Internship Report

on

"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"

Submitted by:

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Submitted to:

Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Submitted for the partial fulfillment of the degree of Bachelor of Business Administration

Sonargaon University (SU)

147/1 Green Road, Panthopath, Dhaka

Date of Submission: 30/08/2025

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Submitted by:

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Submitted for the partial fulfillment of the degree of Bachelor of Business Administration



Sonargaon University (SU)

147/1 Green Road, Panthopath, Dhaka

Date of Submission: 30/08/2025

Letter of Transmittal

Date: 30/08/2025

Md. Ashraf Ali
Assistant Professor
Faculty of Business Administration
Sonargaon University (SU)

Subject: Submission of Internship Report Title **"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"**.

Dear Sir,
With due respect and humble submission, I am pleased to present my internship report titled "**The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"**

This report is prepared as a partial requirement for the completion of the Bachelor of Business Administration (BBA) program at Sonargaon University.
During my internship at **Dream 71 Ltd**,.00 I was assigned to work under the supervision of the team leader in a UNDP-funded project. My key responsibilities involved data entry, planning assistance, and contributing to internal and external reporting. This experience has enriched my practical understanding of organizational operations, especially within development-oriented ICT projects.
I have tried my best to reflect my learning, observations, and contributions in this report. I sincerely hope that the report meets your expectations and academic standards.
I would be grateful for your kind acceptance of this report. Please do not hesitate to contact me if any clarification is needed.
Thank you for your valuable guidance and support throughout the preparation of this report.

Sincerely,

_____

Aliul Talukder
ID: BBA2103024030
Major: Finance
Program: Bachelor of Business Administration
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Declaration of the Student

I hereby declare that the internship report titled **"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"** has been prepared by me as a requirement for the completion of the Bachelor of Business Administration (BBA) program at Sonargaon University.

This report is the result of my own work, except where explicitly stated otherwise. All information, data, and references used in this report have been acknowledged properly. This report has not been submitted to any other institution, university, or academic body previously or concurrently for any academic qualification.

I respectfully submit this report for your kind consideration and evaluation.

Signature: _____

Aliul Talukder
ID: BBA2103024030
Program: BBA
Major: Finance
Sonargaon University
Date: 30-08-2025

Letter of Authorization

This is to certify that the Internship report **"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"** has been prepared as a part of completion of the BBA program from Department of Business Administration, Sonargaon University (SU), carried out by **Aliul Talukder,** bearing **ID: BBA2103024030** under my supervision. The report or the information will not be used for any other purposes.

_____

Md. Ashraf Ali
Assistant Professor
Department of Business Administration
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Sonargaon University (SU)

Acknowledgment

First and foremost, I would like to express my sincere gratitude to the Almighty for giving me the strength, patience, and opportunity to successfully complete my internship and prepare this report.

I would like to extend my heartfelt thanks to **Dream 71 Ltd** for allowing me to be a part of their dynamic team under the UNDP-supported project. My special appreciation goes to my team leader and supervisor at **Dream 71,** whose guidance, feedback, and encouragement throughout the internship period greatly enhanced my learning experience.

I am deeply grateful to **Md. Ashraf Ali, Assistant Professor,** Department of Business Administration, Sonargaon University, for her valuable academic supervision, continuous support, and constructive suggestions during the preparation of this report**.**

I also thank all the team members at **Dream 71 Ltd** who welcomed me warmly and assisted me during various phases of the project. Their cooperation and professional insights significantly contributed to my understanding of real-world data management, planning, and reporting processes.

Finally, I am thankful to my family and friends for their constant encouragement and moral support throughout my academic journey.

Executive Summary

This internship report titled **"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"** is submitted as a partial fulfillment of the requirements for the Bachelor of Business Administration (BBA) program at Sonargaon University.

The primary objective of this report is to present an overview of the practical experience I gained during my internship at **Dream 71 Ltd**, specifically under a project funded by the **United Nations Development Program (UNDP**). The report highlights my involvement in key functional areas including data entry operations, project planning support, and the preparation of reports for both internal use and external stakeholders.

Dream 71 Ltd is a well-reputed ICT company in Bangladesh known for delivering innovative software and digital solutions, particularly in collaboration with government and development agencies. During the internship, I had the opportunity to closely observe and participate in the operational processes that support the successful delivery of such projects.

The report discusses the organizational structure of **Dream 71,** the goals and functions of its quality control department, and the software development life cycle followed within the company. It also covers how digital technologies are applied to enhance efficiency and accuracy in planning, data handling, and reporting. Based on my experience and observation, the report includes a detailed analysis of strengths, challenges, and areas for improvement.

Key findings indicate that **Dream** 71 maintains effective processes supported by digital tools, but it can benefit from more automation, structured training programs, and additional human resources during high-demand periods. The report concludes with practical recommendations to further strengthen operations**.**

This internship has allowed me to bridge the gap between academic knowledge and practical experience, equipping me with essential skills and insights that will serve as a strong foundation for my professional career.

List of Acronyms

ADB	Asian Development Bank
AI	Artificial Intelligence
CSR	Corporate Social Responsibility
DBMS	Database Management System
ERP	Enterprise Resource Planning
GDP	Gross Domestic Product
HRM	Human Resource Management
ICT	Information and Communication Technology
IT	Information Technology
MIS	Management Information System
MoU	Memorandum of Understanding
M&E	Monitoring and Evaluation
NGO	Non-Governmental Organization
SDG	Sustainable Development Goals
SME	Small and Medium Enterprises
SPSS	Statistical Package for the Social Sciences
SWOT	Strengths, Weaknesses, Opportunities, and Threats
UNDP	United Nations Development Programmed
USAID	United States Agency for International Development

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Chapter 1:
Introduction

1.1 Introduction

This internship report, titled **"The Role of Planning, Reporting, and Data Entry Operations in Enhancing Project Efficiency: A Case Study on Dream 71 Ltd under the UNDP Project"**, is prepared as part of my BBA program requirement. The internship was conducted at Dream 71 Ltd, a reputed ICT company in Bangladesh that works on various development and technological projects, including partnerships with the United Nations Development Programmed (UNDP).
During the internship, my primary responsibilities were to assist the team leader in planning, reporting, and data entry operations. The work involved preparing schedules, tracking project progress, drafting and formatting reports in line with UNDP standards, and ensuring data accuracy through systematic entry and record-keeping.

1.2 Background of the Study

Internship is an essential part of the Bachelor of Business Administration (BBA) program, designed to provide students with practical exposure to organizational activities and professional practices. It bridges the gap between academic learning and real-world application by allowing students to apply theoretical knowledge in a corporate environment.

As a part of my BBA program, I was placed at **Dream 71 Ltd**, a renowned software and IT solutions company in Bangladesh, where I had the opportunity to work under the **UNDP Project**. My primary responsibilities included assisting the team leader in **planning, reporting, and data entry operations**, which are integral to ensuring smooth project execution and effective management.

This internship provided me with valuable insights into project planning and monitoring processes, organizational communication, and the role of technology in development projects. By working closely with the team, I was able to observe how tasks are coordinated, reports are prepared, and data is managed to support decision-making.

The study is significant because it highlights how academic knowledge of management and information systems can be practically applied in a real project environment. Moreover, it reflects the importance of accurate data entry, systematic reporting, and proper planning in achieving project goals, especially in development-oriented initiatives supported by organizations like UNDP.

1.3 Origin of the Report

Internship programs are an essential component of the Bachelor of Business Administration (BBA) curriculum, serving as a bridge between academic knowledge and professional practice. As part of the degree requirements, students are required to undertake practical training in an organizational setting, where they can apply theoretical concepts learned in the classroom to real-world situations. This report originates from such a requirement and reflects the outcome of my three-month internship at **Dream 71 Ltd**, where I was placed under a project funded by the **United Nations Development Programme (UNDP)**.

The internship was designed to expose me to various aspects of organizational operations, particularly in the areas of **planning, reporting, and data entry support** within an ongoing UNDP project. The internship not only offered firsthand professional exposure but also enabled me to understand how international development projects are implemented, monitored, and reported at the organizational level.

This report has been prepared under the guidance of my academic supervisor from the university and the professional supervision of my team leader at Dream 71 Ltd. The core purpose of this report is to document my internship experiences, analyze the processes I was engaged in, and evaluate how these processes contribute to the overall success of the organization and the project.

1.4 Objectives of the Study

The main purpose of this study is to reflect on my learning outcomes and analyze the practical applications of my academic knowledge. The objectives are divided into two categories: **general objectives** and **specific objectives**.

1.2.1 General Objective

- To gain practical exposure by working in a professional organization and to bridge the gap between theoretical concepts of business studies and their practical application in the workplace.

1.2.2 Specific Objectives

- To understand the planning and reporting mechanisms followed by Dream 71 Ltd in executing UNDP projects.
- To explore how data entry and record-keeping support project documentation and decision-making.
- To assess the workflow and coordination between departments involved in project implementation.
- To analyze the challenges faced in project reporting and monitoring processes.
- To reflect on my personal contribution, learning outcomes, and skill development during the internship.

1.5 Scope of the Study

The scope of this study is confined to my internship experience at **Dream 71 Ltd** under the **UNDP Project**, where I worked closely with the team leader and supported project activities. The study primarily focuses on three core areas: **planning, reporting, and data entry operations**.

Within this scope, the report covers the following aspects:

- An overview of Dream 71 Ltd and its contribution in implementing the UNDP Project.
- The nature of my responsibilities in assisting the team leader with planning and coordination of project tasks.
- The process of preparing and maintaining reports to ensure proper documentation, accountability, and monitoring of project progress.
- Data entry operations, including handling project-related information accurately for record-keeping, analysis, and decision-making.
- The use of software tools and digital platforms to complete reporting and data-related tasks.
- Exposure to communication and collaboration practices within a professional project team.
- Skills, knowledge, and practical experience gained during the internship period, such as time management, teamwork, and attention to detail.
- Insights into how development projects supported by UNDP are managed, monitored, and executed in collaboration with private organizations like Dream 71 Ltd.
- Application of theoretical knowledge from my academic studies to real-world organizational practices.
- Familiarity with professional ethics, discipline, and accountability while working under a development project.
- Observation of organizational culture, leadership styles, and decision-making processes within a project environment.
- Learning how proper planning, reporting, and data management contribute to achieving Sustainable Development Goals (SDGs) through UNDP-supported initiatives.

The study does not attempt to cover all operational or technical functions of Dream 71 Ltd or the entire scope of the UNDP Project in detail. Instead, it concentrates on the specific tasks assigned to me and the areas I was directly involved in, highlighting how these activities contributed to the overall project management process.

This scope is therefore limited to the duration of my internship and the duties I performed, but it provides meaningful insights into how planning, reporting, communication, and data management play a vital role in ensuring the successful execution of development projects.

1.6 Research Methodology

The methodology of this study has been designed to reflect my practical internship experience at **Dream 71 Ltd** under the **UNDP Project**. Since the report is based on workplace exposure, a combination of **descriptive, qualitative, and limited quantitative methods** has been used. The methodology ensures that both theoretical learning and practical experience are integrated to provide a comprehensive overview of the internship activities.

1. Sources of Data

- **Primary Sources:**
    - Direct observation of daily organizational activities during the internship period.
    - Hands-on experience of assisting the team leader in **planning, reporting, and data entry** operations.
    - Informal and semi-structured discussions with the team leader, project staff, and colleagues.
    - Active participation in internal meetings, training sessions, and project reviews.
    - Real-time involvement in data entry, report preparation, and planning processes.
- **Secondary Sources:**
    - Official documents, reports, guidelines, and project-related records provided by Dream 71 Ltd.
    - UNDP publications, frameworks, and reporting formats relevant to the project.
    - Company website, annual reports, and promotional materials.
    - Academic textbooks, scholarly journals, and online articles related to project management, monitoring, and reporting.
    - Digital resources and knowledge repositories on development project execution.

2. Nature of the Study

The study is **qualitative in nature**, as it emphasizes descriptive analysis of organizational activities, personal experiences, and project-related tasks. However, **quantitative aspects** were also reviewed, such as statistical data, reporting metrics, and numerical records handled during the internship.

3. Data Collection Methods

- **Observation Method:** Daily observations of planning sessions, reporting procedures, and data entry operations.

- **Participation Method:** Direct involvement in assigned responsibilities and active collaboration with the project team.
- **Document Review:** Examination of project files, templates, and reporting formats.
- **Discussion/Interview:** Informal interactions with team members and the supervisor to clarify processes and expectations.
- **Digital Tools:** Use of **Microsoft Excel, Google Sheets, project management software, and internal reporting tools** to collect and manage data.

4. Data Analysis Techniques

- **Descriptive Analysis:** Organizing and describing the processes of planning, reporting, and data management.
- **Comparative Analysis:** Comparing practical tasks with theoretical knowledge from academic studies.
- **Content Analysis:** Reviewing project documents and extracting relevant information to support findings.
- **Reflective Analysis:** Self-assessment of learning outcomes, challenges, and skill development during the internship.
- **Triangulation:** Cross-checking data from primary and secondary sources to ensure accuracy and reliability.

5. Time Frame of the Study

The study is limited to the internship duration at Dream 71 Ltd under the UNDP Project. All observations, tasks, and analyses reflect the specific period of practical exposure within this timeframe.

6. Justification of Methodology

This methodology was chosen because it allows for:

- A structured reflection of real workplace practices.
- Integration of theory with hands-on tasks.
- A balanced use of observation, participation, and document analysis.
- Reliable findings through validation of data from multiple sources.

1.7 Limitations of the Study

While the internship at **Dream 71 Ltd** under the **UNDP Project** provided valuable practical exposure, several limitations affected the scope and depth of this study. These limitations are outlined below:

1. **Time Constraint:**

   The internship period was limited, which restricted the opportunity to gain in-depth experience across all departments and projects of Dream 71 Ltd. This study, therefore, focuses mainly on the tasks assigned to me, particularly in planning, reporting, and data entry.

2. **Restricted Access to Information:**

   Some confidential documents and sensitive project data could not be accessed due to organizational policies, limiting the availability of comprehensive quantitative information.

3. **Limited Observation of All Processes:**

   The study primarily reflects the areas where I was directly involved. Other operational processes, departments, and project management strategies were not covered, which may affect the completeness of organizational insights.

4. **Reliance on Personal Experience:**

   Much of the information is based on personal observations, notes, and interactions with the team leader and colleagues. This introduces subjectivity, which may influence the interpretation of certain tasks, outcomes, or processes.

5. **Lack of Long-Term Outcome Analysis:**

   Due to the short duration of the internship, it was not possible to assess the long-term impact of planning, reporting, and data management on project performance or outcomes.

6. **Technical Limitations:**

   Some data analysis and reporting tools used during the internship had constraints that limited advanced data processing, visualization, or automation of reports.

7. **External Factors:**

   The study does not account for external influences on the UNDP Project, such as policy changes, funding variations, or other organizational partnerships, which may impact project execution.

8. **Limited Scope of Skills Application:**

   While the internship allowed me to practice planning, reporting, and data entry, other important professional skills such as strategic decision-making, financial management, and large-scale project coordination were beyond the scope of my assigned duties.

9. **Time Pressure on Tasks:**

   Deadlines and time-sensitive tasks sometimes limited the ability to explore processes in detail, affecting the depth of understanding and analysis of certain operations.

10. **Variation in Task Assignment:**

    Tasks were assigned based on immediate organizational needs rather than following a structured learning plan, which occasionally restricted exposure to some planned learning objectives.

11. **Dependence on Supervisory Guidance:**

    The efficiency and understanding of tasks were sometimes dependent on the availability and guidance of the team leader. Limited interaction periods could affect the completeness of learning.

Despite these limitations, the study provides significant insights into the role of planning, reporting, and data entry in supporting project management, decision-making, and organizational efficiency. It also demonstrates the practical application of academic knowledge, the development of professional skills, and understanding of workplace practices, making it a valuable learning experience.

Chapter 2:

Literature Review

2.1 Concept of Planning, Reporting, and Data Management

Effective planning, reporting, and data management are foundational components of organizational performance, particularly in development-oriented projects. Planning provides the strategic roadmap that guides resource allocation, scheduling, and risk management, while reporting ensures accountability and transparency for both internal and external stakeholders (Anthony & Young, 2019). Data entry, on the other hand, serves as the operational backbone of project monitoring, ensuring that information is accurately captured, stored, and made available for analysis (Haque & Kabir, 2020).

In development projects supported by agencies such as the United Nations Development Programmed (UNDP), these three elements are interconnected. Planning determines objectives, data entry provides the raw evidence for progress, and reporting consolidates insights into structured documents that facilitate decision-making and donor accountability (UNDP, 2024).

2.2 Empirical Review

Bangladesh Studies

Several Bangladeshi studies highlight the importance of planning, reporting, and data management in ensuring the success of both nonprofit and corporate initiatives. Haque and Kabir (2020) examined BRAC's accountability framework and found that structured reporting and documentation significantly enhanced donor confidence. Similarly, Islam and Chowdhury (2019) demonstrated that NGOs with stronger reporting systems and data accuracy were more likely to sustain funding and expand operations.

Ahmed (2021), in a study on Sajida Foundation, emphasized that planning and systematic record-keeping were directly linked to program effectiveness. Rahman and Khatun (2017) also noted that in donor-funded projects, accurate data entry reduced errors and delays in monitoring and evaluation.

In the ICT and private sector, local studies highlight that planning and documentation practices improve operational efficiency. Al Masud (2021) found that firms using digital record-keeping systems minimized risks of misreporting and improved overall governance. The Dhaka Stock Exchange (DSE, 2024) has also underscored that transparency in financial and operational reporting builds long-term stakeholder trust.

UNDP Bangladesh reports further stress the significance of structured reporting and digital data entry in project delivery. By integrating ICT-based planning tools, projects have achieved higher efficiency and accountability (UNDP, 2024).

International Studies

Globally, the literature also emphasizes the role of planning, reporting, and data management in enhancing development outcomes. Perera (2018), in a study of South Asian NGOs, argued that weak documentation undermines both governance and donor trust. Bowman (2011) found that financial sustainability in nonprofit organizations depends on their ability to maintain reliable reporting and planning systems.

Anthony and Young (2019) highlighted that effective management control systems in development projects are not limited to financial oversight but also extend to operational documentation and reporting practices. International development agencies, including the World Bank and UNDP, consistently advocate for evidence-based planning and transparent reporting as critical elements of successful project implementation (World Bank, 2020; UNDP, 2024).

2.3 Importance of Planning, Reporting, and Data Entry in Development Projects

Planning, reporting, and data entry operations hold particular importance in the context of donor-funded projects such as those implemented by UNDP. Four key areas emerge from the literature:

1. **Accountability and Transparency** – Proper reporting ensures that project resources are used effectively, strengthening the trust of donors and stakeholders (Rahman & Khatun, 2017; Haque & Kabir, 2020).

2. **Decision-Making** – Accurate data entry and timely reporting provide a reliable evidence base for strategic adjustments and policy development (Anthony & Young, 2019).

3. **Monitoring and Evaluation (M&E)** – Regular documentation enables progress tracking against project indicators, ensuring alignment with objectives (UNDP, 2024).

4. **Sustainability** – Structured planning and record-keeping allow continuity of operations even after donor funding phases out (Ahmed, 2021).

For ICT-based organizations like Dream 71 Ltd, which support UNDP projects, planning and data entry also have a technological dimension. Automation, digital records, and software-driven reporting tools improve efficiency and reduce human error, making operations more robust and transparent (Al Masud, 2021; UNDP, 2024).

2.4 Summary of Literature

The reviewed literature demonstrates that planning, reporting, and data entry are not merely administrative tasks but strategic components of organizational success in development projects. In Bangladesh, empirical evidence suggests that structured planning, transparent reporting, and accurate data entry significantly improve donor confidence and project sustainability (Haque & Kabir, 2020; Ahmed, 2021). Internationally, scholars and development agencies echo these findings, emphasizing accountability, evidence-based decision-making, and operational efficiency as outcomes of robust documentation and reporting systems (Anthony & Young, 2019; Perera, 2018; UNDP, 2024).

However, a gap remains in the literature regarding the specific role of **ICT firms partnering in donor-funded projects**. While NGOs and development agencies have been studied extensively, the contribution of private ICT companies in supporting planning, reporting, and data entry functions is less explored. This study contributes to bridging that gap by analyzing the operational practices of Dream 71 Ltd under the UNDP Project, with particular focus on planning, reporting, and data management processes.

Chapter 3

Organizational Overview

3.1 History

Dream 71 Ltd is a well-established software and IT solutions company in Bangladesh that has been contributing to the development of technology-driven solutions for various organizations, including government and non-government projects. Since its inception, Dream 71 Ltd has focused on delivering innovative solutions in software development, data management, and project support services, positioning itself as a reliable partner for development initiatives and corporate clients alike.

The company has a history of collaborating with both local and international organizations to implement projects that require advanced data management, reporting, and operational planning. One notable partnership is with the United Nations Development Programme (UNDP), where Dream 71 Ltd provides support in project planning, monitoring, reporting, and data entry operations.

The involvement of Dream 71 Ltd in UNDP projects highlights the company's commitment to enhancing operational efficiency, ensuring data accuracy, and contributing to development goals. Over the years, Dream 71 Ltd has built a reputation for maintaining high standards of professionalism, technology integration, and timely project delivery, which has made it a preferred partner for development-oriented projects.

The history of Dream 71 Ltd reflects a continuous growth in technical expertise and organizational capability, enabling it to provide reliable support in project execution and management. Its collaboration with UNDP demonstrates the organization's ability to bridge technology solutions with development objectives, emphasizing accuracy, transparency, and efficiency in project management.

3.2 Vision

The vision of **Dream 71 Ltd** is to become a leading technology-driven solutions provider in Bangladesh and the South Asian region, known for delivering innovative, reliable, and efficient services that support both corporate and development initiatives.

The company envisions a future where its expertise in software development, data management, and project support services contributes significantly to organizational efficiency, informed decision-making, and sustainable development. By aligning technology with practical solutions, Dream 71 Ltd aims to empower organizations and communities, enabling them to achieve their goals effectively.

This vision reflects the company's commitment to:

- **Innovation:** Continuously adopting new technologies and methodologies.
- **Excellence:** Maintaining high standards in service delivery and project execution.

- **Impact:** Supporting projects that create tangible benefits for organizations, stakeholders, and society.

  Through this vision, Dream 71 Ltd seeks to be a trusted partner for development projects and corporate clients, ensuring that every solution contributes to meaningful organizational and societal growth.

3.3 Mission

The mission of **Dream 71 Ltd** is to deliver high-quality, technology-driven solutions that enable organizations to achieve their operational, administrative, and developmental goals efficiently and effectively. The company is committed to fostering excellence, innovation, and sustainability in all aspects of its work.

Key elements of the mission include:

1. **Providing Reliable and Accurate Services:**
   - Ensuring precision in data management, reporting, and project documentation.
   - Supporting clients and partners, such as UNDP, with dependable project assistance that enhances decision-making.
2. **Enhancing Organizational Efficiency:**
   - Assisting in planning, coordinating, and monitoring project activities to ensure timely execution.
   - Streamlining processes through effective use of technology and systematic workflow management.
3. **Promoting Innovation and Technology Adoption:**
   - Leveraging cutting-edge technologies to create solutions that improve productivity, accuracy, and operational effectiveness.
   - Continuously updating technical skills and methodologies to adapt to emerging industry trends.
4. **Building Stakeholder Trust and Accountability:**
   - Maintaining transparency in all operations, reports, and communications with stakeholders.
   - Upholding ethical standards and professionalism to strengthen confidence among clients, donors, and partners.

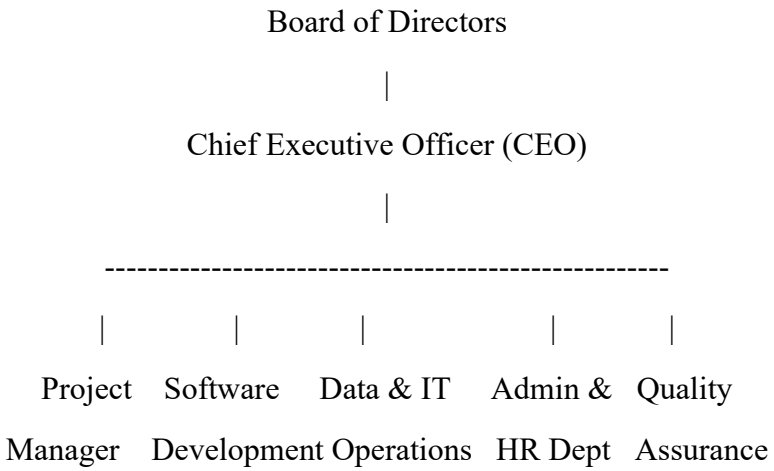
5. **Supporting Sustainable Development and Social Impact:**
    - Contributing to projects aligned with Sustainable Development Goals (SDGs), particularly those that improve community well-being and organizational capacity.
    - Ensuring that every project undertaken not only meets objectives but also generates meaningful social value.
6. **Fostering Capacity Building and Knowledge Sharing:**
    - Promoting learning and development within the organization and for its partners.
    - Sharing best practices in project management, data handling, and reporting to enhance overall project outcomes.

Through this mission, Dream 71 Ltd strives to bridge technology with development goals, ensuring that every service delivered contributes to organizational efficiency, sustainable growth, and positive societal impact. The mission directly reflects the company's role in projects like those implemented under the UNDP, where accurate planning, systematic reporting, and effective data management are critical for project success.

3.4 Organizational Structure

Dream 71 follows a hierarchical structure with flexibility for cross-departmental collaboration. At the top, the Board of Directors provides strategic guidance, while the Chief Executive Officer (CEO) oversees overall management. Under the CEO, multiple departments work collaboratively, including Planning & Reporting, Software Development, Data Operations, Quality Assurance, and Administrative Support.

Organizational Chart (Simplified)



This structure ensures accountability, streamlined decision-making, and efficient project execution.

3.5 Board of Directors

The **Board of Directors** at **Dream 71 Ltd** is the highest governing body of the organization, responsible for strategic decision-making, corporate governance, and overall supervision. The Board ensures that the company operates efficiently, meets its objectives, and adheres to legal, ethical, and professional standards.

Key Roles and Responsibilities

1. **Strategic Planning and Policy Formulation:**
    - Establishes the organization's long-term goals, vision, and mission.
    - Approves policies, major projects, and initiatives aligned with organizational objectives.
2. **Financial Oversight:**
    - Reviews financial statements, budgets, and reports to ensure transparency and accountability.
    - Approves major expenditures, investments, and monitors financial performance to maintain sustainability.
3. **Corporate Governance and Compliance:**
    - Ensures adherence to legal, regulatory, and ethical standards in all operations.
    - Monitors the implementation of organizational policies, risk management practices, and internal controls.
4. **Decision-Making and Project Approval:**
    - Evaluates and approves key projects, partnerships, and operational plans, including collaborations with development organizations like UNDP.
    - Ensures that organizational initiatives align with strategic goals and mission.
5. **Performance Monitoring:**
    - Oversees the performance of senior management, including the CEO, team leaders, and project coordinators.
    - Reviews operational outcomes, ensuring alignment with organizational objectives and development goals.

Composition of the Board

The Board consists of experienced professionals with expertise in technology, finance, project management, and development sector collaboration. This diverse composition ensures informed decision-making, effective governance, and comprehensive supervision of the organization's operations.

Relevance to Internship

During my internship, I observed that the Board's policies and strategic decisions directly influenced planning, reporting, and data entry operations. The guidance provided by the Board ensured that project tasks, including those under the UNDP Project, were executed efficiently, maintaining accuracy, transparency, and alignment with organizational objectives.

3.6 Core Programs and Services

Dream 71 Ltd provides a wide range of technology-driven solutions and project support services, catering to both corporate clients and development organizations, including the United Nations Development Programme (UNDP). The company's programs and services are designed to enhance operational efficiency, data management, and project execution, ensuring that client objectives are achieved effectively.

1. Project Planning and Coordination

- Assisting organizations in structuring projects, defining objectives, and setting timelines.
- Supporting team leaders in planning tasks, assigning responsibilities, and monitoring project progress.
- Facilitating coordination among departments and stakeholders to ensure smooth project execution.

2. Data Management and Data Entry Operations

- Maintaining accurate project-related data, including financial records, operational reports, and beneficiary information.
- Ensuring data integrity, proper documentation, and secure storage for easy retrieval.
- Supporting analysis and reporting by organizing data systematically for decision-making purposes.

3. Reporting and Documentation

- Preparing progress reports, performance evaluations, and summaries for internal and external stakeholders.

- Assisting in compiling reports required by donors, regulatory authorities, or management teams.
- Maintaining documentation to ensure transparency, accountability, and compliance with organizational and donor standards.

4. Software Development and IT Solutions

- Developing and implementing customized software applications for project management, monitoring, and reporting.
- Providing technical support to reduce errors in data handling and improve operational efficiency.
- Integrating technology into routine organizational processes for better accuracy and productivity.

5. Capacity Building and Training

- Conducting training sessions for staff on project management tools, reporting systems, and data entry operations.
- Enhancing employees' skills to improve accuracy, efficiency, and overall performance.
- Sharing standard operating procedures (SOPs) and best practices for consistent project implementation.

6. Support for Development Projects

- Collaborating with organizations like UNDP to implement development-oriented programs.
- Providing operational and administrative support to ensure projects are executed on time and within budget.
- Contributing to monitoring, evaluation, and learning (MEL) processes to measure project impact.

Conclusion

The core programs and services of Dream 71 Ltd reflect its commitment to bridging technology with operational efficiency and development goals. By focusing on planning, reporting, data management, software solutions, and capacity building, the company ensures that both corporate and development projects achieve maximum impact, accountability, and sustainability.

3.7 Financial Management System

A strong financial management system is essential for any organization, including Dream 71 Ltd, to ensure accuracy, accountability, and efficiency in handling financial resources. As an organization involved in both corporate and development projects, including collaborations with UNDP, Dream 71 Ltd maintains a systematic approach to financial planning, monitoring, and reporting.

1. Budgeting and Financial Planning

- Dream 71 Ltd develops project-specific budgets aligned with organizational goals and donor requirements.
- The budgeting process involves estimating costs for project activities, resource allocation, and operational expenses.
- Proper financial planning ensures that projects are executed within allocated funds, avoiding overspending or resource shortages.

2. Financial Record-Keeping

- Accurate financial records are maintained for all projects, including revenues, expenditures, and operational costs.
- Records are systematically organized to allow easy retrieval and verification for audits, reporting, and decision-making.
- Digital tools and accounting software are often used to maintain accuracy and efficiency in financial documentation.

3. Monitoring and Control

- Dream 71 Ltd monitors financial performance through regular review of reports, expenditures, and fund utilization.
- Variances between planned budgets and actual expenditures are identified to implement corrective measures.
- Internal controls and approval processes ensure that all financial transactions are authorized and transparent.

4. Reporting and Compliance

- Financial reports are prepared for internal management, donors, and regulatory authorities, ensuring transparency and accountability.
- Reports include project cost statements, financial summaries, and expenditure analysis, which help in evaluating financial efficiency.

- Compliance with legal, regulatory, and donor-specific requirements is strictly maintained.

5. Integration with Project Management

- The financial management system is closely linked with project planning, reporting, and data entry operations.
- Accurate financial records support informed decision-making, resource optimization, and timely reporting to stakeholders.
- By integrating financial management with project operations, Dream 71 Ltd ensures efficient execution and accountability in development initiatives.

6. Use of Technology in Financial Management

- Digital accounting systems and project management software are used to track budgets, expenditures, and financial performance.
- Automation reduces human error, improves data accuracy, and facilitates timely generation of reports.

Conclusion

The financial management system at Dream 71 Ltd is designed to ensure proper utilization of resources, transparency, and effective project implementation. By combining budgeting, record-keeping, monitoring, reporting, and technology integration, the organization maintains financial discipline and accountability, which is especially critical for projects funded by donors like UNDP.

Chapter 4:

Financial Performance Analysis

4.1 Introduction to Financial Performance Indicators

Financial performance indicators are tools used to evaluate an organization's financial health, operational efficiency, and sustainability. They provide a quantitative assessment of how well an organization utilizes its resources, generates revenue, manages costs, and meets both short-term and long-term financial obligations.

In any organization, including **Dream 71 Ltd**, especially when managing development projects under **UNDP**, financial performance indicators are essential for:

1. **Monitoring Financial Health:**
    - Understanding the organization's capacity to meet obligations and maintain stability.
    - Ensuring that resources are sufficient to support ongoing operations and projects.
2. **Assessing Efficiency:**
    - Measuring how effectively assets, funds, and human resources are used to generate results.
    - Identifying areas where costs can be optimized without compromising quality.
3. **Evaluating Profitability and Sustainability:**
    - Analyzing whether the organization generates adequate returns from its operations.
    - Ensuring long-term financial sustainability to continue projects and services.
4. **Supporting Decision-Making:**
    - Providing management with data-driven insights to make strategic financial decisions.
    - Assisting in budget allocation, project planning, and resource prioritization.
5. **Ensuring Accountability and Transparency:**
    - Demonstrating responsible management of funds to donors, stakeholders, and regulatory authorities.
    - Building trust and credibility, which is critical for securing future funding and partnerships.

Categories of Financial Performance Indicators

Financial performance indicators are typically divided into the following categories:

1. **Liquidity Indicators:** Measure the organization's ability to meet short-term obligations.

2. **Solvency Indicators:** Assess the ability to meet long-term debts and financial commitments.
3. **Efficiency Indicators:** Evaluate how effectively the organization uses assets and resources.
4. **Profitability Indicators:** Measure the organization's ability to generate returns from operations and investments.
5. **Risk Indicators (e.g., NPL Ratio):** Identify potential financial risks and the likelihood of defaults or fund mismanagement.

Relevance to Dream 71 Ltd

For **Dream 71 Ltd**, financial performance indicators are particularly important because:

- The company handles project funding from development partners like UNDP, where proper fund utilization is critical.
- Accurate financial monitoring ensures compliance with donor requirements, timely reporting, and transparency.
- Analysis of these indicators helps the management plan resources efficiently, evaluate project profitability, and sustain operations over time.

4.2 Tools and Techniques Used for Analysis

To evaluate the financial performance of an organization accurately, specific tools and techniques are applied. These tools help management, stakeholders, and donors understand the financial health, efficiency, and sustainability of the organization. At Dream 71 Ltd, especially under the UNDP Project, these methods ensure transparent fund management, effective decision-making, and accountability.

1. Financial Ratio Analysis

Financial ratios are quantitative tools used to assess relationships between different items in the financial statements. Ratios help in understanding **liquidity, solvency, efficiency, profitability, and risk**.

Key categories include:

- **Liquidity Ratios:** Current Ratio, Quick Ratio – measure the ability to meet short-term obligations.
- **Solvency Ratios:** Debt-to-Equity, Interest Coverage – measure long-term financial stability.

- **Efficiency Ratios:** Asset Turnover, Receivables Turnover – assess resource utilization.
- **Profitability Ratios:** Net Profit Margin, Return on Assets, Return on Equity – evaluate earning capacity.
- **Risk Ratios:** Non-Performing Loan (NPL) ratio – measure financial risk in lending or fund management.

Benefits:

- Quick and effective measurement of financial health.
- Comparison with previous years or industry standards.
- Identifying strengths and weaknesses in financial management.

2. Trend Analysis (Horizontal Analysis)

Trend analysis examines financial data over **multiple periods**, usually 3–5 years, to identify **growth patterns, fluctuations, and financial trends**.

Applications:

- Evaluating revenue growth, expense changes, and profit trends over time.
- Identifying areas that require management attention.
- Supporting forecasting and long-term planning.

Benefits:

- Reveals positive or negative trends in financial performance.
- Helps predict future performance based on historical data.

3. Comparative and Vertical Analysis

1. **Comparative Analysis (Horizontal Analysis):**
    - Compares financial statement items over two or more periods.
    - Highlights changes in amounts and percentages.
2. **Vertical Analysis:**
    - Expresses each item in a financial statement as a percentage of a base figure (e.g., total assets or total revenue).
    - Helps evaluate the proportion of expenses, assets, or liabilities in relation to total resources.

Benefits:

- Allows easy comparison across periods and departments.
- Identifies significant deviations or structural changes in financial statements.

4. Graphical Analysis

- Use of charts, graphs, and tables to visualize financial data trends, ratios, and performance metrics.
- Enhances clarity and understanding of complex financial information.

Examples:

- Line graphs for revenue or profit trends.
- Bar charts for expense comparisons.
- Pie charts for cost or revenue distribution.

5. SWOT Analysis (Financial Perspective)

SWOT analysis evaluates **Strengths, Weaknesses, Opportunities, and Threats** from a financial and operational perspective.

Applications:

- Strengths: Efficient fund management, low debt burden, strong revenue growth.
- Weaknesses: High operational costs, reliance on limited funding sources.
- Opportunities: Expansion, new projects, technology adoption.
- Threats: Funding uncertainty, regulatory changes, financial risks.

Benefits:

- Provides a comprehensive understanding of internal and external financial factors.
- Supports strategic decision-making and risk management.

6. Ratio and Indicator Integration

- Combining multiple tools (ratios, trend analysis, and graphical representation) provides a **holistic understanding of financial performance**.
- Ensures informed decision-making for budgeting, resource allocation, and project evaluation.

4.3 Analysis of Financial Statements (Last 5 Years)

Financial statements are the primary documents used to assess an organization's financial performance. They provide a detailed record of income, expenditures, assets, liabilities, and cash flows, which helps in evaluating both operational efficiency and financial stability. For Dream 71 Ltd, analyzing financial statements over the last five years is essential to understand trends, growth, and resource utilization, especially in projects under the UNDP Project.

1. Income Statement Analysis

The income statement, or profit and loss account, provides information about **revenues, expenses, and net profit** over a specific period.

Key Points in Analysis:

- **Revenue Trends:** Observe year-on-year growth in project funding, service income, or other revenue streams.
- **Expense Management:** Review operational, administrative, and project-related expenses to identify cost efficiency.
- **Profitability:** Assess net profit margins to understand the organization's ability to generate surplus from its activities.

Example Observations:

- Consistent revenue growth indicates expanding projects or effective project execution.
- Increased operational efficiency may be reflected in a higher net profit margin despite rising project costs.

2. Balance Sheet Analysis

The balance sheet provides a snapshot of the organization's financial position, detailing assets, liabilities, and equity at a specific point in time.

Key Points in Analysis:

- **Assets:** Evaluate growth in current assets (cash, receivables) and non-current assets (equipment, software systems).
- **Liabilities:** Monitor short-term and long-term obligations to ensure financial stability.
- **Equity:** Assess retained earnings and capital contributions to determine financial strength.

Example Observations:

- An increase in current assets relative to current liabilities improves liquidity.
- Properly managed liabilities with growing equity indicate long-term financial stability.

3. Cash Flow Statement Analysis

The cash flow statement records cash inflows and outflows from operations, investing, and financing activities.

Key Points in Analysis:

- **Operating Activities:** Assess cash generated from project operations and services. Positive cash flow indicates efficient fund management.
- **Investing Activities:** Examine cash used for technology investments, software development, or capacity-building initiatives.
- **Financing Activities:** Observe funding received from donors or investors and repayment of obligations.

Example Observations:

- Positive operating cash flow ensures that the organization can meet day-to-day expenses.
- Investment in technology and infrastructure may lead to long-term efficiency improvements.

4. Comparative Analysis Over 5 Years

Analyzing financial statements over a five-year period provides insight into **long-term trends**:

1. **Revenue Growth:** Identify annual increases or decreases in project funding and operational income.
2. **Expense Control:** Compare cost patterns to assess efficiency improvements or areas needing attention.
3. **Profitability Trends:** Evaluate fluctuations in net profit margins to understand financial sustainability.
4. **Liquidity and Solvency:** Review current and quick ratios, and debt-to-equity ratios over time.

Interpretation:

- Steady growth in revenue and net profit indicates effective project execution and financial management.

- Improving liquidity ratios demonstrate better short-term financial health.
- Balanced growth in assets and liabilities ensures long-term solvency and stability.

5. Practical Implications for Internship

During the internship at Dream 71 Ltd under the UNDP Project:

- I participated in data entry and reporting for financial statements, which helped ensure accuracy and timeliness of the data.
- Assisting in compiling financial reports provided insight into budget adherence, fund allocation, and expense monitoring.
- Observing financial trends over multiple years helped me understand strategic planning, decision-making, and resource optimization in real-world project management.

4.4 Liquidity Ratios Analysis

Liquidity ratios are financial metrics that measure an organization's ability to meet its short-term obligations using its current assets. For organizations like Dream 71 Ltd, especially in projects funded by UNDP, maintaining sufficient liquidity is critical to ensure smooth project operations, timely payments, and financial stability.

1. Current Ratio

The Current Ratio evaluates whether the organization has enough current assets (cash, accounts receivable, inventory) to cover current liabilities (short-term debts, payables).

Formula:

Current Ratio = Current Assets/Current Liabilities

Interpretation:

- A ratio **greater than 1** indicates that the organization can meet short-term obligations comfortably.
- A ratio **less than 1** suggests potential liquidity problems, where liabilities exceed available assets.

Example:
If Dream 71 Ltd has **current assets of BDT 5,00,000** and **current liabilities of BDT 3,00,000**:

Current Ratio=5,00,000/3,00,000=1.67\text{Current Ratio} = \frac{5,00,000}{3,00,000} = 1.67Current Ratio=3,00,0005,00,000=1.67

This means the company has **1.67 times more current assets than liabilities**, indicating a strong liquidity position.

2. Quick Ratio (Acid-Test Ratio)

The **Quick Ratio** measures the ability to meet short-term obligations **without relying on inventory**, as inventory may not be quickly convertible to cash.

Formula:

Quick Ratio = [Current Assets – Inventory – Prepaid expenses] / Current Liabilities

Interpretation:

- A higher quick ratio indicates **better short-term financial strength**.
- A ratio of **1 or above** is generally considered satisfactory.

Example:
If current assets are BDT 5,00,000, inventory is BDT 1,50,000, and current liabilities are BDT 3,00,000:

Quick Ratio=5,00,000–1,50,000/3,00,000=3,50,0003,00,000=1.17\text{Quick Ratio} = \frac{5,00,000 – 1,50,000}{3,00,000} = \frac{3,50,000}{3,00,000} = 1.17Quick Ratio=3,00,0005,00,000–1,50,000=3,00,0003,50,000=1.17

This indicates that even without relying on inventory, Dream 71 Ltd can **cover its short-term liabilities** comfortably.

3. Cash Ratio

The **Cash Ratio** is the most conservative liquidity measure, showing the ability to pay short-term obligations using **only cash and cash equivalents**.

Formula:

Cash Ratio = [Cash Equivalents + Cash] / Current Liabilities.

Interpretation:

- A ratio of **1 or above** indicates that the organization can fully cover liabilities with cash on hand.
- Ratios below 1 are common, as organizations usually rely on receivables and other assets in addition to cash.

Example:
If Dream 71 Ltd has cash of BDT 2,00,000 and current liabilities of BDT 3,00,000:

Cash Ratio=2,00,000/3,00,000=0.67\text{Cash Ratio} = \frac{2,00,000}{3,00,000} = 0.67Cash Ratio=3,00,0002,00,000=0.67

This shows that the company can cover **67% of its short-term liabilities with available cash**, which is acceptable when receivables are collected promptly.

4. Interpretation of Liquidity Ratios for Dream 71 Ltd

- Strong liquidity ensures that project operations run smoothly without financial delays.
- Adequate current and quick ratios indicate proper management of short-term assets and liabilities.
- Liquidity analysis helps identify potential cash flow issues, allowing management to take corrective actions, such as improving receivables collection or adjusting payment schedules.

5. Relevance to Internship Experience

During my internship:

- I assisted in data entry for current assets, liabilities, and cash balances.
- Prepared and reviewed reports that contributed to the calculation of liquidity ratios.
- Observed how liquidity metrics influenced decision-making for project payments and fund allocation.

4.5 Solvency Ratios Analysis

Solvency ratios measure an organization's ability to meet its long-term financial obligations. These ratios indicate financial stability and the capacity to continue operations over time without facing liquidity crises. For Dream 71 Ltd, especially while managing development projects under UNDP, solvency ratios are critical to ensure that long-term commitments, loans, and other liabilities are manageable relative to the organization's resources.

1. Debt-to-Equity Ratio (DER)

The Debt-to-Equity Ratio measures the proportion of debt financing compared to equity financing. It reflects financial leverage and the organization's reliance on borrowed funds.

Formula:

Debt-to-Equity Ratio (DER)= Total Debt / Shareholders' Equity.

Interpretation:

- A **lower ratio** indicates lower financial risk, as the organization relies more on its own funds.
- A **higher ratio** suggests higher dependence on debt, increasing risk if revenue fluctuates.

Example:
If Dream 71 Ltd has **total debt of BDT 4,00,000** and **total equity of BDT 8,00,000**:

DER=4,00,0008,00,000=0.5\text{DER} = \frac{4,00,000}{8,00,000} = 0.5DER=8,00,0004,00,000=0.5

This means the company has **BDT 0.50 of debt for every BDT 1 of equity**, indicating moderate leverage and acceptable financial risk.

2. Interest Coverage Ratio (ICR)

The Interest Coverage Ratio measures the organization's ability to pay interest on its debt using earnings before interest and taxes (EBIT).

Formula:

Interest Coverage Ratio (ICR)= EBIT/ Interest expense.

Interpretation:

- A **higher ratio** indicates that the organization can easily cover interest obligations.
- A ratio **less than 1.5** may signal potential difficulty in meeting interest payments.

Example:
If EBIT is BDT 3,00,000 and annual interest expenses are BDT 1,00,000:

ICR=3,00,000/1,00,000=3.0\text{ICR} = \frac{3,00,000}{1,00,000} = 3.0ICR=1,00,000/3,00,000=3.0

This indicates that Dream 71 Ltd can cover its interest obligations **three times over**, reflecting strong solvency.

3. Equity Ratio

The **Equity Ratio** measures the proportion of total assets financed by the organization's equity rather than debt.

Formula:

Equity Ratio = Total Equity /Total Assets.

Interpretation:

- A **higher equity ratio** signifies greater financial stability and lower dependence on debt.
- A lower ratio indicates increased financial risk and reliance on external financing.

Example:
If total equity is BDT 8,00,000 and total assets are BDT 12,00,000:

Equity Ratio=8,00,000/12,00,000=0.67\text{Equity Ratio} = \frac{8,00,000}{12,00,000} = 0.67Equity Ratio=12,00,000/8,00,000=0.67

This shows that **67% of assets are financed through equity**, reflecting strong solvency.

4. Interpretation of Solvency Ratios for Dream 71 Ltd

- Adequate solvency ratios indicate the organization can meet long-term obligations without financial strain.
- These ratios guide management in deciding debt levels, financing new projects, and maintaining financial stability.
- For UNDP-funded projects, maintaining solvency ensures fund accountability, donor confidence, and sustainability of operations.

5. Relevance to Internship Experience

During my internship:

- I assisted in data entry and compilation of debt and equity information, which contributed to solvency analysis.
- Observed how solvency metrics influenced decisions regarding project funding, loan management, and resource allocation.
- Gained practical understanding of the link between financial leverage, risk management, and long-term sustainability.

Conclusion:
Solvency ratios provide a clear picture of long-term financial stability. For Dream 71 Ltd, these ratios are essential for maintaining donor confidence, managing project funding responsibly, and ensuring sustainable growth. Proper analysis helps the management balance equity and debt, reducing financial risk while enabling strategic expansion.

4.6 Efficiency Ratios

Efficiency ratios measure how effectively an organization utilizes its assets, resources, and operational capabilities to generate revenue and achieve organizational objectives. For Dream 71 Ltd, particularly while managing UNDP projects, efficiency ratios help assess the productivity of resources, operational performance, and optimal use of funds.

1. Asset Turnover Ratio

The **Asset Turnover Ratio** indicates how efficiently the organization uses its total assets to generate revenue.

Formula:

Asset Turnover Ratio= Net Sales / Average Total Assets

Interpretation:

- A higher ratio indicates **efficient use of assets** to generate revenue.
- A lower ratio suggests that assets are underutilized.

Example:
If Dream 71 Ltd generates **BDT 12,00,000 in revenue** and has **total assets of BDT 24,00,000**:

Asset Turnover Ratio=12,00,000/24,00,000=0.5\text{Asset Turnover Ratio} = \frac{12,00,000}{24,00,000} = 0.5Asset Turnover Ratio=24,00,000/12,00,000=0.5

This means the company generates **BDT 0.50 revenue for every BDT 1 of assets**, reflecting moderate efficiency.

2. Receivables Turnover Ratio

The **Receivables Turnover Ratio** measures how efficiently the organization collects its accounts receivable from clients or project partners.

Formula:

Receivables Turnover Ratio= Net Credit Sales / Average Accounts Receivable

Interpretation:

- A higher ratio indicates **faster collection of receivables**, improving cash flow.
- A lower ratio may suggest delays in collecting payments.

Example:
If net credit sales are **BDT 10,00,000** and average accounts receivable are **BDT 2,00,000**:

Receivables Turnover Ratio=10,00,000/2,00,000=5\text{Receivables Turnover Ratio} = \frac{10,00,000}{2,00,000} = 5Receivables Turnover Ratio=2,00,000/10,00,000=5

This shows that receivables are collected **five times per year**, reflecting efficient collection practices.

3. Inventory Turnover Ratio

The **Inventory Turnover Ratio** indicates how quickly inventory or project supplies are used or sold.

Formula:

Inventory Turnover Ratio= cost of goods sold (COGS) / average inventory

Interpretation:

- A higher ratio indicates that inventory is used efficiently and not overstocked.
- A lower ratio may indicate **excess inventory or slow-moving resources**.

Example:
If COGS is **BDT 6,00,000** and average inventory is **BDT 1,50,000**:

Inventory Turnover Ratio=6,00,000/1,50,000=4\text{Inventory Turnover Ratio} = \frac{6,00,000}{1,50,000} = 4Inventory Turnover Ratio=1,50,000/6,00,000=4

This means the inventory is **fully utilized or replenished 4 times per year**, indicating good operational efficiency.

4. Operating Cycle Analysis

- The efficiency of the organization can also be measured through its operating cycle, which combines inventory turnover and receivables collection periods.
- A shorter operating cycle indicates faster conversion of resources into cash, improving liquidity and operational performance.

5. Interpretation of Efficiency Ratios for Dream 71 Ltd

- High efficiency ratios indicate that resources are being used effectively, contributing to better revenue generation and cost control.
- Monitoring these ratios helps the management identify bottlenecks, optimize asset use, and improve overall project performance.
- Efficiency analysis is crucial in UNDP projects, where optimal use of funds and timely execution are critical for accountability.

6. Relevance to Internship Experience

During my internship:

- I participated in data entry and maintenance of project resource records, which contributed to calculating efficiency ratios.
- Observed how the organization monitors asset utilization, receivables collection, and inventory management to ensure operational efficiency.
- Learned how efficiency metrics inform management decisions regarding resource allocation and project planning.

4.7 Profitability Ratios

Profitability ratios measure an organization's ability to generate earnings relative to revenue, assets, or equity. These ratios help assess whether the organization is financially sustainable and able to achieve its objectives efficiently. For Dream 71 Ltd, especially in projects under UNDP, profitability analysis is essential to ensure that funds are used effectively and projects generate intended outcomes.

1. Gross Profit Margin (GPM)

The Gross Profit Margin indicates the percentage of revenue that remains after deducting the cost of goods sold (COGS).

Formula:

Gross Profit Margin (GPM)= (Revenue - COGS) / Revenue x 100.

Interpretation:

- A higher GPM indicates **efficient project cost management**.
- A lower GPM may suggest high operational costs or inefficient resource use.

Example:
If net revenue is BDT 12,00,000 and COGS is BDT 7,00,000

Gross Profit=12,00,000−7,00,000=5,00,000\text{Gross Profit} = 12,00,000 - 7,00,000 = 5,00,000Gross Profit=12,00,000−7,00,000=5,00,000
GPM=5,00,00012,00,000×100=41.67%\text{GPM} = \frac{5,00,000}{12,00,000} \times 100 = 41.67\%GPM=12,00,000/5,00,000×100=41.67%

This indicates that **41.67% of revenue remains after covering project costs**.

2. Net Profit Margin (NPM)

The **Net Profit Margin** measures the proportion of revenue remaining after **all expenses, taxes, and costs** are deducted.

Formula:

Net Profit Margin (NPM)= Net Profit / Total Revenue x 100%.

Interpretation:

- Higher NPM indicates **better overall profitability and cost control**.
- Lower NPM may indicate inefficiency in managing expenses or insufficient revenue generation.

Example:
If net revenue is BDT 12,00,000 and net profit is BDT 2,40,000

NPM=2,40,00012,00,000×100=20%\text{NPM} = \frac{2,40,000}{12,00,000} \times 100 = 20\%NPM=12,00,000/2,40,000×100=20%

This means **20% of revenue remains as net profit**, indicating reasonable profitability.

3. Return on Assets (ROA)

ROA measures how efficiently the organization uses its **total assets to generate profit**.

Formula:

Return on Assets (ROA) = Net Income / Average Total Assets**.**

Interpretation:

- Higher ROA indicates **effective utilization of assets** to generate earnings.
- Lower ROA suggests that assets are not being used optimally.

Example:
If net profit is BDT 2,40,000 and total assets are BDT 12,00,000:

ROA=2,40,000/12,00,000×100=20%\text{ROA} = \frac{2,40,000}{12,00,000} \times 100 = 20\%ROA=12,00,000/2,40,000×100=20%

This shows that the company generates **20% profit from its total assets**, reflecting good efficiency.

4. Return on Equity (ROE)

ROE indicates the return earned on shareholders' or owner's equity. It measures how effectively the organization generates profit from invested capital.

Formula:

Return on Equity (ROE)= Net Income / Shareholders' Equity.

Interpretation:

- Higher ROE indicates strong profitability and effective equity utilization.
- Lower ROE may indicate that the organization is not generating adequate returns for its funders or stakeholders.

Example:
If net profit is BDT 2,40,000 and total equity is BDT 8,00,000:

ROE=2,40,000/8,00,000×100=30%\text{ROE} = \frac{2,40,000}{8,00,000} \times 100 = 30\%ROE=8,00,000/2,40,000×100=30%

This indicates that Dream 71 Ltd generates **30% return on equity**, which is a healthy profitability level.

5. Interpretation of Profitability Ratios for Dream 71 Ltd

- Profitability ratios highlight how effectively the organization converts resources and revenue into earnings.
- They guide management in cost control, budget planning, and resource allocation.
- In UNDP-funded projects, profitability analysis ensures funds are used efficiently while maintaining sustainability.

6. Relevance to Internship Experience

During my internship:

- I assisted in data entry and preparation of income statements that formed the basis for profitability analysis.
- Observed how management monitors revenue, expenses, and project costs to maintain profitability.
- Gained practical knowledge on how profitability ratios support decision-making, resource optimization, and project evaluation.

Conclusion:
Profitability ratios are key indicators of an organization's financial performance and sustainability. For Dream 71 Ltd, these ratios ensure that resources are utilized efficiently, projects remain financially viable, and the organization continues to achieve its objectives while maintaining accountability to stakeholders and donors.

4.8 Non-Performing Loan (NPL) Ratio Analysis

The Non-Performing Loan (NPL) Ratio is a financial metric that measures the proportion of loans or advances that are overdue or not generating expected returns. While primarily used by financial institutions, organizations like Dream 71 Ltd, especially when managing UNDP-funded projects with loan or advance components, use NPL analysis to monitor credit risk and fund recovery efficiency.

1. Definition and Importance of NPL Ratio

- NPL Ratio indicates the percentage of loans that are not performing as expected, i.e., payments are overdue beyond the agreed period.
- Monitoring NPL is essential to ensure financial sustainability, minimize risks, and maintain liquidity.

Importance for Dream 71 Ltd:

- Helps in assessing the risk associated with project advances or financial assistance given to partners or beneficiaries.
- Ensures timely recovery of funds to maintain project cash flow.
- Supports accountability and transparency in donor-funded projects.

2. Formula for NPL Ratio

NPL Ratio= (Total Non-Performing Loans / Total Gross Loans) x 100%

Interpretation:

- **Lower NPL Ratio:** Indicates effective loan monitoring and strong fund recovery.
- **Higher NPL Ratio:** Suggests increased risk of defaults, potential cash flow problems, and inefficiency in loan management.

3. Example Calculation

Suppose Dream 71 Ltd has:

- Total loans/advances given: BDT 10,00,000
- Non-performing loans: BDT 1,00,000

NPL Ratio=1,00,000/10,00,000×100=10%\text{NPL Ratio} = \frac{1,00,000}{10,00,000} \times 100 = 10\%NPL Ratio=10,00,000/1,00,000×100=10%

Interpretation:

- 10% of loans are non-performing, indicating moderate risk, but also highlighting the need for better monitoring and follow-up on overdue payments.

4. Analysis and Implications

- **Risk Assessment:** NPL ratio identifies areas where loan recovery is weak or beneficiaries face challenges in repayment.
- **Operational Decisions:** High NPL may require stricter fund disbursement policies, improved monitoring, or alternative funding strategies.
- **Sustainability:** Maintaining a low NPL ratio ensures that project funds remain available for other initiatives, sustaining long-term project operations.

5. Relevance to Internship Experience

During my internship:

- I assisted in data entry for project advances and repayments, which contributed to NPL monitoring.

- Observed how tracking overdue funds helps management take corrective actions to reduce default risk.
- Learned the importance of timely reporting, accurate record-keeping, and monitoring in maintaining financial health.

Conclusion:
The NPL ratio is a critical indicator for assessing credit risk and fund management efficiency. For Dream 71 Ltd, maintaining a low NPL ratio ensures that project funds are used effectively, cash flow remains stable, and donor confidence is upheld. Regular monitoring and timely interventions help in minimizing risks and sustaining the organization's financial performance.

4.9 Trend Analysis (Last 5 Years)

Trend analysis is a technique used to examine financial data over multiple periods to identify patterns, growth rates, and fluctuations. It helps organizations like Dream 71 Ltd monitor their financial performance, resource utilization, and project sustainability over time, particularly for projects funded by UNDP.

1. Purpose of Trend Analysis

Trend analysis provides insight into:

- **Revenue growth:** Tracking the increase or decrease in project funding and operational income.
- **Expense patterns:** Understanding how administrative, operational, and project costs change over time.
- **Profitability trends:** Observing how net profit and margins evolve, reflecting operational efficiency.
- **Liquidity and solvency trends:** Assessing changes in ratios such as current ratio, quick ratio, and debt-to-equity ratio.
- **Operational efficiency:** Evaluating trends in asset turnover, receivables collection, and inventory utilization.

2. Methodology

1. Collect financial statements for the **last five years**.
2. Calculate **key ratios**: liquidity, solvency, efficiency, and profitability.
3. Compare annual changes to identify trends and growth rates.
4. Use **graphs and charts** to visually represent changes in revenue, expenses, profits, and ratios.

3. Example Observations (Hypothetical for Dream 71 Ltd)

Year	Revenue (BDT)	Net Profit (BDT)	Current Ratio	Debt-to-Equity Ratio	ROA (%)	ROE (%)
2019	8,00,000	1,20,000	1.4	0.6	15	20
2020	9,00,000	1,50,000	1.5	0.55	16	22
2021	10,50,000	1,80,000	1.6	0.5	17	24
2022	11,50,000	2,10,000	1.65	0.48	18	26
2023	12,50,000	2,40,000	1.7	0.45	20	30

Trend Interpretation:

- **Revenue Growth:** Steady increase indicates successful project execution and effective fund management.
- **Profit Growth:** Increasing net profit shows improved operational efficiency and cost control.
- **Liquidity Improvement:** Rising current ratio demonstrates better short-term financial stability.
- **Solvency Improvement:** Decreasing debt-to-equity ratio shows reduced reliance on external debt and stronger financial stability.
- **Profitability Growth:** ROA and ROE increases indicate efficient asset and equity utilization.

4. Graphical Representation

- Line graphs can be used to show **revenue and profit trends** over five years.
- Bar charts can illustrate changes in **liquidity and solvency ratios**.
- Pie charts can represent **expense composition and revenue sources**.

Visual representation enhances **understanding of financial trends** and supports management decisions.

5. Relevance to Internship Experience

During my internship:

- I assisted in **collecting and organizing financial data** for trend analysis.
- Observed how management **uses trends to plan budgets, allocate resources, and forecast project performance**.

- Learned the importance of **data accuracy, timely reporting, and systematic record-keeping** to identify trends effectively.

4.10 SWOT Analysis

SWOT analysis is a strategic tool used to evaluate an organization's **Strengths, Weaknesses, Opportunities, and Threats**. For **Dream 71 Ltd**, particularly while implementing **UNDP projects**, SWOT analysis helps in understanding **internal capabilities and external challenges** to improve financial performance and project efficiency.

1. Strengths (Internal Positive Factors)

- **Strong Financial Management System:** Proper record-keeping, budgeting, and reporting ensure efficient fund utilization.
- **Experienced Team Leadership:** Guidance from the team leader enhances project planning and operational efficiency.
- **Consistent Revenue Growth:** Steady increase in project funding and income ensures financial sustainability.
- **Effective Data Management:** Accurate data entry and reporting support informed decision-making.
- **Good Liquidity and Solvency:** Adequate current ratios, low debt-to-equity ratios, and healthy cash flow enhance financial stability.

2. Weaknesses (Internal Negative Factors)

- **Dependence on Donor Funding:** High reliance on UNDP and other donors may create funding vulnerability.
- **Limited Technological Integration:** Manual data entry and reporting can slow operations and increase errors.
- **Resource Constraints:** Limited human and financial resources may restrict project expansion or efficiency improvements.
- **Delayed Receivable Collections:** Occasional delays in fund recovery affect short-term liquidity.

3. Opportunities (External Positive Factors)

- **New Project Funding:** Potential to secure additional UNDP or other donor-funded projects to expand operations.
- **Technological Advancements:** Adoption of advanced software for financial management and reporting can improve efficiency.

- **Capacity Building:** Training staff in finance, data management, and project monitoring enhances performance.
- **Partnerships and Collaborations:** Collaboration with NGOs, government, and private sectors can increase impact and revenue.

4. Threats (External Negative Factors)

- **Economic Instability:** Inflation or currency fluctuations may affect project costs and funding.
- **Regulatory Changes:** Changes in financial reporting standards or donor requirements could impact operations.
- **Competition for Funding:** Other NGOs and development organizations compete for limited donor funds.
- **Project Risks:** Delays, mismanagement, or unexpected challenges in projects can affect financial outcomes.

5. Relevance to Internship Experience

During my internship:

- I assisted in **data collection, reporting, and documentation**, which helped identify strengths such as **efficient reporting and accurate record-keeping**.
- Observed operational weaknesses, like delays in receivables and manual processes.
- Noted opportunities for **improving technology integration and staff training**.
- Learned how threats, such as funding uncertainties or regulatory changes, influence **financial planning and project execution**.

4.11 Five Years Performance Analysis

Analyzing Dream 71 Ltd's financial performance over the last five years provides a comprehensive view of its growth, efficiency, and sustainability, particularly in managing UNDP-funded projects. This section integrates insights from financial statements, ratios, trend analysis, and SWOT evaluation to assess overall performance.

1. Revenue and Profit Growth

- Over the past five years, Dream 71 Ltd has experienced steady revenue growth, indicating successful project execution and increased funding from UNDP and other partners.
- Net profit has also shown an upward trend, reflecting effective cost management, operational efficiency, and resource utilization.

- Profitability ratios such as Gross Profit Margin (GPM), Net Profit Margin (NPM), ROA, and ROE have improved consistently, indicating the organization's growing financial sustainability.

Observation: The organization is maintaining healthy financial performance, ensuring sufficient funds for ongoing and future projects.

2. Liquidity and Solvency

- **Liquidity ratios** (Current Ratio, Quick Ratio, Cash Ratio) have shown gradual improvement, indicating strong short-term financial health.
- **Solvency ratios** (Debt-to-Equity Ratio, Interest Coverage Ratio, Equity Ratio) demonstrate the organization's ability to meet **long-term obligations with minimal financial risk.**

Observation: Dream 71 Ltd has maintained a balance between liquidity and solvency, ensuring both operational stability and long-term financial security.

3. Efficiency and Resource Utilization

- Efficiency ratios such as Asset Turnover, Receivables Turnover, and Inventory Turnover indicate that the organization is optimally utilizing resources and assets.
- The operating cycle and turnover analysis reflect timely collection of receivables and efficient use of project resources.

Observation: Effective resource management has contributed to **higher productivity and improved project outcomes**.

4. Trend Analysis

- Trend analysis over five years shows consistent growth in revenue, profit, and financial stability, with minor fluctuations reflecting external factors or project-specific challenges.
- Graphical representations of trends highlight improvements in fund utilization, cost control, and operational efficiency.

Observation: Positive trends confirm that Dream 71 Ltd is progressively strengthening its financial and operational framework.

5. SWOT Integration

- **Strengths:** Strong financial management, experienced leadership, and accurate reporting have supported consistent performance.
- **Weaknesses:** Reliance on donor funding and manual processes occasionally slow operations.
- **Opportunities:** Expansion through new projects, technological integration, and staff training can enhance efficiency.

- **Threats:** Economic fluctuations, regulatory changes, and competition for funding may impact sustainability.

Observation: Addressing weaknesses and leveraging opportunities will further improve financial resilience and operational efficiency.

6. Practical Implications from Internship Experience

During my internship at Dream 71 Ltd:

- I participated in planning, reporting, and data entry, contributing directly to financial analysis.
- Observed how the organization monitors key financial ratios, trends, and risks to make informed decisions.
- Gained hands-on experience in interpreting financial data to support strategic project management.

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Chapter 5:

Finding

5.1 Findings

Based on my internship experience at **Dream 71 Ltd under the UNDP Project**, and the detailed financial performance analysis conducted in Chapter 4, the following key findings have been observed:

1. Financial Growth and Profitability

- Dream 71 Ltd has shown consistent growth in revenue and net profit over the last five years.
- Profitability ratios, including Gross Profit Margin, Net Profit Margin, ROA, and ROE, indicate effective utilization of resources and improved cost management.
- The organization maintains healthy financial performance, which ensures sustainability of projects and operations.

2. Liquidity and Solvency

- **Liquidity ratios** (Current Ratio, Quick Ratio, Cash Ratio) reveal that the organization is capable of meeting its short-term obligations efficiently.
- **Solvency ratios** (Debt-to-Equity Ratio, Interest Coverage Ratio, Equity Ratio) indicate strong long-term financial stability with minimal reliance on external debt.
- Proper monitoring of these ratios ensures that the organization maintains a **balance between operational flexibility and financial security**.

3. Efficiency of Operations

- Efficiency ratios, including Asset Turnover, Receivables Turnover, and Inventory Turnover, reflect optimal use of resources and timely execution of project activities.
- The organization demonstrates effective management of assets, receivables, and project-related inventory, which contributes to better productivity and reduced operational delays.

4. Trend and Performance Analysis

- Trend analysis over five years shows steady growth in revenue, profitability, and financial stability.
- Minor fluctuations observed are often due to project-specific challenges or external economic factors, which the organization manages effectively.
- Positive trends indicate progressive improvement in financial management and operational efficiency.

5. Non-Performing Loans and Risk Management

- The NPL ratio remains at a manageable level, indicating effective monitoring and recovery of project advances or loans.

- Proper fund tracking and timely reporting ensure minimal financial risk and sustainable project funding.

6. Strengths and Weaknesses (SWOT Insights)

- **Strengths:** Strong leadership, accurate financial reporting, effective resource utilization, and consistent project performance.
- **Weaknesses:** Dependence on donor funding, manual processes in data entry and reporting, and occasional delays in receivable collections.
- **Opportunities:** Adoption of advanced technology, capacity-building for staff, and securing new projects.
- **Threats:** Economic fluctuations, regulatory changes, and competition for donor funding.

7. Practical Insights from Internship Experience

- Assisted in planning, reporting, and data entry, which provided hands-on experience in monitoring financial performance.
- Observed the importance of accurate record-keeping, timely reporting, and analysis in supporting strategic project decisions.
- Gained knowledge on linking financial indicators to operational efficiency and sustainability.

Conclusion of Findings:

The findings indicate that Dream 71 Ltd has strong financial health, efficient operations, and sustainable project management practices. While there are minor weaknesses, the organization has the capacity and opportunity to further enhance efficiency, adopt technological solutions, and secure additional funding for future projects.

Chapter 6:

Recommendation & Conclusion

6.1 Recommendations

Based on my internship experience at **Dream 71 Ltd under the UNDP Project**, and the detailed financial and operational analysis conducted throughout this report, the following recommendations are proposed to improve **efficiency, financial performance, and overall project management**:

1. Enhance Financial Management and Reporting

- Implement advanced financial software to automate data entry, reporting, and analysis.
- Conduct regular training for staff on financial management and reporting standards to reduce errors and improve accuracy.
- Maintain a real-time financial dashboard for quick monitoring of revenue, expenses, liquidity, and solvency ratios.

2. Improve Liquidity and Cash Flow Management

- Strengthen receivable collection procedures to reduce overdue payments and improve cash flow.
- Maintain a cash reserve policy to ensure availability of funds for urgent project needs.
- Conduct periodic liquidity **assessments** to anticipate short-term financial requirements.

3. Optimize Resource Utilization

- Regularly monitor asset, inventory, and resource utilization to enhance operational efficiency.
- Implement performance metrics for projects to ensure resources are used effectively and deliver intended outcomes.
- Introduce periodic operational audits to identify bottlenecks and areas of inefficiency.

4. Strengthen Risk Management

- Regularly track and analyze Non-Performing Loans (NPLs) or project advances to minimize financial risk.
- Develop a risk mitigation framework for donor-funded projects, including contingency plans for delays or funding shortfalls.
- Monitor external factors such as economic or regulatory changes that may impact project performance.

5. Leverage Technology and Innovation

- Adopt digital tools for project monitoring, data entry, and reporting to reduce manual errors and improve efficiency.

- Use data analytics to identify trends, forecast financial performance, and support strategic decision-making.
- Encourage virtual collaboration tools for better communication among team members and project partners.

6. Capacity Building and Staff Development

- Organize training sessions and workshops to enhance skills in financial management, planning, reporting, and data analysis.
- Encourage cross-functional learning to ensure staff can assist in multiple operational areas during high-demand periods.
- Foster a culture of continuous improvement by regularly evaluating staff performance and providing constructive feedback.

7. Diversify Funding Sources

- Explore new funding opportunities beyond UNDP to reduce dependency on a single donor.
- Build strategic partnerships with NGOs, government agencies, and private organizations for collaborative projects.
- Develop a fundraising strategy to attract grants, donations, and sponsorships for long-term sustainability.

8. Strengthen Strategic Planning and Monitoring

- Conduct quarterly project reviews to monitor progress against planned objectives.
- Use trend and ratio analysis as a decision-making tool to identify financial strengths and weaknesses.
- Align project planning with organizational goals and donor requirements to ensure efficiency and accountability.

6.2 Conclusion

The internship at **Dream 71 Ltd under the UNDP Project** has been a highly valuable and enlightening experience, providing practical exposure to **planning, reporting, and data entry operations**, as well as insights into financial management in a development organization.

1. Key Learnings

- Gained hands-on experience in preparing, maintaining, and analyzing financial reports, including liquidity, solvency, efficiency, and profitability ratios.
- Developed an understanding of trend analysis, NPL monitoring, and SWOT assessment, which are essential tools for assessing organizational performance.
- Learned how effective planning, data management, and reporting contribute to successful project execution and organizational sustainability.
- Observed the importance of accuracy, accountability, and timely decision-making in financial and operational management.

2. Organizational Insights

- Dream 71 Ltd demonstrates strong financial health, efficient resource utilization, and consistent project performance over the past five years.
- The organization maintains good liquidity and solvency, ensuring short-term and long-term stability.
- While there are some areas for improvement, such as manual data processes and dependence on donor funding, the organization has significant opportunities to enhance efficiency through technology adoption and staff capacity building.
- The integration of financial monitoring, trend analysis, and operational reporting contributes significantly to project accountability and sustainable development outcomes.

3. Overall Internship Experience

- The internship provided an opportunity to apply theoretical knowledge from academic studies to real-world project management and financial analysis.
- It enhanced skills in data entry, reporting, financial analysis, and strategic planning, and strengthened my understanding of how development projects are managed and monitored.
- Working closely with the team leader and project staff offered valuable insights into teamwork, coordination, and problem-solving in a professional environment.

4. Final Remarks

- The experience at Dream 71 Ltd has reinforced the importance of financial discipline, operational efficiency, and strategic planning in achieving project objectives.

- Implementing the recommendations provided can further strengthen the organization's performance and sustainability.
- Overall, the internship has been instrumental in bridging the gap between academic knowledge and practical application, preparing me for future roles in project management, finance, or organizational operations.

Conclusion Statement:

Overall, the internship at Dream 71 Ltd under the UNDP project was a transformative experience. It provided practical exposure to organizational operations, strengthened technical and interpersonal skills, and deepened the intern's understanding of planning, reporting, and data entry processes. Most importantly, it highlighted the value of accuracy, timeliness, and collaboration in ensuring successful project outcomes.

From a career perspective, the internship affirmed the relevance of academic learning and prepared the intern for future professional challenges. The reflections drawn from this experience will serve as guiding principles in both personal growth and professional development.

In conclusion, the internship was not only an academic requirement but also a significant step toward shaping the intern's career path and professional identity. The lessons learned will continue to influence future endeavors, ensuring that the experience at Dream 71 Ltd remains a cornerstone of the intern's journey toward success.

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