



Daffodil
International
University

Internship Report

On

**An Analysis of Financial Performance of Aamra
Technologies Limited**

Supervised By

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Letter of Transmittal

January 25, 2025

Professor Mohammed Masum Iqbal
Department of Business Administration
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Subject: Submission of the internship report.

Dear Sir,

With all due respect, I would like to inform you that I have the great pleasure and honor of presenting the report from my internship, "An Analysis of Financial Performance of Aamra Technologies Limited," which I was given as a requirement to complete Daffodil International University's BBA program.

Throughout the research, I have tried to present correct and adequate knowledge while also adhering to the instructions you have given. I put a lot of effort into creating the most comprehensive report possible. I am certain that my report will meet the criteria and achieve the goals of my dissertation.

I would want to sincerely thank you for all of your assistance and encouragement while I worked on this report. I would be extremely grateful if you could look over my report and give me any more suggestions to make it better.

Sincerely yours,



Ismail

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Declaration

I so certify that my three-month internship at Aamra Technologies Limited produced the internship report, "An Analysis of Financial Performance of Aamra Technologies Limited," which I turned in to Daffodil International University's Department of Business Administration. The report was created under the guidance of Professor Mohammed Masum Iqbal and is intended only for scholarly purposes. I assume all responsibility for the content's uniqueness, correctness, and integrity, making sure that no unethical or plagiarized techniques have been used. Additionally, I attest that the report was written exclusively for my academic assignment and not for any other reason.



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Supervisor Declaration

This certifies that Ismail, ID: 193-11-6326, completed the internship report titled "An Analysis of Financial Performance of Aamra Technologies Limited" as required by Daffodil International University's Department of Business Administration and Faculty of Business and Entrepreneurship for the BBA program.

The report is recommended for submission.

Signature  _____

Professor Mohammed Masum Iqbal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Acknowledgement

I want to sincerely thank God for giving me the courage, wisdom, and chance to finish this internship report on "An Analysis of Financial Performance of Aamra Technologies Limited." This project would not have been feasible without His blessings.

I owe a debt of gratitude to my distinguished internship supervisor, Professor Dr. Mohammed Masum Iqbal of Daffodil International University (DIU), for his flawless direction, steadfast assistance, and priceless insights during the writing of this report. His helpful criticism and support have been crucial in determining the focus and caliber of this effort.

I would also like to extend my heartfelt gratitude to Aamra Technologies Limited, especially to the management and staff members who generously provided their time and resources, allowing me access to valuable data and insights essential for this analysis. Their cooperation and willingness to share knowledge significantly enriched the content of this report.

Furthermore, I am immensely thankful to my family, friends, and classmates for their constant motivation, encouragement, and support during the internship period. Their belief in my abilities has always been a source of strength.

Finally, I acknowledge all the direct and indirect contributions from individuals and institutions who supported me in the completion of this report. It is a reflection of their guidance and encouragement that I was able to successfully complete this endeavor.

Executive summary

This internship report titled “An Analysis of Financial Performance of Aamra Technologies Limited” delves into a comprehensive assessment of the company's digital marketing endeavors. This report analyzes the financial performance of Aamra Technologies Limited, a leading IT solutions provider in Bangladesh, for the period between 2019 and 2022. The objective of the study is to evaluate the company's financial health, identify key challenges, and propose actionable recommendations to address those challenges and improve overall performance.

The analysis covers critical financial metrics, including liquidity ratios, profitability margins, asset utilization, and debt management. Key findings reveal that while the company has demonstrated strengths such as effective inventory management and stable returns on assets, it faces significant challenges in maintaining liquidity, profitability, and financial stability. The current ratio and quick ratio indicate declining liquidity, while shrinking gross and net profit margins reflect rising costs and increased competition. Additionally, the increasing debt-to-equity ratio suggests a growing reliance on debt financing, which could elevate financial risks over time.

Based on these findings, key recommendations have been proposed to address the identified issues. These include improving liquidity management, implementing cost control measures, balancing debt and equity financing, optimizing resource utilization to stabilize returns, focusing on enhancing profitability, and adopting measures to improve operational efficiency. By acting on these recommendations, Aamra Technologies Limited can mitigate financial risks, enhance operational productivity, and achieve sustainable growth.

The report underscores the need for strategic intervention to address the company’s financial challenges while leveraging its strengths. This will enable Aamra Technologies Limited to maintain its market competitiveness, strengthen its financial position, and continue contributing to the technological advancement of Bangladesh.

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Chapter-1: Introduction

1.1 Background of the Study

Aamra Technologies Limited is a leading IT solutions and service provider in Bangladesh, offering a diverse range of technological services, including IT infrastructure development, software creation, system integration, cloud computing, and data center solutions. With the increasing shift toward digital transformation across industries, the company has emerged as a critical partner for businesses aiming to modernize their operations, enhance productivity, and remain competitive in an ever-evolving market. Its contributions span across key industries such as banking, telecommunications, retail, and manufacturing, positioning the company as a cornerstone in the digital advancement of Bangladesh.

The significance of financial performance analysis lies in its ability to provide insights into an organization's stability, profitability, and capacity for sustainable growth. For a company like Aamra Technologies Limited, financial analysis not only reflects operational efficiency but also highlights its ability to navigate market challenges and capitalize on emerging opportunities. This study focuses on examining the company's financial metrics, including revenue growth, profit margins, liquidity ratios, and return on investment, to uncover key trends and assess its overall financial health.

Through this analysis, the study aims to identify the company's core strengths, such as its ability to manage resources effectively, achieve operational efficiency, and maintain market competitiveness. Simultaneously, it seeks to highlight potential challenges, such as market volatility, increasing competition, and areas requiring strategic improvement. By doing so, the research provides a deeper understanding of Aamra Technologies Limited's role in driving innovation and growth within Bangladesh's IT sector.

Moreover, the findings of this study will offer valuable insights for stakeholders, investors, and policymakers, serving as a framework for assessing the company's long-term strategic opportunities. It will also contribute to a broader understanding of the company's impact on the digital economy of Bangladesh and its potential for future growth in an increasingly competitive and technology-driven landscape.

1.2 Rational of the study

The rapid evolution of the technological landscape in Bangladesh has been accompanied by a growing reliance on IT solutions for business operations, customer engagement, and market expansion. Aamra Technologies Limited, as one of the leading IT companies in the country,

plays a pivotal role in facilitating this transformation. The financial performance of such an organization is not only indicative of its success but also reflects broader trends in the IT sector. Analyzing the financial health of Aamra Technologies Limited provides valuable insights for investors, management, and policymakers. For investors, it helps assess the company's viability and potential returns; for management, it offers data-driven insights to optimize operations; and for policymakers, it provides evidence of the sector's growth and challenges. The rationale of this study is rooted in the necessity to understand these dynamics and to contribute to informed decision-making in the IT industry.

1.3 Scope of the Report

This report provides a comprehensive analysis of the financial performance of Aamra Technologies Limited over a specified period. The analysis focuses on key areas, including an in-depth examination of the company's financial statements, such as income statements, balance sheets, and cash flow statements, to evaluate its overall financial health. It also identifies trends in revenue growth, profitability, and operational efficiency to assess the company's trajectory. Additionally, the report explores internal factors like cost management and external influences such as market competition and economic conditions that impact financial outcomes. Based on these findings, actionable recommendations will be proposed to enhance financial performance and address identified challenges. The scope of this report is limited to financial data and its implications, excluding non-financial aspects such as company culture or technological innovations unless they are directly relevant to the company's financial outcomes.

1.4 Objectives of the Study

The objectives of the study are the following.

- i. To conduct a financial ratio analysis of this company over four years;
- ii. To provide an overview of the company's financial performance;
- iii. To identify the problems related to the impacting the company's financial health;
- iv. To make some recommendations to solve the problems;

1.5 Methodology of the Study: Data and Methods

Source of Data Collection

The study's data was gathered from a variety of sources. Essentially, the data is gathered from secondary sources. As an example,

- Aamra Technologies Limited Annual Reports
- Research Papers and Industry Reports
- News Articles

By collecting secondary data from these sources, can develop a well-rounded understanding of Financial Performance of Aamra Technologies Limited. This information will enable you to make informed recommendations for enhancing the organization offerings and better Financial Performance of Aamra Technologies Limited

1.6 Limitations of the Study

This report covers the ratio analysis of Aamra Technologies Limited for the years 2019 to 2022. However, several limitations were encountered during its preparation:

Time Constraints: The limited time allocated for the study restricted the ability to conduct an in-depth analysis and comprehensive communication with relevant personnel and authorities.

Administrative Secrecy: As a private company, Aamra Technologies Limited maintains confidentiality regarding certain sales and operational information, which limited access to crucial data.

Insufficient Information: The lack of necessary primary and secondary data, along with outdated information, posed challenges to obtaining relevant insights.

Format of Secondary Data: The available secondary data was presented in formats that were not suitable for this specific study, further hindering the analysis.

Chapter 2- Organizational Overview

2.1 Company Overview

Aamra Technologies Limited is a leading IT solutions and service provider in Bangladesh, offering a diverse range of technological services designed to meet the needs of businesses in a rapidly evolving digital landscape. Established with a vision to drive innovation and digital transformation, the company specializes in IT infrastructure development, software creation, system integration, cloud computing, and enterprise communication solutions. Its comprehensive service portfolio caters to a wide array of industries, including banking, telecommunications, manufacturing, and retail, positioning Aamra Technologies as a trusted partner for enhancing operational efficiency and competitiveness.

The company is renowned for its customer-centric approach, focusing on delivering innovative, scalable, and reliable solutions tailored to specific business requirements. By leveraging cutting-edge technology and a skilled workforce, Aamra Technologies Limited has built a reputation for driving value and supporting organizations in achieving their digital transformation goals. Its commitment to quality, sustainability, and continuous improvement underscores its position as a key player in Bangladesh's IT sector. Through strategic partnerships and robust service offerings, the company continues to contribute significantly to the technological advancement and economic growth of the country.

2.2 Board of Directors

Aamra Technologies Limited is led by a distinguished team of professionals who bring a wealth of experience and expertise to the company. The Board of Directors includes:

1. **Syed Faruque Ahmed** – *Chairman*: A founding member and strategic leader, Mr. Ahmed has been instrumental in shaping the company's vision and long-term goals.
2. **Syed Farhad Ahmed** – *Managing Director and CEO*: Responsible for the company's operations, Mr. Ahmed focuses on human resources, sales, marketing, and driving innovation.
3. **Fahmida Ahmed** – *Director*: Specializes in marketing, branding, and strategic human resource management, contributing significantly to organizational development.

4. **Syeda Munia Ahmed** – *Director*: Brings her expertise in education and corporate social responsibility to enhance the company's community initiatives and strategic planning.
5. **Mahbub Mustafizur Rahman** – *Independent Director*: Provides insights into corporate governance and financial oversight, leveraging his extensive experience in the financial and banking sectors.

2.3 About Aamra Technologies Limited

Aamra Technologies Limited is a prominent IT solutions provider in Bangladesh, dedicated to empowering businesses through innovative and reliable technological services. Formerly known as Texas Electronics Limited, the company rebranded in 2007 to reflect its renewed vision and mission.

The company offers a wide range of services, including IT infrastructure development, software creation, system integration, cloud computing, and enterprise communication solutions. Aamra Technologies Limited is a leader in key areas such as:

- **E-Payment Solutions**: The company holds a 75% market share in the deployment of POS terminals and provides secure financial transaction solutions for leading banks in Bangladesh.
- **International Internet Gateway (IIG)**: Offers bulk internet bandwidth with secure and flexible connectivity.
- **Professional Services**: Partners with global tech leaders like Cisco and Oracle-Sun to deliver tailored networking and server solutions.
- **Servers and Storage Solutions**: A Platinum Partner of Oracle since 2012, the company provides cutting-edge servers and storage systems, complemented by exceptional after-sales support.

Chapter-3 Analysis

3.2 Current Ratio

The current ratio is a financial ratio that measures a company's ability to cover its short-term liabilities with its short-term assets. It's calculated by dividing current assets by current liabilities. It shows the level of current assets that a particular firm has against per taka of current liabilities of that firm. Current ratio is calculated by dividing firm's current asset by current liability.

Current Ratio = Current Asset ÷ Current Liability

Year	Ratio
2019	2.29
2020	2.23
2021	1.86
2022	1.70

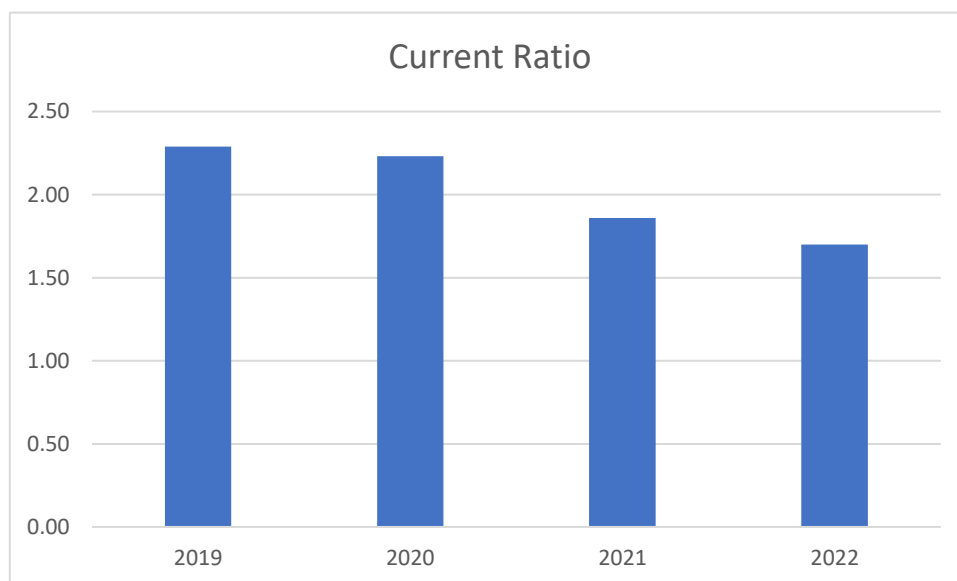


Figure 1: Current Ratio

The company had a current asset-to-current debt ratio of 2.29 times. This indicates strong cash management, and indicates that the company was well positioned to meet its short-term obligations. The current ratio fell slightly to 2.23. While still healthy, it shows a slight decline in liquidity compared to 2019. The apparent decline in the current ratio to 1.86 indicates a decline in assets to cover debt. The company is still above the critical 1.0 level, indicating that

it can pay short-term debt, but liquidity is tight. The angle has been reduced to 1.70. While this still indicates that the company can meet its short-term obligations, the decline indicates a long-term weakening of its financial position and, if the trend continues, potential risk as an investment of long-term relief. From 2019 to 2022, the current rate gradually decreases, indicating a decrease in liquidity. The company should investigate the reasons for this trend and take corrective actions to maintain a healthy financial position.

3.2 Quick Ratio

The quick ratio, also known as the acid-test ratio, is another liquidity ratio that provides a more conservative measure of a training institute's ability to meet its short-term financial obligations. It excludes inventory from current assets, as inventory can sometimes be less liquid and more difficult to convert to cash quickly. The quick ratio is calculated by dividing quick assets (current assets minus inventory) by current liabilities.

The formula for calculating the quick ratio is as follows:

$$\text{Quick Ratio} = (\text{Current Assets} - \text{Inventory}) / \text{Current Liabilities}$$

Year	Ratio
2019	1.40
2020	1.42
2021	1.26
2022	1.15

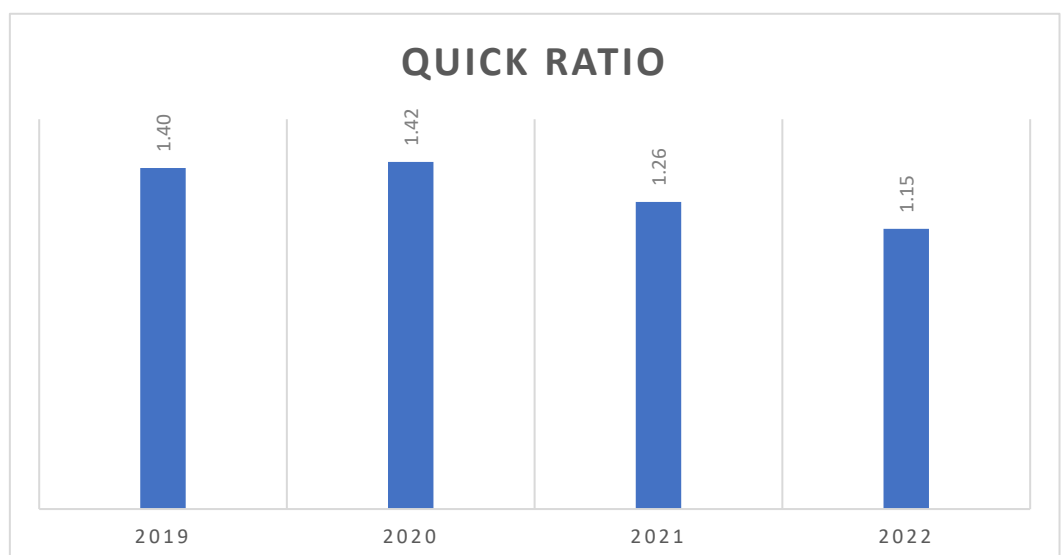


Figure 2: Quick Ratio

The ratios were 1.40 and 1.42 in 2019 and 2020, respectively, indicating a comfortable economic environment. It dropped to 1.26 by 2021, indicating a slight decline in liquidity and a possible need

to closely monitor short-term liabilities. In 2022, the ratio fell further to 1.15, indicating tighter liquidity and potential difficulties in meeting short-term liabilities. Consistent downward trends over the years may reflect increased reliance on illiquid assets or increased debt. Companies should aim to move beyond 1.0 quickly to ensure that immediate financial commitments can be adequately met.

3.3 Inventory Turnover

Year	Ratio
2019	1.57
2020	1.78
2021	1.94
2022	2.51

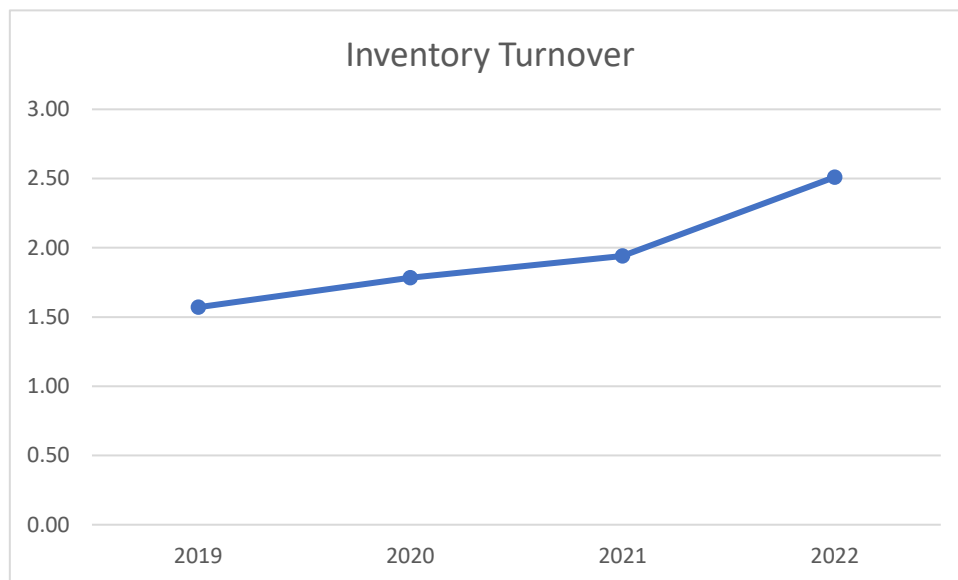


Figure 3: Inventory Turnover

The statistics represents the stock turnover ratio, which measures how normally a corporation's stock is bought and replaced over a given length. Between 2019 and 2022, the ratio regularly multiplied from 1.57 to 2.51, indicating advanced performance in stock control. A better turnover in 2022 indicates the business enterprise was selling inventory extra often, decreasing keeping charges and capacity waste. The sluggish growth implies higher demand forecasting and inventory replenishment techniques. However, the decrease turnover in 2019 and 2020 may additionally reflect excess inventory or slower sales. This trend showcases a advantageous shift in the direction of operational efficiency through the years.

3.4 Gross Profit Margin

Year	Ratio
2019	17.28%
2020	15.69%
2021	14.13%
2022	13.01%

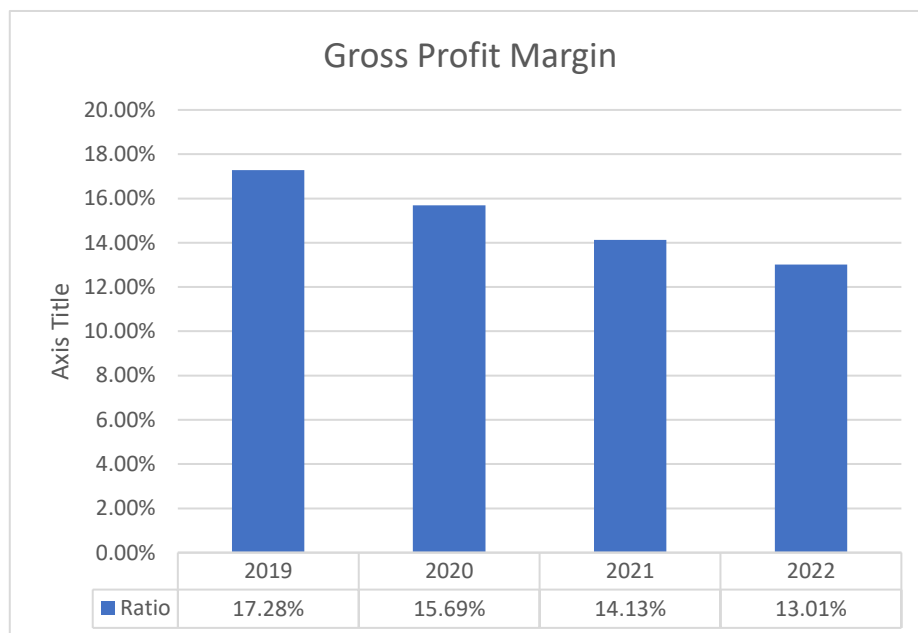


Figure 4: Inventory Turnover

Interest rates from 2019 to 2022. Interest rates from 2019 decrease steadily. The growth slowdown continued, with margins decreasing to 14.13% in 2021 and 13.01% in 2022. This indicates the ability of the company to maintain profitability through direct manufacturing or sales activities has decreased over time due to increased production costs, decreased pricing power, increased competition or possibly due to in a deficiency. This trend indicates the need for strategies to improve cost effectiveness or increase revenue.

3.5 Net Profit Margin

Year	Ratio
2019	5.24%
2020	5.27%
2021	4.88%
2022	4.70%

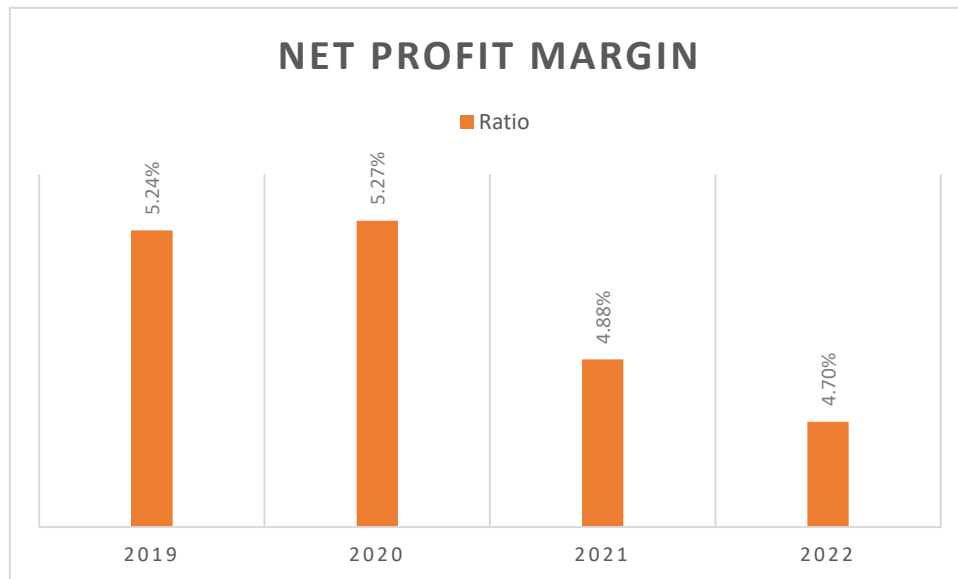


Figure 5: Net Profit Margin

The net profit margin has been in a downward trend for the years 2019 to 2022. It was at 5.24% in 2019, increased slightly to 5.27% in 2020, indicating better control of costs or increased profitability, notwithstanding possible adversities. However, it declined to 4.88% in 2021, a drop probably due to an increase in expenses or an inefficiency in generating revenues. The figure further dropped to 4.70% in 2022, showing remaining challenges such as high operating costs or low pricing power. This decline may indicate inefficiency or external events hampering profitability, thus requiring organizations to conduct an analysis of operational expenses and income sources to reverse the falling trend.

3.6 Total Asset Turnover

Year	Ratio
2019	0.63
2020	0.64
2021	0.63
2022	0.75



Figure 6: Total Asset Turnover

For every dollar of assets in 2019, the company generated \$0.63 in cash, indicating moderate efficiency. A slight improvement in 2020 indicates improved performance, as the company achieved slightly higher cash flow per dollar in assets compared to 2019. The ratio returned to 2019 levels, indicating continued performance constant but no significant improvement in asset utilization Ratio improved significantly, asset efficiency means, where for each asset dollar was earned \$0.75 in cash.

Overall, the company's performance improved from 2019 to 2021, with a significant improvement in 2022, indicating better management or improved operational efficiency

3.7 Return on Assets (ROA)

Year	Ratio
2019	3.11%
2020	3.30%
2021	2.92%
2022	3.31%

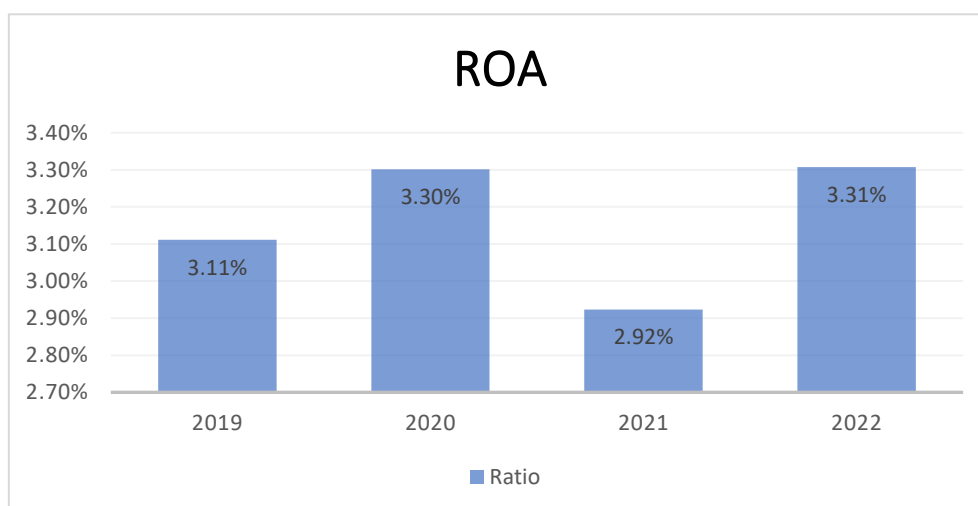


Figure 7: Return on Asset

Return on Asset (ROA) figures show how well a company has been able to use its assets to generate profits over the years. The ROA for 2019 was 3.11%, indicating low returns compared to its assets. Growth to 3.30% in 2020 suggests improved asset utilization efficiency, possibly due to better performance or higher revenues. However, a decrease to 2.92% in 2021 implies a slight decrease in profitability, which could be due to higher costs or decrease in assets. In 2022, ROA increased further to 3.31%, indicating performance the highest in this period. These changes may reflect different economic conditions, business changes, or changes in the ways in which assets are used. Overall, the company has maintained a relatively stable ROA with little change over the years. Return on Asset (ROA) figures show how well a company has been able to use its assets to generate profits over the years. The ROA for 2019 was 3.11%, indicating low returns compared to its assets. Growth to 3.30% in 2020 suggests improved asset utilization efficiency, possibly due to better performance or higher revenues. However, a decrease to 2.92% in 2021 implies a slight decrease in profitability, which could be due to higher costs or decrease in assets. In 2022, ROA increased further to 3.31%, indicating performance the highest in this period. These changes may reflect different economic conditions, business changes, or changes in the ways in which assets are used. Overall, the company has maintained a relatively stable ROA with little change over the years.

3.8 Return on Equity (ROE)

Year	Ratio
2019	5.84%
2020	6.24%
2021	6.05%
2022	7.38%

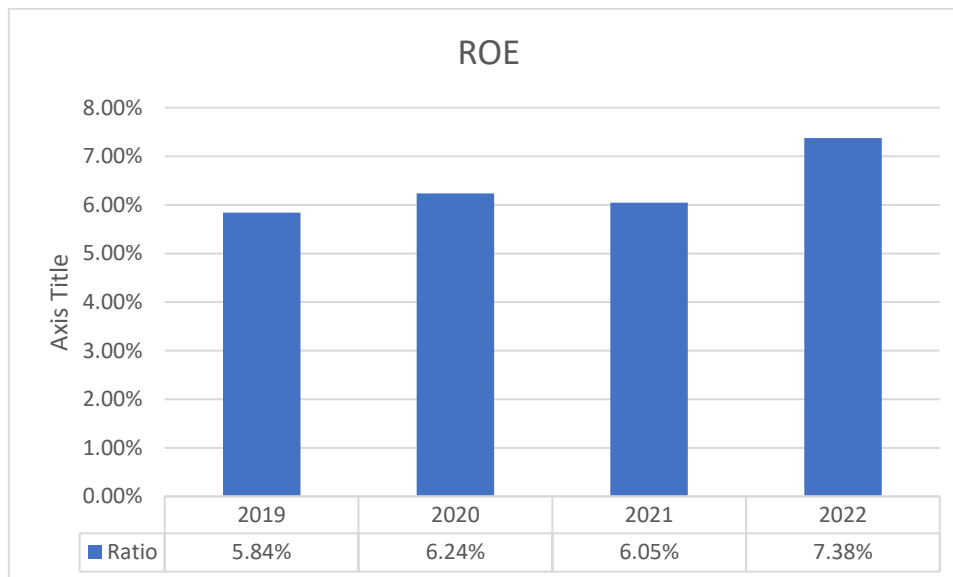


Figure 8: Return on Equity

The data displays the Return on Equity (ROE) for the years 2019 to 2022. The ROE shows the agency's performance in generating income relative to shareholders' equity. In 2019, the ROE turned into 5.84%, displaying moderate profitability. It improved to 6.24% in 2020, indicating higher usage of fairness. However, it slightly declined to six.05% in 2021, suggesting a minor discount in efficiency. In 2022, the ROE extensively increased to 7.38%, marking the highest performance over the four years. This improvement may end result from effective cost management, better sales, or strategic investments. Overall, the upward fashion highlights developing profitability and shareholder cost advent.

The data shows return on equity (ROE) for the years 2019 to 2022. ROE measures how well a company performs in terms of profitability compared to shareholders' equity. The ROE in 2019 is 5.84%, indicating moderate profitability. It improved to 6.24% by 2020, indicating good use of equity. However, it decreased slightly to 6.05% by 2021, indicating a slight decrease in performance. By 2022, ROE rose sharply to 7.38%, the highest performance in four years. This improvement could be due to effective cost management, increased revenues, or strategic investments. Overall, the upward trend underscores growing profitability and shareholder value.

3.9 Earnings per share (EPS)

Year	Ratio
2019	1.38
2020	1.46
2021	1.38
2022	1.78

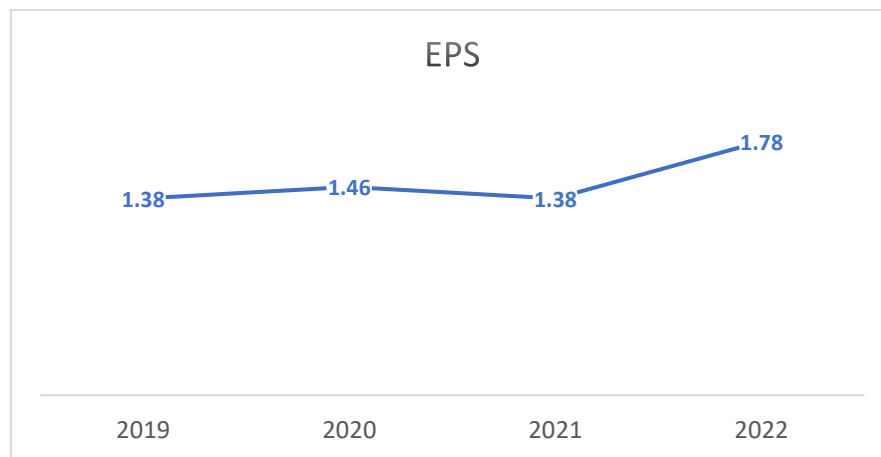


Figure 9: Earning Per share (EPS)

The facts represent the Earnings Per Share (EPS) ratio over four years (2019–2022). In 2019, the EPS turned into 1.38, indicating mild profitability according to share. It elevated slightly to one.Forty six in 2020, displaying a small increase in earnings, likely because of improved operational overall performance. In 2021, the EPS returned to at least one.38, suggesting stagnation or challenges affecting profitability. However, in 2022, there has been a good-sized rise to 1. Seventy-eight, reflecting better income, possibly driven via more advantageous performance or expanded sales. The overall trend indicates fluctuation but ends with nice boom. This spotlight improving financial health and potential investor confidence.

4.10 Operating Profit Ratio

Year	Ratio
2019	11.28%
2020	9.83%
2021	8.53%
2022	8.21%

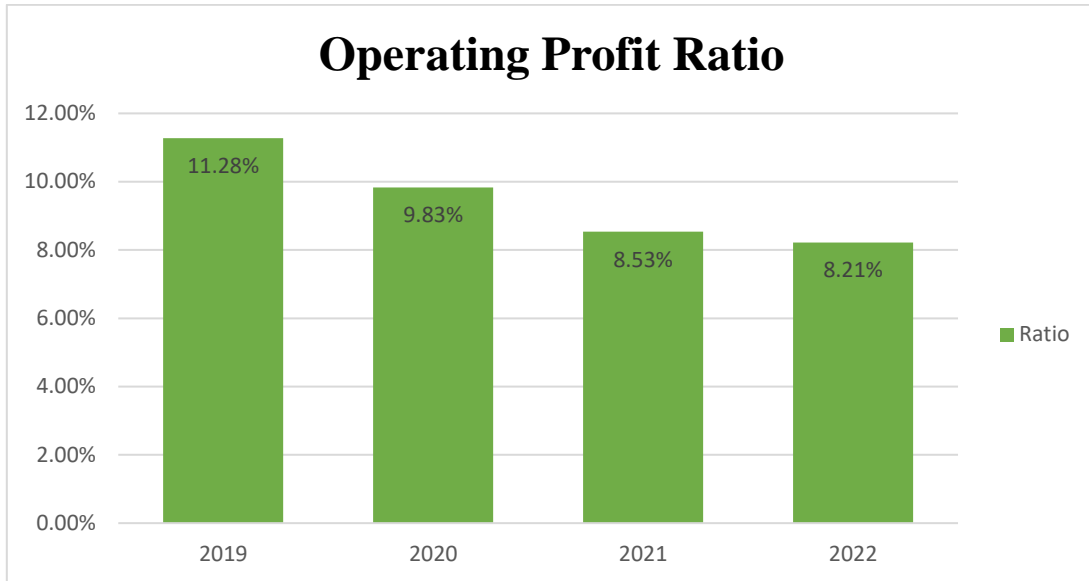


Figure 10: Operating Profit Ratio

The operating profit margin measures how well a company performs in terms of its operating profit relative to its revenue. In these cases, the projection shows a decline in the years 2019 to 2022, indicating a decline in profitability. The ratio rose 11.28% in 2019 but gradually declined to 8.21% in 2022. This increase could indicate increased operating expenses, decreased revenue, or inefficiency in cost management in It reflects the company’s ability to sustain operating profitability, which appears to be decreasing time. Continued increases may reflect challenges in maintaining profitability in a competitive market or adjusting to economic pressures. Analysis of the causes of this degradation is essential to improve productivity.

4.11 Debt to Equity Ratio

Year	Ratio
2019	46.74%
2020	47.06%
2021	51.65%
2022	55.17%

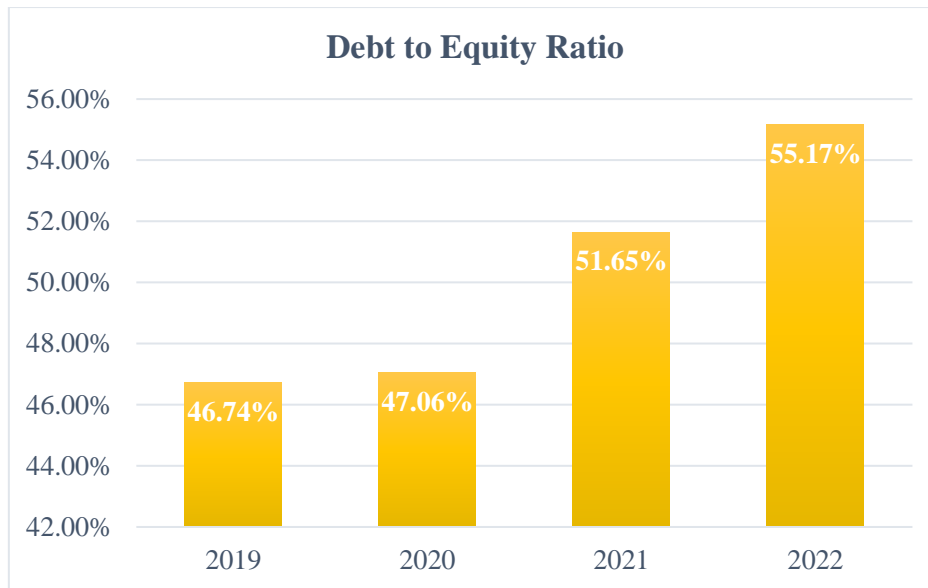


Figure 11: Debt to Equity Ratio

The debt-to-equity (D/E) ratio measures a company's financial return, comparing its total debt to shareholder equity. The D/E ratio in 2019 is 46.74%, indicating a balance between debt and equity. It rose to a slightly higher 47.06% by 2020, reflecting stronger financial stability with a slight increase in debt reliance. In 2021, this ratio increased to 51.65%, indicating a significant increase in debt financing relative to equity. By 2022, this figure has increased further to 55.17%, indicating a greater reliance on debt for operations or investments. This upward trend highlights the increased reliance on credit over the years, which can increase financial risk but also exploit growth opportunities. Analysis of these variables can suggest strategies for maintaining financial health.

Chapter 4 Problems Identification, Recommendations and Conclusion

4.1 Problems Identified

Decline in Liquidity: The company's liquidity has shown a consistent decline over the years. Both the current ratio and quick ratio have decreased, indicating a diminishing ability to meet short-term obligations. This trend suggests a need for better cash flow management and a reduction in reliance on less liquid assets.

Reduction in Profit Margins: The gross profit margin and operating profit margin have both declined over time. This indicates increasing production costs, inefficiencies in cost management, or intensified competition in the market, all of which are reducing profitability.

Greater Dependence on Debt: The debt-to-equity ratio has shown a steady increase, reflecting a growing reliance on debt financing. While this may have supported operational or investment activities, it also heightens financial risk and underscores the need for balanced financial planning.

Inconsistent Returns: Both return on assets and return on equity have fluctuated, reflecting instability in how effectively the company is utilizing its resources to generate returns. This inconsistency points to the need for improved resource allocation and operational strategies.

Decline in Net Profitability: The net profit margin has been declining, signaling challenges in maintaining profitability amidst rising costs or reduced pricing power. This trend highlights the importance of strategies focused on cost efficiency and revenue enhancement.

Operational Efficiency Challenges: Declining financial ratios indicate potential inefficiencies in operations, such as higher costs, slower turnover, or underutilization of assets. These challenges necessitate a reevaluation of operational practices to ensure sustained performance.

4.2 Recommendations

Strengthen Liquidity Management: To address the declining liquidity ratios, the company should focus on improving cash flow by optimizing working capital. This includes reducing the collection period for accounts receivables, closely monitoring payables, and maintaining a balance between inventory levels and operational needs.

Implement Cost Control Measures: To counter the reduction in profit margins, the company should streamline its operations by identifying areas of inefficiency and reducing unnecessary expenses. Leveraging cost-effective technologies and negotiating better terms with suppliers can further improve cost management.

Balance Debt and Equity Financing: To reduce the increasing reliance on debt, the company should explore alternative funding options, such as equity financing, or reinvest profits to support operational and investment needs. This will help maintain financial stability and reduce long-term financial risk.

Stabilize Returns with Strategic Resource Utilization: To address fluctuating returns on assets and equity, the company should ensure resources are allocated to high-performing projects. Conducting regular reviews of underperforming assets and optimizing their use will improve overall efficiency and returns.

Focus on Enhancing Profitability: To reverse the decline in net profit margins, the company should pursue revenue growth strategies, such as expanding market share, entering new markets, or launching innovative products. Simultaneously, operating expenses should be controlled to align with revenue growth.

Improve Operational Efficiency: Addressing inefficiencies in operations requires adopting data-driven decision-making tools, regular performance assessments, and improving workflow processes. Investing in employee training and advanced technologies can further enhance operational productivity and efficiency.

4.3 Conclusion

This report provides a comprehensive analysis of the financial performance of Aamra Technologies Limited over the years under review, highlighting both its strengths and challenges. The company has demonstrated its ability to maintain a positive liquidity position, generate revenue, and improve operational efficiency in certain areas, such as inventory turnover. However, the findings also reveal several concerns, including declining liquidity ratios, shrinking profit margins, increased reliance on debt, and inconsistent returns, which collectively indicate areas that require immediate attention.

The trends observed in key financial metrics suggest that while the company remains capable of meeting its short-term obligations, its financial stability is gradually weakening. The decrease in profitability and reliance on debt poses potential risks to long-term sustainability. At the same time, improvements in inventory management and asset utilization highlight the company's potential for operational excellence when supported by the right strategies.

To address these challenges, the report outlines targeted recommendations focused on enhancing liquidity management, controlling costs, reducing debt reliance, stabilizing returns, improving profitability, and strengthening operational efficiency. By implementing these strategies, Aamra Technologies Limited can mitigate financial risks, enhance its overall financial health, and secure a stronger competitive position in the market.

In conclusion, while Aamra Technologies Limited has made commendable progress in certain areas, addressing the identified weaknesses through strategic and proactive measures is crucial. By doing so, the company can ensure sustainable growth, financial stability, and continued success in an increasingly competitive business environment.

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