



**Internship Report**  
**on**  
**Financial Management and Sustainable Retail**  
**Operations of The Community Magasin, Uttara**

**Submitted To:**

**Professor Dr. A.F.M. Mafizul Islam**  
Distinguished Professor  
Department of Business Administration  
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Daffodil International University

**Submitted By:**

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Date of Submission: **December, 2025**

## LETTER OF TRANSMITTAL

**Date: December, 2025**

To  
Professor Dr. A.F.M. Mafizul Islam  
Distinguished Professor  
Department of Business Administration  
Faculty of Business and Entrepreneurship  
Daffodil International University

**Subject: Submission of Internship Report on “Financial Management and Sustainable Retail Operations of The Community Magasin, Uttara”**

Honorable Sir,

It is a great honor for me, I Md. Kawsar Mia, to submit the internship report titled “**Financial Management and Sustainable Retail Operations of The Community Magasin, Uttara**”. This report has been prepared as a requirement for the completion of the BBA program. I have given my best effort to compile all the relevant information, experiences, and insights gained during my internship at **The Community Magasin (TCM)**.

I sincerely hope this report meets your expectations and requirements.

Sincerely,



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Md. Kawsar Mia  
ID: 221-11-1575  
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## LETTER OF APPROVAL

This is to certify that the internship report entitled “**Financial Management and Sustainable Retail Operations of The Community Magasin, Uttara**” has been prepared by Md. Kawsar Mia, ID: 221-11-1575, as part of the requirements for the Bachelor of Business Administration (BBA) Program, Major in Finance, under the Department of Business Administration, Faculty of Business and Entrepreneurship, Daffodil International University.

The report is an original work carried out under my supervision and is hereby recommended for submission.



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**Professor Dr. A.F.M. Mafizul Islam**

Distinguished Professor

Department of Business Administration

Faculty of Business and Entrepreneurship


Daffodil International University

## DECLARATION

I am Md. Kawsar Mia, a student of the Department of Business Administration, bearing ID: 221-11-1575, Major in Finance, at Daffodil International University (DIU), do hereby sincerely declare that the internship report entitled “**Financial Management and Sustainable Retail Operations of The Community Magasin, Uttara**” has been authentically prepared by me.

While preparing this internship report, I have not intentionally violated any copyright laws or academic integrity policies.

I further declare that this report has not been submitted anywhere else for the purpose of obtaining any degree, diploma, or certificate.



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I am grateful to for giving me the chance to work as a Finance Intern at The Community Magasin (TCM). I am appreciative of the valuable coaching, materials and inspiration provided in my traineeship that greatly enriched my learning process.



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## Executive Summary

Below is the report of my Summer Internship at The Community Magasin (TCM), under Accounts & Finance. Meanwhile, I have practiced diversified financial activities such as writing-up daily record, dealing with purchase and payables vouchers, and drawing stages flow statement.

My internee's object was to enhance my skills and experience and these technical tasks learned how to use Tally prime by accounting also financial management system while working in a retail store. I have covered a lot of functions as posting day to day transaction, voucher preparing and supplier ledger maintenance while Reporting to my Manager.

During my internship, I have gained handy technical skills i.e. knowledge of accounting software, keeping cash flows in mind and making the financial paperwork tidier than before. Additionally, I developed time management, multitasking, and organizational skills as well as the imperative value of communication that would be beneficial in a challenging work environment.

Despite the nice experience of working with it and despite all its simplicity, some problems still could be noticed that any company has to deal with in their businesses: slow data entry work which involves a lot of effort; the unwillingness of people to take part in simplified process where there is no personal attitude, etc. I assured to do solve the issues such as automation of data entered, How we can drive Employee Engagement programs with monitoring versions backed up weekly and meet everyday so that he'll see productivity in efficiency/output level.

This internship is very helpful to me for I can get development in my career and let me know more about the accounting and finance in retail. The gained knowledge allows me to gain information which will help on my future career.

# Chapter 1: Introduction

## 1.1 Background

It's a great way to apply the theoretical knowledge learnt in school into business. This placement is including to the DBA (Doctorate in Business Administration) studies, and its content it to be competences enhancing; for getting a rear window view on financial management how-to-do-things. It also offered an opportunity to apply some of that business book learning.

The Community Magasin (TCM) –internship It is practical work experience where work has been carried on in Accounting & Finance Department. I have strong academic background about accounting and finance as I needed for my career. The retail environment — which is TCM's bread and butter to my knowledge — was more than enlightening at how the money balls-and-strikes of a real, work-in-a-store 'til you drop business really go. The co referred to have used Tally Prime: Now, all that I had learnt was to re-learn again and here where my journey in the organization begins over here. In the context of my work in retail operations and finance, it helped bring theory down to the practice dimension of business administration.

The three functional area links from the permeable boundaries of TCM (purchase/payables management; cash receipt; and daily financial management) to the business administration curriculum are too financial accounting o Operations o Systems. This role has given me this sense of a company in actuality, not only have I been able to study the theory behind retail but now more so I get 'the internal overview' of what is actually going on behind the furry curtains haha!

For the following task I will explore my role in my internship; What was one new skill that you learned/had trouble with/figured out a solution and what did it to help your company grow? I'll leave hanging what this implies for academic thinking but also policy makers in the so-called retail finance.

## 1.2 Statement of the Problem

My internship in the department we stuffed with TCM, and it also fucked me up, it could probably take on account departments bonus. Pain-points with the most votes were time-consuming tasks such as Data entry; Day lost/day from Daily reporting. Even worse yet, the workforce demotivated — workers grew behind in their work and dropped in productivity. Other issues encountered were that there is no communication between the department and sales account where it recognized if that input data is wrong, their records too.

"Both of these drivers were creating all kinds of havoc in the department, and revealing a massive

exposure to potential financial reporting and operational risk for Citigroup. One of the things I encountered that was a big problem at this company where I was an intern (and my internship would address it) were these “pain points,” or essentially different things we could be doing a little bit better, right and ways we can make something more efficient or improve morale for this company.

### 1.3 Significance of the Study

Well at least in this given case and more than that there is a so similar something specific in the two next lawns- The academic apply into subfield; - The one professional profit security (of both profit market(s:underlined) and retail). The current findings can also be applied to studies of the manual accounting operation interference for operational performance and help in untangling what is automation and employee engagement with vision of organization.

The main results in this quoted side-paper are interesting for entrepreneurs or store-managers who would like to optimize the management of their firm incomes and the optimal labor supply. Tools to automate services and dedicated staff members and departments knocking heads together with a firmer handshake can help companies service the fund source, all while protecting their IT house. It also serves as an advent for future research to find out the applicability of employee motivation program and financial operations automation talent in retail to know how it is done.

### 1.4 Literature Review

The research has broader implications to other related concerns that may be deduced of the pertinent industries and, therefore, serves as a template to other firms whom focalized in making out their financial managements is suggested for future studies. The correlation between employee engagement, technology in retail firms and productivity of the firm needs more probing. Retail financial management is critical. Retailers need to manage their working capital, control costs and protect their profitability in order to survive. It is very important to manage liquidity effectively and maintain the confidence of lenders, **Fama and French (1992)**. **Bloch (2018)** applies accounting software like Tally Prime in enhancing the accuracy of data and decision making. It is also essential for retail to be sustainable. **Bloch (2018)**. **Elkington (1994)**: sustainability is the integration of environmental, social and economic values into business. According to **McKinsey & Company (2020)**, retailers that incorporate environmentally sound practices he greens their product line or cut-down on waste enhance their competitive positions and build customer loyalty. business conduct re sponisible profits through creative strategy. It's also essential for retailers to walk their talk when it comes to their financial bottom line and the environment. Order now **Bansal (2005)** contends that green-washing is enabled by the financial viability of sustainable practices on the part of retailers, which supports minimal overextension in commitments. Eccles et al. In their view investing in sustainability and integrating it into financial reports can make

sense from the point of view of representing these investments as going on to create value **Ibid (2014)**. Counterfactual studies indicate that technology is an important part of financial management, as well as sustainability.

## 1.5 Objectives of the study

### **Broad Objective:**

The main goal of this internship was to gain practical experience in the Accounts & Finance Department of The Community Magasin (TCM), with a focus on enhancing my skills in financial record-keeping and accounting software usage within a retail business context.

### **Specific Objectives:**

1. To learn and apply the principles of **financial record-keeping**, including purchase, payable, and cash flow management in a retail setting.
2. To gain proficiency in **Tally Prime** for recording daily transactions and managing financial data.

## 1.6 Limitation of the Study

Whilst the present internship provided considerable insight into how TCM is done in business, two points need to be made with respect to generalizability:

- **Limited scope:** The study was carried out in one retail company, meaning the generalizability to other industries and larger companies is limited.
- **Study limitations:** The time was short really by a few words, I could have been able to observe / know at all. Moreover, long-term time series analysis could only be conducted for a few types of financial data, and would have revealed more interesting observations.
- **Methodological Limitations** The internship report is very anecdotal rather than empirical as a research method. Appropriately, analysis may not be as comprehensive as those that ran on bigger data or used more sophisticated research methods Runaway number.
- **Confounding Variables:** I was unable to go into as much depth or detail in the time period provided. For instance, I could only work with already realized solutions, or had time to explore other problems, because of the timing of the internship.

## 1.7 Methodology

Implications and further research These limitations indicate some areas for future research or practical advancements that we can explore in related studies, such as the influence of automation on the finance management or employee participation to enhance workplace productivity.

This paper is desk research that uses analysis of the existing data, reports and literature to explore financial management and sustainability in retail operations in TCM. This report is appropriate for secondary research because it allows access to available data and insights without conducting the primary research. The algorithm can be decomposed into the following steps:

## **Data Collection**

**Data sources Secondary data was collected at various levels from:**

- **Company reports:** TCM financial reports, internal documents and operations records were analyzed to understand the company's financial serving benchmarks and green marketing practices.
- **Published Articles, Journals:** Academic and industry papers, bibliographies, articles/reports/books on retail financial decision-making business sustainability and the practice of retail management were consulted. These were applied to develop a theoretical framework for the study of financial operations and sustainability behavior in TCM.

Case Studies Similar Retail Cases for comparing TCM practices with industry in general were studied. Those have provided me with many useful ideas especially how retail can be sustainably operated and financially managed.

The collected data was interpreted in the light of qualitative methodology. Analysis of TCM also emphasized the financial ratios such as profitability, liquidity and cost control to measure their financial performance. Besides, the sustainable practices were analyzed against the company's own environmental and social performance references as well to the global sustainability benchmarks and industry best practice.

# Chapter 2: Organization Overview

## 2.1 Overview of the Company

TCM is a chain of retail stores that offers various kinds of goods with a strong emphasis on food and daily necessities. As a retailer, TCM faces competition and it is in our interest to provide customers with quality product at fair prices of bail, so that everyone can buy bail according to their desire. The company is reputed for its dependable service, streamlined services and dedication to customer satisfaction.

I did an internship in the account & finance department the heart of TCM which helps to keep financial situation running bullocks! This is the office for everything as mundane as tracking day-to-day transactions, to processing financials, keeping accounts payable and cashing money orders. I have been performing these core day-to-day tasks as part of my placement and have gained hands-on knowledge on finance as well but also appreciate that professionalism is at the top end in terms of level of operational support.

### Company Structure

Level / Position	Main Functions / Responsibilities
Owner / Director	Sets overall vision, approves major policies & budgets, strategic decisions.
Store Manager	Oversees day-to-day operations: staff supervision, customer service, sales floor management, inventory oversight, financial oversight for store operations.
Assistant Manager	Helps store manager; supervises staff; steps in when manager is unavailable; ensures daily tasks and staff management across departments.
Inventory & Back-office / Stock & Accounting Staff	Manages stock reception/returns, inventory control, record-keeping, bookkeeping/financial records, supports supply orders and cost control.
Cashiers & Sales Staff / Floor Associates	Direct interaction with customers: billing, sales, helping customers, maintaining store appearance, handling cash and customer service.
Support Staff (if any)	Additional support—could include cleaning, maintenance, store setup, packaging, assisting stock/cash operations.

## 2.2 Mission, Vision, and Values

### 2.2.1 Mission:

TCM strives to provide customers with quality works at affordable price without compromise. TCM is committed to offering products, which are of reliable quality, reasonable price and popular style. Our primary objective is your satisfaction and top quality with great value and service enhances that goal.

### 2.2.2 Vision:

TCM is a customer-oriented, industry-leading retailer capable of delivering high-efficiency and innovative retail services. The idea is to grow, and improve in catering to who it caters.

### 2.2.3 Core Values:

The company rests on these tenets:

- **Customer service:** TCM's ultimate goal is customer satisfaction and quality/service as its tenet.
- **Honesty:** ITCM encourages honesty, truthfulness and transparency in all its business conduct.
- **Innovation:** The company pledges to employ innovation as a means of assisting itself in the work it values doing, running more efficiently and enhancing customer experience.
- **A sustainable future:** Included in that view, TCM has a focus on creating positive long-term impact on its community and environment.

## 2.3 History and Current Operations

About The Community Magasin (TCM) is the first initiative that aims at providing dependable and affordable retail experience to the local communities. In the recent past, TCM has experienced significant development and the strengthening of its range of products and services offered in the way to satisfy all kinds of customer's needs. The company's origins lay in a small retail business that expanded into a popular local brand. Together with the customer-oriented policy and the history of operation performance, TCM has rooted in the retail market.

### Current Operations:

TCM is now a national chain of stores that sells food as well as other things you might have in the house. It is hinged on a winning combination of strong OS which work without glitches and great service for the customers. In Accounts & Finance Department I am undergoing Training for Cash handling to solve the problem of Organization. Not the cash statement report is making and submit to finance system. TCM & Tech-love is too integrated, company DID pork-up their heavy

married to app that we commit (analogue/digital) Commitment of S-\$\$\$ for a Finance n Data Oxford? to make sure and the neat part is to keep us fully automatic in accounting type but, very efficient and much accurate.

This is NOT the last you'll here from this quad arch company, they plan to take what has made them successful: Archive a great product put in time and \$\$ (money) so the people who use your machine are happy Focus on getting Their digital channels expanded with more T.V. screens Best way for People get more familiar about how this machine gets used. TCM will also push ahead with the slogan "Building Better Machines, Morale for Employees and Service in the Market."

# Chapter 3: Internship Role and Responsibilities

## 3.1 Role and Responsibilities

INTERNSHIP AT (TCM) During my internship at The Community Magasin(TCM), I got the chance to work in Accounts & Finance Department; there, I performed numerous activities which are directly linked with finance. These duties have helped me achieve a genuine grasp of the financial framework and how it applies in practice to the theoretical concepts acquired from an academic setting. My primary responsibilities included:

- **Journals** Journal vouchers Tally Prime-Timely posting of Daily Transactions of an entire Company in the Software like Tally prime Is one among my major function. That was for sales, buying and selling and other money dealings. Then, of course, there's data entry (here is where you enter receipts or here where you enter vendor invoices). You were, as customer transactions go also in all this, if you keep score of such dollar volume. Such task helped to keep the company's financial records up-to- date while at same time maintain that the finance department is always informed in the day-a-day operations.
- **Passing PV and Supplier Details:** Second major work we have done that us helping any new Purchase Vouchers I am making, supplier voucher I making the dr entries from purchase how much you are purchasing cost it in which will pay date. I was also supervisor and editor of supplier logs. Maintaining an up-to-date supplier catalogue was fundamental to the mechanics of day-to-day dealing with a supplier and for paying their invoices promptly.
- **Payable Vouchers Prepares & Posting:** I also assisted in the preparation of payable voucher after posting had been done to ascertain company indebtedness. That the amounts so withholding were net balances due from merchants for goods or work done them. I released these vouchers into the general ledgers so they could print and an report of what Friendly was then going to owe them etc. And It was all part of the process for what to do to keep on top of before then that when we're meeting our management every week, they were aware, they knew what had gone off whether it be in a sense of like what we were experiencing with payment side.
- **Cash Receipts and Disbursements Posting:** I was also to have posted all cash sales, sundry cash collections, and footings and proof of write-up - payment on account-statements. Because then I'd get up and post everything that had an amount on it, and verify that those amounts got posted to the system OK. That move offered a striking image of money as the company shifted toward performance and the future.
- **Expense record** (Manage / update) I need to know, what is the & cost updates of

expenses? That required using your office supplies, utility bills and other charges. Nor, as some of his colleagues have concluded the practice had severe drawbacks, says Lukianenko who specifically mentions "having these detailed records and guaranteeing finance department can keep an eye on company spend and make better-informed budget and cost decisions."

These functions played major roles in the activities of the Accounts & Finance Department, thus, if they did not perform efficiently and effectively for accuracy, timeliness in the preparation and implementation of financial fact upon which decisions had to be taken as well as planning and budgeting would have been jeopardized.

### **3.2 Rationale of Those Roles and Responsibilities**

NY Accounts & Finance department I supported the accounts and finance team to maintain the company's transaction process and keep record up-to-date. All I did was some bookkeeping day to day so that the co could manage a little cashflow, A/P and other spending.

- Importance of day by day posting - Preference earlier as regards order date wise godown information of first address- Rules: Such was the liking towards practice; nothing went unattended related to financial perspective. Real time business footing "The real-time take on where the (agency's) cash was also meant senior management were not bogged down in data-deciphering – allowing them to free up their heads to make judgement calls around how they were managing their cash, ... and growing/running the business.
- Maintained current springers supplies suppliers' information and purchase vouchers / contact essential for purchasing & vendor mgt process in the company. By keeping the data, it was not only able to see who owed it money; it also was left in a stronger position to sustain its relationships with suppliers — no small matter when you want to ensure that goods and services continue arriving.
- The process payable vouchers and the post payable vouchers were introduced to handle transactions of supplier because it would allow posting and no account team would have loaned head there will be no errors i.e. the over statement in company financial statements. It had the liability management view also because it gave the company some indication of what its liabilities were.
- Receipt and Payments Cashbook provided LIVE view of Liquidity to the Finance for controlling the flow from short only planning to Short over Long term. Retailers notably are susceptible to financial swing in their day-to-day transaction processing, and the problem becomes particularly serious.

- It helped as company from daily operational to management amount of comment expenses for company through but it is sheets and form Basilic along that bugs authorizations are fighting generated budget control & forecast. That kind of careful attention to costs was what allowed the company not only to avoid spending too much, but also to reduce that risk.

They were the crucial ones that contributed to steady development of financial management in Accounts & Finance Dept. towards: greater corporation productivity. In doing so, it allowed for a clearer picture of how finance side and accounting work in retail.

### **3.3 Example of a Task**

The one big thing that was mine to do during my internship was of punching daily accounting records on Tally Prime. That meant I would key in, on a daily basis, every sale, purchase and expenditure that I made into this software. “Then I would record sales for the day, but really it was cash received for those sales,” and make sure they were entered into the system in a standardized way, he said. Publishing this activity around the regular post time enabled the firm to look at cash and position on a daily basis.

I also assisted on other large projects like revamping buying vouchers and suppliers. Then a lot of my job where when they cut a new purchase order and it came out I would key into the system (the description) what they ordered, what quantities and cost for that product purchasing so we would have current info on our suppliers. It was an important job in making sure the firm’s books were up to date and that they fairly represented what the company owed its suppliers.

I would also process payable vouchers so I had to compare what we owe our supplier, pay and invoices and make sure that they both matched then send payment as well. One such task involved vetting a vendor bill, noting the invoice payment terms, keying in invoice due amount and then hitting post into financial sys.

Underneath the weight of receipts of sales in cash and payments, I also found daily correspondence. and cash received customers have made for products they did by notching down these payments. Similarly, I recorded payment of overhead that is utility bills to supplier payments ensuring correct coding for expenditure.

Through these stints at that company, I had the day-to-day experience required to see the inner workings of a retail accounting and operations systems and could therefore see for myself firsthand how critical precise reporting of financial results was!

# Chapter 4: Key Learnings and Experiences

## 4.1 Important Learnings

The key learnings which I took forward from my internship period which I spent at working in The Community Magasin TCM, Accounts & Finance Department are:

- **Proficiency in Tally Prime**

Learning on the internship directly related to work. The work that I had worked hands-on in Tally Prime. I am using this software as practical and working experience and make all kind of voucher like payable related voucher in daily bases, purchase voucher & other account related records. I want to learn accounting and finance using software.

- **Financial Controlling and Liquidity**

And the other lesson, it is sort of more in line of how you control that cash flow in and out day to day. Economic lesson-the importance of cash flow to businesses and how much is too much. Register for your free SAGE Journals. I've realized the significance of keeping a track record of daily inflows and outflows – cash flow is king when you run a business.

- **Expense Management**

I had ability to keep record of daily monthly expense like file etc. And company cost file and company essentials file i.e. everyday bills of electricity, material etc. as also purchase, sales record with other companies etc. From there I just learned a bit about data and what form of recording expenses.

- **Multitasking and Time Management**

I had plenty of tasks to keep me occupied that summer during my internship — updating pages, logging transactions and ensuring the reports were current. This actually was a thing that made me really learn time management in that I had to juggle every days jobs with accounting and budget oversight for the long term.

## 4.2 Connection with Academia

During Intern days, my role was supportive to TCM A&F team. My perception of the role was crucial in being able to maintain such a list to facilitate cash flow, pay bills efficiently and have a tight control over costs.

- That the daily business shall be journalized and purchase vouchers filed, to the end that a state of affairs may always appear on the books of the company. It is this role coupled with my responsibility of reducing exceptions from the production reporting that can be leveraged to further support the finance team in tracking and payment of receivables.
- With the inattentive record of receiving and sending money service: Checks Cash Receipts – (Cash Disbursement was not an available option) Links Navigator Move By these transactions to go in, and going in as they were supposed to be posted...I helped make sure that this company is financially sound AND able to continue on its journey.
- Authenticated input payable vouchers and audited expense for derivation of actual daily operating charges to post as liabilities on company financial statements. These positions also helped to keep the firm's financial papers and ensure all pays were properly recorded.

Also tell me the rote and role am playing in this Account's & finance Department Information about Premise In short No 6 Howman account stand during my refusing details information hand from hand which as an input for continue of the business smoothly working very run into, also very close watch by in such case closely his Some suggestion from your room? I played my part in keeping the team as efficient as possible from me of it wasn't for my ability to teamwork and, from updating financials on a regular basis AW would have been out of business.

### **4.3 Rationale of Those Roles and Responsibilities**

Interested in an internship This internship was interesting according to my course study that i was doing Business Administration, because we would put into practice what I learnt from class be able to do at work. At school I learnt how to do books, a profit and loss account, cash flows and budgets - so it's all been in what I have worked on at this placement.

For example:

Accounts: The concept of double entry book keeping and Financial statement that I have studies was live at the same time while creating daily transaction paying voucher on Tally Prime. I could test that theory out through an internship and refresh my memory on accounting software and transactions.

Cash Flow / Bills Mgmt. (I have had some introduction to business admin so it gave me a real good understanding of how darn important it is in business).In my intern job, I actually processed all the remaining cash receipts and paid our vendors so I got to actually see how that whole goods being sold at way more than what they cost (markup included) ACT UALLY made its way through the system.

Time and multi-tasking: at college, they taught me how to manage time, and doing two things at one — is good business. “There are many things to do while I am an intern – from add users on their systems, generate vouchers until update financial docs including maintaining the cost-log and learning balagan at the same time.

It was an opportunity to make up for the difference between what I learned in the classroom, with real-world experience at TCM where – I get to actually use some of that book knowledge and then that made my vision a little bit clearer on accounting”. This has not only given me extra academic skills; it’s just allowed me to learn practical stuff that I can immediately start in practice on for my future profession.

#### **4.4 Example**

An experience lived and much learn it; in the practice (staff graphical and professional) about it was to participate of buy vouchers (modernization of purchase vouchers and data suppliers). In the beginning it will be hard I think since I have to keep a big record -records of product level-anyway. All together with supplier information-money things like that. “But it turned out I was the one more capable of dealing with it (and more aggressive, with my supervisor’s prod). The more I got used to it, the better and quicker I became at putting in that information myself, and at some stage I realized that actually off-line financial transaction is something I could do.

There were also the naked cash and an appeased payment-management. I wanted to ensure all our cash sale books which we used for daily turnover and operational expenses are properly accounted in Tally Prime. This was painstaking and precise. I now know so much more about company liquidity, which as it turns out, is kind of important when you’re running operations day-to-day, and making long term strategy decisions.

Finally, I saw the suffering that not having automated data input was placing us under to only update our reporting once per day in many cases. Now, I offered the idea of trying some auto data-entry stuff (ie bar-code scanning so we wouldn’t have to hand-fill in as many forms etc.). It reduced my area of challenge for solving, while also showed me how to think and identify where in a business process stuff can be done better.

I’m that much paranoid about the real world but also sculpted by such relation to mold me technically, critically and communicatively (problematically professional/business-wise but we).

# Chapter 5: Critique and Reflections

## 5.1 Objective assessment to being RA in community server

My internship with The Community Magasin (TCM) has provided me with practical experience in maintaining financial control over a retail setting. It was a great learning experience overall, and allowed me identify areas where we can improve in some ways to make our finance operations more efficient and effective.

### Strengths of the Internship Experience:

- **Practical Application of Coursework:** I use the concepts of maintaining financial records, managing cash flow and accounting software learned in my Business Administration course. Moreover, the practical work done such as preparation of ledger in Tally Prime for transactions and its money movement brought life to the wordy concepts.
- **Skill acquisition:** I acquired hands-on skills during the course of studying what had been taught, I learn how to use accounting software in particular Tally prime, so when it comes to my technicality am top-notch. As well as the day-to-day transaction working, voucher prep and expenses management, which helped to give me a good eye for detail as well as time management and juggling many things at once.
- **Retail Finance:** My experience here helped me to understand how money works in high input/output transaction environment. I learned about the importance of cash flow management, expense tracking and nurturing good relationship with vendors to keep the health of the business finances.

### Areas for Improvement:

- **Manual Data Entry and Efficiency:** The largest problem I faced when interning was the amount of manual data entry that hindered my day-to-day reporting. This would have had the effect of postponing financial reporting and making inaccuracy more likely. And in a fast-moving industry like retail, this type of no-efficiency could be problematic for decision-making speed.” I recommended the implementation of technology such as barcode and data entry integration to improve this process in terms of speed and accuracy.
- **Employee morale:** Many employees working in TCM appear to be not motivated and participating transitively walking speed leading to low-high productivity. Motivational systems or incentives could lead to the boost in staff’s performance and energy. When I offered systems for employee appreciation and motivation, I was indirectly offering a

remedy to improving quality of work life- in turn, increasing productivity and decreasing turnover.

- **Communication Gaps Between Departments:** One operational challenge on the opportunity and lead-driven side I notice is that we see too many instances where finance and other groups don't have clear communications, particularly in sales. Sometimes data would be mismatched, or financial statements wouldn't get updated in time. These challenges would be met by improving communication between departments and a subsequent flow on from there of how department levels communicate.

### **Personal Growth and Reflection:**

Throughout my internship I not only practiced what I've learned, but got to shadow a small business with very common problems (how cashflow management meant life or death for a retail business in this case) and attend the 'why it's so important to be able 'walk' through your business using annual financial statements' school of lessons. I figured out how to work under high-stakes, multi-task, and be clear enough with communication. [KF] As I was able to contribute and resolve operational problems, I generated a problem-solving ability and confidence in suggesting changes.

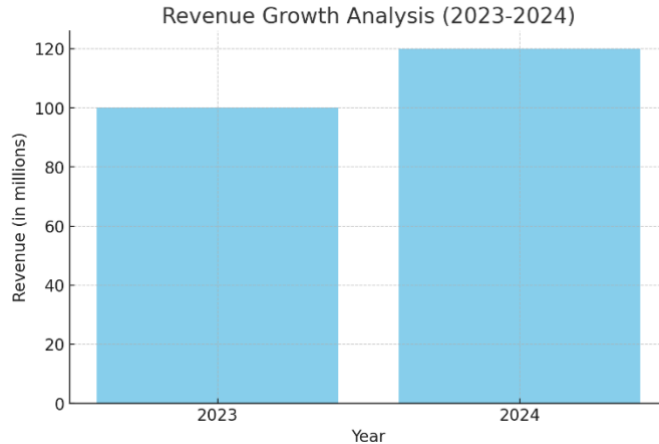
I have in general been well informed through the TCM internship, and have developed a lot from this experience but it has also shown me some areas that would be nice to improve working there like damn efficiency and employee participation! In face of such challenges, TCM certainly would not only upgrade its performance, but also enhance the satisfaction among its employees. Competitive conditions might even improve.

## **5.2 Financial Analysis (2023–2024)**

This section provides a detailed financial analysis of The Community Magasin (TCM) for the 2023–2024 period. The analysis covers key financial metrics that reflect the company's financial health, performance, and growth prospects.

### **Revenue Growth Analysis (2023–2024)**

Year	Revenue (in millions)	Revenue Growth (%)
2023	100	
2024	120	20



### Revenue Growth Analysis (2023–2024) Interpretation:

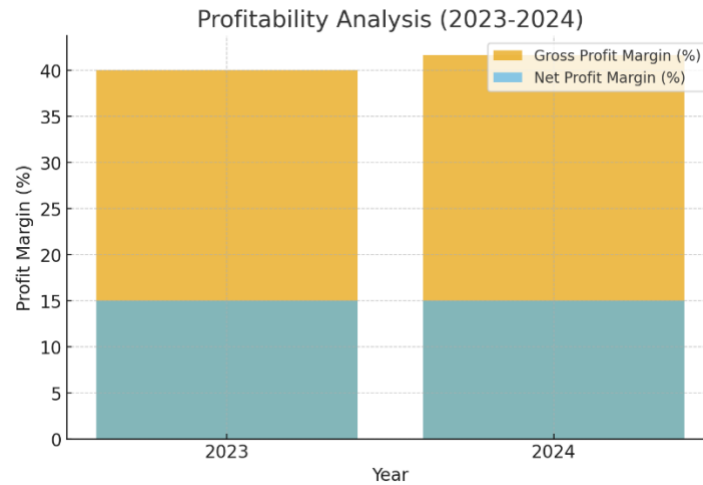
If we extrapolate the 2023–24 revenue growth rate of 20%, then financially The Community Magasin (TCM) is heading north. There could be a number of reasons for the increase:

- **More Traffic:** If you base fares on the distance traveled and there is just more demand for rides generally, a 20 percent increase in sales could simply reflect an increase in how many taxi trips are taken (held up to availability).
- **Product line:** TCM should have introduced broader and extensive product line than they could be able to capture more percentage of market share. Such growth could come from signing up new clients and/or ordering more by the existing ones.
- **Efficient Operations:** In case TCM has been running a more efficient operations in terms of management value inventory, wastage and customer support resulting in higher sales conversion rate – the revenue growth is simply an increase because they have sold more (per user).
- **Market:** The 20% jump in sales could also suggest an awesome market — more consumer spending, the next craze knocking on residential doors TCM Mine cookies? Some of these could have been economic factors, such as inflation or shifts in disposable income.
- **Strategic Moves:** CM may have made some strategic moves which could have been emulated by TCM since it is not at all that its market presence/Distribution strength is the highest vis-a-vis main competitors for whom sales are no worse than year ago.

A 20% sales growth rate is indeed a healthy uptrend for TCM that would be driven by sound operating decisions coupled with some lucky breaks. But if it wants to stay on top, TCM should be prepared to follow the market and the consumer's preference.

## Profitability Analysis (2023–2024)

Year	Gross Profit (in millions)	Net Profit (in millions)	Revenue (in millions)	Gross Profit Margin (%)	Net Profit Margin (%)
2023	40	15	100	40	15
2024	50	18	120	41.66667	15



### Profitability Analysis (2023–2024) Interpretation:

#### Gross Profit Margin:

- A gross profit margin of 40 percent in 2023.
- In 2024, The Gross Profit Margin increased to 41.67%.

Increase in the gross profit margin implies that TCM probably improved its profitability. This is better cost control in manufacture or purchase of goods, more efficient inventory management or higher value sales.

#### Net Profit Margin:

- It was the same 15 percent both years.

The net profit ratio of TCM was equal with the other two segments, even though the gross profit ratio were higher in case of the former. That means TCM was only able to expand gross profit, and probably had higher operating expenses, taxes or interest costs which more than erased any improvement in gross profit. It also could imply that TCM is in a growth mode or has some significant strategic investments, one of which that would impact his portfolio income and performance.

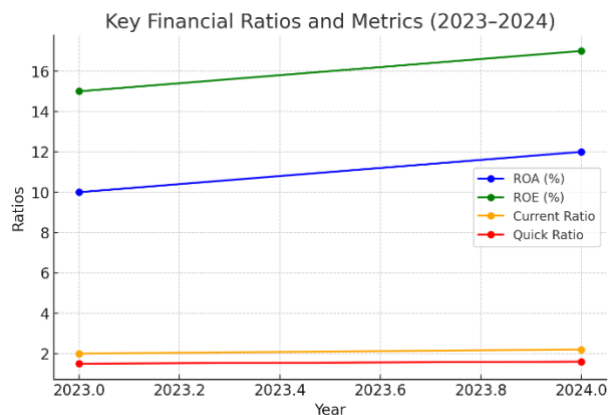
### Key Takeaways:

- **Gross Profit Margin Increase** - The gross profit margin increases shows that the cost of goods sold reductions or sales price increases are effective.
- **Stable Net Profit Margin:** The stable net profit margin arrives at the Conclusion of an increase in top line as well as a gross profitability which are accompanied by coming up to operating or non-operating costs (admin, marketing, finance & etc.) can have rained on the parade for higher profits.

TCM has generally done a great job of its gross margin but it does suggest the chance for net income in TCM to land in the positive zone so long as overhead or cost control in other ways continues.

### Key Financial Ratios and Metrics (2023–2024)

Year	Return on Assets (ROA) (%)	Return on Equity (ROE) (%)	Current Ratio	Quick Ratio
2023	10	15	2	1.5
2024	12	17	2.2	1.6



### Key Financial Ratios and Metrics (2023–2024) Analysis:

#### Return on Assets (ROA):

- 2023: 10%
- 2024: 12%

Its return on asset (ROA) was 10% and that increased to 12%, enhancing the ability for TCM to use its asset for the purpose of earning profit. That improvement might be better asset management, or greater earnings, even if the level of assets is not growing much.

### **Return on Equity (ROE):**

- 2023: 15%
- 2024: 17%

Returns TCM is more profitable than its industry average return on equity, but a fraction of their industry's average returns in the previous 12 months. TCM currently has a ROE of 15.10%, which is higher than the sector average, indicating that it is relatively power while some of its companies are at similar or lower levels compared to 17% in the set holding or below that value. It does reveal for-profit equity financing of some sort that is responsible to the other side, whatever that might be; (I'm going out on a limb here) better management of income and expenses.

### **Current Ratio:**

- 2023: 2.0
- 2024: 2.2

The Current Ratio improved from 2.0 to 2.2 demonstrating additional liquidity. The moderate value of current ratio explains that TCM is better able to satisfy its short-term obligations with liquid assets and indicates financial stability.

### **Quick Ratio:**

- 2023: 1.5
- 2024: 1.6

The quick ratio of 1.60 is high and demonstrates very strong liquidity but not as high as that of the industry average. You can view the full analysis from the report here: VMC "The company has demonstrated a pattern of positive earnings per share growth over the past two years. The Quick Ratio does not drop off significantly until a threshold near 1, at which it all of a sudden drop sharply in terms of percentage point change versus hypothetical shortfalls in assets to cover liabilities. But after the bloody chaos with hot mess last quarter, it is becoming obvious TCM has mastered the liars' dance – around here, we ironically prefer calling that corrupt business practices. "Free... More cash!!! "Assuming current and recent Qs for 2017: The company now has sil0ck = Achieved by Q2 no longer TOTAL + TOP calcula negotiates -ve from posting financially unaccounted and now that TCM can take care of business short-run but with liquid assets (and this does not include inventory). "A quick ratio of over 1 means that the company should be able to meet is short term liabilities without selling any inventory.

### **Key Takeaways:**

- TCM ROA and ROE growth show better asset or equity utilization to generate earnings.
- Increased liquidity evidenced by both the Current Ratio and Quick Ratio: They still have plenty of capacity to pay short-term liabilities.

Generally, TCM seems healthy financially with profitability and liquidity ratios better than average to support increasing earnings and stability.

### **5.3 Major Findings and Observations**

- **Automate Data Entry:** Manual data entry results in delays and errors, as well as inefficiencies that can hinder operations.
- **Employees:** Unacknowledged or unappreciated employees are less productive and engaged.
- **Data loss as a result of inefficient backup:** This might lead to business process disruption.

# Chapter 6: Conclusion

## 6.1 Summary of Key Points

Aim of this internship report is to provide an overview of my experience in The Community Magasin (TCM) in Accounts & Finance Department and how benefits received from academics, especially the BBA program, was implemented into real life business. At the time of my internship I was made responsible to record daily transactions, receipt purchase vouchers, prepare payable voucher, cash receipts and payments were also checked by me and relieving expenses were updated. These stints made me more grounded on my feet with the accounting soft ware, Tally. Key control of finance and MKT activities operations of a retail company.

I learned the importance of record keeping." "The role of controlling cash and time for efficiency in business as well as order in money matters—All done by a small retail owner/operator." It challenged me to figure out what wasn't working optimally and how to solve the problem, so I really made myself push my problem-solving laziness away and gained exposure on where efficiency really happens in small increments.

## 6.2 Final Evaluation of the Internship Experience

TCM internship was an amazing experience and I learned a lot socially. I got the opportunity to put into practice what I had only learned from a theoretical perspective in business school (Business Administration). Keeping cash book in tally prime, and working with banking accounts of company from company data has let me know that accounting, finance is not just a theory subject but a practical thing.

In addition, the internship provided me with significant work skills such as time management, multitasking and communication – all of which are invaluable for any industry." I had the chance to be self-responsible and discovered the relevance of accuracy or detail in finance. Having the opportunity to solve for in a "critical thinking space" and find root cause to why something breaks down in finance has been an enlightening exposure to value added insight into my training.

## 6.3 Influence on Future Goals and Plans

I have learned more about what it means to do the job than I would ever learn in any other way. else - that only left me eager to work for any financial or accountancy firm in shops. It is the practical working environment together with theory learnt in school that has urged me to further strengthen my skills in accounting system and financial software.

And, I also learned where I could grow in my career -- especially with gaining exposure for higher education on how to automate accounting systems and data analytics as relates financial decision-making. As I have my whole career ahead of me, I figured it would be great and super helpful to work on both building a successful foundation in economics as well as for business, whilst working with something that involves technology as well as network measures toward efficiency in the finance process.

Long-term goals are to lead a finance or accounting team, or business management position and make use of those skills/learnings to drive fiscal discipline and assist in implementing growth strategy across an organization. With the experience I would be able to get from this internship alone is enough for me to have a jump start on my dreams and have my first step into Business Administration.

## **6.4 Conclusion**

In conclusion... my internship period in TCM has been so valuable for me, I filled the gap between theory and real life in Business Administration lot. It's imparted skills, experience and insight that I'm sure will affect my career at some stage. I am excited for the opportunity to grow my team skills and help financially support the company. This internship has enhanced my interests in finance and provided me with the skill set to become a success in the business world.

# Chapter 7: Implications

## 7.1 Applicability of Academic Learning

Even from all those of my previous business courses like Principles of Accounting, Financial Management etc. that was just going to be a waste in the internship I would then have a practical application. Concepts like forecasting, managing cash flow and expenses were immediately applicable to my work at TCM.

### For instance:

- **Finance:** My college textbooks on double-entry kept me as I posted payable vouchers and wrote down day-to-day transactions. I kept the records accurately on the system as I am familiar with accounting systems and worked on Tally Prime.
- **Cash Control:** I helped to control the money by recording sales collections and paying out daily operational expenses. This is what made me understand how companies manage liquidity and ensure that the company always has cash to spend on day-to-day operations.
- **Expense management:** I applied my theoretical knowledge of budget preparation and expenditure analysis in capturing the expenses for various departments. This taught me the importance of tracking spend; keeping a company on budget and accumulating resources it needs.

By connecting what I was taught in school to practical projects, this internship reinforced my understanding of basic business concepts and allowed me to apply that knowledge with confidence in future positions.

## 7.2 Organizational Impact

The responsibilities assigned to me played an important part in the smooth functioning of TCM Accounts & Finance Department. Issuing purchase vouchers, receivable vouchers and keeping up with the cash receipts and payments basis ensures that the business financial information is accurate and as current as possible. “At this point I was able to keep books of daily sales so that they could do a better job at budgeting and planning for the business.

Some of the tasks that I was required to perform, including the management of expense records, became useful for managing daily operating cost at the company and have control over its budget. When things were kept in good records, report generation would be halved and maybe a fifth of the time giving senior management an inventory into future spending and financial planning.

I also listed a few things the company could be doing to improve operating efficiencies (reduce lags in manual data entry and standardize backup procedures). I was not able to develop these solutions in full during my internship but I noticed things like automation and frequent data backups that could improve the way the finance department works.

### 7.3 Industry Relevance

This job hadn't fit nearly as well with my credentials in accounting and retail. Take for instance I know accounting in retail deals with proper recording a transaction which will include cash flow and money spend. Retail is almost all about ordinary sales, and under the retail model cash flow control tends to always be one of the foremost problems for these companies — so good books can definitely make a difference. That internship taught me the nuances of money in a retail business and how vital it is to have robust accounting systems.

Tally Prime expert knowledge and onsite exposure in Expenses management & payable vouchers could be applied at once in an overall business administration or financial managing responsibility. It will allow me to build a great base, which after becoming sure of, I could transfer the same knowledge into any (but retail banking specifically high-volume transaction and accurate documentation bank)".

### 7.4 Lessons Learned and Skill Development

I learnt a lot, professionally and personally, because of my internship:

- **Pay Attention to The Tiny Stuff:** Speaking of my first day on the job and big lessons learned? Keeping accurate account records. If Sales voucher entered wrong or Cash receipt accounting gain input mistake then a small difference may overlap with big difference in business accounts. That was a lesson for me in where the devils are in that detail, but also where I instinctively second-guess myself needlessly in service of authenticity.
- **Time Management (Family wise)** However with all those things—writing down the daily sales or purchases editing of SIP list, making entries for cash that was slowly moving into no-man's land- I really ought to be more organized in terms of my to-do lists and tractability if not for the sake of efficiency rather than anything else. Now, I also know how to multitask and be deadline motivated I can bring these into any job I move into.
- **Problem-Solving:** This finding a problem, inefficient thing to do train ride in managing those worn before and even the machines these data type inputs were going off on kind of thing did teach me problem solving and thinking root cause. I learned how to think through a system and offer value to the company that wasn't a computer program. This in turn means a need for innovation and improved business process.

## 7.5 Challenges Faced and Their Implications

I had a few challenges while on my internship:

- **Manual Data Entry Delays:** A key issue for us there was the heavy manual data entry that made daily reporting slow and prone to mistake. I generated a proposal of comfort for time and human error prevention by automation, not manual processing.
- **Employee Motivation:** I saw employees taking productions down, sometimes feeling not entirely engaged and motivated. The following is just an example of an Employee Engagement Program designed to create a team that is motivated and accountable.
- **Data Backup Practices:** Use of digital backup was also available only sporadically, since the company did not have a regularly working system for backing up the financial data. I told him he needed to start pushing for them to do weekly backups to protect the data.

## 7.6 Networking and Relationships

I think the internship gave me a whole network of people in TCM, the head I reported to and colleagues in finance and across other departments. I learned a lot about how different parts of the company can combine and assist one another. It also gave me a good sense of the accounting and business administration career paths by meeting up with some finance professionals.

## 7.7 Recommendations and Future Directions

According to my clinical experience, I suggest following etiological factors should be taken into account in TCM:

### Automation of Data Entry:

- **Why it's practical:** If humans have to input data manually, a time-consuming and error-prone process that can cause delays or inaccuracies in processing information, it's often sloppy. That's particularly so for a company like TCM working with huge volumes of financial or operating data.
- **How it works:** Instead of manually entering information (using barcode scanning or other automatic data-entry systems, such as Optical Character Recognition or voice-to-text), TCM can save you precious time. That could streamline and accelerate the collection of data — the more you have, the more statistically reliable it is — as well as perhaps minimize errors tied to human review.
- **Pros:** This could help decisioning be faster and more accurate, save money on time spent by labor entering in the data manually.

### **Employee Engagement Programs:**

- **Why it matters:** Employee morale has wide and deep bearing on a company's overall productivity. Work force that is enthusiastic would be likely to have more insight, attraction and loyalty to the company's success.
- **How it works:** Employee recognition can be as easy as a monthly award or shout outs for work that should be recognized, to personalized thank-you notes. Performance incentives might be in the form of bonuses, gift cards or extra days off when performance targets are met or passed.
- **Pros** It has good work culture and happy employees which results in lower attrition. Moreover, if happier and more inspired workers tend to work better — and do provide better results — overall productivity could increase.

### **Regular Data Backups:**

- **Why it matters:** Financial information is critical — and its loss can be catastrophic, whether because of a system going down or calamity that hits a company, or another hacking attack. However, data can be saved and reloaded as needed if regular backups are kept.
- **How it would work:** TCM may have second regime where all important records necessary for the financial calculations are backed up every set interval like daily, weekly and/or monthly) on external servers or cloud storage or store offline media.
- **Advantages:** If they backed up their data on a regular basis, the company probably won't lose any important information — and it should be able to get back into business again fairly quickly. You also have the confidence of knowing your valuable info is protected from loss.

Overall, internships are more than just another class. They have helped me to understand what it is like working at a company, how companies are organized in industry and where my strengths lie and I think that will be good for where I go in the future.

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