

Punya Foundation Inc.

ABN 32 392 287 915

Comparative Financial Report

For the Years Ended 31 December 2024 and 31 December 2025

1. Statement of Financial Position (Balance Sheet)			
Particulars (AUD)	31 Dec 2024	31 Dec 2025	Change (2025 vs 2024)
Current Assets			
CBA Bank – Closing	34,707.42	35,707.24	+1,000.82
NAB Bank – PF	181,425.62	36,142.56	-145,283.06
NAB – Mandir	-	97,321.52	+97,321.52
NAB – Fixed Deposit (3 months)	-	50,000.00	+50,000.00
Total Current Assets	216,133.04	219,171.32	+3,038.28
Non-Current Assets			
Land / Mandir Land & Construction	453,159.21	1,014,689.95	+561,530.74
PF Shares	43,114.00	46,210.32	+3,096.32
DF Shares	21,044.00	14,143.73	-6,900.27
Smithfield Investment	54,488.00	28,900.00	-25,588.00
Total Non-Current Assets	571,805.21	1,103,944.00	+532,138.79
Total Assets	787,938.25	1,323,115.32	+535,177.07
Liabilities	0	0	0
Equity			
Revaluation Reserve – PF	9,094.06	2,953.32	-6,140.74
Revaluation Reserve – DF	5,025.18	6,912.98	+1,887.80
Accumulated Funds	773,819.01	253,532.09	-520,286.92
Total Equity	787,938.25	1,323,115.32	+535,177.07

Observations:

- Total assets increased by **\$535,177**, primarily due to **Mandir Land & Construction WIP**.
- PF shares slightly increased, DF shares decreased.
- Accumulated funds decreased significantly due to **large capital investment in Mandir construction**, despite operational surplus

2. Income & Expenditure Statement

Particulars (AUD)	2024	2025	Change (2025 vs 2024)
Income	222,900.34	1,110,507.78	+887,607.44
Donations – Individuals / Business	16,437.00	9,065.53	-7,371.47
Mandir – Bhumi Daan & Construction	131,691.00	993,221.73	+861,530.73
Fundraising Dinner	1,901.00	4,680.00	+2,779.00
Grants (Gov/Other)	3,338.00	79,450.00	+76,112.00
Investment Income & Dividends	59,271.34	5,645.93	-53,625.41
Other Income	10,262.00	18,445.00	+8,183.00
Total Expenditure	27,664.28	50,790.85	+23,126.57
Net Surplus	195,236.06	1,059,716.93	+864,480.87

Observations:

- Income increased nearly **fivefold**, driven almost entirely by **Mandir-related donations and Bhumi Daan contributions**.
- Expenditure increased modestly, mostly due to **Mandir construction, community programs, and scholarships**.
- Operational net surplus is **substantially higher**, indicating strong fundraising effectiveness despite capital expenditure.

3. Cash Flow Statement

Particulars (AUD)	2024	2025	Change (2025 vs 2024)
Net Cash from Operating Activities	195,236.06	1,059,716.93	+864,480.87
Net Cash used in Investing Activities	(568,021.87)	(1,098,258.01)	-530,236.14



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Net Cash from Financing Activities	-	8,000.00	+8,000.00
Net Increase/(Decrease) in Cash	(372,785.81)	(30,541.08)	+342,244.73
Cash at End of Period	216,133.04	218,630.32	+2,497.28

Observations:

- Cash flows from operations increased significantly in 2025 due to high Mandir donations.
- Cash outflow for investing activities increased substantially due to Mandir land and construction.
- Net cash position remained stable around **\$218k**, showing liquidity maintained despite heavy capital investment.

4. Key Ratios & Analysis

Metric	2024	2025	Analysis
Current Ratio (Current Assets / Liabilities)	N/A (no liabilities)	N/A	Strong liquidity, zero debt.
Net Surplus / Total Income	87.5%	95.4%	High efficiency in converting income into surplus.
Growth in Total Assets	-	+67.9%	Significant asset growth due to Mandir construction.
Equity / Total Assets	100%	100%	Fully funded by equity; no debt.
Cash / Total Assets	27.4%	16.5%	Cash proportion decreased due to capital expenditure.

Insights:

- Punya Foundation is in a strong financial position, fully equity-funded, with no debt.
- 2025 saw a **major increase in income and assets** due to Mandir-related projects.
- Operational efficiency remains high, with net surplus exceeding 95% of income.
- Liquidity is sufficient to cover day-to-day operations despite large capital outflows.

5. Summary & Highlights (2024 vs 2025)

1. **Asset Growth:** +\$535,177 (68% increase) driven by Mandir construction WIP.
2. **Income Surge:** +\$887,607 (398% increase), primarily from Mandir donations and Bhumi Daan.
3. **Net Surplus:** Increased from \$195k to \$1,059k, indicating excellent fundraising and program efficiency.
4. **Investments:** PF shares slightly increased; DF shares decreased; Smithfield investment decreased.
5. **Cash Position:** Stable around \$218k despite large investment outflows.
6. **Equity:** Fully funded by equity with no liabilities; revaluation reserves fluctuated slightly.

Conclusion:

Punya Foundation Inc. experienced a **substantial growth year in 2025**, mainly due to Mandir construction fundraising. The organization maintained financial stability, high operational surplus, and zero debt while significantly increasing total assets.

Signature



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