



Internship Report  
On  
“Analysis of Financial Statement”: A case Study  
of Linkedsage Ltd

**Supervised To**

Dr. Md Abdur Rouf

Associate Professor

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

**Submitted By**

Sharmila Karmakar Rumpa

ID No:211-14-3282

Batch No: 58<sup>th</sup>

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Submission Date: 6/01/2023

## Letter of Transmittal

6<sup>th</sup> January 2023

Dr. Md Abdur Rouf

Associate Professor

Department of Business Administration

Daffodil International University

Subject: Submission of the Internship report on “Analysis of Financial Statement”: A case study of Linkedsage Ltd.

Dear Sir,

With Due respect, as a student of department of Business Administration, I have prepared internship report on “Analysis of Financial Statement”: A case study of Linkedsage Ltd. I have tried my level best to follow to your rules in each part of arranging of this report.

I have additionally gathered what I accept to be the main data to make this report specific and conceivable as could really be expected. I’m really grateful for your direction during the planning of this report. I really want to believe that you will see the value in my work. I have done the concentrate in a total structure and I have attempted my level best to direct this in an expert way. That’s what the fact confirms, it might have been finished in a superior manner on the off chance that there were not limits. I want to believe that you will survey my report thinking about the limits of the review.

Yours Sincerely,



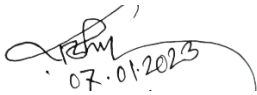
.....  
Sharmila Karmakar Rumpa

ID: 211-14-3282

## Approval of Internship Report

This is notify you that **Sharmila Karmakar Rumpa**, ID No: **211-14-3282**, has prepared this internship report entitled on “Analysis of Financial statement”: A case study of Linkedsgae Ltd. under my guidance, I hereby approve this internship report. This is for the partial fulfilment of an MBA degree in major Finance under the Department of Business Administration of Daffodil International University.

I wish her every moral success in life.



.....

Dr. Md. Abdur Rouf  
Associate Professor  
Department of Business Administration  
Faculty of Business Entrepreneurship  
Daffodil International University.

# **Acknowledgement**

Above all else, I wish to offer my thanks to the all-powerful ALLAH for giving me the opportunity to execute my responsibility as an intern and complete the report inside the specified time. I'm proudly obligated to my personnel counsel Dr. Md. Abdur Rouf, Associate Professor, Department of Business and Entrepreneurship, Daffodil International University, for his monitoring advice and encouragement in helping me complete my internship report.

The post office department of Linkedsage Ltd. was very useful in giving me with pragmatic information on broad center.

It would have been undeniably challenging to plan this report up to this imprint without direction. I would like to pas my appreciation on to Md. Rakib ul Islam, COO helping me in outfitting the report. Additionally, I might likewise want to offer my thanks to me drive Ltd. Colleagues, seniors and partners who offered me great guidance, ideas, motivation and backing. I should make reference to the magnificent working climate and gathering responsibility of this association that has empowered me to manage great deal of things.

# Declaration

This Internship report, “Analysis of Financial Statement”: A case study of Linkedsage Ltd. was created under the close supervision of Dr. Md. Abdur Rouf, an associate professor in the department of Business and Entrepreneurship at Daffodil International University, I am Sharmila karmakar Rumpa with Student ID: 211-14-3282. Any instances of plagiarism or copy right violation in this paper are not the supervisor’s fault.

I additionally declare that I have never submitted this report as part of an application for a degree, certificate or academic credential at another university or institution. I confirm as well that the document was created solely for educational purposes.



.....

Name: Sharmila karmakar Rumpa

Id: 211-14-3282

MBA (58 Batch)

(Major in Finance)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

# **Executive Summary**

I made an effort to use analysis methodology to look at Linkedsage Ltd. financial results. The key information for Linkedsage Ltd was provided by company for the financial statement's analysis.

Understanding the company its services, and the significant items it provides to its clients is essential. I made an effort to reflect on the company history, mission, vision, significant divisions and business units and major products and services in this section.

After that I concentrate on my major argument for Financial Performance analysis, which uses Ratio Data Analysis in a variety of ratios.

The Internal organization of the company is disclosed in the financial statement, it shows the current connection between each income statement account and sales. It displays the mixture of assets that generate revenue as well as the mixture of capital sources, including current debt, long-term debt, and equity funding. Forecasting or determining the real financial status and performance of a project is the main goal of financial analysis.

## **Table of Content**

<b>SL.NO.</b>	<b>Particulars</b>	<b>Page No.</b>
	Letter of Transmittal	i.
	Certificate of Approval	ii.
	Acknowledgement	iii.
	Declaration	iv.
	Executive Summary	v.
	<b>Chapter-1 Introduction</b>	
<b>1.1</b>	Introduction	1
<b>1.2</b>	Scope of the study	1
<b>1.3</b>	Objective of the study	1
<b>1.4</b>	Methodology of the study	2
<b>1.5</b>	Limitation of the study	2
	<b>Chapter-2 Overview on Linkedsage Ltd</b>	
<b>2.1</b>	About Linkedsage Ltd	3
<b>2.2</b>	Company product	3
<b>2.3</b>	Organizational Structure	3-4
<b>2.4</b>	Mission	4
<b>2.5</b>	Vision	4
	<b>Chapter-3</b> <b>Financial Performance Analysis of Linkedsage Ltd</b>	
<b>3.1</b>	Financial performance analysis of linkedsage ltd.	5
<b>3.2</b>	Financial Ratio	5
<b>3.3</b>	Ratio Analysis	6-8
	<b>Chapter-4 Findings &amp; Recommendation</b>	
<b>4.1</b>	Findings	9
<b>4.2</b>	Recommendation	9-10
	<b>Chapter-5 Conclusion</b>	
<b>5.1</b>	Conclusion	11

# **Chapter-01**

## **Introduction**



## **1.1 Introduction:**

This is an analysis of Linkedsage Ltd's Financial performance. I obtained data for the previous years from company in order to analyze linkedsage Ltd's financial performance. I have calculated and examined the ratio using the previous worth data. To determine the state of the company, I looked at the data from the previous years. So that I may decide more effectively for the business.

## **1.2 Scope of the study:**

This study is based on my observations and research from my internship at the Linkedsage Ltd's. The major themes pertaining to the company's financial performance were the main focus. My research just focuses on Linkedsage Ltd. I was observed in almost every division of the post office department during my three-month internship program. However, this study looks at Linkedsage Ltd's financial statements from a variety of angles. For individuals who wants to understand more about Linkedsage Ltd and evaluate its performance in comparison to other company this report be helpful.

## **1.3 Objective of the study:**

This research made an effort to provide a general overview of Linkedsage Ltd. Financial condition. Identifying the reason of financial statement in Bangladesh and at Linkedsage Ltd. is the main goal of this paper.

### **Specific Objective:**

- To gain a general understanding of the Linkedsage Ltd.'s financial performance.
- To evaluate of the financial performance of the Linkedsage Ltd.
- To identify the problems of the Linkedsage Ltd.'s financial performance.
- To draw appropriate recommendation and conclusions regarding Linkedsage Ltd. financial performance.

## 1.4 Methodology of the study:

Techniques specific to the main body of the study, the collection of data, and the approach to organize it for the investigation's key questions, It is set up so that the reporter reaches the intended audience for the investigation.

- **Sources of Data:** Secondary data sources were to compile this study.

Secondary Data:

- Linkedsage Lyd's annual report.
- A number of articles and papers.
- A few of the elements of my course listed in this report.
- Web based assistance from the intranet and web.

- **Data Collection Procedure:**

Mostly used secondary data for the "Financial Statement review of Linkedsage Ltd." Additionally while participating in the company internship program, get some information by asking the officers for their professional judgment and by doing direct observation.

## 1.5 Limitation of the study:

Every study unquestionably has its limits. As a result, I ran into several restrictions when writing my report.

- This study's analysis has been reduced to a minimum.
- The main limitation of this report is time.
- Because administration and the accounts team are constantly very busy and the information is very sensitive, it has become impossible to conduct staff surveys.
- The firm policy, rules and regulation regarding the disclosure of confidential information prohibit the easy access to or disclosure of all the information.
- It was challenging to communicate with several departments.
- Due to political upheaval, I also communicate issues with my university supervisor.

## **Chapter-2**

### **Overview on Linkedsage Ltd**

## 2.1 About Linkedsage Ltd:

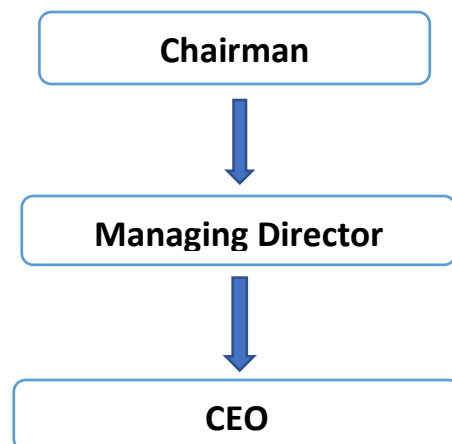
“Linkedsage Ltd.” is a private organization is possessed and overseen by a group of profoundly experts and specialized master, who have worldwide encountered in refreshed innovation. The profundity and capacity of interesting specialized abilities of our kin guarantees you the fantastic presentation through consistency, precision, dependability and convenient conveyance. The organization is guaranteed to making an excellent of items, arrangements and administrations that are upheld by the most recent innovation and broad worldwide exploration. “Linkedsage Ltd” tries to give up you the best arrangements that meet a reasonable business need.

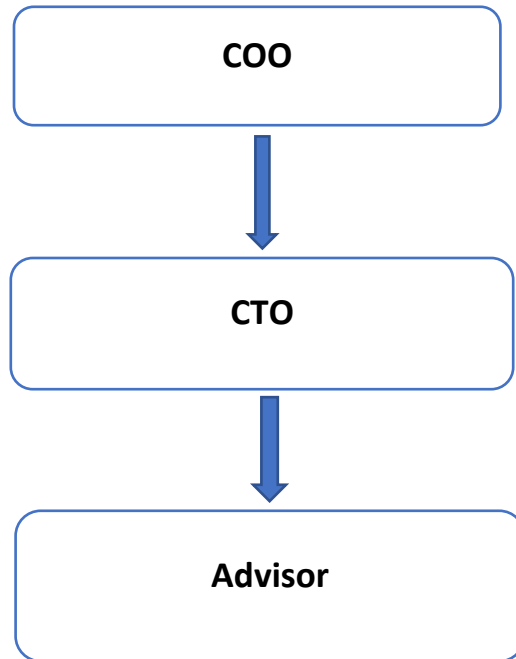
Our dynamic group climate has been serving and giving answers for huge global and public clients as well as medium to private venture endeavors. This combined with cutting edge correspondence officers and foundation makes our improvement place a virtual expansion of your association.

## 2.2 Company Product:

- Store Management System
- HRM & Payroll
- Accounting system
- Travel & Logistics Management system
- School Management System
- Production Management System

## 2.3 Organization Structure:





## **2.4 Mission:**

- ✓ Strong bonding and commitment in between experts and organization.
- ✓ Top priority to ensure on time & quality work.
- ✓ Ethical commitment to all parties with good communication, interpersonal, analytical and critical thinking skills.
- ✓ To ensure social responsibilities and commitment for the betterment of the world.

## **2.5 Vision:**

To establish a global platform where anyone can connect with expert personnel and company for exchanging expertise and products with financial benefits.

**Chapter-3**

**Financial Performance Analysis of**

**Linkedsage Ltd**

### **3.1 Financial Performance Analysis of Linkedsage Ltd:**

Financial analysis study to an evaluation of the practicality, solidity and benefit of a business, sub-business or undertaking. It is performed by experts who plan reports utilizing proportions and different methods that utilize data taken from budget summaries and different reports.

### **3.2 Financial Ratio:**

#### a) Liquidity Ratio

##### 1. Current Ratio:

It measures the ability of your business to meet its short-term liabilities at the time they are due by comparing current assets to current liabilities.

Current assets are those you need for short term operations and do not include long term investments in fixed assets like real estate and equipment.

##### 2. Quick Ratio:

As a measure of a company's ability to pay its short-term liabilities, the Quick ratio, also known as the Acid test or liquidity Ratio, allows us to estimate its liquidity risk.

Those belongings are, particularly, cash, marketable securities and debts receivable. Those property are referred to as brief belongings given that they can quickly be converted into cash.

##### 3. Cash Ratio:

A cash ratio compares a company's most liquid assets with its current liabilities. This ratio measures a company's ability to meet short term obligations in other words, whether it is liquid enough to remain in business. As it excludes inventory and accounts receivable it is the most conservative of all liquidity measures.

##### 4. Net working capital:

All current assets and current liabilities are combined to form net working capital. A short-term liquidity ration can be used to measure a company's short-term liquidity and it may also be used to evaluate how efficiency its management to utilize assets in an efficient manner.

b) Profitability Ratio

1. Return on Asset:

Generally, Return on Assets is a ratio that measures how profitable a company is relative to its total assets. A company's profitability is measured by how well it utilizes all its assets including machinery, vehicles, and intellectual property.

2. Return on Equity:

ROE compares a company's net income to the amount of invested capital it generates. Investors use this percentage to determine how efficiently a company generates profits based on its capital use.

**3.3 Ratio Analysis:**

**Current Ratio**

Current Ratio		Current Asset			
		Current Liabilities			
2022	2021	2020	2019	2018	
1.28	1.43	1.07	1.14	1.40	

**Interpretation:** Here is the five-year company ratio result that is yearly current ratio of Linkedsage ltd. In 2022 linkedsage ltd current ratio was 1.2 that is not good for the company and also 2020 that time ratio was too low compare to other years which is 1.0 and this five-year high value was 2021 that is 1.43 and others years 2019, 2018 was 1.14 and 1.40 that was good ratio.

**Quick Ratio**

Quick Ratio		Current Asset - Inventory			
		Current Liabilities			
2022	2021	2020	2019	2018	
0.50	0.43	0.28	0.12	0.15	

**Interpretation:** In five-years highest quick ratio was 2022 that is .50 but its not meet the requirement of the ratio on the other hand 2021, 2020, 2019, 2018 was 0.43,0.28,0.12,0.15.



### Cash Ratio

Cash Ratio		Cash Equivalents - Marketable Security		
		Current Liabilities		
2022	2021	2020	2019	2018
1.43	0.78	0.78	0.76	0.82

**Interpretation:** In 2022 cash ratio was 1.43 which was the highest ratio compare to other years and 2021 was 0.781, 2020 was 0.780, 2019 was 0.76 and finally 2018 cash ratio was 0.82.

### Net Working Capital Ratio

Networking capital ratio		Net working Capital		
		Net current asset		
2022	2021	2020	2019	2018
22.18%	30.23%	6.74%	12.42%	28.81%

**Interpretation:** In 2022 net working capital ratio was 22.18%, 2021 net working capital ratio was 30.23%, 2020 net working capital ratio was 6.74%, 2019 net working capital was 12.42%, 2018 net working capital ratio was 28.81%.

### Return on Asset

Return on Assets		Net Income			X	100
		Total Assets				
2022	2021	2020	2019	2018		
35.65%	29.24%	21.67%	18.31%	25.22%		

**Interpretation:** Here is the five-year company ratio result that is yearly Return on Asset of Linkedsage Ltd. In 2022 Return on Asset is 35.65 which was very good condition and also met the requirement of Return on Asset Ratio and other four years also can fulfill the requirement of the Return on Asset that is 29.24% , 21.67%,18.31% and 25.22%.

### Return on Equity

Return on Assets		Net Income			X	100
		Total Equity				
2022	2021	2020	2019	2018		
64.25%	90.73%	84.49%	39.62%	82.08%		

**Interpretation:** Here is the five-year company ratio result that is yearly Return on equity of Linkedsage ltd. In 2022 Return on Asset is 64.25% which was very good condition and also met the requirement of Return on Asset Ratio and other four years also can fulfill the requirement of the Return on Asset that is 90.73%, 84.49%, 39.62%, 82.08%.

### Debt Ratio

Return on Assets		Total Liabilities			X	100
		Total Asset				
2022	2021	2020	2019	2018		
63.32%	67.76%	74.34%	49.76%	69.27%		

**Interpretation:** Here is the five-year company ratio result that is yearly Debt Ratio of Linkedsage ltd. In 2022 was 63.32% at the same time previous year Debt Ratio was 67.76% and 2020, 2019, 2018 was 74.34%, 49.76% and 69.27%.

# **Chapter-4**

## **Findings & Recommendation**

**4.1 Findings:** The important thing features which have an effect on a Company liquidity and profitability Are general property, total liabilities, cash ratio, shareowner equity, quick ratio, debt to equity ratio, ROA. But different ratios also are critical considering that they also measure enterprise's overall performance. Primarily based on the monetary performance evaluation. Each effective and terrible finding may be discovered Universal finding that we determined from above ratio evaluation of Linked sage ltd are stated below:

- The liquidity ratio of Linkedsage ltd is not good and current Ratio did now not meet the usual that's 2:1. Current ratio Linkedsage ltd Was 1.07 in 2020 but next year the ratio increase. Decrease current ratio doesn't imply negative all of the time.
- Linkedsage ltd quick ratio was too low so company short term funding capability not sustainable.
- The cash Ratio in 2019 was no longer meet the usual which became (0.76%).
- Linkedsage ltd Net Working Capital Ratio in 2020 which was not satisfactory level
- Linkedsage ltd continuously facing higher financial risk. The Debt Ratio become increased in 2020 and the ratio became 74.34%.
- Linkedsage ltd Return on Asset in 2019 was lowest ROA but company can meet the standard every year.
- Linkedsage ltd Return on equity in 2019 was less profitable compare to other four years

**4.2 Recommendation:** For the duration of the internship period in Linkedsage ltd, it isn't always simple to suggest a few thoughts to mark up the execution stage of the organization. Through right remark a few shortcomings regarding operational and other aspects of Linkedsage ltd structures are found. On the idea of the observations following guidelines can be provided.

- Linkedsage ltd current ratio was close to 1 that's means company can face few difficulties in future to pay short term loans. company should focus on that to fulfil future difficulties.
- Linkedsage ltd Must decrease long-term period risk.
- Linkedsage ltd need to think about yearly quick ratio for batter performance must need to improve it.
- Linkedsage ltd must improve there working capital because some times its going to be fall down that's not a good for meet obligations of company creditors.

- Linkedsage ltd need to reduce taking debt financing and keep balance years to reduce higher financial risk.
- Linkedsage ltd Return on Asset one-year low compare to other month so company must use their all kind off asset properly for batter performance.
- Linkedsage ltd Return on equity was very good position but one year was fall down but still company can be suffer in future if the not keep it up this flow. Linkedsage ltd are capable to achieve their profitability smoothly
- The company need to manipulate the debtor's collection duration that is the most crucial part of current assets.

# **Chapter-5**

# **Conclusion**

## **5.2 Conclusion:**

Bangladesh private loan company version become Linked sage ltd and it has been a journey of greater than 4 decades for partnering progression with its customers. They're here to serve our clients first-rate by way of looking after their price range and assisting them to plan, manage, defend and develop their wealth. To do that, they're usually assessing their clients' wishes & selections and innovate the exceptional feasible products and services to serve them in a totally affable way.

To know the financial positions and its percentage conditions the economic performance evaluation is necessary. And accurate factor is the monetary overall performance evaluation already given its internet site. All analysis allows to discover the energy of Linkedsage ltd. Linkedsage Ltd have massive opportunity to amplify its business in destiny and make contributions more in the economy of Bangladesh.

# Reference:

## Annual Report

- Annual Report of Linkedsage Ltd 2018
- Annual Report of Linkedsage Ltd 2019
- Annual Report of Linkedsage Ltd 2020
- Annual Report of Linkedsage Ltd 2021
- Annual Report of Linkedsage Ltd 2022
- Brigham & Houston. *Fundamentals of Financial Management.*
- Ward, S. (2008). *Financial Ratio Analysis for performance check*
- Priyaakas, (2012, March). *Financial Performance Analysis int. j. Business performance Management.*