Internship Report

On

“Financial Performance Analysis of Medigo Limited Company’’

PREPARED FOR:

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Major: Finance

BBA Program

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Letter of Transmittal

9th November 2025

Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report

Dear Sir,

With due respect, I am pleased to submit my internship report titled "Financial Performance Analysis of Medigo Limited Company" as a partial requirement for the completion of my Bachelor degree in BBA Program.

Based on my three-month internship at Medigo Limited Company., where I had the chance to see and grasp the practical application of Financial performance analysis, this paper is based.

Thank you for your guidance and support throughout the internship period.

Sincerely yours,

Suzan

……………………………….

Md Suzan Miah

ID: 213-11-1403

Batch: 60

BBA Program (Finance)

Daffodil International University

Letter Of Approval

This is to clarify that the dissertation on “Financial Performance Analysis of Medigo Limited Company”is done by Md Suzan Miah, ID #213-11-1403, Major in Finance, Department of Business Administration, Daffodil International University.

This report has been prepared under my supervision and guidance. I hereby approve the report and recommend it for evaluation.

I wish the student all the best in the future.

……………………………….

Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Proof of Internship Completion Letter

MediGo

We are excited to welcome you to the Medigo family and hope for a long and successful journey together.

Please sign a copy of this letter and return it to HR as confirmation of your acceptance.

Warm regards,

MD Nahid Hossain
Chief Operating Officer
Medigo Limited

Name: md Suzun miah
Signature:
Date: 01/04/2025

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Acknowledgement

I wish to extend my sincere thanks for everyone who contributed in shaping me during my training with Medigo Limited Company. This experience has greatly improved my perception of real world business, and I am proud of it.

First and foremost, I would like to acknowledge my internship supervisor, [Supervisor’s Name], for being there with me, providing insight as a guidance counselor and advising me on what I need to improve. Much of what I learned was from their assistance.

I also wish to express my gratitude to all the staff at Medigo Limited Company for their support and exchange of ideas. I learned some useful things about finance that I've been able to apply today.

I am also grateful to the directorship at Medigo LTD. Their trust and openness to allowing me input into the running of the company has been an important aspect of my learning.

Finally, I would like to thank my family, friends and academic advisors for the support that they offered me, for planting ideas in me and pushing me beyond limits.

Thank you all for your invaluable guidance and support.

Dedication

They have done so much for me and they prayed with me every day. I become strong because they always have faith in me.

To my brothers and other family members whu always supported me throughout good or bad. Their nice words and big hearts have always made me feel good.

My academic leaders and teachers have helped me with my studies, especially during this internship, by giving me advice, support, and wise words.

Thanks to my friends and family for their support and company, which has made this trip more fun and vital.

Last but not least, I want to thank God for giving me the chance, the time, and the strength to finish this job and report.

I'm writing this as a small thank you for all the hard work and ideas you've given me.

May Allah grant them long life.

Suzan

……………………………….

Md Suzan Miah
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Executive Summary

To complete the Bachelor of Business Administration (BBA) degree at Daffodil International University, certain criteria must be met within the Department of Business Administration. This job report plays a role in meeting the necessary requirements. The report from my internship is titled "Examining the Financial Performance of Medigo Limited Company." It gives us a glimpse into the company's financial health and highlights the key financial activities that are crucial for its success. Medigo Limited, a well-known healthcare company, gave me the opportunity to review how it manages its finances. During my internship, I learned a lot, including how to read financial statements and the differences between profitability, liquidity, and solvency. This report ties academic learning to real-world practice by examining the company's finances. It describes the methods and techniques used in financial analysis and assesses how well the business is generating profit. I also learned important details about how the company handles cash, what tasks I completed, and the practical knowledge I gained. Finally, the report offers suggestions for strengthening the company's financial management and overall financial strategy.

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Chapter: 1
Introduction

1.1 Introduction

My internship in Medigo Limited Company is part of the condition of my acquiring my Bachelor of Business Administration (BBA) degree at Daffodil International University. The present report discusses my job. The primary argument of this paper is to examine the financial performance of the Medigo Limited Company which is a huge player in the healthcare industry. Throughout the employment, I observed, learned and assessed various financial operations that assist the company in making money. Medigo Limited Company has become a giant in the healthcare sector due to provision of superior services and products. My internship in the finance department allowed me to observe the way the business manages their finances and the value of finance to the overall success of the business. By observing the manner in which it spends its money, I got a lot of insights on how to read financial statements, to determine the profitability, liquidity, and solvency of a company, the main financial tactics employed by it, and so on.

This report gives much attention to the financial success of Medigo Limited Company. It applies various forms of economic indicators, such as return on assets, return on equity and current ratio to determine the extent to which it is financially healthy and the extent to which it can expand. The article discusses the instruments and procedures that are employed in financial analysis. It provides a full image of the decision making process of the company concerning money. The study provides a background of the finances of the business and indicates issues and avenues in which the money management of the business could be enhanced. Lastly, according to my research, there are a few suggestions as to how the company can become more viable over time and increase its profitability.

1.2 Literature Review

Much of the computation of how healthy and safe a company is overall has to do with the financial performance of a company. There are a plethora of various financial values and measures that are employed to review the business performance. These inform you of valuable information about the other sections of the company such as the level of profitability, liquidity, efficiency, and solvency (Khan and Jain, 2011). Evaluating the financial performance of a company enables the company to make intelligent decisions regarding long term targets, investment in the future and cost management. Corporate finance applies a great number of profitability ratios to compare the ability of a business to make money depending on its assets, equity, as well as sales. These are Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin (Brigham, and Ehrhardt, 2013). These numbers can be used by people having interest in a business to calculate the profitability of a business and its possible expansion.

Two liquidity ratios are current ratios and quick ratios, which illustrate the ability of a business to cover its immediate liabilities (Ross, Westerfield, and Jordan, 2016). These figures will give you a fair idea of how sound the finances of the company are and how it will be able to survive when the times are hard enough. One of the solvency ratios is a debt-to-equity ratio that may indicate the extent of debt a business has and how liquid its finances will become in a long-term perspective (Chandra, 2017). These ratios can be used to measure the number of risks in the debt of a company and its ability to manage the capital structure.

Medigo limited Company should make a habit of monitoring its finances as any other business to remain in the competition and ensure that things are running smoothly. These numbers allow the company to identify where its money is, where it can also make more and how it can do better in general and make more money. The recent studies have proven that a combination of these measures is the only way to obtain the complete picture of the financial position of a company (Higgins, 2012).

1.3 Rationale of the Report

The manner in which a business is financially doing can reveal how healthy, stable and bribery to grow it is. One should take a closer look at the financial success of Medigo Limited Company to comprehend its contribution to the healthcare industry and find solutions to enhance its business operations and strategic decisions. The report relates what I have learned in the classroom with real-world issues by providing a comprehensive analysis of the performance of the company finances throughout my employment. This research will aim at assessing the efficacy of money management strategies and plans at Medigo Limited Company.

The report provides useful details on the way the business handles its financial health as well as utilises its resources by examining significant financial ratios such as profitability, liquidity, and solvency. Through this review, Medigo can determine what is and is not working with its financial management. It is also a place where they get to begin making better financial plans. The other argument of this report is to demonstrate how crucial it is to consider the financial success to make prudent decisions. Companies must constantly monitor their successfulness in order to make choices that would assist them to grow in the future. This particularly plays a crucial role in organizations that are in highly competitive sectors such as healthcare. The report also explains how the company could be in a better position to ameliorate its financial plans by incorporating the ideas in the analysis. This may assist the business to earn more profits, reduce risk, and utilize its resources in a more efficient manner.

1.4 Objectives of the Report

The primary objectives of this report are:

1. To Analyze the Financial Performance of Medigo Limited Company
2. To Evaluate the Effectiveness of the Company's Financial Strategies
3. To Provide Recommendations for Improving the Company's Financial Performance

1.5 Scope of the Study

Medigo limited Company is a large player in the healthcare industry and this paper is largely concerned with its financial performance. The report also seeks to investigate the financial health of the company by using important financial ratios and measurements such as profitability, liquidity, solvency, and efficiency over a specific period of time. The study will inform us on how good the company can make money and how the firm manages its money. The study will include the financial statements of the company such as balance sheet, income statement and cash flow statement. The main financial ratios that we will identify and examine to determine the financial stability of the company will include return on assets (ROA), return on equity (ROE), current ratio, quick ratio, and debt-to-equity ratio.

The other aim of this research is to comprehend the significance of financial decisions to the planning of strategies and development of the company. It will as well compare the money habits of Medigo Limited Company and how they match the money habits of other companies involved in the same business. It shall examine how the business manages the costs, profits, and the decisions made on the investments, and how these decisions will affect the overall finances of the business.

1.6 Methodology

Medigo Limited Company is a large company in the healthcare industry, and this paper is largely concerned with the financial performance of the company. The report investigates the financial health of the company by using important financial ratios and measurements of profitability, liquidity, solvency, and efficiency over some period of time. The study will teach us how good the company can make money and how it can manage its money. The study will involve the financial statements of the company including the balance sheet, income statement, and cash flow statement. Some of the most important financial statistics that we will find and examine to determine the financial stability of the company would be the following:

I. Return on assets (ROA)
II. Return on equity (ROE)
III. Current ratio
IV. Quick ratio
V. Debt-to-equity ratio

The second objective of this research is to learn about the significance of financial decisions to the plan development and expansion of the company. It will also attempt to examine the money habits of the Medigo Limited Company and how they compare with the money habits of other companies in the same sphere. It will also examine the way the business manages its costs, profits, and investment decisions and the effect of such decisions to the overall finances of the business.

1.7 Limitations of the Report

This report attempts to present a full picture of the financial health of the Medigo Limited Company. Nevertheless, there are things which should be remembered:

Not enough get to the data

Money information in this report is involved in what Medigo limited company presented to me in the course of my work. This implies that the research can utilize the information that was available in the field at the moment. In this report, there was no data regarding money or post job alterations. Dissemination of money information. Some of the most significant financial ratios and indicators that are considered in the research include profitability, liquidity, and solvency. Although these numbers are useful, they do not necessarily provide you with an entire image of how to operate a business.

The paper does not consider such aspects as market conditions, external economic factors, and non-money-based measures of success. The standards of the business are nonexistent. Although comparisons were made using industry reports, it was difficult to locate certain financial standards of healthcare business, more so among businesses such as the Medigo Limited Company. Due to this some of the comparisons in the report may not be as true or useful. Subjective interpretation. The process of measuring financial success requires the use of information that is not difficult to locate and the personal interpretation of the information. They may have varying views concerning the financial outcomes since they view them differently. Some assumptions that were made also could have shifted the result of the study.

Limits on time The research was conducted within a brief period of time simply because the internship was brief. It was due to this that one could not take a closer look at long term finances of the business or to examine how the long term money plans were functioning. Between things that are not about money, leaving out some of them. In this report, one is simply discussing the good performance of the company in the financial aspect. It does not consider such factors as the level of happiness of the customers, their level of motivation, and even the organizational culture that may influence its overall performance.

Chapter: 2
Company Overview

2.1 Company Profile of Medigo Limited

Medigo Limited is a renowned company in Dhaka, Bangladesh, and it manufactures technology in health care. It does best in providing a complete package of health care services online. At the time of the business opening in 2024, the idea was to transform the healthcare sector by bringing new technology and the old methods of doing things together so that people could easily obtain care and find it more efficient..

2.2 Vision, Mission

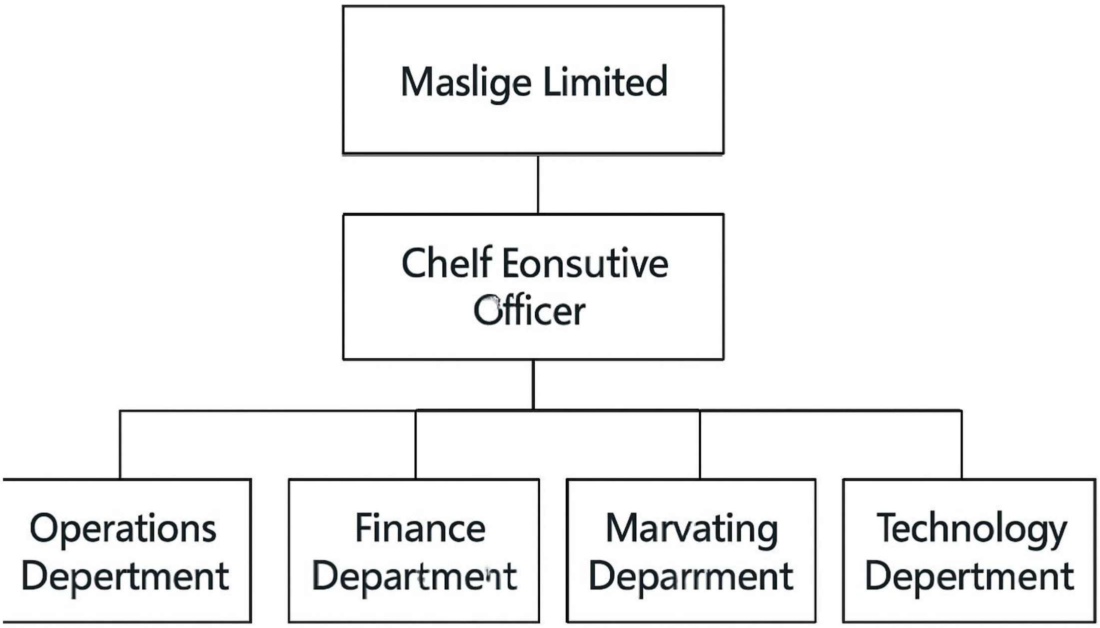
Vision

The vision of Medigo Limited is to become the first company that delivers conveniently accessible, affordable, and quality healthcare solutions in Bangladesh and other countries. The combination of the leading digital technologies with the traditional healthcare services is expected to change the healthcare market by the company. Such change will result in improved patient care and effective care delivery to ensure reassurance and confidence over the quality of care. With the adoption of innovation and sustainability, Medigo is aiming at ensuring healthcare is accessible and efficient to all in future.

Mission

The Mission Medigo Limited is aimed at offering a wide variety of healthcare services through digital platforms that meet the demands of a wide range of clientele. The company provides various services, including telemedicine, diagnostic services, an online pharmacy, and a wellness program, the goal of which is to improve the quality, cost, and accessibility of healthcare.

2.3 Organizational Structure



2.4 Products and Services

The Medigo Limited Company offers innovative healthcare services and solutions to improve care for patients, optimize procedures, and promote health through its smooth and efficient internet platform.

1. Telemedicine services

The Medigo Limited provides a telemedicine platform for virtual consultations, enabling patients to receive medical advice and prescriptions from the comfort of their homes.

2. Online pharmacies

The Medigo online pharmacy offers various medications, health supplies, supplements, personal care items, and medical equipment to satisfy customer needs.

3. Diagnosis Services

The Medigo Limited offers home diagnostic services, enabling the patients to book tests and fix appointments for sample collection with the help of an accredited laboratory.

4. Wellness and health initiatives

The Medigo provides personalized health services such as food planning, exercise tracking, and coaching to facilitate the attainment of health goals and management of chronic conditions.

5.Health insurance

The Medigo Limited works with insurers to provide easily accessible and affordable health insurance services for individuals and families.

6. Corporate Wellness Solutions

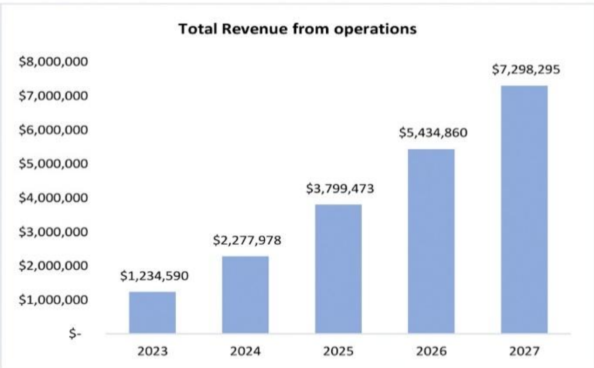
The Medigo improves workforce health and happiness via its corporate wellness initiatives.

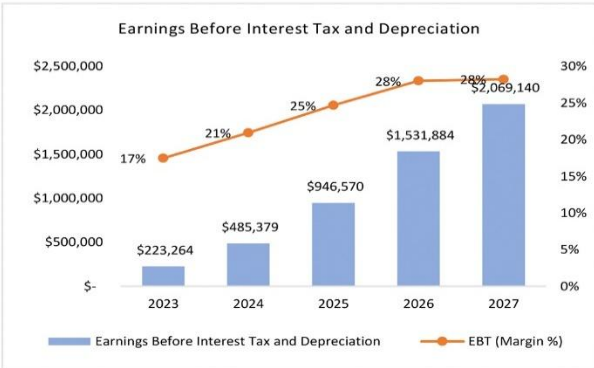
2.5 Financial Overview of Medigo Limited

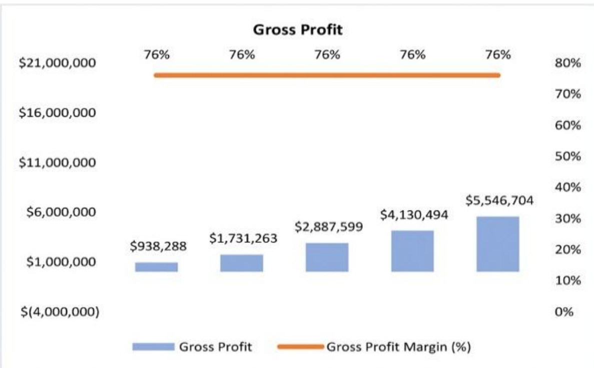
Profit and Loss Statement

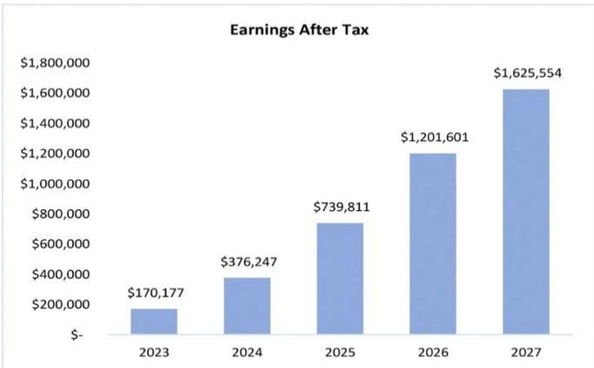
	Particulars	2023	2024	2025	2026	2027
		Forecast	Forecast	Forecast	Forecast	Forecast
A	**Revenue**					
	Revenue from Retail Business	$ 1,234,590	$ 2,277,978	$ 3,799,473	$ 5,434,860	$ 7,298,295
B	**Revenue from Other Income**					
	Other Income	$ -	$ -	$ -	$ -	$ -
	Total Revenue from operations	**$ 1,234,590**	**$ 2,277,978**	**$ 3,799,473**	**$ 5,434,860**	**$ 7,298,295**
C	**Direct Costs**					
	Manufacturing Expenses	$ 185,189	$ 341,697	$ 569,921	$ 815,229	$ 1,094,744
	Product Development Expenses	$ 111,113	$ 205,018	$ 341,953	$ 489,137	$ 656,847
	Total Direct Cost	**$ 296,302**	**$ 546,715**	**$ 911,874**	**$ 1,304,366**	**$ 1,751,591**
	Gross Profit	**$ 938,288**	**$ 1,731,263**	**$ 2,887,599**	**$ 4,130,494**	**$ 5,546,704**
	Gross Profit Margin (%)	**76%**	**76%**	**76%**	**76%**	**76%**
D	**Operating Expenses**					
	Rental Cost	$ 36,000	$ 38,556	$ 41,293	$ 44,225	$ 47,365
	Marketing Expenses	$ 370,377	$ 637,834	$ 949,868	$ 1,195,669	$ 1,459,659
	Accounting and Legal Expenses	$ 37,038	$ 68,339	$ 113,984	$ 163,046	$ 218,949
	Bank and Insurance Charges	$ 37,038	$ 68,339	$ 113,984	$ 163,046	$ 218,949
	Miscellaneous Expenses	$ 24,692	$ 45,560	$ 75,989	$ 108,697	$ 218,949
	Research and Development Expenses	$ 86,421	$ 159,458	$ 265,963	$ 380,440	$ 510,881
	Salaries and Other Benefit Expenses	$ 98,767	$ 182,238	$ 303,958	$ 434,789	$ 583,864
	Miscellaneous Expenses	$ 24,692	$ 45,560	$ 75,989	$ 108,697	$ 218,949
	Total Operating Expenses	**$ 715,025**	**$ 1,245,884**	**$ 1,941,030**	**$ 2,598,610**	**$ 3,477,564**
E	**Earnings Before Interest Tax and Depreciation**	**$ 223,264**	**$ 485,379**	**$ 946,570**	**$ 1,531,884**	**$ 2,069,140**
	EBITDA (Margin%)	**18%**	**21%**	**25%**	**28%**	**28%**
	Depreciation of Machinery	$ 750.00	$ 1,387.50	$ 1,929.38	$ 2,389.97	$ 2,781.47
	Amortisation of Startup Expenses	$ 6,200.00	$ 6,200.00	$ 6,200.00	$ 6,200.00	$ 6,200.00
	Depreciation on Computer Equipments	$ 900.00	$ 1,530.00	$ 1,971.00	$ 2,279.70	$ 2,495.79
F	**Earnings Before Tax**	**$ 215,414**	**$ 476,261**	**$ 936,469**	**$ 1,521,014**	**$ 2,057,663**
	EBT (Margin %)	**17%**	**21%**	**25%**	**28%**	**28%**
	Losses C/F	$ -	$ -	$ -	$ -	$ -
	Less: Corporate Tax	$ 45,237	$ 100,015	$ 196,659	$ 319,413	$ 432,109
G	**Earnings After Tax**	**$ 170,177**	**$ 376,247**	**$ 739,811**	**$ 1,201,601**	**$ 1,625,554**
	Earnings After Tax Margin (%)	**14%**	**17%**	**19%**	**22%**	**22%**

Revenue Graph









Chapter: 3 Internship Role and Responsibilitie

3.1 Nature of the Internship Program

The Medigo Limited Company internship program aimed to involve participants in real-world financial management within a healthcare technology organization. It also sought to connect what students learned in the BBA course with their future careers, encouraging them to be more engaged in their learning.

During my internship in the finance and accounts department, I worked on budgeting, financial analysis, and performance evaluation. This hands-on experience, combined with observation and interaction, gave me insight into daily financial operations in a growing healthcare organization.

The internship covered a wide range of money management topics, including:

1. Financial Statement Analysis: This examines the company's financial health through cash flow, balance sheet, and income statement analysis.
2. Ratio Analysis: This evaluates the entity's performance using financial ratios such as liquidity, profitability, and solvency.
3. Forecasting and Budgeting: I observed how to create financial projections and budgets to support management decisions.
4. Report Preparation: I assisted in preparing internal reports that reflect the company's current financial situation and its changes.

The program aimed to give participants a deep understanding of the company's financial procedures and their role in supporting strategic decision-making. It emphasized learning through practical experience, interaction with experts, and getting familiar with company finance tools and procedures, ensuring participants felt well-informed and knowledgeable about their learning outcomes.

3.2 Department Overview (Finance Department)

The finance department of Medigo Limited Company ensures that the business functions within its precincts, capital suffices and gets involved in intelligent decision making. It manages all financial operations, which are planning, reporting, analysis, and budgeting. The finance department of Medigo, a developing corporation in the healthcare technology sector is required to maintain great internal controls, monitor the performance of the business, and manage resources in a suitable manner. The major functions of the finance department involve:

Financial reporting and analysis

The finance department will make sure that all the financial accounts such as cash flow, balance sheet, and income statement are reported properly. Such reports facilitate a measurement of the performance of the business and keep the stakeholders abreast of the company performance. The financial analysis through trend and ratio analysis enables the department to demonstrate the efficiency of the business in terms of how it is generating revenue, paying debts and its continued operation.

Budgets and forecasts preparation

The department is critical in the development of budgets of different projects and departments. Budgeting is an important element of financial planning as it enables to set financial objectives and to make efficient use of resources. Financial forecasting is also done by the finance department, and it is the forecasting of the anticipated revenues and expenditures that would safeguard the financial standing of the company.

Cash flow management

Medigo Limited should ensure that it handles its cash flow appropriately, particularly given the fact that it deals with health sector. Monitoring of the inflows and outflows of money is done in the finance department, whereby adequate cash is ensured to cover all business liabilities. This involves overseeing collections, timely paying the vendors and also managing accounts payable and receivable. Attention to investments and capital. The department will be mandated to make sure that Medigo Limited spends the capital in a prudent manner. It examines different investments on equipments and technology among other strategic projects. The department evaluates the financial risk in the company, the most appropriate means of raising capital and ensures that the business utilizes its resources optimally towards its development. Risk and compliance management. Also, the Finance Department makes sure that all financial regulations and standards, such as the regional tax system, the IFRS and industry-related rules, are followed. Their services are primarily risk management involving the operational, financial, and investment risks.

Organization of the Team

Finance Department has a number of teams with different areas of financial management: The accounting department deals with such routine assignments as payroll administration, bills, and bookkeeping. The FP&A team usually offers the business forecasts, budgets and other strategic financial planning advice. The Internal Audit Team makes sure that the compliance of the financial procedures of the company is upheld according to the legal and internal regulations. Meanwhile, the Treasury Team controls the cash flow and liquidity, and preserving relations with the Company.

3.3 Tasks and Assignments Undertaken

My internship period at Medigo Limited exposed me to working in different projects in the finance department where I had a direct hands on experience in the financial analysis, reporting as well as budgeting and closely reviewing the financial operations of the company. My primary tasks and obligations are described in the section below:

1.Analyzing Financial Statements

My main task was the analysis of the financial statements of Medigo limited including cash flow, balance sheet, and income statement and it included:

Computation of the important financial ratios such as profitability, liquidity and solvency.

These ratios were used to measure the financial health and performance of the company.

Monitoring the change in critical financial variables over time and establishing the areas of weakness.

2. Making a budget and predicting the future.

I helped in budget preparation by collecting facts in different departments in order to estimate revenue and expenditure in the next financial year.

Creating financial models in order to forecast cash inflows and outflows.

Examining the previous performance to enhance the accuracy of future forecasting and independent of cost reduction opportunities.

3.Managing Cash Flow

To control the cash flow of the company, which is a significant part of day-to-day work, I had to check its inflow and outflow as well through accounts receivable and payable.

Making sure about payments and finances as it comes.

Maintaining the cash flow status by keeping the management informed in order to keep sufficient funds.

4.Making reports and keeping records of money

I developed monthly and quarterly financial reports to senior management and stakeholders, made sure that these reports were clear and accurate in the representation of data.

Checking the accuracy of the information.

Helping to prepare presentations to report on financial results.

5.Helping with models for predicting finances

I also worked with the financial planning department to create forecasting models that can be used to predict performance in the future using past and present data in the market.

Risk assessment with the help of the evaluation of possible financial uncertainties.

6. Getting ready for an audit and making sure internal controls are in place

To facilitate audit preparedness, I checked financial records on the occurrence of errors to ensure that transactions were carried out in line with internal control.

Securing adequate accounting and reporting of financial operations.

7. Tools for analyzing and reporting data

Through my internship, I was exposed to different financial software and analytics tools applied in Medigo Limited, which boosted my proficiency in spreadsheet creation and manipulation of data in Excel.

Allowing real-time finances tracking and reporting.

3.4 Contribution to Departmental Activities

My internship experience at the Medigo limited Company involved work on several projects and assignments in the finance department. The assignments enabled me to put my financial analysis, reporting, and budgeting knowledge into practice and gave me an overview of the financial operations of the company. Below is a description of my major duties and responsibilities:

Analysis of financial reports.

I have evaluated financial statements of Medigo Limited such as cash flow, balance sheet, and income statement. This discussion enabled me to know the financial performance and health of the company. I was involved in:

Calculating financial ratios, e.g.: profitability, liquidity and solvency ratios.

These ratios have played a vital role in my job as it aided me gauge the financial position and performance of the company in the right way.

Analysis of major indicators over time was one of the significant aspects of my work. This provided strategic information on the strengths and weaknesses of the company helping in decision-making.

Future forecasting and budgetary planning.

I helped in the budget preparation process by collecting data of different departments in order to ascertain the revenue and expenses of the next fiscal year.

Construction of financial models to estimate income and expenditure of cash in the future and the general flow of cash.

I used historical performance to do a better forecasting where I could save on costs.

Cash Flow Management

In this region, I took care of the cash flow of the company which is crucial in running the company on day to day basis. This entailed tracking revenues and cost by means of accounts payable and receivables.

Monitoring of the payment scale to make sure that the company is making payments in time.

Communicating to my superiors on cash flow to have enough funds.

Preparation of reports and keeping of financial records.

I assisted in drawing monthly and quarterly financial reports that were distributed to the top management and other relevant stakeholders. I was also required to prepare transparent reports out of financial information.

Ensuring that the information given was correct.

Helping in assembling of the presentations that demonstrated financial performance to the management and other stakeholders.

Helping them with financial prediction models.

I worked with financial planning department to come up with forecasting models. We used the past records and the existing market trends to project the future performance of the company. This was through the utilization of historic financial information to make sound estimates of future revenues and costs.

Risk assessment through measuring financial risks and uncertainties that might impact the performance of the company.

Doing audit preparations and internal controls.

I also checked financial documents to verify the accuracy of information because I was helping in the preparation of audits although I was not directly involved.

Ensuring that the financial transactions were being calculated and reported in line with internal controls.

Data analysis and reporting software.

Through my internship, I was engaged in different financial software and data analytics tools in Medigo Limited. I learned to make spreadsheets, prepare reports and to manipulate data in excel.

Real-time monitoring and reporting of finances with financial software.

Last-minute assignments

Other tasks included:

Profiling competitors to determine how Medigo Limited fares among other healthcare organizations as regards to financial performance.

Helping in the cost-cutting strategy review and defining the methods to enhance the operational performance.

Chapter: 4
Financial Performance Analysis

4.1 Introduction to Financial Performance Analysis

Financial performance analysis can be used to determine the profitability of a firm, the efficiency of its operations, and the success of the company as a whole. This includes the study of financial documents of a company in order to establish its level of efficiency, profitability, liquidity, and solvency. The goal is to deliver data regarding the performance of a company and the possible areas of improvement or growth.

A financial performance study is thus necessary for Medigo Limited to ascertain whether it is on track to meet its short- and long-term goals. As a fast-growing healthcare technology company, Medigo needs to monitor its economic situation in order to make prudent investment decisions regarding cost controls and resource allocation.

4.2 Financial Ratio Analysis:

In other words, financial ratio analysis serves the purpose of evaluating various relationships between different elements of financial data. These ratios can be figured out by analyzing a business's balance sheet and income statement. In short, these measures help companies assess their solvency, profitability, efficiency, and liquidity.

4.3 Liquidity Ratio:

A liquidity ratio is a financial metric that expresses whether or not a company's current assets will be able to pay off its debts when those debts come due. The ability of a business to generate cash at the right time and/or the potential future success of the business determines the liquidity ratio. Liquidity ratio reveals how fast an asset can be converted into cash and used to pay a company's current debts.These financial ratios are called liquidity ratios:

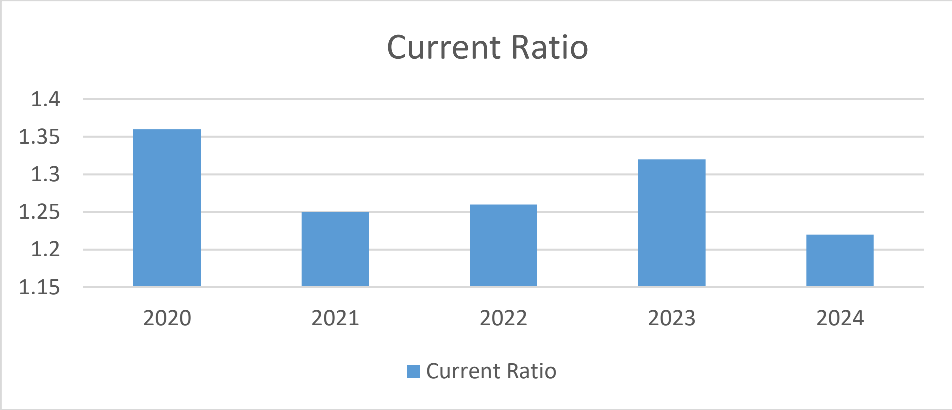
1. Quick Ratio
2. The Current Ratio
3. The cash ratio

4.3.1 Current Ratio

$$\text{Current Ratio} = \frac{\text{Current Asset}}{Current\ Liabilities}$$

MEDIGO LIMITED Current Ratio Calculation are given below:

Year	2020	2021	2022	2023	2024
Current Asset	41,324,669	31,514,090	45,609,005	48,517,283	60,081,400
Current Liability	30,266,067	25,040,058	36,194,306	36,540,239	49,005,828
Current Ratio	1.3653796	1.258547	1.2601155	1.3277768	1.2260052



Interpretation:

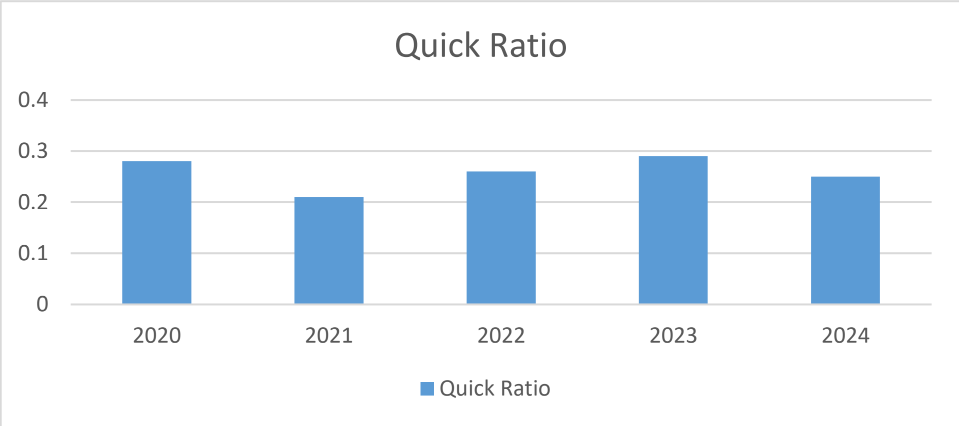
The current ratio of MEDIGO LIMITED changed over time. It started off well in 2020 at 1.365, which means it should be able to pay its bills right away. The ratio fell to 1.259 in 2021, then rose a little in 2022 and 2023. The ratio went back down to 1.226 by 2024. A current ratio above one, which means that the company has more current assets than current liabilities, is usually considered good.

4.3.2 Quick Ratio

$$\text{Quick Ratio} = \frac{\text{Current Asset} - \text{Inventory}}{\textit{Current Liabilities}}$$

MEDIGO LIMITED Quick Ratio Calculation are given below:

Year	2020	2021	2022	2023	2024
Current Asset	41,324,669	31,514,090	45,609,005	48,517,283	60,081,400
Current Liability	30,266,067	25,040,058	36,194,306	36,540,239	49,005,828
Inventory	32,713,684	26,246,497	35,934,463	37,798,610	47,472,846
Quick Ratio	0.2845095	0.2103666	0.2672946	0.2933388	0.2572868



Interpretation:

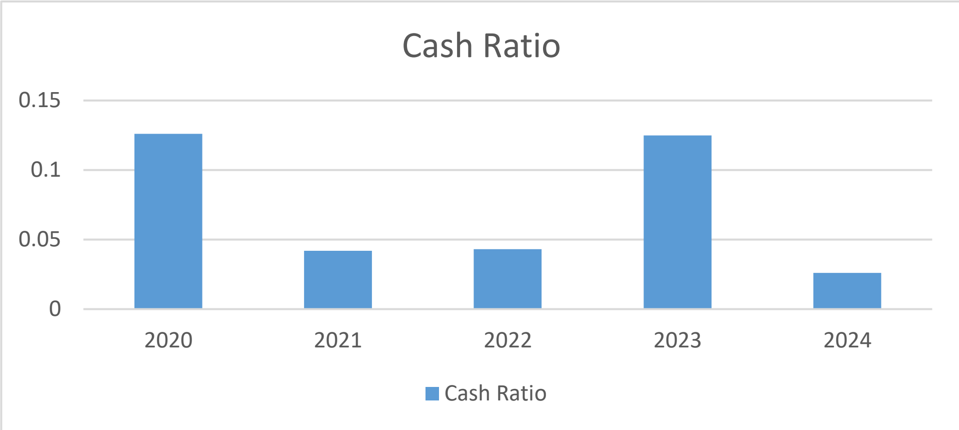
The quick ratio for MEDIGO LIMITED was at its highest in 2020, at 0.2845. In 2021, it was at its lowest, at 0.2104. It then made small gains in 2022 and 2023 before dropping again to 0.2573 in 2024.

4.3.3 Cash Ratio

$$\text{Cash Ratio} = \frac{\text{Cash \& Cash Equivalents}}{\mathit{Current\ Liabilities}}$$

MEDIGO LIMITED Cash Ratio Calculation are given below:

Year	2020	2021	2022	2023	2024
Cash	3,842,534	1,059,627	1,564,255	4,569,525	1,313,653
Current Liability	30,266,067	25,040,058	36,194,306	36,540,239	49,005,828
Cash Ratio	**0.1269584**	**0.0423172**	**0.0432182**	**0.1250546**	**0.0268060**



Interpretation:

The cash ratios of MEDIGO LIMITED demonstrate a seesaw pattern in the last five years. In 2020, it had a very low cash ratio of 0.127 compared to the benchmark level, indicating that the company is not very good at paying its current debts in cash. In 2021 and 2022, this further deteriorated to 0.042 and 0.043, respectively, which showed the very bad liquidity situation of the company.

In 2023, the situation improved, and the cash ratio increased to 0.125. This is higher compared to the period under study, though it has not reached 0.5 yet. In 2024, it again slid down to 0.027, indicating further deterioration in the short-term liquidity of the company.

4.4 Activity ratios

The report used four activity ratios for MEDIGO LIMITED: Inventory Turnover, Average Collection Period, Average Payment Period, and Total Asset Turnover.

1. Turnover of Inventory 3. Average Time to Pay

2. Average Time to Collect 4. The turnover of all assets

4.4.1 Inventory Turnover

$$\text{Inventory Turnover} = \frac{\text{Cost of goods sold}}{\text{Inventory}}$$

MEDIGO LIMITED Inventory Turnover Calculation are given below:

Year	2020	2021	2022	2023	2024
Cost of goods sold	41,657,734	31,502,963	46,647,541	56,040,580	34,797,941
Inventory	32,713,684	26,246,497	35,934,463	37,798,610	47,472,846
Inventory Turnover	**1.2734039**	**1.2002730**	**1.2981282**	**1.4826095**	**0.7330072**

Interpretation:

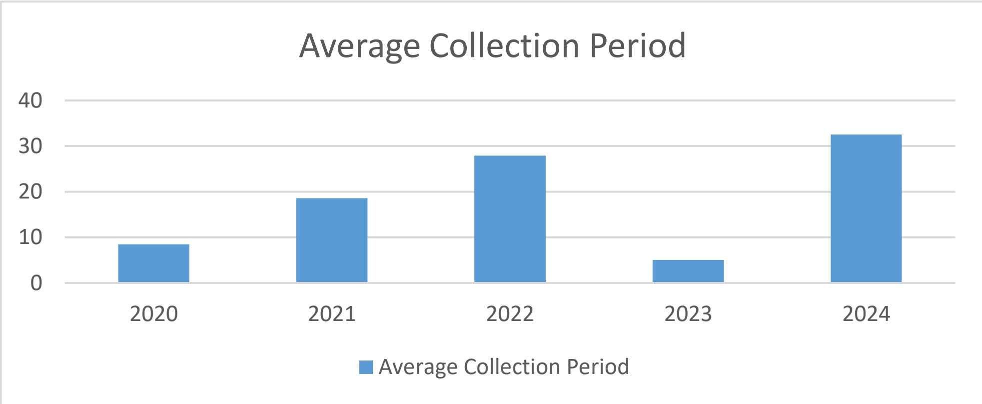
The inventory turnover was fairly steady and low from 2020 to 2023, ranging from 1.2 to 1.5 times. In 2024, inventory turnover dropped a lot to 0.73 times. This big drop could mean problems like having too much stock, sales slowing down, or inventory that is no longer useful.

4.4.2 Average Collection Period

$$\text{Average Collection Period} = \frac{\text{Account receivable}}{\dfrac{\text{Annual sales}}{365}}$$

MEDIGO LIMITED Average Collection Period Calculation are given below:

Year	2020	2021	2022	2023	2024
Account receivable	1,277,824	2,176,591	4,852,349	1,102,381	4,089,493
Average sales per day (Annual Sales/365)	148,970	117,142	173,622	217,002	125,584
Average Collection Period	**8.577718**	**18.58080**	**27.94783**	**5.080048**	**32.5637**



Interpretation:

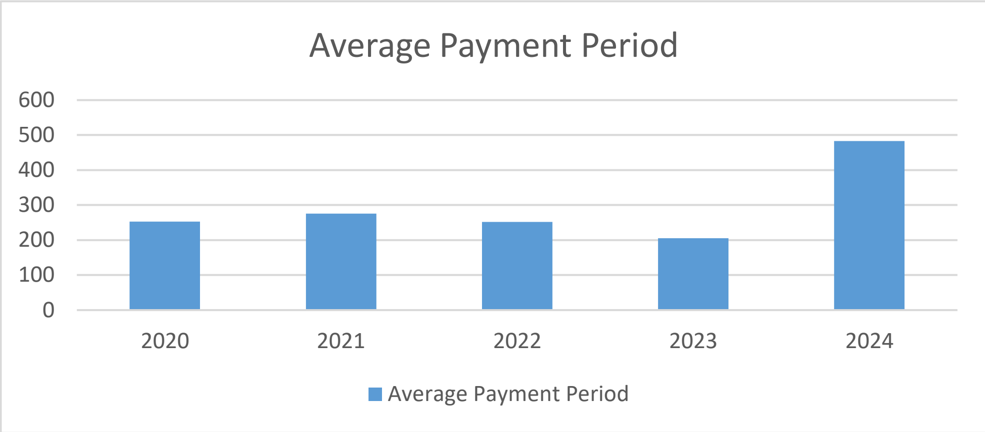
The average time it takes to collect over five years. The collection period was only about 8.58 days in 2020. In 2021, it more than do Medigo Companyed to about 18.58. The rate went up sharply again in 2022, reaching a high of about 27. In 2023, the average collection rate dropped a lot, reaching a low of about 5.08 days. In 2024, the highest rate seen in the data was about 32.56 days.

4.4.3 Average Payment Period

$$\text{Average Payment Period} = \frac{\text{Account payable}}{\frac{\text{Cost Of Goods Sold}}{365}}$$

MEDIGO LIMITED Average Payment Period Calculation are given below:

Year	2020	2021	2022	2023	2024
Account payable	28,934,531	23,864,438	32,283,961	31,573,215	46,138,735
Average COGS per day (Annual COGS /365)	114,131	86,309	127,801	153,536	95,337
Average Payment Period	**253.52084**	**276.49843**	**252.61022**	**205.64069**	**483.95502**



Interpretation:

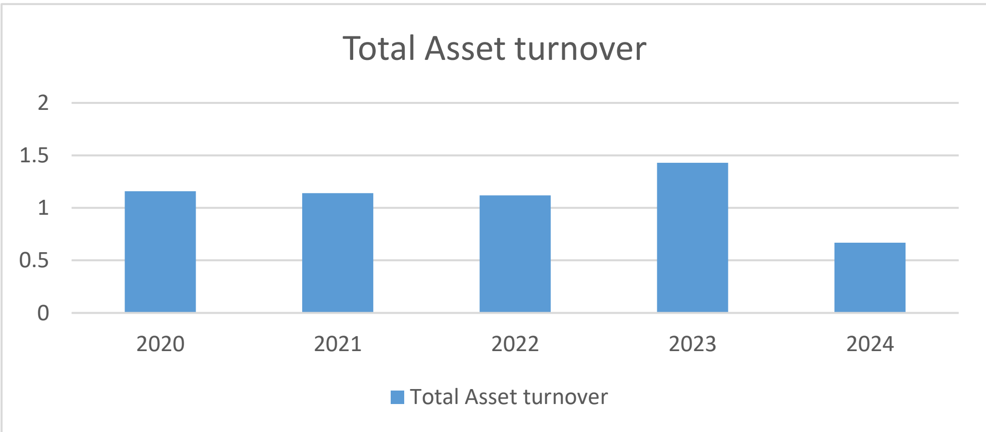
The average time it took to pay in 2020 was about 253.52 days. It was even longer in 2021, taking about 276.50 days, which meant even more time wasted. The payment period went down a little in 2022, to about 252.61 days, which is close to what it was in 2020. In 2023, it dropped even more, with the payment period dropping to about 205.64 days. This means that payments were made faster than in previous years. But in 2024, the average payment period shot up to about 483.96 days, which is a very long time.

4.4.4 Total Asset turnover

$$\text{Total Asset Turnover} = \frac{\text{Net Sales}}{\text{Total asset}}$$

MEDIGO LIMITED Total Asset turnover Calculation are given below:

Year	2020	2021	2022	2023	2024
Net Sales	54,374,107	42,756,807	63,371,903	79,205,760	45,838,309
Total asset	46,781,611	37,241,099	51,958,848	55,323,466	67,913,896
Total Asset turnover	**1.1622966**	**1.1481081**	**1.2196557**	**1.4316847**	**0.6749474**



Interpretation:

From 2020 to 2023, MEDIGO LIMITED TAT shows a general upward trend. TAT is 1.1623 in 2020, which means that the company made 1.16 sales for every 1 asset it had. It stayed the same at 1.1481 in 2021, then went up to 1.2197 in 2022 and reached its highest point of 1.4317 in 2023. But the company thinks that TAT will drop a lot in 2024, with a ratio of 0.6749.

4.5 Profitability Ratio:

This report used five profitability ratios for MEDIGO LIMITED: Gross Profit Margin, Operating Profit Margin, Net Profit Margin, Return on Assets, and Return on Equity.

1. The Gross Profit Margin 4. Return on Assets

2. Profit margin on operations 5. Return on investment

3. Profit Margin

4.5.1 Gross Profit Margin

$$\text{Gross Profit Margin} = \frac{\text{Gross Profit}}{\text{Net } Sales}$$

MEDIGO LIMITED Gross Profit Margin Calculation are given below:

Year	2020	2021	2022	2023	2024
Gross Profit	12,716,373	11,253,844	16,724,362	23,165,180	11,040,368
Net Sales	54,374,107	42,756,807	63,371,903	79,205,760	45,838,309
Gross Profit Margin	**0.2338682**	**0.2632059**	**0.2639082**	**0.292468**	**0.2408546**

Chapter: 5
Key Learning & Experiences

5.1 Technical Knowledge Gained

During my internship at Medigo Limited, I gained a great deal of practical technical knowledge that improved my comprehension of financial analysis, reporting, and management tools. The most significant things I discovered about technology are as follows:

1. Financial Statement Analysis: I didn't only learn how to interpret the cash flow, balance sheet, and income statement but also applied this knowledge to determine the financial stability, profitability, and liquidity of Medigo Limited, thereby acquiring valuable hands-on experience.

• Ratio Analysis: I employed various financial ratios to examine the performance and financial health of Medigo Limited, including profitability, liquidity, and solvency ratios.

2. Budgeting and Forecasting: Through an analysis of historical data and current market situations, I was able to learn how to create a budget and forecast future financial performance.

3. Cash Flow Management: This involved taking responsibility for the management of operating, investing, and financing cash flows within Medigo Limited. This direct contact would give further insight into how these will impact both operational effectiveness and liquidity.

4. Financial software and tools

• Advanced Excel Skills: The internship reinforced my ability to work with Excel, where I learned data analysis, financial modeling, and reporting with functions such as VLOOKUP, SUMIF, INDEX MATCH, and pivot tables.

• Data Visualization: I developed an ability to graph financial trends and performance indicators by using charting options within Excel.

5. Financial Reporting and Compliance: I acquired the knowledge of presenting financial information to internal and external stakeholders while observing local financial reporting regulations and international financial reporting standards such as IFRS.

• Internal Controls and Audits: I learned how to prepare for audits and maintain internal financial controls.

6. Risk Management: I didn't just learn how to identify, assess, and minimize financial risks but also how to ensure that those actions align with the long-term objectives of the organization to provide strategic value for Medigo Limited.

7. Industry Benchmarking: I learned how to assess the financial performance of Medigo Limited against industry standards and competition. This helped me in establishing the relative competitive advantages of the company and its position within the market.
8. Integrating Company Strategy: I didn't just observe how financial decisions impact growth, product development, and market expansion. I also learned how to use economic data to inform and shape company strategy, showing my ability to think strategically.

5.2 Analytical & Problem-Solving Skills

My internship at Medigo Limited was where I significantly developed my analytical and problem-solving skills, which were very useful in managing various operational and financial challenges. I was able to understand data, solve complex business problems, and help the Finance Department to make decisions because of these skills.

One of the most important things I did was analyzing financial data. I needed to analyze the financial accounts of the company and compute the ratios to find out its profitability, liquidity, and solvency. The next step was identifying trends and discrepancies within the data in order to build on areas where Medigo needs to enhance their economic performance. For example, when I noticed that operating expenses were fluctuating, I suggested better ways to keep them low.

Apart from looking at the current financial data of an organization, I learned to forecast an organization's future performance in terms of finance. I built models using previous data to project my earnings and expenses into the future. Precisely because this technique allowed the finance team to get ready for any potential financial problem and make appropriate informed decisions on resource allocation, this was a vital prediction technique when budgeting or making long-term financial plans.

5.3 Professionalism and Workplace Culture

My time at the internship at Medigo Limited was thrilling, as in addition to getting immersed into the operational and technical aspects of the business, I learned how an influential a workplace culture can be to the personal and professional growth. This chapter of my life has seen me get inspired and motivated to challenge more.

As soon as I entered Medigo Limited, I was welcomed to a well-organized professional environment in which it was all about performance, teamwork, and communication. Accountability, integrity, and respect culture of the company was not merely a list of values but an envisioned way of life that had to be adhered to by all the staff employed in the company. This steadfast dedication to the goals of the company, along with high moral conduct, reassured me as to the direction of the company and gave confidence in its future. Open communication at Medigo Limited was not only implemented as a policy but also served to catalyze teamwork and innovation. It was a forum where one was able to share openly with the team members ideas and criticism; in fact, employees asked questions, discussed their opinions, shared their thoughts. This type of open communication culture facilitated improvement not only in the work environment but also enabled fresh ideas and quicker problem resolution. Therefore, the workplace is the hub of ideas and opportunities.

Chapter: 6
Critique and Reflections

6.1 Challenges Faced During Internship

I had to solve several problems at Medigo Limited during my job that helped me grow as a person and as a worker. I learned essential skills and got used to working in a fast-paced workplace because of these challenges. These were the five worst things that happened to me during my internship:

1. Getting used to working in a new place

Getting used to the way people work in corporations took some time because I had to learn about their systems, methods, and expectations. It took some time to understand how the group worked, how to use the tools and resources, and how to get along with everyone else. But because I had talked to my bosses and coworkers ahead of time, I was able to quickly adapt and help the team.

2. Having more than one thing going at once

It was hard for me to keep track of all the jobs and tasks I had going at once. I had to do a lot of different things, such as look at finances, write reports, and help with activities in the area. To get things done on time and meet goals, I had to learn how to set priorities and better use my time. Over time, I learned how to make a plan and stay on task, which helped me do a good job on my work.

3. Figuring out complicated Medigo Companying information

At first, it was tough to understand and make sense of dense financial information. You had to know a lot about accounting and financial metrics in order to look at a lot of financial records and get helpful information from them. I became better at studying data with the help of my team and more practice. Now I'm more sure of how to read financial data.

4. Not enough knowledge of how to use accounting software

At the start of my internship, I didn't know much about the high-tech Medigo Companying software that Medigo Limited used. It was tough to get good at using these tools for tasks like data analysis, financial models, and reporting.

5. Finding the best mix between speed and accuracy

Having to work quickly to make financial reports and studies was hard for me because I had to be careful not to mess up. I had to make sure that my work was always right, even when I had to process a lot of data quickly because of soon due dates.

6.2 Identify Gaps

During my internship at Medigo Limited, I had the opportunity to consider how I could improve my current skills and knowledge. These gaps demonstrated our areas of improvement and provided us with excellent learning opportunities. During my time there, I discovered five significant gaps:

1. Proficiency in Advanced Financial Software

During my internship, I improved my skills in using financial software tools, but I discovered that I was lacking in some of the more sophisticated features and tools used by Medigo Limited.

2. Familiarity with industry-specific financial metrics

I discovered that, although I had studied broad financial ratios and metrics, I knew very little about the economic measures that are employed in the healthcare IT sector. Medigo Limited operates in a distinct market, and being aware of the particular economic indicators that are significant to this industry would have improved my assessment of the company's performance.

3. Knowledge of how to make strategic choices

Despite working on a lot of financial research projects, I rarely had the opportunity to see senior management's strategic decision-making process. Because of this gap, I found it challenging to thoroughly comprehend how data and financial reports impact long-term business decisions.

4. Organizing time during challenging situations

I still struggled with meeting deadlines, even though I improved my time management skills, particularly when I had to prepare reports or analyze complex data under pressure.

5. Speaking with groups that don't work with finances

I realized that I struggled to communicate complex financial concepts to non-financial folks. Although I got along well with the finance team, I found it more difficult to adequately communicate financial ideas to individuals in other departments, such as marketing or operations.

6.3 Suggestions for Improvement

My internship experience in Medigo Limited taught me much and opened my eyes to various areas that can be optimized to transform the company into a more viable, efficient, and enjoyable working environment. The following are some of the recommendations that might aid the company:

Train in special financial software.

Although my internship experience made me know how to use financial software tools efficiently, Medigo Limited may provide more elaborate training regarding advanced financial tools and features.

Combine industry-based financial metrics.

Medigo Limited can better its reporting and performance analysis by applying more industry-specific financial metrics. Measures such as customer acquisition costs (CAC) and client lifetime value (LTV) would be helpful to the organization. This would enhance the performance of the company in the healthcare industry and make comparisons.

Enhance departmental co-operation.

Although departmental collaboration and communication had been prioritized already, it was still possible to enhance it, particularly on using and interpreting financial information.

Introduce time management and resource allocation instruments.

The resource allocation and time management tools would assist Medigo Limited to ensure that the staff is able to manage their workload and keep track of the tasks, particularly when there is a strict deadline. This would render them more productive.

Increase mentorship and internship programmes.

Having more mentorship and internship programs could be one of the options that Medigo Limited would want to explore to provide more learning opportunities to its interns and new hires. A mentorship program that takes the new interns and assigns them to established team members of the company would assist them to learn about the company culture, processes and the best practices.

Conclusion

The results obtained in this report are not final and it would be fallacious to terminate the analysis at this point with the results. This research paper offers a simplified summary and allows the research to continue in other aspects of the operations of Medigo Company like product offerings, productivity analysis, data environment analysis, CAMELS rating among others. It is a complicated environment of the company that is the main financial intermediary in the country. The management system and processes of a Medigo Company are changing in the globalization era and free trade. This has already changed environment and the firm has already adapted to this new environment. Its strategies are well-defined and targeted and returns are appealing. As long as Medigo company keeps heading in this direction, it is plausible to anticipate that in the very near future, Medigo company Limited would emerge as one of the best performers. Based on this discussion, it can be concluded that Medigo Company Limited is a significant player in the development of the economy of the nation and has a bright future to place itself into a vantage position in the Medigo Companying industry. To do this, it ought to enhance more promotional efforts to varying the populace more efficiently and concentrate on the most vital Medigo Companying activities that would enable it to rating higher and perform better in terms of financial results than other organizations. This kind of information assists the management to come up with the relevant financial plans to achieve their projected financial objectives. The study can also help managers of Medigo Company to understand the activities that would be beneficial to their company towards improving its financial performance and foreign exchange activities. These findings indicate that the management of Medigo Company Limited might need to make decisions by regularly checking their financial ratios, trend analysis of different factors, and foreign exchange activities to improve their standing in the Medigo Companying sector.

Implications

Personal Development:

* Acquired some practical experience in budgeting, financial analysis and reporting.
* Enhanced my ability to use financial instruments and data interpretation.

The experiences have enabled me to improve my problem-solving abilities, time management, and communication with other individuals by solving real-life dilemmas.

* Developed confidence and a capacity to play a better role in the future in terms of finance.

Understanding the Industry:

* Enhanced my knowledge of financial management in healthcare technology.
* I learnt financial measures and determined certain problems in this industry concerning the fast expanding market.
* Acquired good experience that will be useful in other roles in healthcare finance.

The implications to the company of Medigo Limited are:

* I should employ more sophisticated financial instruments to have more superior data and analysis.

The use of this has been found to be better in budgeting and forecasting cash flows which improves financial management.

* It can be communicated between the departments better to make the decisions associated with the allocation of the resources and investing strategies.

Other finance-irrelevant teams will get the concepts of finance and the means of linking the strategies via constant trainings. Being more financially prudent, Medigo will remain profitable and financially stable and expand the business.

Strategic Insights:

Financial data plays an important role in decision making regarding operation of business. Financial reports are useful in making investment decisions, cost reduction and other growth plans implemented by the business.

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