



Balance Sheet

Balance Sheets from FY 2023-24 to 2025-26

FINXORA WELFARE SOCIETY

For CC Loan of 6,00,000.00/- & Term Loan of 41,80,000.00/-

(Amount in Rupees)



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FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Trading A/C For The Year Ending As On 31-03-2024

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Consumables and outsourced service costs	43,78,767.12	By Community welfare and skill development services income	1,50,00,000.00
To Freight Expenses	2,40,000.00	By Closing Stock	3,28,767.12
To Other Direct Expenses	44,88,000.00		
To Gross Profit c/o	62,22,000.00		
TOTAL	1,53,28,767.12	TOTAL	1,53,28,767.12

Income and Expenditure Account For The Year Ending As On 31-03-2024

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	7,20,000.00	By Gross Profit b/d	62,22,000.00
To Rent Expenses	2,88,000.00		
To Electricity Expenses	1,92,000.00		
To Internet Expenses	72,000.00		
To Stationery Expenses	72,000.00		
To Bank Charges Expenses	48,000.00		
To Miscellaneous Expenses	3,36,000.00		
To Travel Expenses	1,44,000.00		
To Interest on TL	3,67,753.51		
To Depreciation	13,20,000.00		
To Provision for Income Tax	6,35,620.90		
To Excess of income over expenditure	20,26,625.59		
TOTAL	62,22,000.00	TOTAL	62,22,000.00

AARAV MEHTA

SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2024

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
SOCIETY FUNDS		FIXED ASSETS	
General Fund	68,20,000.00	Gross Block	1,10,00,000.00
Income & Expenditure A/c	20,26,625.59	Depreciation to date	13,20,000.00
NET WORTH	88,46,625.59	NET BLOCK	96,80,000.00
CURRENT LIABILITIES		CURRENT ASSETS	
Sundry Creditor (Trade)	2,77,397.26	Cash in Hand	16,01,341.16
Provision for Income Tax	6,35,620.90	Inventory	3,28,767.12
Current Portion of Term Loan	7,53,753.90	Sundry Debtors	16,43,835.62
TERM LIABILITIES			
Term Loan	27,40,546.25		
TOTAL	1,32,53,943.90	TOTAL	1,32,53,943.90

AARAV MEHTA

SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Depreciation Schedule for the Financial Year 2023-2024

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	11,00,000.00	-	-	-	-	11,00,000.00
2	Building	27,50,000.00	-	-	10%	2,75,000.00	24,75,000.00
3	Furniture & Fixtures	5,50,000.00	-	-	10%	55,000.00	4,95,000.00
4	Plant & Machinery	49,50,000.00	-	-	15%	7,42,500.00	42,07,500.00
5	Vehicles	16,50,000.00	-	-	15%	2,47,500.00	14,02,500.00
Total		1,10,00,000.00	-	-		13,20,000.00	96,80,000.00

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SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Trading A/C For The Year Ending As On 31-03-2025

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Opening Stock	3,28,767.12	By Community welfare and skill development services income	1,62,00,000.00
To Consumables and outsourced service costs	44,00,301.37	By Closing Stock	3,55,068.49
To Freight Expenses	2,59,200.00		
To Other Direct Expenses	48,47,040.00		
To Gross Profit c/o	67,19,760.00		
TOTAL	1,65,55,068.49	TOTAL	1,65,55,068.49

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Income and Expenditure Account For The Year Ending As On 31-03-2025

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	7,77,600.00	By Gross Profit b/d	67,19,760.00
To Rent Expenses	3,11,040.00		
To Electricity Expenses	2,07,360.00		
To Internet Expenses	77,760.00		
To Stationery Expenses	77,760.00		
To Bank Charges Expenses	51,840.00		
To Miscellaneous Expenses	3,62,880.00		
To Travel Expenses	1,55,520.00		
To Interest on TL	2,99,699.46		
To Depreciation	11,38,500.00		
To Provision for Income Tax	8,22,057.77		
To Excess of income over expenditure	24,37,742.77		
TOTAL	67,19,760.00	TOTAL	67,19,760.00

AARAV MEHTA

SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Balance Sheet As At 31-03-2025

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
SOCIETY FUNDS		FIXED ASSETS	
General Fund	88,46,625.59	Gross Block	96,80,000.00
Reserves & Surplus	(0.01)	Depreciation to date	11,38,500.00
Income & Expenditure A/c	24,37,742.77	NET BLOCK	85,41,500.00
NET WORTH	1,12,84,368.35	CURRENT ASSETS	
CURRENT LIABILITIES		Cash in Hand	44,74,650.45
Sundry Creditor (Trade)	2,99,589.04	Inventory	3,55,068.49
Provision for Income Tax	8,22,057.77	Sundry Debtors	17,75,342.47
Current Portion of Term Loan	8,28,562.16		
TERM LIABILITIES			
Term Loan	19,11,984.09		
TOTAL	1,51,46,561.41	TOTAL	1,51,46,561.41

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FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Depreciation Schedule for the Financial Year 2024-2025

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	11,00,000.00	-	-	-	-	11,00,000.00
2	Building	24,75,000.00	-	-	10%	2,47,500.00	22,27,500.00
3	Furniture & Fixtures	4,95,000.00	-	-	10%	49,500.00	4,45,500.00
4	Plant & Machinery	42,07,500.00	-	-	15%	6,31,125.00	35,76,375.00
5	Vehicles	14,02,500.00	-	-	15%	2,10,375.00	11,92,125.00
Total		96,80,000.00	-	-		11,38,500.00	85,41,500.00

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(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Trading A/C For The Year Ending As On 31-03-2026

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Opening Stock	3,55,068.49	By Community welfare and skill development services income	1,74,96,000.00
To Consumables and outsourced service costs	47,52,325.48	By Closing Stock	3,83,473.97
To Freight Expenses	2,79,936.00		
To Other Direct Expenses	52,34,803.20		
To Gross Profit c/o	72,57,340.80		
TOTAL	1,78,79,473.97	TOTAL	1,78,79,473.97

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Income and Expenditure Account For The Year Ending As On 31-03-2026

PARTICULARS	AMOUNT(Rs.)	PARTICULARS	AMOUNT(Rs.)
To Salary Expenses	8,39,808.00	By Gross Profit b/d	72,57,340.80
To Rent Expenses	3,35,923.20		
To Electricity Expenses	2,23,948.80		
To Internet Expenses	83,980.80		
To Stationery Expenses	83,980.80		
To Bank Charges Expenses	55,987.20		
To Miscellaneous Expenses	3,91,910.40		
To Travel Expenses	1,67,961.60		
To Interest on TL	2,24,891.21		
To Depreciation	9,82,575.00		
To Provision for Income Tax	7,69,508.62		
To Excess of income over expenditure	30,96,865.17		
TOTAL	72,57,340.80	TOTAL	72,57,340.80

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SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Balance Sheet As At 31-03-2026

LIABILITIES	AMOUNT(Rs.)	ASSETS	AMOUNT(Rs.)
SOCIETY FUNDS		FIXED ASSETS	
General Fund	1,12,84,368.35	Gross Block	85,41,500.00
Income & Expenditure A/c	30,96,865.17	Depreciation to date	9,82,575.00
NET WORTH	1,43,81,233.52	NET BLOCK	75,58,925.00
CURRENT LIABILITIES		CURRENT ASSETS	
Sundry Creditor (Trade)	3,23,556.16	Cash in Hand	75,26,513.57
Provision for Income Tax	7,69,508.62	Inventory	3,83,473.97
Current Portion of Term Loan	9,10,794.95	Sundry Debtors	19,17,369.86
TERM LIABILITIES			
Term Loan	10,01,189.15		
TOTAL	1,73,86,282.40	TOTAL	1,73,86,282.40

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SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

PAN:- AAABF0000A

Plot 12, Industrial Area, Indore, Madhya Pradesh 452001

GST No.: 23AAABF0000A1Z5 | UDYAM No.: UDYAM-MP-00-0000000

Provisional Depreciation Schedule for the Financial Year 2025-2026

Sl. No.	Assets	Opening Balance	Addition (>=180d)	Addition (<180d)	Rate	Depreciation	Closing Balance
1	Land	11,00,000.00	-	-	-	-	11,00,000.00
2	Building	22,27,500.00	-	-	10%	2,22,750.00	20,04,750.00
3	Furniture & Fixtures	4,45,500.00	-	-	10%	44,550.00	4,00,950.00
4	Plant & Machinery	35,76,375.00	-	-	15%	5,36,456.25	30,39,918.75
5	Vehicles	11,92,125.00	-	-	15%	1,78,818.75	10,13,306.25
Total		85,41,500.00	-	-		9,82,575.00	75,58,925.00

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SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

RATIO ANALYSIS

Particulars	FY 2023-2024 Actual	FY 2024-2025 Actual	FY 2025-2026 Provisional
CORE FINANCIALS			
Net Sales	1,50,00,000.00	1,62,00,000.00	1,74,96,000.00
Gross Profit	62,22,000.00	67,19,760.00	72,57,340.80
Net Profit After Tax	20,26,625.59	24,37,742.77	30,96,865.17
PROFITABILITY RATIOS			
GROSS PROFIT RATIO (%)	41.48	41.48	41.48
NET PROFIT RATIO (%)	13.51	15.05	17.70
LIQUIDITY & SOLVENCY			
CURRENT RATIO	2.14	3.39	4.90
DEBT-EQUITY RATIO	0.31	0.17	0.07
DSCR (Debt Service Coverage Ratio)	3.53	3.68	4.09
INTEREST COVERAGE RATIO	6.51	9.13	14.77
KEY GROWTH RATIOS			
Growth in Net Sales (%)	N/A	8.00	8.00
Growth in Net Profit (%)	N/A	20.29	27.04
Growth in Net Worth (%)	N/A	27.56	27.44
EFFICIENCY RATIOS			
Stock Turnover Ratio	45.63	47.38	47.38
Total Assets Turnover Ratio	1.13	1.07	1.01
Fixed Assets Turnover Ratio	1.55	1.90	2.31
ADDITIONAL SOLVENCY			
Proprietary Ratio	0.67	0.75	0.83

AARAV MEHTA

SD/-
(SECRETARY)

FINXORA WELFARE SOCIETY

Term Loan: Repayment Schedule

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
1	01 Apr 2023	41,80,000.00	87,787.78	54,696.11	33,091.67	41,25,303.89
2	01 May 2023	41,25,303.89	87,787.78	55,129.12	32,658.66	40,70,174.76
3	01 Jun 2023	40,70,174.76	87,787.78	55,565.56	32,222.22	40,14,609.20
4	01 Jul 2023	40,14,609.20	87,787.78	56,005.46	31,782.32	39,58,603.74
5	01 Aug 2023	39,58,603.74	87,787.78	56,448.83	31,338.95	39,02,154.91
6	01 Sept 2023	39,02,154.91	87,787.78	56,895.72	30,892.06	38,45,259.19
7	01 Oct 2023	38,45,259.19	87,787.78	57,346.15	30,441.64	37,87,913.04
8	01 Nov 2023	37,87,913.04	87,787.78	57,800.14	29,987.64	37,30,112.91
9	01 Dec 2023	37,30,112.91	87,787.78	58,257.72	29,530.06	36,71,855.19
10	01 Jan 2024	36,71,855.19	87,787.78	58,718.93	29,068.85	36,13,136.26
11	01 Feb 2024	36,13,136.26	87,787.78	59,183.78	28,604.00	35,53,952.47
12	01 Mar 2024	35,53,952.47	87,787.78	59,652.32	28,135.46	34,94,300.15
13	01 Apr 2024	34,94,300.15	87,787.78	60,124.57	27,663.21	34,34,175.58
14	01 May 2024	34,34,175.58	87,787.78	60,600.56	27,187.22	33,73,575.02
15	01 Jun 2024	33,73,575.02	87,787.78	61,080.31	26,707.47	33,12,494.71
16	01 Jul 2024	33,12,494.71	87,787.78	61,563.86	26,223.92	32,50,930.85
17	01 Aug 2024	32,50,930.85	87,787.78	62,051.24	25,736.54	31,88,879.60
18	01 Sept 2024	31,88,879.60	87,787.78	62,542.48	25,245.30	31,26,337.12
19	01 Oct 2024	31,26,337.12	87,787.78	63,037.61	24,750.17	30,63,299.51
20	01 Nov 2024	30,63,299.51	87,787.78	63,536.66	24,251.12	29,99,762.85
21	01 Dec 2024	29,99,762.85	87,787.78	64,039.66	23,748.12	29,35,723.19
22	01 Jan 2025	29,35,723.19	87,787.78	64,546.64	23,241.14	28,71,176.55
23	01 Feb 2025	28,71,176.55	87,787.78	65,057.63	22,730.15	28,06,118.92
24	01 Mar 2025	28,06,118.92	87,787.78	65,572.67	22,215.11	27,40,546.25
25	01 Apr 2025	27,40,546.25	87,787.78	66,091.79	21,695.99	26,74,454.46
26	01 May 2025	26,74,454.46	87,787.78	66,615.02	21,172.76	26,07,839.44
27	01 Jun 2025	26,07,839.44	87,787.78	67,142.38	20,645.40	25,40,697.06
28	01 Jul 2025	25,40,697.06	87,787.78	67,673.93	20,113.85	24,73,023.13
29	01 Aug 2025	24,73,023.13	87,787.78	68,209.68	19,578.10	24,04,813.45
30	01 Sept 2025	24,04,813.45	87,787.78	68,749.67	19,038.11	23,36,063.78
31	01 Oct 2025	23,36,063.78	87,787.78	69,293.94	18,493.84	22,66,769.84
32	01 Nov 2025	22,66,769.84	87,787.78	69,842.52	17,945.26	21,96,927.32
33	01 Dec 2025	21,96,927.32	87,787.78	70,395.44	17,392.34	21,26,531.88
34	01 Jan 2026	21,26,531.88	87,787.78	70,952.74	16,835.04	20,55,579.14
35	01 Feb 2026	20,55,579.14	87,787.78	71,514.45	16,273.33	19,84,064.70
36	01 Mar 2026	19,84,064.70	87,787.78	72,080.60	15,707.18	19,11,984.09
37	01 Apr 2026	19,11,984.09	87,787.78	72,651.24	15,136.54	18,39,332.85
38	01 May 2026	18,39,332.85	87,787.78	73,226.40	14,561.39	17,66,106.46
39	01 Jun 2026	17,66,106.46	87,787.78	73,806.10	13,981.68	16,92,300.36
40	01 Jul 2026	16,92,300.36	87,787.78	74,390.40	13,397.38	16,17,909.95
41	01 Aug 2026	16,17,909.95	87,787.78	74,979.33	12,808.45	15,42,930.63
42	01 Sept 2026	15,42,930.63	87,787.78	75,572.91	12,214.87	14,67,357.71
43	01 Oct 2026	14,67,357.71	87,787.78	76,171.20	11,616.58	13,91,186.51
44	01 Nov 2026	13,91,186.51	87,787.78	76,774.22	11,013.56	13,14,412.29
45	01 Dec 2026	13,14,412.29	87,787.78	77,382.02	10,405.76	12,37,030.28
46	01 Jan 2027	12,37,030.28	87,787.78	77,994.62	9,793.16	11,59,035.65
47	01 Feb 2027	11,59,035.65	87,787.78	78,612.08	9,175.70	10,80,423.57
48	01 Mar 2027	10,80,423.57	87,787.78	79,234.43	8,553.35	10,01,189.15
49	01 Apr 2027	10,01,189.15	87,787.78	79,861.70	7,926.08	9,21,327.45
50	01 May 2027	9,21,327.45	87,787.78	80,493.94	7,293.84	8,40,833.51
51	01 Jun 2027	8,40,833.51	87,787.78	81,131.18	6,656.60	7,59,702.33
52	01 Jul 2027	7,59,702.33	87,787.78	81,773.47	6,014.31	6,77,928.86
53	01 Aug 2027	6,77,928.86	87,787.78	82,420.84	5,366.94	5,95,508.01
54	01 Sept 2027	5,95,508.01	87,787.78	83,073.34	4,714.44	5,12,434.67

Month	Payment Date	Opening Balance	EMI	Principal Paid	Interest Paid	Closing Balance
55	01 Oct 2027	5,12,434.67	87,787.78	83,731.01	4,056.77	4,28,703.67
56	01 Nov 2027	4,28,703.67	87,787.78	84,393.88	3,393.90	3,44,309.79
57	01 Dec 2027	3,44,309.79	87,787.78	85,061.99	2,725.79	2,59,247.79
58	01 Jan 2028	2,59,247.79	87,787.78	85,735.40	2,052.38	1,73,512.39
59	01 Feb 2028	1,73,512.39	87,787.78	86,414.14	1,373.64	87,098.25
60	01 Mar 2028	87,098.25	87,787.78	87,098.25	689.53	-
Total			52,67,266.80	41,79,999.98	10,87,266.84	

AARAV MEHTA

SD/-
(SECRETARY)