



RB PATEL GROUP LIMITED (RBG) FINANCIAL ANALYSIS FOR THE YEARS ENDING 30 JUNE 2021 - 2025



RB Patel Group Limited Statement of Financial Performance - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Revenue	132,525,631	140,152,328	165,444,612	176,914,522	182,208,618
Other Operating revenue	2,973,743	3,395,444	4,598,641	7,479,557	8,479,451
Total Revenue	135,499,374	143,547,772	170,043,253	184,394,079	190,688,069
Net profit before tax	9,486,106	12,110,335	14,430,579	16,646,193	16,342,262
Income tax Expense (Benefit)	915,224	1,150,344	925,317	4,155,498	4,294,576
Adjustment to deferred tax	-	-	5,802,793	-	-
Net Profit after tax	8,570,882	10,959,991	7,702,469	12,490,695	12,047,686
Extraordinary item after tax	-	-	-	-	-
Net Profit after tax & Extraordinary item	8,570,882	10,959,991	7,702,469	12,490,695	12,047,686
Other comprehensive income	-	90,000	-	-	-
Net profit after Extraord. items and Income tax attributable to members of the company	8,570,882	10,869,991	7,702,469	12,490,695	12,047,686
Retained Profit at Beginning	36,097,750	40,468,632	46,538,623	47,242,322	49,233,017
Total available for appropriation	44,668,632	51,338,623	54,241,092	59,733,017	61,280,703
Ordinary dividend paid or provided for	4,200,000	4,800,000	7,050,000	10,500,000	8,250,000
Preference dividend provided for	-	-	-	-	-
Disposal of Equity Investment	-	-	51,230	-	-
Total appropriations	4,200,000	4,800,000	7,050,000	10,500,000	8,250,000
Retained profit at year end	40,468,632	46,538,623	47,242,322	49,233,017	53,030,703

RB Patel Group Limited Statement of Financial Position - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Current Assets					
Cash Assets	385,643	1,130,514	1,177,768	448,956	252,713
Trade receivables	895,357	984,248	974,326	1,017,340	1,200,792
Other receivables	1,446,981	1,329,491	183,674	324,693	269,319
Inventories	13,439,144	18,088,087	18,083,790	17,016,629	17,420,257
Short-term investment	781,144	805,151	829,459	883,628	990,481
Loan and advances	-	-	205,187	151,874	151,874
Other assets	-	-	1,185,425	840,729	852,477
Total current assets	16,948,269	22,337,491	22,639,629	20,683,849	21,137,913
Non-currents assets					
Property, plant and equipment	23,395,195	23,746,107	23,904,491	24,839,870	24,973,866
Investment Properties	53,736,429	56,804,400	59,350,005	73,830,822	76,838,738
Term deposit	-	-	-	-	-
Deferred tax assets	70,220	-	-	-	-
Right-of-use asset	3,232,441	4,811,798	5,443,189	7,052,686	5,802,925
Advances	585,000	714,000	1,056,319	324,003	185,111
Other (Other & Equity Investments)	145,000	55,000	-	-	-
Total non-current assets	81,164,285	86,131,305	89,754,004	106,047,381	107,800,640
Total Assets	98,112,554	108,468,796	112,393,633	126,731,230	128,938,553
Current liabilities					
Trade payables	7,286,228	9,072,114	9,921,078	9,809,598	10,290,588
Other payables and accruals	4,491,793	4,335,255	4,155,771	4,637,223	4,298,469
Current tax liabilities	99,394	272,815	530,803	1,953,464	617,758
Interest-bearing borrowings	4,510,000	3,318,907	2,910,628	3,513,960	3,339,349
Lease liability	751,925	613,104	886,590	1,269,793	1,130,202
Bank overdraft	2,994,691	2,471,501	2,728,827	5,372,898	9,844,683
Unsecured advance	-	-	-	-	-
Inter-company loan	-	-	-	-	-
Provisions	107,333	111,599	104,494	62,670	62,670
Other	-	-	-	-	-
Total Current liabilities	20,241,364	20,195,295	21,238,191	26,619,606	29,583,719
Non-current liabilities					
Term loan - secured	15,891,686	18,322,153	14,224,360	19,418,606	14,802,043
- unsecured	-	-	-	-	-
Unsecured advance	-	-	-	-	-
Inter-company loan	-	-	-	-	-
Deferred tax liabilities	3,384,410	3,515,563	9,318,356	9,818,117	10,810,556
Provisions	-	-	-	-	-
Lease liability	2,747,317	4,496,546	4,909,717	6,171,301	5,181,417
Other (Deposits from Tenants)	327,915	349,386	460,687	470,583	530,115
Total non-current liabilities	22,351,328	26,683,648	28,913,120	35,878,607	31,324,131
Total liabilities	42,592,692	46,878,943	50,151,311	62,498,213	60,907,850
NET ASSETS	55,519,862	61,589,853	62,242,322	64,233,017	68,030,703
Equity					
Contributed equity	15,000,000	15,000,000	15,000,000	15,000,000	15,000,000
Reserves	51,230	51,230	-	-	-
Retained profits/accumulated losses	40,468,632	46,538,623	47,242,322	49,233,017	53,030,703
Proposed Dividends	-	-	-	-	-
Equity attributable to members	55,519,862	61,589,853	62,242,322	64,233,017	68,030,703
OEI in Controlled Entities					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	-
Retained profits/accumulated losses	-	-	-	-	-
Total outside equity interest in controlled entities	-	-	-	-	-
TOTAL EQUITY	55,519,862	61,589,853	62,242,322	64,233,017	68,030,703

RB Patel Group Limited Statement of Cash Flows - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Cash flows from operating activities					
Receipts from customers	135,152,464	143,559,516	168,486,890	183,969,726	188,217,673
Payment to suppliers and employees	(119,357,152)	(131,436,174)	(149,476,200)	(160,320,761)	(166,868,412)
Dividend received	-	-	-	-	-
Interest received	-	-	-	-	-
Borrowing costs	(1,121,054)	-	-	-	-
Income tax paid	(669,651)	(775,550)	(667,329)	(2,233,075)	(4,637,843)
Payments to tax authorities	-	-	(1,459,969)	(2,395,707)	(3,056,976)
Insurance Proceeds	-	-	-	-	-
Interest received	-	84,157	-	-	-
Interest paid	-	(1,042,027)	(853,693)	(1,149,656)	(1,141,511)
Net cash provided by operating activities	14,004,607	10,389,922	16,029,699	17,870,527	12,512,931
Cash flows from investing activities					
Purchase of investments	(758,577)	(808,151)	-	-	-
Fixed asset acquisitions	(7,775,215)	(4,469,712)	(3,705,926)	(14,993,775)	(3,068,041)
Proceeds from sale of fixed assets & disposal of investments	11,284	92,976	28,225	-	597,375
Proceed from other investment	758,577	805,151	75,000	-	-
Dividend received	1,650	-	-	-	-
Payment for other investment	-	-	-	-	-
Proceeds from sale of shares	-	-	-	-	-
Advances to related party	(75,000)	(879,000)	-	-	-
Proceeds from sale of shares	-	-	-	-	-
Repayment of advances from related parties	200,000	-	-	100,000	19,130
Net cash provided by investing activities	(7,637,281)	(5,255,736)	(3,602,701)	(14,893,775)	(2,451,536)
Cash flows from financing activities					
Proceeds from issue of shares	-	-	-	-	-
Proceeds from borrowings	3,321,920	4,275,443	540,142	10,280,000	-
Repayment of borrowings	(3,735,922)	(2,286,069)	(5,046,214)	(4,482,420)	(4,791,175)
Dividends paid	(4,200,000)	(4,800,000)	(7,050,000)	(10,500,000)	(8,250,000)
Advances from related party	-	-	-	-	-
Other costs of finance paid	-	(302,583)	(378,376)	(448,288)	(495,247)
Other (Payment for lease liability)	(805,043)	(752,916)	(702,622)	(1,198,927)	(1,193,001)
Net cash provided by financing activities	(5,419,045)	(3,866,125)	(12,637,070)	(6,349,635)	(14,729,423)
Net increase in cash held	948,281	1,268,061	(210,072)	(3,372,883)	(4,668,028)
Cash at beginning of year	(3,557,329)	(2,609,048)	(1,340,987)	(1,551,059)	(4,923,942)
Effects of exchange rate changes on cash	-	-	-	-	-
Cash at end of year	(2,609,048)	(1,340,987)	(1,551,059)	(4,923,942)	(9,591,970)

Profitability & Return Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Return on Equity (%)	15.44	17.80	12.37	19.45	17.71
Return on Assets (%)	23.94	26.28	29.95	34.37	34.26
EBIT Margin (%)	7.80	9.32	9.24	10.02	9.56
Net Profit Margin (%)	6.47	7.82	4.66	7.06	6.61

Liquidity & Working Capital Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Current Ratio (times)	0.84	1.11	1.07	0.78	0.71
Quick Ratio (times)	0.20	0.24	0.25	0.17	0.19
Inventory turnover (times)	7.56	6.98	7.23	8.00	8.40
Days Stock Held (days)	48.27	52.32	50.50	45.64	43.44
Days Debtors (days)	2.44	2.45	2.16	2.05	2.22
Days Creditors (days)	26.92	27.15	26.52	25.65	25.36
Solvency Ratio (%)	0.22	0.26	0.17	0.22	0.22

Capital & Debt Structure Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Net Debt to Equity (%)	41.45	37.31	30.02	43.37	40.77
Gearing (%)	76.72	76.11	80.57	97.30	89.53
Debt to Gross Cashflow (yrs)	1.67	2.32	1.24	1.58	2.24
Net Interest Cover (times)	12.07	13.64	17.90	16.47	16.11

Market Performance Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Earning Per Share (cents)*	5.71	7.31	5.13	8.33	8.03
Price/Earning Ratio (times)	59.15	44.48	62.32	37.11	36.73
Dividend Per Share (cents)*	0.03	0.03	0.05	0.07	0.06
Dividend Yield (%)	0.83	0.98	1.47	2.27	1.86
NT Asset Per Share (\$)*	0.37	0.41	0.41	0.43	0.45
Cashflow Per Share (\$)	0.09	0.07	0.11	0.12	0.08

Stock Market Information					
Year to	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Last Trade Price	3.38	3.25	3.20	3.09	2.95
52 Week: Low (\$)	2.90	2.95	2.90	3.09	2.85
High (\$)	3.62	3.40	3.25	3.22	3.09
No. of Trades	166	150	113	104	95
Volume of Share Traded	211,143	173,969	597,997	1,029,815	5,153,258
Value of Shares Traded (\$)	678,911	555,992	1,755,253	2,926,009	13,492,356
Market Capitalisation (\$m)	507.00	487.50	480.00	463.50	442.50

2025 Performance Highlights (comparison to 2024)

