



**Daffodil**  
*International*  
**University**

## **Internship Report**

**On**

**“Financial Performance Analysis of Ruposhi Pro-Active Village”**

### **Submitted To**

**Md. Arif Hassan**

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Department of Business Administration

Faculty of Business and Entrepreneurship

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### **Submitted By**

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**Date of Submission: December, 2021**

## Letter of Transmittal

December, 2021

To

**Md. Arif Hassan**

Assistant Professor,

Department of Business Administration

Faculty of Business & Economics

Daffodil International University

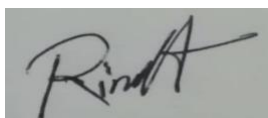
**Subject: Submission of Internship Report on "Financial Performance Analysis of Ruposhi Pro-Active Village"**

Dear Sir,

With due respect and humility to state that it's my pleasure to submit this Internship Report on "Financial Performance Analysis of Ruposhi Pro-Active Village" to you. While preparing this report, I attempted my best to follow the instructions that you just have given me. This report is ready for the fulfillment of the necessity of the MBA Program. This Internship Report has been an extremely challenging, interesting, and rewarding experience for me. I'd prefer to express my deepest gratitude to you for providing me with such a chance.

I shall be highly encouraged if you're kind enough to receive this report. Thanks for your consideration and collaboration.

Sincerely yours,



**Rima Khatun**

ID: MBA 181-14-2671

Major: Accounting

MBA Program

Department of Business Administration

Faculty of Business & Economics

Daffodil International University

## Letter of Approval

This is to certify that Rima Khatun, ID: 181-14-2671, a student of Daffodil International University of MBA program has completed the internship report titled “**Financial Performance Analysis of Ruposhi Pro-Active Village**” under my supervision. Her internship placement was at “Ruposhi Pro-Active Village”. I’m pleased to state that she has worked hard in preparing this report and he or she has been able to present an honest picture of the concerned organization. The information and findings presented within the report seem to be authentic.

I wish her every success in life.



.....  
**Md. Arif Hassan**

Assistant Professor,  
Department of Business Administration  
Faculty of Business & Economics  
Daffodil International University

## Acknowledgement

It gives me immense pleasure to thank an oversized number of people for his or her cordial cooperation and encouragement who have contributed directly or indirectly in preparing this report.

Firstly, I express my gratefulness to Almighty Allah who has enabled me to pursue my study.

I convey my gratitude to my honorable supervisor Md. Arif Hassan, Prof, Department of Business Administration Faculty of Business & Economics Daffodil International University, for his guidance and cooperation, which helps me immensely to organize this report.

I am pretty much grateful to all or any of the managers and also the executives of Ruposhi Pro-Active Village, who extended their wholehearted cooperation during my survey period. they're pretty much as good as anyone could hope for.

My chore also benefited greatly from many enlightening discussions of a variety of execs in Ruposhi Pro-Active Village. And last but not the least; I'd wish to thank all other wonderful personnel working in Ruposhi Pro-Active Village.

Special recognitions are thanks to those friends and classmates who provided their assistance and advice.

Again I'm grateful for all the contributions and lots of others unknown to us, but remain responsible where I did not heed their advice.

Finally, I might wish to convey my gratitude to my parents. Without their contribution, it might not be possible on my behalf to finish the three months internship also as my BBA program.

## Executive Summary

From the analysis of the information, we will say the financial activities that Ruposhi Pro-Active Village. For a better understanding of the status of Ruposhi Pro-Active Village, various ratios are computed.

The broad objective of the study is to judge the financial performance analysis of Ruposhi Pro-Active Village. the information has been collected for the amount five years from 2016-2020 secondary sources. Ratio analysis conducts from Ruposhi Pro-Active Villag. The liquidity position of Ruposhi Pro-Active Villag has fluctuated over the year. this ratio has fluctuated and net assets have also fluctuated over the year. The management of Ruposhi Pro-Active Villag has been efficient enough in utilizing its assets for the year of research.

Assets turnover ratio and credit to deposit ratio have fluctuated over the year of study. The profitability ratio of Ruposhi Pro-Active Village has fluctuated over the year of study.

This indicates that the efficiency of company management is using its assets and equity to come up with profit was enough good over the year. to come up with profit was enough good over the year. However, ROA and ROE were higher and the price to income ratio was not up to the industry average for the year of research, company management try and maintain an adequate amount of liquidity by carefully maintaining its assets relative to its current liabilities because excess liquidity could affect its profitability. The company tries to keep up its performance in managing its assets and deposits, which successively will assist the corporate to get more income. the corporate try and minimize its disbursement to get more profit.

This report has been organized into five chapters. During this report introduction part has been discussed in chapter one. Introduction of the study, background, origin, objective, methodology, and limitations of the study are discussed in chapter one

In the second chapter Organizational, a part of Ruposhi Pro-Active Village has been discussed. This chapter contains about Ruposhi pro-active village, property features, property description, Contact me via phone or email for further information and placement. The third chapter includes theoretical knowledge, ratio analysis, liquidity ratio, activity ratio, efficiency ratio, profitability ratio, credit risk ratio, common size analysis, the common size of a record the common size of the earnings report, analysis, and analysis of the record.

The fourth chapter is an incredibly significant part of the report, which comprises financial performance analysis. It includes a ratio analysis, liquidity ratio, activity ratio, efficiency ratio, profitability ratio, credit risk ratio from the analysis the result's quite satisfactory and made some findings supported analysis.

Finally, within the last or five chapters, some suggestions provide for improvement in financial performance. And overall conclusions are given during this chapter.

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# **Introduction**

## **Chapter1**



## **1.1 Introduction**

As a student of the MBA program, every student has to be compelled to complete the thesis program. It creates a special opportunity for a student to use his/her theoretical knowledge within the sensible arena. It's very helpful and essential in the vicinity of the MBA program.

It helps to understand the vast experience of the business within the globe. During the thesis period, the student can also realize existing business conditions aside from having the opportunity to unravel the matter using various analytical tools. The thesis systematic program is that the gathering recording and analysis of data about the subject that a student goes to be told the program. The report entitled "Financial Performance Analysis of Ruposhi Pro-Active Village" has been prepared as a fulfillment of the MBA program, which was authorized by the coordinator, Md. Arif Hassan, Professor, Department of Business Administration, Faculty of Business & Economics, Daffodil International University

## **1.2 Background of the Study**

Financial performance can be a measurement of how well an organization can use its assets from its primary mode of business and generate revenues. Financial Performance also shows the future growth of the organization. Therefore the importance of a system of economic performance measurement for establishment is critical. This study is prepared as an integral part of the completion of the MBA program from the department of business administration, Daffodil International University and basically, this study is conducted to examine the financial performance analysis of Ruposhi Pro-Active Village. Besides this, other operational ideas on Ruposhi Pro-Active Village are drawn during this report so on generate an overall picture of the organization

## **1.3 Origin of the Report**

As a participant in the MBA program of the Department of Business Administration, Daffodil International University, students need to submit internship reports for partial fulfillment of the MBA degree. Our honorable teacher Md. Arif Hassan, professor of, Department of Business Administration, advised me to jot down this report for an internship program. As per his instruction, a report on the Financial Performance Analysis of Ruposhi Pro-Active Village is been prepared.

## 1.4 Objective of the Report

- ❖ Main objectives: the most objectives of this report are to investigate the Financial Performance Analysis of Ruposhi Pro-Active Village

### Specific Objectives:

- ❖ To know the financial position of Ruposhi Pro-Active Village.
- ❖ To know the five years' financial performance of Ruposhi Pro-Active Village by calculating and analyzing different kinds of ratios.
- ❖ To identify the problems related to the financial performance of Ruposhi Pro-Active Village.
- ❖ To suggest some possible recommendations to overcome the problems.

## 1.5 Methodology

### 1.5.1 Sources of Data:

The study requires various forms of information, past and present policies, procedures, and methods of policies of medical service of Ruposhi Pro-Active Village. For putting this on ink report different types of knowledge and data are needed. The source is been used both primary and secondary sources. For collecting data from primary sources the strategy has gone to the Ruposhi Pro-Active Village and for collecting the secondary data has gone through:

### 1.5.2 Secondary Sources

- 5 years of annual reports.
- General information of Ruposhi Pro-Active Village
- Various materials
- Prospectus of the Ruposhi Pro-Active Village.
- Internet.

## 1.6 Limitations of the Studies

Within a quick time, I even have gathered some experience about practical add corporate life.

In preparing this report some problems and limitations are sought out, which are as follows:

**Time limitation:** to complete this report the duration was for 3 months. that time wasn't enough time on behalf of me to urge adequate information for creating the detailed report.

**Lack of records:** Sufficient piece of writing wasn't available so as that i could not gather all the specified information to create this report.

**Lack of experience:** As I worked as an Intern there in particular head office so as that I could not get access to their server to examine my required information.

**Inadequate Data:** within the Ruposhi Pro-Active Village employees remains such tons with their routine add order that sometimes it had been very difficult to assemble the necessary information.

# **Organizational part**

## **Chapter 2**

## 2.1. About Ruposhi Pro-active Village

- Property Name : Ruposhi Pro-active Village
- Property Type : Apartment/Flats
- Property For : Rent
- Location : Mirpur 14 , Dhaka
- Address : Plot #1/4-B, Block-D, Road-1, Section-15, Mirpur, Dhaka-1216
- Property Size : 1300 sqft
- Deposit Amount : 42,000
- Preferred Tenant: Family
- Balconies : 4
- Garages : Parking 1
- Furnishing : Semi-Furnished
- Floor Available On : 7th Floor,
- Bedroom : 03
- Baths : 03
- Total Floor: 9
- Available From : August 15, 2020

## 2.2 Property Features

- Mosque/Prayer Room
- Security
- Lift
- Fire exit
- WASA connection
- Self Water System
- Hot water and heating
- Cylinder Gas
- Electricity
- Generator
- Inter com
- CCTV
- Garden
- Guest Parking
- Fire Protection

## **2.3 Property Description**

Apartment:

- H-7, Level-7, Building #2.
- Builder - Ruposhi Pro-active Village.
- 1300 Sqrft. (Approximately).
- Modern 3 Bedrooms, 3 Bath, 4 Balconies, Living, Dining, & Kitchen.
- Rooftop garden, Gymnasium (About to open), Kids play area, Prayer area, Self-water supply, 24/7 CCTV coverage and other security measures, 24/7 generator backup etc.

## **2.4 Contact me via phone or email for further information.**

Located near Mirpur-14, the Ruposhi Pro-active Village community hosts a decent array of exclusive features and amenities which can cause you to cherish your home. The apartment bears all the mandatory facilities that everyone looks for during a flat and more. There are many facilities within the apartment and thus the encircling area which might help the inhabitants keep up their day-to-day tasks while providing comfort.

The rented apartment comes with all the stylish fixtures and an oversized car parking zone. It's also well secured with the availability of each sort of utility. Notable amenities include a children's playground, garden area, multipurpose center, gymnasium, and community mosque.

## **2.5 Location**

Behind Police Staff College, Dog squad road (60 feet), beside Bijoy Rakeen City, opposite of BRP. Walking distance to PSC Convention Hall, on the brink of Mirpur-10 & Dhaka Cantonment. Nearby Shaheed Police Smrity College (SPSC), Dhaka Dental College, Dhaka Model Degree College, SOS Hermann Gmeiner College, Mirpur Girls' Ideal College, & Public Order Management Division of DMP.

# **Financial Performance Analysis**

## **Chapter 3**

### 3.1 Ratio Analysis

Proportion investigation is an investigation of the connections between money-related factors. It's utilized to assess different parts of an organization's working and monetary execution, as an example, its productivity, liquidity, benefit, and dissolvability. The pattern of those proportions after a while is concentrated to examine whether or not they are improving or breaking down. Proportions may be communicated as a percent, rate, or extent. The proportion examination could be a fundamental strategy for budget summaries investigation. Various clients, for example, speculators, the board, investors, and loan bosses utilize the proportion to interrupt down the money-related circumstance of a company for his or her basic leadership reason. Here, this report contains the foremost well-known proportions and examination to assess the working and budgetary execution of Ruposhi Pro-Active Village throughout the years 2016, 2017, 2018, 2019, and 2020.

Proportions are among the more generally utilized apparatuses of fiscal summary investigation since they furnish pieces of knowledge to and side effects of fundamental conditions. A proportion can enable us to reveal conditions and patterns hard to spot by examining singular segments making up the proportion. Proportions, as different investigation instruments, are typically future-situated.

They are frequently balanced for his or her likely future pattern and size, and their convenience relies upon the able elucidation. A proportion communicates a scientific connection between two amounts. It tends to be communicated as a percent, rate, or extent. Calculation of proportion may be a straightforward number-crunching activity, yet its elucidation isn't. To be significant, a proportion must allude to a monetarily significant connection.

In this area, a significant arrangement of monetary proportions and their applications is depicted. The chosen proportions are composed of the four structure squares of budget summary examination. These are as per the following:

- (i) Liquidity Ratio
- (ii) Activity Ratio
- (iii) Efficiency Ratio
- (iv) Profitability Ratio



(v) Credit Risk Ratio

### 3.1.1 Liquidity Ratio

Liquidity alludes to the accessibility of assets of a company to fulfill momentary money prerequisites. It's influenced by the look of cash inflows and surges alongside prospects for future execution. Examination of liquidity is gone for an organization's financing necessities.

If a company neglects to fulfill its present commitments, its proceeded with presence is farfetched. From this angle, every single other proportion of investigation is of optional significance. Even though bookkeeping estimations expect the organization's proceed with presence, our investigation should consistently survey the legitimacy of this suspicion utilizing liquidity measures.

This section describes the key ratios relevant to assessing liquidity ratio:

- Cash Ratio
- Cash to Assets
- Cash to Deposits
- Loan to Total Deposits
- Loan to Total Assets

### 3.1.2 Activity Ratio

An action proportion may be a metric that decides the capacity of a company to vary over its monetary record accounts into income. Action proportions measure the proficiency of a firm smitten by its utilization of its benefits, influence, or other comparative asset report things and are significant when deciding if an organization's administration is doing an adequate activity of manufacturing incomes and money from its assets. Movement proportions measure an association's operational proficiency and benefit. These proportions are Most worthy when contrasted with a contender or industry to make up whether a substance's procedures are great or ominous. Movement proportions can frame a premise of correlation over various reporting periods to determine changes after your time. This section describes the key ratios relevant to assessing activity ratio:

- Total Assets Turnover
- Equity Turnover

### **3.1.3 Efficiency Ratio**

Effectiveness alludes to how gainful a company is in utilizing its benefits. Productivity is often estimated with relevancy what proportion of income is made from a selected degree of advantages. Besides, wasteful utilization of benefits can cause liquidity issues. The absence of liquidity regularly goes before lower benefits and fewer chances. An organization's clients and providers are likewise influenced by transient liquidity issues, and it's quicker when it's an institution.

This section describes the key ratios relevant to assessing efficiency ratio:

Interest Income to Expense

Operating Expenses to Assets

Operating Income to Assets

Operating Expense to Revenue

### **3.1.4 Profitability Ratio**

Effectiveness alludes to how gainful a company is in utilizing its benefits. Productivity is often estimated with relevancy what quantity income is formed from a particular degree of advantages. Besides, wasteful utilization of benefits can cause liquidity issues. The absence of liquidity regularly goes before lower benefits and fewer chances.

An organization's clients and providers are likewise influenced by transient liquidity issues, and it's quicker when it's an establishment.

This section describes the key ratios relevant to the profitability activity ratio:

Operating ratio

Net gross margin

Return on Assets

Return on Equity

### **3.1.5 Credit Risk Ratio**

Credit risk is that the risk of non-installment of an advance by the borrower. At the tip of the day, we will characterize it because of the risk that the borrower might not reimburse the chief sum or the intrigue installments related with it (or both) halfway or completely. This outcome is that the misfortune for the loan specialist as interruption of cash streams and expanded accumulation cost. It alright is also a consequence of any of the accompanying

reasons – poor money streams of the borrower making it hard to pay the premium and also the chief sum, rising financing costs if there should be an incident of skimming loan cost advances, change in economic situations, business disappointment, reluctance to reimburse, then forth.

This section describes the key ratios relevant to the credit risk activity ratio:

Equity to Assets

Equity to Net Loans

## **3.2 Common Size Analysis**

Common size assessment is an instrument to judge individual financial rundown things or an event of things on the term of the species-based whole. We, by and enormous, portray a key all-out figure because the base, which for a bank's compensation explanation is tough and fast pay or pay and for a money-related record is ordinarily full-scale assets. Common size examination is required common-size clarifications. Along these lines, for the common-size examination of Ruposhi Pro-Active Village financial reports, I have orchestrated its common-size compensation clarifications and common-size fiscal records for quite a while.

I use common-size clarifications of Ruposhi Pro-Active Village to reveal the modifications within the general importance of every spending rundown thing. Each aggregate in common-size clarifications is renamed concerning common-size rates. The common-size money-related records and pay declarations are shown from 2016 to 2020.

### **3.2.1 Common Size of Balance Sheet**

A common-size monetary record is an asset report that showcases both the numeric worth and relative rate for absolute resources, complete liabilities, and value accounts.

A common-size monetary record considers the final degree of each benefit, risk, and value record to be immediately examined. Any single resource detail is contrasted with the estimation of all-out resources. Similarly, any single obligation is contrasted with the estimation of complete liabilities and any value record is contrasted with the estimation of all-out value. Hence, each significant order of record will rise to 100%, as every single littler segment will signify the important account characterization.

### **3.2.2 Common Size of Income Statement**

A common size salary articulation could be a pay proclamation where each record is communicated as A level of the estimation of offers. it's utilized for vertical investigation, during which each detail in a very fiscal summary is recorded as the level of a base figure inside the announcement, to form examinations simpler.

A common size salary explanation examination makes it simpler to perceive what's driving an organization's benefits, and contrast that exhibition with its companions. By taking a gander at how that exhibition has been changing after your time, common-size fiscal reports help speculators spot inclines that a crude budget summary might not reveal. Huge changes within the level of income utilized by various cost classes over a given timeframe may well be a sign that the plan of action is changing, or that assembling expenses are evolving.

### **3.3 Trend Analysis**

A common size salary articulation could be a pay proclamation wherein each record is communicated as a level of the estimation of offers. It's utilized for vertical examination, within which each detail in a very budget summary is recorded as a tier of a base figure inside the announcement, to create correlations simpler.

A common size pay explanation examination makes it simpler to perceive what's driving an organization's benefits, and contrast that exhibition with its friends. By taking a gander at how that presentation has been changing after your time, common size fiscal summaries help speculator's spot drifts that a crude budget report might not reveal Enormous changes within the level of income utilized by various cost classes over a given timeframe can be a sign that the plan of action is changing, or that assembling expenses are evolving.

#### **3.3.1 Trend Analysis of Balance Sheet**

The monetary record could be a depiction of an organization's money-related situation at one point in time. The records recorded assistance decide whether the organization is confronting any reasonably budgetary pressure. At the purpose when pattern investigation is played out, a company can check whether its budgetary position is improving or declining smitten by the speed change during a critical position sheet accounts. to decide on the change, a company

will take a gander at the dollar measure of monetary record accounts for quite a minimum of 2 years.

### **3.3.2 Trend Analysis of Income Sheet**

Flat investigation (otherwise called pattern examination) could be a budget report examination strategy that shows changes within the measures of comparing fiscal summary things over some stretch of your time. it's a valuable instrument to assess pattern circumstances.

The announcements for a minimum of two periods are utilized in even examination. the foremost punctual period is often utilized because the base timeframe and therefore the things on the announcements for every single later period are contrasted and things on the announcements of the bottom time-frame. The progressions are for the foremost part demonstrated both in dollars and rate.

# **Analysis and Findings Part**

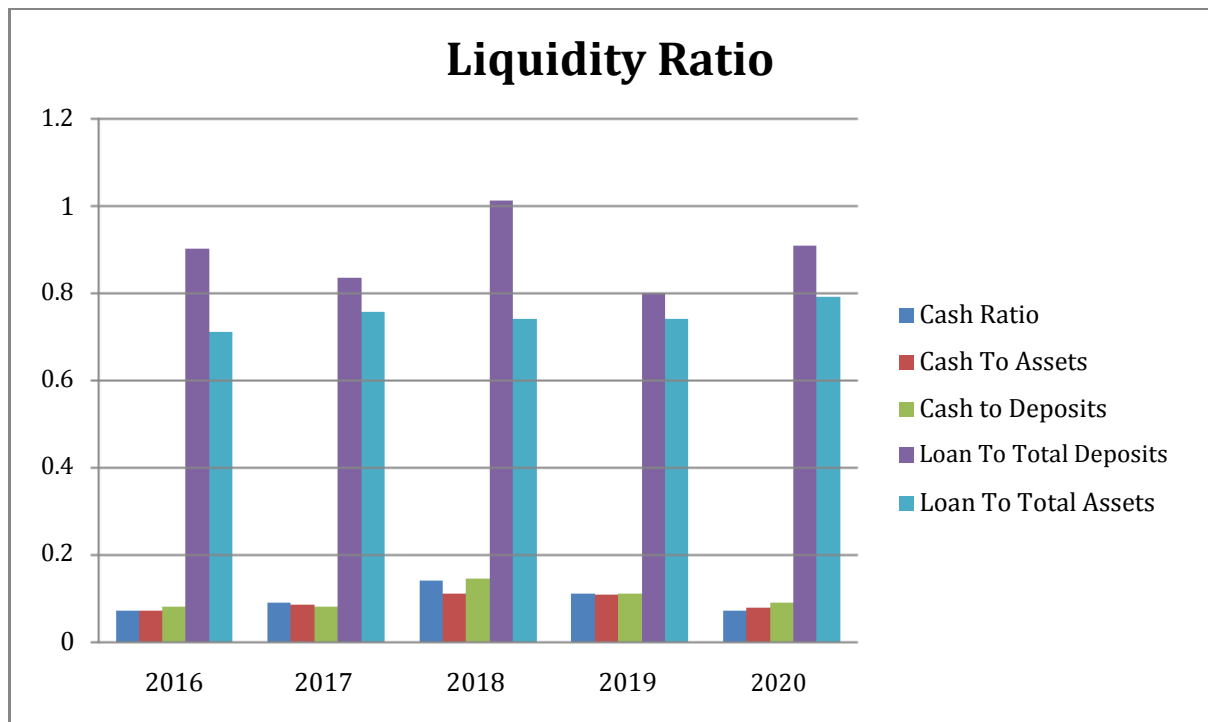
## **Chapter 4**

## 4.0 Financial Performance of Ruposhi Pro-Active Village

### 4.1 Ratio Analysis

#### 4.1.1 Liquidity Ratio:

Particular	2016	2017	2018	2019	2020
Cash Ratio	0.070	0.089	0.140	0.110	0.070
Cash To Assets	0.070	0.085	0.110	0.108	0.077
Cash to Deposits	0.080	0.080	0.144	0.110	0.090
Loan To Total Deposits	0.900	0.835	1.010	0.800	0.908
Loan To Total Assets	0.709	0.755	0.740	0.740	0.790

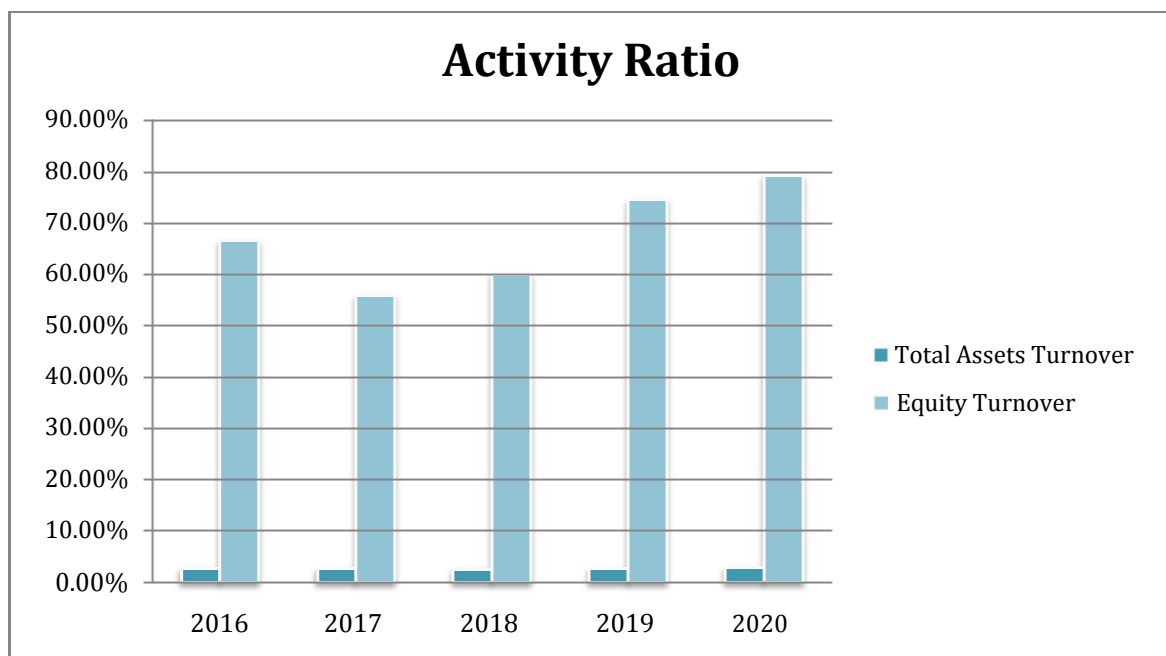


**Interpretation:** In bookkeeping, the term liquidity is characterized because the capacity of a company to fulfill its money is related out of this world due. The cash proportion or money inclusion proportion could be a liquidity proportion that estimates a company's capacity to satisfy its present liabilities with just money and money reciprocals. Money Proportion of Ruposhi Pro-Active Village 2020 is 0.070 and 2018 and 2019 it was 0.140 and 0.110 so it's lessening money proportion, it's bad for the Ruposhi Pro-Active Village. The money resource proportion is that the present estimation of attractive protections and money, separated by the organization's present liabilities. Money to Resources Proportion of Ruposhi Pro-Active Village in 2019 was 0.108 and it's diminishing in 2020 to 0.077. The money store proportion of planned Ruposhi Pro-Active

Village (money close and offsets with the Ruposhi Pro-Active Village as the tier of stores) is seen to be high at 0.144 starting in 2018. The money to store proportion increments bit by bit from 2016-2019 however in 2020 it had been diminishing. it's anything but a good side for the corporate. The advance to-store proportion (LTD) may be a commonly utilized measurement for evaluating corporation liquidity by isolating the corporate complete credits by its all-out stores. Credits to Stores Proportion is expanding step by step annually in 2020 it was 0.908. A budgetary proportion that estimates the degree of an organization's or purchaser's influence. the duty proportion is characterized because the proportion of aggregate long-term and moment obligation to feature up to resources, communicated as a decimal or rate. Company Advances to feature up to Resources proportion additionally Expanded so it's likewise an honest side for the corporate.

#### 4.1.2 Activity Ratio:

Particular	2016	2017	2018	2019	2020
Total Assets Turnover	2.70%	2.55%	2.45%	2.55%	2.78%
Equity Turnover	66.56%	55.86%	60.04%	74.63%	79.32%



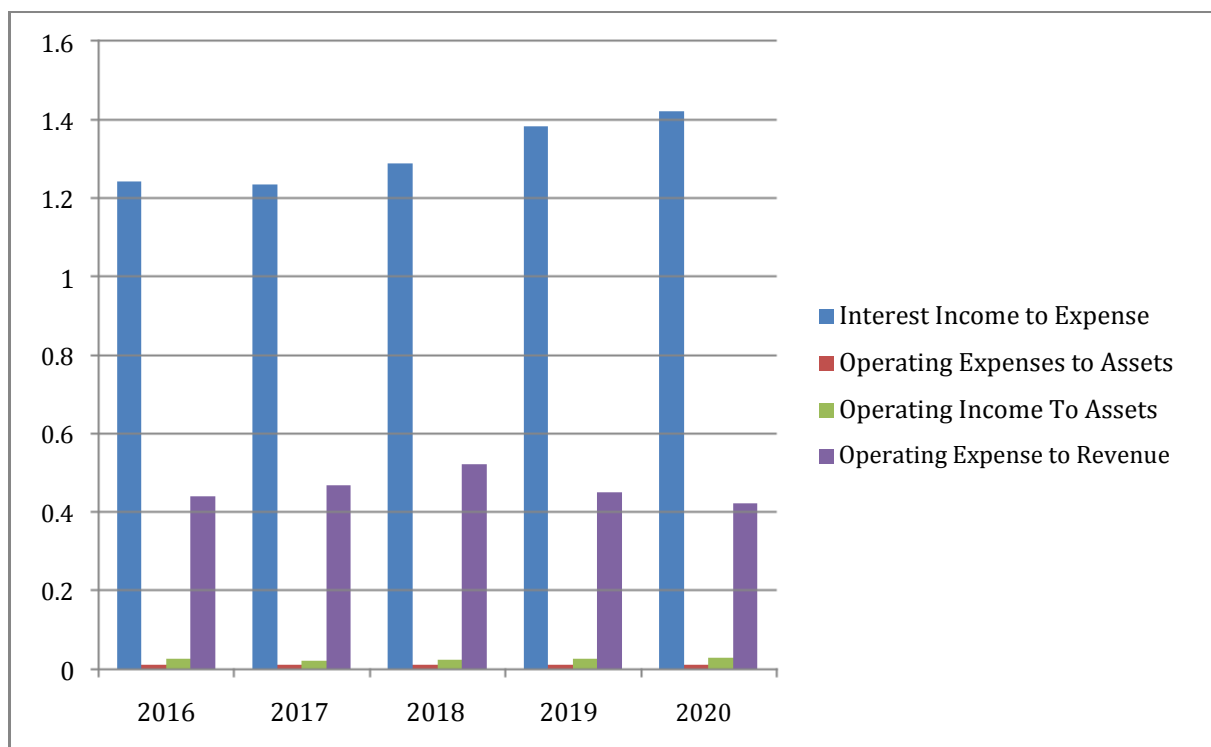
**Interpretation:** The benefit turnover proportion is set by isolating all out intrigue salary by normal absolute resources. Intrigue salary, found on the pay explanation, is used to compute this proportion returns and discounts must be retreated from all-out deals to quantify the



measure the association's advantages' capacity to provide deals. Companies Complete Resources resource turnover in 2020 was .027. Inconsistently TAT characterizes that it's expanded step by step. the worth turnover likewise measures that it's expanded annually. In 2020 it had been .793 and in 2014 it was .665 that's a good sign for the corporate.

### 4.1.3 Efficiency Ratio:

Particular	2016	2017	2018	2019	2020
Interest Income to Expense	1.240	1.234	1.288	1.382	1.420
Operating Expenses to Assets	0.010	0.010	0.010	0.010	0.010
Operating Income To Assets	0.025	0.020	0.022	0.024	0.027
Operating Expense to Revenue	0.440	0.467	0.520	0.448	0.420

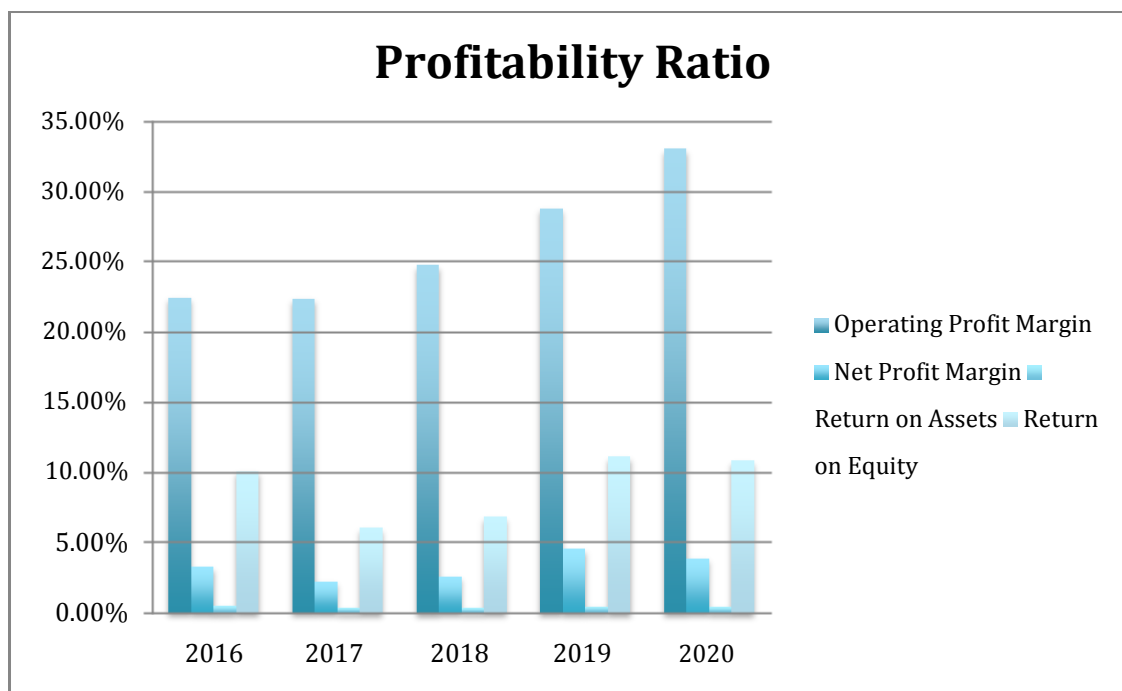


**Interpretation:** Companies Complete Resources resource turnover in 2020 was .027. Inconsistently TAT characterizes that it's expanded step by step. The worth turnover likewise measures that it's expanded annually. In 2020 it was .793 and in 2014 it was .665 that's a good sign for the corporate. Working Cost to Resources is from 2016 to 2020 it's practically same consistently. Working Pay to Resources 2018 is most elevated was 0.027 and from 2016 to 2018 it's steadily diminished. The working cost proportion (OER) could be a

proportion of what it expenses to figure a touch of property contrasted with the pay that the property acquires the upper the BEP proportion. Working Cost to Income is the best side of the corporate and its time of 2019 was 0.448 and its most elevated within the year 2017.

#### 4.1.4 Profitability Ratio:

Particular	2016	2017	2018	2019	2020
Operating Profit Margin	22.40%	22.32%	24.75%	28.78%	33.00%
Net Profit Margin	3.24%	2.21%	2.57%	4.54%	3.85%
Return on Assets	0.46%	0.32%	0.30%	0.43%	0.38%
Return on Equity	10.06%	6.03%	6.80%	11.11%	10.81%

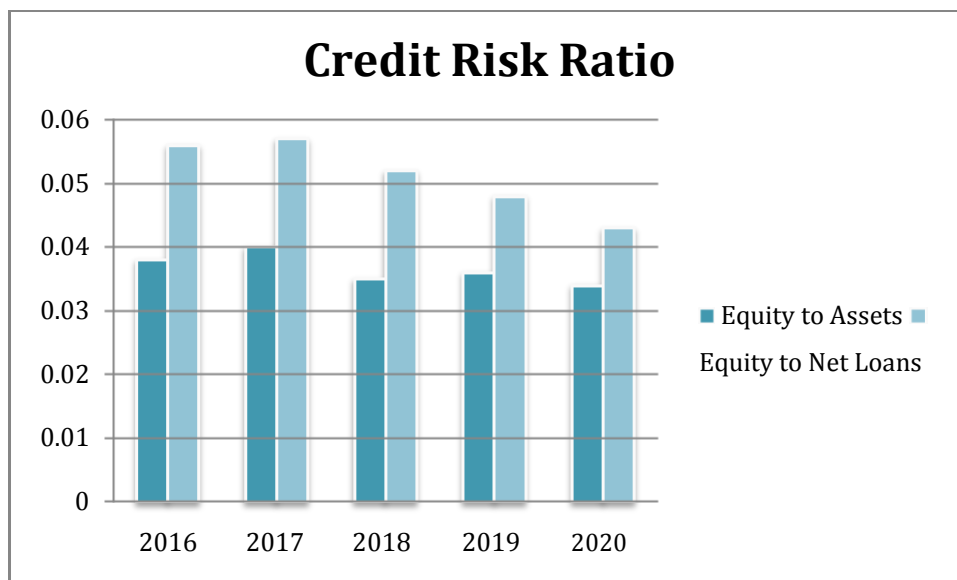


**Interpretation:** Gainfulness proportions are a category of cash-related measurements that are utilized to gauge a business' capacity to supply income contrasted with its costs and other significant expenses caused during a selected timeframe. Profit for resources (ROA) may be a monetary proportion that demonstrates the extent of benefit a company procures in connection to its general assets. It is commonly characterized as overall gain isolated by absolute resources. The arrival on value proportion or ROE could be a benefit proportion that estimates the capacity of a firm to form benefits from its investor's interests within the organization. Profit for Value 2017 was 0.43% and also the year 2018 was 0.38% that's

diminished from 2017. Net revenue in 2014 was 3.24% and in 2018 was 3.85% and it's expanded from the Principal Year. Working edge is an estimation of what extent of an organization's income is left over within the wake of paying for variable expenses of creation, for example, compensation, crude materials.

#### 4.1.5 Credit Risk Ratio:

Particular	2016	2017	2018	2019	2020
Equity to Assets	0.038	0.040	0.035	0.036	0.034
Equity to Net Loans	0.056	0.057	0.052	0.048	0.043



**Interpretation:** Credit risk is calculated on the premise of the ability of the client to repay the loan. The Equity Ratio may be a good indicator of the amount of leverage employed by a corporation. The Equity Ratio measures the proportion of the entire assets that are financed by stockholders, as against creditors. Equity to Assets of the Ruposhi Pro-Active Village the year of 2014 was 0.038 and it's gradually decreased and 2018 is 0.034. Equity to Net Loans 2014 is 0.056 and also the last Four Years it's gradually decreased.

#### 4.4. Findings

The key functions which affect a company's Liquidity Ratio, Activity Ratio, Efficiency Ratio, Profitability Ratio, and Credit Risk Ratio. However, other ratios are important since they also measure a company's performance. Supported the financial performance analysis, both positive and negative findings may be observed. Overall findings that we observed from the above ratio analysis of Ruposhi Pro-Active Village are stated below:

- Cash Proportion of Ruposhi Pro-Active Village has been found from the year of 2016-20, where cash ratio was found so much higher growth in the year of 2018 (.140), thus indicating to company's cash stability to perform financially. But this ratio has diminished after those years respectively in 2019 and 2020.
- The cash to assets ratio was considerably higher in 2018 as (.110) which was decreasing after the years respectively in 2019-20, that indicating the company's assets have been involved in any other functional investment.
- Deposits proportion much more effective in the year of 2018 (.144), deposits of cash were found deceased in the year of 2019 (.110) that means this deposits of withdraws were .024 which was lower in the year of 2020 as (.020).
- Loans per deposit were indicated to the liberal conditions for the selected years, which means loans were soundly disbursed and the return of loans was deposited systematically.
- Loan assets indicate that in the year 2020 the company's assets growth was much higher than in other years.
- For the year 2020, total assets turnover has been found significantly higher than the other years. Data analysis shows 2.28% assets turnover in the year 2020.
- Owner's equity 79.32% has found in the year of 2020, that shouldn't more than 60% or less. Equity to Assets of the Ruposhi Pro-Active Village the year of 2014 was 0.038 and it's gradually decreased and 2018 is 0.034. Equity to Net Loans 2014 is 0.056 and also the last Four Years it's gradually decreased.
- Profit for Value 2017 was 0.43% and also the year 2018 was 0.038% that's diminished from 2017. Net revenue in 2014 was 3.24% and in 2018 was 3.85% and it's expanded from the Principal Year. Working edge is an estimation of what extent of an organization's income is left over within the wake of paying for variable expenses of creation, for example, compensation, crude materials.

# **Recommendations and Conclusion**

## **Chapter 5**

## 5.1. Recommendations

It is really difficult to draw recommendations supported by three months' work experience and it might be audacious of me to relinquish suggestions to the people that have better understanding and expertise than me. However, there are a few areas within which I feel the organization can improve:

1. Since Ruposhi Pro-Active Village cash ratio has been decreasing and the company facing a liquidity problem. during this setting, they take proper steps to manage the liquidity of the corporate.
2. the corporate should consider the utilization of its assets within the coming years with the goal that each assets turnover is going to be increased.
3. Return on assets is that the pointer of how a company utilizes its assets to create returns. the company must consider increment of ROA.
4. Ruposhi Pro-Active Village equity to assets proportion is diminishing consistently from 2016 to 2020. the corporate should consider it.
5. The Ruposhi Pro-Active Village net interest margin got to enhance for sustainability. It's diminishing per annum from 2016 to 2020. As net interest margin is one of the important indicators of a corporation's performance.
6. The Ruposhi Pro-Active Village should target Cash to Assets with the goal that it'll increment.
7. The Ruposhi Pro-Active Village settlement issue is every one of the principal reasons for diminishing money gathering. The Ruposhi Pro-Active Village settlement framework is lacking contrasted and different Ruposhi Pro-Active Village. In this way, the Ruposhi Pro-Active Village should build a cash trade framework.
3. As Return of Equity of the corporate has been decreasing 2019. So the company should specialize in the way to increase the return for its shareholders.
4. Effects to bring selling prices in line with costs having reference to competition and other market factors.
5. They need to be more careful about the utilization of working capital.
6. Rationality and planning in materials purchases to avoid unnecessary inventory build-up or shortage of materials.

## **5.2. Conclusion**

Financial performance solely depends on interior marketing and word of mouth (WOM) marketing. If they can't sell consistently with the assembly, the budget items will go up which can have an inverse impact on the financial performance of the corporate. The corporate also can select reductions within the workforce to bring down operating costs. Financial analysis is important to grasp a few businesses and therefore the performance of its share. All analysis reveals the financial strength of Ruposhi Pro-Active Village. Ruposhi Pro-Active Village has an immense opportunity to expand its business in the future and contribute more to the economy of Bangladesh. Finally, the circumstances depict that the brand Ruposhi Pro-Active Village should be more exposed to urge a pointy turn in sales which can logically cause better financial performance.

## **References:**

1. Annual Report of Ruposhi Pro-Active Village (2016 to 2020)
2. Various others financial Report