



## **Internship Report**

**On**

**An analysis of investment procedure and Performance of Masro Ltd**

### **Supervised By:**

Md. Anhar Sharif Mollah

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Program: MBA

Major in Finance

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**Date of Submission: 7 October, 2023**

## Letter of Transmittal

**Date: 07 October 2023**

To

Md. Anhar Sharif Mollah

Assistant Professor

Department of Business Administration

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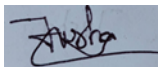
**Sub: Submission of internship report on An analysis of the investment procedure and Performance Masro Ltd.**

Dear Sir,

I would like to say, with sincere respect and humble submission, that it gives me great pleasure to submit my internship report, which is titled "An Analysis of An analysis of the investment procedure and Performance Masro Ltd. In preparing this internship report, I followed my organization supervisor's instructions and made every effort to include all the collected internship information. I deeply appreciate your valuable guidance, unwavering dedication, and constant attention in preparing this report. Your support has allowed me to gain insights into the Investment operations of Masro printing and packaging Company , and I am sincerely grateful for that opportunity.

I have thoroughly enjoyed the overall work during my internship period which is a carrying vast description of practical knowledge. If you have any inquiry, I will be pleased to answer that. I hope that you would be gracious enough to accord approval to my report.

Sincerely Yours,



-----  
Tushar Chandra Singha Himel

ID: 221-14-390

61th Batch, MBA (Major: Finance)

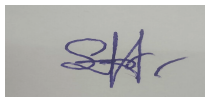
Department of Business Administration

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## Supervisor Declaration

This is to certify that *Tushar Chandra Singha Himel (ID: 221-14-390)*, a MBA (Finance) student at Daffodil International University, has successfully finished his internship at Masro printing and packaging Ltd. I directly supervised his internship, where he worked on "An analysis of investment Procedure and Performance Masro printing and packaging Ltd" I believe this report fulfills the MBA program's partial requirements.

I wish his success in the future.



.....

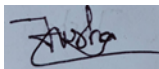
Md. Anhar Sharif Mollah  
Assistant Professor  
Department of Business Administration  
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Daffodil International University

## Student Declaration

I, Tushar Chandra Singha Himel I'd like to officially announce the current internship report titled "An Analysis of the Investment procedure and performance of Masro printing and packaging Ltd," submitted as part of my MBA Program at Daffodil University , is solely the result of my own efforts.

I affirm that the content is original and that all sources used have been properly cited. This report has not been previously submitted for any academic purpose.

I acknowledge the importance of academic integrity and understand the consequences of plagiarism or dishonesty.



-----  
Tushar Chandra Singha Himel  
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## Acknowledgement

I would like to express my heartfelt gratitude to all those who supported me in the successful completion of my internship report on "analysis of Investment Procedure and Performance Masro printing and Packaging Ltd."

I am deeply thankful to Md Anhar sharif Mollah, Assistant Professor, at Daffodil University for their guidance, mentorship, and unwavering support throughout my internship period. Their expertise and insights played a pivotal role in shaping the direction and content of this report.

I extend my sincere appreciation to the entire team at Masro printing and Packaging Ltd for providing me with a nurturing and conducive environment during my internship. Their willingness to share their experiences and knowledge greatly enriched my understanding of the subject matter.

I am grateful to my professors at Daffodil University for providing me with a solid foundation of theoretical knowledge, which I was able to apply during my internship experience.

Finally, I would like to thank my family and friends for their constant encouragement and belief in my abilities.

This report would not have been possible without the collective support of all these individuals, and for that, I am truly thankful.

## Executive Summary

The internship report is based on the analysis of the investment procedure and performance Masro printing and packaging LTD. In the opening of the report the scope, origin, objectives, methodology, limitations are viewed. The main objective of the report is to current overview of analysis of the investment procedure and performance of Masro printing and packaging LTD

The primary goal of the internship report was to comprehensively analyze how investment procedures were implemented and how these procedures influenced the organization's investment performance. Data was gathered through a combination of primary and secondary sources. Primary sources included interviews and discussions with relevant staff members, while secondary data was collected from annual reports and online resources.

This report not only places emphasis on the activities carried out by Masro Printing and Packaging LTD but also sheds light on the company's investment operations. The initial chapter of this report provides an overview of the investment sector and outlines Masro Printing and Packaging LTD's perspective on it. Moving on, the second chapter focuses on the company itself, offering detailed insights into its operations. The third chapter delves into the intricacies of Masro Printing and Packaging LTD's investment operations. Chapter four is dedicated to the analysis, encompassing aspects such as annual investment growth, income derived from investments, the investment deposit ratio, return on investment, losses incurred, sector-specific investments, and more. Lastly, chapter five presents the findings resulting from the analysis and provides recommendations to enhance the evaluation of the company's investment operations.

An assessment of investment performance was conducted, focusing on financial returns, risk management effectiveness, and alignment with the organization's strategic objectives. Metrics such as ROI and investment growth were analyzed.

This executive summary provides a snapshot of the investment procedure and performance analysis at Masro printing and packaging LTD. The findings emphasize the importance of strategic decision-making and effective risk management for successful investment outcomes.

## Table of Contents

Serial No	Particulars	Page No
	Letter of Transmittal	i
	Supervisor Declaration	ii
	Student Declaration	iii
	Acknowledgement	iv
	Executive Summary	v
	<b>Chapter One: Introduction</b>	1
1.1	Introduction	2
1.2	Background of the study	2
1.3	Scope of the study:	3
1.4	Objective of the Study:	3
1.5	Methodology of the Study:	3
1.6	Limitation of the Study:	4
	<b>Chapter Two: Overview of the company</b>	5
2.1	An Overview of Masro Printing & Packaging Ltd	6
2.2	Historical Background of the company:	6
2.3	Company Vision:	7
2.4	Company Mission:	7
2.5	Features of Masro printing and packaging Company:	8
2.6	Department of Masro printing and packaging Company:	9
2.7	Department of Machine and supplement	9
	<b>Chapter Three: Investment Activities on Masro Ltd</b>	11
3.1	Meaning of Investment:	12
3.2	Investment Division on Masro Company	12
3.3	Characteristics of Masro Company investments:	14
3.4	Investment Diversification:	15

3.5	Investment Policy Masro printing and packaging company	15
	<b>Chapter: Four Analysis of Investment Activities</b>	16
4.1	Ratio Analysis	17
4.2	Ratio Analysis for Masro Printing and Packaging Ltd	17
4.2.1	Return Ratio	17
4.2.1.1	Return on Assets	18
4.2.1.2	Return On invested Capital	19
4.2.1.3	Return on Equity	20
4.3	Liquidity Ratios	21
4.3.1	Current Ratio	21
4.3.2	Quick Ratio	22
4.3.3	Debt Ratios	24
4.3.3.1	Debt To asset Ratio	24
4.3.3.2	Debt To equity Ratio	25
4.3.3.3	Return On investment Ratio	26
4.3.3.4	Equity to Asset Ratio	27
	<b>Chapter Five: Findings, Recommendation &amp; Conclusion</b>	28
5.1	Findings	29
5.1.1	Major Findings	29
5.2	Recommendation	30
5.3	Conclusion	31
5.4	Reference	32



# **CHAPTER: ONE**

## **INTRODUCTION**

## **1.1 Introduction**

Printing and packaging company in Bangladesh, where creativity meets precision. We are a leading provider of top-quality printing and packaging solutions, catering to the diverse needs of businesses across the country. With our state-of-the-art technology, skilled professionals, and commitment to excellence, we strive to deliver exceptional results that exceed our clients' expectations.

Our Masro printing and packaging company we are proud to be at the forefront of the printing and packaging industry in Bangladesh. With 38 years of experience and a strong reputation, we have established ourselves as a trusted partner for businesses of all sizes. Our company operates with a customer-centric approach, focusing on innovation, reliability, and superior service to ensure that each project we undertake is executed with utmost precision and attention to detail.

Printing and packaging companies in Bangladesh play a vital role in supporting businesses, facilitating effective communication, protecting products, promoting sustainability, and contributing to the country's economy. Their services are crucial for brand building, marketing, and ensuring customer satisfaction, making them indispensable in today's business environment.

Masro printing and packaging services encompass a wide range of products, including business cards, brochures, flyers, posters, catalogs, and much more. Equipped with advanced printing technology, we have the capability to produce high-quality prints with vibrant colors, sharp images, and crisp text. Our team of skilled graphic designers and printing specialists work closely with clients to understand their vision and transform their ideas into visually striking and impactful prints that effectively convey their messages.

## **1.2 Background of the study**

During my studies as an MBA student at DIU, it was mandatory for me to complete an internship program after successfully completing all the required courses. As part of this requirement, I had the privilege of interning at Masro Printing and Packaging Company, under the guidance of Mr. Md Anhar Sharif Mollah, an assistant professor in the Department of Business Administration at Daffodil International University who supervised my internship program.

My internship at Masro printing and packaging primarily focused on investment procedures and performance analysis, and I began my work under the guidance of my supervisor. This experience proved to be highly motivating, educational, and captivating for me. It provided me with a valuable opportunity to gain insight into the internal workings of Masro Company and learn how to effectively carry out investment procedure tasks.

Choosing this particular internship allowed me to deepen my understanding of Masro internal environment and grasp the intricacies of investment procedures. I was able to develop practical skills and knowledge related to investment tasks through hands-on experience and real-world application.

I am pleased to mention that Masro Printing and Packaging Company has exhibited excellent overall performance and investment strategies. Their achievements in the printing and packaging industry have been commendable, further highlighting the company's success.

### **1.3 Scope of the study:**

The report will focus on investment procedure and performance at Masro printing and Packaging Company. This The overall investment procedure of Masro printing and packaging, as well as the efficacy of investment procedure, will be addressed in this study and also find some analysis that help them for further decision making.

### **1.4 Objective of the Study:**

1. To analyze the investment activities of Masro Ltd.
2. To evaluate the investment performance.
3. To identify strength and weakness about investment performance.
4. To provide some recommendations to investment activities.

### **1.5 Methodology of the Study:**

Different data and information are required to meet the main goal of this report. Those data and information are collected from various sources. In my report most of the data are secondary Data.

#### **1.5.2 Data Collection Procedure:**

Methodology refers to the systematic and structured strategies employed to address a research challenge effectively. In my report, I employed a combination of primary and secondary data sources to identify the necessary information for its completion. Furthermore, when interpreting the analysis, I integrated my personal viewpoint and values into the process.

#### **Primary data**

- i. Talk with GM and Director of this company.
- ii. Official file and records of Masro
- iii. Personal experience regarding in company

#### **Secondary Sources**

- i. Company official website
- ii. Annual report Masro
- iii. Various website regarding investment procedure.

#### **Computer support:**

- Microsoft Word
- Microsoft Excel

### **1.6 Limitation of the Study:**

- Unavailability of Information on Websites because their website not too much rich.
- Lack of Clarity in Creating an Internship Report that's the problem of making report.
- Inaccurate Internal Information due to Work Pressure.
- Limited Time for Report Preparation.
- Reluctance of Officials to Disclose All Data
- Restrictive Company Policies that's the problem of getting internal all information regarding this report.

**Chapter: Two**  
**Overview of the company**

## **2.1 An Overview of Masro Printing & Packaging Ltd**

Masro Printing & Packaging Ltd. is a Private Limited Company that is dedicated to delivering exceptional service to its customers. Since its establishment in 1985, the company has continuously grown and strived to provide a comprehensive range of services to meet the diverse needs of its valued clients.

The company operates with a vision of offering a one-stop service under one roof, integrating Pre-Press, Press, and Post-Press sections. This integrated approach allows Masro Printing & Packaging Ltd. to provide end-to-end solutions to its customers, from the initial design development and layout stages to the final printing, packaging, and binding of the product.

With a focus on quality and customer satisfaction, Masro Printing & Packaging Ltd. combines its expertise in design, printing, packaging, and binding to deliver outstanding results. The company understands the importance of visual appeal and functional packaging in today's competitive market, and it aims to assist its customers in creating attractive and effective packaging solutions for their products.

Masro Printing & Packaging Ltd. takes pride in its experienced team and state-of-the-art facilities, which enable the company to offer a wide range of services and meet the unique requirements of each client. The company is committed to staying updated with the latest industry trends and technological advancements to ensure that it delivers high-quality and innovative solutions.

Whether it's designing eye-catching graphics, executing flawless printing, or providing reliable packaging and binding services, Masro Printing & Packaging Ltd. strives to exceed customer expectations. The company's dedication to excellence, customer service, and comprehensive service offerings makes it a trusted partner for businesses seeking top-notch printing and packaging solutions.

## **2.2 Historical Background of the company:**

Masro Printing & Packaging Ltd. is a Private Limited Company with the vision to run business by rendering excellent service. Since inception we have grown to achieve our goal- that is to provide our valued customer one stop Service under one Roof with Pre-Press, Press & Post Press Section.

Masro Printing & Packaging Ltd. Was established in the year 1985. In MASRO, we can offer you design development, layout and final printing with packaging and binding facilities for your product.

Masro Printing & Packaging Ltd. is a leading provider of printing and packaging services, offering design, printing, packaging, and binding facilities all under one roof. With a customer-centric approach and a commitment to delivering excellence, the company aims to be the preferred choice for businesses in need of comprehensive printing and packaging solutions.

## **2.3 Company Vision:**

Masro vision Best in the manner in which we operate best in the products we deliver and best in our in value system and ethics.

Masro vision is to be the leading printing and packaging company globally, renowned for our innovative solutions, unrivaled quality, and exceptional customer experiences. We aim to push the boundaries of creativity and technology in the industry, constantly evolving and adapting to meet the changing needs of our clients. Through continuous investment in state-of-the-art equipment, research, and development, we strive to set new standards of excellence and become the go-to partner for businesses seeking cutting-edge printing and packaging solutions. We envision a future where our company's name is synonymous with innovation, reliability, and customer satisfaction, enabling our clients to achieve remarkable success in their markets.

## **2.4 Company Mission:**

Masro company mission is to provide exceptional printing and packaging solutions that empower businesses to effectively communicate their brand, captivate their target audience, and drive success in the marketplace. We strive to deliver the highest quality products, innovative designs, and outstanding customer service while upholding the highest standards of sustainability and environmental responsibility. By combining cutting-edge technology, skilled craftsmanship, and a customer-centric approach, we aim to be the preferred partner for our clients, helping them achieve their business objectives and create lasting impressions through our print and packaging expertise.

## 2.5 Features of Masro printing and packaging Company:

- ❖ **Printing Services:** Masro Company provides a wide range of printing services, including digital printing, offset printing, large format printing, and specialty printing techniques like embossing, foiling, and spot UV.
- ❖ **Packaging Solutions:** Masro printing and packaging Company offers customized packaging solutions, such as product packaging, corrugated boxes, folding cartons, labels, sleeves, and inserts, tailored to meet the specific requirements of its clients.
- ❖ **Design and Artwork Assistance:** Masro Company may have an in-house design team or work closely with graphic designers to provide creative design and artwork services for print and packaging projects.
- ❖ **High-Quality Materials:** The company uses premium quality materials for printing and packaging, ensuring durability, visual appeal, and product protection.
- ❖ **Customization Options:** Clients can choose from a variety of customization options, including paper types, finishes, coatings, colors, shapes, and sizes, to create unique and eye-catching print and packaging solutions.
- ❖ **Prototyping and Mockups:** The Company offer prototyping and mockup services, allowing clients to visualize their final products before mass production.
- ❖ **Fulfillment Services:** In addition to printing and packaging, the company may provide fulfillment services such as inventory management, order processing, and shipping, to streamline the distribution process.
- ❖ **Sustainable Practices:** Masro Company prioritize environmentally friendly practices by offering eco-friendly printing materials, recycling programs, and using renewable energy sources whenever possible.
- ❖ **Quick Turnaround Time:** The Company strives to deliver projects within tight deadlines, providing efficient and expedited production and delivery options.
- ❖ **Customer Support:** The Company has a dedicated customer support team that offers assistance, guidance, and timely communication throughout the printing and packaging process.



## 2.6 Department of Masro printing and packaging Company:

Masro printing and packaging company typically consists of several departments that work together to ensure smooth operations and deliver high-quality products. Here are some common departments found in a printing and packaging company:

- ❖ **Design and Prepress:** The design department handles graphic design, layout, and prepress activities. They work closely with clients to create visually appealing designs and prepare files for printing, ensuring they meet the necessary specifications and requirements.
- ❖ **Production and Printing:** The production department oversees the actual printing process. They operate and maintain printing equipment, manage print runs, monitor quality control, and ensure timely production of printed materials.
- ❖ **Packaging and Finishing:** This department focuses on the packaging aspect of the company's operations. They handle tasks such as die-cutting, folding, gluing, lamination, and other finishing processes to transform printed materials into final packaging products.
- ❖ **Customer Service:** The customer service department provides support to clients, addressing inquiries, resolving issues, and ensuring customer satisfaction. They serve as a point of contact for clients throughout the printing and packaging process.
- ❖ **Administration and Finance:** This department handles administrative tasks, financial management, and accounting functions. They manage finances, payroll, invoicing, procurement, and other administrative responsibilities within the company.
- ❖ **Marketing and Branding:** The marketing department develops and executes marketing strategies to promote the company's printing and packaging services. They engage in activities such as branding, advertising, digital marketing, and market research to attract and retain clients.

## 2.7 Department of Machine and supplement

Masro company May lots of Machine is in under department like

### 2.7.1 Six color machine

A "six-color machine" typically refers to a printing press or digital printing system capable of printing with six different ink colors. Each color represents a separate ink unit that can be used to create a wide range of colors and achieve more vibrant and detailed prints. The six colors commonly used in a six-color printing machine are:

- Cyan (C): This ink color is used to reproduce shades of blue and green.
- Magenta (M): Magenta ink is primarily used to print shades of red and purple.
- Yellow (Y): Yellow ink is used to reproduce shades of yellow, orange, and brown.
- Black (K): Black ink is used for text, fine lines, and to enhance contrast in printed materials.

- Light Cyan (LC): Light Cyan is a lighter version of the cyan ink, used to achieve smoother gradations and reproduce more subtle color tones.
- Light Magenta (LM): Light Magenta is a lighter version of the magenta ink, used to achieve smoother gradations and reproduce more subtle color tones.

### **2.7.2 Five color machine**

a five-color machine enables greater flexibility and creativity in print projects. It can achieve more accurate color reproduction, enhanced visual impact, and the ability to match specific brand colors or reproduce unique effects. This makes it well-suited for applications such as packaging, promotional materials, high-end marketing collateral, and designs that require precise color matching or special effects.

### **2.7.3 2 color Machine**

A "two-color machine" typically refers to a printing press or digital printing system that can print using two different ink colors. This configuration is often used for simpler printing projects that require a limited color palette or for applications where a two-color design is sufficient.

With a two-color printing machine, the available color options are more limited compared to four or five-color printing machines. It is best suited for projects that do not require a full range of colors or when simplicity is preferred. Some common applications for two-color printing include letterheads, business cards, forms, envelopes, and basic marketing materials.

While a two-color machine may have its limitations in terms of color options, it can still deliver cost-effective and high-quality prints for specific printing needs that do not require complex multicolor designs.

### **2.7.4 Lamination machine**

A lamination machine, also known as a laminator, is a device used to apply a protective layer onto printed materials or other flat items. The process of lamination involves encasing a document or item between two layers of transparent plastic film, typically made of polyester or polypropylene, and then using heat and pressure to bond the layers together. The plastic film, known as lamination film or lamination pouches, helps to protect the enclosed item from moisture, dirt, tearing, and fading.

### **2.7.5 Corrugation machine**

The machine used to create corrugated cardboard is called a corrugation machine or corrugator. It is a complex and large-scale machine that involves several steps to produce corrugated board.

**Chapter 03**  
**Investment Activities on Masro Ltd**

### **3.1 Meaning of Investment:**

The term "investment" refers to the allocation of resources, such as money, time, or effort, with the expectation of obtaining a future benefit or return. It involves setting aside or committing resources in order to generate income, achieve growth, or accomplish specific goals over an extended period.

The primary goal of investment is to grow wealth or achieve financial objectives by putting capital to work in various avenues. Investors assess different investment opportunities based on factors such as potential returns, risks involved, time horizon, liquidity, and personal preferences. They make informed decisions by analyzing market trends, economic conditions, company financials, and other relevant information.

### **3.2 Investment Division on Masro Company**

Investment activities in a Masro printing and packaging company can focus on various aspects of the business to drive growth, improve efficiency, and stay competitive. Here are some investment activities that can be considered in the context of a printing and packaging company:

**3.2.1 Technology and Equipment Upgrades:** Masro Investing in the latest printing and packaging technologies, machinery, and equipment can improve efficiency, quality, and production capacity. Upgrading printing presses, digital printing systems, packaging machinery, and finishing equipment can enhance the company's capabilities, reduce downtime, and offer a wider range of services.

**3.2.2 Masro Research and Development (R&D):** Allocating resources to R&D activities can lead to innovation, the development of new printing techniques, and the discovery of more sustainable packaging materials. R&D investments can help the Masro Company differentiate itself in the market, attract new clients, and offer cutting-edge solutions.

**3.2.3 Staff Training and Development:** Masro Company Investing in employee training and skill development programs can enhance the capabilities and expertise of the workforce. This can lead to improved production efficiency, better customer service, and the ability to handle complex printing and packaging requirements.

**3.2.4 Marketing and Branding:** Allocating funds to marketing and branding activities can help promote the Masro printing and packaging company's services and attract new clients. This can involve developing a strong online presence, investing in advertising campaigns, participating in trade shows, and creating targeted marketing materials to showcase the company's capabilities

**3.2.5 Expansion and Facility Upgrades:** If the business is experiencing growth or aims to expand its operations, investment may be required to expand the production facility or open new branches in strategic locations. This can involve acquiring additional space, setting up advanced infrastructure, and investing in logistics and distribution capabilities.

**3.2.6 Automation and Process Optimization:** Investing in automation technologies and process optimization can streamline operations, reduce costs, and improve efficiency. This may involve implementing digital workflows, investing in software solutions for production planning and management, or adopting robotics and automation in the manufacturing process.

**3.2.7 Customer Relationship Management (CRM) Systems:** Investing in CRM systems can help manage customer relationships, track sales opportunities, and improve customer service. A CRM system can enhance communication, streamline order management, and provide insights into customer preferences and trends.

### 3.3 Characteristics of Masro Company investments:

**3.3.1 Risk Factor:** Risk is an inherent aspect of investment. The level of risk varies depending on factors such as the maturity period of the investment and the creditworthiness of the borrower. Longer maturity periods generally entail higher risk, while investments with lower creditworthiness carry increased risk. Investors often prefer less risky securities, but it's important to note that higher returns often come with higher levels of risk.

**3.3.2 Expectation of Return:** The primary objective of investment is to generate a return on the invested capital. Investors expect a regular, consistent, and potentially high income from their investment. The expected return depends on various factors, including the nature of the investment, its maturity period, and market conditions.

**3.3.3 Safety:** Investors desire safety and protection for their capital. They seek certainty of return and the preservation of their principal amount. Ideally, investors want to receive their capital back on maturity without any loss or delay. Investments that offer a higher degree of safety typically have lower returns compared to riskier investments.

**3.3.4 Liquidity:** Liquidity refers to the ease with which an investment can be converted into cash without incurring significant losses. Investors often prefer liquid investments that can be bought or sold easily in the market. However, certain investments, such as company deposits, bank deposits, or specific government schemes, may not be readily marketable or have limited liquidity.

**3.3.5 Marketability:** Marketability refers to the ability to buy, sell, or transfer securities in the market. Investments that are marketable provide investors with the flexibility to exit or adjust their investment positions as needed. Marketable investments are typically traded on exchanges or have an active secondary market.

**3.3.6 Stability of Income:** Investors seek investments that offer stable and adequate income. They prefer investments that generate a regular stream of income with minimal fluctuations. Investments with unstable or unpredictable income may introduce uncertainty and can make financial planning more challenging.

### **3.4 Investment Diversification:**

Investment diversification is a strategy that involves spreading investments across different asset classes, sectors, geographic regions, or investment vehicles to reduce risk and potentially enhance returns. The main objective of diversification is to create a well-balanced investment portfolio that can withstand fluctuations in the market and minimize the impact of poor performance in one investment on the overall portfolio.

- Risk Reduction
- Asset Class Diversification
- Sector Diversification
- Geographic Diversification
- Investment Vehicle Diversification
- Rebalancing.
- Consideration of Risk Tolerance and

### **3.5 Investment Policy Masro printing and packaging company**

An investment policy for a printing and packaging company outlines the guidelines and objectives for managing the company's investment activities. It serves as a roadmap to make informed decisions regarding the allocation of financial resources and the management of investment portfolios. Here are some key components that can be included in an investment policy for a printing and packaging company

- Investment Objectives
- Risk Tolerance
- Asset Allocation
- Investment Guidelines
- Performance Evaluation
- Investment Selection and Due Diligence
- Compliance and Governance.
- Reporting and Communication
- Review and Amendments

# **Chapter: Four**

## **Analysis of Investment Activities**



## 4.1 Ratio Analysis

Ratio analysis is a method of evaluating a company's financial performance and condition by analyzing various ratios derived from its financial statements. These ratios provide insights into different aspects of a company's operations, profitability, liquidity, solvency, and efficiency. The analysis involves comparing specific numerical values, often expressed as percentages or fractions, to assess the company's strengths, weaknesses, and trends over time.

Ratio analysis involves calculating and interpreting a range of financial ratios, including liquidity ratios, solvency ratios, profitability ratios, activity (efficiency) ratios, market ratios, and return ratios. Each ratio offers a unique perspective on the company's financial health and performance, allowing investors, analysts, creditors, and management to make informed decisions.

The interpretation of ratios involves comparing them to historical data, industry benchmarks, and the company's competitors. Ratios can provide valuable insights into a company's ability to meet its short-term obligations, manage debt, generate profits, efficiently utilize assets, and provide returns to shareholders.

While ratio analysis is a powerful tool, it should be used alongside other financial analysis techniques and qualitative considerations to form a comprehensive understanding of a company's financial position and performance.

## 4.2 Ratio Analysis for Masro Printing and Packaging Ltd

Different Type of Ratio are Given Below

### 4.2.1 Return Ratio

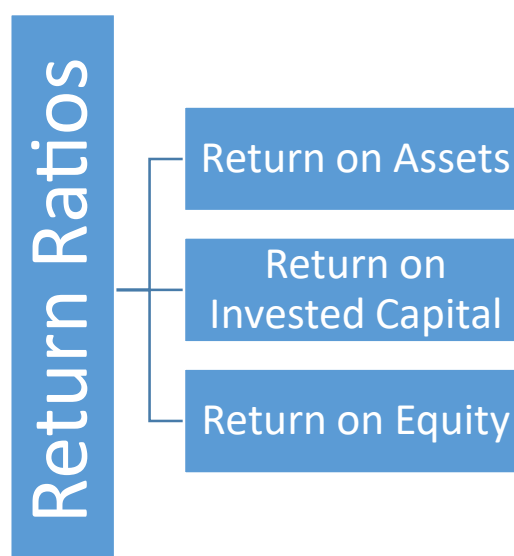


Figure: Return Ratio

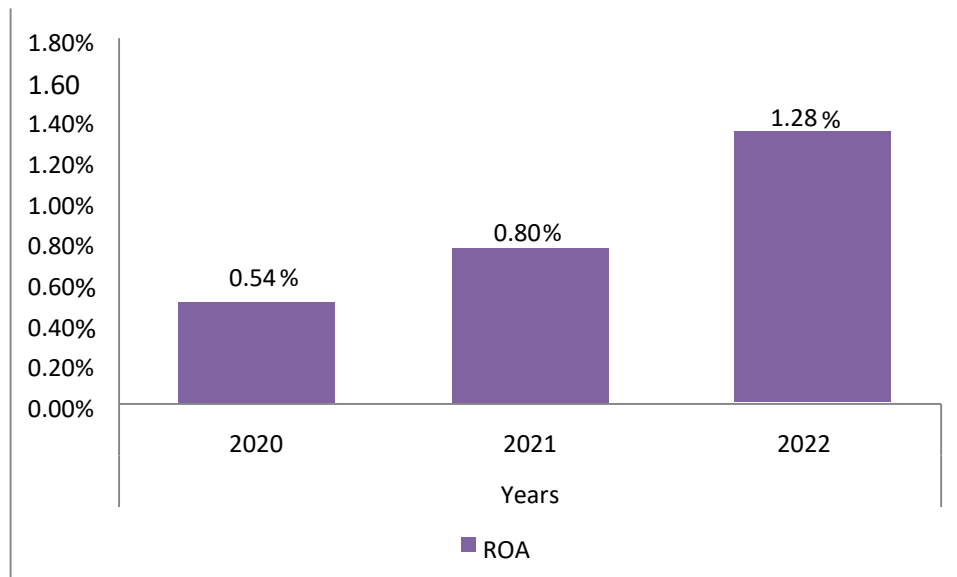
### 4.2.1.1 Return on Assets

Return on Assets (ROA) is a financial ratio that measures a company's ability to generate profits relative to its total assets. It indicates how efficiently a company utilizes its assets to generate earnings. ROA provides insights into how well a company's management is employing its resources to generate income, regardless of the company's capital structure.

Formula:  $(\text{Net profit}/\text{Asset}) \times 100$

Particulars	Years		
	2020	2021	2022
Net Profit	1,852,247	3,047,985	5,145,998
Assets	337,410,045	378,326,510	400,896,313
ROA	0.54	0.80	1.28

**Table: Calculation of ROA**



**Fig: ROA Diagram**

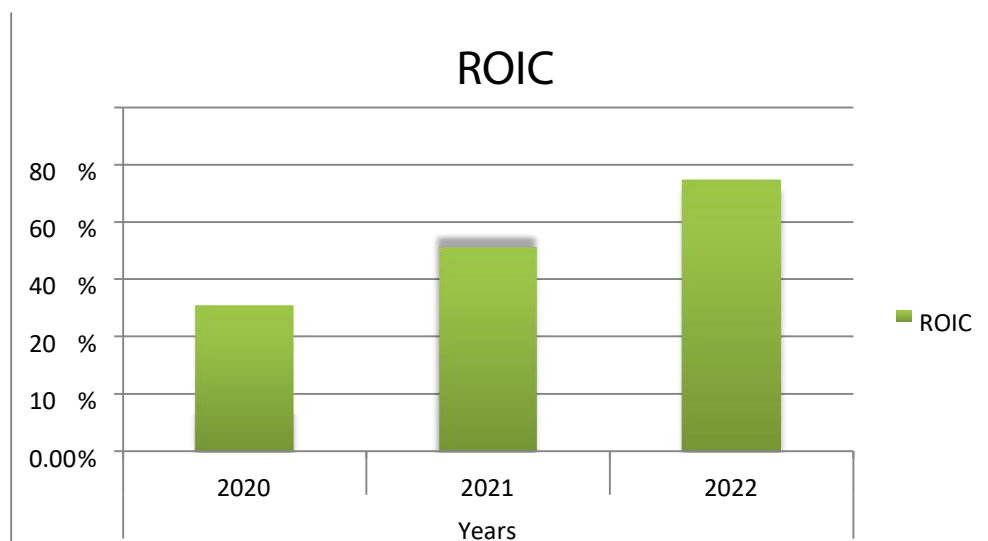
#### 4.2.1.2 Return On invested Capital

A financial metric that evaluates the profitability of an investment by comparing the net gain or loss generated from the investment to the initial capital invested. It is expressed as a percentage and provides insight into the efficiency and effectiveness of utilizing capital to generate returns.

**Formula:**  $(\text{Net operating profit after tax}/\text{Invested capital}) \times 100$

Particulars	Years		
	2020	2021	2022
Net operating Profit after Tax	2130084	3505182	5067888
Invested Capital	6500000	6500000	6500000
ROIC	32.77	53.92	77.96

**Table: Calculation of ROIC**



**Fig: ROIC Diagram**

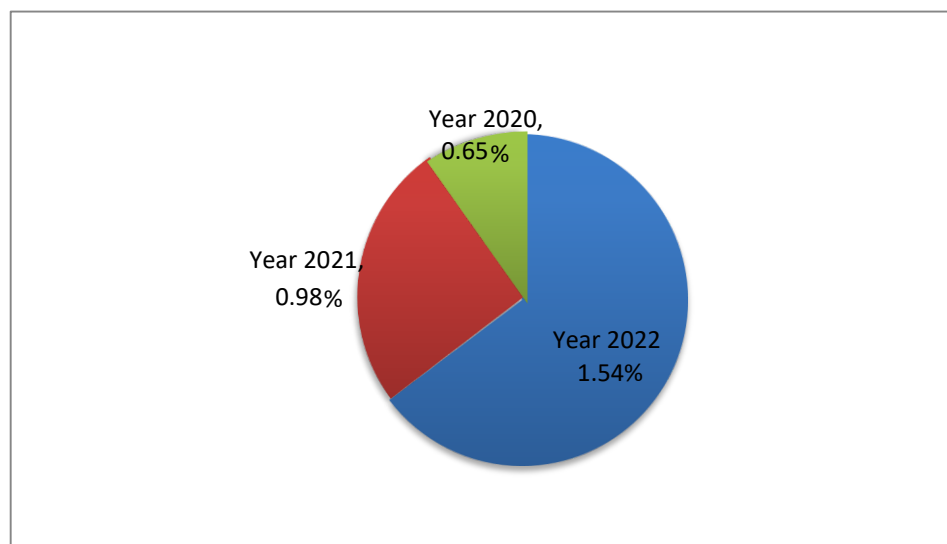
### 4.2.1.3 Return on Equity

A financial ratio that measures the profitability of a company by relating its net income to its shareholders' equity. It indicates how effectively a company generates profits from the funds invested by its shareholders. ROE is expressed as a percentage and is a key indicator of a company's financial performance and the management's ability to generate returns for its investors.

**Formula:  $(\text{Net profit}/\text{Equity}) \times 100$**

Particulars	Years		
	2021	2021	2022
Net Profit	1,852,247	3,047,985	5,145,998
Equity	283,670,123	308,030,615	333,460,004
ROE	0.65	0.98	1.54

**Table: Calculation of ROE**



**Fig: ROE Diagram**

### 4.3 Liquidity Ratios

A financial metric used to assess a company's ability to meet its short-term financial obligations by comparing its liquid assets (such as cash and near-cash assets) to its short-term liabilities. Liquidity ratios provide insights into a company's short-term financial health and its ability to cover immediate financial needs. They help evaluate the company's liquidity risk and its capacity to manage unexpected financial challenges.

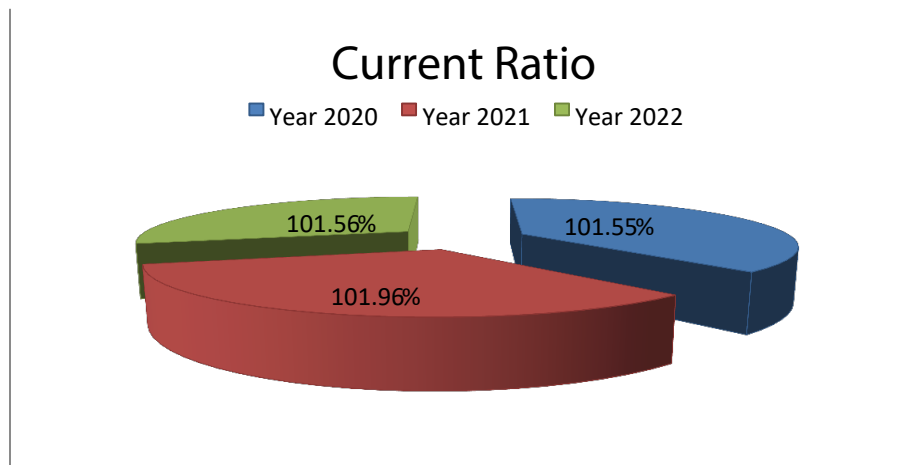
#### 4.3.1 Current Ratio

A specific liquidity ratio that measures a company's short-term financial strength by comparing its current assets (including cash, accounts receivable, and inventory) to its current liabilities (such as accounts payable and short-term debt). The current ratio reflects a company's ability to cover its short-term obligations with its readily available assets. It's expressed as a ratio and higher values generally indicate better short-term liquidity.

**(Current Assets/Current Liabilities)\*100**

Particulars	Years		
	2020	2021	2022
Current Assets	205,002,698	232,083,823	283,680,397
Current Liabilities	201,834,605	229,866,158	282,128,031
Current Ratio	101.56	100.96	100.55

**Table: Calculation of Current Ratio**



**Fig: Current Ratio Diagram**

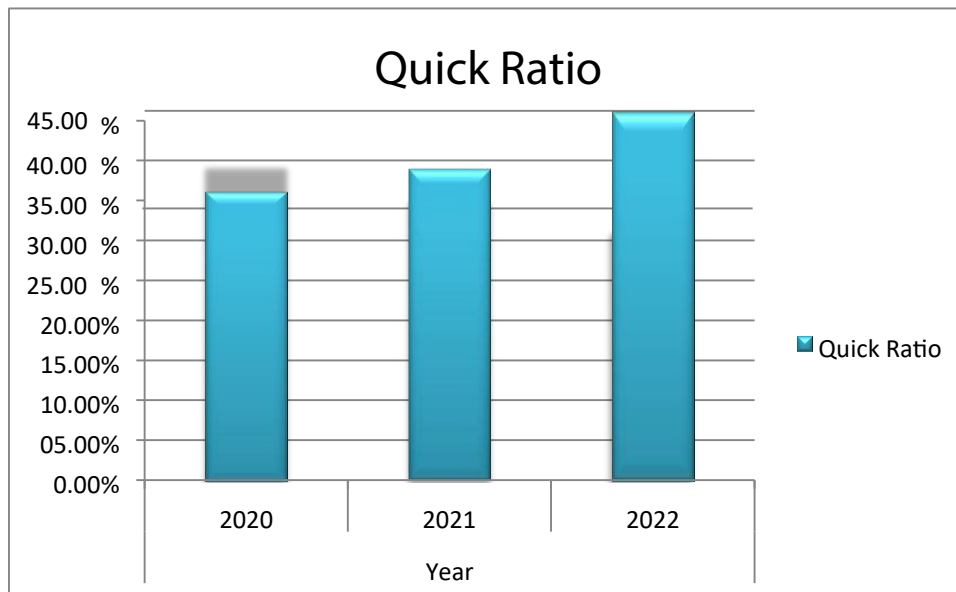
### 4.3.2 Quick Ratio

A liquidity ratio that assesses a company's ability to meet its short-term financial obligations using its most liquid assets (cash, cash equivalents, and accounts receivable) compared to its current liabilities. The quick ratio excludes inventory and other less liquid assets because they might not be easily converted to cash in the short term. It provides a more conservative measure of a company's short-term liquidity position, focusing on assets that can be quickly turned into cash to cover immediate liabilities.

**Formula:  $(\text{cash} + \text{cash equivalents} + \text{Short term investments} + \text{current Receivables} / \text{Current liabilities}) * 100$**

Particulars	Years		
	2020	2021	2022
Cash + cash Equivalents + Short term investments + Current Receivables	76846894	91112439	128611874
Current Liabilities	201,834,605	229,866,158	282,128,031
Quick Ratio	38.07	39.63	45.58

**Table: Calculation of Quick Ratio**



**Fig: Quick Ratio Diagram**

### 4.3.3 Debt Ratios

This ratio employs the degree of leverage a company employs. It reflects the company's capacity to settle its obligations using its assets.

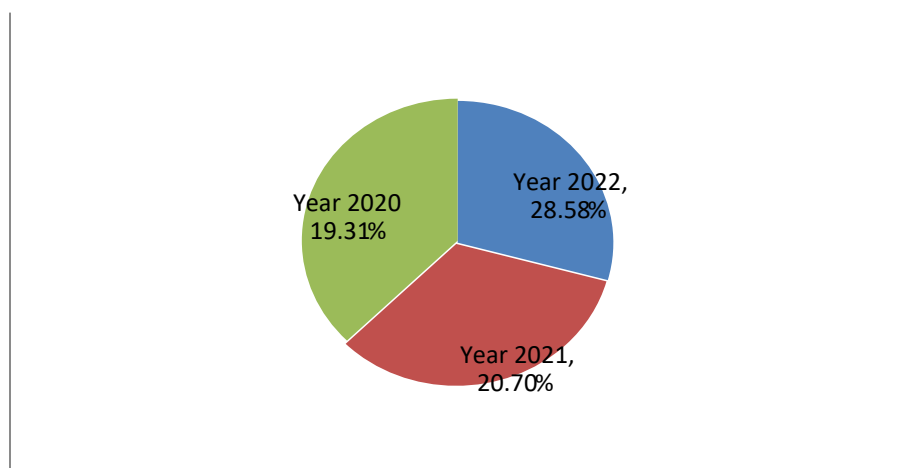
#### 4.3.3.1 Debt To asset Ratio

This ratio evaluates the extent of a company's assets that are financed through debt. It expresses the percentage of total assets that are funded by creditors. A higher ratio may suggest higher financial risk.

**Formula: Total Debt / Total Asset \* 100**

Particulars	Years		
	2020	2021	2022
Debt	65,160,561	78,339,508	114,615,950
Asset	337,410,045	378,326,510	400,896,313
Debt To Asset Ratio	19.31	20.70	28.58

**Table: Calculation of Debt to Asset Ratio**



**Fig: Debt to Asset Ratio Diagram**



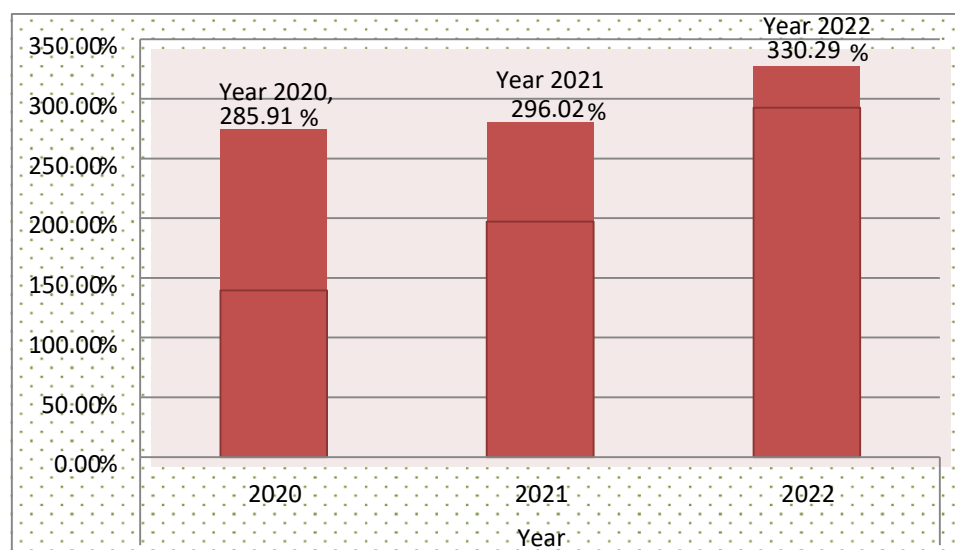
#### 4.3.3.2 Debt To equity Ratio

A financial metric that evaluates the proportion of a company's total debt in relation to its shareholders' equity. This ratio indicates the company's reliance on debt financing compared to equity financing and provides insights into its financial leverage and risk exposure.

**Formula: Total Liabilities / Total shareholder's Equity \* 100**

Particulars	Years		
	2020	2021	2022
Liabilities	201,834,605	229,866,158	282,128,031
Shareholders' Equity	70,592,640	77,651,904	85,417,094
Debt to equity Ratio	285.91	296.02	330.29

**Table: Calculation of Debt to Equity Ratio**



**Fig: Debt to Equity Ratio Diagram**

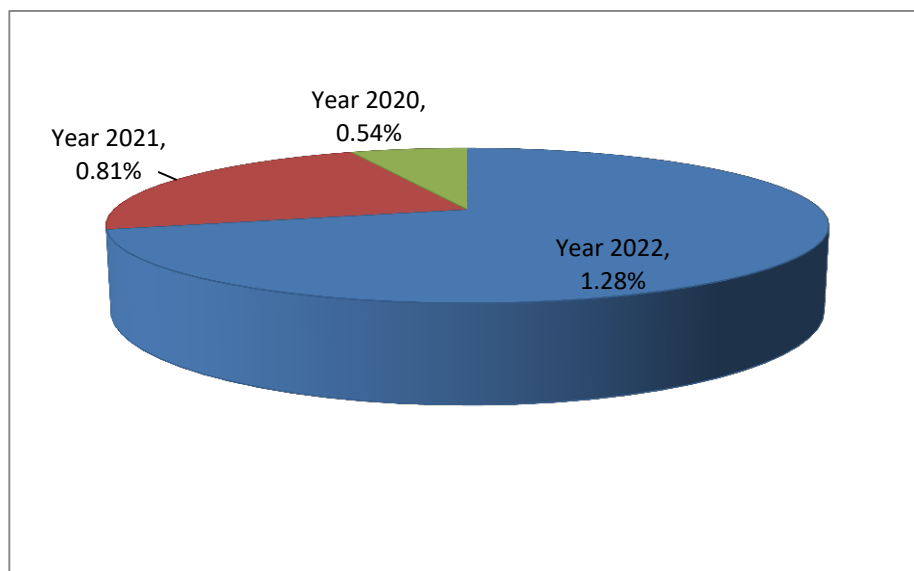
### 4.3.3.3 Return On investment Ratio

A financial metric that measures the profitability of an investment by comparing the net gain from the investment to the initial cost of the investment. It quantifies the efficiency of an investment in generating returns and is often expressed as a percentage.

**Formula: [Investment Gain (Net Income)/ Cost of Investment (Total Assets)]\*100**

particulars	Years		
	2020	2021	2022
Net Income	1,852,247	3,047,985	5,145,998
Total Assets	337,410,045	378,326,510	400,896,313
ROI	0.54	0.80	1.28

**Table: Calculation of ROI Ratio**



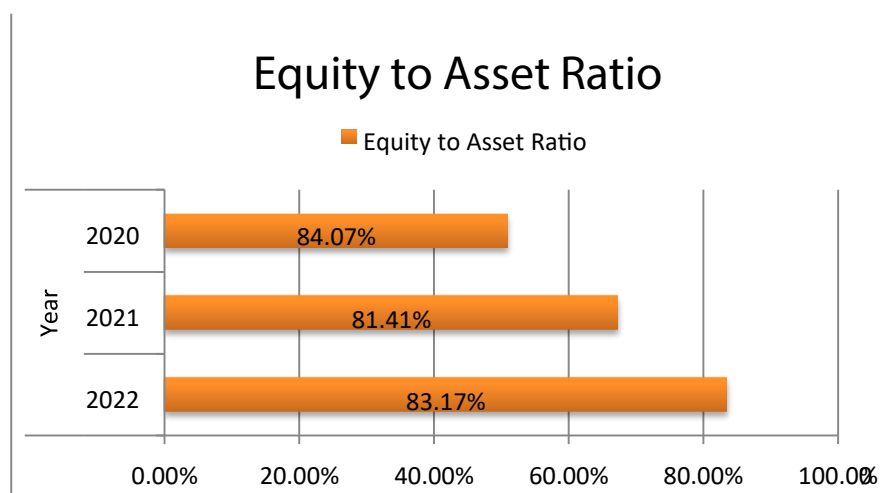
**Fig: ROI Ratio Diagram**

#### 4.3.3.4 Equity to Asset Ratio

A financial metric that assesses the proportion of a company's total assets that are funded by shareholders' equity. This ratio indicates the company's financial leverage and risk, as well as the extent to which its assets are financed through internal funds (equity).

**Formula:  $(\text{Total Equity}/\text{Total Asset}) \times 100$**

Particulars	Years		
	2021	2022	2022
Equity	283,670,123	308,030,615	333,460,004
Asset	337,410,045	378,326,510	400,896,313
Equity To Asset Ratio	84.07	81.41	83.17



Chapter: Five  
Findings, Recommendation & Conclusion

## **5.1 Findings**

When getting ready to write the report, I came across significant discoveries regarding Masro Ltd. These findings weren't just limited to a particular section but were evident throughout the entire study and my internship period. The main findings are listed below.

### **5.1.1 Major Findings**

- The ROI indicates that Masro Ltd percentage is on the rise, which is a positive indicator for the company.
- The debt-to-equity ratio indicates that Masro Ltd.'s performance is improving.
- Masro Ltd liquidity ratios are looking positive.
- The increase in ROE percentage signals Masro Ltd good performance.
- ROIC percentage has also gone up.
- ROA percentage tells us about Masro Ltd sector performance.

## 5.2 Recommendation

- Masro Company should focus on short-term investment sectors because the current ratio is declining.
- They should also consider increasing their Assets to maintain a healthy Equity to Asset ratio, which would aid in liquidity management.
- They should focus more on making good investments, and they should look at how much money they made in the past to see how well their investments are doing now. This way, they can make sure that they earn more money from their investments every day.
- Accurate monitoring is required for Return on investment Sector.
- Implementing new strategies in every sector

### **5.3 Conclusion**

Masro Ltd.'s investment process is well-organized, and its performance has been steadily improving. To keep growing, they should watch their investments closely, diversify their portfolio, manage risks carefully, and consider sustainable investments. By doing this, they can stay competitive and successful in the investment world. To continue growing and succeeding, they should closely monitor their investments, diversify their portfolio to spread risk, carefully manage potential financial dangers, and explore opportunities in sustainable investments. These actions will help them stay competitive and prosperous in the investment landscape. My internship has provided me with valuable insights into the intricacies of investment analysis, and I am grateful for the opportunity to contribute to Masro Ltd.'s ongoing success.

## 5.4 Reference

- **Masro Ltd. Annual Report (2020 to 2022)**
- **[www.masro ltd.com](http://www.masro ltd.com)**
- **Masro Ltd. Income & Expenditure report**
- **[WWW.google.com](http://WWW.google.com)**
- **[WWW.wikipedia.com](http://WWW.wikipedia.com)**
- **[dspace.daffodilvarsity.edu.bd](http://dspace.daffodilvarsity.edu.bd)**