



BIJU PATNAIK INSTITUTE OF INFORMATION TECHNOLOGY & MANAGEMENT STUDIES (BIITM), BHUBANESWAR

Plot No. F/4, Chandaka Industrial Estate, Infocity, Patia, Bhubaneswar-24

Approved by AICTE, Govt. of India | Affiliated to BPUT, Odisha | NAAC Accredited | ISO 9001 : 2015

SUMMER INTERNSHIP PROJECT 2024

REPORT TITLE

Financial analysis of Swati Enterprises Pvt.

SUBMITTED BY

M. Vanita

MBA Batch: 2023-25

University Regn. No.: 2306258094

Faculty Guide

Mrs. Bonita Mitra (Asst. Prof.
HR)

Corporate Guide

Mr. K. J. Lalit(Department
Manager)



GSTIN : 20AGKPR4150Q122
PAN : AGKPR4150Q

Swati Enterprises

| Manpower Supply | Repair & Maintenance | General Order Supplier

Date: 15/07/2024

To whom it may concern

This is to certify that **Ms. Vanita** successfully completed a summer internship in the field of **Finance and Reporting** to under guidance of **U Sudhakar Rao**

During the period of her internship program with us, she had been exposed to different processes and was found diligent, hardworking and inquisitive.

We wish her every success in her life and career.

Internship period: **05th June, 2024 to 05th July, 2024**

SWATI ENTERPRISES



U Sudhakar Rao
Proprietor

CERTIFICATE OF INTERNAL GUIDE

This is to certify that Ms. **M. Vanita**, bearing university registration no **2306258094** of 2022-24 batch, has completed her summer internship at **Swati Enterprises Pvt. , Jamshedpur** from **05/06/2024** to **05/07/2024** under the supervision of Mr. B. Bhasker Rao(corporateguide) and has submitted this project report under my guidance in partial fulfilment of the requirements for award of the degree of Master of Business Administration at Biju Patnaik Institute of Information Technology and Management Studies, Bhubaneswar. To the best of my knowledge and belief, this project report has been prepared by the student and has not been submitted to any other institute or university for the award of any degree or diploma.

Date:

Place: Bhubaneswar

Signature of the Internal Guide

Name: Mrs. Bonita Mitra

Designation: Assistant Professor (HR)

CERTIFICATE OF EXTERNAL GUIDE

This is to certify that the project entitled "Financial analysis of Swati Enterprises Pvt." At Swati Enterprises Pvt. By M.Vanita a student of MBA, Biju Patnaik Institute of IT and Management Studies, bearing Regd. No. 2306258094 is an authentic work carried out by him under my supervision and guidance.

Date:
Place: Bhubaneswar

Signature of the External Guide
Name: Mr. K.J. Lalit
Designation: Department Manager

DECLARATION

I, Ms Bearing university registration no **2306258094** (2023-25batch), hereby declare that the project report titled **“Financial analysis of Swati Enterprises Pvt.”** is based on my internship at **Swati Enterprises Pvt.**, during the period **01/06/2024** to **30/06/2024** and is an original work done by me under the supervision of Mr. **K. J. Lalit** (Corporate Guide) and Mrs. Bonita Mitra (Internal Guide). This report is being submitted to Biju Patnaik Institute of Information Technology and Management Studies, Bhubaneswar, affiliated to Biju Patnaik University of Technology, Odisha, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration. This project report has not been submitted to any other institute/university for the award of any degree or diploma.

Date:

Place:

Signature

ACKNOWLEDGEMENT

I would like to express my gratitude to my Mentor **Mrs. Bonita Mitra** who has given me the opportunity to prepare this Summer Internship Report, for his kind co-operation and encouragement which help me in completion of this Summer Internship Report.

I am thankful to him for his motivational support and guidance with the help of which I could make my Summer Internship Report successfully. I am thankful to my Company Guide Mr. K. J. Lalit (Department Manager) of **Swati Enterprises Pvt. , Jamshedpur** for their motivational support and guidance with the help of which I could make my summer internship report successfully. My thanks and appreciations also go to my colleague in developing the Report and people who have willingly helped me out with their abilities.

Last but not the least I would like to thanks all the faculty members, company officials, my family and friends for the constant support.

PREFACE

Internship is the last step of a student's academic career. For a student of Business Management, it is essential for the complete understanding of the concepts learned from formal education. There remains a huge gap between academic learning and the implementation of that hypothetical knowledge in the practical world of modern business and commerce. Internship can compensate this wide gap as it brings opportunities for a student to comprehend the main trends of business activities. In completing this report, I have intended to provide a combination of theoretical approaches and methods of implementing them in the world of business. I have tried to discover the relationship between theoretical and practical type of knowledge. I have tried to bridge the gap between theoretical assumptions and practical necessities. During the entire course of our academic study, we remain engaged in theoretical learning where the primary objective is academic success. A concise knowledge of the modern business field which can only be attained through the practical implementation of hypothetical ideas, which we learn from our academic activities. With these objectives, I have tried my level best to eliminate errors from the report. As I had to complete my internship within a short period of time so the study admits its limitations.

SL. NO.	TITLE
	CERTIFICATE FROM INTERNAL GUIDE
	CERTIFICATE FROM COMPANY GUIDE
	DECLARATION
	ACKNOWLEDGEMENT
	EXECUTIVE SUMMARY
CHAPTER 1	INTRODUCTION
CHAPTER 2	COMPANY PROFILE & INDUSTRY ANALYSIS
CHAPTER 3	COMPETITOR ANALYSIS
CHAPTER 4	CUSTOMER ANALYSIS
CHAPTER 5	ACTUAL WORK DONE
CHAPTER 6	SUGGESTION
CHAPTER 7	CONCLUSION
CHAPTER 8	BIBLIOGRAPHY

CHAPTER- 1
INTRODUCTION

INTRODUCTION

Financial analysis is the process of the following things:

- 1- Financial analysis helps in analyzing and interpreting the financial statement of the company.
- 2- Analyzing means simplifying the data and interpreting means explaining the meaning and the significance of data simplified.
- 3- Critically examining the accounting information given in the financial statement.
- 4- Evaluating relationships between the component parts of the financial statements to obtain a better understanding of firm's position and performance.

Swati Enterprises Pvt. is a [brief description of the company: industry, primary business activities, market position, etc.]. As part of our financial analysis, this report aims to provide a comprehensive overview of the company's financial health, performance, and overall business viability. The analysis covers key financial metrics and ratios derived from the company's financial statements for the fiscal year ending [date], including the balance sheet, income statement, and cash flow statement.

Purpose of the Report

The primary purpose of this financial analysis report is to:

1. **Assess Financial Health:** Evaluate Swati Enterprises Pvt.'s liquidity, profitability, efficiency, and solvency to understand its overall financial condition.
2. **Identify Trends:** Analyze historical financial performance to identify significant trends, growth patterns, and areas of concern.

3. **Compare Performance:** Benchmark the company's financial metrics against industry averages and key competitors to gauge its competitive position.
4. **Provide Recommendations:** Offer actionable insights and recommendations to enhance financial performance and strategic decision-making.

Scope of the Analysis

This report includes an in-depth examination of the following financial aspects:

- **Liquidity:** Assessing the company's ability to meet short-term obligations and manage cash flow.
- **Profitability:** Analyzing profitability ratios to understand how well the company generates profit relative to its revenue and assets.
- **Leverage:** Evaluating the company's debt levels and its ability to service debt, providing insight into financial risk.
- **Efficiency:** Reviewing operational efficiency and how effectively the company utilizes its resources to generate revenue.
- **Trend Analysis:** Examining changes over time to identify patterns in financial performance.
- **Industry Comparison:** Comparing Swati Enterprises Pvt.'s financial performance with industry benchmarks and competitors.

CHAPTER-II

COMPANY PROFILE & INDUSTRY ANALYSIS

COMPANY PROFILE

GSTIN : 20AGKPR4150Q1Z2



Swati Enterprises

MANPOWER SUPPLY | GENERAL ORDER SUPPLIERS

WHY INTERMEDIATING COMPANY?

- Chances of risk is less.
- Less investment required.
- Huge profits

REASON BEHIND CHOOSING INTERMEDIATING COMPANY?

As earlier I have been a part of Zomato as ‘Merchant’ and also as an ‘executive’ so I know the strategies and the revenue generation model of Zomato. Being a part of this biggest brand in the food sector made me understand a lot about it’s functioning and this made eager to learn more about intermediating companies.

So, I choose to be a part of the Swati Enterprises pvt. Ltd.

HOW SWATI ENTERPRISES IS GENERATING IT’S REVENUE?

Swati Enterprises is actually dealing with supply of men and material from it’s clients, Aadhunik Enterprises is one of the biggest client and from them the company is taking rental tools and machineries and supply it to the construction projects.

Company Overview

Company Name: Swati Enterprises Pvt.

Location: Jamshedpur, Jharkhand, India

Founded: 2014

Ownership: Private Limited Company

Industry: Services provider

Business Activities

Swati Enterprises Pvt. is engaged in [brief description of the primary business activities]. The company specializes in [products/services offered], catering to [target market or customer base, e.g., industrial clients, retail customers, etc.]. With a focus on [key areas, such as quality, innovation, or customer service], Swati Enterprises Pvt. has established itself as a reputable player in the [industry sector].

Major Markets:

- **Domestic:** Jamshedpur, Odisha, jharkhand
- **International:** [If applicable, list any international markets]

Mission and Vision



Mission Statement:

Swati Enterprises Pvt. is committed to [state the company's mission, e.g., delivering high-quality products and services that exceed customer expectations, fostering innovation, and contributing to the growth of the local community].

Vision Statement:

To be a leading [industry] company known for [key attributes, e.g., excellence in quality, customer satisfaction, and sustainable practices], recognized for our [unique selling propositions, e.g., innovative solutions, reliable services].

Management Team

Founder/CEO: U. Sudhakar Rao

Chief Financial Officer (CFO): U. Sudhakar Rao

Facilities

Swati Enterprises Pvt. operates from a state-of-the-art facility located in Jamshedpur, Jharkhand. The facility includes [describe major features, e.g., manufacturing units, R&D labs, distribution centers, etc.], equipped with advanced technology to ensure efficient production and high-quality output.

Financial Performance

For detailed financial performance, please refer to the financial analysis report, which includes an in-depth examination of the company's balance sheet, income statement, and cash flow statement. Key financial metrics highlight [brief summary of key financial performance indicators, e.g., revenue growth, profitability].

Future Outlook

Swati Enterprises Pvt. aims to expand its market presence by [describe future plans, e.g., entering new markets, launching new products, investing in technology]. The company is focused on [strategic goals, e.g., enhancing operational efficiency, increasing market share, advancing sustainable practices].

Contact Information

Head Office:

Swati Enterprises Pvt.

Jamshedpur

CHAPTER-III

COMPETITIVE ANALYSIS:

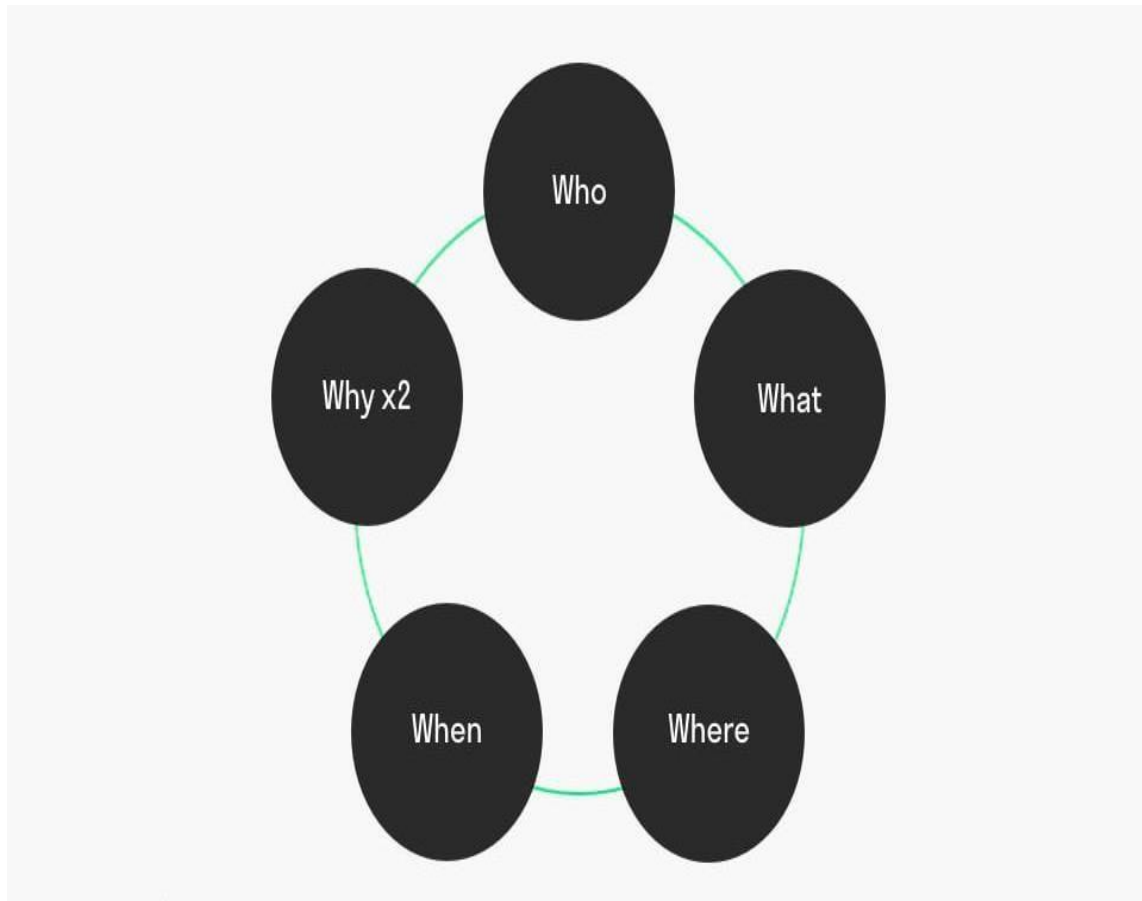
- Revenue Growth: Compare Swati Enterprise's revenue growth rate with similar companies in the region or industry to determine its market performance and expansion capabilities.
- Profit Margins: Evaluate Swati Enterprise's net profit margin in relation to its competitors to understand its profitability and cost management efficiency.
- Cost Structure: Assess the company's cost of goods sold (COGS) and operating expenses against competitors to identify cost management strengths and weaknesses.
- Gross Margin: Analyze Swati Enterprise's gross margin to see how effectively it manages production costs compared to industry peers.
- Operating Margin: Compare the company's operating margin with competitors to gauge operational efficiency and control over business expenses.

- Return on Assets (ROA): Review ROA to understand how effectively Swati Enterprise utilizes its assets to generate profits relative to competitors.
- Return on Equity (ROE): Assess ROE to determine how well Swati Enterprise generates returns on shareholders' equity compared to other firms in the industry.
- Liquidity Ratios: Compare liquidity ratios such as the current ratio and quick ratio to evaluate Swati Enterprise's ability to meet short-term obligations compared to its peers.
- Debt Levels: Examine the company's debt-to-equity ratio to assess its financial leverage and risk compared to competitors.
- Cash Flow: Analyze operating cash flow and free cash flow to assess Swati Enterprise's ability to generate cash and fund future growth relative to industry standards.

CHAPTER-IV

CUSTOMER ANALYSIS

6W model of Customer Analysis



Customer:

The word customer Came from the term, “custom,” meaning habit. These are people or organizations who frequently visit your store, they purchase from you and no one else. The owner or store keeper also makes sure that his/her customers are satisfied. In this way, owner and customer maintain their relationship, which means expected buys in the future. With this term, another slogan for customers was revealed “the customer is always right.”

Difference Between Consumer and Customer:

Consumers either buy or don't buy the products that they necessarily use while customers are people who buy goods and services but may not use the merchandise themselves. Consumers have goals and purpose while buying items while customers buy these products and may not use them personally, they either buy them to resell or buy for those who want them. Consumers pertain mostly to an individual or family while customers can be an individual, organization or another seller. Consumers play a role in the demand of products in the economy while customers can simply decide if this will go or not.

There are five retail customer profiles:

1. Loyal
 2. Discount
 3. Impulse
 4. need-based and wandering.
-
1. **Loyal customers:** Customers that make up a minority of the customer base but generate a large portion of sales.
 2. **Impulse customers:** Customers that do not have a specific product in mind and purchase goods when it seems good at the time.
 3. **Discount customers:** Customers that shop frequently but base buying decisions primarily on markdowns.
 4. **Need-based customers:** Customers with the intention of buying a specific product.
 5. **Wandering customers:** Customers that are not sure of what they want to buy.

Customer relationship management:

Customer relationship management (CRM) is a technology for managing all your company's relationships and interactions with customers and potential customers. The goal is simple:

Improve business relationships. A CRM system helps companies stay connected to customers, streamline processes, and improve profitability.

When people talk about CRM, they are usually referring to a CRM system, a tool that helps with contact management, sales management, productivity, and more.

A CRM solution helps you focus on your organisation's relationships with individual people including customers, service users, colleagues, or suppliers throughout your lifecycle with them, including finding new customers, winning their business, and providing support and additional services throughout the relationship.

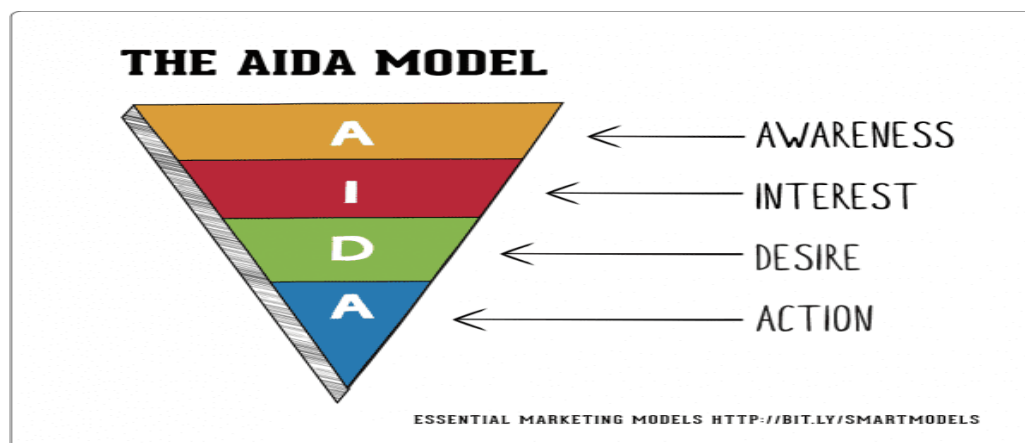
BENEFITS OF CRM FOR BUSINESS ORGANIZATIONS

- Increase sales and brand name recognition.
- Help provide customer with a positive experience across all company channels.
- Assist business in identifying and maintaining loyal customers.
- Offer a strategic way to interact with both potential and recruiting clients.
- Help companies find better leads for sales opportunities.
- Provide data points that can be used for marketing initiatives.
- Allow companies to plan for future customer relationship goals.

Make customers feel a rapport with a business and build trust with a brand.

AIDA MODEL:

The AIDA Model describes the four stages a consumer goes through before making a purchasing decision.



1. A (Attention):

It is the AIDA model's first level.

Initially, your potential customer is unlikely to pay attention to your company's posts. Thus, your objective as a marketer is to raise awareness of your product or service among the target prospects. This way, your consumers will better understand what you do and how you can help them.

You must first **capture the attention of your target customers** for them to engage with your brand's advertisements, for instance, by creating viral content or advertising discounts on new products.

2. I (Interest):

It's one thing to capture your consumers' attention; it's quite another to keep it. However, stimulating a consumer's interest is far more complicated than grabbing their attention.

AIDA model's second stage deals with **maintaining the interest of your target audience**. To keep your prospects interested in your advertising or marketing message, you must offer them a reason. Show them why it is significant, or they may want your assistance. You might accomplish this by storytelling or consumer advertising that allows the customer to "feel" their pressing problem, prompting them to seek a definitive answer.

Make it about them rather than about you.

3. D (Desire):

After narrowing it down to a few companies, Buyers will return to the research. They'll start by making in-depth comparisons of each company they're evaluating.

This gets us to the third stage of AIDA—**creating a desire for your brand**.

In this stage, you must highlight all of your product's characteristics and demonstrate how the end-user will benefit from your product or service. Here, it would help showcase your brand's unique selling proposition and distinguish it from your competition.

If everything is done well, your prospects in the 'desire' stage will be eligible to convert.

2.A (Action):

Finally, your buyers are ready to buy after days, weeks, or months of research. The last stage of the AIDA model is in action. Here prospects take the essential steps to become clients.

If you want **more people to take action** at this level of AIDA, **make it simple for them**. You may accomplish this by including a CTA button on your product pages, adding links to your registration page, and so on.

Furthermore, you may have several case studies and client testimonials on hand to demonstrate to prospects what others have accomplished by working with you and how great their experience has been.

Consumer Demographics:

Demographics are characteristics that describe who your customers are without defining their personalities. Important customer demographics include:

Age

Consumers have different wants and needs at different ages. For example, teenagers likely aren't as interested in buying health care products as older adults. Similarly, older customers may be more concerned with price, while younger consumers may be more interested in appearance and brand. Know what age group is most likely to buy your products. You can design a display to appeal to your target customers based on their age.

Gender

Gender may influence a person's buying decisions.

For example, research has found that emotional factors are more important to women when buying, while functional factors matter more to men. Gender also plays a role in who does the shopping. According to Pew Research Center, women usually buy groceries for a household. Think about your product and how your display can reach target genders as they shop.

Income

Income shows you how much your customers have to spend on the things they want and need. If your customers have limited incomes, your displays and other marketing materials should convey affordability. If your target audience has a higher income level, you might design a display that communicates prestige or quality.

Education

A customer's education level is linked to their preferences, shopping style and income. In general, more educated shoppers choose their products more carefully. They might spend extra time comparing items to competitors' products or researching the items online before they make a purchase. You can help educated customers reach a decision in-store by including your product's unique benefits or features on the display. Highly educated consumers may also be more likely to purchase organic products, according to a study. If you manufacture organic goods, you might keep this information in mind when designing your display.

Location

Where your customers live influences what they prefer and need. For example, some areas have cultural traditions that impact food preferences. Also, certain regions, like rural areas,

don't have access to a wide range of options, unlike metropolitan areas. This can also impact how consumers perceive products.

Don't Forget Psychographics

Psychographic information explains why customers buy your products. Unlike demographic data, which provides facts about who your customers are, psychographic information includes:

- Interests
- Hobbies
- Values
- Beliefs
- Personality traits
- Lifestyles

Psychographics often influence a consumer's decision to buy something and is an essential component of defining your target audience.

CHAPTER-V
ACTUAL WORK DONE

ACTUAL WORK DONE

- Analyzing and interpreting the data to my managers as per convenience.
- Recording and performing financial expenses of the company and presenting them in valuable insights.
- Voucher making.
- Made the analysis of last 3 years on the basis on balance sheet.
- Made the analysis based on the P&L statement of last 3 years.
- Coordinating with the manpower.
- Site visit to the project site and kept record of the raw materials and manpower supply.

FINDINGS

- How the company is financing growth.
- How the company is reinvesting its earnings.
- The process of evaluating business projects, budgets and other finance-related transactions to determine their performance and suitability.
- Financial analysis is used to analyze whether an entity is stable, solvent, liquid, or profitable enough to warrant a monetary investment.
- If conducted internally, financial analysis can help fund managers make future business Decisions or review historic trends for past success.
- If conducted externally, financial analysis can help investors choose the best possible investment opportunities.
- Fundamental analysis and technical analysis are the two main types of financial analysis.
- Fundamental analysis uses ratios and financial statement data to determine the intrinsic value of a security.
- Technical analysis assumes a security's value is already determined by its price, and it focuses instead on trends in value over time.
- The analysis is conducted internally by the accounting department and shared with management in order to improve business decision-making. This type of internal analysis may include ratios such as net present value (NPV) and internal rate of return (IRR) to find projects worth executing.

CHAPTER-VI

SUGGESTIONS

SUGGESTIONS

1. Keeping up a detailed check on the man power specially at the project site to make maximum utilize of the working hour so that it can meet the completion of project on time and also we can manage the completion of project within the estimated budget.
2. Modification of infrastructure should be done so that employees retention should be there.

CHAPTER-VII
CONCLUSION

CONCLUSION

In conclusion, the financial analysis reveals a mixed performance for the company. While revenue has shown a steady increase, indicating strong market demand and effective sales strategies, profitability margins have declined due to rising operational costs and increased competition. Cash flow remains robust, suggesting good liquidity, but there is a noticeable uptick in debt levels, which could pose a risk if not managed carefully. Efficiency ratios highlight areas for improvement, particularly in cost management and asset utilization. Strategic adjustments, such as optimizing operational efficiencies and exploring new revenue streams, are essential for sustaining growth and enhancing profitability. Overall, while the company is positioned well in terms of revenue growth, addressing cost control and financial leverage will be critical for long-term success.

CHAPTER-VIII
BIBILOGRAPHY

BIBILOGREAPHY

WEBSITES:

- www.goggle.com
 - www.businessworld.in
 - www.epaper.timesofindia.com
-