Daffodil International University

Internship Report on

"Financial Operation of Debonair Limited"

Submitted To

Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Submitted By

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Date of Submission: 08/11/2025

LETTER OF TRANSMITTAL

Date: 08/11/ 2025

To,
Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

Subject: Submission of Internship Report on **Financial Operation of Debonair Limited.**

Dear Sir,

With due respect, it's my honour to inform you that under your close guidance I have been able to complete my internship report on **Financial Operation of Debonair ltd.** as a requisite for graduation of BBA program.

In my 12 weeks of internship, I tried to learn practically to connect with my academic learning and explore my knowledge. In this report I tried my best to include all relevant information and observation and I sincerely believe that I can stand by to clarify any discrepancy that may arises in the report.

I hope you will find the report satisfactory and it will entice your kind appreciation.

Sincerely yours,

Morium

Mst. Morium Akter
ID: 221-11-1583
Program: BBA (Major in Finance)
Department of Business Administration
Daffodil International University

DEBONAIR GROUP

Debonair Limited

Corporate Head Office :
Address: 384, Road-28, New DOHS, Mohakhali,
Dhaka-1206, Bangladesh.
T&T Tel: +880 248810580, +880 222229726
IP Phone: +880 9612554400, Fax: +880 248810581
Email: info@debonairgroupbd.com
Web: www.debonairgroupbd.com

Ref: Debonair/Internship/2025

Date: 04th Nov, 2025

To whom it may Concern

This is to certify that Mst. Morium Akter, a Student of **Daffodil International University** Bearing Id 221-11-1583, has completed 03 Month (14-05-2025 to 14-08-2025) internship program under the supervision of Accounts & Finance Department. During this period, she has gone through the operational activities of Department. This student used to participate in our recurring operational functions successfully.

We wish her every success in life.

For Debonair Limited

Syed Md. Ferdous
Sr. GM-HR, Compliance & EMS
Debonair Limited &
Orbitex Knitwear Limited

DECLARATION

I am **Mst. Morium Akter (ID: 221-11-1583)** a student of the **Bachelor of Business Administration (BBA)** program at Daffodil International University.I would like to declare that the internship report entitled **Financial operation of Debonair limited** has been prepared by me as a requirement for the degree. This report is the representation of my personal hard work, observation and it does not contain any previously published work by any other person or institution.

Sincerely yours

Morium

Mst. Morium Akter
ID: 221-11-1583
Program: BBA (Major in Finance)
Department of Business Administration
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Daffodil International University

CERTIFICATE OF APPROVAL

This is to certify that the internship report titled **"Financial Operation of Debonair Limited"**, prepared by **Mst. Morium Akter (ID: 221-11-1583)**, a student of the **Bachelor of Business Administration (BBA)** program, has been reviewed and approved for submission and defense as part of the requirements for the degree.

Mst. Morium Akter has completed her internship report at **Debonair Limited** under my supervision. She has demonstrated excellent professionalism and dedication throughout the internship period. I wish her continued success in her future career.

Professor Dr. Mostafa Kamal
Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University

ACKNOWLEDGEMENT

Firstly, I would like to convey my gratitude to the almighty Allah for enabling me the strength and courage to accomplish this task within schedule time successfully.

The internship report submitted here is essential as a part of my BBA program. For this, I would like to express my gratitude to some people because it would never as informative and successful without the suggestion, advice and guidance of my honorable individual.

In preparing in this report I would like to express my appreciation and gratitude to my supervisor Professor **Dr. Mustafa Kamal**. Throughout my internship journey his consistent support and insightful advise help me immensely.

Also I am indebted to several people at Debonair group. At first **Md. Mahbubur Rahman** my industry supervisor, who help and assist me to work at a friendly environment. Also special gratitude to my co-workers who provide me some excellent advise. Having them was a blessing for me. With their help I get to learn many thing which will be helpful for my professional life.

So lastly I express my gratitude all the people who support me in this journey, without them the report wouldn't be never possible.

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EXECUTIVE SUMMARY

The internship report is a three-month corporate sector working experience. For this I was engaged in the **Accounts and finance department** at **Debonair limited** a Garment industry as a requirement for completing of my Bachelor of Business Administration (BBA) degree. The primary objective of the report is to gain practical knowledge and hand on experience on the financial activities and operation of the **Debonair limited** through my internship practice.

Throughout my internship journey I learn some kind of financial activities that was given to me while working on this department. Like voucher checking, bank reconciliation checking, posting ledger in account system sometimes which was my regular activities. These responsibilities help me to understand how internal control system and documentation are maintain in corporate sector. As this company annual data is not publicly available so I tried to access it through some connection in the company. Despite this limitation I was able to evaluate their financial practices and gain accuracy, transparency and efficiency in financial operation. My internship was a significant opportunity for me to apply my theoretical knowledge into practical studies. It has enhance my technical and soft skill also give me valuable insight of the garments sector.

So, the overall journey of internship at Debonair limited was an enriching experience that enhance my ability to link academic knowledge with practical implication. I believe it will play an important role in shaping my career goal also built a professional path for me in the banking and finance sector.

Chapter 1

INTRODUCTION

1.1 Background of the report

As a Business Administration student, participation in a internship program is mandatory. Every student is assigned to perform the organizational operation to get some practical knowledge within a given time. That's why I choose this manufacturing organizational as my internship at **Debonair group** on May 14th also I choose this organization because I wanted to learn how the corporate workplace conducts their operation which fits my business administration knowledge also.

Through my 12-week internship program I gained hand on practical experience working on real project and gain expertise in the variety of field. I get to know how the fundamental operation of a corporation exists and the activities and operation of the correspondent company.

As I was intern in the accounts and Finance department in the RMG sector I learn how this sector work together with financial sector and play a provital role in financial management meeting dynamic decision, and meet up with expected financial problems.

As a student in business background, I prefer Debonair group as my internship area because it provide direct business-related education in RMG sector. For continuing the study of internship at Debonair group I almost work in two sector which is HR and Finance of this company and try to find out their activities planning and many other things as well. So I have discussed about this thing deliberately to late you know about my experience**.**

1.2 Problem of the statement

During my internship period at Debonair limited at the department of Finance and accounts, the work I was engage is some financial activities such as voucher preparation, Bank reconciliation's disbrushment and record keeping. These thing are the backbone of accounts department. A organisation like Debonair limited which is a large industrial corporation, that's why It takes a large scale of transaction to maintain a financial management accuracy, transparency and compliance.

However every company faces some problem while conducting their operation so as Debonair.

So the problem which I observe that, though Debonair group maintain structure financial system still they have some lacking which need required attention. Such as their rely more on **manual verification** rather than using technology advancement, also their **workload is more on their finance staff** which delay the process of financial documents that can affect the efficiency and decision making.

The main problem relies on the limited practical understanding of how financial activities are performed in the industrial sector and how the activities influence the overall financial overview of the company. So this study aims to provide practical overview of the financial activities of Debonair group which suggest strength and where improvement are required.

1.3 Objective of the report

❖ **Broad objective:**

The main objective of the report is getting practical knowledge and hand on experience on the financial activities and operation of the Debonair group through internship practice.

❖ **Specific objective:**

- ✓ To analyze the activities of the Debonair Group.
- ✓ To evaluate some financial statement of the company.
- ✓ To have an overall idea about how financial department relate with other sector .
- ✓ To find out some problem related with this sector.
- ✓ To give some recommendations.

1.4 Scope of the report

For a BBA graduate student internship is a part and partial of the curriculum activities it helps in handling the real business situation. For this internship program is a perfect match for job experience and have practical knowledge which will implicate from the theoretical knowledge. So this report is conducted to fulfill the requirement of the internship program by Bachelor of business administration (BBA).

As a completed my internship at a corporate office named **Debonair ltd.** Asuliya savar-Dhaka. The scope of the report is to find out the efficiency and loophole of Debonair group. The scope of the report is only limited due to some restriction as it is a private limited company. But I try to collect more and more information about the company. Since the branch does not practice independent training and development process that's why this report deals with the said policy of the head office of the company.

1.5 Methodology of the report

The methodology that is used is a descriptive study. I have collected the required data both from primary and secondary sources in order to make this study more meaningful and presentable. The data and information is gained through direct and indirect conversation and interviews. Data needed for conducting the study has been collected from the following sources:

- ✓ Primary Data
- ✓ Secondary Data

Primary sources:

In order to collect the primary data, I meet with different officials, managers, supervisor, executives and had verbal conversation to collect the data from questionnaire survey.

Secondary sources:

In this secondary data has been collected from the relevent sources:

- Company website
- Internet search
- Annual report of DG
- Desk report of related group

1.6 Limitations of the report:

While conducting this report I faced a lot of difficulties as it is based on a industrial sector. Many of my required information was not easy to get. Their information was so confidential that I bear a lots of hassel because of that. But my superior’s kind enough to provide my necessaries. But I had to prepare my report alone without their help.As we know nothing is perfect so this also have some limitations. These are followings:

- ➢ The Accounts executive doesn’t have much time to provide elaborately organize information.
- ➢ Didn’t have access to visit all the sites of the company.
- ➢ There was lack of chain of command
- ➢ In today they follow the traditional business method
- ➢ Shortage of advance technology.
- ➢ Lots of desired information was not accessible for the confidentiality.

Chapter 2

COMPANY OVERVIEW

2.1 Overview of the organization

Debonair limited is a Bangladeshi oriented manufacturing industry which is expert in outwear, home textile, bags and luggage. The company is committed to eco-friendly and sustainability which help to transformation into operations. It export its product to over 62 countries and its major clients are H&M, Inditex and others. Debonair Group is a 100% export oriented private company integrated in manufacturing high value Outerwear, Home Textile and Outdoor Products and Bag & Luggage. Company started its journey since 2010 and established its WAY TOWARDS SUSTAINABILITY vision in 2020. Corporate head office is located at Mohakhali DOHS and facilities are established at Ashulia, Gazipur, Tongi, Salna and Valuka, Mymensingh.

With visionary guidance of Founding Chairman Late MOHAMMAD NURUN NABI, FCA; Dynamic and Commendable work of Managing Director MOHAMMED AYUB KHAN, FCA and current Chairman Architect NAIARA NOOR'S contributions pace Debonair become a successful group consisting of more than 12 sister concerns in home and abroad.

Debonair group has been going through extraordinary growth for the last couple of years . They have produced more than 0.5 million pieces per month. Implementation of quilting and padding production line is going on in full swing. In order to keep the manufacturing process in developing stage, technologies has always been interested in research and development outside of their capacity. Debonair also planned to venture on textile garment and accessories related to other business. By all means debonair expect to increase its profitability growth of 20% over the next few years.

2.2 Mission and Vision

Corporate philosophy	Mission	Vision
"Way Towards Sustainability"	To 'go green' and 'enhance productivity' through continuous improvement & accepting innovation.	To Establish the excellence in manufacturing through re-engineering and research, ensuring best-value products and services to global customers with the philosophy of sustainable growth in business.

2.3 History and current operation

The Debonair Group was founded in 2010 and began its journey in the apparel sector, specializing in manufacturing and exporting high-value outerwear, home textiles, and bags. The group is led by Architect Naiara Noor as Chairperson and Mohammed Ayub Khan FCA as Managing Director, with the late Mohammad Nurun Nabi FCA as Founding Chairman. Debonair operates multiple sister concerns, including Debonair Bag & Luggage Limited and Innovative Fabrics Ltd., and has focused on a "WAY TOWARDS SUSTAINABILITY" vision, emphasizing eco-friendly production and the use of recycled materials. Their current operation are given below:

Workforce: Approximately 22000+ employees, with a 70% female majority

Production: Outerwear approx.—1.4 million pieces/month; Bottoms—2.1 million; Padding—1.5 million yards; Quilting—1 million yards.

Annual export turnover: Around US$300 million, with a growth rate over 20 millon

Clients include leading global brands: The North Face, Timberland, H&M, Inditex (Zara), Ikea, Vans, C&A, Kiabi, and many more.

This company is 100% export oriented private limited company which is expert in outwear and homeware product. The company start is journey in 1991 through way towards sustainability Vision in 2020. Their founding chairman late Mohammad noorul nabi FCA a dynamic managing director Muhammad ayub Khan FCA are tremendous in this group. It has 12 sister concern in home and abroad . All the person engage in this in this garments are tremendous and expert in manufacturing related business. In addition all the director of the board within this group highly educated and they have hand on experience and knowledge in manufacturing business.

This business has many visionary aspect for example

Their professional intrigrity innovation teamwork leadership excellence customer satisfaction care for the society are to be remember

The ultimate goal of the group is to become a sustainable business and have a contribute to the national economy. By all means the group is expecting a profitable growth over the years and always keen to invest in research and development.Also they have the capacity to optimize the opportunity of moving ahead. Furthermore this garments industry under the consideration of BGMEA. They maintain various kinds of professional integrity, innovation, teamwork, leadership, excellence customer satisfaction and also care for the society. Their journey started as 1991 still now they are working on various kind of social services examples can be the sustainability. With the visual guidance of their founding chairman late Muhammad Nurun Nobi this sector is developing day by day for their extraordinary performance

2.4 Corporate Information of the Company:

Founders and Directors:

Founder Chairman: Mohammad Nurub Nabi

Chairman: Naiara Noor

Director: Mohammad Ayub khan

Director: Mohammad Monowar Noor

Brief Profile :

Company Establish in : 2001

Swing Line : 60

Production Capacity : 900000pcs outwear per month

Total Production Area : 625000SFT

Total Workforce : 15000

Workforce Ratio : 70% Female 30% male

Machine & Equipment : 4000 set , 76 set templets

Expected Turnover 2024-2025: For all 5 units $ 200.00M

Growth Rate : 30%

Chapter 3

ROLE AND RESPONSIBILITIES

3.1 Role and Responsibilities

I did my internship in the Account and Finance department in a Garment manufacturing company.The manager had divided the work for me into two section for the first part I was in the charge of the bank part and and in the second I was in cash sector. So my daily work was related to this . In the first part everyday I used to do voucher checking, bank reconciliation, sometime posting ledger in the system, observe the cash disbursement process and assist the senior accountant. And in the second part I was in the cash sector, where I used to write the voucher for the payment, writing the cash book, also I made some small payment to the receivers.so my main responsibilities were:

First part:

- Voucher checking
- Bank reconciliation checking
- Posting ledger in the system
- Working on Cash disbursement process

Second part:

- Writing voucher
- Writing cash book
- Making cash payment

3.2 Rationale of those Role and Responsibilities

- **Voucher checking:** This work is mainly a auditing process, which helps to maintain accuracy in the transaction and compliance e with company policy.
- **Bank Reconciliation**: It is done to ensure that company financial report is accurate to prevent fraud.
- **Posting ledger in the system:** This system is a record keeping for the future auditing.
- **Cash disbursement process observing**: It help me to observe how practical exposuire to internal system.
- **Writing vouchers:** It help me to understand why different vouchers for different payment are made.
- **Writing cash book:**Everyday payment and receive is recorded in the cash book for transaction process.

- **Making cash payment**: Some small payment is made by me so that I can lean how the process is done.

3.3 Example of a Task

One example I can give, once a bank statement was given to me for checking if it matched with our company ledger. I compared the company ledger balance for June 2025 with the bank statement and found some discrepancies. For this I get appreciation from the manager.Then next one I can remember was, purchase bill used to came on the accounts for ledger posting ,as I use to check the voucher I know some headings, so they they gave me the bill for checking I find out some mistakes in the heading of the supporting which was helpful for them. Also for this I was appreciated.Then another one was I was a very fast learner,when my superior used to gave me any task I used to do it in the shortest time. For this they praised me a lot .

Chapter 4

KEY LEARNING & EXPERIENCE

4.1 Important learning

During my internship journey at the Debonair group, It was a journey of connecting theoretical knowledge with practical operation. Being able to connect with different personnel was a big lesson for me. Where I able to know about my flaws also my strength. So for the three month I learn many thing from peoples. Which help me to get the knowledgeable about the professional life. There are many kinds of learning that I have learn in this 3 month so if I have to Marge them in one report it not that much possible. So I will write all kinds of technical work that I have learn from the accounts and Finance department.

Most of the time I was given the work of checking bank reconciliation and voucher checking also I saw how cash disburement process is done so if I have to explain then my most important learning would be these. one of the most important learning was the bank reconciliation process before the internship I only study reconciliation in textbook but during my internship practice I learned it help to find the discrepancies between company and bank statement.This help me to understand the importance of accuracy and attention to detail in financial record keeping. and for voucher checking I get familiar with the step by step procedure of voucher which ensure that it compliance with companies policy this activities helps understanding of how to maintain accountability and transparency in a company and last but not the lest the cash disbursement process where I observed how cash payment work, how it is authorized approved and record. It help me to understand how companies protect their resources from Mismanagement

Besides, this technical skills I develop some soft skills like communication, team work, professional etiquette, regular interaction with my supervisor and colleagues. So the combination of technical and soft skills are the thing that are my most important learning in this journey.

4.2 Rationale of those Roles and Responsibilities

So if I have to make a rationally of this rules and responsibility that I was given during my internship Those task was not just random thing but I had to do it carefully because it was aligned with the department financial structure.For example if I take the bank reconciliation it was not just about comparing figure but I was in the charge of detecting the error which will ensure that financial statement properly done. Then the next one is voucher checking by organizing the voucher I ensure that the payment were accurate, properly authorized, which will help in future to report financial statement. And lastly the cash handling process, it teach me the importance of internal control in preventing fraud or misuse. So this that show me how my small task play a vital role in organizational goals achievement.

*4.3 Connection with Academi*a

The connection between my corporate learning and learning from the BBA program is connected somehow. Like the courses i cover in my BBA program was financial accounting, tax accounting, financial institution and market. During the internship journey I noticed how this theories were connected in real business operation. It made me realise that theoretical learning is not enough for corporate journey. I understand how real life business work is.Also my most important learning was to getting involve with different individuals ,from them I notice how various personalities exist. While doing my graduation the courses I learned was theoretical ,I didn’t know how business or job work. So this internship gave me a new chapter in my short journey.

4.4 Example of a experience

For the example there are plenty that I can remember.One of the incident that in my first phrase i was very naive, couldn't communicate with other's also cried once. But the mistake was mine. Then I tried to communicate and made interaction with everyone which help me to grow both personally and professionally.This journey had lots of ups and down. Being a introvert in corporate sector is nearly impossible to exist. So If I want to give example there will be lots to mention.Then other one was I uses to make lots of mistake ,like when they gave me some paper to arrange I use to mix them with other one. For them it create some hassle but they were so nice that they didn’t misbehave with me. So if I didn’t face that phrase I would never learn that, that’s why it also gave me some good learning experience.

Chapter 5

CRITIQUE AND REFLECTIONS

5.1 Critical evaluation of my experience

My internship journey provide me many opportunities to connect my academy knowledge with corporate culture. However there were some limitations which need critical evaluation:

- Though I received hand on experience, but somehow those responsibilities were limited to routine task who is restricted my exposure of knowledge about financial analysis.
- Second one can be the culture of Debonair group, there were no formal training session assigned for any intern,which could provide me more structure environment for work.
- As I am a finance student most of my courses were like financial ratio analysis, tax related topic but in this company I did not get any kind of annual report to perform in depth financial analysis
- In summary, there were lack of exploring data which were confidential, I know its right but also created a lacking in my knowledge.
- Lastly this internship introduced me to understand the corporate financial operation in a garment sector which help to have a solid foundation on practical knowledge though it has many limitations it will shape my professional career in finance and banking.

5.2 Key challenges

I faced different challenges while continuing my internship at Debonair limited which are:

- Restriction to information, as it is a private limited company there financial document data were confidential so when I asked them to provide the annual report for my financial analysis they didn't provide me.
- Most of my task was same everyday sometime I feel boring that I didn't get anything new for the three month. My opportunities was limited which could further develop my exposure of knowledge.
- In my initial stage most difficult part was adapting to the professional corporate environment, maintain official etiquette, understanding the workplace norms.
- Also the lacking of formal orientation session for interns. I tried to learn by myself observing my seniors activities they didn't have much time to teach me.
- They did not allow me to do anything on technology except for sometime, also they did not teach me anything about their accounting software.

5.3 Learning from the challenges

Though faced many kinds of challenges throughout my internship journey but it help me to understand my lacking from that I learn how to groom myself for the corporate culture. This challenges help me to develop valuable skills for my further journey. So my learning from this challenges can be:

- I learn the importance of confidentiality in financial operation and how to maintain the organization policies. It taught me that maintaining confidentiality in data management is the most important incorporate sector.
- As I mentioned above my routine task was similarly repetitive so this help me to improve my patience level, concentration ability, and maintaining repetitive working condition.
- In my first phrase, I was not very much confidence about my professional life this journey taught me how to adjust with professional environment, maintaining punctuality, value of time and discipline, and lastly it enhanced my communication skill very much, now I know how to have a good working relationship with colleagues and supervisors.
- It help to bridge a gap between my theoretical and practical knowledge. In my academic learning it taught me about course related study but when I connect with my professional life it taught me that financial Management is not only about calculation but it provide judgement, accuracy and compliance.

5.4 Overall Reflection

The overall journey at Debonair limited was very much transformative because it transform my professional and personal growth. The knowledge doing BBA program in finance was analytical and shape my interpersonal skills but doing internship was totally different.This internship and my educational phrase combine a bridge together which brings a brighter future for me.

So for my professional growth I can say it help me to have a broad understanding on financial sector in a garments industry.I understand the importance of confidentiality in financial documents the importance of accuracy . This journey also enhanced my technical and analytical skills which give me the confidence to perform any task more effectively. Working with different individual was a really hard task for me. I understand how professional ethics, time management understanding environment is important in corporate culture also the most important is having good colleagues is a blessing in job sector

And for the personal growth it very much taught me the importance of adaptability, professional maintenance, patience, working under others, problem solving skill,also it enhance my self confidence, now I know how to behave in corporate culture. Also it improve my communication skills through interacting with my colleagues and supervisor.

Finally the overall internship was not just just a working experience but it was a experience of stepping toward professional career and personal growth. This experience is strengthen my ability to have a career on financial sector also give me the confidence to learn an adjust to different situation.

Chapter 6

FINANCIAL PERFORMANCE ANALYSIS

Financial Analysis of Debonair limited:

6.1 Current Ratio:

The current ratio is a way that measures a company's financial ability to cover its short-term liabilities with its short-term assets. It is by measured by dividing current assets with current liabilities. It shows the level of current assets that a firm has against per amount of current liabilities of that firm. Its formula is:

Current Ratio = Current Asset ÷ Current liability

Table 1: Current Ratio

Year	2024	2023	2022
Current asset	5678479509	3452790567	7659346783
Current liabilities	8903478123	7890235678	7654908765
Current ratio	1.63	0.43	1.00

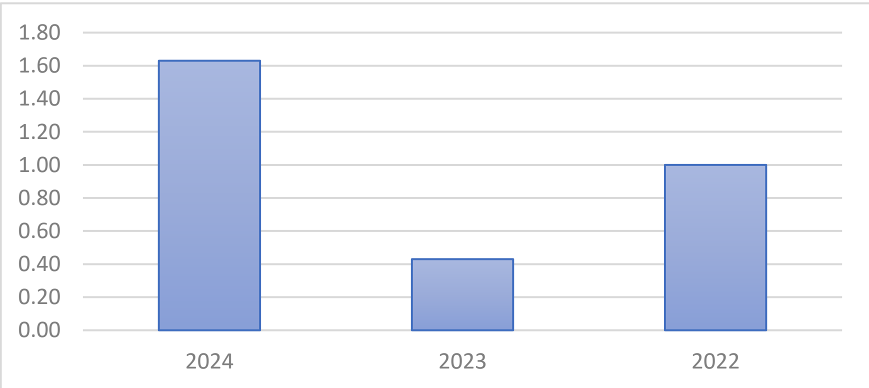

Figure 1: Current Ratio

Interpretation:

There is upward trend of current ratio. It declined in2023 to 2022 and reached only 1.63 at 2024.That means; over the time period Debonair Ltd gain it capacity to pay the obligation by using its current assets. In 2024 the ability to pay short term debt increased Which indicate a good sign for the company financial condition. The upward trend provide a good sign for company. My evaluations of the current ratio suggest that liquidity position currently is good.

6.2 Acid Test ratio:

The Acid test ratio which is also known as quick ratio. It measure the company ability to meet its short-term obligations by using only its liquid assets. It is calculated by dividing the company current asset excluded from inventories from current liability. The formula is:

Acid Test Ratio= (current asset-Inventories) ÷ Current liability

Table 2: Acid Test Ratio

Year	2024	2023	2022
Total current asset - inventories	5678479509-3445896789	3452790567-2398560944	7659346783-5793467923
Total current liability	8903478123	7890235678	7654908765
Quick ratio	0.25	0.40	0.24

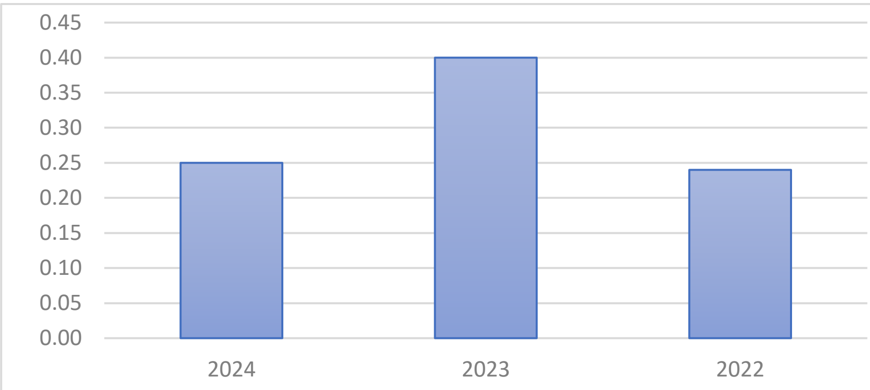

Figure 2: Acid test ratio

Interpretation

Acid-Test Ratio of debonair Ltd. in 2022 is 0.24times and in 2023 is 0.40 times, which is more than the previous year. In 2024 Acid-Test Ratio of Debonair Ltd is decreased. My evaluations of the Acid-Test Ratio suggest that Debonair liquidity position currently is not good.Because it should be more to be in a good position .So in conclusion the ability to pay its liability is not satisfactory.

6.3 Inventory Turnover Ratio:

The Inventory turnover ratio measure how many times a company sells and replace its inventory over a period. Also its indicates the efficiency of a company to manage its stock with a high ratio and low turnover suggest its stock week in demand. The formula is:

Inventory Turnover Ratio= Cost of good sold÷ Average Inventory

Table 3 : Inventory Turnover Ratio

year	2024	2023	2022
Cost of good sold	3450987657	2368056877	3458908768
Average inventory	6834097654	1438707897	2456789900
Inventory turnover	2.26	1.93	1.40

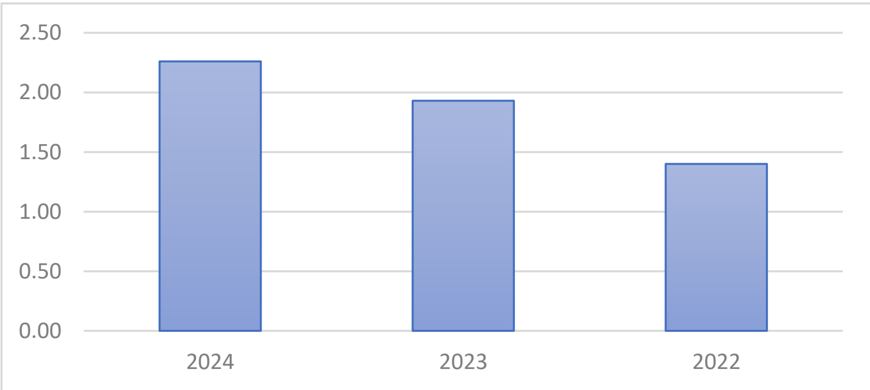

Figure 3: Inventory turnover ratio

Interpretation:

Inventory Turnover Ratio measures how effectively inventory is managed by Debonair Ltd comparing cost of goods sold with average inventory for a period. Over the span of 3 years Inventory turnover ratio was worst position in 2022 at 1.40 it implies on that time Debonair had poor sales .therefore, excess inventory. However, in 2024 it was peak and reached 2.26 which indicate strong sales or ineffective buying. My evaluations of the Inventory Turnover Ratio suggest that Debonair has strong sales.

6.4 Inventory Turnover Days:

The Inventory Turnover days is also known as the DIO, which measure the average number of days that takes for a company to sell its inventory. So for the calculation at first need to find the average inventory turnover ratio and then divide it by 365.A lower number indicates more efficiency and excess shows insufficient stock. The formula is:

Inventory turnover in days= Days in the year÷Inventory Turnover

Table 4: Inventory Turnover in Days

year	2024	2023	2022
Days in the year	360	360	360
Inventory turnover	2.26	1.93	1.40
In days	159.29	186.53	257.14

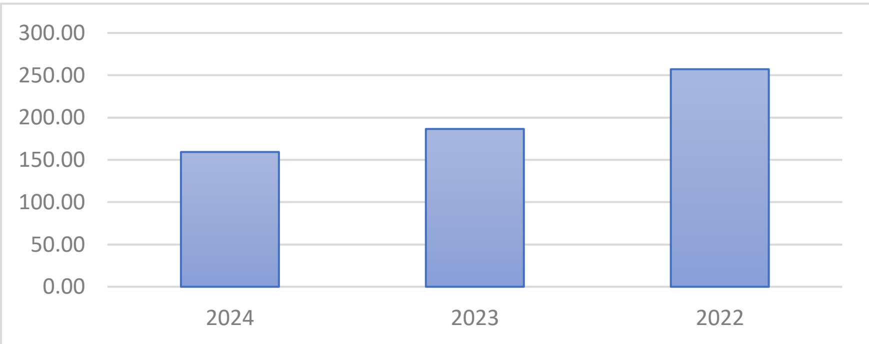

Figure 4: Inventory turnover in days

Interpretation

Inventory turnover ratio of Debonair Ltd. in 2022 is 1.40 times and in 2023 is 1.93 times, which is higher than the previous year 2022. The average selling time of inventories in 2022 is 257.14 days and in 2023is 186.53days. My evaluations of the inventory turnover suggest that Patriot's average days to sale the inventories in days currently are lower than the in 2024.

6.5 Return on Investment:

Return on Investment measure the profitability of an investment. It is ratio that is used to evaluate the efficiency of an investment comparing with different investment options..A high ROI indicates a better and more profitable investment. T he formula of this one is:

Return on Investment= Net profit ÷ Toal Investment*100

Table 5: Return on Investment

Year	2024	2023	2022
Net profit	4568902345	5670234678	4762309564
Total investment	2543467899	4546898644	2254678909
ROI	8.96%	9.89%	11.89%

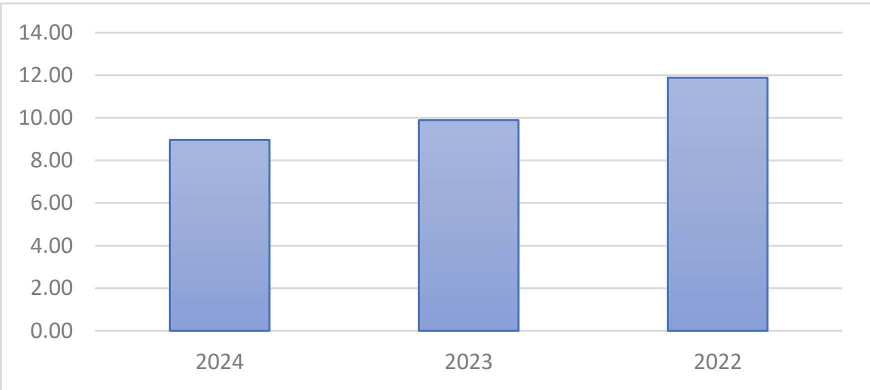

Figure 5: Return on Investment

Interpretation

Return on investment of Debonair Ltd in 2022 is 11.89% and year to year it is falling down. My evaluation of return on investment of Debonair Ltd is decreasing day by day though it is not in a good position, because it does not hold the industry standard .as we know the higher the ROI it's better for any company. This company ROI is falling from 2022 to 2024 which indicates that the company is not getting good profit from its investment.

6.6 Earning per share:

EPS is a metric that shows company profitability by indicating an amount of each outstanding share of common stock. A higher EPS is generally considered a positive indicator and its company profitability and financial condition. And its calculated by company preferred dividend and common stock. The formula is:

EPS = (Net income - preferred dividend)÷Weighted Average share outstanding

Table 6: Earning per share

year	**2024**	**2023**	**2022**
Net income	4568902345	5670234678	4762309564
No of common share	655666	667789	43455656
EPS	45.69	56.70	47.62

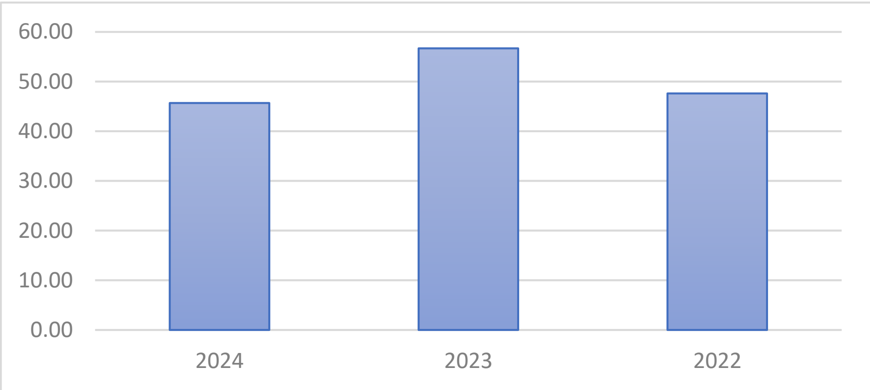

Figure 6: Earning per share

Interpretation

The Earning per Share of Debonair Ltd. in 2022 is 47.62 and in 2023 it is 56.70 which increased from the previous year mean it's a good sign for the company as a higher EPS indicated good financial condition. But in 2024 it is 45.69 which is less than the previous year means its financial condition is dropping day by day. In 2024 EPS is decrease so we can say its financial condition is not satisfactory.

6.7 Account Receivable Turnover:

Account receivable turnover measure how efficiently and effectively a company collects its credit sales.It also describe how many time a company collects its balance over a particular period of time.A higher turnover a company has means its efficient process and a lower one says it has issue with collection policies. Formula is:

Account Receivable Turnover= Net credit sales÷Average net receivables

Table 6: Account Receivable Turnover

Year	2024	2023	2022`
Net credit sales	6789045687	4570987234	7654398076
Average net receivable	5789753678	3564576879	4578990065
A/C Turnover	1.67	1.24	1.13

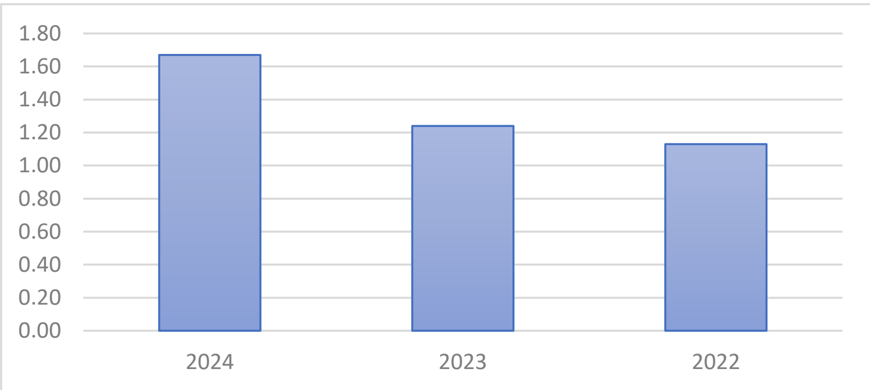

Figure 7: Account receivable turnover

Interpretation:

Account Receivables Turnover in 2022 was 1.13 and In 2023 it increase to 1.24 which is a good sign for the company because it is in the upward form. In 2024 it also increases to 1.67 the percentage is increasing every year. Asc wer know if the A/C in a upward form means it effectivly collects its credit sales amout. So form my perspective Debonair is in a good position right now.

6.8 Account Receivable Turnover in Days (DSO):

Account receivable turnover in days also known as DSO is the average number of days a company take to collects its payment from selling on credit. A lower number of days indicates more efficient collention process. On the other hand higher means customers are paying slowly and which effect the cash flow. The Formula is:

DSO= Days in the year ÷ Account Receivable Turnover

Table 8: Account Receivable Turnover in days

Year	2024	2023	2022
Days in the year	360	360	360
Account Receivable Turnover	1.67	1.24	1.13
DSO	270	290	318

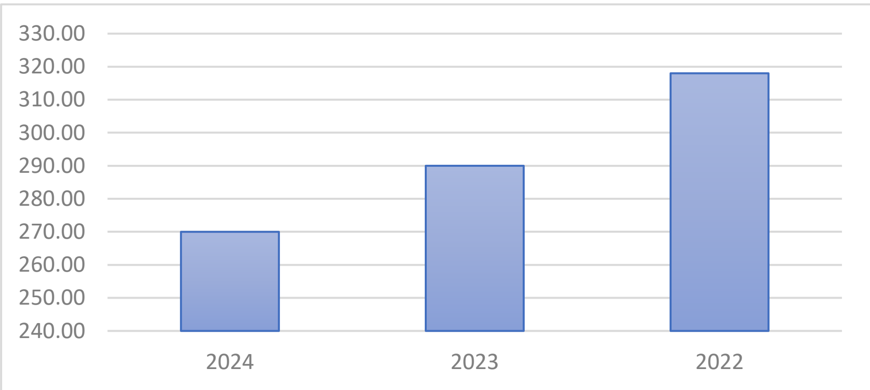

Figure 8: Account receivable in days

Interpretation:

The Turnover days in Debonair group in 2022 was 318 days and in 2023 was 290 days. The receiving date is decreasing which is a good sign. In 2024 it more decrease to 270 days. We know the shortest days the more efficiency of a company. Means the creditors are paying effectively. So my evaluation suggest that Debonair is in a good position to collect its credit sales.

Chapter 7

FINDINGS, RECOMMENDATIONS AND CONCLUSION

7.1 Findings:

Findings are one of the most important part of a report writing of any company or organization. Because it provides the evidence and necessary analysis to support any conclusion . Also it helps in making proper decision making ,identify data- driven information and recommend potential areas for organizational growth. So for my Report to make it more effective I am providing some findings below:

1. **Current Ratio Analysis:** Debonair group current ratio analysis has many fluctuation on its liquidity position from 2022 to 2024. In 2022 the ratio was 1.00 which indicate that the company has enough current asset to cover its liability. But in 2023 it fall to 0.43 which indicate that it has pressure on is short term solvency. However in 2024 the ratio increases very strongly means their liquidity on strong recovery. This improvement indicate that company took efficient and effective financial decision to stronger is short term financial position by using managing cash receivable and inventories.
2. **Acid Test Ratio Analysis:** For the acid test ratio Debonair group has 3 variation over the years. In 2022 the ratio was 0.24 which improve in 2023 with 0.40 which shows a efficient stage but in 2024 it decline drastically with 0.25. so for that the company initially strength their liquid position but unable to maintain it on the last stage. A ratio below 1:1 is not in a good condition so in all the year the positions was not satisfactory because the didn't reach the level. So this reflect that the companies liquid asset are insufficient to cover its current liability. so overall company should focus improving its liquid asset.
3. **Inventory Turnover Ratio Analysis**: In the inventory turnover ratio there is a positive upward trend in every year. There is increase of the ratios in 2022 it was 1.40 and in 2023 was 1.93 and last in 2024 it was 2.26. In all the year the percentage is increasing means the group is selling it's inventory faster than before. Means they have strong demand for their product and effective sales performance which help in higher inventory turnover, if the stock remain like this there would be a shortest of the stocks which can be their sales opportunities to decrease.
4. **Inventory turnover in Days:**The inventory turnover days has consistent improvement over the years. In 2022 it was 257.14 days and in 2023 it was 186.53 and lastly in 20242 was 159.29. There is a steady reduction in all the years means the company is managing is inventory efficiently to convert is stock into sells. Also it reflect that the demand for their production and profitability which shows the overall significant stronger position in management practice.

5. **Return on Investment:** The return on investment of Debonair group is declining over the years in 2022 it was 11.89% which dropped in 2023 by 9.8 10% and lastly in 2024 it decrease to 8.96. this indicate that the company has reduced is sales margin and inefficient using of asset which bring the downfall of the companies investment. These also impact the overall or long term growth of the shareholder value on the organization.
6. **Earning Per Share:** The earning per share is fluctuating in over the years. In 2022 the EPS was 47.62 which increased in 2023 by 56.70 which indicate the higher profitability. But in 2024 the EPS decline by 45.69 suggesting that the company has inconsistent result from its net income and operation efficiency. So for that, maintaining a stable profitability will be essential for the investor confidence in long term investment.
7. **Account Receivable Turnover:** In account receivable turnover all the year has significant increases from one another. In 2022 it was 1.13 and in 2023 was 1.24 and it increase also in 2024 by 1.67. Means the company has efficiency in collecting payment from their customers. Which indicate that a better management a company is right now on which handle the cash more positively and effectively who is suggest that there is a better position for the collection speed.
8. **Account Receivable Turnover in days:** For the account receivable turnover in days the days are decreasing in every year in 2024 it was 270 days and in 2023 it was 290 days and in 2022 it was 318 days . Means their collection period is decreasing in every year which indicate a efficiency is increasing to ensure smoother cash inflow and reduced dependency on long term credit. The more the days are which is a negative sign for any company as the days are decreasing is a goods and forever for the future goal

7.2 Recommendations:

1. Current Ratio: Debonair group is maintaining is liquidity position very well. So if it keeps its ratio between 1.5 and 2.0 which is considerate ideal for any manufacturing organization it can improve more. Then the organization should monitor is financial department so that it can effectively maintain is cash flow, credit control policies also the company should reduced dependency on short term borrowing to improve their internal fund. So finally maintaining a balance between the liquidity and profitability will ensure long term stability for the group.

2. Acid Test Ratio: For any kind of organization ensuring a liquidity above 1.0 is essential. For meeting immediate obligations without any dependency on inventory sales. This companies acid test is not up to mark.For that the company should improve the receivable collection and manage cash reserve more efficiently. Also they should reduce the unnecessary short term liabilities to ensure there operational cash flow. And lastly regular monitoring of their liquid asset and liability will ensure their financial stability.

3.Inventory Turnover Ratio: Debonair group should focus on efficient inventory control to have a positive upward trend. They should implement inventory forecasting tools and demand analysis which will maintain a right stock levels. The company should closely considered relation between their production and sales department to avoid stock out. Also they should have regular evaluation of supply chain management. Lastly they should have a balance between their inventory availability to have a speed that will help to maintain a steady operation and customer satisfaction.

4.Inventory Turnover in Days: Debonair group should shave a focus on reducing the inventory holding period also insuring their product availability to meet the customer demand. They can use the just in time (JIT) method to optimize their stock level. They should have a team to have a regular monitoring of their items and product also have a coordination among products on sales supply chain department. Maintaining these piece of movement will ensure their liquidity and reduce cost.

5.Return on Investment: This group should focuses on improving their revenue and control their operation and cost. Proper utilization of their asset and investment can help to enhance their financial stability. Also they should focuses on how to reduce is cost structure, reduce wastage and trending their marketing more effectively. Lastly regular evaluation and monitoring decision will ensure their financial growth.

6. Earning Per Share: Debonair group should have a focus to their consistent earning growth by increasing their operation and efficiency also controlling their expenses. They should explore the strategies to enhance their products specification and explore the market. Proper utilization of their production will reduce the cost and stabilize their profit. Also a transparent financial management can ensure the sustainable growth in EPS. So the regular review and long term strategies will strengthen their shareholder value and overall profitability.

7. **Accounts Receivable Turnover:** Debonair group should focus on trending their credit policies more effectively also try to collect payment to improve their cash flow. They can apply the strategy of offering small discounts for early payment or using credit rises assessment tool. For this their finance

team should have a good relation with their customer. So that they can ensure timely collection and consistent monitoring will support the company overall financial stability and working capital.

8. Accounts Receivable Turnover in Days: For the account receivable in days the recommendation can be they can encourage the early payment by offering incentive such as small discount.Then customer credit evaluation before granting credit they should focuses a take on customer and their ability to pay the agreed period. Also they can have a coordination between the sales and Finance department they can have a communication between the teams that will ensure the credit term are clearly communicated. And lastly automation and ERP system by these the company can introduce accounting software system that automatically track receivable this will ensure accuracy and reduce manual error.

7.3 Conclusion:

For doing this report it has provided me a comparison overview of my internship at Debonair limited. Through this report I have organized their financial activities, operation, practice and how these organization manage is financial action. Above the five chapters I have discussed their profile of the company structure, how the finance and accounts department work, the kind of task I was as signed doing my internship also I specifically mentioned the kind of task I was assigned during my internship period. For example I mentioned how Bank reconciliation voucher checking and posting in account system cash disbursement process which is included in the financial activities of their company. Also in this report I highlighted the financial practice of the company and the challenges I faced during learning and outcome I gained from this experiences. So for my overall internship help me to bring the gap between my theoretical knowledge which I gained from academic learning and I applied these in my practical knowledge during internship period.

Chapter 8

IMPLICATIONS

Implication

For the implication of the border significance, consequences, and lesson learned from my internship experiences, and the task or project that I was involved during these period not only satisfied my theoretical concept that I have learn in my financial course it help to realize how financial sector is interconnected with real life practice. During my internship I received the hand on experience on some financial activities which are directly related to my course of principal of financial and accounting. Also this help me to realize the importance and accuracy between academy and practical implication.

So for the **organizational impact** my work was limited as an intern in the Finance department but this small task help to reduce the workload pressure on their employees. My help was consistent with the department which increase efficiency also enhance organizational activities.

For **Industry relevance** the industrial sector place a vital role in Bangladesh economy but behind is success there are many complexities and large scales of operation. In my internship things I have learn which help me to see how financial accuracy directly impact all the industrial competitiveness. So the knowledge I have gained will help me to understand the garments sector and its function and operation.

There are many **lesson** that I have learn which taught me that educational learning is not enough for engaging in corporate life. For example it taught me the the importance of time management professional responsibility and how some kind of minor error can cause big issues. Also the importance of ethical practice and being a transparent person in financial operation.

Skills that I have developed through this journey is not only technical skill but also my soft skill . For technical I received the hand on practice in financial documentation how discrepancies in financial papers occur. Also how a garments sectors financial operation conduct through many activities. And for the soft skill, my communication skill has increased a lot also my patience level doing the similar repetitive work everyday. Last but not the least now I know how to work in a team like a professional.

Appendix

Balance sheet

Particular	2024	2023	2022
Non-current asset	8764679467	4572359876	5679453468
Current asset	5678479509	3452790567	7659346783
Total asset	14443158976	8025150443	13338800251
Shareholders' equity	7689005678	3344638760	2469654278
Noncurrent liability	6783450987	34578076544	3460987654
Current liability	8903478123	7890235678	7654908765
Book value per share	0.33	0.07	0.18
Total liability and shareholder equity	23375934788	45812950982	13585550697

Income statement

Particular	2024	2023	2022
Sales	6789045687	4570987234	7654398076
Cost of goods sold	3450987657	2368056877	3458908768
Gross profit	3338058030	2202930357	4195489308
Net profit before tax	7654098723	8742709873	6780345678
Net profit after tax	4568902345	5670234678	4762309564
Earnings per share	45.69	56.70	47.62

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- Debonair Group. (n.d.). Debonair Group. Retrieved November 7, 2025, from *https://debonairgroupbd.com/*
- Debonair Group. (n.d.). Debonair Padding & Quilting Solution Ltd. Retrieved November 7, 2025, from *https://debonairgroupbd.com/sister-concern/debonair-padding-quilting-solution-ltd/*

DAFFODIL INTERNATIONAL UNIVERSITY

Faculty of Business and Entrepreneurship (FBE)

Department of Business Administration

Intern Assessment Form (Employer)

Semester: Summer **Year:** 2025

Name of the Intern: Mst. Morium Akter. (ID: 221-11-1583)

Name of the Supervisor: Md. Mahbubur Rahman

Please rate the Intern's Performance based on the following criteria (Please Tick "✓")

Specific Area	Please rate his/her performance on a 10-point Scale (1=Poor Performance.......10= High Performance)									
Regularity in Office	1	2	3	4	5	6	✓7	8	9	10
Communication Skill	1	2	3	4	5	6	7	8	✓9	10
Work Responsibilities & Accountability	1	2	3	4	5	6	7	8	9	✓10
Work Ability (Independently/Team)	1	2	3	4	5	6	7	✓8	9	10
Adaptability in working place	1	2	3	4	5	6	7	✓8	9	10

04.11.25

Signature with Date

(Including official seal)

Md. Mahbubur Rahman
Sr. Manager (Accounts & Finance)
Debonair Limited

DAFFODIL INTERNATIONAL UNIVERSITY

Faculty of Business and Entrepreneurship (FBE)

Department of Business Administration

INTERNSHIP LOG BOOK

04.11.25

Student's Name:	**Mst. Morium Akter**	Internship Site:	**Accounts and finance**
Supervisor's Name and Signature (Industry)	**Md Mahbur Rahman**	Week beginning:	**14th May**
Supervisor Name And Signature	**Professor Dr. Mostafa Kamal**		

Summary of Internship Activities

During my internship at the Accounts and Finance Department, I was actively engaged in a range of financial and administrative tasks that enhanced my practical knowledge of corporate operations. My primary responsibility was voucher checking, which involved verifying supporting documents, ensuring accuracy of figures, and confirming compliance with the company's financial policies. I also handled voucher posting in the accounting system, maintaining proper records for both cash and bank transactions.

In addition, I assisted in recording and monitoring daily bank transactions, including deposits, withdrawals, and fund transfers, ensuring timely updates in the company ledger. I also worked on reconciling bank statements with internal records to detect and correct discrepancies. Throughout my internship, I gained hands-on experience in financial documentation, internal control practices, and organizational workflow.

This exposure strengthened my understanding of the importance of accuracy, confidentiality, and timeliness in financial operations. It also improved my skills in data entry, documentation, and communication within a professional work environment. Overall, the internship was a valuable opportunity to apply my academic knowledge in a real-world business setting and to develop skills essential for my future career in the banking and finance.

Week & Date:	***Description of Activity***
Week 1 (22-28 may)	During the first week of my internship, I was introduced to the Accounts and Finance department team and oriented about my daily financial operations. I observed the procedures of bill and voucher processing, which helped me understand the initial workflow of the department. I also began learning about cash books, petty cash records, and the basics of journal posting. Additionally, I gained practical experience in writing the cash book throughout the week.
Week 2 (29-4 june)	In the second week, I assisted in checking supplier invoices and purchase vouchers for accuracy. I learned about different types of vouchers, including payment, receipt, and journal vouchers. I also observed the approval process for payment requests and performed simple Excel entries for vouchers and petty cash expenses.
Week 3 (5 -11 June)	This week allowed me to gain hands-on experience in maintaining the daily cash book. I learned the process of cash disbursement to suppliers and workers and understood the importance of proper authorization before payment release. Moreover, I worked on preparing a bank reconciliation statement, which gave me insight into financial accuracy and monitoring.
Week 4 (12-18June)	During the fourth week, I observed the use of different bank accounts for company transactions. I learned the procedure for preparing cheques for supplier payments and assisted in preparing bank deposit slips and bank issuance details. This week provided me with detailed knowledge of bank-related procedures.
Week 5 (19-25 june)	In this week, I learned how the Accounts department collaborates with the HR department to prepare monthly payroll. I observed the processes of maternity payments, overtime payments, and final settlement payments. I also observed the cash and bank transfers for salary disbursement and understood the necessity of proper documentation for every payment.

Week 6 (26-2July)	I assisted in checking purchase orders against invoices to ensure accuracy. I learned how payment information is managed within the financial system and observed the preparation of daily bank transaction reports. This week also enhanced my understanding of what a purchase order (PO) is and its role in financial operations.
Week 7 (3-9July)	During the seventh week, I helped in organizing past vouchers and payment r records for future reference. I observed that internal audits are mandatory for financial transactions, which ensures transparency and accountability. Additionally, I learned about cheque writing and how to record them properly in the register.
Week 8 (10-16 July)	This week I learned about the importance of stamps on bills before processing payments. For bills under 50,000, two stamps are required, whereas bills above that require five stamps. I also observed that all bills must be posted in the register by the end of each day. Moreover, I learned about bill adjustment, which occurs when payments are made before the actual bill is received, and later adjusted once the supplier provides it.
Week 9 (17-23July)	In this week, I gained knowledge about tax calculation methods, such as 5% on most products, 10% on services, and 6% on lubricating oil. I also checked daily bank transaction reports and learned how to calculate final settlements. Additionally, I practiced calculating payable wages, which included night allowances, tiffin, and overtime deductions to determine the net payable amount.
Week 10 (24-30uly)	I assisted during the monthly salary payment days and observed the t transformation of various financial records into Excel sheets. I also reviewed how different transactions are recorded in the accounts system. Furthermore, I checked daily vouchers and bank transaction reports to ensure consistency and accuracy.

Week11 (31-6 Auguest)	This week, I was involved in updating payment sheets to improve efficiency in the department's workflow. I also observed how the Accounts and Finance department communicates and coordinates with other sectors. In addition, I reviewed all the tasks and learning outcomes I had achieved throughout the internship period.
Week 12 (7-14 Auguest)	The final week of my internship concluded with a closing meeting with my supervisor and other members of the Accounts department. I learned about workplace behavior, professional etiquette, and how to overcome communication challenges by understanding and correcting my mistakes. This week also emphasized how all sectors are interconnected within the corporate environment, giving me a broader perspective on corporate life.

Intern Signature:	Morium	14/08/2025
	Mst. Morium Akter	**Date**

1. What major weekly activities have you done?

This week, I was involved in preparing and checking different types of vouchers, assisting in bank reconciliation, and observing cash disbursement procedures. I also reviewed daily financial transactions to ensure accuracy. Additionally, I helped organize financial documents for month-end closing.

2. What new knowledge or skills did you learn on the internship this week?

I learned how to maintain proper documentation and record daily financial activities accurately. I also improved my understanding of how bank reconciliation is prepared and verified. This week strengthened my practical knowledge of accounting software and office communication.

3. What have you learned in coursework that you applied in the internship?

I applied my academic learning from courses like Financial Accounting and Financial Institutions & Markets. Concepts such as double-entry systems and journal postings were directly useful. These helped me understand the company's accounting cycle and internal control procedures.

4. What difficulties, mistakes, pleasant, or unpleasant experiences occurred this week?

At first, I made small errors while verifying vouchers due to large transaction volumes. However, my supervisor guided me to correct them and improve accuracy. I found it rewarding to gain confidence through teamwork and proper supervision.

5. On what skill or question could you use help in performing your internship responsibilities better?

I would like to develop a deeper understanding of financial report preparation and analysis. More guidance on how to interpret data for management decisions would also help. Improving my Excel and accounting software skills could enhance my efficiency.

6. What interesting or challenging experience did you have with your fellow workers or site supervisor? Describe.

I had the chance to work closely with senior accountants on reconciling large bank statements, which was quite challenging. The experience helped me learn how to handle complex data and identify discrepancies. My supervisor's feedback encouraged me to improve further and be more detail-oriented.

221-11-1583

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