



**Goa University**  
**Goa Business School**  
**Department of Management Studies**

MBA- 4<sup>th</sup> Semester  
Finance Specialization  
Final Interim Report on Internship

**Financial Planning for the Owners of “Design  
Workshop Goa” Architectural company**

- A brief note on company
- A brief on strategic analysis
- Detailed project which includes:
  - Project question
  - Project Methodology
  - Project Objectives
  - Project Hypotheses
  - Project Data/ Finding
  - Project Data Analysis
  - Recommendation to the company
  - Learning derived

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## **ACKNOWLEDGMENT**

This project report has been prepared for the internship that has been done in Design Workshop goa in order to do a financial planning for the CEO's of the company and implementation of the theory in the real field with the purpose of fulfilling the requirements of the course MBA( Master of Business Administration).

The aim of this internship is to be familiar to the practical aspect of theoretical knowledge and clarifying the carrer goals, so I have successfully completed 16 weeks of internship period and compiled this report as the summary of the conclusion that have drawn form the internship experience.

The project report is never the work of an individual. It is moreover a combination of idea, suggestions, reviews, contributions and work involvement of many people. It cannot be completed without guidelines and assistance.

I would like to express my sincere gratitude to my internship coordinator Mr. Suraj Velip who have given his valuable time and given me chance to learn and explore more things.

Lastly, I would like to thank Mr. Prashar and Ms. Ar. Vineeta Gothoskar CEOs of the Firm for their cooperative support despite having busy schedules, and for presenting the opportunity for me to gain a practical experience in this organization.

## **DECLARATION**

I, Ali yaser Tahoori, declare that the following Project Report has been prepared by me during my internship period at Design Workshop Goa firm started from 1<sup>st</sup> February 2021 to 30<sup>th</sup> May 2021 under direct supervision and mentorship of Mr. Suraj Velip at Goa University, Goa Business School.

I also declare that this project has not been submitted nor shall it be submitted in future to any other University or Institution for the award of any Degree or Diploma.

Ali yaser Tahoori

May 30,2021

## A brief not on company “Design Workshop Goa”

**Design Workshop Goa** is one of the top 15 architecture firms in Goa which is established in 2008 year by Amit Parashar and Vineetha Gothaskar in Goa. These two founders of this firm are very expert, educated, and experienced people in their professions. Before starting this firm, they have started their journey in the architecture field in early 1989. After graduation from university, they have started working on their own house building as their first project, afterward, they have started working with their seniors on some turnkey projects. Besides working they also travel to Canada and Italy to get higher education degrees and skills in architecture and worked for many international companies in Canada and Italy and still are working and have collaboration with some international architectural firms which are out of India. Along with the architecture, they also are the visiting faculties in some colleges in Goa and out of Goa.

The scope of the Design Workshop Goa firm is in Architecture, Urban Planning, Interior Designing, Product designing, furniture designing. But mostly their focus is on Architectural designing projects due to more demand in market. Their types of built projects are mostly residential projects, housing projects commercial and corporate projects, and the style of their work is Modern Design. Designing the selling shop for Rebook brand of shoes which is located in New Delhi is one of the biggest projects in the career of the firm.

### Design Workshop Goa

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# A brief on Strategic Analysis

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## Architecture Industry “PESTEL Analysis”

### Political Factor:

- Current government has launched “Housing for all by 2022” scheme being pushed by Prime Minister Narendra Modi to provide housing to urban poor. This scheme ensures rehabilitation of slum dwellers with participation of private developers, promotion of affordable housing for weaker section through credit linked subsidy, affordable housing in partnership with public and private sectors.
- The public spending on architecture and infrastructure is expected to increase in developing countries such as India and major part of these spending will be directed to the civil infrastructures.
- Government introduced the program of “MAKE IN INDIA” which attracting foreign companies and investors to invest in Indian economy which is a great opportunity for India constructive and architecture industries in the future. The policy approach was to create a conducive environment for investments, develop a modern and efficient infrastructure, and open up new sectors for foreign capital.

### Economic Factor:

- GDP from Construction in India increased to 2730.26 INR Billion in the fourth quarter of 2020 from 2231.21 INR Billion in the third quarter of 2020. The growth of construction industry positively affect the portion of Architecture industry in country GDP. (tradingeconomics.com)
- World Bank approves four India projects worth over \$800 Million. The projects support a range of development initiatives – strengthening India's social protection architecture, promoting nutrition-supportive agriculture for tribal households in Chhattisgarh, enhancing quality education in Nagaland and improving the safety and performance of existing dams across various states in India. (Economic Times)
- As 2020 was one of the worst and challenging year for all sectors including manufacturing, construction and architecture industries. Also based on many investigations more than 65% adults in India they have lost their disposal income due to covid-19 which is negatively affected the demand for the architectural and constructional works.

### Social Factors:

- The world population is increasing and proportion of living in the urban will rise to 70 % by 2050. Both high population and urbanization rate will be witnessed in the developing countries like India.
- Urbanization, changing in lifestyle and, as a result, changes in user requirement for buildings design. Affecting the architecture industry and way the companies were looking before.

- Living culture, changing goals and expectations in urban lifestyle accorded by economic development are other factors that need to be considered while designing houses and work places.
- Changing family structure, the numbers of family member also can affect designing work and architecture industry.

#### Technological Factors:

- Architecture and technology have always intersected at a precarious crossroads. In a very real sense, architecture and design are applied sciences that utilize research and development in technology to propel their work to new heights, presenting buildings and products that are not only more interesting, but more responsible and useful as well. Everything from digital drawing and rendering, to construction documents and building are becoming easier to do with better results.
- In last few years many new technologies and techniques have been introduced in field of designing, architecture as well as various trends are also seen in design and structures.
- Some technologies that widely used in architecture are 3D printing, 3D Rendering and Architectural Visualization, virtual reality, by the time technologies are always upgrading so the companies and people who are working should wisely look for the changes and adapt their accordingly if they are willing to experience consistent growth.

#### Environmental Factors:

- Architects need to make buildings that are friendly to the environment and more green which can be adaptable to the surroundings, in other words, they need to create buildings that are energy efficient, like green buildings or sustainable buildings which are designed to reduce the overall impact of the built environment on human health and nature.
  - Efficiently using energy, water, and other resources
  - Protecting residents' health and improving people's productivity
  - Reducing waste, pollution, and environmental degradation
- Green buildings (green architecture) are a trend these days for their positive effect on the environment because they take landscaping into account. Green buildings also managed in the construction process to make sure that any waterways remain unpolluted with construction by-products. Green buildings also have benefits that you'll find luxury, like better indoor air quality. Many studies have found that they also lend themselves to a better work environment. These benefits which include the use of natural daylight, big windows, and good indoor air circulation, dramatically increase productivity and as residential buildings, they have substantial effects on their residents, as well.
- Indian business sector and government understands the impacts environmental factors such climate and weather can have. In India, the quality of air has been affected by urbanization and industrialization. Several problems have also been associated with environmental degradation in India such as pollution and premature deaths

### Legal Factors:

- Over the years, the tax, legal and commercial authorities have become more organized and vigilant resulting in need for the players to become effective and transparent. (e.g. Tax registrations, corporate governance issues, disclosures as per accounting standards, auditors reviews for tax, VAT , limited review for declaration of operating results, companies act etc.)
- Here are several forms of legislations applied in Indian business environment such as licensing, copyrights as well as legislations on employment, product and trade restrictions, safety and health regulations.

### SWOT Analysis for the Architecture Company “Design Workshop Goa”

#### Strengths:

- Less staff's costs due to less employees and having interns.
- Professional and outstanding experienced promoters which they have worked in different countries since 1989.
- Firm location is in downtown which is easier for clients to find it.
- Good and friendly communications by firm's owners and staffs with clients regarding to their needs and projects.
- Easily serving the customers due to being a small team and lack of more complex formalities within the firm.

#### Weaknesses:

- No proper marketing plan to attract more clients as other competitors spending more money to clients for their services.
- As of now the firm's websites reflect their credibility's to clients and customers. But, there is no proper explanation about the firm service/products in the website.
- Architecture industry is dependent to construction industry, so any ups or downs in constructions will affect the profitability of the firm.
- In a critical situation such as Covid – 19 pandemic, when the people are trying to survive and provide their Live's basic needs the demand for architectural services goes down.
- The internal workplace of the firm is not that much fascinating and it is looking like a classic workplace than a modern architectural firm.

#### Opportunities:

- New technologies becoming available.
- **Notice trends** the best way to get work is to adopt changes and follow the trends. For instance, if you see people moving out to new places and building some new kinds of the architect. Then the firm should jump in and offer its services. If the firm see an expansion in its region, then it's also a great opportunity to find new clients.



- Smart Houses Technology has brought many new changes almost in every field. Now, people want smart houses fully equipped with tech gadgets and the internet of things (IoT). If the firm and staff learn to deal with new changes and technology, then the firm will get more clients.

#### Threats:

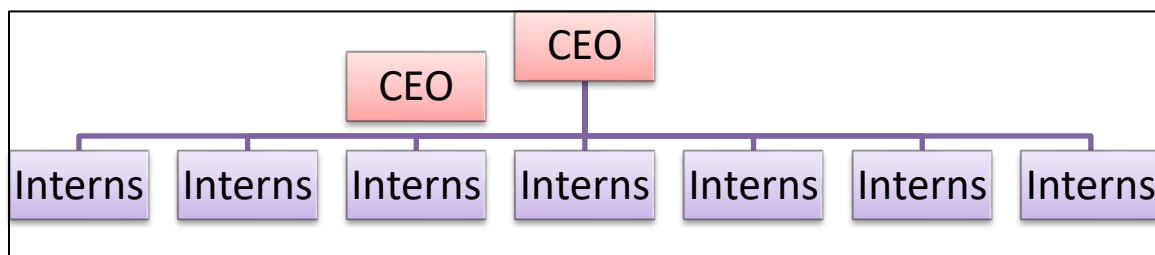
- New competitor entering to market offering similar services
- The possibility of ongoing Covid -19 pandemic may cause some lockdowns and stopping the constructional works which lead to decrease in architectural services demand.
- Price pressure from the side of current competitors which they are providing the same services.
- As the new technologies are coming which lead to Changing customer needs and taste.

#### VRIN Analysis for the Architecture Company “Design Workshop Goa”

The VRIN framework or the resource-based view models enables us to understand whether the core competencies that have been identified for the firm are sustainable.

Competency	Valuable	Rare	Inimitable	Non substitutable
Reputation	YES	YES	NO	NO
Professional Knowledge	YES	YES	YES	NO
Professional skills & Experience	YES	YES	NO	NO
Communication	YES	YES	NO	NO
Fit Technology	YES	NO	NO	NO
Cost efficiency	YES	YES	NO	NO

#### Organizational Chart of the Firm



#### Introduction

I am doing my internship in an architectural firm on which a couple is handling this business, these two founders of the firm are expert, educated, and experienced at their professions, since my

interest area is finance, I was looking at their overall sources of income (both business and personal finance).

We know that financial planning is a step-by-step approach to meet one's life goals. A financial plan acts as a guide as you go through life's journey. Essentially, it helps you be in control of your income, expenses and investments such that you can manage your money and achieve your goals.

whereas business and personal finance both are having major areas to study and go through, in this project report I will be looking at all sources of their income and will see its effect on achieving their personal life goals.

### Literature Review of Five Articles:

1. Kireeva, Elena (2016), has discussed effective management of personal finance, he mentioned 5 different ways that personal finance could help individuals achieve their life goals, and afterwards he illustrates 5 steps of how to do it basically. He concluded that in order to be successful you have to be proactive and don't wait for an opportunity to pass. If you have a dream –follow it, an idea – make it real. Individual must use his brain, manage his income. And don't forget: individual is the most valuable asset. People want to be financially successful because they think it will contribute to their happiness. What makes people happy? Looking for happiness in Right Places.
2. Camelia Burja (Dec,2011) has discussed “FACTORS INFLUENCING THE COMPANIES’ PROFITABILITY” The paper presents some company performance analysis models, which highlight the influencing factors. The models are based on regression analysis, and the obtained results emphasize the strong connection between the profitability of the analyzed company expresses through Return on assets and the management of available resources. The empirical study of the correlations between different impact factors and profitability has been conducted by using the information taken from the annual financial reports of a company in the Romanian chemical industry for the period 1999-2009 and by using appropriate statistical techniques. The conclusion of the report contains several factors which shortly will mention some of them at here, A significant impact on the profitability increasing exerted the actions of **lowering the all-operating expenses**. Due to the indicator Expense Revenues Ratio, return on assets considerably, increased. The proper organization of operating activities should be aimed at the efficient use of current assets, which usually have the highest share in total assets. The efficiency of utilization of current assets increases when the rotation of the component elements (inventories and receivables) speeds up so that overall result will be a higher earning.  
In all the case of the considered models, the impact of Fixed Assets Ratio was negative and led to lower return, which shows that the investments in the technical and productive infrastructure of the company have not yet generated sufficient positive effects. These may happen in the year to come.

3. **Dr. Vanita Tripathi (2008)** examines the perceptions, preferences and various investment strategies in Indian stock market on the basis of a survey among 93 investment analysts, fund managers and active equity investors based at Delhi and Mumbai during May-October, 2007.

The Methodology used in this paper for collection of necessary primary data was a structured questionnaire that was prepared in due consultation with the experts in the field of stock market.

The survey results presented in this paper show that most of the investors use both fundamental as well as technical analysis while investing in Indian stock market. The investors strongly agree that various company fundamentals significantly influence stock prices in India. Majority of the respondents agree that other factors such as size, book to market equity, leverage and P/E ratio can better explain cross sectional variations in equity returns in India. Most of the respondents agree that arbitrage opportunities are available in Indian stock market. Five most worthy investment strategies in Indian stock market (as perceived by respondents) are buying stocks for which some good news is expected, buying stocks which are expected to announce bonus issue, momentum strategy, size strategy and following investment behavior of FIIs. Five most widely used investment strategies in Indian equity market are size based strategies, momentum strategies, following FIIs investment behavior, buying stocks on the basis of 30 days moving average and buying stocks on the basis of relative strength index.

4. **Nurul Shifa Shaharuddin, Zahariah Mohd Zain and Sharifah Fazirah Syed Ahmad (2021)**, these three authors have worked on Financial Planning Determinants Among Working Adults During Covid 19 Pandemic.

Primary data was derived from a sample size of 260 targeted respondents who's at least 18 years old to 30 years old who works in a company based in Selangor, Malaysia. Purposive sampling applied as the sampling technique, based on the findings, financial knowledge, financial attitude and financial behavior have a significant impact on financial planning and financial behavior is recognized as the most influential factor to the financial planning of working adults during the COVID-19 pandemic.

They concluded that there is no difference between male and female working adults in their financial planning. Consecutively, all of the independent variables which include financial knowledge, financial attitude and financial behavior have significantly great influence towards performing personal financial planning among working adults, hence answering objective number two. Lastly, financial behavior was identified as the most influential independent variable factor towards financial planning which then, answering objective number three of the study. As the findings indicate that financial behavior is the largest contributor towards financial planning, educators and professionals could plan related programs to enhance financial practices among young working adults to prepare themselves to cope with an unexpected event such as the coronavirus crisis. Results also indicated that most of them have started their planning for their insurance, investment and retirement. They also have satisfactory knowledge on saving and credit management which may help them to prevent from being affected by current pandemic condition.

5. Jurjen Kamphorst, Ewa Mendys-Kamphorsty, and Bastian Westbrockzx (2018), these three researchers have worked at “Fixed Cost Matters” by answering why and when firms may choose to adjust prices in response to a change in fixed costs. The two key assumptions of their models are (i) future profits depend positively on current sales and (ii) firms are liquidity constrained. At the end they concluded that mergers that only lead to fixed cost savings may still benefit consumers.

## Detailed of the project Report:

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### Project Question

This project will focus on the income of the personal finance of the owners of the firm and also the income of their business under the name “Design workshop Goa Company”, we will try to see the profitability of their financial activities and their effects on achieving their financial goals or life goals.

- 1- What are their sources of income, do they have any financial goals to achieve in the coming years if yes what are them and how much effective is their sources of income towards achieving their financial goals?
- 2- Is the business profitable? if “Yes”, How effective is it towards achieving their financial Goals or life Goals? and if “Not” what are the reasons behind and what are the possible ways to cover the loss?

### Project Objectives:

- 1- To find out the profitability of the business and its effect on achieving their life goals...
- 2- To find out their other sources of income, and its effect on achieving their life goals...

### Project Methodology:

- Developing questionnaire to get the primary data from the company from 1<sup>st</sup> May 2021 till 3<sup>rd</sup> May 2021.
- Sharing the questionnaire with company to provide us the primary data from 4<sup>th</sup> May 2021 till 6<sup>th</sup> May 2021.
- Analyze the primary data, and interpret it by using qualitative (deals with words) and quantitative (deals with numbers) methods using Microsoft Excel and Microsoft word from 7<sup>th</sup> May 2021 till 10<sup>th</sup> May 2021.
- Using of Secondary data such as related articles, books and internet to help in developing the result of report. From 10<sup>th</sup> May 2021 till 13<sup>th</sup> May 2021.
- Prepare our findings and provide our recommendations till 15<sup>th</sup> May 2021.

- Overview and recap of the whole report to get assured everything is included till 17<sup>th</sup> of May 2021.
- Provide the final report for submission at 18<sup>th</sup> of May 2021.

### Project Design:

Questionnaire will be developed and will be submitted to the firm to provide us the Primary data that will be used for further needful, secondary data such as related books, article and websites will also be used for the standard development of the report. Collected data will be further analyzed and interpreted.

Profitability ratio will be used to find out the financial positioning of the company whether it is in loss or in profit and at the end we will provide some useful suggestions.

### Data Collection

**The study area** - Design Workshop Goa

**Primary data** – Interview and questionnaire

**Secondary data** – Books, websites and articles

As mentioned above in this project the combination of primary and secondary data will be used, primary data will be collected through questionnaire and interview with the owner of the firm, secondary data will be collected through other sources like financial books, financial documents of the firm, articles and websites.

### Tools used

1. Questionnaire, for data collection.
2. Microsoft excel, for data calculations and interpretation.
3. Microsoft Word for preparing the report.
4. Books, Mobile, Computer, Internet and Web articles for literature review and the report.

## Project Data/Finding and Analysis

A Questionnaire was prepared and shared with the company; the below data is derived from it:

Questionnaire is in annexure: For further information you can refer to the link:

Note: below data is for the assessment year 2020-21.

Financial Planning Goals				
Goals	Time Horizon	Amount	Importance	
Doughter's Education Fee	2022 - 2026	2,000,000	Very	
Health Insurance	2021 - Onward	2,000,000	Somewhat	
Retirement Plan	2021 - Onward	2,000,000	Somewhat	
Running The Business	2021 - Onward	3,000,000	Somewhat	
Assets/Stocks				
Name of Securities	Ownership	Number of Shares	Current Market value	Total value of shares
Tata Motors Ltd.	Joint	250	334.95	INR 83,737.50
Infosys Ltd.	Joint	150	1385.65	INR 207,847.50
Tata Chemicals Ltd.	Joint	250	746.15	INR 186,537.50
Reliance Industries Ltd.	Joint	250	2190.5	INR 547,625.00
Baharat Forge Ltd.	Joint	200	750.9	INR 150,180.00
Total Market value of the shares				INR 1,175,927.50
Total Saving account				100,000
Total Fixed Deposits				2,000,000
Estimated Value of the Car				550,000
Market value of the their house				10,000,000
Total value of the assests				INR 13,825,927.50
Computation of Business related income and expenses				
Total Income from the Business				
Source of Income	Huband & wife joint Acc		Total/Year	
Business Revenue/Year	1,000,000	800,000	1,800,000	
Fixed Costs of the Business				
Particulars		Montly	Yearly	
Salaries		140,000	1,680,000	
Rent of office		50,000	600,000	
Total Fixed Cost		190,000	2,280,000	
Variable Costs of the Business				
Particulars		Montly	Yearly	
Office Expense		10,000	120,000	
Total Variable Cost		10,000	120,000	
Total Income (loss)			(600,000)	

Income Sources				
Sources of Income	Amount	Huband & wife joint Acc	Total	
Business Revenue/Year		1,000,000	800,000	1,800,000
Rental Income/Year		300,000		300,000
Teaching Income/Year		800,000		800,000
Interest/year 7.5% of 3,000,000		225,000		225,000
Dividends/year		10,000		10,000
Total Income			3,135,000	
Fixed Costs				
Descriptions	Monthly	Yearly		
Rent	50,000	600,000		
Maintenance of private home	10,000	120,000		
Salaries	140,000	1,680,000		
Petrol - Maintenance	12,500	150,000		
Fees	9,000	108,000		
Total	221,500	2,658,000		
Variable Costs				
food	12,000	144,000		
Utilities	10,000	120,000		
Clothing	2,000	24,000		
Entertainment	2,500	30,000		
Eduction	1,500	18,000		
Office Expense	10,000	120,000		
Total	38,000	456,000		
Total of Fixed & Variable Costs		3,114,000		
Total Income from all Sources		3,135,000		
Difference		21,000		

Original format of the above file is in annexure, for detailed information you can check the link:

Computation of Business related income and expenses			
Total Income from the Business			
Source of Income	Huband & wife joint Acc		Total/Year
Business Revenue/Year	1,000,000	800,000	1,800,000
Fixed Costs of the Business			
Particulars	Montly		Yearly
Salaries	140,000		1,680,000
Rent of office	50,000		600,000
Total Fixed Cost	190,000		2,280,000
Variable Costs of the Business			
Particulars	Montly		Yearly
Office Expense	10,000		120,000
Total Variable Cost	10,000		120,000
Total Income (loss)			(600,000)

- From the above data we can identify:
  - Total income= 1,800,000 per year.
- Total expenses related to business are as below:
  - Total Variable cost= 120,000 per year
  - Total Fixed cost = 2,280,000 per year
  - Total Cost= 2,400,000 per year

#### Calculating Profit & loss:

- Total income= 1,800,000 per year.
  - Total Cost= 2,400,000 per year
- 
- 600,000

To calculate the profitability of the business we minus the expenses from the Revenue.

Revenue-Expenses= profit

$$1,800,000 - 2,400,000 = -600,000.$$

It indicates that the business is going in loss. Though we asked for the previous and years back financial data, they assured us that pervious year data are the same as this and does not have any major differences. Therefore, we have considered this as our final data.

### Findings and data analysis from their business activities:

- Considering the total revenue, Fixed expenses of the company specifically the salary section is very high, almost 93.33% of the total revenue has been dedicated to the salary section of their staff.
- Considering the total revenue, rent expenses of the company is around 33.33% of the total revenue.
- Considering the total revenue, office expenses of the company is around 6.66% of the total revenue.

### Recommendation to the company:

- It has been observed that the company is at loss, they are using their other sources of income to cover this, the best possible way is to expand their services to get more projects that would lead to increase their revenue, since they don't have any marketing related staff and as we know in today's world business without marketing would not be that much profitable, therefore they need to hire one specific marketing staff to bring them more projects and increase their revenue.
- If the first option is not possible, another possible way is to stabilize the workload and reduce the amount of technical and non-technical staff as per that, for example if they think that they could carry all the current activities with half the staff because they don't have much projects undergoing, they could save almost half the amount of salary expenses which would save them around 47% of the income.

### Findings and data analysis from their investment activities:

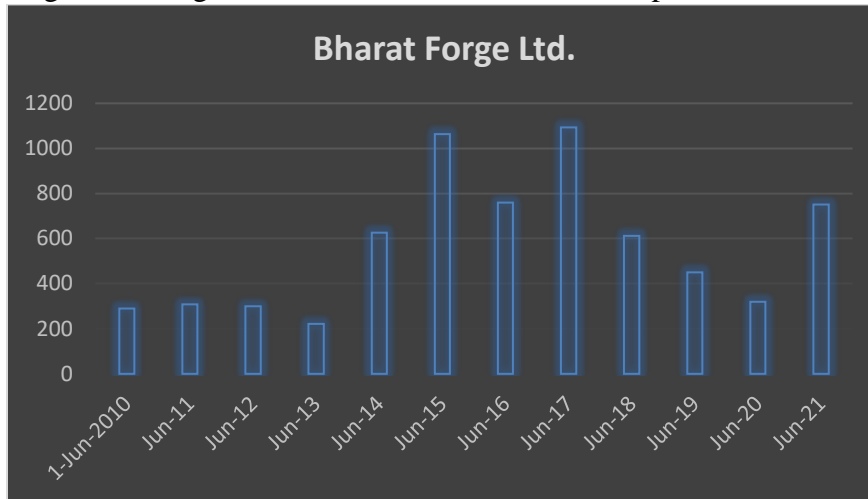
A Questionnaire was prepared and shared with the company; the below data is derived from it, questionnaire is in annexure: For further information you can refer to the link:

Note: below data is analyzed from 1 Jun 2010 till 1 Jun 2021, and also the current market value has been checked at 1 June 2021.

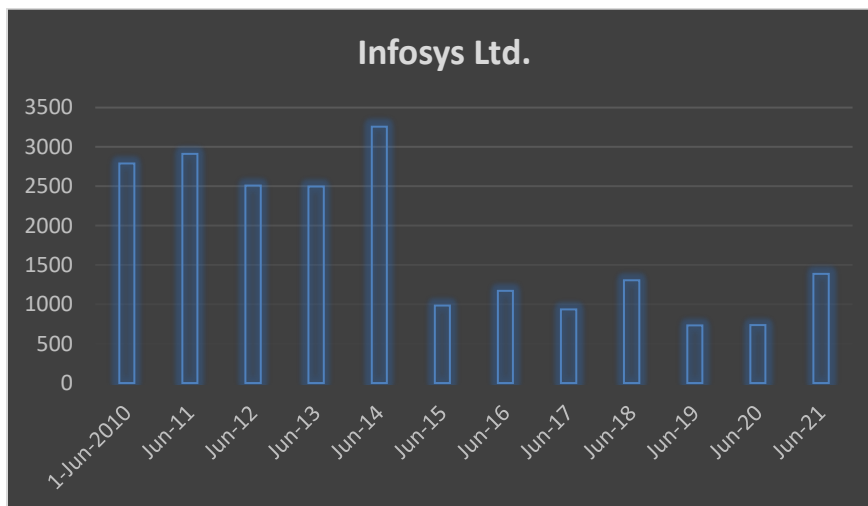
Closing price of the Companies 10 years Data					
Date	Bharat Forge Ltd.	Infosys Ltd.	Reliance Industries Ltd.	Tata Chemicals Ltd.	Tata Motors Ltd.
1-Jun-2010	289.4	2791	1089.85	334.3	778.5
1-Jun-2011	307.75	2910.45	898.5	372.8	994.2
1-Jun-2012	300.05	2509.2	737.85	311	242.45
1-Jun-2013	221.7	2498.85	862.6	281.55	281.3
1-Jun-2014	626	3255.55	1015.4	343.85	431.3
1-Jun-2015	1063.25	984.35	1000.1	420.9	434.15
1-Jun-2016	760.25	1170.8	969.15	430.4	459.25
1-Jun-2017	1092.65	935.55	1380	606.95	432.55
1-Jun-2018	612.7	1307.2	972.45	697.85	269.3
1-Jun-2019	449.9	732	1253.1	626.6	162.55
1-Jun-2020	319.35	735.95	1704.1	310.05	98.25
1-Jun-2021	750.9	1385.65	2190.5	746.15	334.95
(2010-2021)					
No	Name of the Company	Date		Return	% Return
		01-Jun-10	01-Jun-21		
1	Bharat Forge Ltd.	289.4	750.9	461.5	61.46
2	Infosys Ltd.	2791	1385.65	-1405.35	-101.42
3	Reliance Industries Ltd.	1089.85	2190.5	1100.65	50.25
4	Tata Chemicals Ltd.	334.3	746.15	411.85	55.20
5	Tata Motors Ltd.	778.5	334.95	-443.55	-132.42



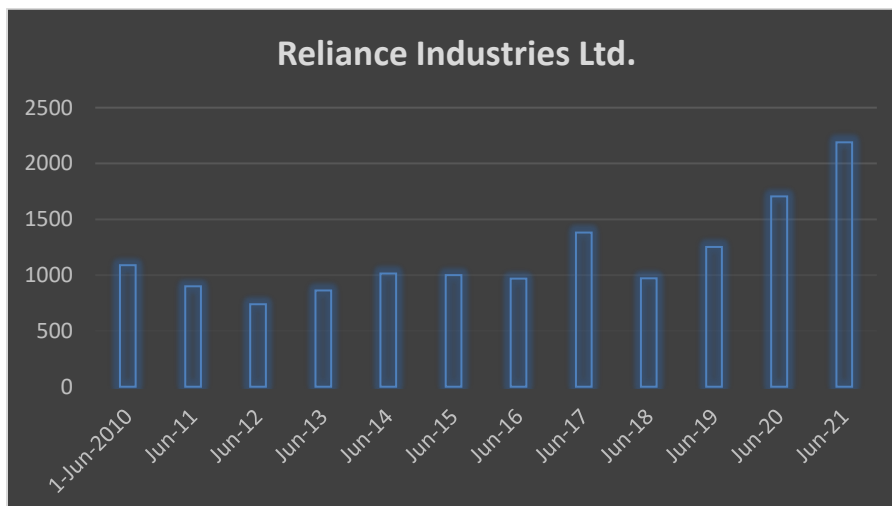
1. Considering the ten years data, we can see that after ten years the investment on Bharat Forge Ltd. has got them 61.46 % return which is a positive result.



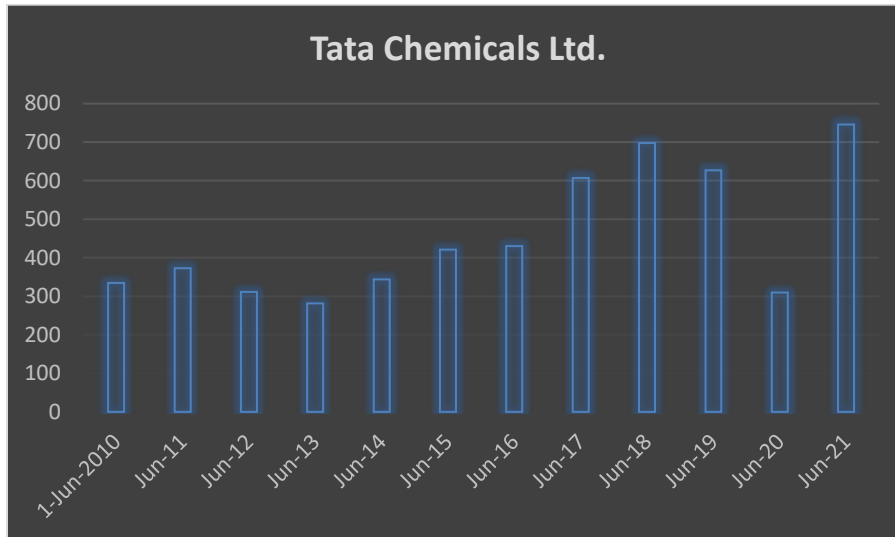
2. Infosys Ltd. show minus -101.42% less return which means there is a decrease in the current market value.



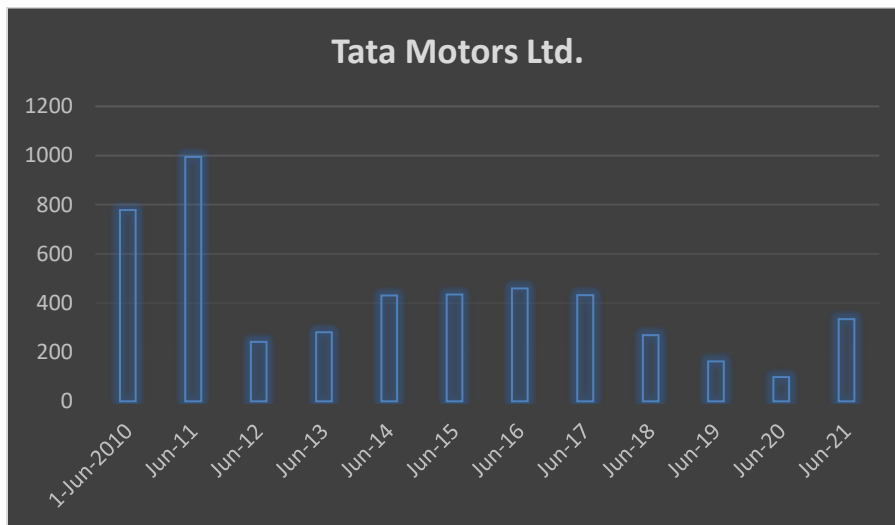
3. Reliance Industries Ltd. shows 50.25% return in each stock market share.



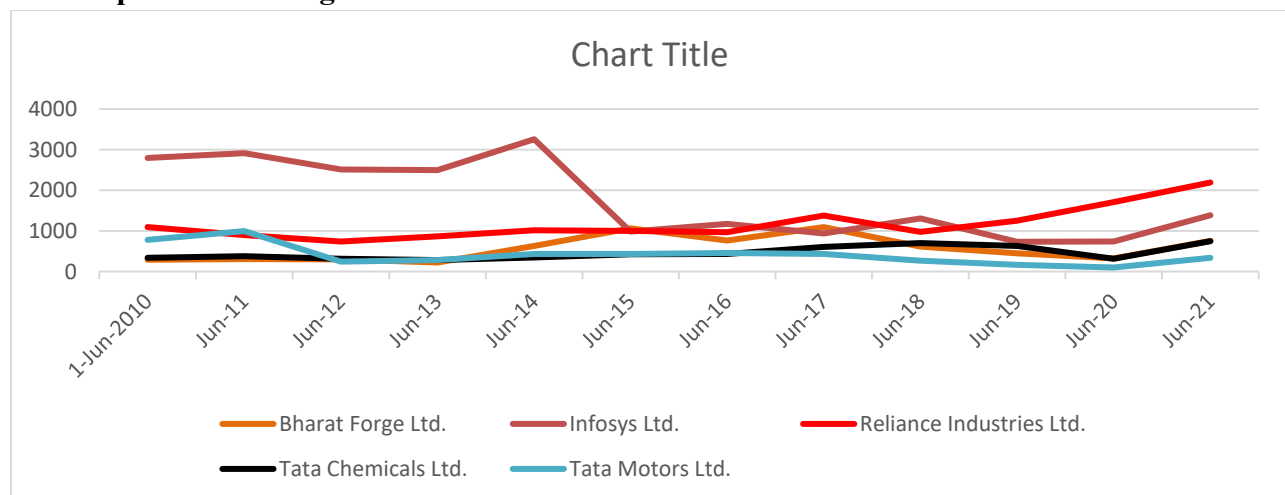
4. Tata Chemicals Ltd. shows 55.20% return in each stock market share.



5. Tata Motors Ltd. show minus -132.42% less return which means there is a decrease in current value of the stock market share.



#### All companies chart together:



### Recommendation to the company:

- It has been observed that in some stock the return on share has been moved quite good but in some it hasn't, therefore it needs to be checked time by time to see when market value of the share goes high there is probability of seeking profit by selling some shares and buying new shares with low price. For example, Bharat forge Ltd. market opening price value was about at 281.05 while its closing price became 1092.65 at Jun2017, which could get them a return of 389%.

### Findings and data analysis from their Rental Income, Teaching income and Fixed Deposit interest activities:

A Questionnaire was prepared and shared with the company; the below data is derived from it, questionnaire is in annexure: For further information you can refer to the link:

All Income Sources				
Sources of Income	Amount	Huband & wife joint Acc		Total
Business Revenue/Year		1,000,000	800,000	1,800,000
Rental Income/Year		300,000		300,000
Teaching Income/Year		800,000		800,000
Interest/year 7.5% of 3,000,000		225,000		225,000
Dividends/year		10,000		10,000
Total Income				3,135,000

The three above mentioned income generates profit for them but at a different scale, rental income is around 300,000 per year, Teaching income is around 800,000 per year and interest from an amount of 3,000,0000 INR with 7.5% interest is around 225,000 which generates profit for them in yearly bases. So all the three mentioned income sources have a positive impact in achieving their financial planning or life Goals.

### Work Done:

1. The profitability of the company has been identified that the business is currently going at loss, and has a negative impact on their other sources of income that could help them achieve their life goals.
2. Other sources of their income have been identified, FD, shares in Stock, Income from Teaching, Income from house rent each and every one of them had a positive impact in achieving their life goals but with a different percentage.

### **Learning derived:**

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I saw and observed the working environment of the firm, different peoples, different attitudes, discussed business related issues which helped me a lot in understanding the practical side of the business, despite all these good things one thing that had affected everyone was the pandemic, The current pandemic Covid-19 had reduced our physical communications at a very high stage, therefore the amount of involvement was reduced to a higher percentage but in the other side it had also got a positive impact on us, the situation enforced us to go and use other materials like books, financial planning articles and websites, online courses of financial planning, online investing strategies courses, articles related to assets management, we gone through all these things in order to integrate our learning skills into the practical working environment to get a positive result, hope so.

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