



Project Implementation report on Naws mart

Submitted to

Project Supervisor

Md. Didarul Alam

Lecturer

Department of Innovation & Entrepreneurship

Daffodil International University

Submitted by

Nafis-Al-Arefin

ID-221-45-028

Department of Innovation & Entrepreneurship

Daffodil International University

Date of Submission: 10 November , 2025



LETTER OF TRANSMITTAL

Date: **10 Novemeber, 2025**

Md. Didarul Alam

Lecturer

Department of Innovation & Entrepreneurship

Daffodil International University

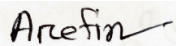
Subject: Submission of the report named “Project Implementation of Naws Mart”.

Dear Sir,

This is my great pleasure to submit the report named “**Project Implementation of Naws Mart**” as a part of Project 12 of Department of Innovation & Entrepreneurship for your kind consideration. I made sincere efforts to Project Implementation report of Naws Mart and examined relevant records for preparation of the report.

Within a limited time, I have worked to make this report as comprehensive as possible. But there may be some incompleteness due to various restrictions. For this reason, I beg your kind consideration in this regard.

Sincerely yours,



Nafis-Al-Arefin

ID: 221-45-028

Department of Innovation & Entrepreneurship

Daffodil International University

CERTIFICATE OF APPROVAL

This is certifying that **Nafis-Al-Arefin** bearing ID No. **221-45-028**, is a regular student of Department of Innovation & Entrepreneurship, Faculty of Business and Entrepreneurship, Daffodil International University. He has successfully completed his Project-12 on “Project Implementation report of Naws Mart.”

I have gone through the project and found the business idea feasible.

I wish his every success in life.

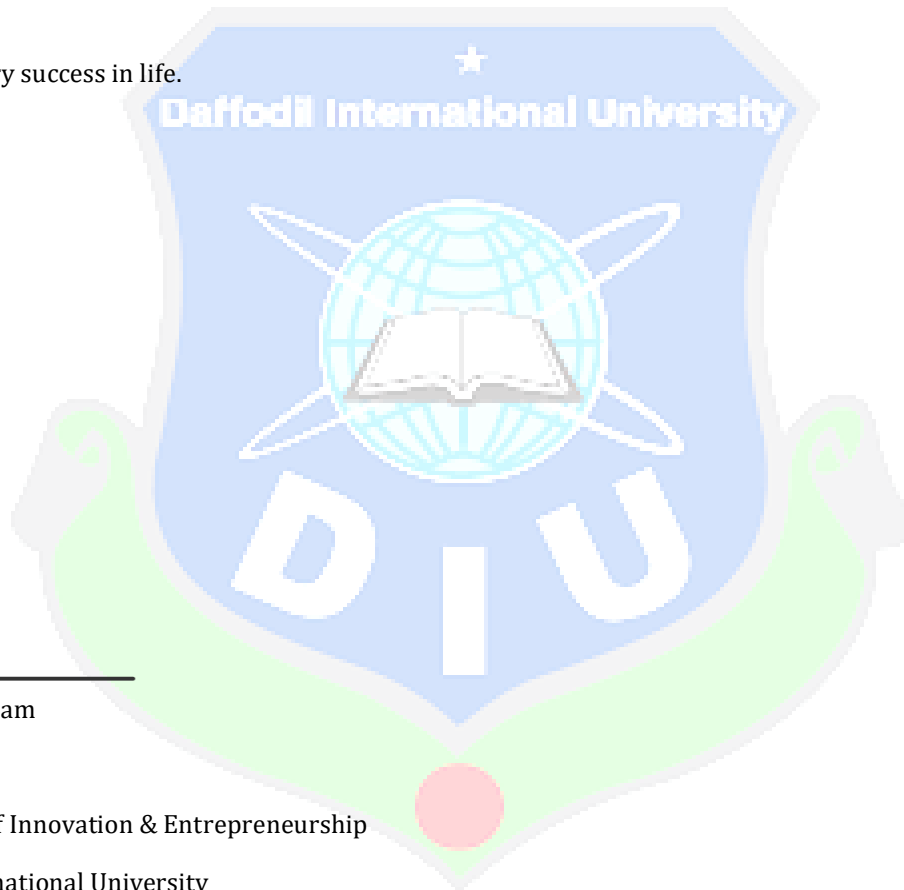


Md. Didarul Alam

Lecturer

Department of Innovation & Entrepreneurship

Daffodil International University

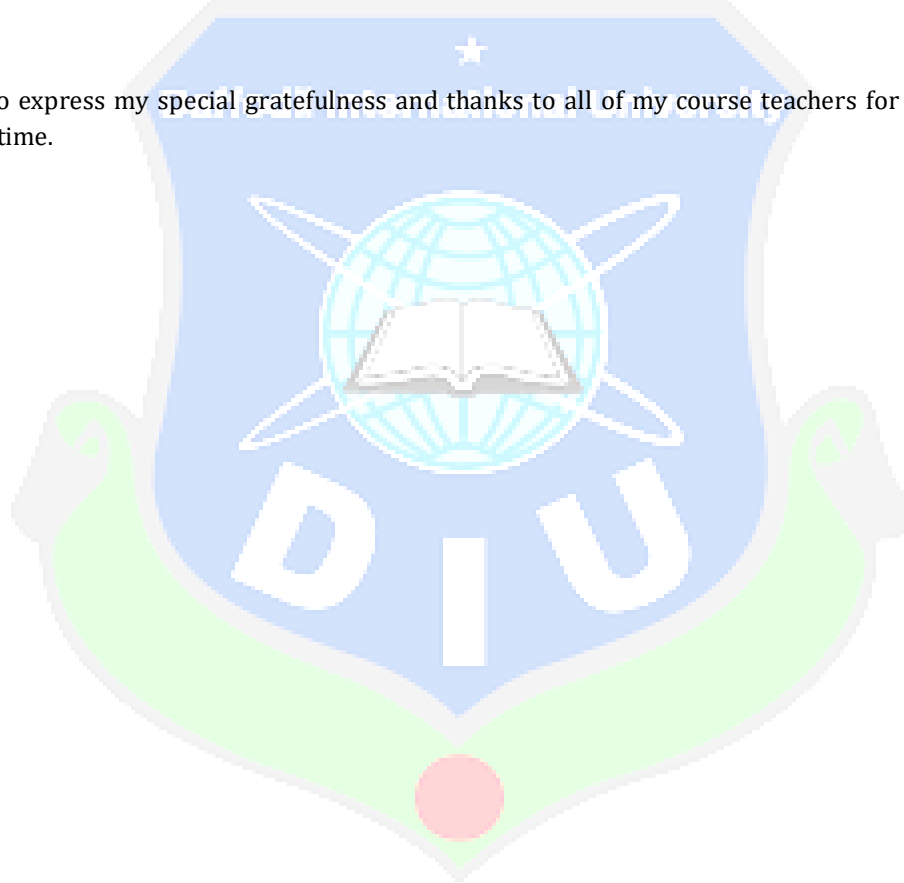


ACKNOWLEDGMENT

By the kind help of almighty Allah, I have taken efforts in this project. However, it would not have been possible without the kind support and help of many individuals and organizations. I would like to extend my sincere thanks to all of them.

I am highly indebted to my supervisor Md. Didarul Alam Department of Innovation & Entrepreneurship, Daffodil International University for his guidance and constant supervision as well as for providing necessary information regarding the report & also for his support in completing the project.

I would like to express my special gratefulness and thanks to all of my course teachers for giving me such attention and time.



EXECUTIVE SUMMARY

This project implementation report explores the establishment, growth, and performance evaluation of *Naws Mart*, a retail business specializing in affordable and durable bags in Dhaka, Bangladesh. The research is intended to evaluate the financial and the business operational effectiveness and determining scalability and sustenance opportunities in the competitive retail environment. *Naws Mart* was founded in 2024 and started out as a small store in Subastu Shopping. Mall and was mainly targeted at students and working people who were in need of value-for-money items. Over the course of in a complete fiscal year, the project reviews in what way the store handled resources, streamlined operations, and preserved profitability and adjusting to the market pressures.

The study is based on a combination of the qualitative and quantitative methodologies to examine the operation of *Naws Mart*, its marketing strategy, and financial performance. The major analytical tools that were implemented included SWOT analysis, financial ratio analysis and customer segmentation models were used to gain insight into how the company was positioned in the market and how effective the operations were. The project also has detailed financial statements such as income statement, balance sheet, and cash flow analysis to estimate profitability, liquidity, and management of cost. Results show that the firm had a gross margin of about 52, meaning there was a disciplined sourcing and pricing course, and the fact that the firm has been stable in its operations in terms of steady sales and cost management.

In addition to financial analysis, strategic plans of future development have also been highlighted in the report with an emphasis on innovation, digital growth and sustainability. The Risk and Sustainability Framework provides useful measures that can be implemented to reduce the environmental footprint, enhance governance practices, and be more socially responsible by engaging employees and sourcing ethically. Likewise, the Innovation and Future Product Line Strategy suggests the diversification of the efforts to include new items like wallets, environmentally friendly totes and travel accessories, making *Naws Mart* a scalable brand, which would be able to meet the needs of a wider range of consumers.

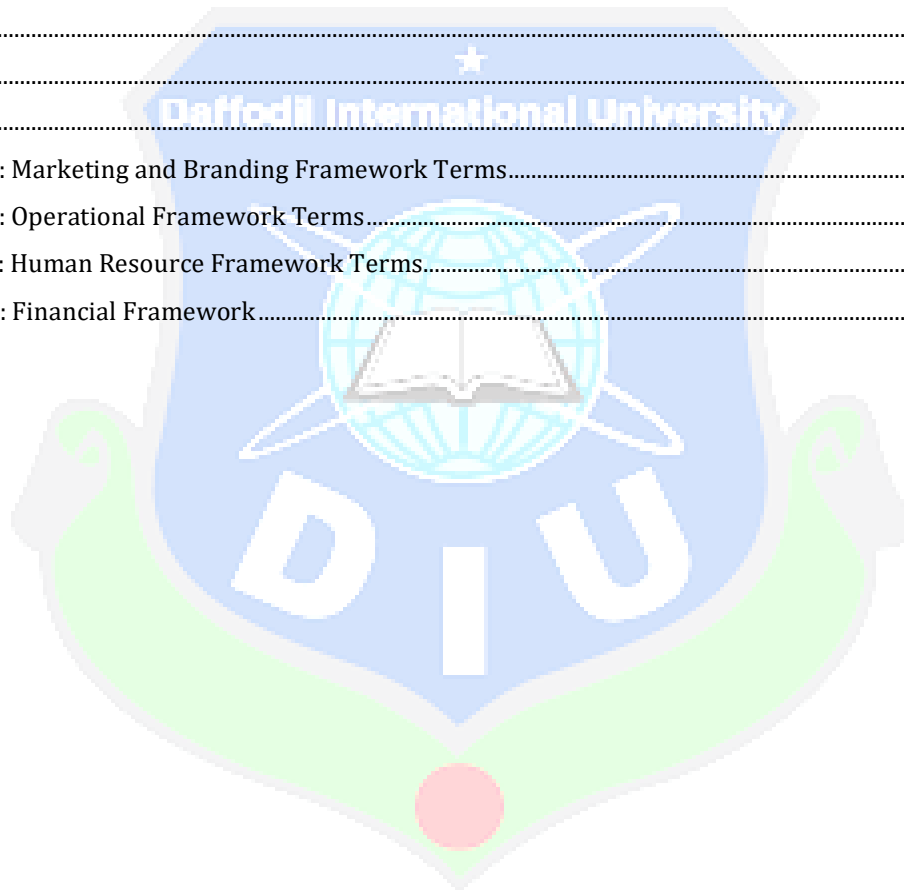
Overall, the project illustrates how a small scale retail enterprise can be transformed into a stronger and stable business when properly planned, made decisions based on the data, and implemented strategic innovations. The success of *Naws Mart* shows that operational discipline, customer satisfaction and flexibility are relevant in the changing retail ecosystem in Bangladesh. The lessons learned in this project can be used as a working guidebook or roadmap of how small business beginners in the local retailing business can strike a balance between profitability and sustainability, and extension of the brand, among other.

TABLE OF CONTENTS

Title page	i
Letter of Transmittal.....	ii
Certificate of Approval	iii
Acknowledgment.....	iv
Executive summary	v
Table of contents	(vi - vii)
Introduction	1
1.1 Introduction & Background	1
1.2 Objectives of the project.....	2
1.3 Scope of the Project.....	2
1.4 Background of the Project Study.....	3
Key Challenges.....	3
Management Team	4
1.5 Key Benefits of Business Project	4
Project Methodology.....	6
1. Market Research.....	6
2. Financial Analysis.....	6
3. Operations Analysis.....	6
4. Product Portfolio Review	6
5. Marketing and Branding Strategy	6
6. Customer Feedback and Experience Analysis	6
7. Competitive Analysis.....	6
8. Technology Integration.....	7
9. Rationale.....	7
Vision, Mission & Values.....	8
Mission (Current).....	8
Vision (5–7 Years).....	8
Core Values.....	8
Values comparison	8
Unique Selling Proposition (USP)	9
Product Overview.....	9
USP Statement.....	9
Key Differentiators of Naws Mart:.....	9
Current Business Performance	10

1. Profit and Loss Overview.....	10
2. Margins.....	10
3. Operating Expenses.....	10
4. Operations.....	10
5. Table: Monthly P&L Summary.....	10
6. Net Sales vs Gross Profit.....	12
7. Operating Expenses vs Net Profit.....	13
8. KPI Snapshot (Assumptions Based on Retail Standards).....	14
SWOT & Market Analysis.....	15
1. SWOT Analysis of Naws Mart.....	15
2. Implications to overcome.....	15
3. Customer Segmentation – Naws Mart.....	16
4. Competitor Analysis – Naws Mart.....	17
5. Industry Trends.....	18
Marketing & Branding.....	20
Brand Identity – Who Are You?.....	20
Brand Meaning – What Are You?.....	20
Brand Response – What About You?.....	21
Brand Resonance – What About You and Me?.....	21
2. Marketing Framework: STP Model.....	21
Segmentation.....	22
Positioning.....	22
Operational Framework.....	23
1. Naws Mart Operational Framework.....	23
HR Framework.....	25
1. HR Model for Naws Mart.....	25
Functional HR Model.....	25
Harvard HRM Model.....	25
Blended Approach for Naws Mart.....	25
Functional Model – Operational Efficiency.....	26
Harvard Model – Employee Engagement and Culture.....	26
Financial Analysis.....	27
Financial Plan.....	27
Income Statement:.....	27
Balance Sheet:.....	28
Cash Flow Statement:.....	29
Financial Analysis:.....	31

Profitability Margins:.....	31
Break-Even Analysis:.....	31
Break-Even Units:.....	32
Innovation & Future Product Line Strategy	34
Risk & Sustainability Framework.....	36
1. Environmental Risks & Actions.....	37
2. Social Risks & Actions	37
3. Governance Risks & Actions	37
4. Step-by-Step Action Plan	38
Conclusion.....	39
Reference.....	40
Appendix	41
Appendix A: Marketing and Branding Framework Terms.....	41
Appendix B: Operational Framework Terms.....	41
Appendix C: Human Resource Framework Terms.....	42
Appendix D: Financial Framework.....	43



Introduction

1.1 Introduction & Background

Brief History of the Business

This project is referred to as Naws mart: construction of a scalable retail brand in Dhaka, and is designed as our Final Defense Project. It displays a business plan that encompasses all the operations of Naws Mart including its vision of inception as well as its current performance, its strategic objectives and financial structure. This project will allow Naws Mart to show its realistic attitude to retailing and the benefits it brings to the urban consumer market in the competitive environment of the bag and accessories market within Dhaka.

Naws Mart is a sourcing-based retail company that has been established in 2024, which focuses on affordable, sustainable and fashionable bags. With its first store in Subastu Mall and an effective Facebook sales platform, the company offers urban students, young adults, and families to stay connected to useful and stylish products. Its business model is to source at trusted wholesalers and importers and provide quality at affordable prices.

Naws Mart is focused on long-term success, basing its operations on the theory that operational discipline and practical innovation leads to success in the marketplace, and therefore, it aims to expand its line of products to include wallets, travel accessories, eco-friendly totes, and beauty products. The project provides an example of how Naws Mart can use its existing performance, customer demand analysis, and data-driven approaches to establish a sustainable omnichannel presence in the retail industry of Bangladesh.

CUSTOMER RETAIL JOURNEY: MULTI-CHANNEL FLOW
Simplified Diagram



Figure 1.1: Customer retail journey of Naws mart

1.2 Objectives of the project

Main Objective

To come up with an effective and scalable business plan of Naws Mart that will help it enhance its presence in the bag retail business in Dhaka to assure sustainable growth by innovation, customer orientation, and operational efficiency.

Specific Objectives

- In order to examine the existing market potential and competitive environment of Naws Mart, to determine unequivocal differentiation opportunity in the mid-range bag segment.
- In order to create efficient promotional and branding techniques that create a robust recall and interaction through both physical store and online platforms.
- To generate a systematic and operational/HR system that facilitates growth, productivity and consumer satisfaction.
- To analyze the financial performance of Naws Mart and set a valid profitability, cost management and investment preparedness plan.
- To suggest feasible product lines extensions and innovations that will be in tune with customer needs (e.g., wallets, travel accessories, eco-friendly totes, beauty products).
- To map sustainability programs in supply chain, packaging, and digitalisation that guarantee the long term competitiveness in the Dhaka retail sector.

1.3 Scope of the Project

Evaluation and Feedback: The strategic clarity, practical relevance, and the possibility of implementation will be used to judge this project. The positive reception of academic supervisors and professionals in the industry will offer more information on improving the business model of Naws Mart and reinforcing its operational and marketing strategies.

Business Plan Development: The report provides a basis of a detailed business plan, which includes the operation structure, financial planning, and marketing activities that will be required to support and expand Naws Mart in the competitive retail market of Dhaka.

Investment Readiness: Formal and fairly documented project will contribute in ensuring that Naws Mart is packaged as a good investment opportunity. The project brings in the likelihood of attracting potential investors and stakeholders by pointing out profitability, growth potential, and market demand.

Market Validation: This project confirms the present and upcoming need of mid-range bags in Dhaka using surveys, sales information and secondary research. It also defines the needs of consumers in terms of variety, affordability, and convenience, which strengthens the area of product diversification and the expansion of omnichannels.

Strategic Roadmap for Implementation: The report gives a comprehensive route of implementation with action plans, schedule and resources needed. This roadmap will make sure that Naws Mart is able to progress in the step by step process of expanding a single-outlet operation to a multi-channel retail brand.

Opportunities for Networking and Collaboration: Through the discussion of this project in academic and professional communities, Naws Mart will be exposed to retailers, suppliers, digital service providers, and other prospective partners who can help it achieve its expansion and innovation objectives.

Skill and Professional Development: The creation of this project enhances the skills in market research, strategic planning, retail operations, and financial analysis. The skills are not just applicable to the development of Naws Mart but also act as an important work experience in the future entrepreneurial and professional undertakings.

1.4 Background of the Project Study

The bag market in Dhaka has become a consistent rising trend, with the last few years, due to the rapid urbanization process, an increase in the number of schools and universities, and the number of young people seeking jobs as professionals and in need of functional, at the same time stylish bags, they use every day. The consumers are not merely interested in a mere product nowadays, they want the product to last, be affordable and convenient to buy, either at the physical stores or online. This has opened possibilities to middle-end retailers such as Naws Mart that provide services in a segment that would be affordable and quality-conscious.

Key Challenges

In addition to several external factors like many other small retailers in Dhaka, Naws Mart has a series of real challenges to overcome in order to ensure its survival and further growth in the long-term: Extreme Competition in the Market:

Intense Market Competition: Gallery, Leatherex and Jennys are local competitors who are already enjoying high visibility and customer loyalty. Small bag shops in New Market and Gausia, who sell low priced imports, are also competing with them and putting pressure on prices.

Limited Scale: With only one location at Subastu Mall and using Facebook sales as the major market, Naws Mart is currently limited in terms of its reach to a very limited number of customers.

Inventory Management: Manual tracking can lead to a scenario of both stockouts of hot models or overstock of slow movers which in turn directly influences customer satisfaction and cash flow. Manual tracking can lead to a scenario of both stockouts of hot models or overstock of slow movers which in turn directly influences customer satisfaction and cash flow.

Digital Presence Gap: The absence of online store in Bangladesh with the online commerce increasing at 12% per year is restricting access of Naws Mart to the tech-savvy customers.

Human Resource Constraints: There is a small team to operate stores and online, and there is not much room to increase customer support, online delivery, and advertising activities.

Management Team

Naws Mart operates with a small yet dedicated workforce of four people, who have to perform a variety of tasks including the operations of the store and coordination with the suppliers as well as the online interaction with customers. Although the existing structure will enable the control of costs, it also makes the issue of specialization of the roles visible in the course of business expansion. It is also planned to recruit special personnel to handle inventory management, digital promotion, and e-commerce activities that will guarantee faster work processes and improved quality of services.

1.5 Key Benefits of Business Project

Examples of business projects like Naws Mart study offer a lot of learning to the students of entrepreneurship and business management. They also provide a gap between the theory and the practical realities, so that the students learn how small businesses in the retail sector of Dhaka work and develop in a competitive environment.

Practical Application

The Naws Mart project provides students with a chance to use the ideas in the classroom directly to business scenarios. It shows how theoretical frameworks (e.g., SWOT, Value Proposition, Competitor Benchmarking) can be utilized to develop actionable strategies of a retail operation based on financial analysis to market research.

Experiential Learning

By working with the real business data of Naws Mart, including sales data, customer feedback and organizational issues, students will be able to have practical skills in terms of performance measurement, analysis of gaps and progressing with suggestions to new achievements. Such exposure enhances their decision making and problem solving abilities.

Creativity and Innovation

The creation of this project helps to build cooperation between colleagues, supervisors, and retailers. It also inculcates the value of business alliances as suppliers, logistics and the digital platform as vital in the support of a retail venture.

Collaboration and Networking

The Naws Mart case study shows how crucial it is to address the risk of seasonal changes in the demand, the competition with the local stores, and the lack of an e-commerce platform. Resilience in students is taught through the study of failures and the development of realistic courses of action in order to defeat failure. Business Planning and Implementation. With this project, students have an organized experience on how to prepare a complete business plan: operation and human resources planning, and financial forecasting. This is what enhances strategic thinking and brings out the challenges of the execution of small businesses.

Risk-Taking and Resilience

The Naws Mart research points to the necessity of controlling risks including seasonal demand changes, local stores competition, and the lack of an online store. Resilience is learnt when students analyze the setbacks and strategize on realistic ways of countering them.

Business Planning and Execution

The project provides the students with a well-organized exposure to the creation of the entire business strategy: the operational plan, human resource plan, and financial projections. This process enhances strategic thinking and brings about the challenges of executing the business in small businesses.

Entrepreneurial Mindset

The paper develops an entrepreneurial culture by demonstrating how a small-scale retail store such as Naws Mart finds opportunities, adjusts to new consumer demands, and competes with bigger and more capitalized competitors.

Preparation for Future Ventures

The acquired knowledge and skills offered in this project in form of the market research, financial modeling, customer analysis and operational planning provide the students with the starting point to follow any entrepreneurial or professional venture with confidence in future.



PROJECT METHODOLOGY

1. Market Research

The retail bag industry in Dhaka will be analyzed in a structured fashion in order to comprehend consumer demand, shopping behavior, and seasonal patterns. The particular emphasis will be put on such customer segments (students, young professionals, families) and their sensitivity to price, style preferences, and shopping channels. This research will be supported by both secondary (Prothom Alo, Dhaka Tribune, Statista) and primary data (survey of 150 respondents).

2. Financial Analysis

Sales performance (Aug 2024-Aug 2025), cost of goods sold (COGS), operating expenses, and profitability ratios will be included in the financial analysis. Sales peaks will be studied during Eid in order to identify revenue cycle. It will also come up with projections to evaluate the scalability, capital requirements and sustainability of the future expansion.

3. Operations Analysis

A review of the existing work processes will be carried out to identify the store business in Subastu Mall, the sourcing at the Dhaka wholesalers, manual tracking of the inventory and sales through Facebook. Efficiency gaps in the operations that include stock outs and the absence of digitalization will be determined and remedies like adoption of POS/CRM and warehousing centralization will be suggested.

4. Product Portfolio Review

The current product line (backpacks, handbags, laptop bags, and travel luggage) will be examined as well as the introduction of new products such as wallets, belts, eco-friendly totes, and accessories of gadgets. The portfolio review will be to ensure that it is in line with customer demand, storage capacity and supplier feasibility.

5. Marketing and Branding Strategy

The methodology presupposes the evaluation of the existing dependence on organic posts in Facebook and the identification of the gaps in comparison with the competitors (Nipun Gallery, Leatherex, Jennys). An organized online marketing strategy will be designed with specific Facebook/Instagram advertising, seasonal campaigns, and cooperating with influencers and offers on a set of products to enhance customer involvement and brand recognition.

6. Customer Feedback and Experience Analysis

Customer satisfaction and expectations will be measured using insights obtained on customers surveys, in-store responses, and Facebook interactions. The delivery speed, availability of stocks, and durability of products are some of the pain points that will be addressed to enhance retention and loyalty.

7. Competitive Analysis

The direct competitors will be compared with other vendors (Gallery of Nipun, Leatherex, Jennys, and local bag shops) to determine the pricing points of their competitors, their gaps and their strengths in marketing. This will put the opportunities on how Naws Mart can position itself as a middle-end, reliable brand, which is not only affordable but also reliable.

8. Technology Integration

Use of technology like POS systems, CRM software and e-commerce platforms will be incorporated in the future operations to facilitate order fulfillment, inventory management and interaction with customers. This will minimize the human factor and errors, enhance efficiency, and allow the use of data to make informed decisions.

9. Rationale

The recent years have seen a phenomenal development of the retail bag business in Dhaka and this has largely been driven by a change in population and change in consumer lifestyles. This has been coupled by the growing demand of practical and stylish bags as the number of students in universities increases, more young professionals are being employed, and the middle-income population is growing, leading to increased demand to have functional and stylish bags. Bags have ceased to be mere utilitarian products and have come to be an aspect of lifestyle that conveys social status and identity. As a result, the competition in this segment has increased, and branded outlets and local independent retailers operate to win the attention of consumers with their product differentiation, pricing policies, and customer experience.

Naws mart is a new brand developed in 2024 at Subastu Mall to address this increasing trend of demand on affordable and durable bags among the students, professionals, and family members. The company has already exhibited the ability to sustain profitability by adopting a flexible sourcing model and by using social media as a means of online sales especially Facebook. Nonetheless, there are a number of structural and operational issues. These are reliance on one retail outlet, manual inventory management and a small product assortment. These limitations limit scalability and the capacity of Naws Mart to compete successfully with bigger brands that have implemented an omnichannel strategy and automated platform. The justification of this project is based on the necessity to empower the business model of Naws Mart by means of systematic analysis and planning. The project aims at establishing the areas of operational inefficiency, the avenues of expansion, and the sustainable growth framework. With the growing digitalization of the retail, the need to integrate the e-commerce capabilities is no longer a choice, but a necessity. One of the opportunities that can help small retailers such as Naws Mart to increase customer base and enhance profitability rates is the e-commerce market in Bangladesh, which is projected to reach USD 13 billion by 2027 (Prothom Alo, 2024).

Moreover, an increasing number of people visiting Dhaka shopping malls highlights the ongoing topicality of the physical retail, especially when it is supplemented by online communication. Through its existing market share and value-for-money product, Naws Mart can change the perception that it is a small retail store to a mid-tier brand. This project is hence meant to act as a map towards that change- strategies on how to be efficient in operations, customer satisfaction and financial sustainability. The research is ultimately important in the context of comprehending how small retail businesses in Bangladesh can align to the new dynamics of retail and still remain relevant to the local areas. In case of Naws Mart, it offers an operational guide to be more resilient in business, build stronger customer confidence, and enjoy a consistent long-term growth in a competitive and rather prospective market.

VISION, MISSION & VALUES

Mission (Current)

The mission of Naws Mart is to offer cheap, versatile, and long lasting bags to students, young professionals and families in Dhaka. The company guarantees customers a secure shopping experience by its brick and mortar store in the Subastu Mall as well as its Facebook-based sales platform. Naws mart will make quality bags to be affordable to middle-income urban consumers by concentrating on providing clear pricing, reliable sourcing as well as customer responsive services.

Vision (5–7 Years)

In a period of five to seven years, Naws Mart aims to be the top retailer of bags and accessories in Bangladesh through the omnichannel. The strategy will also involve entering the selective high-footfall malls, opening a separate e-commerce shop and a progressive launch of own-label merchandise in the segment; handbags, laptop sleeves, and environmentally friendly totes. It is planned to become a reliable middle range brand known as being available, service-oriented, and reasonable in the long term.

Core Values

Customer Reliability: Making sure that they always have the hot products and reliable after sales services.

Price Fairness: It involves owning open middle-range pricing with no obscure expenses and inconsistent discounting.

Process Discipline: Building on supply chain and stock management to minimize stock outs and delays.

Honest Communication: Informing the customers with proper product information, price and delivery news.

Responsible Sourcing: Cooperation with trustworthy wholesalers and taking into account green alternatives in case it is possible.

Values comparison

Customer Value	How Naws Mart Delivers	Competitor Comparison
Affordable Pricing	Sourcing directly from Dhaka wholesalers; mid-range prices with stable margins.	Nipun's Gallery: Frequent promotions but higher base prices. Leatherex: Premium leather pricing. Jennys: Higher mall-based pricing.
Product Availability & Variety	Backpacks, handbags, laptop bags, travel luggage; future expansion into wallets and totes.	Nipun's Gallery: Good variety but frequent stockouts. Leatherex: Limited non-leather items. Jennys: Bags secondary to footwear.
Customer Convenience	Store at Subastu Mall + active Facebook page with COD option.	Nipun's Gallery: Operates an e-shop, delivery delays reported. Leatherex: Strong in malls, weak online. Jennys: Mall-dependent only.

Transparency & Reliability	Fixed, transparent pricing; commitment to stock visibility with POS integration in pipeline.	Competitors often rely on promotions or unclear pricing structures.
Customer Support	Facebook Messenger sales + fast response; future CRM/live chat planned.	Competitors slower to respond; Leatherex focuses on warranties, Jennys lacks direct support channels.

Unique Selling Proposition (USP)

Product Overview

Naws Mart is a contemporary bag retailer that has an inclusive collection of products that are aimed at satisfying the daily demands of students, workforce and families. It offers handbags, travel trolleys, backpacks, and laptop bags, which placed it in a mid-range segment that is affordable. All the products are focused on practicality, durability and modern design to assure functionality and style to the urban customers in the present times.

USP Statement

“Trustworthy mid-range bags that are always in stock, transparent price tags, and prompt customer service, both online and in the store.”

Key Differentiators of Naws Mart:

- **Transparent Pricing:**
Offers clearly marked, fair prices with no hidden charges, promoting trust and encouraging repeat purchases.
- **Balanced Product Range:**
Combines functionality and style, appealing to students, working professionals, and frequent travelers who value both utility and design.
- **Mid-Market Positioning:**
Naws Mart stands smack in the middle of budget local stores and high-end leather brands, the products are of high quality at affordable prices, which presents the customer with a great value of money.

CURRENT BUSINESS PERFORMANCE

1. Profit and Loss Overview

During the period between September 2024 and August 2025, Naws Mart has made BDT 34.2 lakh in net sales. The total cost of goods sold (COGS) was BDT 16.3 lakh which gave a gross profit of BDT 17.9 lakh and gross margin of approximately 51.5. Operating costs were BDT 6.1 lakh and overall costs were predictable and managed. Considering tax, the business earned a net profit of BDT 10.6 lakh, which is able to translate to a net margin of around 30 percent, which is good as compared to the retail in Dhaka. The high gross profit (BDT 2.17 lakh) and net profit (BDT 1.37 lakh) in April 2025 (Eid-ul-Fitr) were also due to seasonality. June 2025 (Eid-ul-Adha) - second peak having the net sales of BDT 3.78 lakh and net profit of BDT 1.12 lakh. The lowest performance was experienced in July 2025, when net profit reduced to BDT 72,113, which is a sign of a post-Eid slump.

2. Margins

Gross Margin: The gross margin is around 51.5 and is stable throughout the months meaning the company is efficient in sourcing.

Net Margin: ~ 30.9, which is maintained even when selling volume varies, demonstrates an ability to control costs.

3. Operating Expenses

The operating costs remained constant at an average of BDT 49,000/month in terms of rent, salaries and utilities. These rose to ~BDT 63,000 in April and June, as it would have promotions of goods produced by the season and extra hours of work in selling Eid. The building depicts Naws Mart. has fixed costs which are predictable, which is encouraging to scalability.

4. Operations

Model: No in-house manufacturing, source-and-sell. The products are sourced in Dhaka. wholesalers/importers.

Outlet: A single brick-and-mortar shop located in Subastu Shopping Mall, Badda, and is used as the primary sale place.

Digital Sales: Orders are made by Facebook page with the use of Messenger and Cash on Delivery (COD).

Processes: The inventory management remains manual, which sometimes presents the danger of inventory shortages in high-demand SKUs.

5. Table: Monthly P&L Summary

Month	Net Sales	COGS	Operating Expenses	Gross Profit	Operating Profit	Tax (10%)	Net Profit
Aug-24	250050	120050	49000	130000	81000	8100	72900

Sep-24	280070	135070	49000	145000	96000	9600	86400
Oct-24	260100	125100	49000	135000	86000	8600	77400
Nov-24	255400	122400	49000	133000	84000	8400	75600
Dec-24	275700	130700	49000	145000	96000	9600	86400
Jan-25	245500	118500	49000	127000	78000	7800	70200
Feb-25	240050	115050	49000	125000	76000	7600	68400
Mar-25	255070	122070	49000	133000	84000	8400	75600
Apr-25	420100	210100	63000	210000	147000	14700	132300
May-25	260400	126400	49000	134000	85000	8500	76500
Jun-25	450700	225700	63000	225000	162000	16200	145800
Jul-25	235500	114500	49000	121000	72000	7200	64800
Aug-25	265100	128100	49000	137000	88000	8800	79200
Total	3693740	1793740	665000	1900000	1235000	123500	1111500

6. Net Sales vs Gross Profit

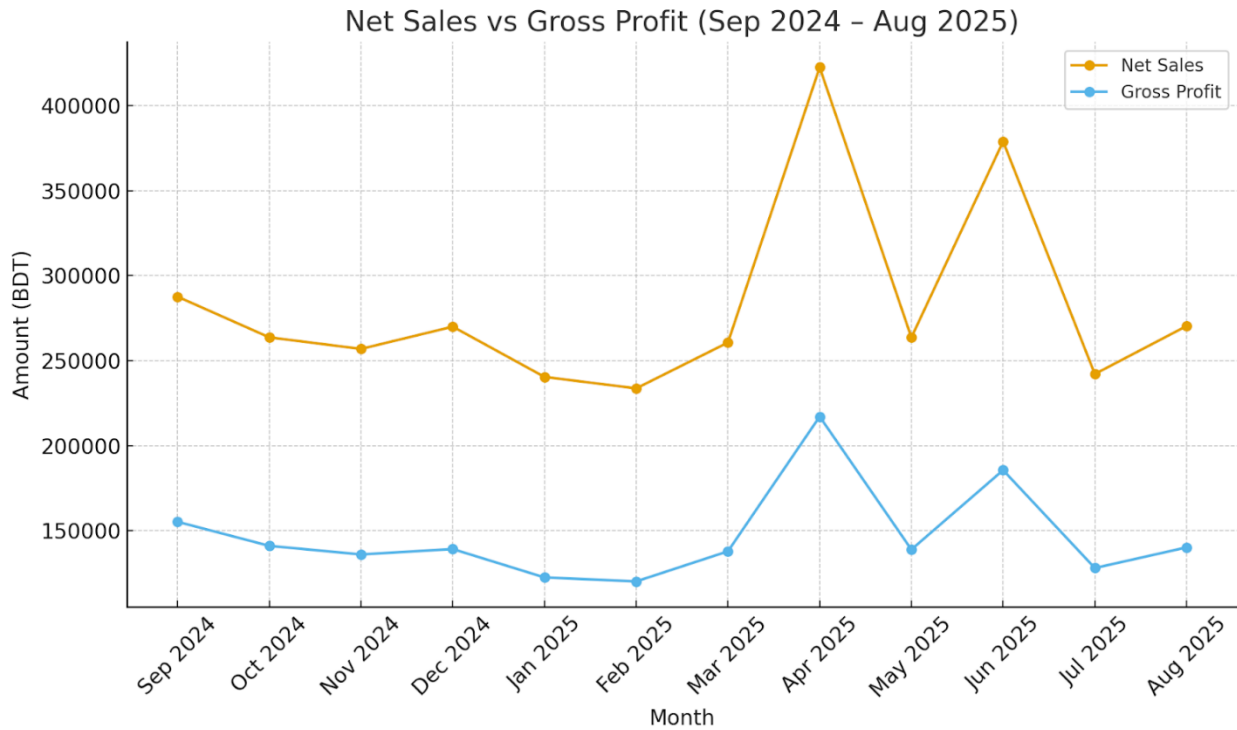


Figure 1.2: Net sales vs gross Profit of Naws mart.

Net Sales vs Gross Profit Analysis (Sep 2024 – Aug 2025)

The net sales and the gross profit of Naws Mart fluctuated significantly between September 2024 and August 2025, dependent on the seasonal demand and business operations. The peak of net sales was in April 2025 when the net sales were approximately BDT 420,000. The highest number of 420,000 was probably a result of good promotional performance or festive sales, and the lowest was in February 2025, which fell to approximately BDT 235,000. Gross profit had the same tendency with a peak of approximately BDT 215,000 in April 2025 and reaching its bottom of about BDT 120,000 in February 2025. The sales and profit performed poorly at the beginning of the year. Turned in May with a sharp rebound, with good momentum and then was up and down in the summer months. Generally, the data indicate a definite correlation between the sales volume and profitability and the huge growth in peak season and average performance at off-peak seasons.

7. Operating Expenses vs Net Profit

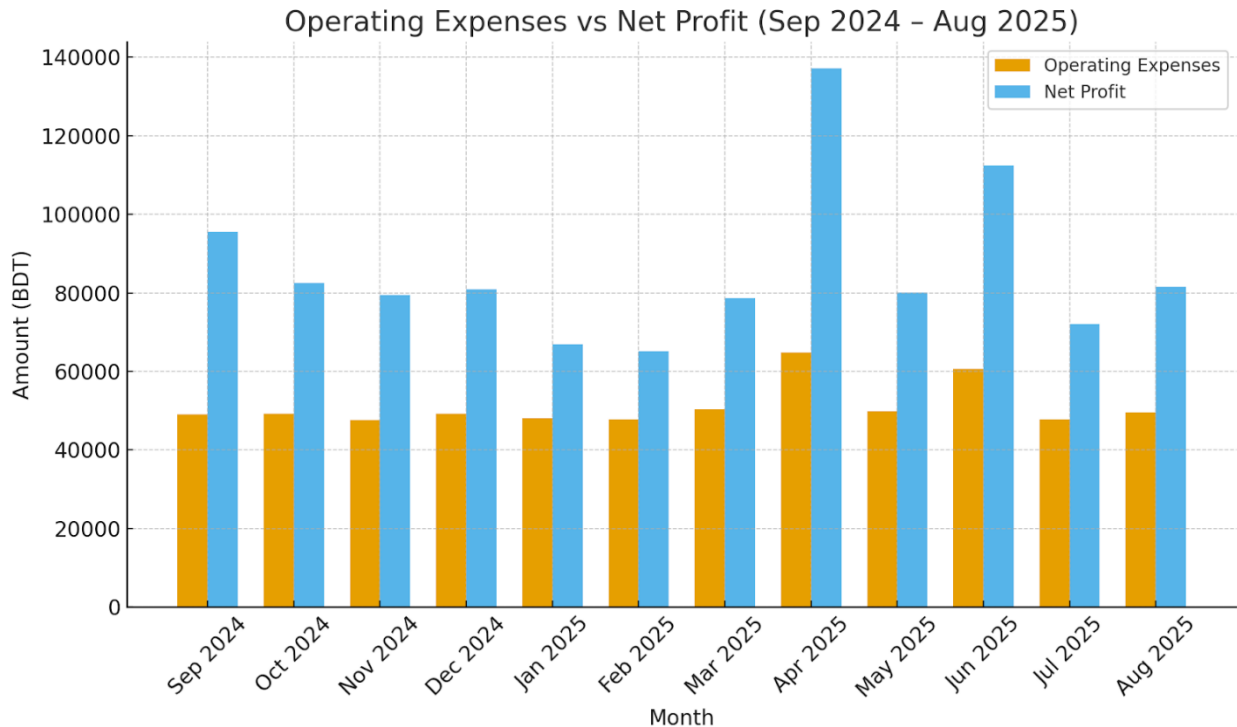


Figure 1.3: Operating expenses vs net profit of Naws mart

Operating Expenses vs Net Profit Analysis (Sep 2024 – Aug 2025)

The operating expenses and net profit of Naws Mart showed moderation within the period of September 2024 and August 2025. Seasonal changes which captured the cost management and profitability dynamics of the store over the year. Operating costs were rather constant, with average values of between BDT 48,000 and 65,000 and the highest value registered at April 2025 at an estimated cost of BDT 65,000 that came at a time when sales were very brisk. The minimum cost was reached in the months of November 2024 and it was approximately BDT 47,000 which means that it is efficient control during that period. The changes in sales performance were reflected in the net profit which varied more. The net profit was the highest in April 2025, which was approximately BDT 138,000 with the best year support in terms of the maximum value, sales and gross profit. This lowest profit was seen in February 2025 and decreased to about BDT 65,000 which current with the seasonal sales and gross margins at the lowest level. On the whole, the costs were kept at a consistent level, range, net profit changed greatly, implying that the sales volume and seasonal demand were more strongly connected, significance in profitability more than the cost of operation.

8.KPI Snapshot (Assumptions Based on Retail Standards)

KPI	Estimate/Target	Notes
Average Transaction Value (ATV)	BDT 2,500–3,000	Based on student/professional segments.
Units per Transaction (UPT)	1.3–1.5	Students typically buy bundles (bag + sleeve).
Stockout %	8–10%	Higher during Eid months due to manual tracking.
Response Time (Messenger)	<20 minutes	Crucial for conversion in COD-driven orders.

SWOT & MARKET ANALYSIS

1. SWOT Analysis of Naws Mart

Strengths	Weaknesses
<ul style="list-style-type: none"> Value-for-money pricing appeals to students and young professionals. 	<ul style="list-style-type: none"> Only one outlet (Subastu Mall), limiting geographic reach.
<ul style="list-style-type: none"> Facebook sales channel provides traction and low-cost reach. 	<ul style="list-style-type: none"> No dedicated website/app for e-commerce.
<ul style="list-style-type: none"> Clear mid-range positioning between discounters and premium brands. 	<ul style="list-style-type: none"> Manual inventory tracking → stockouts and inefficiency.
<ul style="list-style-type: none"> Agile sourcing from Dhaka wholesalers/importers ensures quick product flow. 	<ul style="list-style-type: none"> Limited branding cues compared to Leatherex and other leather-focused leaders.
Opportunities	Threats
<ul style="list-style-type: none"> Rising adoption of omnichannel retail in Bangladesh. 	<ul style="list-style-type: none"> Strong competitors: Nipun's Gallery, Leatherex, Jennys, and local discounters.
<ul style="list-style-type: none"> Mall traffic growth offers visibility in high-footfall locations. 	<ul style="list-style-type: none"> Import-cost inflation due to currency volatility.
<ul style="list-style-type: none"> Private-label products can boost margins and brand identity. 	<ul style="list-style-type: none"> Online fraud, COD returns, and customer trust issues in e-commerce.
<ul style="list-style-type: none"> Adjacent product lines (wallets, laptop sleeves, travel add-ons). 	

2. Implications to overcome

Strengths to Actions

Enhance Facebook momentum through organized advertising (age, location, and lifestyle-based). Enhance live-selling sessions and package promotion to enhance customer interaction and purchase.

Weaknesses to Actions

Open web resource and mobile application to support the sale on Facebook and attract new audiences. Combine POS-CRM to track inventory in real time, eliminate stockouts and problems with overselling.

Opportunities to Actions

Introduce small-batches of pilot private-label items (e.g., tote bags, laptop sleeves) to test their profitability on a pilot basis. Add on accessories such as wallets and belts to increase average transaction value (ATV).

Threats to Actions

Diversify suppliers to reduce risk from import-cost fluctuations and dependency on single sources. Review pricing quarterly to stay competitive against local discounters and mall-based competitors.

3.Customer Segmentation – Naws Mart

Segment	Profile & Needs	Price Band	Purchase Behavior	Key Channels	KPIs to Track
Segment A – Students (~40%)	<ul style="list-style-type: none"> • School/college/university users • Daily commute (books + laptops) • Need durability, water resistance, 15.6" fit 	<ul style="list-style-type: none"> • Backpacks: BDT 1,600–2,600 • Laptop sleeves: BDT 600–1,200 	<ul style="list-style-type: none"> • Peaks: back-to-school, admission/test seasons, Eid • Discount- and bundle-sensitive (e.g., “Back-to-School Pack”) 	<ul style="list-style-type: none"> • Facebook & Instagram discovery • In-store or COD after chat 	<ul style="list-style-type: none"> • UPT (units per transaction) • Response time on Messenger (<15 min) • Stockout % • Return %
Segment B – Young Professionals (~35%)	<ul style="list-style-type: none"> • Office workers, freelancers, early-career professionals • Need slim laptop bags, structured handbags, gadget organizers 	<ul style="list-style-type: none"> • Laptop bags: BDT 2,800–3,800 • Handbags: BDT 2,200–3,200 • Organizers: BDT 500–900 	<ul style="list-style-type: none"> • Peaks: Eid gifting, job joining cycles • Less price sensitive; value product features (tags, warranties) 	<ul style="list-style-type: none"> • Online research before buying • Prefer BOPIS (Buy Online, Pick-up In Store) or home delivery 	<ul style="list-style-type: none"> • ATV (average transaction value) • Accessory attach-rate (25–30%) • Repeat purchase % in 90 days • Laptop-fit return %
Segment C – Families/Travel (~25%)	<ul style="list-style-type: none"> • Families planning trips, students moving, relatives visiting 	<ul style="list-style-type: none"> • Single trolley: BDT 4,500–7,500 • 2-piece set: BDT 	<ul style="list-style-type: none"> • Peaks: Eid holidays, school breaks, winter travel 	<ul style="list-style-type: none"> • Prefer in-store trial • Check Facebook for 	<ul style="list-style-type: none"> • UPT (2+) • Bundle attach-rate

	<ul style="list-style-type: none"> • Need trolleys with spinner wheels, strong handles, zipper quality 	8,500–12,000	<ul style="list-style-type: none"> • Multi-item purchases (2–3 sets) 	stock & promotions	<ul style="list-style-type: none"> • Service desk usage (minor fixes) • Customer satisfaction score
--	---	--------------	---	--------------------	---

4. Competitor Analysis – Naws Mart

Competitor	Strengths	Weaknesses / Risks	Implications for Naws Mart
Nipun's Gallery	<ul style="list-style-type: none"> • Wide assortment of ladies' handbags and travel bags • Frequent promotions and bundle offers • Active e-shop for digital reach 	<ul style="list-style-type: none"> • Price wars may reduce margins • Heavy reliance on promotions can weaken brand loyalty 	<ul style="list-style-type: none"> • Compete through curated mid-range assortments and bundled student/office packs • Build a stronger Facebook + e-commerce presence
Leatherex	<ul style="list-style-type: none"> • Strong brand equity in leather products • Warranty-backed items build consumer trust • Premium image in malls 	<ul style="list-style-type: none"> • Limited product range in PU/canvas • High pricing excludes budget-conscious shoppers 	<ul style="list-style-type: none"> • Differentiate via affordable, trendy PU and canvas bags • Highlight practical durability over luxury pricing
Jennys	<ul style="list-style-type: none"> • Strong mall presence (e.g., Jamuna Future Park) • Leverages high foot traffic • Captures impulse buyers with accessories + bags 	<ul style="list-style-type: none"> • Bags are secondary to core footwear business • Limited marketing of bag-only categories 	<ul style="list-style-type: none"> • Use targeted promotions during mall seasons • Position Naws Mart as a specialist bag retailer
Local Shops (e.g., New Market, Gausia)	<ul style="list-style-type: none"> • Aggressive pricing strategies • Easy accessibility and convenience 	<ul style="list-style-type: none"> • Inconsistent quality • No after-sales service or branding 	<ul style="list-style-type: none"> • Emphasize reliability, warranty, and consistent stock • Educate customers on value vs. low-cost substitutes

	<ul style="list-style-type: none"> • Appeal to highly price-sensitive buyers 		
--	---	--	--

The mission of the Naws Mart is to offer value-money and fashionable bags to the urban clients at Dhaka. The availability of products is ensured by the business by efficient sourcing, a competitive price and guaranteed service both in the physical outlets and online.

5. Industry Trends

Urbanization and Student Growth

The main growth in the number of consumers of mid-range bags is due to the rapid urbanization of Dhaka and the growth of the number of students. The young professionals and students who constitute the greatest population of consumers in the city need durable products that are affordable and versatile including backpacks, laptop covers, and travel bags. This population change will provide Naws Mart with a rock-solid and increasing market base.

Omnichannel Retail Adoption

One of the trends that are growing among retailers in Bangladesh is the adoption of an omnichannel approach in which the mall stores are paired with powerful internet-based platforms. The brands with a blend of physical presence and accessibility, online and by desktop, would be in a better position to reach the impulse mall traffic and online shoppers who are seeking the convenience of shopping. In the case of Naws Mart, the e-commerce expansion as a complement with its Subastu Mall outlet is a natural development to remain competitive.

Consumer Priorities

Whilst durability and price are the most important purchase motivators, a trend aids among the younger buyers to engage in aesthetics and modern designs. This implies that bags have to compromise between functionality and fashion indicators such as clean design, lightweight material, and multipurpose functionality. Moreover, customers are now demanding after-sales assistance in the form of warranty, servicing, etc. which might serve as differentiation in a saturated market.

Benchmark Matrix – Bag Retail Market

Dimension	Budget Shops (Local Markets)	Nipun's Gallery	Leatherex	Jennys	Naws Mart
Price Band	<ul style="list-style-type: none"> •Low (BDT 800–1,800) • Highly price-sensitive 	<ul style="list-style-type: none"> •Mid (BDT 1,500–4,000) • Promo-driven 	<ul style="list-style-type: none"> •Premium (BDT 3,500–8,000) • Leather focus 	<ul style="list-style-type: none"> •Mid (BDT 1,800–3,500) • Add-on sales 	<ul style="list-style-type: none"> •Mid (BDT 1,600–3,800) • Fair pricing
Assortment Depth	<ul style="list-style-type: none"> •Broad but inconsistent • Quality varies 	<ul style="list-style-type: none"> •Wide women's/travel SKUs 	<ul style="list-style-type: none"> •Narrow, leather-focused 	<ul style="list-style-type: none"> •Limited; bags secondary 	<ul style="list-style-type: none"> •Focused mix (backpacks, handbags, laptop, travel)
Sales Channels	<ul style="list-style-type: none"> •Physical shops only 	<ul style="list-style-type: none"> •Mall outlets + e-shop 	<ul style="list-style-type: none"> •Mall outlets only 	<ul style="list-style-type: none"> •Mall outlets (footwear-led) 	<ul style="list-style-type: none"> •Subastu Mall outlet + Facebook
Promotions	<ul style="list-style-type: none"> •Price cuts, bargaining 	<ul style="list-style-type: none"> •Frequent discounts, bundles 	<ul style="list-style-type: none"> •Warranty trust, fewer promos 	<ul style="list-style-type: none"> •Mall events, impulse deals 	<ul style="list-style-type: none"> •Seasonal offers (Eid, bundles in plan)
Service Cues	<ul style="list-style-type: none"> •Minimal, after-sales 	<ul style="list-style-type: none"> •Reliable delivery, online engagement 	<ul style="list-style-type: none"> •Warranty & repair 	<ul style="list-style-type: none"> •Limited service focus 	<ul style="list-style-type: none"> •Customer support, quick FB response, after-sales under development

Branding Framework: Keller's CBBE Model

Keller's CBBE Model for Naws Mart

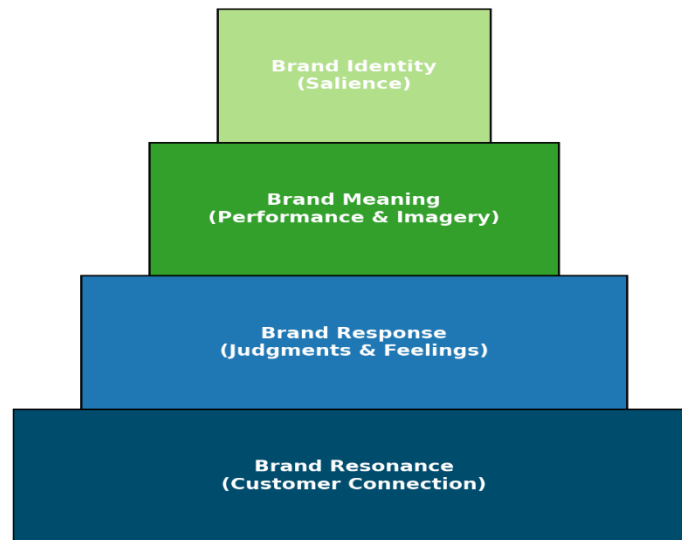


Figure 1.3: Keller's CBBE model for Naws mart.

Brand Identity – Who Are You?

Action for Naws Mart: Fractionalize the logo and brand color in skimming the store signage, shopping bags, Facebook page and future e-commerce site. Make sure that the Subastu Mall outlet is a well-known store that is consistent with the online branding. Apply uniform product labels and labels bearing the name Naws Mart.

Goal: The customers are expected to perceive Naws Mart as a reliable bag retailer immediately.

Brand Meaning – What Are You?

Brand Performance: Stock bags are able to live up to the expectations of the customers: good zippers, padded laptop pockets, waterproof. Showcase product information both in-store and online as a proof of functionality.

Brand Imagery: Position Naws Mart as a low-end mid-range and practical brand. In-store displays: the poster of the student, professional and family wearing the bags. Online material: photography of lifestyle photoshoots in everyday use, travel, and work situation.

Brand Response – What About You?

Customer Judgments: Customer Feedback: Gather feedback about Facebook users and post it on the store and online. Include a warranty/repair desk (zipper or wheel repairs) in order to demonstrate reliability.

Customer Feelings: Turn the shopping process into a friendlier approach - teach employees how to meet customers and direct them. Festive packaging should also be used during Eid or back-to-school season to offer excitement

Brand Resonance – What About You and Me?

Deep Connection Fervent Relationship: Begin a loyalty program (phone-number). Reward frequent customers through points or discount. Conduct Facebook live sessions where employees communicate, demonstrate products, and respond to questions.

Community Building The buyers will be encouraged to post photos with their Naws Mart bags using a branded hashtag. Conduct small seasonal campaigns, e.g. a photo contest back-to-school.

2. Marketing Framework: STP Model

STP Marketing Framework – Naws Mart



Figure 1.4: STP Marketing Framework for Naws mart

Segmentation

Psychographic Segments:

Students: want affordable, durable backpacks with laptop fit.

Young Professionals: seek slim laptop bags and structured handbags.

Families/Travelers: need durable trolley sets and accessories.

Eco-conscious Buyers: prefer tote bags and sustainable options.

Behavioral Segments: Loyal repeat customers (tracked via phone-based register). Seasonal buyers during Eid or back-to-school.

Targeting

Primary Focus: Students (40%) - steady demand, recurrent buying patterns. Young Professionals (35) - more money to spend and ready to pay on quality.

Secondary Focus: Families at Eid and holiday seasons. The niche to develop into is eco-conscious buyers.

Evaluation: High volume, lower margins, students. Experts = smaller volume, better profits. Families = per season, yet greater ticket size.

Positioning

Positioning Statement: Positioning Statement: Naws Mart offers quality and convenient physical and online stores through which they offer reliable, stylish, and affordable bags to students, professionals and families.

How to Differentiate:

Product attributes: durability, practical features.

Pricing: fair mid-range with bundle offers.

Experience: friendly staff, fast online response, after-sales support.

Implementation: Use a positioning map comparing price vs. design variety to show Naws Mart's space: mid-price, high-practicality, growing style focus.

1. Naws Mart Operational Framework

Store Operations

- **Opening:** Prepare cash float, update Daily Sales & Transaction Log Book, set up displays, ensure cleanliness.
- **Sales Recording:** For each sale, record time, product, price, and payment method (cash or mobile banking). Issue manual receipts when requested.
- **Closing:** Count cash, verify mobile transactions, reconcile with the sales log, and secure earnings.
- **Cash Handling:** Earnings stored safely and deposited into the bank on a weekly basis.

Inventory Management

- **Stock Book:** Maintain an *Inventory Stock Book* to record all incoming and outgoing items.
- **Receiving:** Physically count new stock, record style, color, purchase price, and assign batch codes if required.
- **Selling:** Deduct sold items daily from the stock book.
- **Replenishment:** Review stock weekly, prepare reorder lists, and place purchase orders recorded in a Purchase Order Book.
- **Stock Audit:** Conduct monthly physical counts, reconcile with the stock book, and record discrepancies in a Stock Audit Book.

Customer Service & Retention

- **Service Standards:** Train staff to provide attentive service and product knowledge.
- **Returns/Exchanges:** Require original receipt; record transactions in a *Returns Log Book* and adjust the stock book.
- **Loyalty Program:** Implement a physical stamp-based card system.
- **Customer Engagement:** Collect birthdays for small rewards and maintain a *Customer Feedback Book* with suggestions from customers.

Marketing & Promotions

- **Local Presence:** Clear signage and participation in community events.
- **Printed Materials:** Flyers, catalogs, and small ads in community newspapers.
- **In-Store Promotions:** Seasonal bundles, flash sales, and poster-led promotions.
- **Product Display:** Maintain physical catalogs or albums for products not currently on display.

Staff Management

- **Hiring:** Focus on staff with interpersonal skills and attention to detail.
- **Training:** Practical training in manual record-keeping, mobile banking verification, and customer service.
- **Monitoring:** Owner reviews logbooks daily for accuracy.
- **Incentives:** Bonuses or time-off for sales goals and quality service.
- **Communication:** Daily briefings and an Employee Communication Book for notes and updates

Financial Management

- **Daily Reconciliation:** Match sales log entries with cash and mobile transactions.
- **Monthly Summaries:** Transfer daily totals into a Monthly Sales Summary Book for performance analysis.
- **Expense Tracking:** Log all supplier payments, rent, utilities, and marketing expenses in an Expense Logbook.
- **Banking:** Deposit cash earnings into the bank weekly; file deposit slips.
- **Mobile Banking Records:** Maintain a register of all mobile transactions and reconcile with bank statements.

Key Practices

- **Accuracy:** Double-check all sales and inventory entries.
- **Security:** Secure cash and logbooks daily.
- **Consistency:** All staff follow standardized procedures.
- **Backup:** Photocopy important records (sales, inventory, expenses) to prevent data loss.

HR FRAMEWORK

1.HR Model for Naws Mart

Functional HR Model

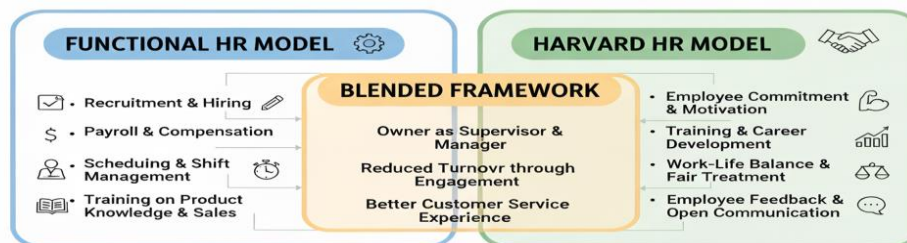
- **Origin:** A functional HR organization that specializes in certain functions like recruitment, payroll, training and employee relation.
- **Why used:** Practical when establishing small-scale establishment such as Naws Mart where the owner can be supervisor and manager. It guarantees role clarity and easy and traceable procedures (e.g. manual scheduling, hiring and training).
- **Application at Naws Mart** Makes day-to-day HR efficient and does not allow necessary processes (such as seasonal hiring or payroll) to be forgotten.

Harvard HRM Model

- **Origin:** A soft HRM model created at Harvard, which focuses on employee commitment, stakeholder balance and long-term engagement in the work force.
- **Why used:** Customer service and business performance in retail are directly related to employee motivation and retention. This model helps to develop loyalty and minimize turnover among customer facing jobs.
- **Application at Naws Mart:** instils a culture of fair treatment, respect, and involvement. This is translated into enhanced customer experiences and enhanced employee dedication.

Blended Approach for Naws Mart

NAWS MART: BLENDED HR FRAMEWORK



Blended Functional + Harvard HR Model for Naws Mart

Figure 1.5: Blended HR framework for Naws mart

By combining the **Functional Model** and the **Harvard Model**, Naws Mart benefits from:

- **Operational Efficiency:** Well organized HR procedures which are run by the owner (Functional).
- **Employee Engagement:** A culture that appreciates and helps employees, lowering turnover and increasing the quality of service (Harvard).
- **Balanced Outcomes:** The business requirements and the welfare of the employees are matched achieving sustainable growth.

Functional Model – Operational Efficiency

Functional HR Model can be applied to the size and structure of Naws Mart as it is aimed at delegating certain HR functions in an organized manner.

- **Clear Division of Tasks:** When the owner is the supervisor/manager, the owner can divide the tasks into tasks like recruitment, payroll, scheduling and training, which can be separated into simple functions that can be tracked
- **Seasonal Readiness:** The functional model works well in the peak sales seasons such as Eid or the back-to-school season to ensure important tasks such as hiring part-time personnel or increasing work hours are planned out.
- **Simplicity:** This model is practical and relatively manageable considering that Naws Mart has a small team, and a multi layered HR structure is not necessary.

Harvard Model – Employee Engagement and Culture

The Harvard Model of HRM is an addition to the functional structure since it is people-centered and targets the well-being of employees, their satisfaction, and engagement.

- **Employee-Centered Philosophy:** Naws Mart can establish loyalty in an industry that has high turnover by treating the employees as asset and not a disposable commodity.
- **Commitment and Development:** Product Knowledge, training in customer service and sales techniques leads to an improvement in staff performance as well as in professional development.
- **Improved Customer Service:** Employees who are motivated and made to feel special will offer a more pleasant shopping experience which makes the customers more loyal.
- **Balanced Decision-Making:** Harvard model is a model that has made sure that the owner takes into account both the business and employee needs when making decisions to establish a sustainable workplace.

FINANCIAL ANALYSIS

Financial Plan

The three statement model is a combination of three statements Income Statement, Balance Sheet and Cash Flow Statement, which will have a holistic view of the financial health and performance of Naws Mart. In the case of a small yet growing retail business, this model is vital since it ties profitability, liquidity and general stability into one model.

Income Statement: Indicates the shop capacity of making profits out of its operations. In the case of Naws Mart, this demonstrates steady sales of between BDT 2.4-2.8 lakh in most months with high peaks recorded during Eid seasons. Efficient cost control and sourcing advantages are shown by net margins of approximately 30%.

Income Statement:

Particulars	Amount (BDT)
Net Sales (Revenue)	34,20,096
Less: Cost of Goods Sold (COGS)	16,29,384
Gross Profit	17,90,712
Less: Operating Expenses	6,13,035
Operating Profit	11,77,198
Less: Tax (10%)	1,17,702
Net Profit	10,59,496

Balance Sheet: It is a summary of the assets (cash reserves and inventory) versus the liabilities (supplier dues). The balance sheet shows that Naws Mart has a lean and stable financial base with equity being generated by retained profits because Naws Mart is currently operating on a debt-free basis.

Balance Sheet:

Particulars	Amount
Assets	
Current Assets	
Cash in Bank & on Hand	3,80,000
Plus: Inventory (at cost)	4,12,000
Plus: Prepaid Expenses	20,000
Total Current Assets	8,12,000
Non-Current Assets	
Plus: Store Fixtures & Furniture	1,20,000
Plus: Equipment (shelving, counters)	60,000
Total Non-Current Assets	1,80,000
Total Assets	9,92,000
Liabilities	
Current Liabilities	

Accounts Payable (suppliers)	1,43,000
Plus:Accrued Expenses (wages, utilities)	49,000
Total Current Liabilities	1,92,000
Non-Current Liabilities	
Total Liabilities	1,92,000
Equity	
Owner's Capital	7,50,000
Plus: Retained Earnings (Net Profit 2024-25)	50,000
Total Equity	8,00,000
Liabilities + Equity	9,92,000

Cash Flow Statement: This points out the flow of cash in the business. The inflows are daily generated through sales (cash and mobile banking), and the outflows are through payment of suppliers, payment of rent and payment of salaries. The weekly deposits to the bank also provide it with liquidity management and minimise cash handling risks.

Cash Flow Statement:

Category	Amount (BDT)	Notes
Operating Cash Inflows		

Cash Sales + Mobile Banking	34,20,096	From Net Sales (P&L) – main inflow source
Total Inflows	34,20,096	
Operating Cash Outflows		
Payments to Suppliers (COGS)	16,29,384	Outflows for purchasing bags from suppliers
Rent & Utilities	3,00,000	Approx. 25,000/month × 12
Staff Salaries	2,40,000	Approx. 20,000/month × 12
Operating Expenses (other)	1,73,773	Balance of OpEx (marketing, repairs, supplies)
Total Operating Outflows	23,43,157	
Operating Cash Flow	10,76,939	Inflows – Outflows
Investing Cash Flows		
Purchase of New Inventory (year-end buffer)	(2,00,000)	
Total Investing Outflows	(2,00,000)	Stockpiled before Eid season
Financing Cash Flows		
Owner's Capital Injection	50,000	To support working capital during Eid

Bank Loan Repayments		None (debt-free currently)
Total Financing Inflows	50,000	
Net Cash Flow	8,26,939	Net inflow for the year
Opening Cash Balance	8,26,939	Estimated cash at start of Sep 2024
Closing Cash Balance	10,26,939	Carried to Balance Sheet (Aug 2025)

Financial Analysis:

Profitability Margins:

Metric	Formula	Calculation	Result
Gross Margin	Gross Profit ÷ Sales	1,790,712 ÷ 3,420,096	52.36%
Operating Margin	(Gross Profit - Operating Expenses) ÷ Sales	(1,790,712 - 613,035) ÷ 3,420,096 = 1,177,677 ÷ 3,420,096	34.43%
Net Margin	Net Profit ÷ Sales	1,059,496 ÷ 3,420,096	30.99%

Break-Even Analysis:

Item	Formula	Calculation	Result
Contribution Margin (CM)	Sales - COGS	3,420,096 - 1,629,384	1,790,712
Contribution Margin Ratio	CM ÷ Sales	1,790,712 ÷ 3,420,096	52.36%
Break-Even Sales (BEP Tk)	Fixed Costs ÷ CMR	613,035 ÷ 0.5236	1,170,841 BDT

% of Actual Sales	BEP ÷ Sales	$1,170,841 \div 3,420,096$	34.20%
Margin of Safety	$(\text{Sales} - \text{BEP}) \div \text{Sales}$	$(3,420,096 - 1,170,841) \div 3,420,096$	65.80%

Break-Even Units:

Average Selling Price (BDT)	Formula	Calculation	BEP Units (Approx.)
1,000	BEP Sales ÷ ASP	$1,170,841 \div 1,000$	1,171 units
1,400	BEP Sales ÷ ASP	$1,170,841 \div 1,400$	836 units
2,500	BEP Sales ÷ ASP	$1,170,841 \div 2,500$	468 units
2,800	BEP Sales ÷ ASP	$1,170,841 \div 2,800$	418 units
3,000	BEP Sales ÷ ASP	$1,170,841 \div 3,000$	390 units

Break-Even Analysis (Naws Mart):

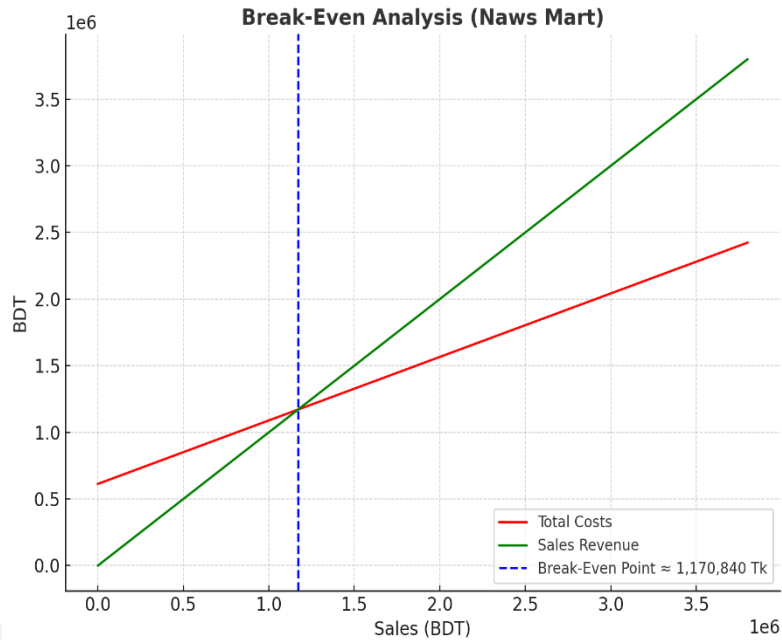


Figure 1.6: Break-even analysis for Naws mart

Break-Even Analysis breakdown

The break-even analysis of Naws mart shows the correlation between the total costs and the total sales revenue, which will assist in establishing the level of sales that the business should make so that all the expenses are covered without the business making a loss. As indicated in the chart, there are two intersection lines, the red one that reflects the total costs and the green line that reflects the sales revenue. The intersection point of these two lines is the break even point, which is at about BDT 1,170, 840. This implies that Naws Mart will need to make at least this sales to make its total operating and fixed costs. Any revenue to be obtained after this point goes to profit and any sales below would lead to a loss. The analysis has indicated that profitability increases gradually as sales exceed the break-even point as the revenue increases at a faster rate than cost, which represents a sustainable and scalable business model past the fixed cost barrier.

Naws Mart – Framework for Discovering New Product Lines

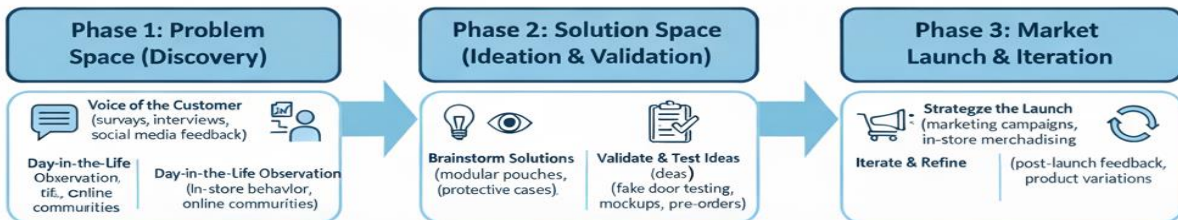


Figure 1.7: New product lines framework for Naws mart

Phase 1: Problem Space (Discovery)

The first step is to deeply understand customer needs and challenges to identify gaps in the market.

1. Voice of the Customer (VoC):

- Conduct in-store surveys and short interviews to capture customer experiences.
- Analyze recurring feedback on durability, storage capacity, or missing features.
- Track social media conversations and competitor reviews to identify pain points.

2. Day-in-the-Life Observation:

- Observe customers' behavior while shopping — e.g., checking compartments, struggling to fit bottles, or asking about laptop space.
- Study discussions in online communities (e.g., Everyday Carry forums) to see how people solve bag-related issues in daily life.

Phase 2: Solution Space (Ideation & Validation)

Once problems are defined, Naws Mart can generate and test practical solutions.

3. Brainstorm Solutions:

- **Problem:** Customers lack space for small items like keys or chargers.
- **Solution:** Modular clip-on pouches or bags with quick-access compartments.
- **Problem:** Accessories like sunglasses or watches get scratched inside bags.
- **Solution:** Protective padded inserts or compact travel cases sold as add-ons.

4. Validate and Test Ideas:

- Use “fake door” testing on Facebook posts with a “Notify Me” option for new products.
- Share mockups or low-cost prototypes with select customers for feedback.
- Launch limited pre-orders for high-interest products to measure real purchasing intent.

Phase 3: Market Launch & Iteration

Validated products are introduced to the market, followed by continuous improvement.

5. Strategize the Launch:

- Emphasize benefits in campaigns: e.g., “Protect your essentials with our new travel cases.”
- Cross-merchandise: display new organizers alongside premium bags to increase attach rate.
- Highlight customer testimonials or early feedback in promotions.

6. Iterate and Refine:

- Collect feedback after launch through suggestion cards or online reviews.
- Introduce product variations based on demand (e.g., jewelry roll after a watch roll).
- Monitor changing customer habits to identify additional opportunities.

RISK & SUSTAINABILITY FRAMEWORK

This framework helps Naws Mart reduce operational risks, manage resources effectively, and build a reputation as a reliable and responsible retail shop.

Naws Mart – Practical Risk & Sustainability Framework

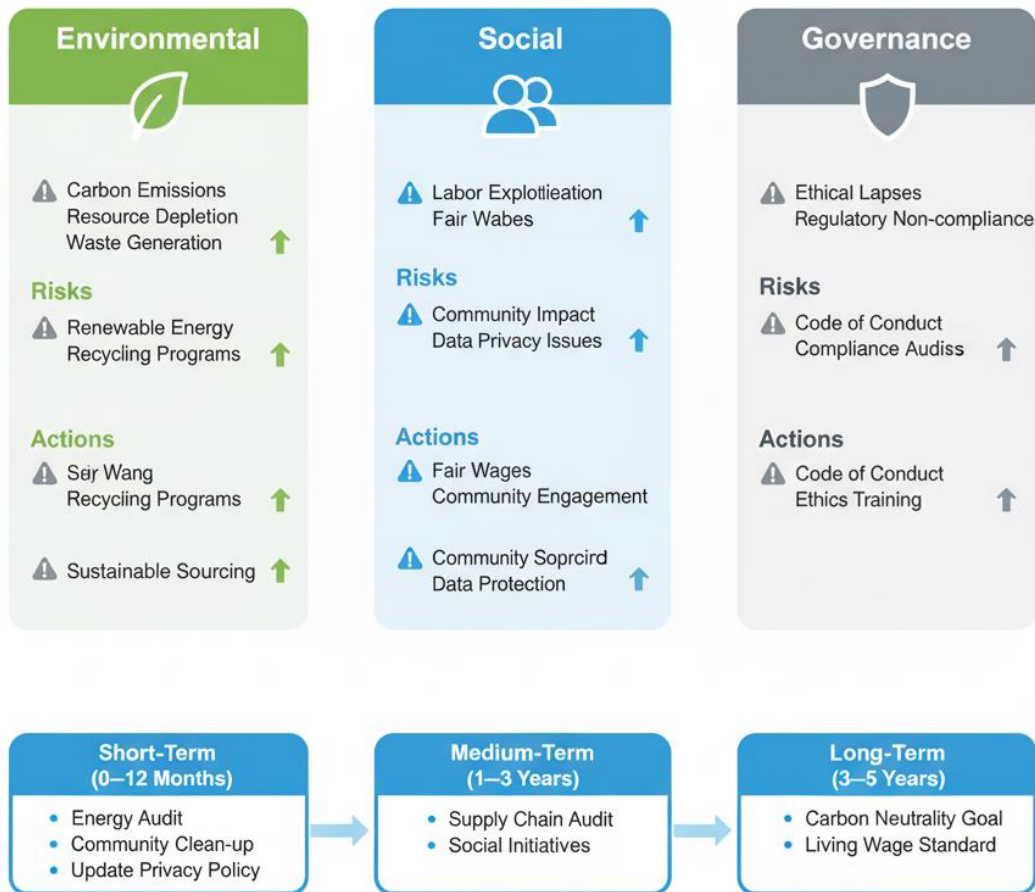


Figure 1.8: New product lines framework for Naws mart

1. Environmental Risks & Actions

Risks

- Waste from unsellable or damaged bags.
- Heavy reliance on synthetic materials.
- High electricity use in store operations.

Actions

- Create a repair/resale corner for slightly damaged bags instead of discarding them.
- Introduce eco-friendly product lines (e.g., canvas totes, recycled backpacks).
- Reduce electricity costs with LED lighting and energy-efficient equipment.

2. Social Risks & Actions

Risks

- Customer accidents in-store (slip, fall).
- High employee turnover due to limited training.

Actions

- Ensure safe store environment by keeping floors clear and displays stable.
- Train staff in customer service and product knowledge.
- Offer small incentives (bonuses, lunch allowance) to reduce turnover.
- Run simple customer engagement activities (e.g., student discounts, festive offers).

3. Governance Risks & Actions

Risks

- Manual bookkeeping increases the risk of errors or theft.
- Lack of supply chain transparency.
- Possible new government rules on plastics or retail practices.

Actions

- Owner reviews sales book and cash daily and signs off.
- Carry out monthly stock audits to catch errors early.
- Work with 2–4 suppliers to ensure price fairness and prevent stock shortages.
- Write clear store policies (cash handling, exchanges, discounts) in a staff handbook.

4. Step-by-Step Action Plan

Short-Term (Next 12 Months):

- Introduce eco-friendly product options.
- Conduct monthly cash and stock audits.
- Train staff in safe handling and good customer service.

Medium-Term (1–3 Years):

- Build long-term partnerships with multiple suppliers.
- Add sustainability tags (e.g., “Made from recycled material”).
- Develop customer loyalty initiatives (manual stamp cards or simple discounts).

Long-Term (3–5 Years):

- Upgrade store with energy-efficient infrastructure.
- Launch private-label sustainable bags.
- Position Naws Mart as a mid-range, eco-conscious brand in Dhaka.

CONCLUSION

Naws Mart is a middle-range retail bag store which is situated in Subastu Mall, Dhaka and it has made a niche as a small business but slowly developing company that serves mainly the students, young professionals and families. The company uses a sourcing model to operate with approved local wholesalers to ensure that there is always a supply of the products and they are affordable. Within the first year of its full-scale operation Naws Mart has successfully gained a substantial level of financial stability with both the gross and net margins being in line with the retail standards in Bangladesh. This performance shows high levels of operational discipline even with poor digital infrastructure and single-store structure.

The existing system of operation, despite being effective in very small scale is fully manual. The entire transactions, inventory details, and cash management operations are paper-based, which would cause dependencies on paperwork and a high probability of human error. There are temporary stockouts, slow restocking rates as well as limited manpower which have limited the growth opportunities during the operational period. Furthermore, Naws Mart is limited in its market scope because it depends on one physical location and uses Facebook-based selling, whereas lacks a web site or point of sale system, which is not efficient and cannot be expanded. The weaknesses presented herein highlight the necessity of modernization in critical areas of operations including the management of the inventories, financial monitoring, and electronic integration of sales.

Nevertheless, the financial and customer performance of Naws Mart despite these limitations indicates that its prospects in terms of growth are high. The fact that the shop is constantly profitable at the high points of the seasons, particularly at the sale of Eid, is a confirmation that the mix of products and the pricing strategy is viable. Close interaction of the owner in supervision and decision making makes the ownership accountable and efficient and the customers highly satisfied because of the speedy services and open pricing.

In the future, the future development of Naws Mart will rely on the enhancement of its structural base. It is planned to introduce a simple POS and stock system, diversify and include wallets and environmentally friendly bags, and cooperate with several suppliers in order to keep prices fair and supply uninterrupted. The slow but steady move to the digital world, which will initially focus on establishing an online store, will also be necessary to exploit the growing online retail market in Bangladesh. At the human resource level, specialization of roles and formal training would also increase the staff productivity and minimize the number of mistakes.

To sum up, Naws Mart has already passed its first stage of development and has good operating principles and market position. Modernization of the system, product diversification and long-term growth should be the next step. Through underspending and managing the switching as a digital and physical retailer, Naws Mart can transform itself as a single-store retailer into a scalable, multi-channel brand in the competitive market of Bangladesh bag and accessories.

REFERENCE

Account book

Bangladesh Brand Forum. (2023, November 12). Retail trends shaping the future of Bangladesh's consumer market. Retrieved from <https://bangladeshbrandforum.com>

Corporate Finance Institute (CFI). (2024). Three-statement financial model. Retrieved September 26, 2025, from <https://corporatefinanceinstitute.com>

International Labour Organization. (2024). World employment and social outlook: Trends 2024. ILO Publications.

McKinsey & Company. (2024). The future of remote work: Hybrid models and global talent mobility. McKinsey Global Institute.

Deloitte. (2024). Global human capital trends: The social enterprise in a world disrupted. Deloitte Insights.

PricewaterhouseCoopers. (2024). 27th annual global CEO survey: Reimagining your business for trust and growth. PwC Global.

Statista. (2024). Global remote work market analysis: Trends, growth projections, and industry dynamics. Statista Research Department.

UNESCO Institute for Statistics. (2024). Higher education graduates by field of study: South Asian regional analysis. UNESCO Publishing

Dhaka Tribune. (2024, March 5). Shopping mall footfall rises as consumer demand rebounds. Retrieved from <https://www.dhakatribune.com>

Ries, E. (2011). *The Lean Startup: How today's entrepreneurs use continuous innovation to create radically successful businesses*. Crown Business.

Sarasvathy, S. D. (2001). Causation and effectuation: Toward a theoretical shift from economic inevitability to entrepreneurial contingency. *Academy of Management Review*, 26(2), 243–263.

Kim, W. C., & Mauborgne, R. (2015). *Blue Ocean Strategy: How to create uncontested*

Tang, R., Cui, X., & Inoue, Y. (2025). Relationship between visual marketing elements and consumer satisfaction. *Platforms*, 3(1), 5. <https://doi.org/10.3390/platforms3010005>

Harvard Business Review. (2023, August 22). How retailers can build sustainable business models. Retrieved from <https://hbr.org>

Keller, K. L. (2016). *Strategic brand management: Building, measuring, and managing brand equity (4th ed.)*. Pearson Education.

Kotler, P., & Keller, K. L. (2016). *Marketing management (15th ed.)*. Pearson.

Prothom Alo English Desk. (2024, February 18). E-commerce sales continue to grow in Bangladesh. Retrieved from <https://en.prothomalo.com>

Statista. (2024). Retail market revenue in Bangladesh from 2018 to 2025. Retrieved September 26, 2025, from <https://www.statista.com>

United Nations. (2022). *Sustainable Development Goals (SDGs): Responsible consumption and production*. Retrieved from <https://sdgs.un.org/goals>

Appendix A: Marketing and Branding Framework Terms

- **Brand Equity (CBBE Model):** Customer-based brand equity (Keller, 2016) emphasizes awareness, perceived quality, and loyalty as long-term value drivers. Naws Mart strengthens brand equity through consistent visuals, transparent pricing, and dependable service.
- **Market Segmentation:** Dividing customers into groups based on needs, demographics, and behavior. Naws Mart focuses on students (40%), young professionals (35%), and families (25%) to align marketing efforts with customer priorities.
- **Target Marketing (STP Model):** A strategic approach to selecting profitable segments for marketing. Naws Mart prioritizes students and professionals through lifestyle-driven campaigns and affordable offerings.
- **Positioning Statement:** Defines how the brand differentiates itself in the market. Naws Mart positions itself as “Reliable, stylish, and affordable — designed for students, professionals, and families.”
- **Omnichannel Marketing:** Combines the physical Subastu Mall outlet with online channels such as Facebook, providing customers with a seamless shopping experience.
- **Customer Engagement Rate (CER):** Measures the level of audience interaction with posts, messages, and promotions. Naws Mart maintains response times under 15 minutes to increase engagement and satisfaction.
- **Return on Ad Spend (ROAS):** Evaluates how effectively advertising converts into revenue. Naws Mart uses this metric to assess Facebook ad performance and festival promotion success.
- **Brand Resonance:** Reflects customers’ emotional attachment and long-term loyalty, shown through repeat purchases and word-of-mouth promotion.
- **Visual Identity System (VIS):** A cohesive brand presentation across all touchpoints, including logo, packaging, and store design, ensuring recognition and professionalism.
- **Customer Retention Rate (CRR):** Indicates how many customers return for repeat purchases — an essential measure for loyalty and satisfaction.

Appendix B: Operational Framework Terms

- **Sourcing-Based Retail Model:** Naws Mart sources bags from multiple wholesalers rather than manufacturing them, maintaining cost efficiency and a broad product selection.
- **Supply Chain Management (SCM):** Manages supplier coordination, logistics, and restocking processes. Naws Mart collaborates with 3–4 reliable suppliers to maintain stable pricing and consistent stock.
- **Inventory Turnover Ratio (ITR):** Calculated as $COGS \div Average\ Inventory$, showing how quickly stock sells. Naws Mart’s ratio of around 16× reflects efficient inventory movement.
- **Stock Keeping Unit (SKU):** A unique code assigned to each bag style or variation, used for tracking and auditing stock accuracy.
- **Point of Sale (POS) System:** A planned digital system that will record transactions and manage inventory, replacing manual bookkeeping by 2025.

- **Shrinkage:** Refers to losses from theft, damage, or record errors. Naws Mart minimizes shrinkage through weekly stock audits and secure cash handling.
- **Break-Even Point (BEP):** The sales level at which total costs equal total revenue. Naws Mart's BEP is approximately BDT 1.17 million annually, representing 38% of revenue.
- **Working Capital Cycle (WCC):** The time between paying for inventory and receiving sales cash. A shorter cycle supports liquidity and steady cash flow.
- **Operational Efficiency Ratio (OER):** Calculated as *Operating Expense ÷ Net Sales*, showing cost control. Naws Mart maintains an OER between 20–22%, reflecting strong expense discipline.
- **Quality Assurance (QA):** Routine inspections of stitching, zippers, and material durability to ensure consistent quality before products reach the shelves.
- **Cash Reconciliation:** Daily comparison of recorded sales with actual cash and mobile payments to ensure financial accuracy and accountability. ★
- **Capacity Utilization:** Evaluates how effectively store space and product displays are used to maximize sales per square foot.

Appendix C: Human Resource Framework Terms

- **Functional HR Model:** A structured approach where roles are clearly defined for sales, inventory, and customer service, supervised directly by the owner to maintain control and accountability.
- **Harvard HRM Model:** Emphasizes employee satisfaction, communication, and development. Naws Mart applies this model to improve engagement, service quality, and retention.
- **Human Capital Development:** Continuous training and learning to enhance staff knowledge in sales, product handling, and customer interaction.
- **Key Performance Indicators (KPIs):** Quantifiable measures such as sales volume per employee, attendance, and customer satisfaction used to assess performance.
- **Onboarding Program:** A structured induction process that introduces new employees to Naws Mart's store policies, product lines, and service standards.
- **Performance Appraisal:** Monthly reviews combining quantitative performance results and behavioral feedback to identify areas for improvement.
- **Talent Retention Strategy:** Motivational practices such as bonuses, recognition, and fair scheduling to reduce turnover and maintain morale.
- **Training Needs Analysis (TNA):** Identifies skill gaps and training requirements to prepare employees for evolving business needs, including digital transition.
- **Employee Engagement Index (EEI):** A measure of employee involvement, satisfaction, and motivation reflecting workplace health.
- **Succession Planning:** Preparing capable employees for future supervisory or managerial roles as Naws Mart expands.
- **Workforce Planning:** Adjusting staffing levels based on seasonal sales demands, especially during Eid and back-to-school periods.
- **Reward and Recognition System:** Combines verbal appreciation and performance-based incentives to acknowledge employee contributions and encourage consistency.

Appendix D: Financial Framework

1. Income Statement Summary (FY 2024–2025)

Particulars	Amount (BDT)
Total Sales	3,124,620
Less: VAT	234,350
Net Sales	2,890,270
Cost of Goods Sold (COGS)	1,406,080
Gross Profit	1,484,190
Operating & Administrative Expenses	594,000
Operating Profit	890,190
Less: Tax (10%)	89,020
Net Profit After Tax	801,170

2. Balance Sheet Summary (FY 2024–2025)

Assets	Amount (BDT)	Liabilities & Equity	Amount (BDT)
Cash in Hand / Bank	128,500	Owner's Capital	500,000
Inventory (Bags)	510,610	Partner's Investment	120,000
Shop Fixtures & Equipment	6,500	Current Liabilities	0
Prepaid Rent / Deposits	100,000	Net Profit (After Tax)	801,170
		Withdrawals (Adjusted)	-675,560

3. Financial Ratios

Ratio	Formula	Value
Gross Profit Margin	$(\text{Gross Profit} \div \text{Net Sales}) \times 100$	51.36%
Net Profit Margin (ROS)	$(\text{Net Profit} \div \text{Net Sales}) \times 100$	27.73%
Return on Investment (ROI)	$(\text{Net Profit} \div \text{Total Investment}) \times 100$	129.22%
Return on Equity (ROE)	$(\text{Net Profit} \div \text{Equity}) \times 100$	129.22%
Inventory Turnover	$(\text{COGS} \div \text{Avg. Inventory})$	16.54×
Operating Expense Ratio	$(\text{OpEx} \div \text{Net Sales}) \times 100$	20.56%
Equity Ratio	$(\text{Equity} \div \text{Total Assets})$	237%

4. Break-Even Analysis

Category	Amount (BDT)
Fixed Costs (Annual)	606,500
Variable Costs (Annual)	1,550,080
Break-Even Sales	1,203,777
Break-Even Units	637 Bags
Break-Even Percentage	38.5% of Annual Revenue

221-45-028

ORIGINALITY REPORT

7 %
SIMILARITY INDEX

7 %
INTERNET SOURCES

3 %
PUBLICATIONS

6 %
STUDENT PAPERS

PRIMARY SOURCES

1	www.coursehero.com Internet Source	2 %
2	Submitted to Daffodil International University Student Paper	2 %
3	Submitted to Taylor's Education Group Student Paper	< 1 %
4	Submitted to Pasco-Hernando State College Student Paper	< 1 %
5	www.mdpi.com Internet Source	< 1 %
6	Submitted to Dublin City University Student Paper	< 1 %
7	languar.net Internet Source	< 1 %
8	WILD. "EBOOK Vitalsource: Fundamental Accounting Principles", EBOOK Vitalsource: Fundamental Accounting Principles, 2017 Publication	< 1 %
9	finmodelslab.com Internet Source	< 1 %
10	Submitted to Westford School of Management Student Paper	< 1 %
11	stec.univ-ovidius.ro Internet Source	< 1 %