



# RAJEEV MEMORIAL COLLEGE OF TEACHER EDUCATION

Kavumpadi, Thillaneri P.O., Mattanur (Via), PIN-670 702  
Phone: 0490 2405670

**Affiliated to University of Kannur**

Approved by NCTE/FSRO/BEed./2007-2008/15725 dated 7/12/2007 & recognized by Govt. of Kerala

## PROJECTED INCOME & EXPENDITURE ACCOUNT

	31/03/2014	31/03/2015	31/03/2016	31/03/2017	31/03/2018	31/03/2019	31/03/2020
<b>INCOME</b>							
MEMBERSHIP FEE	6600000.00	7260000.00	7986000.00	8785000.00	9664000.00	10630000.00	11693000.00
<b>TOTAL</b>	<b>6600000.00</b>	<b>7260000.00</b>	<b>7986000.00</b>	<b>8785000.00</b>	<b>9664000.00</b>	<b>10630000.00</b>	<b>11693000.00</b>
<b>EXPENDITURE</b>							
SALARY & ALLOWANCE	1400000.00	1540000.00	1694000.00	1863000.00	2050000.00	2255000.00	2480500.00
SCHOOL EXPENSE	388000.00	426800.00	469500.00	516500.00	568000.00	625000.00	687500.00
ADMINISTRATIVE EXPENSE	210000.00	231000.00	254100.00	279500.00	308000.00	339000.00	373000.00
INTEREST ON LOAN	2162000.00	1951000.00	1707000.00	1423000.00	1093000.00	711000.00	271000.00
<b>TOTAL</b>	<b>4160000.00</b>	<b>4148800.00</b>	<b>4124600.00</b>	<b>4082000.00</b>	<b>4019000.00</b>	<b>3930000.00</b>	<b>3812000.00</b>
<b>NET PROFIT BEFORE DEP.</b>	<b>2440000.00</b>	<b>3111200.00</b>	<b>3861400.00</b>	<b>4703000.00</b>	<b>5645000.00</b>	<b>6700000.00</b>	<b>7881000.00</b>
DEPRECIATION	1200000.00	1275000.00	1290000.00	1315000.00	1340000.00	1375000.00	1400000.00
<b>NET PROFIT AFTER DEP</b>	<b>1240000.00</b>	<b>1836200.00</b>	<b>2571400.00</b>	<b>3388000.00</b>	<b>4305000.00</b>	<b>5325000.00</b>	<b>6481000.00</b>

For Rajeev Memorial  
Charitable Society

Secretary

President

Dr. K. BEENA  
PRINCIPAL  
RAJEEV MEMORIAL COLLEGE  
OF TEACHER EDUCATION  
THILLANKERI P.O.

RAJEEV MEMORIAL CHARITABLE SOCIETY, (PO) KANIHILLERY, MATTANNUR

PROJECTED CASH FLOW STATEMENT

	31/03/2014	31/03/2015	31/03/2016	31/03/2017	31/03/2018	31/03/2019	31/03/2020
OPENING BALANCE	420000.00	250000.00	132000.00	107600.00	159600.00	223600.00	160600.00
NET PROFIT	2440000.00	3111200.00	3861400.00	4703000.00	5645000.00	6700000.00	7881000.00
<b>TOTAL</b>	<b>2860000.00</b>	<b>3136200.00</b>	<b>3874600.00</b>	<b>4810600.00</b>	<b>5804600.00</b>	<b>6923600.00</b>	<b>8041600.00</b>
REPAYMENT OF LOAN	1312000.00	1523000.00	1767000.00	2051000.00	2381000.00	2763000.00	3203000.00
REPAYMENT OF UNSECURED LOAN	1265000.00						
FIXED ASSETS - ADDITION	258000.00	1500000.00	1800000.00	2300000.00	2800000.00	3500000.00	4000000.00
DRAWINGS	0.00	100000.00	200000.00	300000.00	400000.00	500000.00	500000.00
CLOSING BALANCE	250000.00	132000.00	107600.00	159600.00	223600.00	160600.00	338600.00
<b>TOTAL</b>	<b>2860000.00</b>	<b>3136200.00</b>	<b>3874600.00</b>	<b>4810600.00</b>	<b>5804600.00</b>	<b>6923600.00</b>	<b>8041600.00</b>
<b>DEBT SERVICE COVERAGE RATIO</b>							
NET PROFIT	2440000.00	3111200.00	3861400.00	4703000.00	5645000.00	6700000.00	7881000.00
INTEREST PAID	2162000.00	1951000.00	1707000.00	1423000.00	1093000.00	711000.00	271000.00
DEPRECIATION	1200000.00	1275000.00	1290000.00	1315000.00	1340000.00	1375000.00	1400000.00
<b>TOTAL</b>	<b>5802000.00</b>	<b>6337200.00</b>	<b>6858400.00</b>	<b>7441000.00</b>	<b>8078000.00</b>	<b>8786000.00</b>	<b>9552000.00</b>
INTEREST PAID	2162000.00	1951000.00	1707000.00	1423000.00	1093000.00	711000.00	271000.00
TERM LOAN REPAID	1312000.00	1523000.00	1767000.00	2051000.00	2381000.00	2763000.00	3203000.00
<b>TOTAL</b>	<b>3474000.00</b>	<b>3474000.00</b>	<b>3474000.00</b>	<b>3474000.00</b>	<b>3474000.00</b>	<b>3474000.00</b>	<b>3474000.00</b>
DSCR	1.67	1.82	1.97	2.14	2.33	2.53	2.75
AVERAGE DSCR	2.17						

of Rajeev Memorial Charitable Society

Secretary

President


Dr. K. BEENA  
PRINCIPAL  
RAJEEV MEMORIAL COLLEGE  
OF TEACHER EDUCATION  
THILLANKERI P.O.

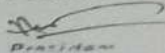
900-330908

**RAJEEV MEMORIAL CHARITABLE SOCIETY, (PO) KANHILLERY, MATTANNUR**  
**PROJECTED BALANCE SHEET**

	31/03/2014	31/03/2015	31/03/2016	31/03/2017	31/03/2018	31/03/2019	31/03/2020
<b>LIABILITIES</b>							
CAPITAL FUND	8855000.00	8755000.00	8555000.00	8255000.00	7855000.00	7355000.00	6855000.00
BANK LOAN	13688000.00	12165000.00	10398000.00	8347000.00	5966000.00	3203000.00	0.00
PROFIT & LOSS A/C	1240000.00	3076200.00	5647600.00	9035600.00	13340600.00	18665600.00	25146600.00
<b>TOTAL</b>	<b>23783000.00</b>	<b>23996200.00</b>	<b>24600600.00</b>	<b>25637600.00</b>	<b>27161600.00</b>	<b>29223600.00</b>	<b>32001600.00</b>
<b>ASSETS</b>							
FIXED ASSETS	22800000.00	23025000.00	23535000.00	24520000.00	25980000.00	28105000.00	30705000.00
DEPOSITS	958000.00	958000.00	958000.00	958000.00	958000.00	958000.00	958000.00
CASH & BANK BALANCE	25000.00	13200.00	107600.00	159600.00	223600.00	160600.00	338600.00
<b>TOTAL</b>	<b>23783000.00</b>	<b>23996200.00</b>	<b>24600600.00</b>	<b>25637600.00</b>	<b>27161600.00</b>	<b>29223600.00</b>	<b>32001600.00</b>

For Rajeev Memorial Charitable Society.

  
Secretary

  
President

Dr. K. BEENA  
 PRINCIPAL  
 RAJEEV MEMORIAL COLLEGE  
 OF TEACHER EDUCATION  
 THILLANKERI P.O.