Dues to Banks	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	10.00	0.00
Short Term Debts	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Term Debts	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
Equity	[Inc.(+)/Dec.(-)]	0.09	1.08	0.07	0.07	1.00
Other Loans & Reserves	[Inc.(+)/Dec.(-)]	-4.94	-4.94	-6.30	-10.07	-11.00
<b>Total</b>		<b>-4.85</b>	<b>-3.86</b>	<b>-6.23</b>	<b>0.00</b>	<b>-10.00</b>
<b>Movement in Cash Assets</b>		<b>-0.21</b>	<b>0.56</b>	<b>0.36</b>	<b>3.05</b>	<b>-0.89</b>
Cash & Bank Balance	[Inc.(+)/Dec.(-)]	-0.21	0.56	0.36	3.05	0.01
Investments (Other Than Long Term)	[Inc.(+)/Dec.(-)]	0.00	0.00	0.00	0.00	0.00
<b>Movement in Cash Assets</b>		<b>-0.21</b>	<b>0.56</b>	<b>0.36</b>	<b>3.05</b>	<b>0.01</b>