



Internship Report on

**Financial Performance Analysis of Pharma Solutions
Bangladesh Limited (PSBL)**

Submitted To:

Rozina Akter

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Financial Performance Analysis of Pharma Solutions Bangladesh Limited (PSBL)

Letter of Transmittal

December 25, 2025

To

Rozina Akter

Assistant Professor (Finance)

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University

Subject: Submission of Internship Report on Financial Performance Analysis of Pharma Solutions Bangladesh Ltd (PSBL)

Dear Mam,

It is my great pleasure to have the opportunity to present this report on “**Financial Performance Analysis of Pharma Solutions Bangladesh Ltd (PSBL)**”. in the Department of Business Administration. This report is made in a given time and all the proposed goal was scrutinized properly In addition to the education attained, the internship and report writing process have helped deepen my knowledge in the relevant area. I have worked hard to try and provide as thorough and informative response as possible.

I hope I achieve this and that it acts as a valid assessment of my internship.

Yours Sincerely,



Mahmudul Hassan Shihab

ID# 221-11-1730, BBA (Finance)

Department of Business Administration

Daffodil International University

Letter of Approval

This is to certify that **Mahmudul Hassan Shihab, ID: 221-11-1730**, pursuing a BBA in Finance, is a regular student of the Department of Business Administration within the Faculty of Business and Entrepreneurship at Daffodil International University. Mr. Shihab has completed his internship program at Pharma Solutions Bangladesh Ltd and prepared this internship report under my direct supervision. The focus of his internship was on '**Financial Performance Analysis of Pharma Solutions Bangladesh Ltd (PSBL).**'

I believe that the report he has prepared is commendable and meets the requirements for the partial fulfillment of the BBA program. I would like to clarify that this study has been conducted solely for academic purposes and may not be applicable in actual market scenarios.

Having thoroughly reviewed the report, I confirm that Mahmudul Hassan Shihab has independently completed the work. I extend my best wishes to him for success in all his future endeavors.



Rozina Akter

Assistant Professor (Finance)

Department of Business Administration

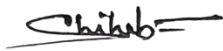
Faculty of Business & Entrepreneurship

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DECLARATION

I am Mahmudul Hassan Shihab with ID: 221-11-1730, Major in Finance of Department of Business Administration at Daffodil International University (DIU), do by solemnly declare that the manuscript entitled "“Financial Performance Analysis of Pharma Solutions Bangladesh Ltd (PSBL).” been genuinely cooked by myself. There is no cut and paste from anywhere for this internship report while preparing it and I have not committed any kinds of illegal activity.

I also declare that the report submitted herewith has not been submitted to any other University Institute for the award of any degree.



Mahmudul Hassan Shihab

ID: 221-11-1730

Program: BBA (Major in Finance)

Department of Business Administration

Faculty of Business and Entrepreneurship

Daffodil International University

Acknowledgment

In the name of Allah, The Most Gracious, The Most Merciful. Many people contributed to the completion, and we would like to thank all of those who assisted, encouraged and helped in varied ways over the course of the study.

The creation of this internship report itself, how it arrived here from blank piece of paper to the end This has been a walk. I wish to extend my heartfelt gratitude to my honest supervisor Rozina Akter, Assistant Professor (Finance), Department of Business Administration. Her advice and encouragement were crucial to the success and unity of the internship. I'm so grateful to her for pointing the way.”

I also want to thank you vale very much the Director, Finance. department Abu Saied Md Almamun who guide and gave so many wise thought. The team wasiven guidance by Mr. Sandipan Barua, Manager, Electronics Distribution operations of PSBL. Who has sponsored and guided me in writing this thesis as my supervisor at the host company. I am indebted to Mr.Pallab Chakravorty, the CEO of Pharma Solutions Bangladesh Ltd., who had provided me better opportunity to do my internship at our prestigious and progressive organization. He has been a true inspiration in the way he has led.

Finally, I would like to thank all who involved in Pharma Solutions Bangladesh Ltd (PSBL) and outside from PSBL for their kind assistance directly or indirectly to prepare this report.

Executive Summary

This report presents the financial performance of Pharma Solutions Bangladesh Ltd (PSBL), one of the major distributors and logistics providers in the pharmaceutical & health industry, based in Bangladesh. The project is common led with PSBL as an intern in which I closely worked with the Finance Operation team. The goal of this analysis was to check if PSBL are financially sound or not and other main factors with its five years data.

I. Introduction The first part of the report briefly explains about the background of the business, where PSBL has emerged as an outcome with its service assignment from 2006 to till date strengthening healthcare supply chain in Bangladesh. It represents the company's commitment to its local and international pharmaceutical clientele in delivering trustworthy, reliable and quality logistics and distribution services.

The financial analysis is the determinative index to profitability, liquidity possibility and solvency about PSBL. The key observations are that PSBL has enjoyed being a profitable entity over the years, noticed growth in his operating profit margin and steadier recovery of Net Profit Margin after collapse in 2019. However, the asset turnover and debt financing of the company have some room to grow in efficiency as well as financial structure.

The report also does a good job, beyond the numbers, of shining a light on what the finance department contributes to enabling the organization to function. It draws attention to problems the department has experienced, including data reliability under high demand, and recommends ways to better handle financial reporting and data management at the department.

The report concludes with the summary of profit opportunities and business advise that can help improve greater financial performance, operational productivity, and vision for the company in general.

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Chapter 1

Introduction

1.1 Introduction

Pharma Solutions Bangladesh Ltd (PSBL) One of the prime health care product distributions & logistics provider company in Bangladesh. They provide a full spectrum of supply chain as well as marketing and sales support to both overseas and domestic pharma / healthcare companies. PSBL has created a strong distribution network with consistent coverage for the companies looking to enter Bangladesh market, since its inception in 2006. The company is headquartered in Dhaka and has the country's best central distribution hub at Saver to serve hospitals, clinics and pharmacies to deliver critical drugs and health products safely and effectively across the country.

PSBL's mission is transparent and straight forward, to improve access to health care and in doing so help our partners be successful by providing efficient, clear communication with technology links. It is the integrated logistics system, committed employees and customer-oriented vision that reflects strength of the company. Through years, PSBL has expanded client list with prestigious names such as GlaxoSmithKline, Novartis and Elanco. The association has strong focus on quality and compliance to ensure high operational standards in accordance with ISO 9001:2015 and Good Storage and Distribution Practices (GSDP).

We are a grateful team-oriented company with culture of integrity and continuous improvement. At PSBL, we strive to establish relationships that endure through value for life in healthcare connected supply chain with right cost & quality brand offering on best in the market. And today we are proud to have one of the most inspirational and dedicated workforces who believe in excellence operation, delivery service from all programs including safe surgery & anesthesia care, vaccination and family planning services at our community sites. Powered by our skilled professionals and modern technology, Pharma Solutions Bangladesh Ltd is doing its part to create a healthier healthcare system.

1.2 Background of the Study:

Medical care in Bangladesh is growing quickly due to low cost treatment and medication. Just like, for Pharma Solutions Bangladesh Ltd (PSBL)It is the lifeline as it is for companies whether big or small financially soundness holds the key to survival, expansion and competitiveness.

"From Tuba, Daffodil International University An undergrad doing Bachelor of Business Administration (BBA) needs to go through an internship as a degree requirement." ~ DIU

Internship Paper Also it is a compulsory subject for me because I am a BBA student Of Daffodil International University. Internship is a mandatory part of BBA program in Daffodil International University and all the students need to complete successfully internship for their graduation. The purpose of this report is to provide a professional reflection on experience and environment. An internship report is a formal report that an intern submitted to his or her organization Internship Report Sample: How to write an effective ...The It Internship The internship moves from March9. Well, it has been so helpful this time in bridging the gap between theory and practice.

with ethical and responsible business practices in order to build long-term success. During my internship period as a member of Finance and Operations team at PSBL, I was able to take part in several important activities such as- preparing financial statements, budget preparations, tracking expenses, and also helping with data arrange, maintain LIFO FIFO and Aging report. These tasks allowed me to connect my classroom learning in finance, accounting, and management with practical, real-life experiences inside a corporate setting. Working with PSBL helped me understand the importance of balancing financial performance

1.3 Statement of the problem:

In healthcare distribution companies, financial management is very challenging matters. During my internship I've noticed that the finance department faced challenges like- Preparing accurate and timely reporting in peak season because of some wrong and duplicates data. So addressing this issue more effectively is very important.

1.4 Objectives of the Study:

Broad Objectives:

- The broad objective of the report is to conduct a comprehensive analyze the financial performance of Pharma Solutions Bangladesh Limited (PSBL).

Specific Objectives

- To evaluate the current financial position of PSBL.
- To evaluate the five-year financial performance of PSBL. by calculating and analyzing various types of ratios.
- To examine the role of the Finance department in supporting the company's operation.

1.5 Methodology of the Study:

1.5.1 Types of Data and Methods:

The methodology of the report is based on a combination of Primary and Secondary data sources.

Primary Sources:

- Face-to-face discussions with my supervisor, officers and supporting staff at corporate office.

- Practical corporate experience.
- Relevant file studies facilitated by the respective officers.

Secondary Sources:

- Company website and official documents.
- PSBL LinkedIn page.
- Various documents pertaining to the company.
- Relevant books, research papers, journals, and financial analysis materials relevant to the healthcare sector.

1.5.2 Data Analysis:

To analyze the company export data using formula, the following software were used:

- MS Word
- MS Excel

1.6 Limitations of the Study:

Conducting any research involves a significant commitment to collecting information, creating databases, conducting literature reviews, and analyzing data. Although we learned a lot, there were some challenges when we prepared in this report:

- The internship time was short, so I didn't allow to watch all financial cycles deeply.
- A few calculations required the use of estimates or indirect data since comprehensive financial results were not available.
- Some analyses had to rely on approximate or secondary data due to unavailability of full financial records.
- The report does not encompass all financial ratios to assess the complete financial position of PSBL.
- The extent of the primary data was restricted due to time.
- Confidentiality policies limited access to some sensitive financial information.

Chapter 02

Organization Overview

2.1 Profile and History of Pharma Solutions Bangladesh Limited (PSBL):

2.1.1 PSBL in Brief:

Pharma Solutions Bangladesh Limited (PSBL) is one of the best distribution companies in Bangladesh for moving and delivering medicines. It provides full supply chain services to pharmaceutical and healthcare companies, both in the US and abroad. This makes sure that medical supplies are sent out all over the country in a safe, timely, and legal way. The company's main office is in Dhaka, but it has a number of subsidiaries in other parts of Bangladesh that help with product distribution. This means that it can help hospitals and pharmacies in all of the country's main regions.

The company used to be called Zuellig Pharma Bangladesh Limited (ZPBL) and was part of Zuellig Pharma Asia Pacific, one of the biggest healthcare service organizations in Asia. In the beginning of 2007, it began by selling GSK products in Bangladesh. In the following years, ZPBL grew by taking over the distribution divisions of several major pharmaceutical companies, such as Novartis Bangladesh, RAK Pharma.

Rapid Keen Holdings Limited bought the company in 2015, which changed it a lot. Up until this point, it was part of the Zuellig group. In the middle of 2019, the company changed its name to Pharma Solutions Bangladesh Limited (PSBL). This was done to show that it was now a different business with a different name and goal. Since that time, PSBL has been a supply chain fulfillment partner of several leading pharmaceutical companies both in the US and internationally including Novartis, GSK, Sandoz and Elanco.

Today PSBL is very well known for its excellent nationwide distribution, cold-controlled storage and strict policy abiding. For years, the company has been supporting Bangladesh's health care supply chain by ensuring patients receive on-time and safe delivery of medicines and other medical supplies they require. They employ a staff of professional logistics experts.

2.1.2 Basic Info:

Full Name	Pharma Solutions Bangladesh Ltd.
Incorporation Date	2006
Company Type	Private Ltd Company
Number of employees	More than 1100 distribution specialist
Location	Ranges Tower, 335/B (8th Floor) Tejgaon Industrial Area Dhaka 1208 Bangladesh

Table 2.1: Basic Info

2.2 Mission of PSBL.:

To be the trusted partner that helps healthcare companies realize opportunities in the market through innovative and high-quality solutions. They are passionate about the accessibility of healthcare to the masses and ensure that health comes at the top of their agenda. Therefore, they deliver products all over Bangladesh and make sure that no one goes untreated in these areas. Their approach is centered on collaboration, excellence, innovation, personal growth, and integrity & trust, reflecting a holistic commitment to both business and community.

2.3 Vision of PSBL:

- Provide the community with better health care choices making their lives better and healthier.
- By adhering to world standards, they aspire to become the best and most innovative in the field of pharmaceuticals and healthcare.
- Help workers in developing their abilities, in expanding their duties, and in cooperating together Create lasting and dependable relationships with health care professionals and organizations.
- Ensure growth is sustainable by employing resources wisely and honestly.
- They will strengthen public health care by ensuring that people in need have easy and cheap access to the drugs.

2.4 Values of PSBL.:

- Innovation
- Customer Focus
- Passion for Excellence
- Collaboration
- Personal Growth
- Integrity & Trust

2.5 History of the company:

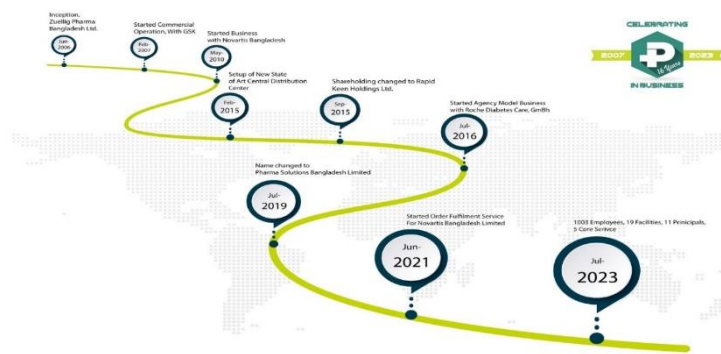


Figure 2.1: History of the Company

2.6 Global Representation:



Figure 2.2: Global Representation

2.7 Current operations of the company:

The Figure below illustrates the different Strategic Business Units, Subsidiaries, & Joint Ventures of ACI Ltd.:



Figure 2.3: Operations

2.8 Certification of the company:



Figure 2.4: Certificate

Chapter 03

Internship Role and Responsibilities

3.1 Internship Role and Responsibilities:

Organization: Pharma Solutions Bangladesh Ltd.

Department: Finance & Operations Division.

During internship period my key responsibilities included:

- Preparing and updating monthly financial records.
- Helping with budget preparation and monitoring expense.
- Supporting internal zone audit.
- Monitoring Vehicle expenses report.
- Petty cash balance confirmation.
- Maintain aging report.

3.2 Rational of the Internship Role and Responsibilities:

During An internship at Pharma Solutions Bangladesh Ltd (PSBL) My work responsibility was important to Finance & operation for helping smooth functioning of financial resources and operational performance. I worked on things that went to the core of how the company operated, and I could help make large-scale improvements in financial management (e.g., sound ness), data integrity, cost efficiency for the overall organization.

- **Updates:** One of the main duties was to keep and update financial records, like invoices, bills and expense reports. This procedure was established to meet PSBL's control demand for the accuracy and transparency of financial transactions consistent with the internal and statutory reporting requirements. It is very significant for decision, financial controlling which are foundation of the sustainability development of enterprise.
- **Management of Petty Cash and Advances:** The liquidity has been kept under limit of advance by me; I have not executed advances on my own as per their request. to be honest, the tension between the better ones prevented vale poor management of company funds- this is TRY wasting money it NEEDED to be invested somewhere and spent for purposes that work out (that's what finance oversight real means)
- **Internal Audit & Reconciliation:** Perform it for closing months/Years. In this way I kept track on how the company financially was doing and everything else had been done according to the company procedures. It also aimed to enforce adherence to financial and operational procedure systems through internal controls.
- **Budgeting & Budget Monitoring:** Assistance received on budgeting of car expenses and monitoring of same helped me a lot picking up more wise idea how the process of operating budgeting is happening in an organization. It also illustrated the importance of resource allocation in health care supply chain divisioning.
- **Inventory and Purchase Records Management:** Supported the operations team in tracking stock levels at the warehouse, kept good records of purchase orders, receipts and

distribution updates. It was that project which taught me to convert financial metrics into operational behavior; and thus optimize factors such as resource allocation, level of stock holding and supply chain performance.

In conclude, my internship work is very critical in accuracy and yardstick of today's financial data quality, operating effective in Today world and for PSBL itself also to have overall management correct. I was in the field of finance, auditing and process coordination where I used to implement what I learnt.

3.2 Examples of task completed:

During my internship at Pharma Solutions Bangladesh Ltd (PSBL), I was exposed to diverse types of assignments that influenced the financial and operational activities. Here's a sampling of what I did:

- **Maintaining and Updating Financial Records:** I have been managing Bills, Challans, Invoices and statement of expenses such as financial statements. This was work that required meticulousness and made sure that the records were proper as per internal finance frameworks.
- **Petty Cash Balance Confirmation:** I assisted in the monthly confirmation of Petty Cash balances of various zones. And that entailed for me to checking petty cash transactions, and verifying all the numbers in the accounting books of the company accounting for money properly.
- **Unsettled Advances (IOUs):** I have always kept list of IOUs (pereshecenki) from the skladok_petty cash. With the support of each and every transaction we were able to verify that there were no out stand dues which resulted in restricting of financial disparities and abused fund collection.
- **Assistance With Month and Quarter Close:** Month & quarter end closing, according to finance was the period in which I helped reconcile GLs and checked all expected transactions were posted in a correct way. I also assisted in error finding; and I made anything that was off right, so that they had reliable financial reports.
- **Vendor and Supplier Payments:** I helped reviewing payments to vendor and suppliers for conformance with business process and financial policies. This involved matching payment data vs supplier contracts and thereafter to purchase orders in order to ensure/balance accuracy and compliance.
- **Budget Building Blocks for the Vehicle Operating Budget:** I was helping build and maintain the car allowance budget. I was there to keep records of the cost of vehicles and how much they would relate to an approved amount, as a kind of good cost control idea in operations.
- **Newsletter of Internal Audit (Sylhet and Barisal Zones):** I was lucky enough to be taken on internal audit visits to Sylhet and Barisal zones. During these audits, I assisted

in confirming financial transactions for physical inventory counts and compliance with company policies. This office exposure during field postings taught me very well of the Finance in PSBL at various places.

- **Products List and Purchases Record With Inventory Management:** I also assisted the operations team with building Excel formulas to track our inventory. Keeping the inventory system current and in good order was achieved by updating purchase orders, receipts and distribution records as part of this chore which formed a basis for successful operation.

These duties allowed me not only to apply on a practical level what I had learned in my studies, but also to gain insight into how the financial management, auditing and operational efficiency systems of a real business are organized.

Chapter 04

Key Learnings and Experiences

4.1 Important Learnings

Whatever academic knowledge I achieved is just milling down into practice in ‘Pharma Solutions Bangladesh Ltd (PSBL)’. And the exposure to it in the real world taught me about finance, operations and health care distribution. Here’s what I got or learned from this internship:

- **Concepts applied:** Need some ideas...well then, try on for size Derivatives and Evaluating Definite Integrals if you’re still struggling to make sense of the total calculus monster. Which aspects have helped me to see the application of theory, and to what extent they can be used in analyzing a company’s financial position.”
- **Understanding Financial Reporting and Reconciliation:** The best thing I learned how is all these accounts get closed out and reconciled. 3) What did you learn about the natural world today. I am learning first hand that precision is key when it comes to financial reporting; reconciling just makes accounting/finance work papers believable – and that is so crucial for decision-making or compliance.
- **Level and Quality of Information Managements Use for Control:** The importance of timely correcting information to financial statements in high/ vs bad volume takes me back much closer than pre-post, A point where I am near the bottom before something must be done. This is just one of the challenges companies face in updating accounting records and having solid information systems.
- **Inventory and Asset Management:** And second, helping our operations crew to manage inventory on-hand and procurement informed me about how money moves around and the role of flow in smooth operation. A good example would be the tight level of inventory management, which is near certain to lead to rapid and heavyweight economies.
- **Budgeting + cash flow management:** In assisting in setting up and running vehicle cost budgets, I picked up some fairly practical learnings on budget setting, variances and how to manage them. Either way, I wish someone had sat me down and explained that you do have to spend money to make money but it’s also about how businesses use the resources it already has more effectively and how budgeting helps with cash flow so you have the funds available to do those things.
- **Internal Audit Processes:** I also learned how internal audits are beneficial in detecting errors, keeping company policies and procedures on track, and enhancing efficiency. My field visits on internal audit in Sylhet & Barisal zones have put me into the very nature of importance of having an audit trail which can make things different with a clean environment within the organization.
- **Cross-Departmental Coordination:** During my BNP training, I have learned the importance of cross department collaboration. I shadowed finance operations and internal audit to see how different functions work for the greatest good of the company. This cooperation is essential to optimize flexibility and availability.
- **Professionalism and Work Ethic:** The internship also showed me the value of being professional, time management and good work ethic. I developed effective time

management, working under a tight deadline and communicating in a professional manner to fellow co-workers and company leaders.

- **Healthcare Sector Insights:** As PSBL is in the healthcare distribution field, I learned about some of the issues and opportunities that companies have within that space. And I understood the importance of good logistics and reliable supply chains for ensuring we get our health products on time, when it comes to a developing country like Bangladesh.

By PSBL, all over had been like a learning curve not only on finance Now, I was learning how to manage operations, provide support for audit and cross-functional work. This education has been a part of me, both personally and professionally, and it will definitely be the most important step-stones of my professional life.

4.2 Connection with Academia

While doing internship at Pharma Solutions Bangladesh Ltd. I had the opportunity to bridge the gap between theoretical knowledge and practical application, which we discussed during all of my academic studies, in my discipline, Business Administration. I was able to study theory with practice by showing how concepts learned through analysis or experimentation could be applied to the real world in practice. It is helpful that in addition to working on my individual career interests, I now understand finance, business operations and business ethics from a business, not academic, perspective.

The internship reinforced several academic concepts related to financial performance analysis, including profitability, liquidity, and asset management ratios. By applying this knowledge into an operational environment, I was able to assess the practicality of these theoretical concepts within an existing framework that was intended to serve my Bachelor of Business Administration program at the Daffodil International University.

Further, my involvement in activities such as preparing financial statements, budget monitoring, and assisting with audits furthered my understanding of the finance function within a business I had studied in class. The pragmatic learning experience allowed me to build upon my foundational knowledge in order to understand and internalize how it is possible to effectively manage a company and financial resources, leading to an increased belief in the field of business finance. In fact, having this opportunity enhanced my critical understanding of underlying theories about financial concepts in the context of complex accounting matters and made me become even more efficient in dealing with analytical requirements, consequently augmenting my academic journey.

This experience permitted me to engage in the connections between academic theory and real world economic practice, which I expect will serve to frame my work for years to come as a practitioner. As a result of the financial knowledge and analytical skills I developed at this time, I

understand financial management on a fundamental level, something that benefits significantly to my academic and professional progression.

4.3 Rationale of Those Roles and Responsibilities

My login at Pharma Solutions Bangladesh Ltd.(PSBL) for example is ‘intern’ and it was also very important because without that the finance and operations department could not operate. All of above are equal to one single goal - good financial management and well run entity. These were those kinds of positions which are really necessary to the business as well as my job function, since I’m in finance.

Maintaining and Updating Financial Records:

Financial records are kept for both internal and statutory reporting required by PSBL. Good records are crucial for making a good business decision and you could RUN OFF the basic report that was needed as of right after June 30, financial auditing, tax preparation and budgeting. I’m like “O.K., I understand.” I’m just now starting to realize how vital accurate numbers are to a company’s fiscal well-being.

Petty Cash and Advances Control:

The approval for petty cash advance / holding was also very necessary then to ensure that the Company recorded her money transactions right and monies were not rather been expended where they should not be, which means at every point in time, there was no hiding place on the funds of her company, it could have affected in a bad way expenditure she went into if discovered something went wrong with money. I became involved in the process, so I knew how important it was to take control of our business over our financials and make sound decisions at any level even on the small stuff, because we couldn’t abandon the funding discipline.

Internal Audit & Reconciliation:

Assisted auditors and reconciliation teams in obtaining “confirmation of truth” for PSBL Financial Statements. And this process also reveals mistakes and discrepancies in a business that, paperwork-wise, your investors can assume they’re seeing an accurate picture of its financial health. I understood what the audit process was and why it was important to corporate governance (upon which depended long-term sustainability).

Budgeting & Budget Monitoring:

Learning how to make the operating budget of a vehicle work for me was teaching me real-world planning and visiting. After all, you budget specifically to not just accumulate resources but also allocate them in a manner that suits the business. “I could actually apply some of the principles that I was learning in theory around how a business works at store level — and how they manage their money — which means that it is my money so I actually have better control over the capital.

Inventory and Purchase Records Management:

Helping the ops team model inventory and purchase data demonstrated how important it is to budget for opex (operating expenditure) and actually have enough inventory. This first job was where I began to learn how much potential there is in good inventory management for cash-flow fuel and how much in operational efficiency which is tied to the bottom line.

My point is PSBL and I as roles would be logical! Those responsibilities also acted as financial instruments that allowed us saving lots of money in the end credit to our financial soundness, structuring at a cost-effective level with maximum return on investments- and my set of knowledge was very helpful to facilitate learning how gaining more efficiency in hot items like revenue management, audit processes budget consultation and operations. It was valuable to get practical experience and apply what I was learning at college.

4.4 Example

Maintaining and Updating Financial Records:

During my spinning as a trainee in Pharma Solution Bangladesh Ltd. (PSBL) one of major activities is to keep control all monthly financial statements such as bills, invoice and expense statement. This job taught me to determine that all Ark s financial in keeping with internal and reporting. In the process I've been granted a rather tough education in the criticality of data integrity on top of which all financial decisioning, audits and tax filings are built up.

Petty Cash and Advances Control:

I was also to check impress balance at the zonal level, and burdens lying unadjusted. It was a key method of ensuring transparency and preventing abuse of funds. I also had to vet petty cash transactions for correct documentation and liquidations. It also taught me the necessity of monitoring finances much more closely in order to control company spending, and always know where you stand financially.

Assisting with Budgeting and Monitoring:

I assisted the finance team in preparing and tracking vehicle NIOB budgets. It included oversight of costs related to vehicles and tracking expenses to ensure they were coming in on budget as well as identifying areas where money could be saved. I became aware, during the process of this work, on how companies reach efficient allocation of resources and working capital management, budgeting as a tool to manage the operational expenses. So of course that's a mystery to me until now, and being in charge of this allows me to learn about the budgeting systems at a business and cost cutting.

Chapter-5

Critique and Reflections

5.1 Critical Evaluation of the Internship Experience

It was very enriching as it gave me practical exposure to finance and operations, during the 7.5 months that I spent at Pharma Solutions Bangladesh Ltd.(PSBL). I gained practical experience in the fields of finance reporting and budgeting and internal audit, where I could translate those academic theories into real life practices. I never knew much about the healthcare distribution industry, restricted by both business and financial constraints in such a cut-throat market - it teaches you what its like to be apart of an initiative with no resources working out of 8 divisions. The short-term nature of that work limited how much I could look into the matter, however, and there were some concerns about data validity without question during busy times of year as well as on ensuring our financial records were current. Too, I was buried in the day to day operations and missed a lot of strategy aspect, which this would have helped tie financial data into the BDS above. That said, the internship was hugely important and gave me a number of skills to navigate finance.

5.2 Ratio Analysis:

5.2.1 Profitability Ratio:

- **Gross Profit Margin:** To find out what percentage of sales is more than the cost of goods sold (COGS). A higher margin means that core business activities are more profitable.

$$\text{Gross Profit Margin} = \frac{\text{Revenue} - \text{COGS}}{\text{Revenue}}$$

Years	2018	2019	2020	2021	2022
Gross Profit Margin	43.41%	45.16%	46.34%	44.30%	43.28%

Table 5.1: Gross Profit Margin

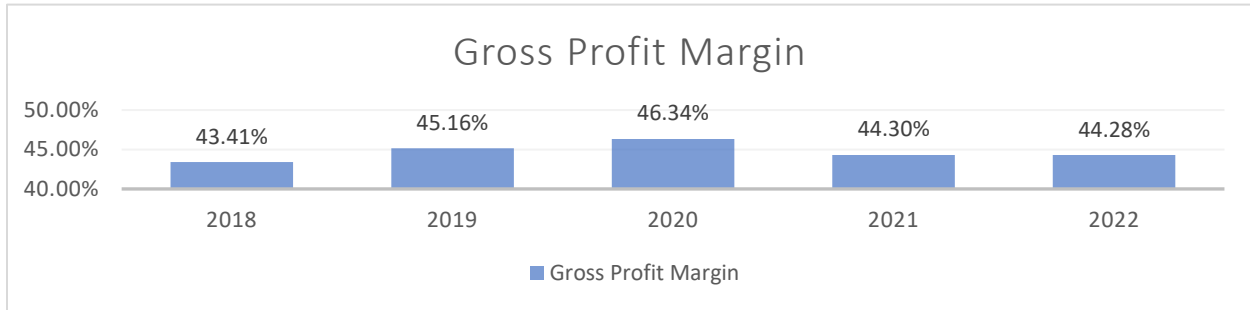


Figure 5.1: Gross Profit Margin

Interpretation:

PSBL gross profit margin ratio is fairly stable from 2018 to 2022, with that increasing from 43.41% in 2018 to a peak of 46.34% in 2020, which reflects the company is highly efficient at cost control in this period. But the margin declined to 44.30% in 2021, indicating higher production costs or diminished pricing power, before a small recovery to 44.28% in 2022. In general, PSBL's gross margin was relatively stable at more than 43%.

- **Operating Profit Margin:** It shows the percentage of revenue left after paying for things like wages, rent, and utilities, but before paying taxes or interest.

$$\text{Operating Profit Margin} = \frac{\text{Operating income}}{\text{Revenue}}$$

Years	2018	2019	2020	2021	2022
Operating Profit Margin	7.74%	7.73%	13.20%	13.71%	12.80%

Table 5.2: Operating Profit Margin

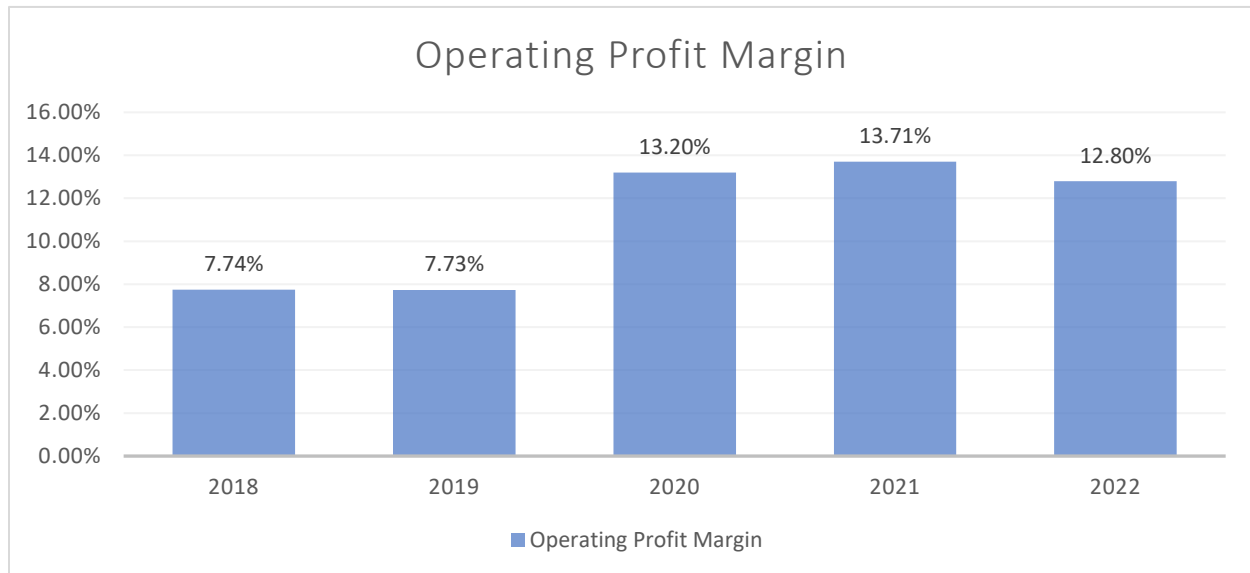


Figure 5.2: Operating Profit Margin

Interpretation:

Pharma Solutions Bangladesh Ltd.'s (PSBL) operating profit margin indicates how much money the business produces from its main activities after paying its operating costs, but before taxes and interest. In the analysis, the numbers jump up to 13.20% in 2020; this is a significant return after the flat decrease from 7.74 % in 2018 to 7.73% in 2019. It fell only slightly to 13.71% in 2021 and held steady at 12.80% in 2022. Based on this, PSBL's operations were better-managed in 2020 and that the company maintained a relatively consistent margin since as well would suggest that its core business has been highly profitable.

- **Net Profit Margin:** Shows how much revenue is left over after paying all expenses, taxes, and interest. It shows how profitable the whole thing is.

$$\text{Net Profit Margin} = \frac{\text{Net income}}{\text{Revenue}}$$

Years	2018	2019	2020	2021	2022

Net Profit Margin	6.26%	2.57%	7.71%	8.78%	7.97%
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Table 5.3: Net Profit Margin

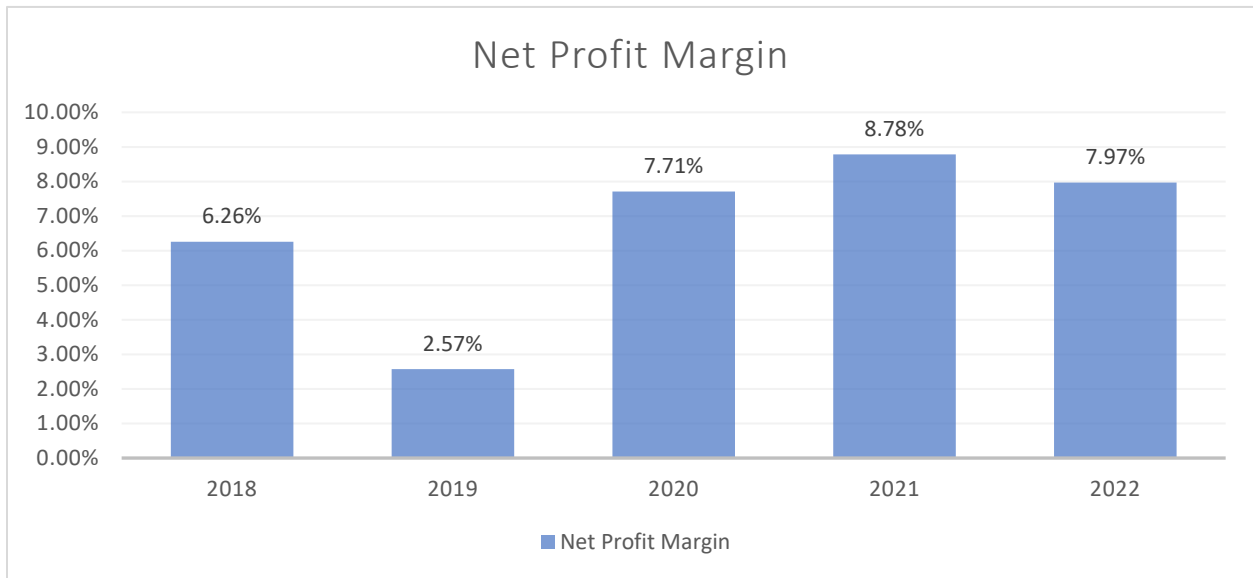


Figure 5.3: Net Profit Margin

Interpretation:

Pharma Solutions Bangladesh Limited’s net profit margin indicates how much of the company’s revenue from sales exceeds costs and expenses. In the analysis, the company earned 6.26% of its revenue as profit in 2018. But in 2019, the figure fell to 2.57% so much that the company barely turned a profit last year. It then recovered to 7.71% in 2020 and further grew to 8.78% in 2021. By 2022, the figure had decreased to an 7.97% margin, but higher than that of 2019. On balance, the company’s profitability got better after 2019, with better cost control and growing earnings.

- **Return on Asset (ROA):** To find out how well a company uses its assets to make money. A higher ROA means that assets are being used better.

$$\text{Return on Assets (ROA)} = \frac{\text{Net Income}}{\text{Avg Total Assets}}$$

Years	2018	2019	2020	2021	2022
Return on Asset (ROA)	3.73%	1.31%	3.87%	4.51%	4.06%

Table 5.4: Return on Asset (ROA)

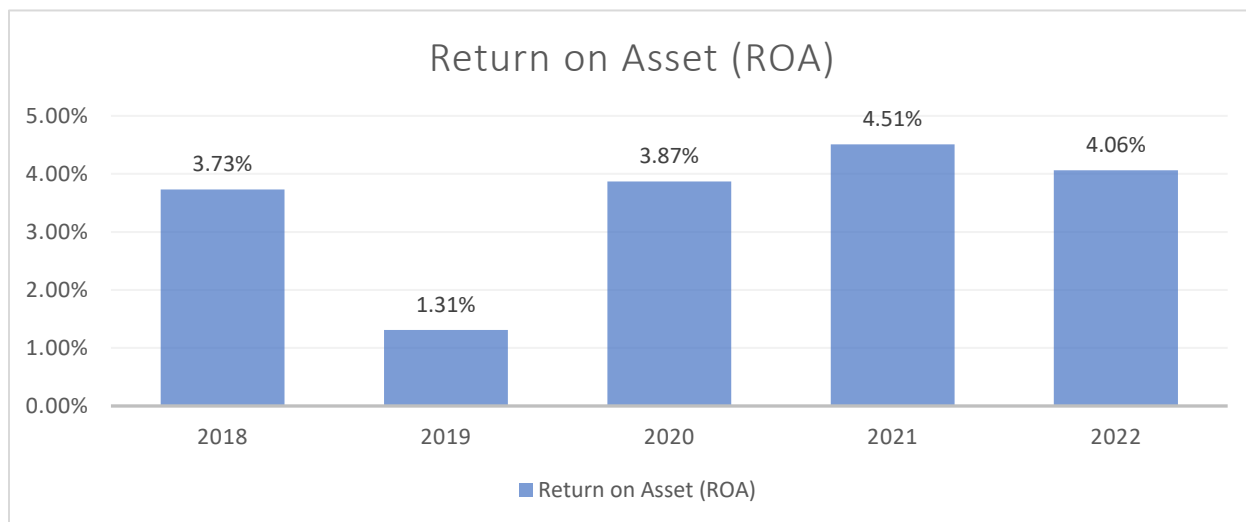


Figure 5.4: Return on Asset (ROA)

Interpretation:

Pharma Solutions Bangladesh Limited's Return on Assets (ROA) including its trends from 2018 to 2022. ROA rapidly decreased to 1.31% in 2019, and then raised slowly up to 4.51% investments over the following years and declined slightly in 2022 (4.06%). In 2021, this indicates asset utilization is improving; the drop in that ratio in 2022 shows there's a lot of room for expansion of the company's margins from the use of its assets to generate profit.

Return on Equity (ROE): Shows how well a company makes money from the equity of its shareholders. A high ROE means that the company is making good use of its equity base.

$$\text{Return on Equity (ROE)} = \frac{\text{Net Income}}{\text{Avg Total Equity}}$$

Years	2018	2019	2020	2021	2022
Return on Equity (ROE)	9.14%	3.61%	11.35%	12.31%	10.93%

Table 5.5: Return on Equity (ROE)

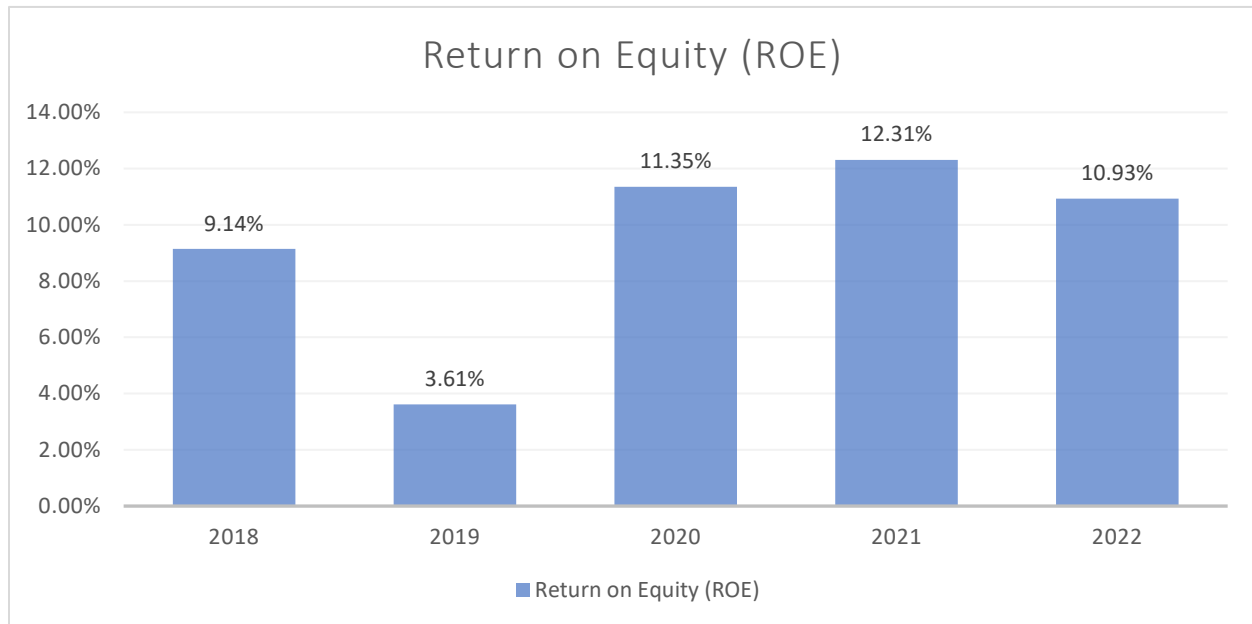


Figure 5.5: Return on Equity (ROE)

Interpretation:

ROE of Pharma Solutions Bangladesh Limited was volatile over 2018-2022. It was 9.14% in 2018 which shows possibly bad economic condition, while fell rapidly to 3.61% in 2019 which means inefficiency. But the firm rebounded, reporting profitability of 11.35% in 2020 and 12.31% in 2021 as it became more efficient with its equity use. For 2022 the ROE of 10.93% is a slight scuff from the previous year, but still good and demonstrating that business's capacity to produce profit has not been over burdened by its prior problems. In total, the company managed to recover well and increase its ROE, reaching a maximum in 2021.

5.2.2 Liquidity Ratio:

- **Current Ratio:** This is the most basic liquidity ratio. It checks to see if a company has enough assets to pay off its current debts (due within a year).

$$\text{Current Ratio} = \frac{\text{Current Assets}}{\text{Current Liabilities}}$$

Years	2018	2019	2020	2021	2022
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Current Ratio	1.18	1.13	1.12	1.17	1.19
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Table 5.6: Current Ratio

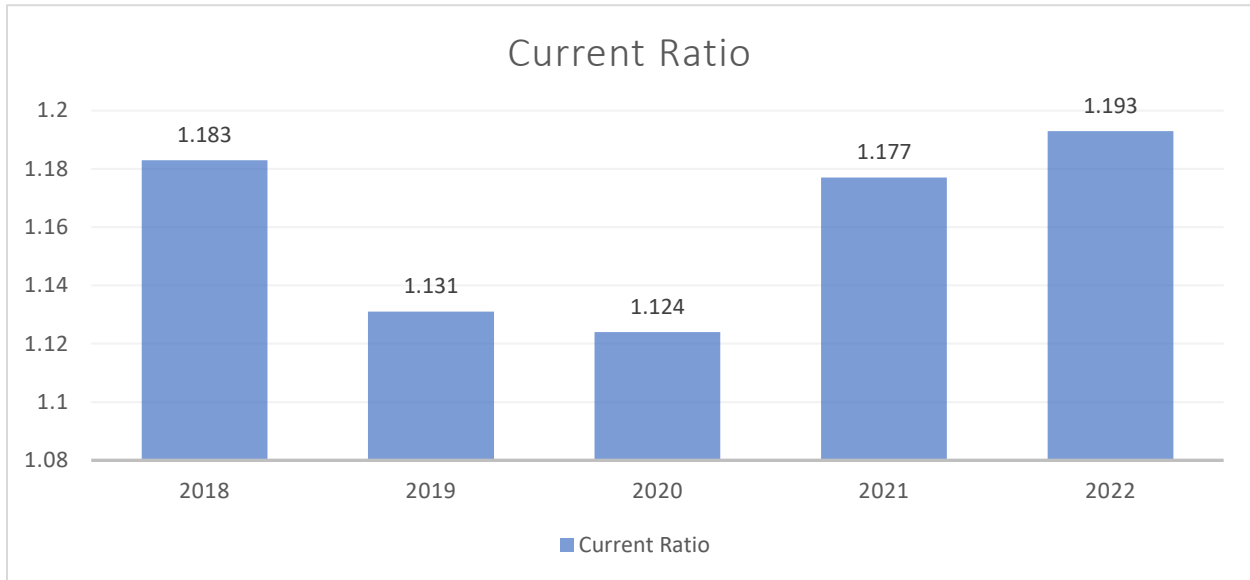


Figure 5.6: Current Ratio

Interpretation: In the analysis, it is observed that the Current Ratio of PSBL exhibited a decreasing trend from the year 2018 to 2020. However, from the year 2020 to 2022, there is an upward trend, with the Current Ratio reaching its highest point in 2022 at 1.193. Conversely, the lowest point occurs in 2020 with a value of 1.124. This indicates an improvement in the company's liquidity position, as a higher current ratio suggests enhanced capability to pay off short-term obligations, potentially reflecting positive financial health.

Quick Ratio: This ratio is more conservative than the current ratio because it doesn't include inventory, which may not be as easy to turn into cash right away. The quick ratio shows more clearly how much money a company has right now.

$$\text{Quick Ratio} = \frac{\text{Current Assets} - \text{Inventory}}{\text{Current Liabilities}}$$

Years	2018	2019	2020	2021	2022
Quick Ratio	0.81	0.81	0.83	0.83	0.86

Table 5.7: Quick Ratio

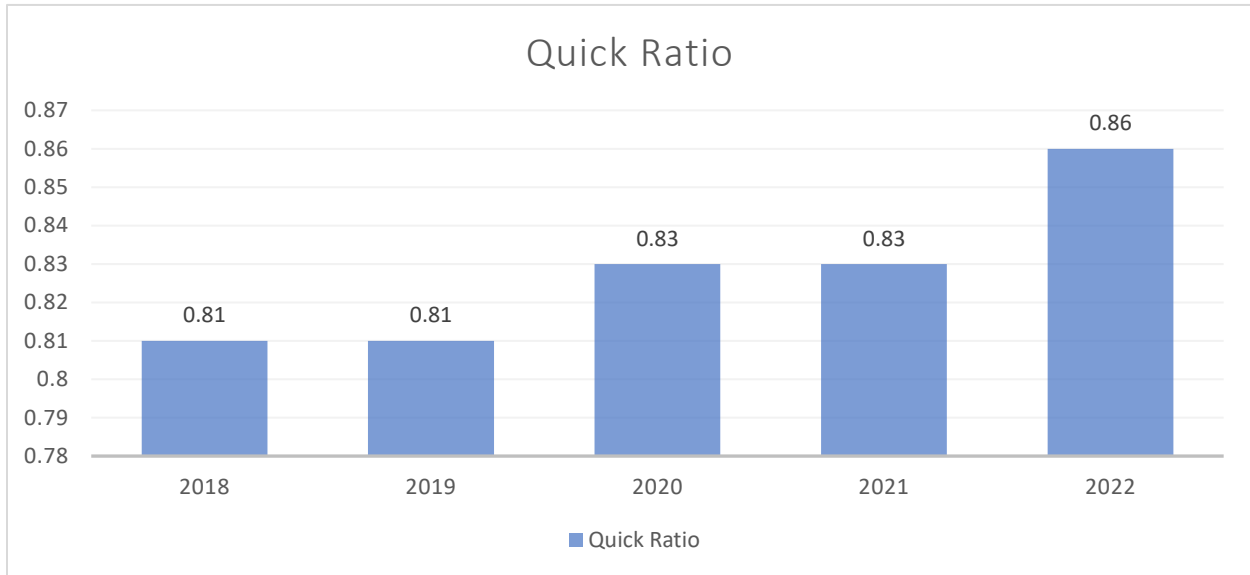


Figure 5.7: Quick Ratios

Interpretation:

In the analysis, it can be seen that the quick ratio of PSBL has been increasing from the year 2018 to 2022. In the year 2022, the quick ratio is at the highest point and the value is 0.86. In the year 2019, the quick Ratio is at its lowest point and the value is 0.81. So, it can be said that the quick Ratio rate goes upward motion from the year 2018 to 2022. So, the company is in a good position because the company could pay off current liabilities several times over.

5.2.3 Asset Management Ratio:

- **Total Assets Turnover Ratio:** The Total Asset turnover ratio is a financial measure that shows how well a company uses its assets to make money.

$$\text{Total Asset Turnover} = \frac{\text{Net Sales}}{\text{Total Assets}}$$

Years	2018	2019	2020	2021	2022
Total Assets Turnover	0.56 times	0.48 times	0.45 times	0.44 times	0.44 times

Table 5.8: Total Assets Turnover

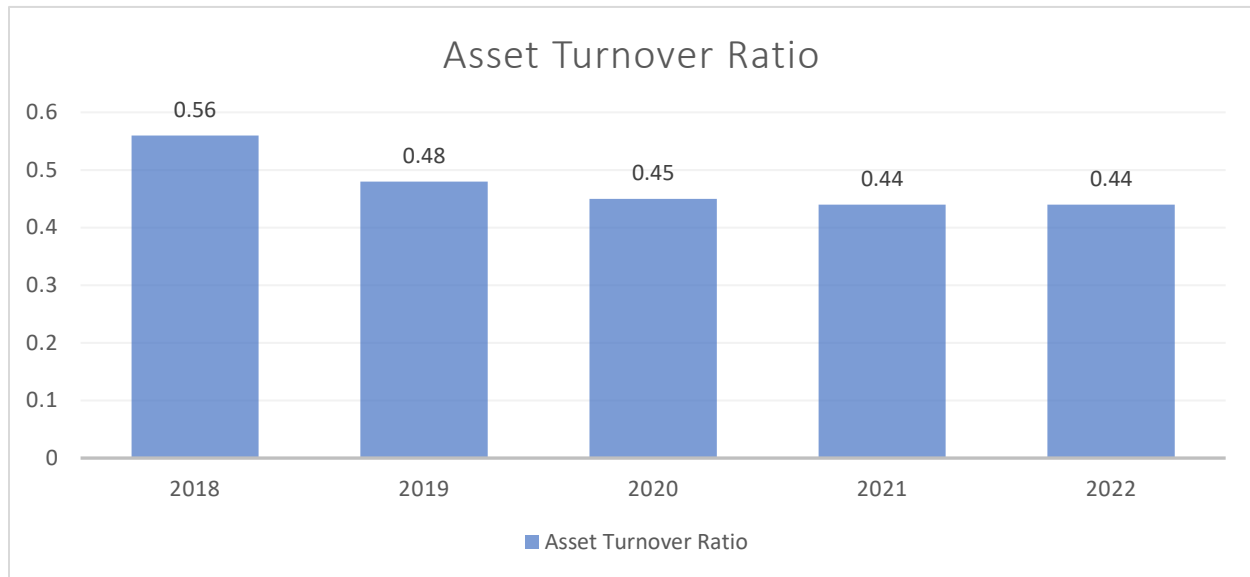


Figure 5.8: Total Assets Turnover

Interpretation:

In the analysis, it can be seen that the Total asset turnover Ratio of PSBL has been decreasing from the year 2018 to 2022. In the year 2018, the Total asset turnover ratio is at the highest point and the value is 0.56%. In the year 2022, the Total asset turnover Ratio is at the lowest point and the value is 0.44%. So, it can be said that the Total asset turnover Ratio rate is going downward motion from the year 2018 to 2022. So, the company is not in a good position because the company is not efficiently using its assets to generate sales and may need to review its asset management strategies to improve its asset turnover and overall operational efficiency.

- **Inventory Turnover Ratio:** The Inventory Turnover Ratio shows how quickly a company is making money by using its inventories. A higher value than in past years means that inventories are being sold more quickly.

$$\text{Inventory Turnover Ratio} = \frac{\text{Cost of Goods Sold}}{\text{Inventory}}$$

Years	2018	2019	2020	2021	2022
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Inventory Turnover	2.38 times	2.25 times	2.39 times	2.44 times	2.48 times
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Table 5.9: Inventory Turnover



Figure 5.9: Inventory Turnover

Interpretation:

In the analysis, it can be seen that the inventory asset turnover ratio of PSBL has been decreasing then increasing, and again decreasing from the year 2018 to 2022. In the year 2018, the inventory asset turnover ratio is at its highest point and the value is 2.45. In the year 2019, the inventory asset turnover ratio is at the lowest point and the value is 2.25. So, it can be said that the inventory asset turnover ratio rate fluctuated from the year 2018 to 2022. So, the company is not in a good position because the company is not selling its products quickly enough.

5.2.4 Debt Management Ratio:

- **Debt to Asset Ratio:** People usually use ratios to see how well a business handles its debt. These ratios show how well a company can meet its long-term financial obligation.

$$\text{Debt Ratio} = \frac{\text{Total Debt}}{\text{Total Assets}}$$

Years	2018	2019	2020	2021	2022
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Debt Ratio	59.81%	64.85%	64.15%	61.91%	62.90%
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Table 5.10: Debt Ratio

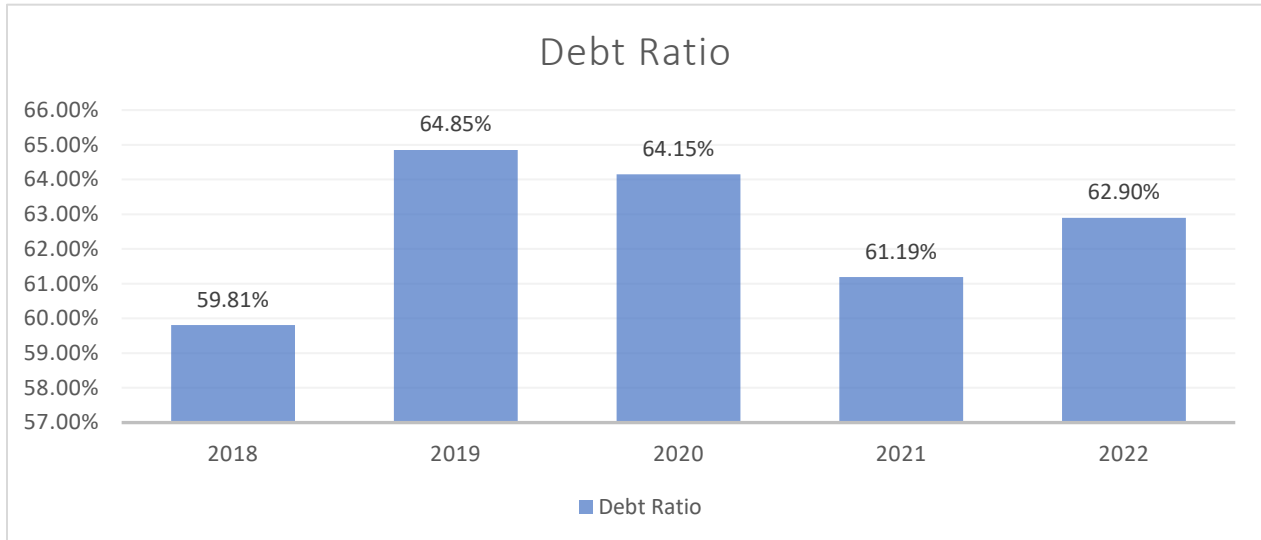


Figure 5.10: Debt Ratio

Interpretation:

In the analysis, it is evident that the Debt Ratio of PSBL experienced an increasing trend from the year 2018 to 2020. However, from the year 2020 to 2022, there is a declining trend. The year 2020 represents the peak of the Debt Ratio, reaching its highest point at 0.651. In the year 2018, the debt Ratio is at its lowest point and the value is 0.597. So, it can be said that the debt Ratio rate fluctuated from the year 2018 to 2022. So, the company is not in a good position because of company implies a more stable business with the potential of longevity.

- **Debt to Equity Ratio:** This ratio shows how much the company depends on debt financing compared to its own money.

$$\text{Debt to Equity Ratio} = \frac{\text{Total Debt}}{\text{Total Equity}}$$

Years	2018	2019	2020	2021	2022
Debt to Equity Ratio	1.49	1.85	1.87	1.63	1.70

Table 5.11: Debt to Equity Ratio

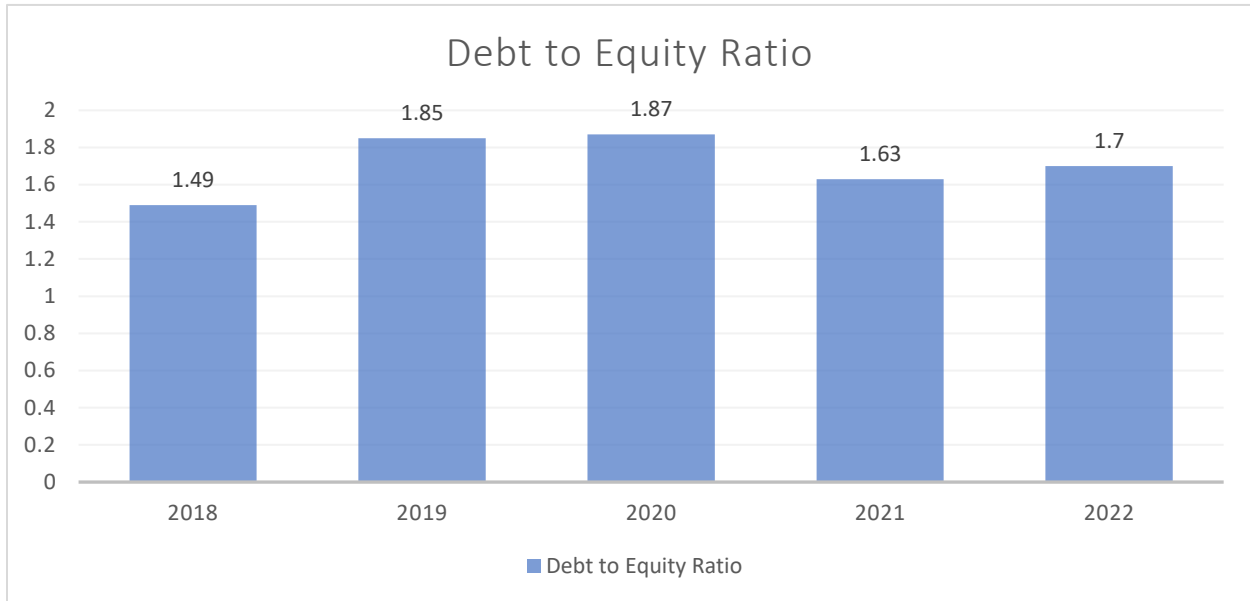


Figure 5.11: Debt to Equity Ratio

Interpretation:

In the analysis, it is observed that the Debt-to-Equity Ratio of PSBL exhibited an increasing trend from the year 2018 to 2020. However, from the year 2020 to 2022, there is a declining trend. The year 2020 represents the peak of the Debt-to-Equity Ratio, reaching its highest point at 1.869. In contrast, the year 2018 reflects the lowest point for this ratio, with a value of 1.485. The fluctuation in the Debt-to-Equity Ratio over the years suggests variations in the company's capital structure. A decreasing trend may indicate a shift towards more equity financing relative to debt financing.

5.3 Key Challenges Faced During the Internship Period

This was all what I achieved from my internship in Pharma solutions Bangladesh Ltd. (PSBL) Not only it showed my second colors but also a good time of knowledge! These were problems that showcased the best in each individual and organization.

Limited Time for In-depth Analysis:

Timone Then the issue is about time; three months was not much to me so I went less in-depth in detailing my analysis of their financials and prospects here. During the 3 month internship I never had a clear picture of PSBL and it's main nasty strategy, short-termed financial situation; nor was he particularly interested in its long-termed assumption.

Data Reliability and Accuracy:

Under High Volume Periods - finance dept Guys have Data availability and Data quality problem. Some bootlegs or bad data in our financial records and there was just so much lag time between checks that people forgot what they were even written for before reports came out. The differences also made it difficult to produce timely and consistent financials. The incident underscored the necessity of good data management to ensure reliable and error-free financial statements.

Absence of experience in strategic decisions made while planning:

I did that because I was running the day-to-day money, less so because of all the decisions I had made. Just maybe, if we could witness how boring strategy was using financial information to make and be strategic then we wouldn't today find those some in a guilty thoughts-maze asking why on earth finance makes any difference at all when it comes down to being strategic. This lack of geographic exposure resulted in lost learning on how financial metrics impact a companies objective over the long haul ATS.

Communication and Coordination Challenges:

And so, I'm heavily integrating with the finance team and then if i was trying to poke around in an another area that could be there some miscommunication that – hey we're not getting what we need, again not being on the same page for deliverable all these things etc., sometimes communication stumbling block or timeline of getting what I needed to go do that analysis because maybe became a bit longer makes it take even longer end-to-end back and forth across between pulling things together. It was yet another reminder of how much cross-team communication and working together can make things work.

In a way, I was gaining something from those hiccups—it was building my problem-solving muscle and preparing me to be a better operator “in the real world (of business)”. These concerns were also a bank of recommendations for how PSBL could improve, both within their organization and with the department.

5.4 Learning from the Challenges

The lesson/learning that I have learned during my intern-ship in the Pharma solutions Bangladesh Ltd (PSBL) will be benefited to me thought out my professional life. It has been a time to improve my problem-solving abilities and adaptability as well as gaining hands-on experience in financial transactions.

Conversely, Manipulation of DOP Time Limit:

With the little bit of time I spent interning, there wasn't a whole lot that I got to do in extreme detail but it did give me some insight on how they take a list of tasks and get rid of all the "fluff" somebody might put on something like a financial report. I learned how to work fast when I have no time at all and just make do, and also how to cram in the most important things into 45 minutes." And on a meta level read up to really know what you're looking for from the get-go, so that you can get the most bang for your time buck.

"Sharper data, more detail focus":

What I got burned on, is that sources of data are not dependable, and its a lesson for us in anything with structure more ought to be Leary. I discovered some of the bad things that you can do with numbers and why strong systems are essential for the wellbeing of your data. And did make me see how crucial was the Data Integrity (base of keeping your financial and recording accurate as well decision making).

Realizing Strategic Exposure is Key:

Yes, I had some exposure to analytics but you today and not being able to correlate financials with business strategy is a no go for growth! Going forward, I will look for ways to talk with the upper management and be present in more strategic sessions in order to get a better sense of how the financial measures are shaping business decisions. Let me screw that into my brain and apply it to future gigs when strategizing.

Enhancing Communication and Coordination Skills:

But it also highlighted the importance of clear communication and coordination between departments, in any kind of organization. The other lesson I learned was fucking good proactive communication know, and all the parts that are involved on the different people who are working together to make something have some sense of where you're going. And that's when I discovered

follow ups now tools which allowed me to use myself collaboration; and the same time it made also sharing information immediately and an easy completion of tasks.

In the end, all those hiccups I had during my intern days truly made me who I am today. Glad they gave me legitimate working under pressure exposure; I got accustomed to punching financial numbers hard and smashing my head in thinking economically since strategic finance is that too. I will always cherish that for as long as I live and you're the guys who gave it to me, Thank you!

5.5 Overall Reflection

Career at PSBL Career in Pharma Solutions Bangladesh Ltd. (PSBL) is very great as well as exciting oriented. Everywhere I could, I would put what I was learning in theory into practice making a couple of extra bucks on the programs. I worked on various tasks as an intern, which included finance & accounting, budgeting, and internal audit w/standby. So, those are some of the examples that my eyes had paid attention to on some of these complicated mechanic between weight n health and wealth on a company. It was really interesting to see just how difficult getting financial papers up and on time is! The work; the internship could be short ab 3 months, but it didn't take long for me to learn how important it is to get the details right when you're dealing with numbers and a volume of 'quantity' transactions – and especially ones where there was visual impact (you hate to see your name pop up!) at that! This demanded a higher level financial informant system that contained less mistake, with financial reporting in a more timely manner.

I also attended FEA and how this related to analysis of decision making and financial ratios etc. My job was more higher level day-to-day financial shit but it made me realize I want to learn more about business strategy. I've since learned that knowing how financial measurements support larger business strategy is essential to growth and longevity.

It was an education, and not just in the difficulty of communicating and coordinating between diverse departments. It also revealed the importance of strong teamwork and a willingness to ensure information and resources flow. From the roots of that beg as a formal declaration that I need lànord, voir off tight and NSDL at some place like PSBL that runs on far too much stuff to this speedup faster child between any such place. Oh no less moyen wait.

Overall, the internship is a rewarding experience for me as well as my personal development. I will def be applying for jobs in the future and just put that financial reporting experience, operations efficiency experience, strategic leadership on my resume. Lessons learned/insights gained from these obstacles, particularly with respect to data integrity and transparent exposure & communication, ultimately leave me with resources to take advantage of as I continue making my transition into the field.

Chapter 6: Conclusion

The internship experience at Pharma Solutions Bangladesh Ltd (PSBL) allowed me to understand the basics to what finance and operations would be like on the front lines in Healthcare Distributing. During my internship I applied theory into practice. I learned a lot about financial management, reporting, budgeting, internal audit and operational coordination which was something that formed the foundation of my career.

The focus of this internship was to analyze the financial performance and evaluate the financial health positions of PSBL over the time. I was able to figure out what their profitability, liquidity and asset management is like, based on the relevant financial ratios and figures. “It was an exercise that would not only sharpen my analytical skills, but give me a basic understanding of how financial strategies translate into the way in which companies operate.”

Much of the internship focused on resolving data accuracy, reporting on deadlines that were tight and syncing across various departments. Despite the difficult times above referenced, I was able to utilize those financial theories and models learned while in College at HBS to help streamline financial processes and improve financial reporting accuracy at PSBL. Secondly, I would like to undertake a highly captivating strategic planning process – although slightly exposed – and want to see how financial figures can dictate business decisions.

Last but not least, the internship is also beneficial to me as a short ladder toward my career goal on being finance practitioner. Both my practical experience and academic knowledge give me an in-depth understanding of financial management within a business. I know PSBL will make a significant difference in my upcoming step into finance.

I thank the whole PSBL team thereto, in particular my supervisors. They have been life-changing and I hope to use everything they have shown me while taking part in this internship in my future career.

Chapter 7: Implications

7.1 Applicability of Academic Learning

The reason that, why I choose to work at PSBL was because BBA knew practically nothing and the patient would be an opportunity for me to put my BBA theories into place. It bridged what I learned in the classroom to practical use and allowed me to see how finance/business work in a corporation.

The area where my academic learning about how to do things came in most handy while interning happened to be financial analysis and reporting. My courses in Financial Reporting (including profitability ratios, liquidity ratios, Asset management ratios) that I took at the professors of financial accountancy really came in use when I had to analyze PSBL financial performances! What I learned from finance and cost accounting helped me clarify what all those numbers on the balance sheet, income statement, and cash flow statement were actually trying to tell me much more easily than if I didn't know how to analyze a company's financials.

And obviously I used my basic understanding of the budgeting and financial management which came from bba to help generate budgets at and monitor them within PSBL. I could finally translate theoretical devices like variance and cash flow tracking to real business-life stuff - operational expenditures in-line with what was expected, spendings made wisely.

Also, what I learned about internal controls and audit was brought into play and was particularly pertinent when, in later life, I conducted internal audits. I was able to apply the knowledge I have in the classroom regarding external and internal controls for an audit in investigating financial statements and the proper reporting of PSBL documents as well as pulling toward assistance with ethical matters.

My BBA in strategic management helped me to see how financials is the most important component of many business strategies. Although I was never privy to this strategy planning process, it clicked in my brain how performance measures are used within an organization like PSBL to arrive at long term financial goals and business focus. And now this has got me thinking to dig deeper and mix strategy with finance a bit more where ever I take it from here.

Finally, I truly utilized the skills of communicating and team work that I gained through working on many group projects and presentations for different classes when dealing with PSBL's finance and operations aspect. My other qualifications- good with people, communicating complex financial information in a way the lay person could understand made me valuable to what needed done.

So, to put it short my studies had prepared me the start I needed and gave me the confidence in handling challenges and tasks during my internship. Broadening on the theoretical knowledge with real life application not only means I now understand better, but also know how to implement a theoretical concept – very important for a finance person in future.

7.2 Organizational Impact

This is a great opportunity for an undergraduate at Pharma Solutions Bangladesh Ltd (PSBL) to involve in every part of the company's financial and operational activities, and I believe my contribution has made a real impact on the organization. Complimented Though I was largely a finance and operations support individual on the staff roles, there were some things that I did assist in improving that resulted in better accuracy, more timeliness reports of financial results we filed with regulators which also contributed to operational efficiency gain for PSBL.

My primary involvement was in finance records keeping/enrollment. I was also helped to prepare the books of accounts and statement of accounts in such a way that they would be in conformity with ICS and statutory requirements. And I have made sure that the company is at least... financially transparent and honest, that's my job too; not to delete anything from anyone of invoices, bills, expense reports as far as we can under this lawless environment — so we ourselves know what we are doing and other people who come in: auditors, or whatever. This was expected to enhance the statement effectiveness and efficiency of PSBL by reducing errors and making more informed decisions related to business.

I was also responsible for budget monitoring and cost reductions. I also suggested that the finance department keep track of their operating costs consistent with budgeted budgeting for vehicle cost and know how much has been spent. This has allowed PSBL to cut the fat, which is much needed in returning profitability and stability/ sustainability In organization. Further to this I have been involved with inventory and fixed assets control that enabled me to contribute directly to a company's cash flow, by way of achieving Stock Level Optimization, Purchasing & Maintenance of all material at the right Quantity when required so that the company could function effectively.

I also did duty upon internal audit & compliance, to each zone when visiting the various locations of the PSBL. and through the reconciliation of accounts and verification of inventory counts, I assisted PSBL to strengthen its internal controls and compliance with corporate policies. These efforts are critical to maintaining confidence among internal and external stakeholders, particularly in a highly regulated industry like that of the distribution of healthcare products. I also spoke to the importance that strong financial systems must be in place on regular basis for accurate reporting and decision-making.

Overall, I was able to add value in finance operations decision making and compliance related matters at PSBL. While my impact on the world may seem small, it did help push the company read more... you know what? economic model so as not to have to follow even footnote guidelines. read less overall m.o. goals: like money, taking things well and obeying rules (one goal would be insane)when you take all of that into accountant did REALLY have the future on their minds alternative futures had very valid problem & dealt with them before thinking they were "cool!" anonymous PERSON/posted by/eponymic anon Although I haven't seen the financials, I'm

pretty familiar with the undertaking of taking them and organizational processes up a level during my tenure at PSBL -- you can expect each to be better from now on because it will make all the difference regarding how far this company will go.

7.3 Industry Relevance

Internship under Pharma Solutions Bangladesh Ltd (PSBL) The internship in Pharma Solutions Bangladesh Ltd (PSBL) was an opportunity to have a glimpse of the health care distribution system in one of the most competitive and emerging countries. As the pharmacy and healthcare supply chain calls upon to make sure there are no glitches in distributing vital medical products over-the-road nationwide it is important that future policy makers responsible for health care delivery at large today understand not just how a company becomes profitable – but also some of their operational challenges. Several factors why the skills and knowledge that I learned during this internship may be transferrable to industry:

Financial Management in Healthcare Distribution:

Good financial management is as important to businesses in distribution within healthcare, like any other business. While on placement I developed my skills in finance, budgeting and recording financial information and measures on the ground (PSBL). These are practical facts of life — which is also a very basic business principle that the pharmacist become drug provider must address — you need to control your costs to survive, but also you need to see some cash flow improvements such that at end of year, there is no money left on table in order than you plow it back into bigger store.

Supply Chain Management and Logistics:

The on-time delivery of health care relies upon well-functioning supply chain and logistics aspects to facilitate smooth transportation of drugs and medical supplies. I had toured the “backfield” operations of PSBL, and all-too-well knew how important it is to have such a lean, mean inventory system — acquire and husband, then distribute (and we tracked at every point) so that health care needs could be addressed. All of these activities drivers are also industry wide, so that experience can be totally repurposed in any future (eg) work for a 10-fold Return on corporate headhunting investment But there’s one thing nobody seems to have done before: created all such activities by and through crowd-sourced identities.

Regulatory Compliance and Internal Controls:

Pharma is a regulated industry and you have to respect the laws also some standards like (ISO) or GSP/GDP standard will influences this business source of yours. “For 15 years, I have not known

any reality other than working.” I used to be one of auditors — and reconcilers- internal and external standard based. Knowledge of internal controls, as well as growing audit guidance, will protect these healthcare distributor-serving companies from being out of compliance, fined or tarnishing their good name.

Cost Efficiency and Resource Allocation:

As a specialist in allocation of health care, I can see costs and manage budgets. Then there's something a little more mundane, such as the capability to control costs as diverse as vehicle running cost figures and stock level and petty cash numbers - operational efficiencies any distribution company would be glad of having. Cost reduction is important across the board and in a company such as PSBL to improve the bottom line can only widen that reach for its capacity to deliver healthcare products on an affordable drive!

Strategic Financial Decision-Making:

Using financials to guide decisions, it also reinforced for me just how applicable finance analysis really is in healthcare. In an operation such as theirs it is crucial to understand the value in seeing financial data in terms of operational decision making, resource allocation and longer range planning if a business is to succeed. The halting half-day I got to spend drawing up financial plans and calculating costs showed me what making a decision that affects a business's bottom line feels like —which is something the finance or strategy job at a health care company you might end up with will demand of you.

7.4 Lessons Learned and Skill Development

I consider my internship in to Pharma Solutions Bangladesh Ltd. (PSBL) as a great learning experience and career development where I get eight basic platform of future working areas. Having such access to real financial business enabled me to apply what I have learned in theory, and grow not only as a person but also as a professional. The lessons I learned from my internship are:

Financial Analysis and Reporting:

And a major question was how to use financial analysis techniques (profitability ratio, liquidity ratios and asset management ratios) in real business? I could read financial statements of PSBL for past 5 years and kept an eye on its profit, liquidity and operating efficiency. It helped me hone my ability to audit balance sheets and create data-driven studies for decision makers. This experience taught me what it is necessary to reconcile and prepare comprehensive and timely financial statements in accordance with internal and external requirements.

Budgeting and Cost Management:

I gained hands on experience and learnt how to budget, with that came the expense control particularly in terms of vehicle costs and petty cash. I learned how to save money, and I managed the expense account costs; never exceeded my budget. Cost-control was something I suddenly learned to appreciate, observing the huge impact even tiny cost-savings had on our bottom-line. I learned also how to add and suggest things on the differences on budget. Those are valuable skills for any business to bring, particularly in low-margin sectors like the distribution of medical supplies.

Internal Controls and Auditing:

During my internship, I participated in internal controls checks and reconciliations so I was exposed to the importance of control systems keeping accounting truthful. I was trained in verifying financial transaction, company's compliance and conducting physical inventory count. I saw how financial audits can uncover discrepancies and provide disjoints to working families. It was a learning experience and learnt a lot about the Audit process, as humans are not error prone so good control system helps you to curb frauds and also ensure financial integrity.

Inventory and Supply Chain Management:

Inventory, supply chain management is one more thing I mastered many new here. The efficient logistic of PSBL is highly credited to the management of stocks and detailed procurement information. I assisted with controlling a correct inventory and traceability to the raw materials, which helped me understand how important an orderly inventory is for a company in order to be successful. I did learn, how efficient stock management = better flow of cash and cost saving and operational efficiency all of which can be a great value add for anyone you are hiring in supply chain job.

Communication and Collaboration:

Throughout my internship, I developed a strong understanding of cross-functional work and worked closely with multiple different teams throughout finance and operations. Whether in financial reporting or internal audit, there was never any mistaking the fact that communication needed to be successfully gelling for things to get done properly and on-time. I educated to describe complex financial analysis in the most simple, understandable terms – both co-worker and supervisor. Not to mention that I've taught myself how better collaborate with cross-functional other teammates - Super useful in any corporate environment.

Time Management and Multitasking:

In an environment like PSBL you get used to doing two people's jobs at once and ensuring I met the days deadlines. This actually made me so good at time management, because I put down when things needed to be done and sometime during doing these others (and did do them) and gave a "soft" deadline on get it done. I became excellently attuned at multi-tasking, prioritization by

balancing managers deadlines to keep financial reporting on schedule while not delaying audit assignments.

Problem-Solving and Critical Thinking:

This internship also helped me to develop critical thinking and problem-solving skills. I have been able to, for instance, think back about the nature of problems when I have faced them in my own working life; such as was while I managed imbalances with the financial records or experienced trouble keeping costs under control. This type of critical thinking and adversity-battling will serve you well in any field, but especially so in finance and operations where making those decisions and problem-solving is the key to success.

Professionalism and Work Ethic

The work experience that I had during my internship also taught me how being professional was important and to essentially have an idea of what you are doing in addition to having a good work ethic I learned the importance of not only coming on time but that I actually made sure I showed up because they depended upon me "To have a sense of responsibility for what we do and understand that our actions affect the outcome of whether it's positive or negative)." It has shown me to have an open mind and be flexible in a working space.

7.5 Networking and Relationships

Pharmacology My experience With Pharma Solutions Bangladesh LTD (PSBL) The fellowship was a terrific opportunity to make important contacts that would benefit my education and career. The ability to work closely with senior management on the Finance and Operation side that gave an incredible exposure of corporate system. And Abu Saied Md Almamun director of finance division, my line manager also instructed me deeply for company's financial management dimensions of strategy. Dr. S Andipan Barua, Manager Electronics Distribution Operations has also contributed inputs so that I gain better perception in work processes and how things run in operations. It was these relationships that not only expanded my technical capabilities, but also broadened my knowledge of business and strategy. But the most important takeaway from these relationships was how to effectively communicate, collaborate and mentor in a professional setting. My intern relationships would definitely be of assistance in determining my career path, as the guidance and stories that my mentors shared with me broadened My awareness of business sphere was like the groundwork where I would build up everything.

7.6 Recommendations and Future Directions

After we confront the difficulty of reporting and sales control made in PSBL. those are few things that I could suggest for us to be achieving with, it is about updating on how current status was working or state of art future interns also will be. as below mentioned,

Improved Data Management Systems

While these database management systems can present data that is highly consistent as well as reliable regardless of the large number of transactions, they in themselves are not particularly efficient. Through the automation of financial reporting and reconciliation by doing so, error rates could be reduced and the processing of information data through put increased allowing for a more up to date record with which to run management reports.

Longer Placement for Further Analysis

The duration of the internship provided limited exposure. A slightly more ‘professional’ (i.e. longer) internship to show some responsibility would mean I could get involved in larger long-term projects which have bigger impact, and also steer me towards the company’s pay planning performance.

Enhanced Cross-Departmental Communication

Other work had been delayed by hiccups in communication and coordination between departments. The challenge For this, PSBL created a cross-board communication system that would facilitate rapid sharing between departments enabling people to work more efficiently across the whole organization.

Workshop on Advanced Data Analysis and Tools for University Staff

On the contrary, practical cases like applications of cutting-edge data analysis techniques and financial material etc. could be adopted to enable more efficient decision-making in financial affairs. Would have given finance staff more data to work with and would also have made the them more universal over that data so they could slice it better – and let the business forecast better.

These recommendations will help PSBL more effectively operate at a high standard internally, create an improved learning environment for future interns and perform to its full potential.

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