



An Internship Report
On
“Financial Analysis of Design Lab Ltd.”

Submitted to
Department of Business Administration
Sonargaon University (SU)

Supervised by
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Date of Submission: 15.01.2022

DECLARATION

I do hereby declare that this report entitled “**Financial Analysis of Design Lab Ltd**,” submitted by me to Sonargaon University, for the degree of Bachelor of Business Administration is an original work.

I also declare that the report has not been submitted earlier either partly or wholly to any other University or Institution for any Degree, Diploma, Associate-ship, Studentship, Fellowship and other similar title or prizes.

.....

Kazi Sourav

ID: BBA1801013010

BBA (Major in Accounting)

Sonargaon University (SU)

Certificate

This to certify that the internship paper “**Financial Analysis of Design Lab Ltd**” has been prepared by Kazi Sourav ID :**BBA 1801013010** , under my supervision at **Design Lab Ltd** from **1 October 2021 to 20 December 2021** for the fulfillment of BBA program from Sonargaon University.

This report is approved and accepted in quality and form.

Supervisor

Md. Masud Rana
Assistant Professor
Department of Business Administration
Sonargaon University (SU)

Acknowledgement

At the very beginning, I would like to express my deepest gratitude to the Almighty Allah for giving me the ability and the strength to finish the task successfully within the scheduled time.

This report “**Design Lab Ltd**” has been prepared to fulfill the requirement of BBA degree. I am very much fortunate that I have received sincere guidance, supervision and co-operation from various persons.

I would like to express my heartiest gratitude to my supervisor, Md. Masud Rana, Assistant Professor, Sonargaon University , for his continuous guidance, encouragement, and patience, and for giving me the opportunity to do this work. Her valuable suggestions and strict guidance made it possible to prepare a well-organized report.

I am also thankful and grateful to Md Mohiuddin Sumon (Chairman) of Design Lab Ltd. Specially thanks for Khairul Islam (Account Manager) . Thanks for Abdullah Al Zayed (HR) , Abu Huraira (ED),and all staff of Design Lab Ltd who kindly spared for me much of their precious time in giving me support and information and helping for Completing my report on **Financial Analysis Of Design Lab Ltd**. During the internship I was treated so cordially by the Design Lab Ltd and staffs that I feel the office like my second home.

Finally, my deepest gratitude and love to my parents for their support, encouragement, and endless love.

Kazi Sourav

.....

Executive Summary

Design Lab LTD is a national firm of interior designers, strategists, and specialists. As a leading interior architecture firm, we focus exclusively on environments. Known for our passion for creativity, innovation, growth, & our commitment to our communities, we are highly connected change agents. We advance the field by bringing new ideas, conducting research, and generating innovative, highly creative solutions that embody our clients' brands. Our team takes over everything, from an idea and concept development to realization. We believe in traditions and incorporate them into our innovations. This is one of the most a leading interior architecture firm in Bangladesh. It is well known for its. Organizational reputation, expertise, professionalism. The researcher got opportunity to complete this internship in this reputed organization where he has able to match theoretical knowledge with practical situation.

The report is descriptive in nature. The report was entitled "Financial Analysis of Design Lab LTD". For preparing this report researcher used and secondary data. Qualitative and quantitative both data were analyzed in this report and data were presented by using the Microsoft word. Due to the time limitation, the scope and dimension of the study has been curtailed. Financial analysis is structural and logical way to present overall financial performance of a financial institution. It's also help to evaluate and decision making for business operation. In financial analysis process ratio analysis is the most dominant and logical structure to help business related stakeholder. Under the financial ratio analysis process there are few categories to identical area of financial institution. So business stakeholders try to concentrate to get overall business overview from profitability, liquidity, assets management and solvency ratio analysis. These ratios not only help to decision making process also emphasized on risk avoiding and profit raising related factors. To calculate this ratio need to take quantitative data from firm trading activity and other sources. Financial statement. Analysis involves a comparison of a firm's performance with that of other firms in the same line of business, which usually is identified by the firm's industry Classification. Generally speaking the analysis is used to determine the firm's financial position so as to identify its current strengths and weakness and to suggestion the firm might pursue to take advantage of the strength and correct any weakness.

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CHAPTER 1

INTRODUCTION

1.1 INTRODUCTION

Financial analysis of a company is an evaluation of its current operational and financial Conditions. It will help to identify problems facing the company with plan for the future. I have completed my internship at Design Lab Limited and I will analyze the Design Lab (hereinafter referred to as “Design Lab Limited” or “the company or organization”) by using financial analysis methods.

In this chapter, general understanding of financial analysis and company introduction of Design lab Limited will be covered, especially more attention will be paid to Design lab Limited. Because it is always wise to have a better understanding about the company you’re performing the financial analysis on.

Internship Program is a mandatory program for all students of BBA under Sonargaon University (SU). The University authority has included a three months internship program in the course curriculum after the effective completion of the program where student need to work in any bank, financial institution, small business or any other public or private company related with his selective course work For the completion of this internship program, I have chosen a private company named “Design Lab Limited ” and my internship report is based one “Financial Analysis of Design Lab”. I have prepared this report under my supervisor Md. Masud Rana, Assistant Professor, Department of Business Administration (SU). In the study period mainly student’s gain theoretical knowledge but now a day, hence I was allowed to conduct a report in Design Lab. This program gives the students the real-life flavor & thereby helps to launch a career with some prior Knowledge.

1.2 Objectives of the Study

The objectives of the study are:

- ❖ To get an overall idea about the financial performance of the respective organization.
- ❖ To analyze the financial statements of the respective organization by using financing tools i.e. ratio analysis.

- ❖ To understand the working capital management (credit management, liquidity position, speedy recovery of cash) of the respective organization.
- ❖ To identify the macro-economic factors affecting the respective organizations.
- ❖ To identify the strengths and weaknesses of the respective organization & determine the competitor analysis of the respective organizations.
- ❖ To relate the theoretical learnings with the real life situation.
- ❖ Finally, to make some recommendations and suitable conclusions regarding financial performance of Design Lab Limited

1.3 Methodology of the Study

Research Design

The report is descriptive in nature. To prepare this report gathering data is very important. The information was collected from both primary and secondary sources of data. The information was collected within the organization from the Accounting Department of Design Lab Limited

Data Collection Method

This report is prepared based on information collected from primary and Secondary sources.

Sources of Data

Secondary data

1. Annual Reports of Design Lab Limited .
2. Working papers
3. Office files
4. Several article related on financial analysis
5. Selected Books
6. Website of Design Lab Limited

Data Analysis Method

Qualitative and Quantitative both research is conducted to analysis secondary data. The data are presented in this report by using the Microsoft Word and Microsoft Excel.

1.4 Limitations of the study

I tried my level best to enrich and complete this report although there are some limitations:

- Time is not enough for such an extensive study.
- Information relating to the survey is very sensitive that is why secondary data have been used in some extent.
- Sometimes it is difficult to understand a few accounting or financial term which could otherwise be incorporated sufficiently in preparing the report.
- I have to be aware that ratio analysis is widely used as a performance indicator but it does have its limitations too. For instance, accounts show only the monetary aspects of the business. They do not show management or staff strengths or weaknesses. So ratio analysis ignores this aspect of the performance as well.
- Lack of experience has acted as constraints in the way of meticulous exploration in the topic.

“This is my truthful declaration that the thesis is prepared only on secondary data. But in some cases, I found the problem of shortage of necessary data and in that cases I took hypothetical data, so there is a little chance of misappropriation.”

Chapter: 02

Profile of the Organization



2.1 Background of Design Lab Limited

Design Lab LTD is a national firm of interior designers, strategists, and specialists. As a leading interior architecture firm, we focus exclusively on environments. Known for our passion for creativity, innovation, growth, & our commitment to our communities, we are highly connected change agents. We advance the field by bringing new ideas, conducting research, and generating innovative, highly creative solutions that embody our clients' brands. Our team takes over everything, from an idea and concept development to realization. We believe in traditions and incorporate them into our innovations. All our projects incorporate a unique artistic image and functional solutions. The client is the soul of the project. Our main goal is to illustrate his/her values and individuality through design. We are an employee-owned firm with a team of multitalented professionals that are passionate, intensive, and deeply focused on our clients. Having the chance to work alongside our clients to find solutions to complex issues and design highly energized work environments inspires us. This is why we strive to share our enthusiasm with our clients through our work.

2.2 Board of Directors

Name	Designation
Md Mohiuddin Sumon	Chairman
Md Polash Hossain	Managing Director (M.D.)
Abu Huraira	Executive Director (E.D.)

2.3 Management

Name	Designation
Abdullah Al Zayed	Human Resource
Md Shadat Hossain	Functional Manager
Khairul Islam	Account Manager

2.4 Marketing Department

Name	Designation
Taj Ahmed	Marketing Manager
Md Rasel Islam	Asst. Marketing Manager
Md Rabbi Islam	Marketing Executive
Md Udoy Sarkar	Sr, Marketing Executive
Ariful Islam Walid	Jr. Marketing Executive

2.5 Design Team

Name	Designation
Shahanaz Pinki	Interiors Designer
Kazi Sourav	3D Visualizer
Md Amanullah	Site Engineer
Sallahuddin Tuku	Interior Product Purchase Manager
Bahar Islam	Furniture Quality In-charge

2.6 Other Staff

Name	Designation
-------------	--------------------

Shadat Rabbi Bali	Pion
Tarikul Islam	Driver
Md Lotif	Pion
Zakir Saha	Driver
Faysal	Security Guard

2.7 Mission

Our mission is to provide high-quality furniture & interior design service in Bangladesh that meets high standards of craftsmanship. In guiding our business, we convey a passion for our clients and provide the best service experience possible; we apply the highest standards of design excellence, and we continuously seek to contribute to the community.

2.8 Vision

The vision of our company is to be a reputable, sustainable, and desirable premier luxury interior design company of the national marketplace that offers state-of-the-art innovative designs and superior quality finishing. Using the many years of professional experience we have gained, we'll continue to provide exclusive design services that will fully satisfy the demands of our partners and clients. Our vision has been our history and the core of our cultural values and is also the key to our future.

2.9 Strategy

The team at Design lab aims to combine excellent service quality with customer satisfaction and a solid relationship to preserve customers' brand value using creativity as the key resource. To specialize in brand development and marketing and offer professional services to create a strong and memorable brand for the clients through strategy and creativity.

2.10 Motto

Our Motto is “The modern architect with innovation”. We believe in innovation because necessity urge innovation and innovation makes life easier & simpler.

2.11 Quality & Quantity

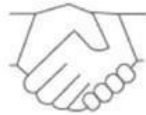
Design Lab Visual's team comprises a diverse and skillful group of professionals who hail from over 04 countries. This core team is constantly growing and evolving - both to expand our pool of talented artists and to grow our available capacity for our Clients.

2.12 Values



Integrity

- Respect coworkers.
- Maintain confidentiality.
- Adhere to policies & procedures.



Collaboration

- Share beliefs, ideas and work.
- Achieve goal congruence.
- Ensure client satisfaction.



Development

- Work towards self-development.
- Promote skill development.
- Contribute to community.

Our values assist as a compass for our actions and represent how we behave in the Business world.

- Entrepreneurial spirit: Be committed for Business
- Team work: captain create
- Leadership: The fortitude to shape a better future
- Be Adventurous, innovative, and Open-Minded:
- A focus on success: Where accomplishment become dream
- Integrity: Be actual
- Innovation: Be original,
- Collaboration: Authority collective genius
- Be rigorous. Get it correct.

2.13 Design Lab Ltd Featured In

FEATURED IN

MarketWatch

A Archinect

houzz

DIGITAL JOURNAL

Bēhance

FOX 28

Let's Talk

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Text Us On WhatsApp +880 1722 544 665

E-mail Us Your Query!
mahi@designlab247.com

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Vatara Gulshan Dhaka 1212 Bangladesh

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2.14 Design Lab Ltd Service

No.	Service	
01	Home Interior	 A photograph of a modern living room interior. It features a dark grey sectional sofa, a low wooden coffee table, and a large window with a view of the outdoors. The room is lit with warm, ambient lighting, including a circular pendant light fixture.
02	Exterior Design	 A photograph of a modern, two-story house exterior. The house has large windows, a dark facade, and a prominent wooden panel. A paved driveway and a well-maintained lawn with young trees are visible in the foreground.
03	Landscape design	 A photograph of a landscaped garden area. It shows a vibrant green lawn, a curved stone path, and a wooden bench. The background includes a wooden fence and various trees and shrubs.
04	Furniture Design	 A photograph of a modern, geometric bookshelf. The bookshelf is made of dark wood and features several open shelves arranged in a zig-zag pattern. It is placed in a room with a light blue wall and a patterned rug.
05	Architecture Design	

06	Product Modeling	
07	3D Visualization	
08	Home Renovation	

09	Design mood-board	
10	<p>Installation :</p> <ul style="list-style-type: none"> ● Wall Treatment ● Ceiling Fixtures ● Floor Fitting ● Lighting & More 	

2.15 Popular Products:

Product	Category
1.Front Desk	Office Furniture
2.Meeting Table	Office Furniture
3.Sofa (OF)	Office Furniture
4.Manager/Account/Doctor Table	Office Furniture
5.Director Table	Office Furniture
6.Workstation	Office Furniture
7.Medical Bed	Office Furniture
8.Director Chair	Office Furniture
9.Executive Chair	Office Furniture

10.Waiting Chair	Office Furniture
11.Bed	Home Furniture
12.TV Wall	Home Furniture
13.Console	Home Furniture
14.Wardrobe	Home Furniture
15.Display cabinets	Home Furniture
16.Sideboard	Home Furniture
17.Chest of drawer	Home Furniture
18.Arm chair	Home Furniture
19.soft seating	Home Furniture
20.Dressing table	Home Furniture
21.Pendant light	Home Light
22.Ceiling lamp	Home Light
23.Wall light	Home Light
24.Floor lamp	Home Light
25.Table lamp	Home Light
26.Spot light	Home Light
27.Street lighting	Street lighting
28.Technical lighting	Home Light, Office Light
29.Pendant light	Home Light

2.16 New Products:

Child Bed Room	
01	Full furniture set
02	Bed
03	Table + Chair
04	Wardrobe
05	Toy
06	Miscellaneous

2.17 Important Assignment of Design Lab Ltd :

S.N.	Organization Name	Services
01	Akij Group Ltd	<ul style="list-style-type: none">❖ Corporate Office Interior Decoration❖ Hospital Interior Design❖ Ceramics Shop Design❖ Akij Textile Interior Decoration❖ AKij Board corporate office Interior Decoration & Planning with Design
02	Ashara Properties	<ul style="list-style-type: none">❖ Corporate Office Interior Decoration❖ Housing Society Designing❖ Mirpur Branch Designing
03	Guoro chaki (Baily Road)	<ul style="list-style-type: none">❖ Interior Design❖ Furniture Design
04	Mr.Mejba	<ul style="list-style-type: none">❖ Interior Design❖ Furniture Design❖ Landscape Design

05	ULAB	<ul style="list-style-type: none"> ❖ Auditorium Design ❖ Furniture Design ❖ Landscape Design ❖ Reception Design
06	SMC Pharmacy	<ul style="list-style-type: none"> ❖ Reception Design ❖ Doctor Chamber Design ❖ Interior Design ❖ Furniture Design
07	OPPO	<ul style="list-style-type: none"> ❖ Reception Design ❖ Furniture Design ❖ Conference Room Design

2.18 Design Lab Ltd Honorable Client list

S.N.	Name	Services
01	Akij Group Ltd	<ul style="list-style-type: none"> ❖ Corporate Office Interior Decoration ❖ Hospital Interior Design ❖ Ceramics Shop Design ❖ Akij Textile Interior Decoration ❖ AKij Board corporate office Interior Decoration & Planning with design
02	Ashara Properties	<ul style="list-style-type: none"> ❖ Corporate Office Interior Decoration ❖ Housing Society Designing ❖ Mirpur Branch Designing
03	Mr.Abishak	<ul style="list-style-type: none"> ❖ Residential Home Design
04	Mr. Mufti	<ul style="list-style-type: none"> ❖ Residential Home Design
05	Rana Baridhara	<ul style="list-style-type: none"> ❖ Residential Home Design
06	Dr.Toslim	<ul style="list-style-type: none"> ❖ Residential Home Design

07	Mr Nobi	❖ Residential Home Design
08	Saiful Islam(GYM)	❖ Commercial House
09	Ashikur Rahman	❖ Residential Home Design
10	Plant Shop	❖ Commercial House
11	Dhanmondi Ventura	❖ Residential Home Design
12	Dr. Shamad	❖ Residential Home Design

2.19 Location

Corporate Office
Corporate Office Address
Design Lab Ltd.
House 02, Dr. Safi Sharani, Madani Ave, Dhaka 1213
Phone: +8802-58156816, +8801713493016
Email: mahi@designlab247.com
Website: designlab247.com

Chapter: 03

Theoretical Background

3.1 Financial Ratio Analysis

Financial ratios are mathematical comparisons of financial statement accounts or categories. These relationships between the financial statement accounts help investors, creditors, and internal company management understand how well a business is performing and of areas needing improvement.

Financial ratios are the most common and widespread tools used to analyze a business' financial standing. Ratios are easy to understand and simple to compute. They can also be used to compare different companies in different industries. Since a ratio is simply a mathematical comparison based on proportions, big and small companies can be use ratios to compare their financial information. In a sense, financial ratios don't take into consideration the size of a company or the industry. Ratios are just a raw computation of financial position and performance.

Ratios allow us to compare companies across industries, big and small, to identify their strengths and weaknesses. Financial ratios are often divided up into seven main categories: liquidity, solvency, efficiency, profitability, market prospect, investment leverage, and coverage.

3.2 Financial Ratios

1. Current Ratio

The current ratio which is one of the most commonly used financial ratios helps to calculate the firm's potential to meet its short term obligations. The greater the ratio the better the liquidity position of the firm. The standard of current ratio is 2:1.

2. Debt Ratio

The debt ratio is calculated to measure the range of financial leverage which is defined as total assets provided by the firm's creditors

3.Total Asset Turnover Ratio

The total asset turnover suggests the efficiency of a firm in using all its assets to generate income

4. Cost Income Ratio

It calculates the operating efficiency by measuring the percent of the total operating income which the firm spend to operate their daily activities

5. Net Profit Margin

The net profit margin is calculated as the percentage of each dollar sales remaining after all expenses have been deducted including tax. The higher ratio is considered to be better. It is commonly used by the firms to measure the firm's success with respect to earnings on sales.

6. Operating Profit Margin

The operating profit margin means the exact profits earned on each dollar sales. A higher ratio is more preferable by the stockholders.

7. Cash Ratio

The cash ratio is a liquidity measure that shows a company's ability to cover its short-term obligations using only cash and cash equivalents. The cash ratio is derived by adding a company's total reserves of cash and near-cash securities and dividing that sum by its total current liabilities

8. Return on Equity

The return on equity calculates the return earned on the investment of the owner. Generally, higher return is considered better.

9. Return on Asset

The return on asset calculates the overall effectiveness of management in generating profits with the available assets. It is often called the firm's return on total assets. The higher the ratio is better.

10. Cash to Asset Ratio

The cash asset ratio is the current value of marketable securities and cash, divided by the company's current liabilities. Also known as the cash ratio, the cash asset ratio compares the amount of highly liquid assets (such as cash and marketable securities) to the amount of short-term liabilities.

Chapter: 04

Financial Performance analysis of Design Lab Limited

4.1 Ratios:

Current Ratio

Year	2020	2019	2018
Current Ratio	1.19	1.02	1.00

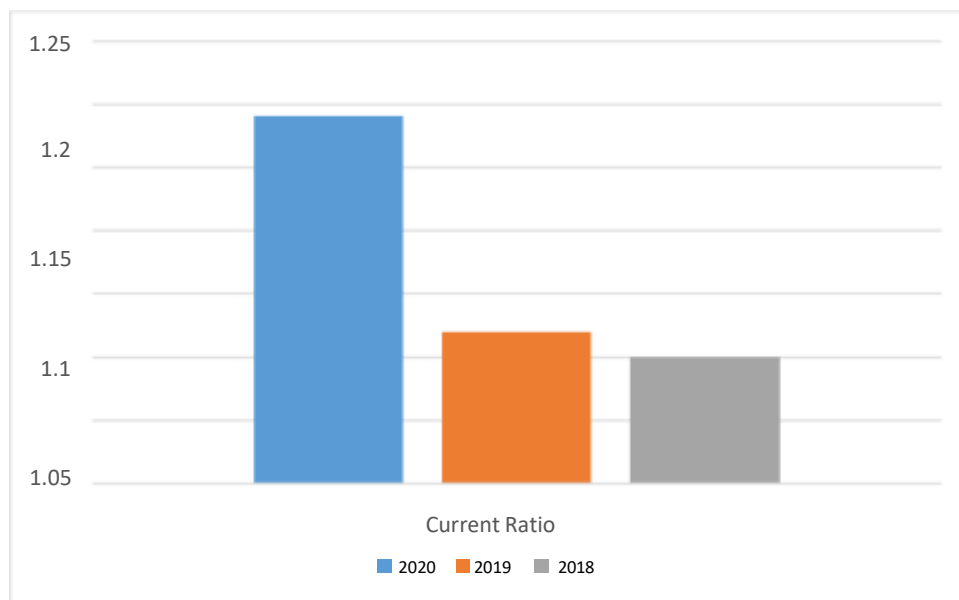


Figure: 1

The trend of the graph of current ratio of Design Lab Limited is decreasing. In 2018 the current ratio was 1.00 and with its increasing trend the value on 2019 was 1.02 which indicates growing into its capacity. 2020 ratio is 1.19 also increasing could indicate increased operational growth and likely to pull up the company's value.

Debt Ratio

Year	2020	2019	2018
Debt Ratio	10.2	9.78	9.63

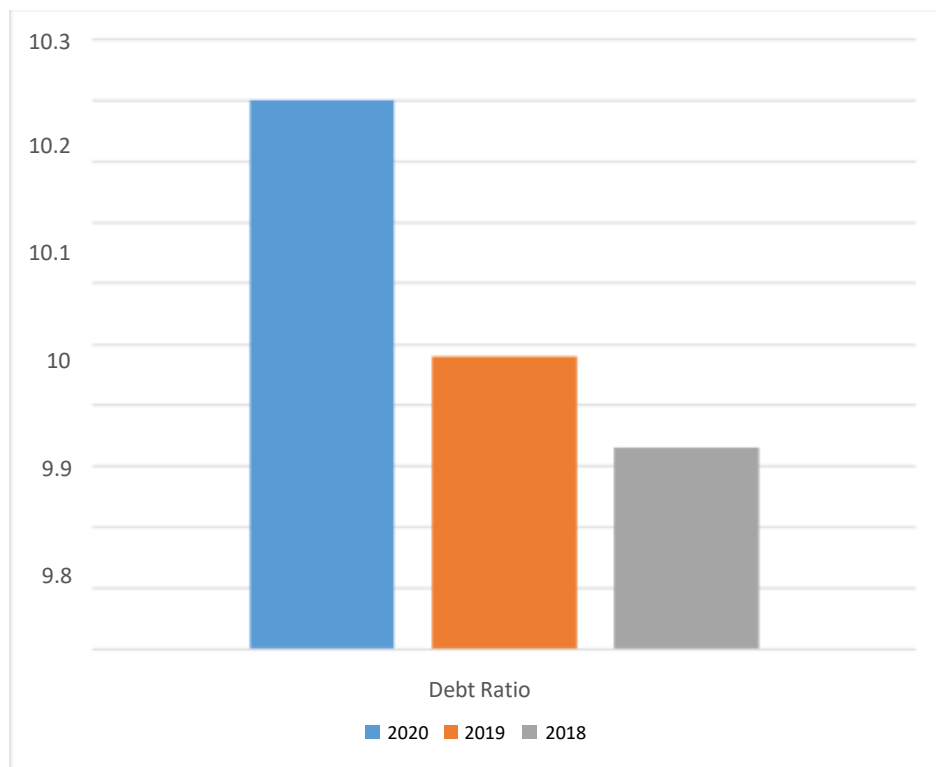


Figure: 2

Design Lab Limited debt ratio is fluctuating as it increased in 2018 to 2020 from 9.63 to 10.20 which indicate that a huge percentage of the company's financing asset is from debt. Generally a lower ratio is better.

Cost Income Ratio

Year	2020	2019	2018
Cost Income Ratio	50.82	55.93	55.98

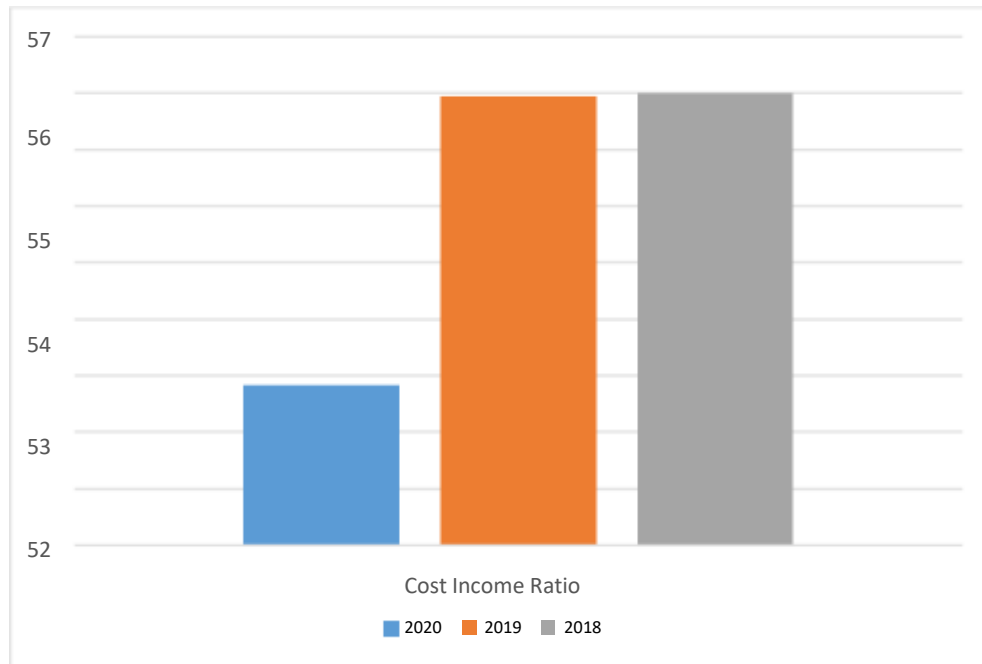


Figure: 3

Cost to income ratio has an downward trend which means that income are rising at a higher rate than cost, which could suggest that the company is focusing in minimizing the cost. In 2020 the cost to income ratio of Design Lab Limited is low. So we can say that the operating efficiency of the Design Lab Limited is good. That means they are able to minimize their operating cost, day by day their income are getting high.

Total Asset Turnover Ratio

Year	2020	2019	2018
Total Asset Turnover Ratio	322417	293901	281275

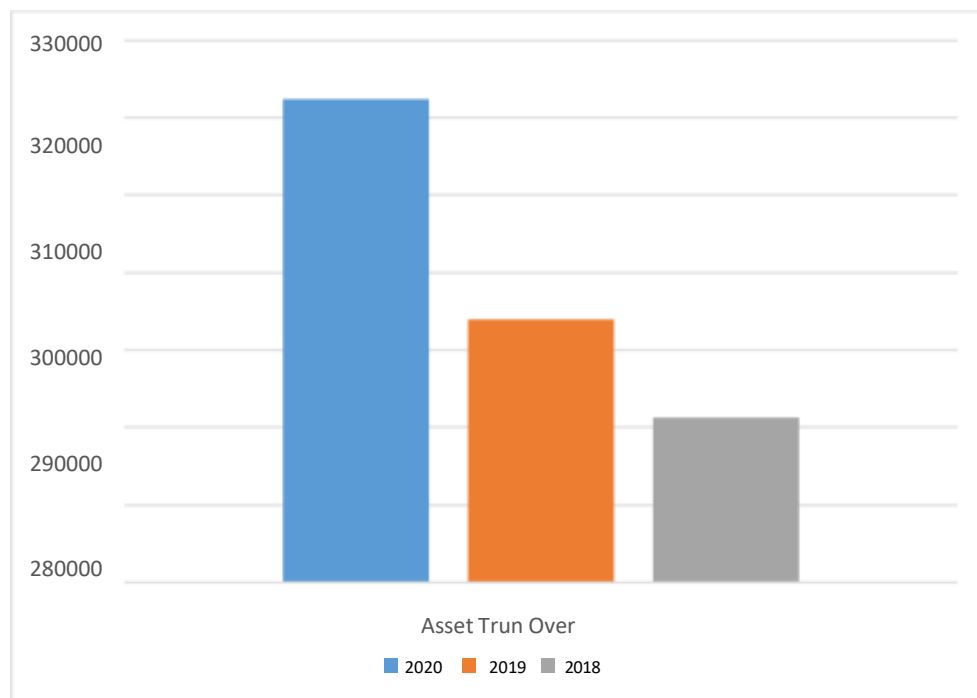


Figure: 4

The total asset turnover ratio is following an upward trend. Their total asset turnover is lowest in 2018 but it is highest in 2020. This shows that Design Lab Limited is using its assets more efficiently to generate operating income.

Operating Profit Margin

Year	2020	2019	2018
Operating Profit Margin	6950	5719	5373

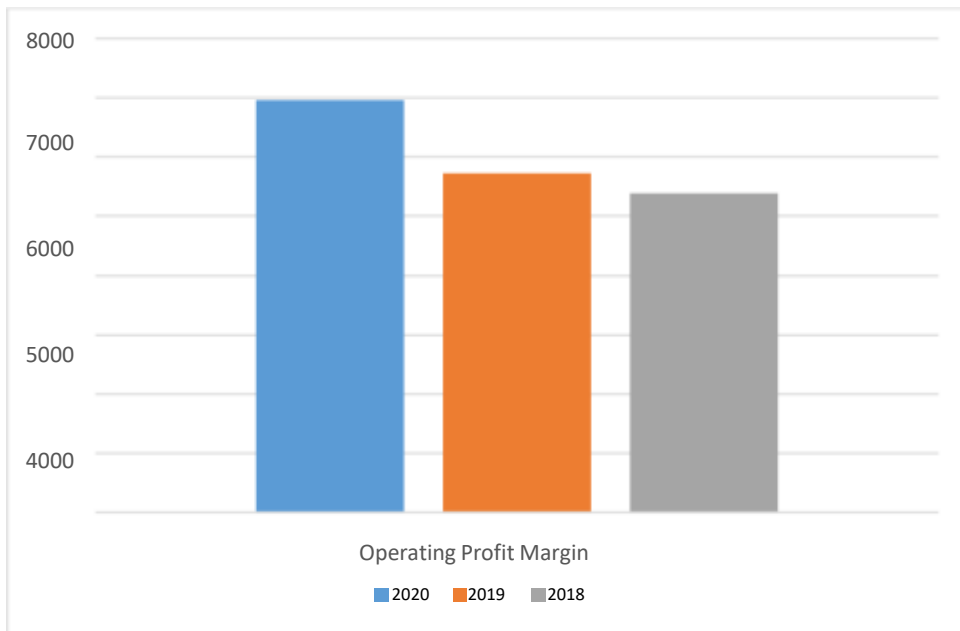


Figure-5

The operating profit margin is following upward trend from 2018 to 2020 but in 2018 and in 2018 it was 5373 but in 2020 it increased to 6950 which indicates that from 2018 to 2020 the company was able to generate enough income from their operations to pay for their variable costs and fixed costs. And in 2020 they managed to increase their income over operating expenses

Net Profit Margin

Year	2020	2019	2018
Net Profit Margin	3.81	3.63	2.56

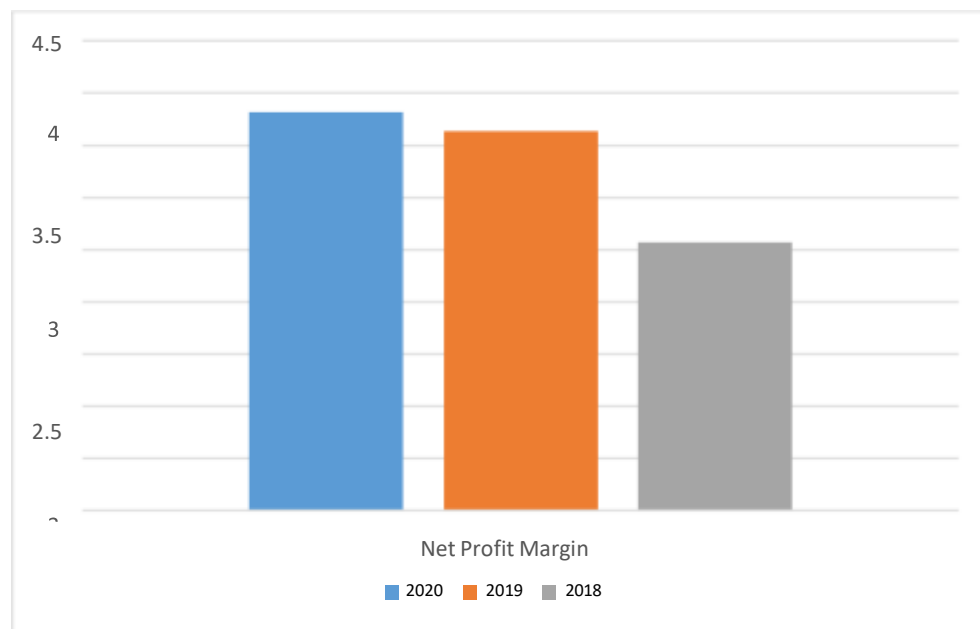


Figure-6

Here, net profit margin is following an upward trend. The lowest value was 2.56 in 2018 and the highest value was 3.81 in 2020 which means that the company is more efficient at generating sales into actual profit.

Return on Asset

Year	2020	2019	2018
Return On Asset	0.65	0.76	0.38

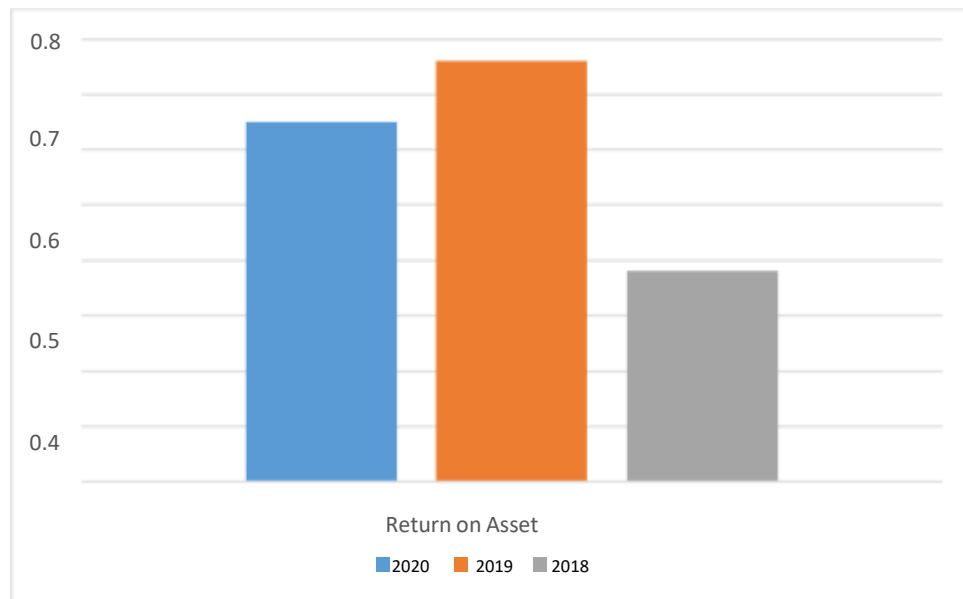


Figure-7

Design Lab Limited return on asset was following an upward and downward trend. The lowest value was 0.38 in 2018 but it changes upwards to 0.73 in 2019 which indicates that its earning capacity has increased from 2018 but in 2020 again it's become lower than 2019 Thus it can be said that the proportion of their earning is not increasing year by year regularly.

Return on Equity

Year	2020	2019	2018
Return On Equity	6.32	8.60	4,24

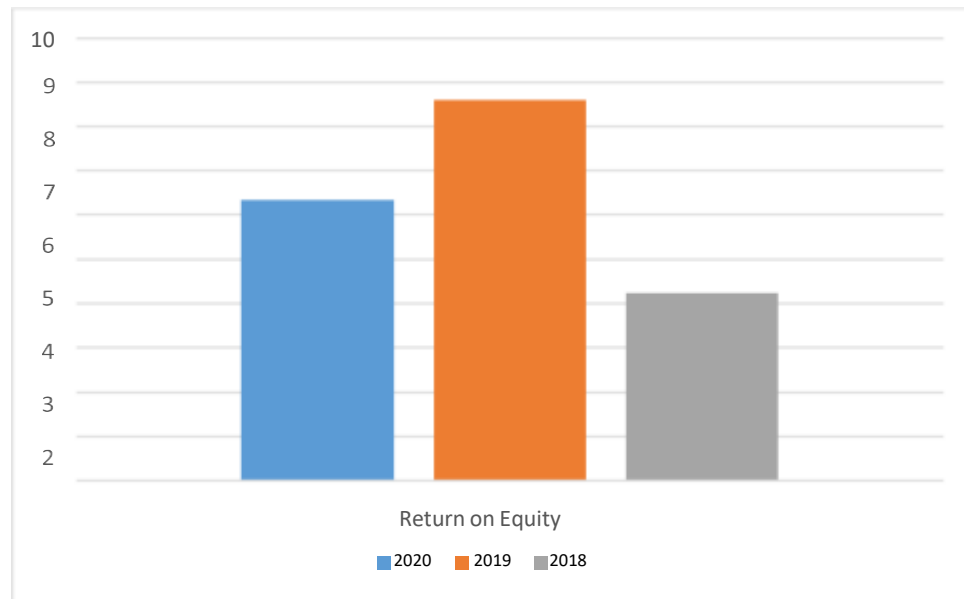


Figure-8

The return on equity ratio was growing from 2018 to 2019. And 2019-2020. It is not preferable for the firm. So, the management should try to increase the return on equity though, the return has slightly increased 2018 to 2019

Cash Ratio

Year	2020	2019	2018
Cash Ratio	0.61	0.56	0.48

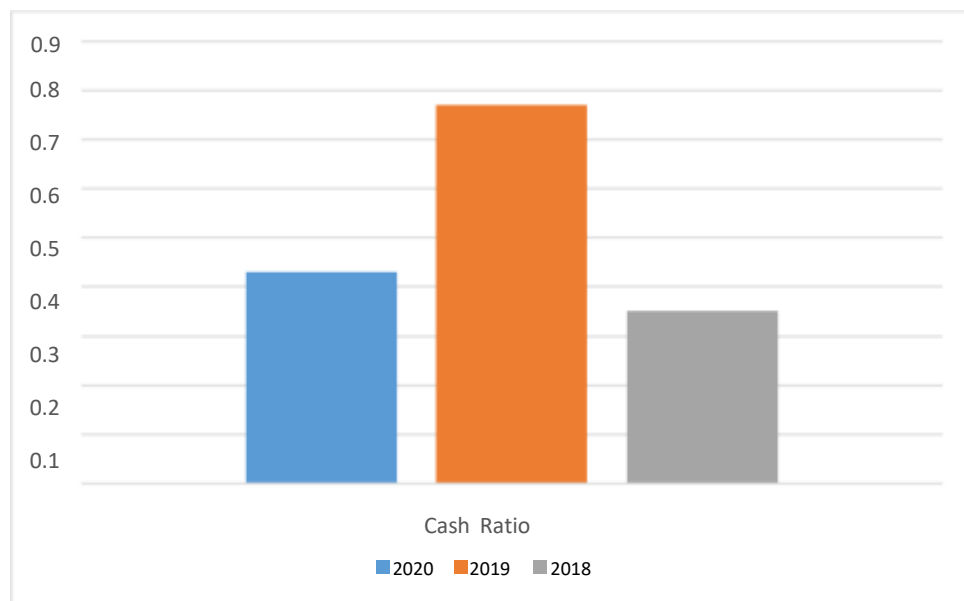


Figure-9

The cash ratio is a liquidity measure that shows a company's ability to cover its short-term obligations using only cash and cash equivalents. Here we can see the Design Lab cash ratio from 2018 to 2020 increasing, which shows that Design Lab Limited's total reserves of cash and near-cash securities are in a good position.

Cash to Asset Ratio

Year	2020	2019	2018
Cash To Asset Ratio	0.33	0.26	0.30

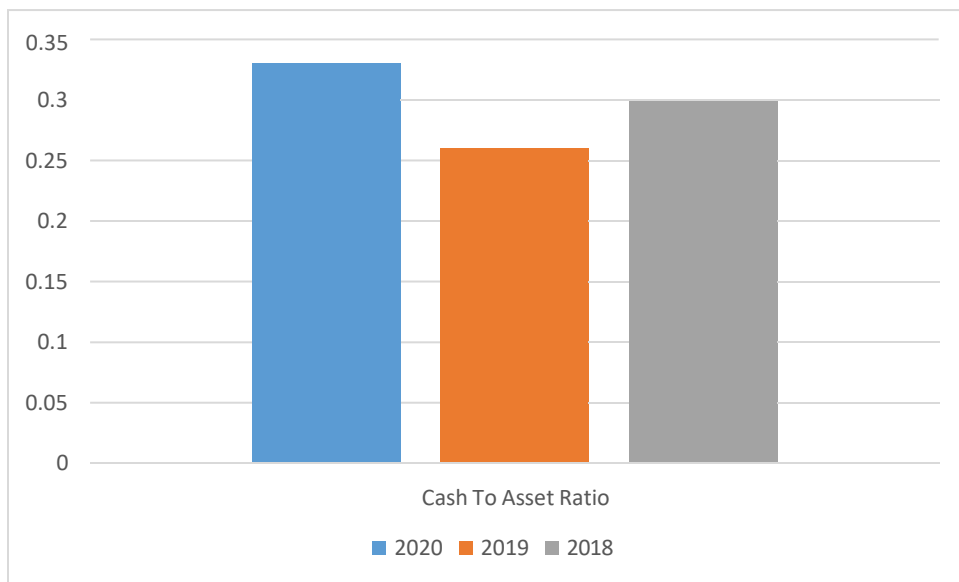


Figure-10

The cash to asset ratio is the current value of marketable securities and cash of Design Lab Limited up and down ward trend. It is not good for this company.

4.2 Findings

It is common that the company would have certain problems while operating such organization. There are few problems explained from the study of this report. They are:

1. The trend of the graph of current ratio of Design Lab Limited is increasing. In 2018 the current ratio was 1.00 and with its increasing trend the value on 2019 was 1.02 which indicates growing into its capacity. 2020 ratio is 1.19 also increasing could indicate increased operational growth and likely to pull up the company's value. In general a current ratio greater than 1 or 2:1 suggests that the company has enough financial resources to remain secure in paying off the short-term liabilities. As we can see that the current ratio of Design Lab Limited has an increasing trend it may soon have a current ratio will 2 which means the company might not have enough current assets on hand to meet its short-term obligations.

2. Design Lab Limited debt ratio is fluctuating as it increased in 2018 to 2020 from 9.63 to 10.20 which indicate that a huge percentage of the company's financing asset is from debt. Generally a lower ratio is better. A value of 1 or less in debt ratios shows good financial health of a company. It means the company has high risk of being bankrupt since too much debt can lead to a heavy debt repayment burden.

3. Cost to income ratio has a downward trend which means that income are rising at a higher rate than cost, which could suggest that the company is focusing in minimizing the cost. In 2020 the cost to income ratio of Design Lab Limited is low. So we can say that the operating efficiency of the Design Lab Limited is good. That means they are able to minimize their operating cost, day by day their income are getting high. And the company stands a profitable position.

4. The total asset turnover ratio is following an upward trend. Their total asset turnover is lowest in 2018 but it is highest in 2020. This shows that Design Lab Limited is using its assets more efficiently to generate operating income.

5. The operating profit margin is following upward trend from 2018 to 2020 but in 2019 and in 2018 it was 5373 but in 2020 it increased to 6950 which indicates that from 2018 to 2020 the company was able to generate enough income from their operations to pay for their variable costs and fixed costs. And in 2020 they managed to increase their income over operating expenses. And they have to manage to utilize their variable costs and fixed costs properly.

6. Here the net profit margin is following an upward trend. The lowest value was 2.56 in 2018 and the highest value was 3.81 in 2020 which means that the company is more efficient at generating sales into actual profit.

7. Design Lab Limited return on asset was following an upward and downward trend. The lowest value was 0.38 in 2018 but it changes upwards to 0.73 in 2019 which indicates that its earning capacity has increased from 2018 but in 2020 again it's become lower than 2019 Thus it can be said that the proportion of their earning is not increasing year by year regularly. Random ratio is not good for company

8. The return on equity ratio was growing from 2018 to 2019. And 2018-2020. It is not preferable for the firm. So, the management should try to increase the return on equity though, the return has slightly increased 2018 to 2019. Most analysts consider that an ROE in the range of higher to be beneficial for purposes of investment. Since all the values of Design Lab Limited, over the years, has been increasing and declining it shows that the company is not productively using the investments of equity investors to make additional profits and to return the profits to investors at an attractive level.

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5.1 Recommendations

There are few recommendations provided below for the previously mentioned problems:

1. As the current ratio of Design Lab Limited was increasing year to year. So, it should try to more increase this ratio by paying off current liabilities, sell off unproductive assets and increase current assets .
2. As we have already seen that a huge percentage of the company's financing asset is from debt. But the risk of the company is increasing as it is following upwards trend. So they should take some step to decreasing debt.
3. Their cost to income ratio has a downwards trend which is a good sign. So, they should continue what they do to keep profitability.
4. Design Lab Limited total asset turnover had an increasing trend which means they were efficiently using their assets to generate income. So, they should follow what they were doing.
5. Design Lab Limited operating profit margin trend already upward to continue this process they should increasing sales to achieve cost-effectiveness through economies of scale and lowering production costs while at the same time bringing in extra revenue.
6. The return on asset has a random trend which is not good so to increasing revenue, reducing expenses and reducing assets cost.
7. The return on equity ratio is following downward trend which is not good, the management should work hard to increase the return linked with equity by increasing profit margins, using more financial leverage, improving asset turnover and distributing idle cash etc.

5.2 Conclusion

Design Lab Limited is setting new standards in the interior architecture field in the time of turbulent Economic & dark pandemic conditions. The Design Lab Limited one of the leading interior architecture firm in our country that also plays a vital role in games. The Design Lab Limited advance the field by bringing new ideas, conducting research, and generating innovative, highly creative solutions that embody our clients' brands and also evolving and making a big name for them & also for Bangladesh as well.

From the trend analysis Design Lab Limited equity ratio, asset turnover, P/E ratio earning

Capacity and interest ratio are increasing year by year and this indicates satisfactory position but its leverage ratio shows the reduction of financial risk. Over the years Design Lab Limited has made a well- built position through its range of activities. Its number of clients, amount of

Deposit and investment money is increasing day by day. To face the competition Design Lab Limited should think to stare new services and to take different types of marketing strategy to get more customers in this competition market. It can be said that, Design Lab Limited Is Growing fast and its contribution in our field is also considerable. I hope that Design Lab Limited will widen its services by expanding its products and branch all over the country. I sincerely hope that with the gradual and successful globalization Design Lab Limited will grow enough to be a Global company.

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