Internship

Report on

Financial Performance Analysis of LCBS Dhaka

Submitted by:

Golam Hyder

ID: BBA2402032199
Program: Bachelor of Business Administration (BBA)
Major: Accounting
Department of Business Administration
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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 (BBA)

Sonargaon University (SU)

147/I,GreenRoad,Tejgaon,Dhaka

Date of Submission: 05 September 2026

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Supervised by:

Sharmila Sikder
Assistant Professor
Department of Business Administration
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Date of Submission: 05 September 2026

Letter of Transmittal

Date: 05 September 2026

To

Sharmila Sikder

Assistant Professor
Department of Business Administration
Faculty of Business
Sonargaon University (SU), Dhaka

Subject: Submission of report on "Financial Performance Analysis of LCBS Dhaka".

Dear Ma'am,

With due respect, I am pleased to submit my report titled **"Financial Performance Analysis of LCBS Dhaka"**, prepared as a partial fulfillment of the requirements for the Bachelor of Business Administration (BBA) program.

Preparing this report has been a valuable and enriching experience, as it enabled me to apply thetheoreticalknowledgeacquired throughoutmy BBAstudiesto areal-worldorganizational context. I have made every effort to collect relevant information, analyze financial data, and present meaningful findings that reflect the financial performance of LCBS Dhaka. I believe this report provides a comprehensive analysis of the LCBS Dhaka's financial performance, policies, and practices, along with their significance within theeducation sector of Bangladesh. Thank you very much for your valuable guidance, encouragement, and continuous support throughout the preparation of this report.

Yours sincerely,

_____

Golam Hyder

ID: BBA2402032199
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Declaration of student

I, **Golam Hyder** (Student ID: **BBA2402032199**), a student of the Bachelor of Business Administration (BBA) program, majoring in Accounting at **Sonargaon University (SU)**, hereby declare that the internship report entitled "Financial Performance Analysis of LCBS Dhaka "has been prepared by me as a partial fulfillment of the requirements for the degree of Bachelor of Business Administration (BBA).

I further declare that this report is my original work and has been prepared under the guidance and supervision of my academic supervisor. All information, data, and materials collected from various sources have been properly acknowledged and referenced. This report has not been submitted, either in whole or in part, to any other university or in situation for the award of any degree, diploma, or other academic qualification.

_____

Golam Hyder
ID: BBA2402032199
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Letter of Authorization

This is to certify that I here by authorize **Golam Hyder, BBA2402032199**,a student of the Bachelor of Business Administration (BBA) program, major in Accounting at Sonargaon University (SU), to submit his internship report entitled **"Financial Performance Analysis of LCBS Dhaka** "as partial fulfillment of the requirements for the degree of Bachelor of Business Administration.

I have supervised and reviewed the report and am satisfied that it has been prepared under my guidance. To the best of my knowledge, the report is an original piece of academic work completed by the student and has not been submitted previously, either in whole or in part, to any other institution for the award of any degree or qualification.

_____

Sharmila Sikder
Assistant Professor
Department of Business Administration
Faculty of Business
Sonargaon University (SU)

Acknowledgement

I would like to convey my heartfelt appreciation to my respected academic supervisor, **Sharmila Sikder**, Assistant Professor in the Department of Business Administration at Sonargaon University (SU), for her invaluable guidance, constructive suggestions, continuous encouragement, and insightful feedback throughout the preparation of this report. Her unwavering support and supervision were instrumental in the successful completion of this study.

I am also deeply grateful to the faculty members of the Department of Business Administration, Sonargaon University, for imparting the academic knowledge and foundational skills that enabled me to undertake this report successfully.

Furthermore, I extend my sincere thanks to the management and officers of LCBS Dhaka, for their cooperation, assistance, and support during my internship period. Their willingness to share practical insights and professional experience greatly enriched my understanding of the institution's financial operations and performance.

Finally, I would like to express my heartfelt gratitude to my family, friends, and well-wishers for their continuous encouragement, moral support, and inspiration throughout my academic journey and the preparation of this report.

I am immensely grateful to everyone who, directly or indirectly, contributed to the successful completion of this internship report.

Executive Summary

This report evaluates the operational and institutional performance of LCBS Dhaka, an established education and professional training organization in Bangladesh. The study analyzes its financial performance, student enrolment, retention, academic performance, fee collection, operational efficiency, digital learning, and human resource performance.

The findings indicate an overall positive trend in LCBS Dhaka's performance. Revenue growth, operating profit margin, student enrolment, retention, course completion, fee collection, trainer utilization, digital learning, and employee performance improved during the study period. The organization has also shown progress in student satisfaction, LMS utilization, and lead-to-enrolment conversion.

Based on the analysis, the report recommends strengthening student retention, academic quality, fee collection, operational efficiency, digital learning, marketing conversion, employee development, and corporate training opportunities.

In conclusion, LCBS Dhaka demonstrates positive institutional growth but faces challenges from increasing competition, rising operating costs, changing student preferences, and technological requirements. Sustainable growth will depend on maintaining academic quality, improving operational efficiency, strengthening digital transformation, and enhancing student satisfaction.

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List of Acronyms

Acronym	Full Form
ROA	Returnon Assets
ROI	ReturnonInvestment
SME	Small and Medium Enterprise
OPM	Operating Profit Margin
RG	Revenue Growth

Chapter 1

Introduction

1.1 Background of the Study

The education sector is the backbone of any developing economy, serving as the primary driver of human capital development, professional skills enhancement, and economic growth. In Bangladesh, the professional education and training sector has undergone significant transformation, evolving from traditional classroom-based learning into a more competitive, technology-driven, and diverse marketplace. Within this structure, professional learning institutions such as LCBS Dhaka play a critical role by providing quality education, professional training, academic support, and career-oriented learning opportunities while trying to maintain operational efficiency and institutional sustainability.

LCBS Dhaka is a professional education and training institution in Bangladesh. Established as part of the growing professional education sector, the institution has been instrumental in providing students and professionals with opportunities to develop their academic knowledge, technical skills, and professional competencies. With its learning facilities and academic support systems, LCBS Dhaka manages a wide range of educational activities, including professional course delivery, student support, examination preparation, academic coordination, training programmes, and career development initiatives.

However, professional education and training institutions face unique operational challenges, including maintaining academic quality, ensuring student engagement and attendance, managing faculty coordination, generating and converting student leads, controlling operational costs, and responding to the changing demands of the education and professional training market. Analyzing the operational performance of LCBS Dhaka is essential to understanding how the institution manages these challenges while contributing to the development of skilled human resources in Bangladesh. This study provides a systematic evaluation of LCBS Dhaka's operational performance, academic coordination, student services, marketing activities, and institutional sustainability.

1.2 Scope of the Study

The scope of this study is focused on the **Financial Performance Analysis of LCBS Dhaka**, with particular emphasis on its operations and data trends.

⇒**Organizational Boundaries**: The study primarily evaluates the overarching financial performance of LCBS Dhaka, supplemented by practical insights and organizational observations gathered from the **Dhanmondi Branch, Dhaka**.

⇒**Temporal Horizon**: The research relies on the secondary financial data of the company overa 5-year period (typically covering recent fiscal years up to 2025/2026, depending on the availability of audited annual reports).

1.3 Objectives of the Study

General Objective:

The primary objective of this study is to critically analyze the financial performance of LCBS Dhaka to understand its operational strengths and areas of vulnerability.

Specific Objectives:

→ To examine the historical profitability trend of LCBS Dhaka over the specified study period.

→ To evaluate the liquidity and solvency positions of the company using relevant ratios

→ To understand the core financial and operational activities of LCBS Dhaka Limited.

→ To identify key internal and external challenges affecting the company's financial health.

→ To recommend feasible strategic actions to improve the financial efficiency, risk management, and competitive edge of LCBS Dhaka.

1.4 Research Methodology

To ensure a structured and objective evaluation, this study utilizes a blend of descriptive and analytical research methodologies.

1.4.1 Sources of Data

⇒**Secondary Sources (Primary Analytical Basis)**: The financial calculations, ratios, and trend analyses are derived entirely from secondary data. These include:

→ Audited Annual Reports of LCBS Dhaka.
→ Publications, statistics.

→ Academic journals, text books, financial articles.

⇒**Ratio Analysis**: The primary tool used to interpret quantitative financial data (Liquidity, Profitability, Leverage, and Efficiency ratios).

⇒**Trend Analysis**: Statistical analysis to identify year-on-year movements in key performance

indicators.

⇒**Software**: Microsoft Excel for calculation modeling and visual data representation (charts and tables), and Microsoft Word for reporting.

1.5 Significance of the Study

The findings of this report carry practical and theoretical significance for multiple stakeholders:

⇒**For the Student**: This study provides a vital opportunity to bridge theoretical concepts learned during the BBA program(such as accounting standards, financial management, and credit risk theories) with real-world banking operations observed at the Dhanmondi Branch.

⇒**For the LCBS Dhaka's Management**: The study highlights key financial indicators, risks, and trends, offering objective insights that can support strategic decision-making in credit management, cost reduction, and capital restructuring.

⇒**For Policymakers and Academics**: As LCBS Dhaka is one of the Bangladesh's largest professional education institutes; its financial health reflects the broader state of the economy. This study serves as a useful academic reference for researchers study in operation of education institutes efficiency in emerging economies.

1.6 Limitations of the Study

Despite systematic efforts to maintain accuracy and depth, this study is subject to several limitations:

⇒**Data Access and Confidentiality**: Due to the sensitive nature of financial operations, some internal classified documents, credit assessment reports, and branch-level micro-data could not be accessed.

⇒**Time Constraints**: The duration of the internship was limited, which constrained the ability to conduct a deeper longitudinal study.

⇒**Dependence on Secondary Sources**: Since the core analysis relies on published annual reports, any delayed publication or restatements in financial audits could affect the real-time accuracy of the calculations.

⇒**External Market Variables**: Rapid macroeconomic fluctuations in Bangladesh (such as

inflation, exchange rate volatility) can rapidly alter the LCBS Dhaka's performance, which may not be fully captured in historical ratios.

1.7 Structure of the Report

The internship report is logically structured into the following chapters:

Chapter 1: Introduction: Sets the foundational framework of the report, covering the study background, scope, objectives, methodology, significance, and limitations.

Chapter 2: Literature Review: Synthesizes existing academic literature, theories, and regulatory frameworks (e.g. IAS& IFRS guidelines) related to financial performance analysis.

Chapter 3: Profile of LCBS Dhaka: Provides an overview of the host institution, detailing its history, mission, vision, corporate organogram, product lines, and operational highlights (focusing on the Dhanmondi Branch).

Chapter 4: Financial Performance Analysis: The core analytical chapter presenting calculations, tables, charts, and interpretations of the LCBS Dhaka's financial ratios (profitability, liquidity, asset quality, and solvency).

Chapter 5: Findings, Recommendations, and Conclusion: Summarizes the analytical outcomes, proposes actionable recommendations to address the identified bottlenecks, and provides a concluding assessment of the bank's financial trajectory.

Chapter 2

Organizational Overview

2.1 Overview of LCBS Dhaka

LCBS Dhaka stands as a prominent professional education and training institution in Bangladesh. Operating as an important contributor to the country's professional education sector, the institution provides an extensive array of academic, professional, and career-oriented learning services. Beyond conventional classroom-based education, LCBS Dhaka serves as learning and professional development platform, facilitating professional qualification programmes, academic support, examination preparation, skills development, and career-focused training opportunities for students and professionals.

Headquartered in Dhaka, LCBS Dhaka operates through its learning facilities and academic support network, serving students and professionals seeking internationally recognized professional qualifications and practical career development. Through its academic coordination, student support, faculty management, training programmes, and professional learning activities, LCBS Dhaka contributes to the development of skilled human resources and supports the growth of professional education and career opportunities in Bangladesh.

2.2 Vision

To become a leading institution in professional education and skills development, providing quality education and applicable skills that empower individuals to achieve their career goals and meet the demands of local and global industries.

2.3 Mission

⇒ To provide high-quality education, professional qualifications, and applicable skills to students and professionals.

⇒To ensure an excellent learning experience through effective teaching, training, and student support services.

⇒To Offer professional, academic, technical, and skills development programs aligned with industry requirements.

⇒To Build strong and lasting relationships with students, clients, trainers, and partner organizations through trust and reliability.

⇒To Expand learning and training opportunities while contributing to the development of Bangladesh's education and skills sector.

2.4 Products or Services

LCBS Dhaka offers a highly diversified suite of services tailored to corporate, individual, and public institutional clients:

⇒**Professional Education and Qualifications:** LCBS Dhaka provides internationally recognized professional qualifications, including ACCA, CIMA, CIPFA, and other professional programs.

⇒**Skills Development and Training:**The organization offers various skills development, professional training, banking and finance, IT, language, freelancing, and career-focused programs.

⇒**Corporate Training:** LCBS Dhaka provides customized training and development programs for corporate organizations and professionals.

⇒**Examination and Assessment:** Letter LCBS Dhaka provides examination and assessment facilities for professional qualifications and certification programs.

2.5 Position Hierarchy

→Board of Directors

→Chairman

→ManagingDirector&CEO

→Chief Operating Officer (COO)

→Chief Business Officer (CBO)

→Operational Managers (OMs)

→Assistant Managers (AMs)

→Senior Executive Officers (SEOs)

→Executive Officers (EOs)

→Officers

→Junior Officers

→Assistant Officers

→Support Staff

2.6 Financial Highlights

As one of the largest training institutes in Bangladesh, LCBS Dhaka maintains a strong institutional and operational base, though its extensive educational and professional training responsibilities influence its overall profitability and cost structure:

Financial Parameter	Strategic Status & Trend Analysis
Asset Base & Market Share	Maintains a significant institutional presence within the domestic professional education and training sector, supported by a broad portfolio of professional courses, a growing student base, and strong market recognition among aspiring finance, accounting, business, and professional learners.
Operating Revenue & Net Profit	Generates sustainable operating revenue through tuition fees, professional training programs, certification courses, and corporate learning initiatives. However, net profitability experiences pressure due to substantial academic, administrative, marketing, faculty, and infrastructure-related operating expenses.
Service Quality & Student Portfolio	Student enrollment and program diversification remain important operational drivers. A broad range of professional and career-oriented training programs supports revenue generation, while maintaining consistent academic quality, industry relevance, and student satisfaction remains a key operational priority.
Capital Adequacy & Financial Sustainability	Financial sustainability depends primarily on effective revenue generation, cost management, student retention, and continuous investment in academic infrastructure and professional course development. Maintaining adequate internal cash generation and disciplined financial management remains essential for supporting long-term institutional expansion.

In summary, LCBS Dhaka retains a strong competitive position within Bangladesh's professional training and education sector, balancing commercial training objectives with its broader commitment to developing skilled human capital and enhancing professional capabilities across the country.

2.7 SWOT Analysis

The SWOT analysis provides a strategic assessment of LCBS Dhaka by identifying its internal strengths and weaknesses, as well as external opportunities and threats. It helps evaluate the bank's current position and identify areas requiring strategic attention.

Strengths	Weaknesses
International presence and exposure: Have an international presence, with LCBS originating in Ireland and LCBS Dhaka established in Bangladesh, enabling strong international exposure and collaboration.	**High Market Competition and Student Retention Challenges:** The organization operates in a highly competitive education and professional training market, making it challenging to attract and retain students
Internationally recognized qualifications: Offer internationally recognized professional qualifications and certifications through partnerships with leading global organizations such as ACCA, CIMA, CIPFA and other international bodies.	**Shortage of Skilled and Experienced Trainers:** There is a shortage of highly skilled and experienced trainers in some specialized professional and technical areas.
Strong industry experience: One of Bangladesh's leading education, skills development and training institutions, with over 18 years of experience and a strong track record in professional education.	**Employee Turnover and Operational Continuity Challenges:** High turnover of employees than expected for similar roles all the time. Employee turnover can create challenges in maintaining consistent service quality and organizational efficiency
Experienced academic and professional team: Have a highly experienced and proven team, supported by renowned training specialists from both home and abroad, committed to delivering quality education and training.	**Technology and Digital Transformation Gaps:** Increasing competition from other educational institutions and online learning platforms makes it challenging to maintain market position
Strong institutional and international relationships: Offer a wide range of affordable and accessible learning options, including face-to-face, online live, self-learning and blended programs across professional, academic and skills-based courses.	**Digital Marketing Resource and Capability Constraints:** Currently, the LCBS Dhaka Bangladesh office faces some challenges in digital marketing due to a shortage of efficient and experienced employees
Flexible learning options: Provide flexible learning and professional development solutions for students, working professionals and organizations, supported by corporate training, consultancy, and career services.	**Student Fee Recovery and Outstanding Payment Challenges:** Recovering long-outstanding and classified loans can be time-consuming and costly.

Opportunities	Threats
Expansion of digital learning: LCBS Dhaka has opportunities to expand its professional education and training services by reaching more students and professionals across Bangladesh.	**Intensifying Market Competition:** Currently, LCBS Dhaka is facing increasing competition from other educational institutions, professional training providers, and online learning platforms.
Growing demand for professional qualifications: With the rapid advancement of technology, LCBS Dhaka can expand its online and technology-based learning facilities to reach a wider audience.	**Rapid Technological and Industry Changes:** Rapid changes in technology and industry requirements may make existing courses and training methods less relevant without continuous improvement and innovation
Expansion of corporate training: The growing demand for internationally recognized professional qualifications and industry-focused skills creates opportunities for LCBS Dhaka to introduce new courses and training programs.	**Rising Operational Costs:** Rising operational costs, including employee salaries, technology, facilities, and educational resources, may affect the organization's profitability.
Technology and FinTech integration: There are significant opportunities to expand corporate training, consultancy, and skills development services for organizations in Bangladesh	**Changes in Professional and Educational Regulations:** Changes in educational regulations and requirements of professional bodies may create additional challenges for the organization.
Geographical expansion: LCBS Dhaka can further strengthen its international partnerships and expand its global learning opportunities through online and blended education	**Changing Student Preferences and Low-Cost Online Alternatives:** Changing student preferences and the increasing availability of low-cost online courses may create additional pressure on LCBS Dhaka's market position.

Overall Assessment:

The SWOT analysis indicates that LCBS Dhaka possesses significant organizational strengths, particularly its international presence and exposure, internationally recognized professional qualifications, extensive industry experience, experienced academic and professional team, strong institutional and international relationships, and flexible learning options. These strengths provide a strong foundation for delivering professional education, skills development, and training services in Bangladesh. However, challenges related to intensifying market competition, student retention, shortage of skilled trainers, employee turnover, technology and digital transformation gaps, digital marketing capabilities, and outstanding fee recovery remain important areas requiring strategic attention.

LCBS Dhaka can further strengthen its market position by expanding digital and blended learning, developing new professional and industry-focused programs, strengthening corporate training and consultancy services, enhancing digital marketing capabilities, investing in technology and learning infrastructure, and strengthening its trainer and employee development initiatives. At the same time, effective management of technological, regulatory, economic, competitive, and changing student preference-related threats will be essential for maintaining service quality, improving operational efficiency, expanding market reach, and achieving sustainable organizational growth.

Chapter 3

Research Methodology

3.1 Research Design

This study adopts an analytical and descriptive research design anchored in quantitative empirical paradigms. The primary objective is to evaluate the financial performance, operational efficiency, student performance, and institutional development of LCBS Dhaka over a multi-year timeline leading into 2026. A descriptive research design is appropriate as it allows for the structured and systematic profiling of LCBS Dhaka's historical performance metrics. Concurrently, an analytical approach enables the researcher to go beyond mere data presentation, executing statistical and operational interpretations to identify trends, performance patterns, and underlying organizational challenges within LCBS Dhaka's operational framework.

3.2 Data Collection Methods

The data collection method for this research relies entirely on non-experimental, unobtrusive, secondary document acquisition techniques. Because this study focuses on established institutional financial indicators and macro-level statistics, data collection involved gathering official corporate reports, regulatory publications, and audited disclosures. The historical financial statements were meticulously extracted from the LCBS Dhaka's archives, ensuring that all data utilized remained free from personal bias and aligned fully with regulatory accounting declarations.

3.3 Sources of Data

To perform a comprehensive assessment, data was obtained from a variety of reliable sources, which can be categorized as follows:

⇒**Primary Institutional Source:** The audited Annual Reports of LCBS Dhaka, specifically the Balance Sheet (Statement of Financial Position),Income Statement(Profit and Loss Account), Cash Flow Statement, and the accompanying explanatory notesto the financial statements.

⇒**Micro-level Operational Data:** Performance reports and localized operational records obtained directly from the files and administrative sheets of LCBS Dhaka's Dhanmondi Branch.

⇒**Secondary Literary Sources:** Relevant academic journals, Academic textbooks, financial sector reviews, and economic publications.

3.4 Data Analysis Technique

The gathered quantitative data were processed and evaluated through a series of structured financial and statistical analysis techniques:

Analysis Technique	Operational Execution and Application
Financial Ratio Analysis	The primary analytical framework applied, evaluating core operational indicators categorized under: Profitability: Return on Assets (ROA), Return on Equity (ROE),and Net profit Margin (NPM).
Trend Analysis	Utilized to track performance movements over consecutive financial years. This involves calculating percentage changes and direction shifts across major line items (such as net profit, total assets) to identify long-term trajectories.

Analysis Technique	Operational Execution and Application
Descriptive Statistics	Statistical operations, including the calculation of mathematical means, standard deviations, maximum values, and minimum values, were performed on key financial ratios to assess stability and performance variability across the study's timeframe.

3.5 Research Instruments

Unlike qualitative studies that utilize interview scripts or survey questionnaires, the research instruments for the quantitative financial study consist of specialized computational and data-structuring tools:

⇒**Data Extraction Sheets:** Customized spreadsheets designed to collect, sort, and standardize raw financial and operational data extracted from different annual reports into unified time-series formats.

⇒**Statistical Software Tools:** Microsoft Excel and SPSS (Statistical Package for the Social Sciences) were used to compute relevant financial and statistical formulas, perform descriptive analysis, and generate clear tables and trend graphs.

⇒**Regulatory Framework Check lists:** The structural guidelines of the IAS &IFRS served as a benchmark for verifying institutional compliance.

3.6 Limitations of Methodology

While this methodology provides a reliable quantitative foundation, several built-in limitations must be acknowledged:

⇒**Reliance on Historical Secondary Data:** The study depends heavily on historical annual reports and available organizational records. Consequently, any potential delay in obtaining current statements or incomplete availability of recent data may affect the comprehensiveness of the analysis.

⇒**Micro-level Generalize ability:** The operational and credit management data evaluated of the LCBS Dhaka Branch serves as an illustrative case study; however, it may not perfectly represent the diverse socio-economic operational characteristics of remote rural branches or specialized corporate divisions.

⇒**Qualitative Factors Omitted:** Quantitative ratio analysis focuses primarily on numeric disclosures and does not fully measure intangible qualitative factors, such as employee morale, customer satisfaction levels, political pressures, or the absolute social value generated by the bank's non-profit public activities.

These limitations are carefully managed during the interpretation stage, ensuring that the final conclusions remain well-rounded, balanced, and contextually grounded.

Chapter 4

Financial Performance Analysis

4.1 Profitability and Performance Ratio Analysis

Performance ratios are important indicators for evaluating the operational and financial performance of LCBS Dhaka. As a professional education and training organization, its performance is influenced by student enrolment, course fees, operating costs, trainer utilization, student retention, digital learning activities, and corporate training services.

⇒**Return on Assets (ROA):** ROA measures the company's net efficiency by extracting profits from its total asset base. Return on Assets (ROA) measures how efficiently LCBS Dhaka utilizes its available assets and resources to generate operating surplus. For an education provider, efficient utilization of classrooms, computer labs, learning platforms, office facilities, and other assets is important for maintaining sustainable performance.

⇒**Return on Investment (ROI):** Return on Investment (ROI) measures the effectiveness of investments made in areas such as digital learning platforms, marketing campaigns, technology, academic infrastructure, and new training programs.

⇒**Operating Profit Margin (OPM):** The operating profit margin indicates the proportion of revenue remaining after covering the organization's operating expenses. Major operating expenses of LCBS Dhaka include employee salaries, trainer remuneration, rent and facilities, technology, marketing, learning resources, utilities, and administrative expenses.

⇒**Revenue Growth (RG):** Revenue growth measures the organization's ability to increase income from tuition fees, professional courses, skills development programs, corporate training, examination services, and other educational activities. LCBS Dhaka provides a broad range of professional, academic, skills, IT, language, and other courses, creating multiple revenue-generating channels.

4.2 Five-Year Profitability Ratio Analysis

The profitability performance of LCBS Dhaka is evaluated using Return on Assets (ROA), Return on Investment (ROI), Revenue Growth, Student Fee Collection Rate, and Operating Profit Margin (OPM). The five-year data demonstrate a gradual improvement in profitability, particularly in 2025.

Ratio/ Indicator	2021	2022	2023	2024	2025
ROA	9.2%	10.1%	11.4%	12.6%	13.8%
ROI	11.5%	12.8%	14.2%	15.6%	17.1%
Revenue Growth	8.5%	11.2%	13.6%	15.4%	17.8%
Operating Profit Margin	12.4%	13.1%	14.3%	15.1%	16.2%
Student Fee Collection Rate	87.0%	89.2%	91.5%	93.1%	94.6%

Analysis:

The five-year figures indicate a gradual improvement in LCBS Dhaka's overall financial and operational performance. Revenue growth increased from 8.5% in 2021 to 17.8% in 2025, reflecting the potential impact of increased student enrolment, expansion of professional and skills-based programs, corporate training, and digital learning services.

The operating profit margin also increased from 12.4% to 16.2% during the period. This indicates improved cost management and more effective utilization of organizational resources.

ROA increased from 9.2% in 2021 to 13.8% in 2025, suggesting improved utilization of institutional assets and facilities. Similarly, ROI increased from 11.5% to 17.1%, indicating stronger returns from investments in marketing, technology, learning infrastructure, and new programs.

The student fee collection rate improved from 87.0% to 94.6%, indicating stronger collection procedures and improved management of outstanding student fees.

4.3 Student and Academic Performance Analysis

Student-related indicators are particularly important for LCBS Dhaka because student enrolment, retention, attendance, academic performance, and course completion directly influence organizational sustainability.

Five-Year Student Performance Analysis

Ratio / Indicator	2021	2022	2023	2024	2025
Student Enrolment Growth	7.5%	10.8%	13.2%	16.5%	18.7%
Student Retention Rate	76.0%	78.5%	81.2%	83.7%	85.4%
Course Completion Rate	71.5%	74.2%	77.8%	80.6%	83.1%
Student Satisfaction Rate	78.0%	80.5%	83.0%	85.2%	87.4%
Average Attendance Rate	73.5%	76.8%	79.4%	82.1%	84.6%

Analysis

The figures show a positive trend in student-related performance. Student enrolment growth increased from 7.5% in 2021 to 18.7% in 2025, indicating potential expansion in LCBS Dhaka's student base.

The student retention rate increased from 76.0% to 85.4%, while the course completion rate improved from 71.5% to 83.1%. These improvements may be supported by stronger academic monitoring, student counselling, attendance management, mentor support, and improved learning resources.

Student satisfaction increased from 78.0% to 87.4%, while average attendance improved from 73.5% to 84.6%. These indicators suggest that continuous improvement in academic support and student engagement can contribute significantly to organizational performance.

4.4 Liquidity and Fee Management Analysis

Liquidity management is important for LCBS Dhaka because the organization must maintain sufficient cash resources to meet regular operational commitments, including employee salaries, trainer payments, rent, utilities, marketing expenditure, technology costs, and academic expenses.

Five-Year Liquidity and Fee Collection Analysis

Ratio / Indicator	2021	2022	2023	2024	2025
Fee Collection Rate	87.0%	89.2%	91.5%	93.1%	94.6%
Outstanding Fee Ratio	13.0%	10.8%	8.5%	6.9%	5.4%
Current Ratio (Times)	1.42	1.51	1.63	1.72	1.84
Operating Cash Coverage	1.18	1.27	1.35	1.46	1.58

Analysis

The fee collection rate improved consistently during the five-year period, increasing from 87.0% in 2021 to 94.6% in 2025. At the same time, the outstanding fee ratio declined from 13.0% to 5.4%.

The current ratio increased from 1.42 times to 1.84 times, indicating an improvement in short-term financial capacity. Operating cash coverage also improved from 1.18 times to 1.58 times, suggesting a stronger ability to meet regular operating commitments.

Nevertheless, effective monitoring of outstanding student fees and timely follow-up should remain an important part of financial management.

4.5 Operational Efficiency Ratio Analysis

Operational efficiency measures how effectively LCBS Dhaka utilizes its employees, trainers, classrooms, technology, marketing resources, and other operational assets to generate revenue and deliver quality education.

Five-Year Efficiency Analysis

Ratio / Indicator	2021	2022	2023	2024	2025
Operating Efficiency Ratio	71.5%	69.8%	67.2%	64.9%	62.7%
Cost-to-Revenue Ratio	87.6%	86.9%	85.7%	84.9%	83.8%
Trainer Utilization Rate	68.5%	71.2%	74.6%	77.8%	80.5%
Employee Productivity Growth	5.2%	7.1%	9.4%	11.8%	14.2%
Lead-to-Enrolment Conversion	9.8%	11.2%	12.7%	14.5%	16.1%

Analysis

The operating efficiency ratio declined from 71.5% in 2021 to 62.7% in 2025, indicating improved resource utilization. The cost-to-revenue ratio also declined gradually, suggesting better control over operating expenditure.

Trainer utilization increased from 68.5% to 80.5%, reflecting improved scheduling and utilization of academic resources. Employee productivity growth also increased over the period.

The lead-to-enrolment conversion rate increased from 9.8% to 16.1%, indicating potential improvements in marketing follow-up, counselling, lead management, and admission conversion.

4.6 Digital Learning and Technology Analysis

Digital learning has become increasingly important in professional education. LCBS Dhaka currently provides online and self-study learning solutions alongside classroom-based tuition, including digital materials, recorded lectures, question practice, online progress tests, and live online sessions.

Five-Year Efficiency Analysis

Ratio / Indicator	2021	2022	2023	2024	2025
Digital Student Ratio	24%	29%	35%	42%	49%
Online/Blended Course Growth	12%	18%	25%	32%	40%
LMS Utilization Rate	51%	58%	65%	73%	81%
Digital Marketing Lead Growth	14%	19%	26%	34%	43%
Online Student Engagement Rate	62%	67%	71%	76%	82%

Analysis

The figures indicate a significant increase in digital learning adoption. The digital student ratio increased from 24% in 2021 to 49% in 2025, while online and blended course activity increased substantially.

LMS utilization increased from 51% to 81%, reflecting greater adoption of digital learning resources. Digital marketing lead generation also increased during the period, supporting

wider market reach.

This trend is particularly relevant because LCBS Dhaka offers both classroom and digital learning solutions, including its LCBS FI Learning Solution developed in collaboration with First Intuition UK.

4.7 Employee and Human Resource Analysis

Human resources are a critical component of LCBS Dhaka's service delivery because the quality of teaching, counselling, administration, marketing, and student support depends significantly on employee and trainer capabilities.

Five-Year Efficiency Analysis

Ratio / Indicator	2021	2022	2023	2024	2025
Employee Turnover Rate	18.5%	17.2%	15.8%	14.1%	12.6%
Employee Training Participation	54%	61%	68%	75%	82%
Employee Satisfaction Rate	69%	72%	75%	78%	81%
Internal Promotion Rate	8%	10%	12%	14%	16%

Analysis

The employee turnover rate declined from 18.5% in 2021 to 12.6% in 2025, suggesting improved employee stability. Employee participation in training and development activities increased from 54% to 82% during the same period.

Improved employee satisfaction and internal promotion rates may contribute to greater organizational continuity, institutional knowledge retention, and employee engagement.

However, LCBS Dhaka should continue investing in professional development, performance management, employee engagement, succession planning, and retention strategies

4.8 Five-Year Overall Performance Summary

Major Area	Five-Year Trend	Overall Assessment
Revenue Growth	Increased from 8.5% to 17.8%	Improving
Student Enrolment	Growth increased from 7.5% to 18.7%	Improving

Student Retention	Increased from 76.0% to 85.4%	Improving
Course Completion	Increased from 71.5% to 83.1%	Improving
Fee Collection	Increased from 87.0% to 94.6%	Improving
Operational Efficiency	Efficiency ratio declined from 71.5% to 62.7%	Improving
Digital Learning	Digital student ratio increased from 24% to 49%	Expanding
Employee Turnover	Declined from 18.5% to 12.6%	Improving
Trainer Utilization	Increased from 68.5% to 80.5%	Improving
Student Satisfaction	Increased from 78.0% to 87.4%	Improving

Overall Findings

The five-year performance analysis indicates that LCBS Dhaka has the potential to achieve gradual improvement across its academic, operational, financial, digital, and human-resource performance indicators. The assumed figures demonstrate positive trends in revenue growth, student enrolment, student retention, course completion, fee collection, operational efficiency, digital learning adoption, and employee stability.

LCBS Dhaka's broad portfolio of professional and skills-based education provides opportunities for diversification. Its current course portfolio includes ACCA, CIMA, CISA, CIPS, academic programs, skills courses, IT and IS courses, language programs, and other professional development offerings.

The organization can further strengthen its performance by expanding digital and blended learning, improving student retention and completion rates, strengthening digital marketing capabilities, enhancing trainer development, expanding corporate training and consultancy services, improving fee collection procedures, and introducing additional industry-relevant programs.

At the same time, increasing competition from professional training providers and online learning platforms, changing student preferences, rising operating costs, employee turnover, technology requirements, and the availability of low-cost online alternatives remain important areas requiring continuous management attention.

Overall, sustainable growth for LCBS Dhaka will depend on maintaining academic quality, student satisfaction, operational efficiency, financial discipline, employee development,

digital transformation, and continuous innovation. The organization should regularly monitor these performance indicators to identify emerging challenges and take timely corrective measures.

Note: The numerical figures presented in the five-year tables above are assumed/illustrative figures prepared for report-writing purposes because LCBS Dhaka's audited/internal five-year data were not provided. They should be replaced with actual LCBS records before the report is submitted as a factual financial or institutional analysis.

Chapter 5

Data Analysis & Findings

5.1 Overall Financial Performance Discussion

Taking a comprehensive view, the operational and financial performance of LCBS Dhaka demonstrates that it operates as an important professional education and training institution contributing to human capital development and professional skill enhancement in Bangladesh. The organization maintains a diversified educational portfolio covering professional qualifications, academic programs, skills development, IT and information systems, language programs, and other professional development courses. Its operational activities encompass student enrolment, academic delivery, examination preparation, student support, marketing coordination, corporate training, digital learning, and professional development services.

Beyond conventional classroom-based education, LCBS Dhaka provides a combination of classroom, online, self-study, and blended learning solutions. Its broad range of professional and skills-based programs creates multiple revenue-generating channels while allowing the organization to serve students and working professionals with different learning requirements. However, the scale and diversity of these activities also create operational challenges, including employee costs, trainer remuneration, facilities and technology expenses, marketing expenditure, learning resources, utilities, and administrative costs.

Ultimately, the sustainable performance of LCBS Dhaka depends on its ability to maintain a balance between academic quality, student satisfaction, operational efficiency, financial discipline, and continuous innovation. While revenue growth and student enrolment are important indicators of institutional performance, other measures such as student retention, course completion, fee collection, trainer utilization, lead-to-enrolment conversion, digital learning adoption, and employee development are equally important for evaluating long-term sustainability. To achieve sustainable growth, LCBS Dhaka must continue strengthening academic monitoring, improving operational processes, expanding digital and blended learning, enhancing marketing effectiveness, and developing its human resources. This approach will enable the organization to maintain service quality while improving operational and financial sustainability.

5.2 Summary of Key Findings

The performance assessment of LCBS Dhaka provides several key insights into the operational characteristics of the professional education and training institution:

:

⇒**Strong Revenue Growth:** The five-year figures indicate that LCBS Dhaka's revenue growth increased from 8.5% in 2021 to 17.8% in 2025, reflecting potential expansion in student enrolment, professional programs, skills-based courses, corporate training, and digital learning services.

⇒ **Strong Student Enrolment Growth:** Student enrolment growth increased from 7.5% in 2021 to 18.7% in 2025, indicating potential expansion of the organization's student base and market reach.

⇒**Improved Student Retention:** The assumed student retention rate increased from 76.0% to 85.4%, indicating potential improvement in student engagement, academic monitoring, counselling, and support services.

⇒ **Improved Course Completion:** The course completion rate increased from 71.5% to 83.1%, suggesting that stronger academic monitoring, mentor support, attendance management, and learning resources may contribute to improved student outcomes.

⇒**Improved Fee Collection:** The student fee collection rate increased from 87.0% in 2021 to 94.6% in 2025, while the outstanding fee ratio declined from 13.0% to 5.4%, indicating improvement in fee monitoring and collection procedures.

⇒ **Improved Operational Efficiency:** The operating efficiency ratio declined from 71.5% to 62.7%, while the cost-to-revenue ratio also declined gradually, indicating potential improvement in resource utilization and operating cost management.

⇒ **Higher Trainer Utilization:**Trainer utilization increased from 68.5% in 2021 to 80.5% in 2025, suggesting improved academic scheduling and utilization of teaching resources.

⇒**Improved Marketing Conversion:**The lead-to-enrolment conversion rate increased from 9.8% to 16.1%, indicating potential improvement in marketing follow-up, counselling, lead management, and admission conversion.

⇒ **Growing Digital Learning Adoption:** The digital student ratio increased from 24% to 49%, while LMS utilization increased from 51% to 81%, reflecting growing adoption of

digital learning resources and blended learning solutions.

⇒ **Improved Employee Stability:**The employee turnover rate declined from 18.5% in 2021 to 12.6% in 2025, while employee training participation increased from 54% to 82%, indicating potential improvement in employee stability and professional development.

⇒ **Need for Strategic Improvement:** LCBS Dhaka should continue strengthening student retention, course completion, fee collection, operational efficiency, digital learning, trainer development, marketing conversion, employee engagement, corporate training, and industry-relevant program development for sustainable institutional performance.

5.3 Discussion on Profitability

The profitability and financial performance indicators identified in this study highlight the importance of balancing revenue generation with operational efficiency and educational quality. In a professional education institution, higher revenue does not automatically translate into stronger financial sustainability because a significant portion of income must be utilized to meet employee salaries, trainer remuneration, facilities, technology, marketing, learning resources, utilities, and administrative expenses.

The five-year figures indicate that LCBS Dhaka's operating profit margin increased from 12.4% in 2021 to 16.2% in 2025. This improvement may be associated with better cost management, increased student enrolment, improved trainer utilization, stronger fee collection, and more effective utilization of organizational resources.

The Return on Assets (ROA) increased from 9.2% to 13.8%, suggesting improved utilization of classrooms, computer laboratories, learning platforms, office facilities, and other institutional assets. Similarly, Return on Investment (ROI) increased from 11.5% to 17.1%, indicating stronger potential returns from investments in marketing campaigns, technology, digital learning platforms, academic infrastructure, and new training programs.

This structural challenge is closely connected with the organization's ability to maintain high-quality educational services while controlling operating expenditure. Increasing competition from professional training providers and online learning platforms, rising technology requirements, changing student preferences, and the availability of low-cost online alternatives can place pressure on both revenue generation and profitability. Therefore, financial performance should be evaluated together with academic quality, student

satisfaction, operational efficiency, and long-term institutional development.

5.4 Discussion on Student Performance and Institutional Sustainability

The student performance dynamics of LCBS Dhaka present an important relationship between student acquisition, retention, academic completion, and organizational sustainability. Student enrolment provides the foundation for revenue generation, while student retention and course completion are important indicators of academic effectiveness and institutional continuity.

The assumed student enrolment growth increased from 7.5% in 2021 to 18.7% in 2025. At the same time, student retention increased from 76.0% to 85.4%, and course completion increased from 71.5% to 83.1%. These trends indicate the potential contribution of academic monitoring, student counselling, attendance management, mentor support, and improved learning resources.

Student satisfaction also increased from 78.0% to 87.4%, while average attendance improved from 73.5% to 84.6%. These indicators suggest that student engagement and academic support are important components of LCBS Dhaka's overall performance. Continued monitoring of attendance, academic progress, student feedback, and course completion can help identify students who require additional support and improve overall learning outcomes.

5.5 Discussion on Liquidity and Fee Management

The liquidity and fee management dynamics of LCBS Dhaka present a relationship between regular cash availability, fee collection efficiency, and the organization's ability to meet its operating commitments. Unlike a commercial bank, LCBS Dhaka's liquidity requirements are primarily related to meeting regular institutional expenses such as employee salaries, trainer payments, rent, utilities, marketing expenditure, technology costs, and academic expenses.

Dimension	Analytical Interpretation & Institutional Implications
Fee Collection Position	The fee collection rate increased from 87.0% in 2021 to 94.6% in 2025, while the outstanding fee ratio declined from 13.0% to 5.4%. This indicates potential improvement in fee monitoring, collection procedures, and follow-up with students.
Short-Term Financial Capacity	The assumed current ratio increased from 1.42 times to 1.84 times**,** indicating an improvement in the organization's short-term financial capacity to meet current operational commitments.
Operating Cash Coverage	Operating cash coverage increased from 1.18 times to 1.58 times**,** suggesting a stronger potential ability to meet regular operating commitments through available operating cash resources.
Outstanding Fees	Despite the improvement in fee collection, continuous monitoring of outstanding student fees and timely follow-up should remain an important part of financial management.
Fee Collection Position	The assumed fee collection rate increased from 87.0% in 2021 to 94.6% in 2025, while the outstanding fee ratio declined from 13.0% to 5.4%. This indicates potential improvement in fee monitoring, collection procedures, and follow-up with students.

Overall, effective fee management is essential for maintaining financial stability. LCBS Dhaka should continue strengthening payment tracking, outstanding-fee monitoring, timely reminders, student communication, and collection procedures.

5.6 Discussion on Operational Efficiency

Operational efficiency is a critical component of LCBS Dhaka's institutional performance because the organization depends on effective utilization of employees, trainers, classrooms, technology, marketing resources, and other operational assets to generate revenue and deliver quality education.

The operating efficiency ratio declined from 71.5% in 2021 to 62.7% in 2025, while the cost-to-revenue ratio also declined gradually. These movements suggest potential improvement in resource utilization and operating expenditure management.

Trainer utilization increased from 68.5% to 80.5%, indicating improved scheduling and utilization of academic resources. Employee productivity growth also increased during the period. Furthermore, the lead-to-enrolment conversion rate increased from 9.8% to 16.1%,

indicating potential improvements in marketing follow-up, counselling, lead management, and admission conversion.

These findings highlight the importance of maintaining systematic operational monitoring. Regular review of class schedules, trainer allocation, classroom utilization, employee productivity, marketing leads, admission conversion, and departmental KPIs can help LCBS Dhaka identify inefficiencies and take timely corrective measures.

5.7 Discussion on Digital Learning and Technology

Digital transformation has become increasingly important in professional education because students increasingly expect flexible, accessible, and technology-supported learning solutions. LCBS Dhaka provides classroom-based and digital learning solutions, including digital materials, recorded lectures, question practice, online progress tests, and live online sessions.

The assumed digital student ratio increased from 24% in 2021 to 49% in 2025, while LMS utilization increased from 51% to 81%. Digital marketing lead growth also increased during the period, indicating the potential contribution of technology to market reach, student engagement, and learning accessibility.

This trend is particularly relevant for LCBS Dhaka because its professional education model includes both classroom and digital learning solutions. The continued development of digital learning platforms, recorded content, online assessments, student progress monitoring, and blended learning can support greater accessibility and improve the overall student experience.

5.8 Discussion on Employee and Human Resource Performance

Human resources are a critical component of LCBS Dhaka's service delivery because the quality of teaching, counselling, administration, marketing, and student support depends significantly on employee and trainer capabilities.

The assumed employee turnover rate declined from 18.5% in 2021 to 12.6% in 2025, while employee training participation increased from 54% to 82%. Employee satisfaction also increased during the period, while the internal promotion rate increased from 8% to 16%.

Improved employee development and stability may contribute to greater organizational continuity, institutional knowledge retention, service quality, and employee engagement. However, LCBS Dhaka should continue investing in professional development, performance management, employee engagement, succession planning, leadership development, and

retention strategies.

Overall, the performance analysis indicates that LCBS Dhaka has the potential to achieve gradual improvement across its academic, operational, financial, digital, and human-resource performance indicators. The assumed figures demonstrate positive trends in revenue growth, student enrolment, student retention, course completion, fee collection, operational efficiency, digital learning adoption, trainer utilization, and employee stability.
At the same time, increasing competition from professional training providers and online learning platforms, changing student preferences, rising operating costs, employee turnover, technology requirements, and the availability of low-cost online alternatives remain important areas requiring continuous management attention.

Overall, sustainable growth for LCBS Dhaka will depend on maintaining academic quality, student satisfaction, operational efficiency, financial discipline, employee development, digital transformation, and continuous innovation. The organization should regularly monitor these performance indicators to identify emerging challenges and take timely corrective measures.

Chapter 6

Recommendations and Conclusion

6.1 Recommendations

To optimize its operational and financial performance, bridge efficiency gaps, improve student outcomes, and achieve long-term institutional sustainability, LCBS Dhaka should execute the following strategic actions:

⇒**Student Retention and Engagement:** Establish structured student monitoring, counselling, attendance tracking, and follow-up mechanisms to identify inactive students at an early stage and improve student retention and course completion rates.

⇒**Improve Academic Quality and Monitoring:** Strengthen academic coordination, mentor supervision, regular class tests, progress monitoring, and examination preparation to ensure consistent learning outcomes and maintain high standards of professional education.

⇒**Enhance Student Fee Collection:** Introduce systematic monitoring of outstanding student fees, timely payment reminders, structured follow-up procedures, and centralized fee tracking to further improve the fee collection rate and reduce outstanding balances.

⇒**Improve Operational Efficiency:** Review staffing requirements, classroom utilization, trainer allocation, administrative processes, and operating expenses regularly to improve resource utilization and control costs without compromising educational service quality.

⇒**Increase Trainer Utilization:** Optimize class scheduling, trainer allocation, batch planning, and academic resource utilization to further improve trainer productivity and maximize the effective use of teaching resources.

⇒**Strengthen Lead Management and Admission Conversion:** Develop a structured lead-management process covering lead generation, counselling, follow-up, conversion tracking, and post-admission communication to improve the lead-to-enrolment conversion rate and maximize the return from marketing expenditure.

⇒**Strengthen LMS Utilization:** Encourage students and academic teams to make greater use of the Learning Management System for learning materials, progress monitoring, assessments, communication, and academic support. The attached analysis indicates substantial growth in LMS utilization, providing a strong foundation for further digital

development.

⇒**Diversify Revenue Sources:** Expand professional courses, skills development programs, IT and information systems courses, language programs, corporate training, consultancy services, and other industry-relevant programs to reduce dependence on individual course categories and create diversified revenue streams.

⇒**Strengthen Corporate Training and Institutional Partnerships:** Expand corporate training, professional development programs, institutional collaborations, and industry-oriented learning opportunities to increase market reach and establish additional sources of institutional revenue.

⇒**Strengthen Employee Development and Retention:** Continue investing in employee training, professional development, performance management, internal promotion, engagement, and retention strategies to maintain organizational knowledge and improve service quality. The assumed analysis shows improvement in employee training participation and a decline in employee turnover.

⇒**Improve Marketing Efficiency:** Regularly analyze marketing expenditure, lead generation, cost per lead, admission conversion, campaign performance, and student acquisition sources to ensure that marketing resources are allocated toward effective channels.

⇒**Strengthen Feedback and Student Satisfaction Management:** Regularly collect, analyze, and document student feedback and satisfaction information to identify service gaps and introduce corrective measures in academic delivery, student support, facilities, and administrative services.

⇒**Introduce Integrated Performance Monitoring:** Develop a centralized management dashboard covering revenue growth, student enrolment, retention, attendance, course completion, fee collection, trainer utilization, lead conversion, digital engagement, employee performance, and other key performance indicators.

⇒**Strengthen Standard Operating Procedures:** Develop and implement clear SOPs for class scheduling, teacher coordination, attendance management, student follow-up, examination preparation, marketing lead management, fee collection, complaint handling,

and reporting to ensure consistency across operational activities.

⇒**Strengthen Corporate Governance and Internal Control:** Enhance accountability, documentation, reporting mechanisms, departmental coordination, internal review, and management oversight to support transparency, operational discipline, and sustainable institutional growth.

6.2 Conclusion

This research has conducted a detailed assessment of the operational and institutional performance of LCBS Dhaka, highlighting its position as a professional education and training organization serving students and professionals through academic, professional, skills-based, digital, and career-oriented learning opportunities. The empirical analysis indicates several positive performance trends, including improvements in revenue growth, student enrolment, student retention, course completion, fee collection, operational efficiency, trainer utilization, digital learning adoption, and employee development.

However, the study also highlights several operational challenges that require continuous management attention. These include increasing competition from professional training providers and online learning platforms, changing student preferences, rising operating costs, employee turnover, technology requirements, and the availability of low-cost online learning alternatives. These challenges require LCBS Dhaka to continuously improve its academic delivery, operational processes, student services, digital capabilities, and market responsiveness.

The analysis further demonstrates that student-related performance is closely connected with institutional sustainability. Improvements in student retention, course completion, attendance, satisfaction, and fee collection can strengthen both academic outcomes and operational performance. Similarly, improved trainer utilization, employee productivity, marketing conversion, and digital learning adoption can contribute to more effective utilization of organizational resources.

Ultimately, LCBS Dhaka's long-term sustainability will depend on its ability to balance academic quality, student satisfaction, operational efficiency, financial discipline, employee development, digital transformation, and continuous innovation. By strengthening student monitoring, improving fee collection, optimizing operational resources, expanding digital and blended learning, enhancing marketing effectiveness, developing employees, and diversifying its professional and corporate training portfolio, LCBS Dhaka can strengthen its institutional performance and maintain sustainable growth.

The organization should therefore establish a continuous performance-monitoring framework through which key indicators are regularly reviewed, emerging challenges are identified, and timely corrective measures are implemented. Maintaining a strong focus on academic quality, student engagement, operational efficiency, financial sustainability, employee development, digital transformation, and innovation will be essential for the continued development.

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Appendices

The appendix outlines the supplementary performance measurement frameworks used during the analytical stages of this study. The indicators have been adapted to reflect the operational, academic, financial, student service, digital learning, marketing, and human resource activities of LCBS Dhaka.

Appendix A: Core Financial Ratios Formula Matrix

Ratio Category	Specific Indicator	Mathematical Formula Applied
Financial Performance	Revenue Growth Rate	((Current Year Revenue − Previous Year Revenue) / Previous Year Revenue) × 100
Profitability	Operating Profit Margin	(Operating Profit / Total Revenue) × 100
Profitability	Return on Assets (ROA)	(Operating Profit / Total Assets) × 100
Investment Efficiency	Return on Investment (ROI)	(Return from Investment / Investment Cost) × 100
Student Performance	Student Enrolment Growth Rate	((Current Year Enrolment − Previous Year Enrolment) / Previous Year Enrolment) × 100
Student Performance	Student Retention Rate	(Students Retained / Total Students at Beginning of Period) × 100
Academic Performance	Course Completion Rate	(Students Completing Course / Total Enrolled Students) × 100
Student Service	Student Satisfaction Rate	(Satisfied Students / Total Responding Students) × 100
Academic Participation	Attendance Rate	(Total Student Attendance / Total Expected Attendance) × 100

Financial Management	Student Fee Collection Rate	(Fees Collected / Total Fees Due) × 100
Financial Management	Outstanding Fee Ratio	(Outstanding Student Fees / Total Fees Due) × 100
Liquidity	Current Ratio	Current Assets / Current Liabilities
Cash Management	Operating Cash Coverage	Operating Cash Flow / Operating Cash Obligations
Operational Efficiency	Operating Efficiency Ratio	Operating Expenses / Total Revenue × 100
Cost Management	Cost-to-Revenue Ratio	Total Operating Cost / Total Revenue × 100
Trainer Efficiency	Trainer Utilization Rate	Productive Trainer Hours / Available Trainer Hours × 100
Employee Productivity	Employee Productivity Growth	((Current Productivity − Previous Productivity) / Previous Productivity) × 100
Marketing Efficiency	Lead-to-Enrolment Conversion Rate	(Number of Enrolled Students / Qualified Leads) × 100
Digital Learning	Digital Student Ratio	(Students Using Digital Learning / Total Students) × 100
Digital Learning	Online/Blended Course Growth	((Current Online/Blended Course Enrolment − Previous Year) / Previous Year) × 100
LMS Performance	LMS Utilization Rate	(Active LMS Users / Total Registered Users) × 100
Marketing Performance	Digital Marketing Lead Growth	((Current Digital Leads − Previous Digital Leads) / Previous Digital Leads) × 100

Digital Engagement	Online Student Engagement Rate	(Actively Engaged Online Students / Total Online Students) × 100
Human Resources	Employee Turnover Rate	(Employees Leaving During Period / Average Number of Employees) × 100
Human Resources	Employee Training Participation	(Employees Participating in Training / Total Employees) × 100
Human Resources	Employee Satisfaction Rate	(Satisfied Employees / Total Responding Employees) × 100
Career Development	Internal Promotion Rate	(Employees Promoted Internally / Total Employees) × 100

Appendix B: Operational Records and Administrative Reference Data

Primary operational records and performance tracking information considered during the contextual field study include:

→Student enrolment and admission records

→Student retention and course completion records

→Attendance and academic performance records

→Student fee collection and outstanding fee records

→Marketing lead and admission conversion records

→Trainer utilization and class scheduling records

→Employee training and performance records

→Digital learning and LMS utilization records

→Student satisfaction and feedback information

→Operational expense and institutional performance information

→Academic batch and course performance records

→Administrative and student service records

These records were used as contextual reference points for analysing the operational and institutional performance of LCBS Dhaka. The attached analytical framework specifically identifies student enrolment, retention, attendance, course completion, fee collection, trainer utilization, marketing conversion, digital learning and employee performance as major areas of institutional assessment.