

# **Guna Fibres Money Management Case Analysis**

13 pages | 3196 words

## **Problem Statement**

The problem that the firm Guna Fibres is facing is that they lack sufficient cash flow from operations to meet their day-to-day financial obligations. Guna Fibres has become dependent on a revolving line of credit from the All-India Bank & Trust Company and due to increasing operating expenses and costs of good sold Guna Fibres is no longer able to remain solvent based on their current financial practices.

## **Situation Analysis**

Guna Fibres is a textile manufacturing company located in India that is subject to seasonal swings in demand as well as an increasingly competitive environment. Guna Fibres has historically utilized a line of credit from All-India Bank & Trust to finance the purchases necessary to fulfill the spike in demand that occurs each summer. Historically, Guna Fibres would zero out the balance on this line of credit in October, per the banks policy. At the end of 2011, Guna Fibres found themselves running a balance on their line of credit beyond October and was subsequently denied any more credit until the firm could demonstrate solvency to pay the balance off. To examine their company's financial position Malik and Kumar created a financial forecast for the month-to-month operations of the company in an attempt to demonstrate to the bank that they firm could indeed pay off the loan.

Analysis of the monthly forecast based on the assumptions of Guna Fibres current operating practices revealed that Guna Fibres would not be able to pay off the line of credit by the end of the year and in fact would owe a balance of 3,858,000 Rupees to the bank by December 2012. Based on the information contained in Malik's forecast it is certain that the bank will not be willing to extend any more credit to Guna Fibres as currently there is no clear plan for the firm to pay its short term debit obligations.

Examining Guna Fibres financial statements and business practices yields some insights into possible sources of the firm's cash flow problems. First, by looking at Guna Fibres historical income statements one can clearly see several trends that are concerning. While gross sales have increased from 2010 to 2011, Guna Fibres has seen the firm's cost of goods sold out pace gross sales. Additionally, due to managerial decisions to increase quality control and expand relationships with other firms, operating expenses have increased as well. The end result for Guna Fibres is that despite their sales growth the firm experienced decreasing EBIT and decreasing new profit. At the time of this analysis Kumar and Malik have also been presented with several proposals that could possibly ameliorate the company's current financial woes by addressing policies that are currently creating financial strain on the company.

By taking closet look at Guna Fibres forecast several other concerning trends reveal themselves. Due to historically significant lag times in shipping product, Guna Fibres typically carries 60 days worth of inventory creating a storage problem in the company's warehouse as well as a balance sheet problem as a significant portion of the...

# Guna Fibre Case Analysis

**L Towne**



## **Guna Fibre Case Analysis:**

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In a global inundated with displays and the cacophony of immediate communication, the profound power and mental resonance of verbal artistry usually diminish into obscurity, eclipsed by the regular barrage of noise and distractions. Yet, located within the lyrical pages of **Guna Fibre Case Analysis**, a fascinating perform of literary splendor that impulses with organic feelings, lies an unique journey waiting to be embarked upon. Written with a virtuoso wordsmith, this exciting opus manuals visitors on a mental odyssey, delicately revealing the latent potential and profound influence embedded within the complex web of language. Within the heart-wrenching expanse with this evocative examination, we can embark upon an introspective exploration of the book is central styles, dissect its captivating writing fashion, and immerse ourselves in the indelible impression it leaves upon the depths of readers souls.

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flower orientation the flowers point upward or spread or curve outward flower petal color pink to red white flower petal length 3 4 5 mm flower shape the flower has an urn shaped corolla constricted at the opening the flower is bell shaped

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general information bulb solitary or clustered applanate globose to cylindric ovoid tunic purple red brown red pale brown red or yellow to pale yellow papery to thinly leathery entire leaves shorter than scape 0 5 2 cm wide terete fistulose

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floral formula and floral diagram google classroom a flower has the following characteristics zygomorphic bracteate gamosepalous calyx with valvate aestivation polypetalous corolla with vexillary aestivation diadelphous stamens basal placentation which of the following floral diagrams represents this flower

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stem underground bulb leaf a cluster of radical leaves emerges from the underground bulb cylindrical and fleshy having sheathy leaf bases with parallel venation inflorescence scapigerous i e the inflorescence axis peduncle arising from the

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the floral formula of allium cepa onion of the liliaceae family is as follows here the symbols represent systematic position of liliaceae kingdom plantae subkingdom tracheobionta super division spermatophyta division magnoliophyta class liliopsida subclass liliidae order liliales family liliaceae features of liliaceae family

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the flowers of allium are described as bowl shaped flowers in morphological terms with hidden nectarines generally they are in under part of the ovary onion flowers are a good source of floral nectar and pollen the nectar produced from the nectarines was found to be collected in three cups between

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