

An Internship Report  
On  
**Financial Performance Analysis of  
Bangladesh Skill Development Institute**



# **Financial Performance Analysis of Bangladesh Skill Development Institute**

## **Submitted to**

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## **Submitted by**

Rima Akter  
ID: 191-11-803  
Program BBA (FIN)

# Letter of transmittal

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Date: December 21, 2022

**Mr. Md. Ejaj-Ur-Rahaman**

Assistant Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Subject:** Requested to accept the internship Report.

Honorable Sir,

I am happy that I have finished my term paper "**Financial Performance Analysis of Bangladesh Skill Development Institute**" and prepared a report on it. I also enjoyed working on it & it was a very amazing journey for me. While preparing this report, I have followed all the instructions given by you. Despite my utmost caution, there may be some errors. I would be grateful if you consider it an excusable point.

Sincerely Yours,



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Rima Akter


ID 191-11-803

## Declaration

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I, Rima Akter, hereby declare that the presented report of internship titled “Financial Performance Analysis of Bangladesh Skill Development Institute” is uniquely prepared by me after the completion of three month internship at Bangladesh Skill Development Institute.

I also confirm that that report is only prepared for my academic requirement, not for any other purpose. It might not be used with the interest of the opposite party of the organization.



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Rima Akter  
ID:191-11-803  
Department of Business Administration  
Daffodil International University

# Letter of Acceptance

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This is to certify that an internship report on “Financial Performance Analysis of Bangladesh Skill Development Institute” for partial fulfillment of the degree of Bachelor of Business Administration (BBA) Major in Finance from the Daffodil International University, Bangladesh agreed out by Rima Akter , ID:191-11-803 under my supervision.

I wish him every success in life.



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Mr. Md. Ejaj-Ur-Rahaman  
Assistant Professor  
Daffodil International University  
Department of Business Administration

# Acknowledgement

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First, thanks to Allah for everything.

Next, I would like to express my sincere gratitude to K M Hasan Ripon (Executive Director) and K M Parvez (Deputy Director) for giving me the opportunity to do my internship at BSDI. Studying account operations was a unique experience for me. The internship period was a rewarding opportunity for learning and professional development.

I especially thank my trainers Md. Nurur Rahman (Senior Accounts Officer) for constantly guiding and supporting me throughout the training period. My heartfelt Gratitude also goes out to the staff and employees especially to Md. Mominul Amin (Accounts officer) at BSDI for operating with me and guiding me throughout the three months of internship period.

I thank CDC & my university, Daffodil International University for being the constant driving force to put to practice the theoretical knowledge that I imparted from the program.

I sincerely thank Mohi Uddin for providing necessary advice and guidance. He arranged all the facilities to make our internship program more smooth. His internship report was very useful for me. I thank him for his valuable guidance.

Finally, I would like to express my deep gratitude to my family and my friends for their support to complete this work successfully.

# Executive Summary

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Financial performance analysis examines how well a company is doing financially, including how well it uses its total assets to generate revenue, how effectively it uses capital. The phrase is additionally used to analyze a company's overall financial health.

One of Bangladesh's largest and most successful training and practical learning institutions is Bangladesh Skill Development Institute. It enjoys a solid reputation and strong market position in Bangladesh.

I created this internship report using data from Bangladesh Skill Development Institute's Financial Administration Division (FAD).

There are four chapters in the report. The report's introduction is included in the first chapter, where I also describe the major goal of the document. The report's primary goal is to examine the institute's financial performance. This chapter also covers the study's objectives, scope, methodology and limitations.

The Bangladesh Skill Development Institute's profile is covered in the second section of this study. The historical context, mission, and vision of the institute are discussed in this chapter. It also contains a list of the products provided by BSDI.

In the third section of this study, referred to as the financial analysis, I examine various theories that I have used in this report to assess the performance of the institute. The calculation and interpretation of several ratios, such as the liquidity ratio, activity ratio, and probability ratio, are also included in this section of the report.

The findings, recommendations, and conclusions section of this study is its final section. In this article, I've talked about the findings of my analysis of this institute and suggested some areas for improvement.

## List of Abbreviation

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BSDI = Bangladesh Skill Development Institute

ROE = Return on Equity

ROA = Return on Assets

TAT = Total Asset Turnover



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# **Chapter 1**

## **Introduction**

## **1.1 Introduction**

I decided to focus my report on Financial Performance Analysis because I'm a finance student. I'm thankful to my supervisor for this. I therefore started my internship at BSDI after receiving approval. I believe that an internship program is crucial for a student to gain firsthand experience at the work station.

BSDI Financial Performance Analysis endorses my report. To understand the state of financial activities for skill development in Bangladesh, we must rely on financial knowledge. Such internship programs can offer chances to pick up knowledge necessary to become competent management organizers.

Throughout my internship, every staff member was incredibly helpful and cooperative with me. For me, working with them during that particular internship period was an incredible experience.

## **1.2 Background of study**

As a DIU BBA student, this internship program must be finished after passing all required courses. It was required. I therefore completed an internship at BSDI.

Mr. Md Ejaj-Ur-Rahaman, an assistant professor in the department of business administration at Daffodil International University, is the person in charge of my internship program.

I began my internship at BSDI Financial Performance Analysis at the direction of my supervisor. For me, it was motivating, educational, and fascinating. I had the opportunity to understand more about the internal environment of BSDI by choosing this learned how to perform all financial tasks. The overall financial performance of BSDI is excellent.

## **1.3 Scope of study**

I did my best to gather all the data on the financial performance of the Bangladesh Skill Development Institute during the course of my studies. However, there are also some negatives. We are all aware that this is Accounts' private information, so it is impossible for an intern to be fully informed about the Institute. I let my supervisor know I need to get information, and he assists me. I believe that as an intern, I have learned enough about financial performance analysis of BSDI. The study's focus is just on organizational structure, operations, and results:

1. The money flow performance of BSDI recently
2. To get practical knowledge of broad financial institutions, such as BSDI.
3. To advance professionally in this field

## **1.4 Objective of study**

### **1.4.1 General Objective:**

The prime objective of the report is to analyze the Financial Performance of Bangladesh Skill Development Institute.

### **1.4.2 The Specific objective:**

As explicit goals for this practical perspective in BSDI, the following elements can be listed:

- To assess BSDI's financial performance.
- To comprehend and evaluate BSDI's financial health
- To use the practical knowledge in a real-world setting.
- To acknowledge the conclusions and offer any suggestions for enhancing BSDI performance.

## **1.5 Methodology of study**

### **1.5.1 Research Design:**

This analytical report provides a quick overview of BSDI's financial performance. It has been run by gathering first-hand information. The main primary data sources in this regard are the BSDI annual reports. In order to conduct this analysis, data for the years 2017 through 2021 were gathered.

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

The logical and methodical approaches to tackling a research challenge are known as methodology. I used both primary and secondary data sources to identify the information sources I would need to finish my report. While interpreting the analysis, I also drew on my personal perspective and values.

## **Primary Data:**

The primary source of data:

- Individual observation
- Direct communication with the clients.
- Individual encounters while completing an internship with the organization.

## **Secondary Data:**

Following are the secondary sources of information:

- BSDI's annual report (from 2017 to 2022)
- Online article about Bangladesh Skill Development Institute
- Website of Bangladesh Skill Development Institute
- Internet source.
- Expert opinion.

## **1.6 Limitations of study**

While creating this report, some restrictions were encountered. The following details the reporting restrictions:

1. The lack of data presented the study with its biggest challenge. Since they are a nonprofit educational organization, they do not post their financial results online.
2. Due to time restrictions, several aspects could not be included in the present study.
3. The interns never receive sensitive material, which is a major disadvantage in my opinion.

## **Chapter 2**

# **Profile of Bangladesh Skill Development Institute**

## **2.1 Historical Background of Bangladesh Skill Development Institute**

Daffodil Education Network's Bangladesh Skill Development Institute (BSDI) was established in 2003 with a strict timeline to produce professional Human Resources in several areas of education and training. The old idea of polytechnic, technical, and professional skill development training colleges in Bangladesh has been fundamentally altered by BSDI. BSDI is a well regarded institution for studies in science, engineering, and the arts as well as for training in professional and leadership development. It is the nation's first and only polytechnic institution to get an international honor.

In the very short period it has existed, BSDI has become a highly well-known name in the corporate training sector. Many national and international corporations' human resources have received corporate training from BSDI.

Through competency-based training, BSDI ensures knowledge, skill, and attitude (CBT). The program, which is based on the well-known Australian Model, aims to prevent students from saying, "I know, but I cannot perform," and instead wants them to say, "I know and I can perform!"

BSDI has been making a positive impact on society since it was founded by training diploma engineers, corporate professionals, and skilled human resources. BSDI has recently begun to work on developing Entrepreneurs. As a result of its efforts, BSDI is currently Bangladesh's first highly selective education and training institution. BSDI equips its students for a career of leadership by instilling in them a desire to learn. The institute's mission is to serve the nation by preparing its graduates for a variety of professions and careers, cultivating leaders who will contribute significantly to society as innovators, entrepreneurs, and visionaries.

### **Revenue Stream of BSDI:**

- Semester fees
- Admission fees
- Re-admission fees
- Tuition fees
- Special course fees
- Re-exam fees
- Board challenge fees
- RPL exam fees
- Exam fees
- Late fees
- Trade course fees
- Development fees
- Others fees



## **2.2 Mission of Bangladesh Skill Development Institute**

They desire to develop technically skilled human resources to help the country's economy.

- Nurturing Business Owners
- Ensuring that every successful student is competent
- Assisting the Industries by Creating Human Resources with the Necessary Skills
- Creating learning opportunities and helping school-leavers, adult learners, regular students, and professionals develop values, knowledge, and skills for employability

## **2.3 Vision of Bangladesh Skill Development Institute**

To be recognized as a useful resource for business and society in terms of creating human resources with the necessary skills, and to be the recognized institution in the national and worldwide arena for its contributions to the development of highly-skilled, marketable graduates.

## **2.4 Products:**

### **Diploma in Engineering**

- Telecommunication
- Computer
- Electrical
- Civil

### **Health Technology & Service**

- Dental
- Pharmacy
- Pathology

### **Hotel & Tourism Management**

- Intl Diploma in Hotel Mgt.
- Intl Diploma in Tourism
- Hospitality Catering & Cooking
- Front Office Management
- Bakery & Pastry

### **Diploma in Textile Engineering**

- Textile
- Garments Design & Pattern Making

### **6 Month Trade Crouse**

- Graphics Design & Multimedia
- Computer Office Application
- Food & Beverage Production
- Food & Beverage Service
- Web Development
- Hardware Maintenance & TS
- Professional Call Center Training

### **Business & Language**

- General English
- Business English for Executives
- Korean Language
- Japanese Language.

# **Chapter 3**

## **Financial Performance Analysis & Interpretation**

### 3.1 Evaluation of financial performance

Financial performance analysis evaluates how effectively a company is using all of its resources. Financial analysis can be used to determine a company's profitability. Knowing an organization's financial health throughout a specific time period is made possible via financial analysis. We can determine the current state of the industry by evaluating each individual company's financial performance and comparing it to the performance of other companies of a similar sort. Ratio analysis is a technique for calculating and analyzing a company's financial data by examining its financial statements. In this paper, we have examined the following ratios:

1. The liquidity ratio
2. Activity Ratio
3. Ratio of Profitability

### 3.2 Liquidity ratio

The measure of an asset's liquidity is how quickly it can be turned into cash. Liquidity is crucial for any form of organization. Liquidity is crucial for the firm as I am writing my internship report about a bank. We can learn about the general liquidity situation of an organization by using various sorts of liquidity ratio analysis.

The measure of an asset's liquidity is how quickly it can be turned into cash. Liquidity is crucial for any form of organization. Liquidity is crucial for the firm as I am writing my internship report about a bank. We can learn about the general liquidity situation of an organization by using various sorts of liquidity ratio analysis.

#### 3.2.1 Current Ratio:

A company's ability to pay its short-term debt and commitments with its current assets is shown by its current ratio. The following formula is used to determine a company's current ratio:

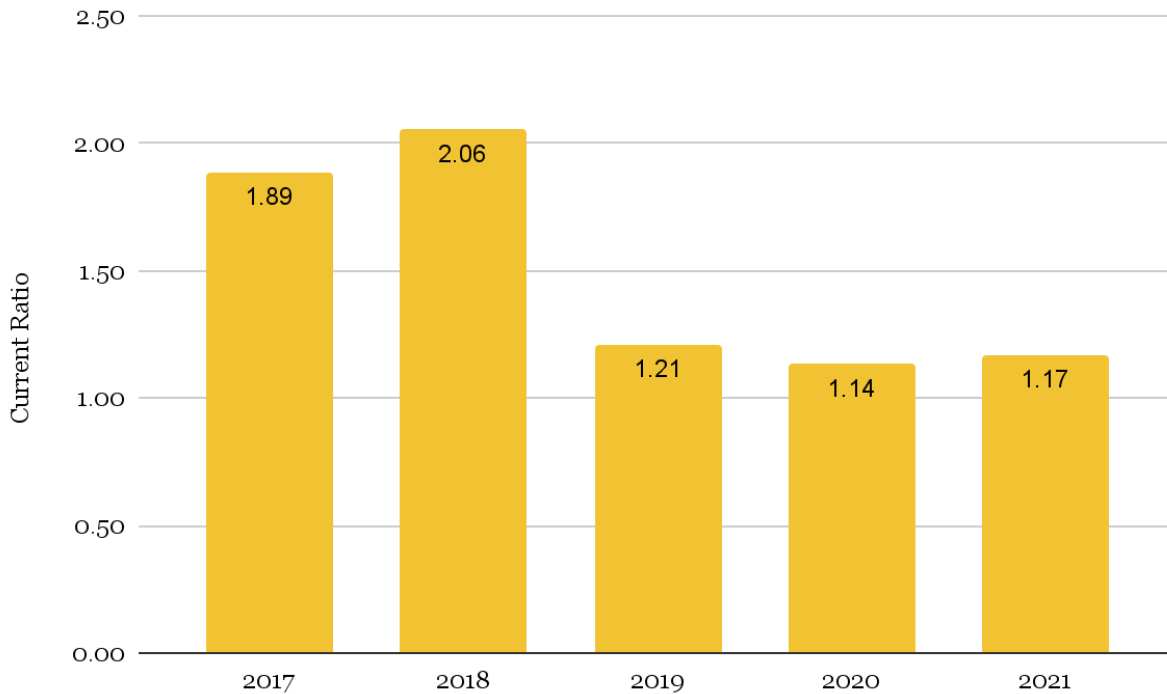
$$\text{Current ratio} = \text{current Assets} \div \text{current liabilities}$$

**Table 3.1 Current Ratio**

	2017	2018	2019	2020	2021

<b>Current Assets</b>	8087709	10250687	12290584	14489276	13278704
<b>Current liabilities</b>	4283883	4987101	10154000	12754000	11359000
<b>CA/CL ratio</b>	1.89	2.06	1.21	1.14	1.17

### Graphical representation:



### Interpretation:

Current ratio represent the organizations ability to pay its short term debt and liabilities by using its current assets. Nonprofit organization should try to keep their current ratios above 1.00 as less than 1.00 current ratios indicates less current assets in compare with its current liabilities. Here we can see that BSDI always have current ratios more than 1.00 which means the always have the ability to pay their short term debt by using their current assets. The have the higher current ratio in 2018 which is 2.05 and the lowest current ratio in 2020 which is 1.136.

### 3.2.2 Net working capital:

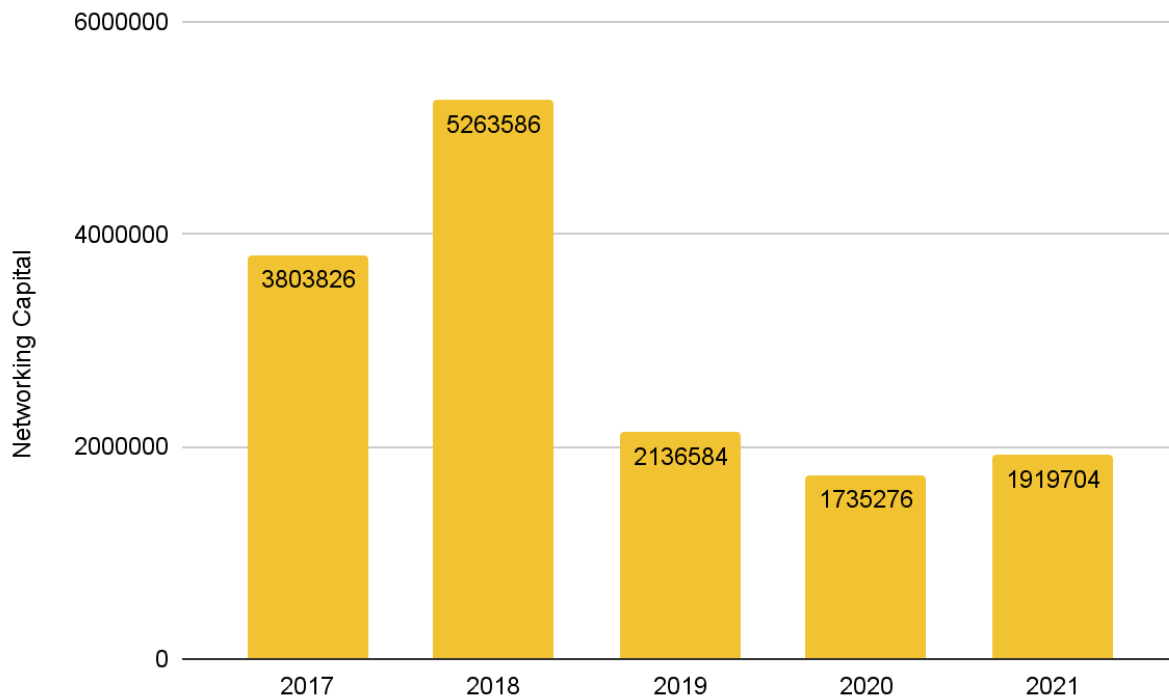
A company's net working capital is the sum of its current assets minus current liabilities. A company's ability to meet short-term liabilities and obligations as well as the money required to run its operations are both represented by net working capital. The following equation can be used to determine a company's net working capital:

$$\text{Net working capital} = \text{current Assets} - \text{current liabilities}$$

**Table 3.2 Net Working Capital**

	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Current Assets</b>	8087709	10250687	12290584	14489276	13278704
<b>Current liabilities</b>	4283883	4987101	10154000	12754000	11359000
<b>Net working capital</b>	3803826	5263586	2136584	1735276	1919704

**Graphical representation:**



### **Interpretation:**

Networking capital represents the difference between a firm's current assets and its current liabilities. It is considered good to have positive net working capital. Here we can see that BSDI always has positive net working capital which is considered good. But from my analysis we can see that the net working capital of BSDI has decreased by 63.52% from 2018 to 2021, which can be a cause of concern for the authority.

### 3.2.3 Cash ratio

A company's cash ratio indicates if it has enough cash and cash equivalent assets to cover all of its short-term liabilities and obligations. Cash ratios are the metric of how well a firm can do so if it is necessary for it to instantly pay off all of its short-term obligations. The following formula is used to determine a company's cash ratio.

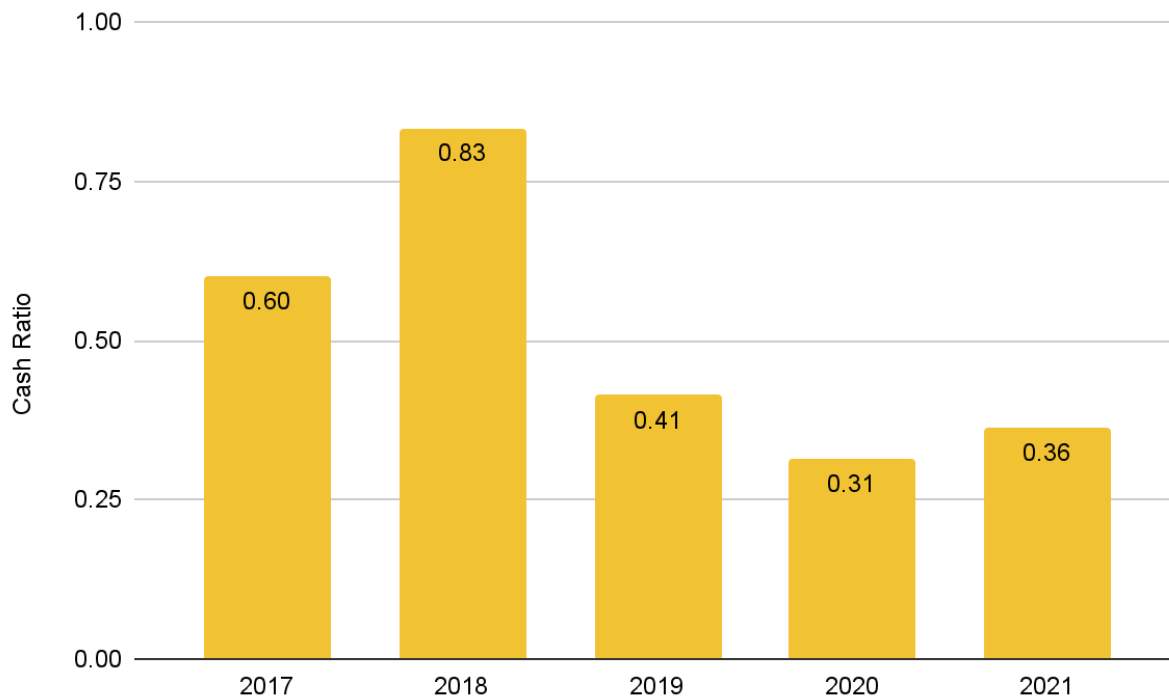
$$\text{Cash ratio} = \text{Cash and cash equivalents} \div \text{current liabilities}$$

**Table 3.3 Cash Ratio**

	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Cash &amp; cash equivalent</b>	2570376	4155736	4200243	4002718	4116230
<b>Current liabilities</b>	4283883	4987101	10154000	12754000	11359000
<b>Cash ratio</b>	0.60	0.83	0.41	0.31	0.36

**Graphical representation:**





### **Interpretation:**

Cash ratio represents a firm's ability to pay its current liabilities by only using its cash equivalent assets. Here we can see that in 2018 the organization has the highest cash ratio which is 0.83 and in 2020 it is in the lowest position. There is no industrial average of this ratio; however, the ratio is currently in a decline phase, so it can be said that there is a scope to improve.

### 3.3 Activity ratio

Activity ratios show how well a company can use all of its resources to produce income. The efficiency of a firm's asset usage is measured by this metric. There are many asset utilization ratios that help us determine how effectively a company is utilizing its assets.

#### 3.3.1 Total assets turnover

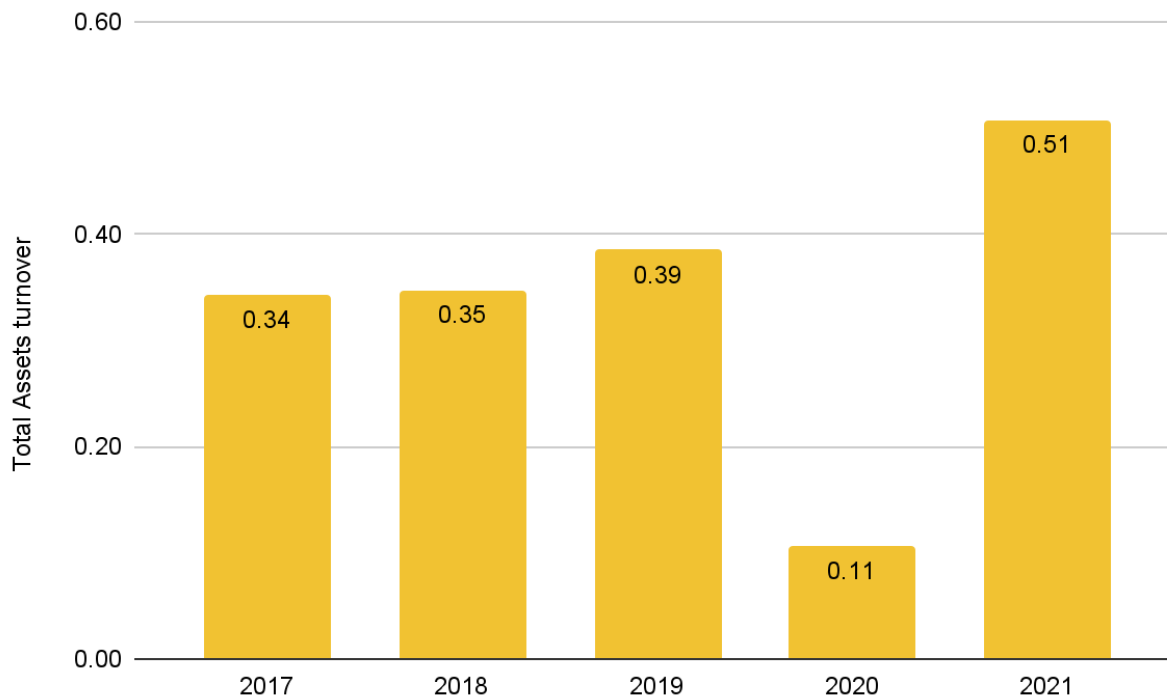
Total assets turnover shows how well a company uses its total assets to produce net investment income. The performance of a corporation is determined by its total assets turnover ratio. The following formula is used to determine a company's total assets turnover:

$$\text{Total assets turnover} = \text{Net investment income} \div \text{total assets}$$

**Table 3.4 Total Assets Turnover**

	2017	2018	2019	2020	2021
<b>Net investment income</b>	11391167	13498339	16774269	5642499	27364173
<b>Total assets</b>	33293698	38803062	43562788	53033324	53916050
<b>Total assets turnover</b>	0.34	0.35	0.39	0.11	0.51

**Graphical representation:**



### Interpretation:

Total assets turnover represents how efficiently a firm is using its total assets to generate net investment income. Higher total assets turnover ratio indicates high efficiency of their assets utilization. From the above graph of Bangladesh Skill Development Institute we can see that total asset turnover has increased day by day in 2017, 2018 and 2019 that's time this is satisfactory. But 2020 is very less, it has increased greatly in 2021. The industrial average of total assets turnover ratio is between 0.25-0.50. Here only in 2020 BSDI fall to achieve this but it can be says that their total assets turnover ratio are in good condition.

### 3.3.2 Fixed asset turnover

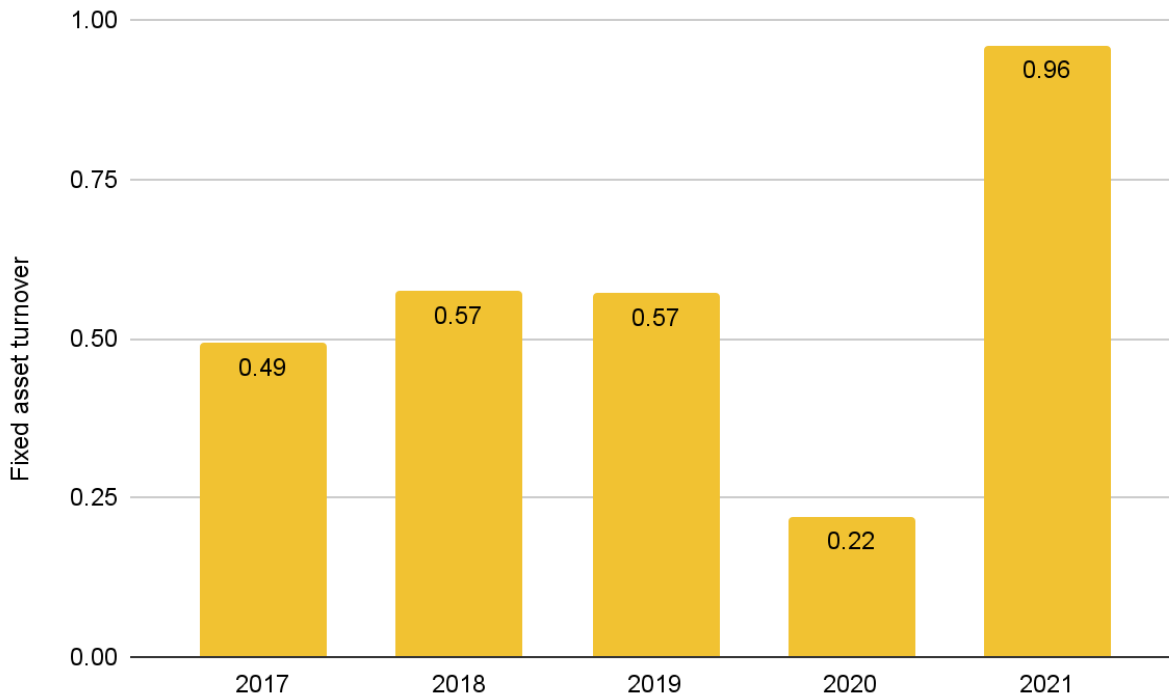
This metric illustrates how well a company uses its fixed assets to produce net investment income. The following formula is used to determine a company's fixed asset turnover ratio.

Fixed assets turnover= *Net investment income* ÷ *Fixed assets*

**Table 3.5 Fixed Assets Turnover**

	2017	2018	2019	2020	2021
<b>Net investment income</b>	11391167	13498339	16774269	5642499	27364173
<b>Fixed assets</b>	23105654	23495204	29409218	25552374	28502516
<b>Fixed assets turnover</b>	0.49	0.57	0.57	0.22	0.96

**Graphical representation:**



### Interpretation:

Fixed assets turnover ratios indicates how efficiently an organization is using its fixed assets to generate net investment income. From the above graph of Bangladesh Skill Development Institute we can see that in the year 2017 to 2021, 2021 fixed asset performance is very good. In 2020, its performance is so low. The position of 2018 and 2019 is the same.

### 3.3.3 Equity turnover

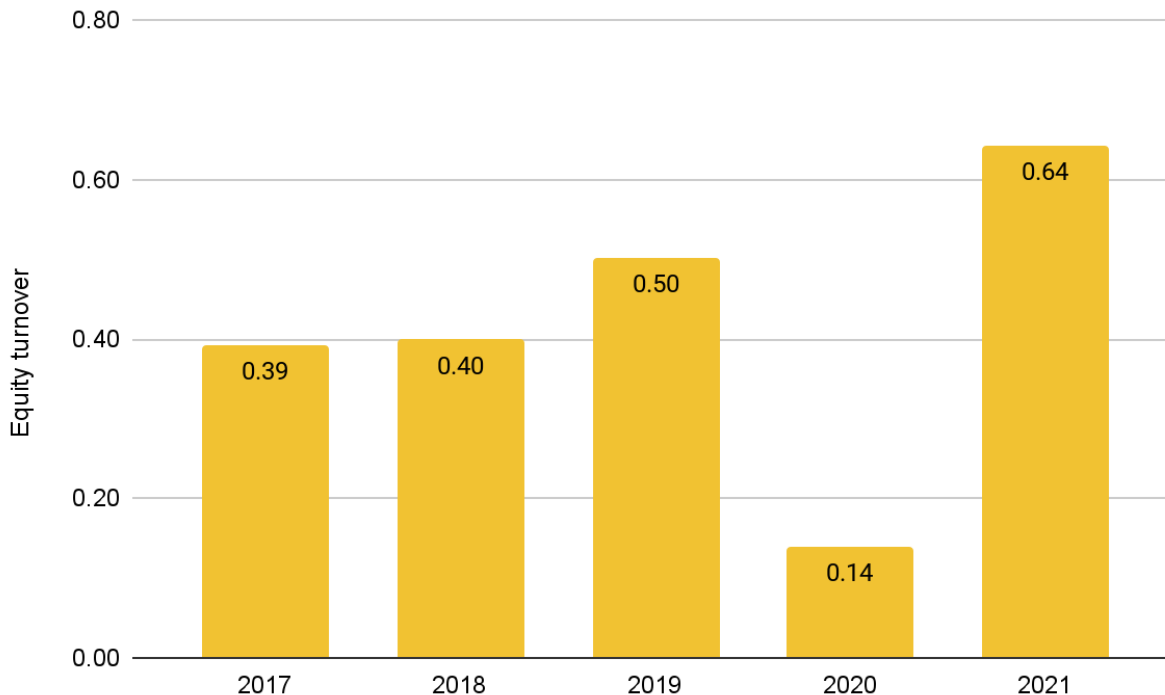
The efficiency with which a company uses its equity capital to produce its net investment income is indicated by equity turnover. The following formula is used to determine a company's equity turnover.

$$\text{Equity turnover} = \text{Net investment income} \div \text{Equity capital}$$

**Table 3.6 Equity turnover**

	2017	2018	2019	2020	2021
<b>Net investment income</b>	11391167	13498339	16774269	5642499	27364173
<b>Total equity</b>	29009815	33815961	33408788	40279324	42557050
<b>Equity turnover</b>	0.39	0.40	0.50	0.14	0.64

### Graphical representation:



### Interpretation:

From the above graph of Bangladesh Skill Development Institute we can see that total equity turnover has increased day by day in 2017, 2018 and 2019. In 2020 is very less but it has increased greatly in 2021 which is good sign for organization.

### 3.3.4 Current assets turnover

The formula for determining a firm's current assets turnover ratio is as follows. Current assets turnover shows how effectively a firm uses its current assets to create net investment income.

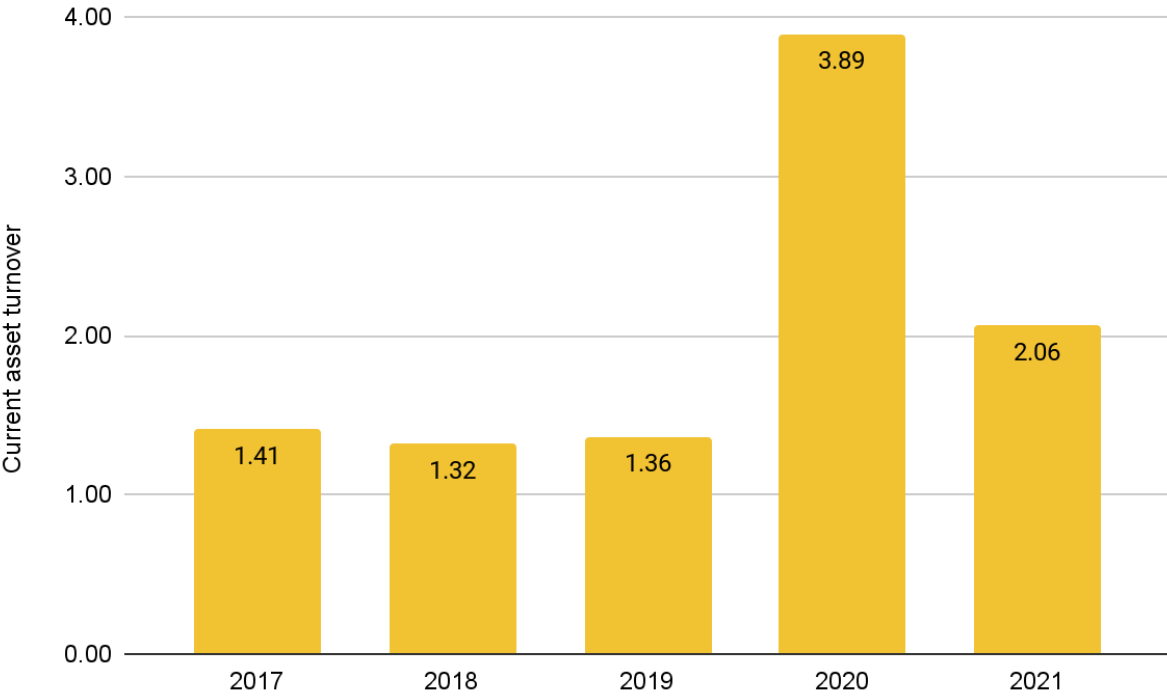
$$\text{Current assets turnover} = \text{Net investment income} \div \text{Total current asset}$$

**Table 3.7 Current Assets Turnover**

	2017	2018	2019	2020	2021

<b>Net investment income</b>	11391167	13498339	16774269	5642499	27364173
<b>Total current assets</b>	8087709	10250687	12290584	1448976	13278704
<b>Current assets turnover</b>	1.41	1.32	1.36	3.89	2.06

**Graphical representation:**



### Interpretation:

From the above graph of BSDI we can see that in last five years current asset turnover 2017, 2018, 2019 is low and 2020 is much high. 2020 is much lower than 2021 which is not good for Bangladesh Skill Development Institute.

### 3.3.5 Debt ratio

The debt ratio shows how much a company's total assets are in debt. Debt ratio is important for this organization because the primary duties of a bank are to collect deposits from clients and to lend money to its borrowers. The following formula is used to determine a company's debt ratio.

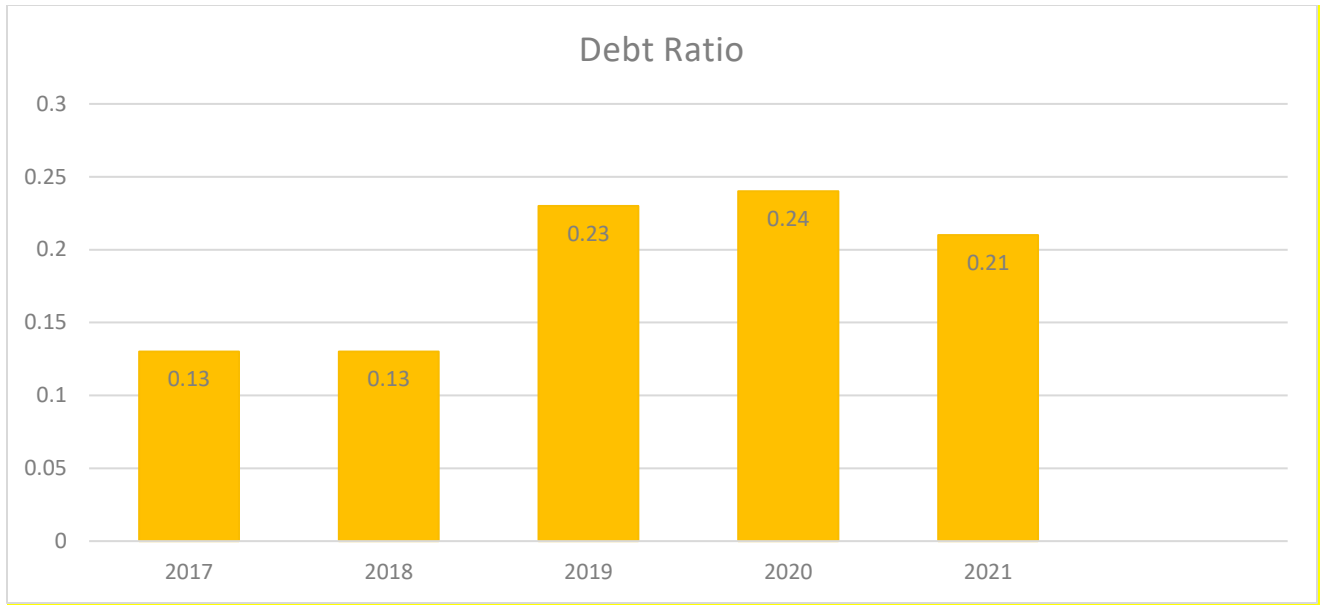
$$\text{Debt ratio} = \text{Total liabilities} \div \text{Total assets}$$

**Table 3.8 Debt Ratio**

	2017	2018	2019	2020	2021
<b>Total liabilities</b>	4283883	4987101	10154000	12754000	11359000
<b>Total Assets</b>	33293698	38803062	43562788	53033324	53916050
<b>Debt ratio</b>	0.13	0.13	0.23	0.24	0.21

### Graphical representation:





### Interpretation:

The term debt ratio refers to a financial ratio that measures the extent of a company's leverage.

A ratio greater than 1 shows that considerable amount of a company's assets are funded by debt, which means the company has more liabilities than assets. A high ratio indicates that a company may be at risk of default on its loans if interest rates suddenly rise. A ratio below 1 means that a greater portion of a company's assets is funded by equity. Here we can see that every year BSDI has a debt ratio less than 1 which means they have more assets than their liabilities.

### 3.4 Ratio of profitability

The ability of a company to create profits in relation to its revenue, equity, total assets, etc. is measured by a profitability ratio. It also goes by the name efficiency ratio. The profitability ratio can be understood through a variety of ratio analysis.

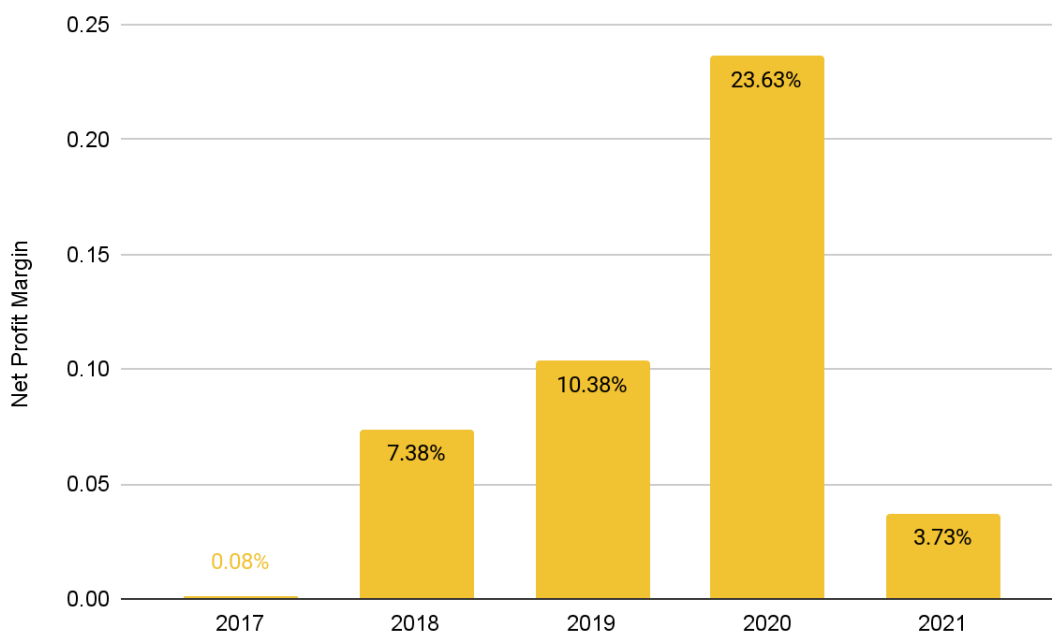
#### 3.4.1 Net profit margin

The ratio of net income to the bank's total investment income is shown by the net profit margin. Larger net income is correlated with higher net profit margin.

**Table 3.9 Net Profit Margin**

	2017	2018	2019	2020	2021
<b>Net Profit</b>	22334	2107172	3246670	9108200	1721704
<b>Investment income</b>	25205989	28552375	31272204	38544048	40637346
<b>Net profit margin</b>	0.08%	7.38%	10.38%	23.63%	3.73%

#### Graphical representation:



## Interpretation:

Net profit margin measure how much net profit is generated as a percentage of revenue. Net Profit Margin of Bangladesh Skill Development Institute, in 2017 was in break-even point. After 2017 it has continuously increase for the next three years and then suddenly fall from 26% to 3%. Which is a disaster.

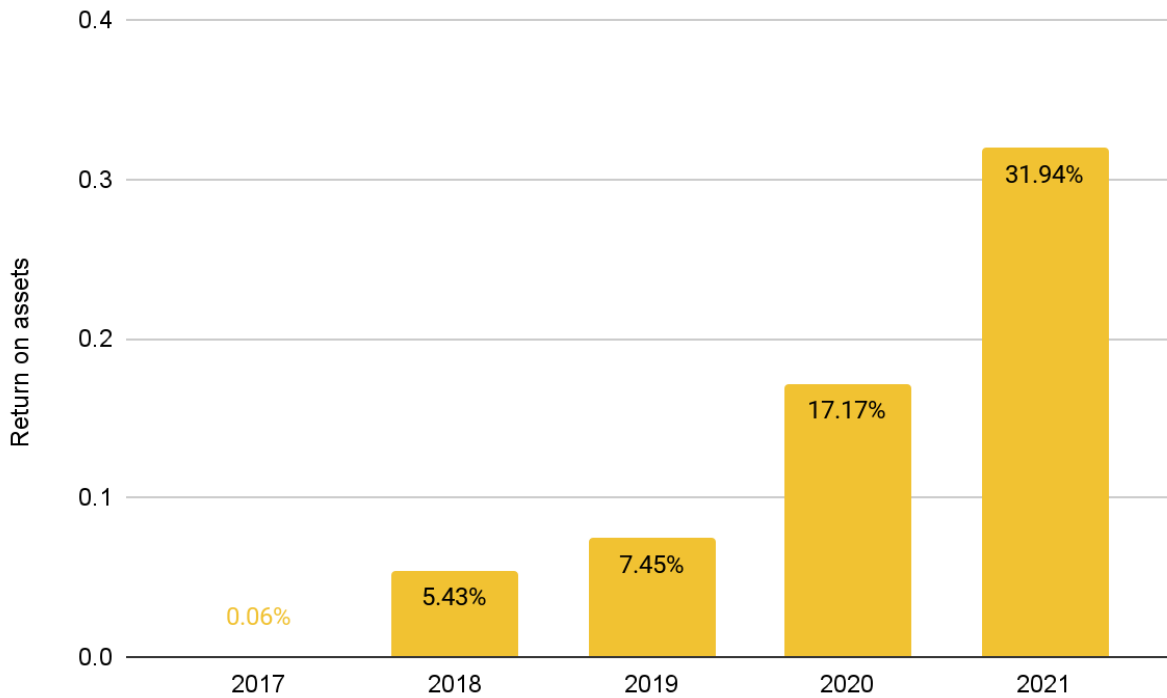
### 3.4.2 Return on assets

A financial ratio known as return on assets (ROA) measures a company's profitability in relation to its total assets. ROA can be used by corporate management, analysts, and investors to assess how effectively a company uses its resources to make a profit.

**Table 3.10 Return on Assets**

	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>
<b>Net Profit</b>	22334	2107172	3246670	9108200	1721704
<b>Total assets</b>	33293698	38803062	43562788	53033324	53916050
<b>Return on assets</b>	0.06%	5.43%	7.45%	17.17%	31.94

## Graphical Representation:



### Interpretation:

The term return on assets refers to a financial ratio that indicates how profitable an organization is in relation to its total assets. The Return on assets of Bangladesh Skill Development institute is increasing day by day which is good performance for the organization. The return on assets of BSDI have increase 96.86% from 2017 to 2021. Which shows a great incensement of their profitability.

### 3.4.3 Return on equity

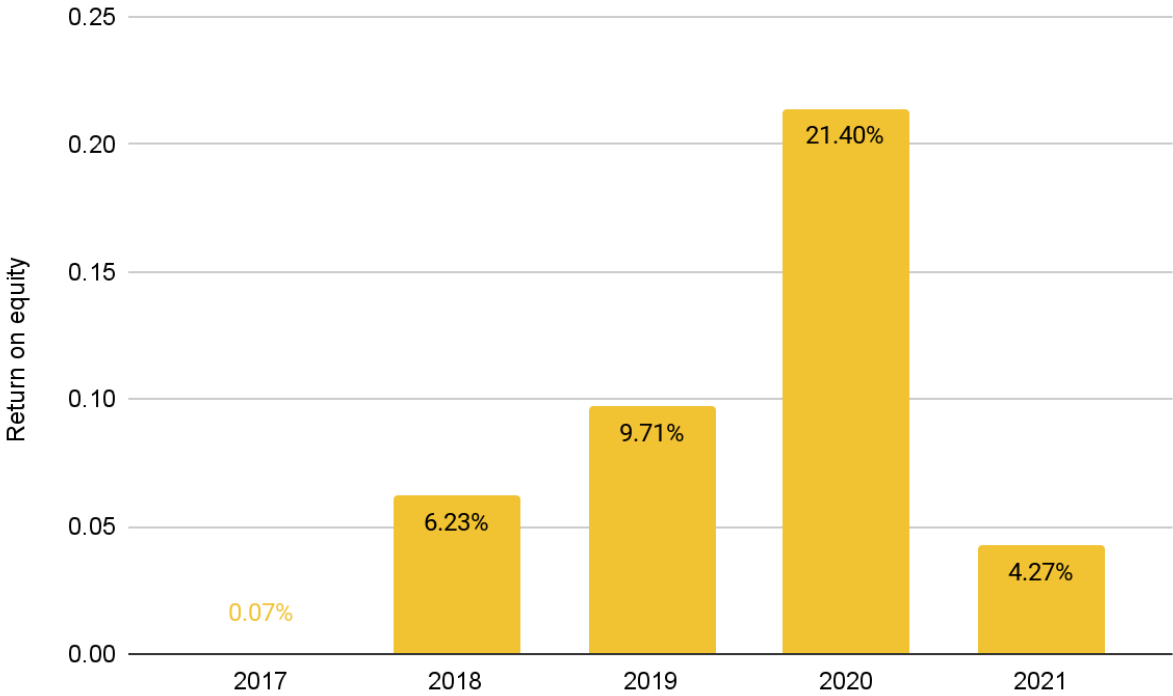
The ratio of a company's net income to the equity of its shareholders is known as return on equity (ROE). A company's profitability and the effectiveness of its revenue generation are measured by its return on equity (ROE). A corporation is better at turning its equity financing into profits the higher the ROE.

**Table 3.11 Return on Equity**

	2017	2018	2019	2020	2021
<b>Net Profit</b>	22334	2107172	3246670	9108200	1721704
<b>Total equity</b>	29009815	33815961	33408788	42557050	40279324

<b>Return on Equity</b>	0.07%	6.23%	9.71%	21.40%	4.27%
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**Graphical Representation:**



**Interpretation:**

Return on equity in 2017 has a break-even point. It has increased day by day from 2017 to 2020. But in 2021 it has decreased a lot as compared to 2020 which is not satisfactory performance of Bangladesh Skill Development Institute.

# **Chapter 4**

## **Findings, Recommendations and Conclusion**

## **4.1 Findings**

### **4.1.1 Measurement of Liquidity Condition**

According to the investigation, BSDI has consistently maintained a current ratio that is significantly higher than the industry standard. The industry standard for current ratios for non-profit organizations is (1.00:1.00). Here, we can observe that the 2020 current ratio is the lowest (1.136), which is higher than the standard. Since both the cash and net working capital ratios are currently declining, it may be said that the conditions of these ratios are not acceptable. However, there is no standard matrix for these ratios.

### **4.1.2 Effective Use of Resources**

Activity ratios show how effectively an organization uses its resources. The total assets turnover ratio for BSDI has increased from 0.34 in 2017 to 0.50 in 2021, as can be seen in this graph. The rate of growth is 32.54%. Over this time, all other activity ratios have similarly increased. Therefore, BSDI is currently using their resources more effectively than in the past.

### **4.1.3 Scenario of the Organization Profitability**

According to my analysis, BSDI's will have the highest net profit margin in 2020 (23.63%), but following this year, the ratio will abruptly drop to 3.73%, which is a catastrophe. The relevant authority needs to ascertain what led to this.

Their return on equity was at its peak in 2020 (21.40%), but it decreased by 4.27% in 2021.

Only their return on assets ratio has increased during the course of our analysis. They must continue and work to increase their return on equity and net profit margin.

## 4.2 Recommendations

- High portion of the net profit margin of BSDI have fall in 2021. BSDI should decrease their operating cost to overcome this situation. Organization can also increase their net profit margin by selling more service and product or by increasing the price of the product.
- As return on equity of BSDI are decreasing so they can finance themselves by using different financial leverage to overcome this situation. If they have any idle cash in their hand they can invest this cash in various investment options which will help them to overcome this situation.
- Here we can see that their net working capital have constantly decreased over the study period so they have to identify a standard amount of current assets to kept as net working capital to make their day to day operation more smoother.

## 4.3 Conclusion

One of Bangladesh's top performing training institutions is Bangladesh Skill Development Institute. Students (women) are given entrepreneurial training. My three-month internship allowed me to witness the BSDI staff's generosity firsthand. Also, there is a very cordial interaction between BSDI personnel and students. The management structure is excellent. All of the staff members are friendly and helpful. Over the course of these three months, I discovered new ways to better myself and work cooperatively with everyone. During this time, I gained knowledge of the ideal workplace culture and environment. As an intern, it is impossible to be familiar with all the details, but I have made an effort to provide as much information about BSDI's financial situation as I could. I consider it a blessing to work as a BSDI intern.



## **References:**

### **Reports**

Annual Report of BSDI

Annual Report of BSDI in 2017

Annual Report of BSDI in 2018

Annual Report of BSDI in 2019

Annual Report of BSDI in 2020

Annual Report of BSDI in 2021

### **Website**

[www.wikipidia.com](http://www.wikipidia.com)

[www.bsdi-bd.org](http://www.bsdi-bd.org)

[www.reportlinker.com](http://www.reportlinker.com)