

# CHAPTER-VI

- ❖ FINDINGS
- ❖ SUGGESTIONS
- ❖ CONCLUSION

# FINDINGS

## Introduction

In this chapter after making analysis and interpretation of research problem, researcher has to write the findings/observations of project study. It presented as related and completely as possible, showing how they are related with the research problem. It should drawn without bias. The researcher has given the facts and figures in brief in the findings and observation and also explain whether the findings are accepting or rejecting the hypothesis.

The following are some of the findings

## A) Financial Performance

### 1. Profitability Ratios

- It is found that Gross Profit Ratio of Hutatma Co-operative Milk Union Ltd. Walva increases in the year 2009-10 i.e. 3.24% as compared to 2007-08 i.e.2.37%, 2008-09 i.e. 1.90%, 2010-11 i.e. 1.97% and 2011-12 i.e. 1.93%.
- Net Profit Ratio of Hutatma Co-operative Milk Union Ltd Walva is negative in the year 2011-12 i.e. (10.28%) as compared to 2007-08 i.e. 0.24%, 2008-09 i.e. 0.23%, 2009-10 i.e. 0.33% and in 2010-11 i.e.0.18%.
- Net worth Ratio of Hutatma Co-operative Milk Union Ltd Walva is negative in the year 2011-12 i.e. (10.28%) as compared to 2007-08 i.e. 4.26%, 2008-09 i.e. 3.98%, 2009-10 i.e. 4.92% and in 2010-11 i.e.4.10%.
- Return on Equity Capital Ratio of Hutatma Co-operative Milk Union Ltd. Walva is negative in the year 2011-12 i.e. 0.00 as compared to 2007-08 to 2010-11.

### 2. Efficiency or Activity Ratios

- Inventory Turnover Ratio of Hutatma C-operative Milk Union Ltd. Walva is decreased in the year 2007-08 i.e. 19.73 and in 2009-10 i.e. 22.64 as compared to 2008-09 i.e. 46.37, 2010-11 i.e. 43.09 and in 2011-12 i.e. 40.28.
- Inventory Conversion Period Ratio of Hutatma Co-operative Milk Union Ltd. Walva is increased in the year 2007-08 i.e. 18.50 and in 2009-10 i.e. 16.12.
- Debtors Turnover Ratio of Hutatma Co-operative Milk Union Ltd Walva is increased in the year 2007-08 i.e. 30.29 and in 2010-11 i.e. 31.55.

- Debtors Collection Period of Hutatma Co-operative Milk Union Ltd. Walva is increased in the year 2009-10 i.e. 19.74(20Days).
- Creditors Turnover Ratio of Hutatma Co-operative Milk Union Ltd Walva is increased in the 2007-08 i.e. 32.02, 2010-11 i.e. 33.17 and in 2011-12 i.e. 3.15 as compared to 2008-09 i.e. 26.82, 2009-10 i.e. 17.55.
- Creditors Payment Ratio of Hutatma Co-operative Milk Union Ltd. Walva is increased in the year 2009-10 i.e. 20.79.
- Working Capital Turnover Ratio of Hutatma Co-operative Milk Union Ltd Walva is decreased in the year 2007-08 i.e. 14.23 and in 2011-12 i.e. 18.25.
- Current Assets Turnover Ratio of Hutatma Co-operative Milk Union Ltd. Walva is decreased in the year 2009-10 i.e. 6.37 and in 2011-12 i.e. 8.73.
- Total Assets Turnover Ratio of Hutatma Co-operative Milk Union Ltd Walva is decreased in the year 2009-10 i.e. 3.70.

### **3. Liquidity Ratios**

- Current Ratio of Hutatma C-operative Milk Union Ltd. Walva is decreased in the year 2009-10 i.e. 1.37 and in 2010-11 i.e.1.11 as compared to 2007-08 i.e. 2.97, 2008-09 i.e. 1.92 and in 2011-12 i.e. 1.88.
- Quick Ratio of Hutatma Co-operative Milk Union ltd Walva is decreased in the year 2009-10 i.e. 0.84 and in 2010-11 i.e. 0.86 as compared to 2007-08 i.e. 2.29, 2008-09 i.e 1.44 and in 2011-12 1.36.

### **4. Solvency Ratios**

- Debt Equity Ratio of Hutatma Co-operative Milk Union ltd. Walva is increased in the year 2011-12 i.e. 13.05.
- Proprietary Ratio of Hutatma Co-operative Milk Union Ltd Walva is decreased in the year 2009-10 i.e. 0.25.

### **C) Employee Welfare**

- 52% of the employees are satisfied with the nature of wok of Hutatma Co-operative Milk Union Ltd Walva.
- 90% of Male and 10% Female are working in the Hutatma Co-operative Milk Union Ltd Walva.

- 40% of Employees are satisfied and 14% of Employees are not satisfied with salary package of Hutatma Co-operative Milk Union Ltd Walva.
- 70% of employees are partially satisfied and 10% of employees are not satisfied with welfare measures provided by Hutatma Co-operative Union Ltd Walva
- 80% of employees are satisfied with ventilation and lighting facility provided by Hutatma Co-operative Milk Union Ltd Walva.
- 70% of employees are satisfied and 30% of employees are average satisfied with social security benefits provided by Hutatma Co-operative Milk Union Ltd.
- 67% of employees are satisfied and 33% of employees are averagely satisfied with voluntary benefits provided by Hutatma Co-operative Milk Union Ltd Walva.
- 80% of employees are satisfied and 20% of employees are not satisfied with working hours of Hutatma Co-operative Milk Union Ltd Walva.
- 70% of employees are easy to follow the rules and regulations of the Hutatma Co-operative Milk Union Ltd Walva.

### **C) Customer Satisfaction**

- It is found that in survey 64% of respondents are married and 36 % respondents are unmarried.
- 56% of respondents are consumed 1 liter milk daily.
- 48% of respondents have monthly income up to Rs. 5000-10000.
- 44% of respondents are known about the products of Hutatma Co-operative Milk Union Ltd Walva through advertisements.
- 44% of respondents are buy the products of Hutatma Co-operative Milk Union Ltd Walva because of quality.
- 36% of respondents are says that Hutatma Co-operative Milk Union Ltd Walva is good.
- 64% of respondents are feel that price of products of Hutatma Co-operative Milk Union Ltd is normal.
- 56% of respondents are says that package of products of Hutatma Co-operative Milk Union Ltd is good and attractive.
- 44% of respondents are says that quality of products of Hutatma Co-operative Milk Union Ltd Walva is very good.

- 48% respondents are shows positive attitude towards Hutatma Co-operative Milk Union Ltd Walva.
- 46% of respondents are change to other products in case of change in quality of products of Hutatma Co-operative Milk Union Ltd Walva.

### **Conclusion**

In this chapter the researcher explain the major findings/ observations with the help of analysis and interpretation of data. These findings should not be vague or biased. The student has to explain whether the findings support or reject the hypothesis.

# SUGGESTIONS AND RECOMMENDATIONS

## Introduction

After making the analysis and interpretation of research problem, a researcher observes the short-comings/ draw-backs or limitations in the research work. These limitation may be low profit due to increase in expenses, poor working capital management, low motivation due to bad working conditions etc. After going through limitations the researcher have give suggestions

On careful observation of Hutatma Co-operative Milk Union Ltd Walava during the training period I have the following suggestions for Hutatma Co-operative Milk Union Ltd Walava which on proper implementation may provide a big boost to it.

- It is suggested that the Hutatma Co-operative Milk Union Ltd Walva has to reduce the inventory and increases investment in the form of quick assets, so that it can maintain good liquidity position
- The net profit ratio of Hutatma Co-operative Milk Union Ltd Walva is negative in 2011-12. so it is suggested that to reduce the expenditures i.e. Bank Interest.
- Hutatma Co-operative Milk Union Ltd Walva is necessary to increased the return on investment as it is negative in 2011-12.i.e. (10.28%).
- It is suggested that Hutatma Co-operative Milk Union Ltd Walva is increased the return on equity capital.
- It is suggested that salaries of employees increased that helps to increase the employee efficiency in work.
- Hutatma Co-operative Milk Union Ltd Walva makes proper plan for increase the sale of milk and Milk Products.
- Makes the plan for production of some by products from milk i.e. Ice cream.
- To create awareness of about new products launched to the society.
- All information regarding Hutatma Co-operative Milk Union Ltd and its produces should be available on website.
- New Products should be launched to popularize the Shrikhand free sample may be distributed at some public place.
- There should not be any kind of political influence in this business importance should be given to improve the quantity and quality of milk

- Hutatma Co-operative Milk Union Ltd Walva should use questionnaire method for the feedback of the products at regular intervals of time and do the necessary changes as per the feedback.
- It is suggested that the dairy should give to the customer a toll free number for their complaints.
- Hutatma Co-operative Milk Union Ltd Walva is necessary to improve the working capital turnover ratio.
- It is suggested that Hutatma Co-operative Milk Union Ltd Walva should have to computerize all the sections in order to increase efficiency and productivity of employees.

### **Conclusion**

In this chapter researcher has to mention the limitation and drawbacks of research work and give suggestions that will be useful to remove these limitations/drawbacks. These suggestions should be supported with facts and figures. The suggestions should not be blind suggestions.

## **CONCLUSION**

The study of Performance Of Dairy Co- operatives With Different Aspects of Management – A Case Study of Hutatma Co-operative Milk Union Ltd. Walva is satisfactory. It got information about the financial performance from 2007-08 to 2011-12 of Hutatma Co-operative Milk Union Ltd Walva is improving is stage but it is necessary to control on the debts. Due to increasing debts the interest paid is also increases that affect on profit of the organization. The study also reveals that Hutatma Co-operative Milk Union Ltd Walva almost all welfare facilities provided to employees except some facilities where the resources of union may not be permitted. The customers also satisfied with regard to products produced by Hutatma Co-operative Milk Union Ltd. Walva and they also demand some new products i.e. Ice Cream