

Daffodil International University



An Internship Report on Financial Performance Analysis of Apon Tech Limited



Submitted By:

Md: Imran Hossain Mim

ID: 212-11-1314

Program: BBA

Department of Business Administration
Daffodil International University (DIU)

Supervised By:

Professor Dr. Mostafa Kamal

Department of Business Administration
Faculty of Business & Entrepreneurship
Daffodil International University (DIU)

Submission Date:

Letter of Transmittal

Date:

Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University (DIU)

Subject: Submission of Internship Report.

Dear Sir,

It gives me enormous pleasure to submit the Internship Report on the “**Financial Performance Analysis of Apon Tech Limited**”, as per the instructions. I have applied my knowledge and analysis in this paper. I sincerely hope that this paper will be both informative and comprehensive.

With my limited knowledge, I have tried my level best to prepare a paper worth reading. Your acceptance and appreciation would surely inspire me. For any further explanations about the report, I will gladly be available to clarify the ins and outs.

Sincerely Yours,



Md: Imran Hossain

ID: 212-11-1314

BBA, Major in Finance

Department of Business Administration

Daffodil International University

Letter of Approval

This is to certify that Md. Imran Hossain, ID: 212-11-1314, prepared the Internship Report on "**Financial Performance Analysis of Apon Tech Limited**", under my supervision. This is submitted to Daffodil International University for the degree of Bachelor of Business Administration (BBA), major in Finance. This report is accepted in terms of quality.

I recommend that the report be sent for evaluation.



Professor Dr. Mostafa Kamal

Department of Business Administration

Faculty of Business & Entrepreneurship

Daffodil International University (DIU)

Student's Declaration

I, **Md: Imran Hossain Mim**, ID: **212-11-1314**, student of the BBA program, hereby declare that the Internship report titled “**Financial performance analysis on Apon Tech Ltd**” was prepared by me under the supervision of **Professor Dr. Mostafa Kamal**, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University (DIU). I declare that this internship report is only prepared for my academic requirement, not for other purposes. I also assure you that this report has not been submitted anywhere in Bangladesh before me.



Md: Imran Hossain

ID: 212-11-1314

Program: BBA

Department of Business Administration

Daffodil International University (DIU)

Acknowledgement

I would like to begin by expressing my heartfelt gratitude to Almighty Allah for granting me the strength and opportunity to successfully complete my internship report.

I am deeply thankful to my academic supervisor, **Professor Dr. Mostafa Kamal**, Department of Business Administration, Faculty of Business & Entrepreneurship, Daffodil International University (DIU), for his continuous support, valuable guidance, and insightful suggestions throughout the preparation of this report. His encouragement played a key role in the successful completion of this work.

I would also like to extend my sincere appreciation to **Md. Shorab Hossain**, Manager, Finance and Accounts at **Apon Tech Limited**, for his kind cooperation and practical guidance during my internship period. His assistance allowed me to have a valuable exposure to the financial and accounting practices of a business environment in the real world.

Executive Summary

This internship report gives a detailed profile of Apon Tech Limited, a social enterprise in Bangladesh that is innovative in achieving its mission of enhancing the living standards of the industrial workers, especially those working in the garments and manufacturing sectors. The organization, which operates under the brand name Apon Wellbeing, has created its own business model; it integrates technology with retail and needed services to become a sustainable and socially meaningful ecosystem. The central objective of Apon Tech Limited is to offer low-income workers with easy and affordable access to daily consumer products, basic healthcare, and financial services delivered directly at their workplace locations. The company will address the key needs of these underserved communities to minimize economic and social barriers and encourage health awareness, finances, and long-term well-being. The business takes advantage of technology-based solutions to automate the business, through supply chain management, sales transactions, and data analytics. Such tools allow keeping track of stock and customer actions in real time and optimizing the quantity of products and the delivery of services. The company has integrated factory payroll systems as one of the most innovative features, and this enables employee to purchase items by deducting them from their salary or using electronic payment systems. This smooth network improves the financial access and convenience of the workers who otherwise would not access traditional banking or credit facilities. Apon Tech works under strategic relations with the factory management in the form of establishing and operating on-site retail stores within the industrial plants. These are stores but also service centers where employees can receive subsidized goods, medical visits, health insurance services, and online financial services. Such an arrangement is associated with more employee satisfaction, retention, and productivity, which will benefit both the workers and their employers.

Business-wise, Apon Tech Limited can earn its revenue using different sources, which include the product margins, corporate service agreements, as well as technology licensing fees. The company has a balance between social impact and financial sustainability through low-cost operations and scaling up via partnerships and new service models.

Essentially, Apon Tech Limited can be viewed as the illustration of how technology, business innovation, and a powerful social mission can be combined to solve the urgent problems that industrial laborers have to struggle with.

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Chapter-1

Introduction



Chapter-1: Introduction

Apon Tech Limited is a social enterprise-based, impact-driven fintech and retail-tech startup based in Dhaka and was founded in 2022 by Saif Rashid and Yasir Arafat to empower industrial workers, most of whom are women, in Bangladesh. It has also operated under the brand name Apon Bazaar and provides discounted groceries, interest-free credit (up to 30 percent of the payroll of workers), healthcare benefits, as well as access to formal banking services directly through in-factory shops and mobile applications. The integrated service model of Apon is a microcredit, savings, and health insurance model that is based on salary and provided to its customers in an easily accessible and trust-based, and technologically enabled ecosystem. The business now employs its services to over 170,000 factory workers, as it contributes to their **earnings** over USD 600,000 in cumulative savings, and has the target of serving 1 million workers in the continent of Asia by 2030. Supported by USD 1.5 million of seed funding in partnership with organizations such as Startup Bangladesh and Village Capital, Apon has also gained international attention through events such as the Tommy Hilfiger Fashion Frontier Challenge and has been featured in the BBC and other organizations based in other countries. Having a team of financial experts, **technological** innovators, and social entrepreneurs, Apon Tech Limited is re-inventing the definition of inclusive finance and retail access to underserved communities to establish a sustainable way of enabling workers to save, spend smarter, and live healthier and safer lives.

1.1 Background of the Study

This paper provides a detailed discussion on the investment mechanism, financial performance analysis, and practice that I have had at Apon Tech Limited. It is not only investigates the aspects of organizational operations and strategic aspects of the organization, but also facilitates the connection of academic knowledge with the practice. The article suggests that the theoretical knowledge gained in the course of the Bachelor of Business Administration (BBA) program will be conveniently utilized to evaluate and interpret the business processes, financial policies, and general performance of the company. Moreover, the report contemplates the hands-on experience gained in the course of the internship, which provided a reflection on the fundamental operations of Apon Tech

Limited, the market strategy, and its value delivery model. It highlights the fact that it helped in enhancing the knowledge of the corporate operations, investment decision-making, and performance measurement in a competitive business setting, owing to this practical experience. According to the scholarly demands of the BBA course, every student will have to write and deliver an internship report to the business administration department. The requirement is part of the curriculum and therefore allows students to combine the theoretical knowledge with their professional practice, which allows them to improve their ability to analyze, find solutions, and make decisions. The student learns not only practical aspects through this internship and the following report but also acquires confidence to be able to work in situations that are complex in business.

1.2 Objectives of the Study

- The broad objective of the report is to analyze the financial performance of Apon Tech Limited.
- To understand the retail service mechanism, healthcare delivery, and worker benefit system of Apon Tech.
- To evaluate the financial and operational performance of Apon Tech Limited within the context of Bangladesh's retail-tech and social enterprise ecosystem.
- To relate theoretical knowledge with practical experience at Apon Tech Ltd.

1.3 Methodology of the Study

This report is performed on the basis of the information that is extracted from different types of sources and collected by using a specific methodology. The methods of completing the report include some steps, which are followed one by one. First, select the topic of the report and then collect information relating to the topic from primary and secondary sources. After gathering all the information required, come up with an expected result of the report.

1.4 Limitations of the Study

While conducting this study, several challenges and constraints were encountered, which may have influenced the depth and scope of the analysis. The key limitations are outlined below:

- **Confidentiality of Information:** Certain operational, financial, and strategic data of Apon Tech Limited are considered highly confidential. As a result, access to some detailed and sensitive information was restricted, limiting the ability to conduct a more extensive and comprehensive analysis.
- **Limited Accessibility to Respondents:** Due to the busy and time-sensitive nature of the employees' responsibilities, arranging one-on-one, in-depth discussions with all relevant personnel was challenging. This occasionally restricted the flow of first-hand qualitative insights that could have enriched the report.
- **Time Constraints:** The entire research and report preparation process had to be completed within a relatively short period, which limited the opportunity to conduct a broader, more detailed investigation. Time limitations also reduced the scope for repeated data validation or extended analysis.
- **Scope Limitations:** The study is confined to the activities, performance, and operational mechanisms of Apon Tech Limited during a specific period. Findings and conclusions may not fully represent long-term trends or performance under different market conditions.
- **Data Limitations:** Secondary data sources, such as internal company records and public reports, were sometimes incomplete, outdated, or unavailable in the desired format. This affected the depth of statistical analysis and comparison.

Chapter-2

Overview of the Organization

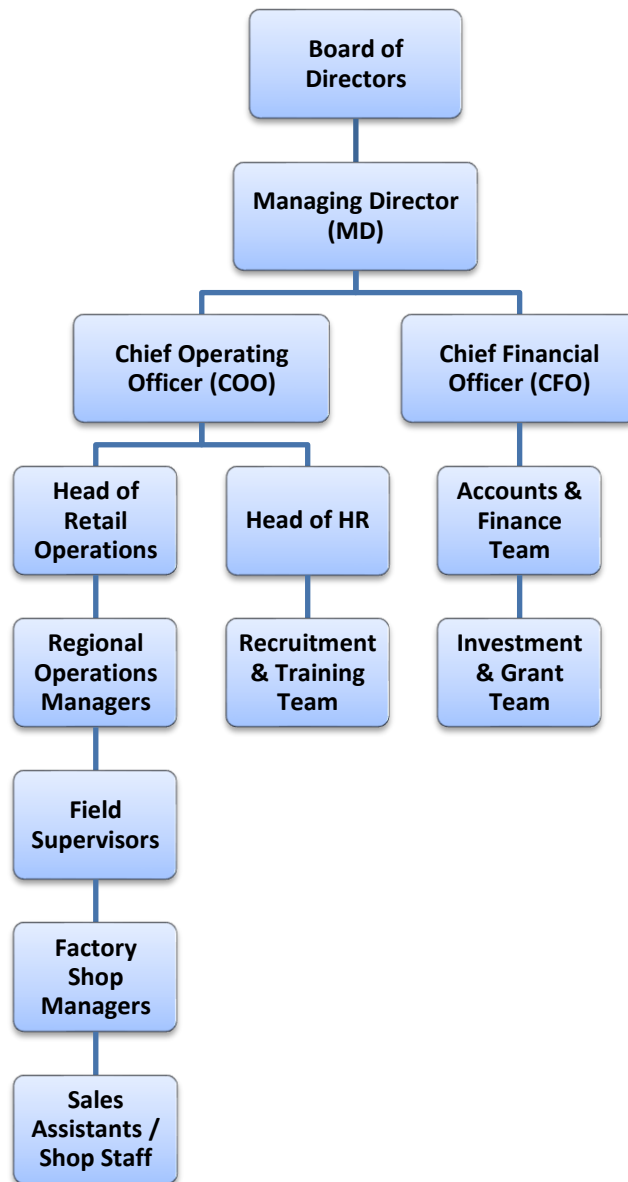


Chapter 2: Overview of the Organization

Apon Tech Limited is a Dhaka-based fintech and social enterprise focused on improving the lives of low-income industrial workers in Bangladesh. Through its brand **Apon Bazaar**, it offers essential groceries at discounted prices, zero-interest credit linked to salaries, and health insurance benefits—mainly through in-factory stores and digital platforms. Apon empowers financial inclusion through access to savings, emergency funds and wellness to underserved workers. The company is committed to serving its potential 1 million workers in Asia by 2030 by providing an ever-increasing number of workers with more secure and empowered workforces and thus higher savings and well-being, since it has over 170,000 served workers today and a high chance in savings and well-being.

Name of the company	Apon Tech Limited
Legal status	Private Limited Company
Date of registration	October 1, 2017
Head office address	Baridhara J Block, Dhaka, Flat 4B, House 8
Retail Outlets (Factory Shops)	50+ (Located inside RMG and manufacturing factories)
SME / Supply Chain Partners	30+ FMCG & distribution partners
Digital Retail Users	50,000+ registered factory workers
Instant Benefit Services	Discounted Groceries, Health Insurance, and Financial Literacy
Technology Zones	Operating in 4 industrial zones (DEPZ, CEPZ, Savar, Narayanganj)
Mobile App / Digital Tools	Apon Worker App (pilot stage)
Manpower	100+ full-time employees

2.1 Organogram of Apon Tech Limited



2.2 Definition of Apon Tech Limited

Apon Tech Limited is a social enterprise based in Bangladesh that uses technology-based retail and service delivery models to enhance the livelihoods of low-income industrial workers, especially those employed in the readymade garments (RMG) industry. By building micro-shops on site within the factories, the company guarantees easy access to basic goods, inexpensive health care, and financial benefits. This model eliminates the need for workers to travel long distances to make their daily purchases, along with reducing their living costs through discount pricing, and includes financial inclusion through salary-integrated payment solutions. The organization's purpose is to bring about permanent, positive improvement in the lives of industrial workers through the provision of affordable access to basic needs, dignity in service, and innovative workplace solutions. Apon Tech Limited is proving that profitability and community welfare can go hand in hand through social impact and a sustainable business approach.

2.3 Vision and Mission

Vision: To be the most preferred workplace-based retail and benefits platform in Bangladesh, where all industrial employees can acquire cheap products, medical services, and other financial services without being subjected to belittlement.

Mission: To bring technology, retail, and financial solutions directly into the workplace to improve the well-being of workers, lower living expenses, and long-term financial stability.

2.4 Core Values

Accessibility: Delivering the key commodities and services to the workers.

Affordability: The prices should be kept low and below the rates of the market.

Innovation: Leveraging technology to enhance service delivery and efficiency.

Dignity: Serving workers with respect and fairness.

Sustainability: Creating impact-driven solutions that benefit both workers and employers over the long term.

2.5 Products and Services

Under products and services, Apon Tech Limited offers the following Categories:

2.5.1 Retail & Benefit Programs

- **Apon Factory Retail Shops:**
On-site micro-retail shops within garment and manufacturing factories provide essential goods at discounted rates.
- **Discounted FMCG Products:**
Daily household essentials such as rice, oil, lentils, soap, etc., are offered at 5–10% less than prevailing market prices.
- **Buy Now, Pay Later (BNPL):**
An interest-free credit facility for purchasing essential items, repayable via salary deductions.
- **Health & Wellness Packages:**
Workers receive free or subsidized health insurance and access to medical consultations.
- **Apon Bundle Packs:**
Pre-set monthly grocery bundles designed for low-income families at fixed, affordable prices.
- **Emergency Loan Facility (Pilot):**
Small, interest-free loans for urgent personal or medical expenses, integrated with payroll systems.

2.5.2 Tech-Enabled Services

- **Payroll Integration System:**
Seamless deduction and payment system integrated with factory HR departments for worker convenience.
- **Apon Worker App (Under Development):**
A mobile platform for browsing offers, checking balances, redeeming healthcare services, and tracking purchases.
- **Telemedicine Service:**

Remote doctor consultations for factory workers via partner health networks.

- **Insurance Claim Assistance:**

Helpdesk and digital tracking support for health insurance claims.

- **Helpline & Support Center:**

Dedicated customer service for product-related and benefit-related queries.

2.6 Market Focus

Apon Tech primarily serves workers in the RMG sector but is gradually expanding into other industrial sectors such as footwear, light manufacturing, and electronics. Its services target low-income employees who face barriers in accessing affordable goods, healthcare, and financial solutions due to limited mobility, high market prices, and a lack of formal banking facilities.

2.7 Competitive Advantages

- **On-Site Accessibility:** Eliminates transportation costs and time for workers.
- **Integrated Payment Model:** Salary-deduction payment system ensures convenience and eliminates debt traps.
- **Holistic Service Offering:** Combines retail, healthcare, and finance in a single platform.
- **Social Impact Branding:** Enhances employer reputation for worker welfare.
- **Technology-Driven Operations:** Streamlines inventory management, payment processing, and data tracking.

2.8 Partnerships and Collaborations

Apon Tech collaborates with multiple stakeholders to enhance service quality and reach, including:

- **Factories & Employers:** For shop space, payroll integration, and worker engagement.
- **FMCG Companies:** For bulk product supply at reduced rates.
- **Insurance Providers:** For designing affordable health coverage plans.

- **Healthcare Networks:** For telemedicine and on-site medical services.
- **Microfinance Institutions:** For emergency loans and credit facilities.

2.9 Sustainability Initiatives

Apon Tech incorporates sustainability in its operations through:

- **Waste Reduction:** Encouraging bulk purchasing and reducing packaging waste.
- **Local Sourcing:** Partnering with local suppliers to promote community-based economic growth.
- **Energy Efficiency:** Implementing eco-friendly lighting and refrigeration in on-site shops.
- **Worker Education:** Conducting awareness sessions on financial literacy, health, and nutrition.

2.10 Organizational Structure

A layout of the Management Structure and Legitimate Hierarchy of Management of Apon Tech Ltd is presented as follows:



Chapter-3

Internship Roles, Responsibilities, and Learnings



Chapter 3: Internship Roles, Responsibilities, and Learnings

3.1 Role and Responsibilities

During my internship at Apon Tech Limited, I was assigned to the Accounts and Finance Department. This department is crucial to the company's overall financial health and daily operations. My primary responsibilities included a wide range of finance-related tasks that exposed me to the core financial operations of the organization. These included:

- Bill Creation, Approval, and Payment
- Cheque Preparation
- Internal Expense Bill Management
- Bank Reconciliation
- Credit Bill Processing
- Banking Activities (Cheque deposit, Cash withdrawal, VAT & TAX payment)
- Financial Analysis (Ratio Analysis)

Rationale of These Roles

My responsibilities were designed to support the smooth functioning of the Accounts and Finance Department, which is at the heart of any business operation. These tasks ensured that the company's cash flow remained healthy, suppliers were paid on time, regulatory payments were made correctly, and financial records were accurate. The rationale for assigning me these responsibilities was to expose me to all the operational aspects of finance in a corporate setting. Each task was aligned with the organizational goal of financial accuracy, compliance, and efficiency. It also allowed me to contribute meaningfully to the day-to-day financial activities of the company while gaining hands-on experience.

3.2 Examples of Tasks Completed

Throughout my internship, I was involved in numerous practical tasks. Some notable examples include:

- Creating and processing monthly vendor bills for services like office rent, utility bills, and logistics support.
- Preparing cheques worth over BDT 2 Crore under supervision and ensuring accurate signatures and verification.
- Conducting reconciliation of the June bank statement, where I identified a discrepancy in a credit transaction and helped resolve it.
- Successfully depositing multiple client cheques and preparing VAT challans for submission at the bank.
- Performing a comprehensive profitability and liquidity ratio analysis for the previous quarter, which was presented in an internal finance meeting.

3.3 Important Learnings

My internship allowed me to gain invaluable insights into practical financial operations. Some of the most important lessons I learned include:

- Understanding how real-life financial transactions are documented, processed, and verified.
- Learning to maintain accuracy and integrity while preparing financial documents and reconciling accounts.
- Gaining a clear view of how VAT and TAX are calculated and paid, which was previously just theoretical knowledge.
- The importance of teamwork and internal communication in ensuring seamless financial operations.

Rationale of These Learnings

These learnings helped me connect theory with practice. By handling real-time transactions, managing payment processes, and performing reconciliations, I understood how each financial task contributes to the bigger picture of organizational efficiency and

sustainability. It showed me how financial principles are the backbone of every strategic and operational decision made within a company.

3.4 Connection with Academia

This internship created a strong link between my academic studies in Business Administration and actual industry practices.

For example:

- The concept of accounts payable from my financial accounting course became real through bill creation and cheque preparation.
- Bank reconciliation, which I studied in theory, became a regular task that required attention to detail and accuracy.
- Ratio analysis, a key area of my finance major, helped me practically interpret financial health indicators.

3.5 Examples of Growth Experiences

- Personally, I developed patience, responsibility, and confidence in handling sensitive financial documents.
- Professionally, I was taught on how to manage and accomplish complicated financial operations such as payment of VAT and reconciling.
- I also achieved the skills of communication and time management by organizing with the finance team and other external parties, such as the banks.

Chapter-4

Critique and Reflections



Chapter 4: Critique and Reflections

4.1 Critical Evaluation

The internship experience was a very crucial phase in my career growth, as it acted as one of the hands-on experiences that translated the knowledge of academics to the field of finance through practical use. It provided me with first-hand experience of the financial functioning of the corporations, and I got a better understanding of the accounting process, regulatory compliance, and internal control systems. I was engaged in activities like invoice checking, voucher preparation, and bank operations, which enhanced my knowledge of the concepts, major ones amongst those being the matching principle, double-entry accounting, and management of the cash flow. The everyday exposure to operational finance also exposed me to the practical application of theoretical information, i.e., working capital management and cost control practices, to the financial security of an organization. Also, the internship has demonstrated an insight into how a rigorous adherence to the statutory regulations, such as VAT and TAX obligations, protects both the legal status and the business image of the company. There were, however, some scope limitations. I was not much engaged in high-level undertakings like strategic financial planning, long-term budget forecasting, and investment evaluations. Moreover, I had limited exposure to high-end financial software platforms, and this limited my exposure to the expansion of my knowledge on advanced financial modeling and analytics.

4.2 Key Challenges Faced

The internship presented several challenges that contributed to my learning process. The main challenges included:

1. **Adapting to New Software and Procedures:** The company's finance software and work protocols differed from the academic tools I had previously used, requiring time and continuous effort to master.
2. **Managing Multiple Bill Approvals under Tight Deadlines:** The need for precision while working under strict time constraints was a constant challenge, as even small errors could lead to delays or compliance issues.

3. Understanding VAT and TAX Compliance: Initially, the technicalities of VAT and TAX calculations, along with their legal documentation, seemed complex and required considerable effort to understand and execute correctly.

4.3 Learning from Challenges

Some of these challenges helped me in my development. The major learning outcomes were:

- Developing technical competence in financial documentation and compliance.
- Enhancing adaptability by learning to operate new financial software efficiently.
- Strengthening time management skills to meet deadlines without compromising accuracy.
- Learning how to be a team player and have open communication towards the realization of departmental objectives.
- Acquiring the confidence to undertake regulatory duties that involve VAT and TAX compliance.

These experiences not only enhance my professional capabilities but also help me to achieve greater capabilities of working under pressure and providing correct results.

4.4 Overall Reflection

The internship was also vital in not only boosting my academic knowledge but also professional capability. It gave a clear insight of how accuracy, timeliness, and compliance are essential in operations of financial nature. Another issue that was emphasized in the experience is the importance of finance in facilitating the work of other departments, ensuring the workflow, and organizational efficiency. The collaboration with qualified professionals enabled me to acquire discipline at the workplace, professional ethics and the skills to keep proper documentation so that it can be used by the auditors. Having seen how finance and other functions are coordinated, I was reminded of how vital organizational functions are with respect to being interlinked.

4.5 Skills Acquired

During the internship, I gained and sharpened the following skills:

- **Technical Skills:** Preparation of invoices and vouchers, calculation of VAT/TAX, bank reconciliation and financial reporting.
- **Software Skills:** Competence in finance software, spreadsheet management, and digital documentation.
- **Analytical Skills:** Ability to interpret data, detect discrepancies, and ensure compliance.
- **Communication Skills:** Improved interaction with colleagues and presentation of financial information.
- **Organizational Skills:** Task prioritization, time management, and systematic record-keeping.

4.6 Gaps Identified

Although the internship was highly beneficial, certain gaps were identified:

- Limited involvement in strategic financial decision-making.
- Minimal exposure to investment appraisal techniques and risk assessment processes.
- Restricted use of advanced financial modeling tools.

Recognizing these gaps will help me plan future learning objectives effectively.

4.7 Future Application of Learning

The skills, knowledge, and experiences gained during the internship will be highly applicable in my future career. I aim to:

- Apply my knowledge of VAT and TAX compliance to ensure regulatory accuracy.
- Use my time management skills to handle complex workloads efficiently.

- Develop proficiency in advanced financial modeling and strategic planning.
- Maintain the professional ethics and discipline I observed during the internship.
- Continue improving adaptability to excel in diverse financial environments.

Chapter-5

Theoretical Discussion



Chapter 5: Theoretical Discussion

5.1 Financial Performance Analysis

Financial performance refers to the process of evaluating how efficiently a company utilizes its resources to generate income and achieve business objectives. It serves as a broad indicator of a company's financial health over a specific timeframe and allows comparison with other organizations operating within the same sector or industry. Financial performance analysis involves examining key financial metrics and ratios derived from the company's financial statements, such as the income statement and balance sheet.

This comparison assists in determining the profitability, efficiency of operation and sustainability of a company. It is also commonly done by financial analysts or management professionals who prepare results in systematic reports. These reports facilitate the decision-making of the executives to shape the strategies regarding investment, budgeting, and general business planning. Finally, an effective analysis of financial performance allows the stakeholders to have well-founded decisions concerning the current performance and the future of a firm.

5.1.1 Balance Sheet

A balance sheet, also referred to as the statement of financial position gives a comprehensive overview of the financial position of a business on a certain date. It is usually calculated at the end of an accounting period e.g. a fiscal year. This is a document that reflects the economic status of the company as it presents three fundamental elements of the company including its assets, liabilities and owner equity.

The balance sheet as opposed to a span of time as it is the case in other financial reports captures the current circumstances of the organization at a given time. Due to this fact, it is often referred to as a financial snapshot. Regardless of whether the business is a solo ownership, partnership, or corporation, a balance sheet is an important resource in determining what is owned by the business, what is owed, and the net value that is left to its owners.

5.1.2 Income Statement

Income statement also referred to as profit and loss statement or statement of operations is a statement detailing how the revenue of a business is converted into net income within a certain period of time. This financial report summarizes the earnings activities of the company by enumerating the total revenue of the company with the related costs and expenses, including operating costs, taxes, depreciation, and amortization.

The primary aim of it is to show the profitability of the company within a particular time so that the stakeholders, such as management and investors, can determine whether the business made a profit or it made a loss. The income statement is an important instrument in assessing the financial performance and strategy making by providing a clear division of the income and costs.

5.2 Ratio Analysis

Ratio analysis is a financial instrument that is used to measure the performance and the financial position of a company, utilizing the computation as well as the analysis of key ratios. The ratios are mostly brought out based on data recorded in the income and balance sheet of the company. Financial ratios are analyzed using different methods, including comparisons of ratios, percentage analysis, and comparative analysis, among other methods, by financial analysts to analyze financial data. These are tools that can be used to unveil the relations of the financial statements, and they can provide a meaningful insight into the efficiency of business operations, profitability, and solvency of the business.

5.4 Limitations of Ratio Analysis

Although the ratio analysis is a very effective tool, it should be used with care because of the various limitations:

- The use of one ratio alone cannot tell the whole story about the financial position of the company.
- Comparison of financial statements should be done at similar periods to guarantee accuracy.
- Any statements that have undergone the audit process are advisable in obtaining trustworthy information and valid analysis.

5.5 Categories of Financial Ratios

Financial ratios are critical instruments which are utilized in evaluating different attributes of the financial status of a business. Such ratios may be broadly divided into four categories:

- Liquidity Ratios
- Asset Utilization Ratios
- Leverage (Debt) Ratios
- Profitability Ratios

5.6 Analyzing Liquidity Ratios

Liquidity ratios are important financial ratios employed to evaluate a company's capability to pay its short-term financial debts. These ratios are important to know the strength of the firm's operations and cash position. The current ratios measure the company's ability to manage its working capital and its ability to maintain its operations without the need to raise additional funds.

1. Current Ratio

The current ratio is a basic liquidity ratio that determines the company's ability to cover its short-term liabilities with its short-term assets. It measures the company's ability to pay off its debts within the next 12 months.

• **Formula:**

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

• **Assumption:**

It is assumed that all of the current assets can be liquidated or used within a year, and that the liabilities can be paid within a year.

• **Justification:**

This ratio is very commonly used by creditors and investors to evaluate a business' financial health. A well-balanced ratio makes sure that the firm is not under-leveraged (holding excess idle cash) and over-leveraged (at liquidity risk).

• **Significance:**

- A current ratio of >1 is considered to be a positive sign of liquidity and that the company can pay off its short-term obligations.

- Current Ratio - A current ratio of less than 1 is a potential sign of cash flow issues that may lead to liquidity issues, which could affect credit ratings and supplier relations.

2. Net Working Capital

- **Definition:**

Net working capital (NWC), which is the difference between current assets and current liabilities. It is an indication of the company's capability to control its working activities and fund its daily operations.

- **Formula:**

$$\text{Net Working Capital} = \text{Current Assets} - \text{Current Liabilities}$$

- **Assumption:**

The balance of current accounts of the company is assumed to be at the correct value and that there are no extraordinary liabilities and no obligations not shown in the accounts.

- **Justification:**

NWC is a gauge for operational efficiency and short term financial health. Healthy working capital provides a company with the ability to invest in growth, pay off its bills, and deal with unexpected challenges and opportunities.

- **Significance:**

- Positive NWC suggests the company can fund its daily operations and has excess liquidity.
- Negative NWC could signal liquidity issues and dependency on external financing to maintain operations.

5.7 Analyzing Asset Utilization Ratios

Asset utilization ratios are those that analyze how well a business uses assets to generate revenue. These ratios reveal how fast and efficiently assets are being transformed into sales or cash, which is important in ensuring that the company remains profitable and business-like.

3. Total Asset Turnover

- **Definition:**

The total asset turnover ratio measures the efficiency of the use of the entire asset

base of a company to generate sales. It is the measure of the amount of revenue generated on each unit of asset invested.

Formula:

$$\text{Total Asset Turnover} = \text{Revenue} / \text{Total Assets}$$

- **Assumption:**

It assumes that asset values are correctly recorded and are used for operational purposes during the reporting period.

- **Justification:**

This ratio is helpful in measuring overall effectiveness of operation. Companies with a high turnover can generate more sales with less assets, which means that they are using the assets well.

- **Significance:**

- A higher ratio reflects better performance in asset utilization and efficiency.
- A lower ratio might point to overinvestment in assets or underutilization.

4. Accounts Receivable Turnover Ratio

- **Definition:**

The ratio is used to determine the effectiveness with which a company is collecting the monies of its credit customers. It indicates the number of times that the receivables are collected on average in a year.

Formula:

$$\text{Accounts Receivable Turnover} = \text{Net Credit Sales} / \text{Average AR.}$$

- **Assumption:**

It presupposes credit sales and debt are properly registered, and the collections take place under the common credit conditions.

- **Justification:**

It shows efficacy of the credit policy, as well as the capability of the company to turn the receivables into cash in a timely manner.

- **Significance:**

- High turnover implies effective collections and reduced cash conversion cycles.

- A low turnover can be an indication of bad collection processes, credit risk or customer quality problems.

5.8 Analyzing Leverage (Debt) Ratios

The leverage or debt ratios measure the degree to which a business uses debt to fund its operations. The ratios give information about the financial stability and long-term solvency of a company. They play a very important role in evaluating risk for investors and lenders.

5. Debt to Equity Ratio

- **Definition:**

The debt-to-equity ratio is used to determine the percentage proportion of debt to the shareholder equity of a company. It reveals the manner in which the company is aggressively financing its operations using borrowed funds.

Formula:

Debt to Equity Ratio = The total liabilities/the shareholders' equity.

- **Assumption:**

It assumes that all liabilities are correctly accounted for and that shareholder equity includes only the owners' claims.

- **Justification:**

This ratio indicates the financial leverage of a company. Higher leverage may increase returns in good times but also increases risk in downturns.

- **Significance:**

- A high ratio shows greater reliance on debt, which may lead to higher interest costs and risk.
- A low ratio suggests financial stability and conservative financing practices.

5.9 Analyzing Profitability Ratios

Profitability ratios are used to evaluate a company's ability to generate earnings compared to its expenses, revenue, assets, and equity. The ratios facilitate the stakeholders to know the efficiency with which the firm is operating and the amount of yield it gives to the investors.

6. Return on Assets (ROA)

- **Definition:**

ROA shows the efficiency with which assets are utilized by the company to generate net income. It reflects the return a company earns on each dollar of assets invested.

- **Formula:**

$$\text{ROA} = \text{Net Profit After Taxes} / \text{Total Assets}$$

- **Assumption:**

The company's net profit and asset figures are reported accurately and fairly represent performance.

- **Justification:**

It links the asset base with the company's profitability, helping investors gauge the efficiency of management.

- **Significance:**

- A high ROA shows strong asset utilization and profitability.
- A low ROA may indicate ineffective use of assets or high overhead costs.

7. Return on Equity (ROE)

- **Definition:**

ROE is a measure that is used to find out the effectiveness of the company in making profits out of the equity held by the share holders. It demonstrates the profitability of the company in turning investments to profit.

- **Formula:**

$$\text{ROE} = \text{Net After Taxes (Profit)} / \text{Equity of the shareholders.}$$

- **Assumption:**

The profit and equity data is properly presented and represent the real earnings.

- **Justification:**

It is an important measurement to shareholders and investors to determine the efficiency of their use of capital.

- **Significance:**

- A large ROE may indicate plenty utilization of equity and a possibly good investment.
- Reduced ROE can represent poor performance or poor capital

8. Net Profit Margin

- **Definition:**

The ratio shows the percentage of revenue of a company that is left as net profit after deductions have been made of all costs, expenses and taxes.

Formula:

$$\text{Net Profit Margin} = \text{Net Profits after taxation} / \text{Revenue.}$$

- **Assumption:**

All the amounts of revenues and expenses are properly registered according to the accounting standards.

- **Justification:**

It shows that the company has a rich capacity to manage its operations and costs effectively.

- **Significance:**

- A higher margin indicates strong profitability and good cost control.
- A lower margin may signal operational inefficiencies or declining demand.

9. Gross Profit Margin

- **Definition:**

Gross profit margin measures the percentage of revenue that exceeds the cost of goods sold (COGS). It evaluates the efficiency of production and pricing strategies.

Formula:

$$\text{Gross Profit Margin} = (\text{Gross Profit} / \text{Revenue}) \times 100$$

- **Assumption:**

COGS is calculated accurately and reflects the actual production cost.

- **Justification:**

This ratio focuses on the core production efficiency of the company, excluding indirect costs.

- **Significance:**

- A high margin reflects strong pricing and cost control.
- A low margin could indicate rising production costs or competitive pricing pressure.

Chapter-6

Analysis & Discussion



Chapter-6: Analysis & Discussion

6.1 Year-wise Growth Rate

Table 6.1 Year-wise Growth Rate

Year-wise Growth				
Year	2020	2021	2022	2023
Revenue	78050342	105763704	154135087	98619129
Growth-Rate		36%	46%	-36%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

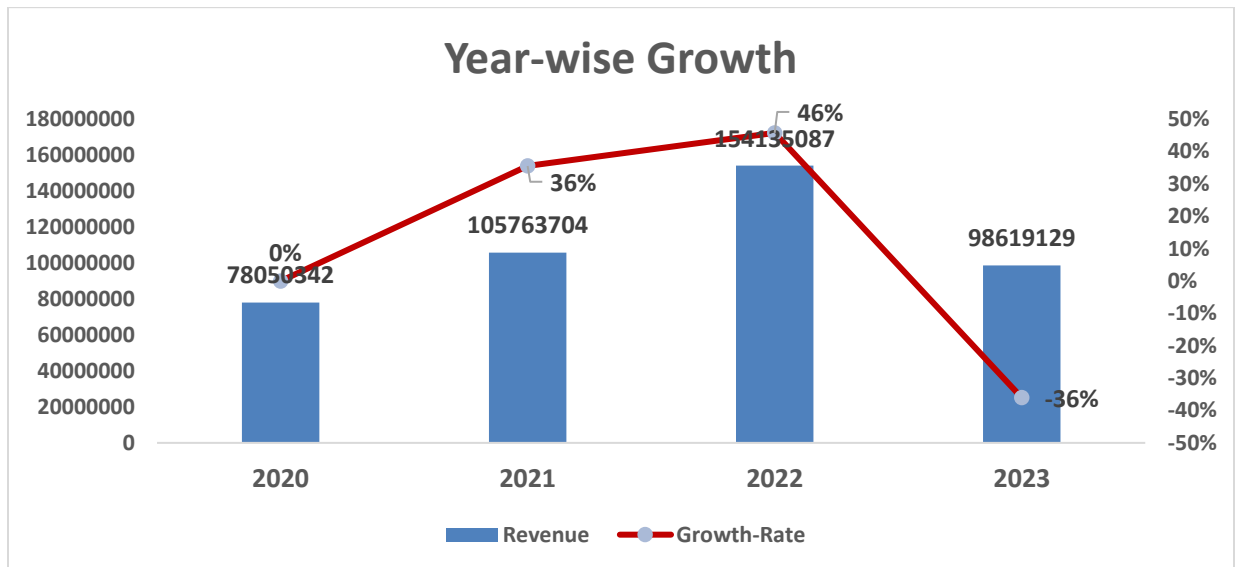


Figure 6.1- Year-wise Growth

Interpretation: The revenue growth rate of Apon Tech Limited has been high, with 36% and 46% growth rates in 2020 and 2021, respectively, signalling high initial growth. Nevertheless, in 2022, revenue was reduced by 36 percent, indicating a potential decrease in demand, inefficiencies of the operations, or external market problems. This instability underscores the necessity to have more stable growth policies.

6.2 Liquidity Ratio

6.2.1 Current Ratio:

It demonstrates the capacity of the Company to offset its current Liabilities using its current assets.

Current Ratio: Current Assets/ Current Liabilities

Table 6.2.1 Current Ratio

Year	2020	2021	2022	2023
Current Assets	10,450,710	35,526,995	30,145,518	24,504,412
Current liabilities	17,063,977	40,236,249	24,447,796	22,407,452
Current Ratio	0.61	0.88	1.23	1.09

Source: Annual Report of Apon Tech Ltd (2020-2023)

Graphical Presentation:

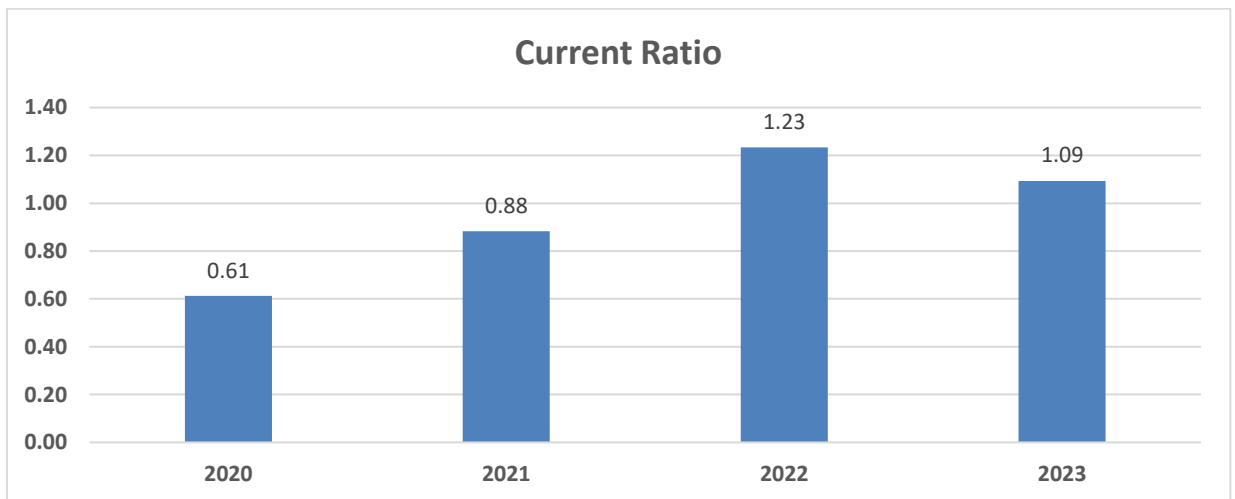


Figure 6.2.1- Current Ratio

Interpretation: The current ratio of Apon Tech Limited has been on an upward trend since 0.61 of 2020 to 1.23 of 2022, which shows improvement in liquidity associated with the short term. It however slightly decreased to 1.09 in 2023, though, it is still above 1, it implies that the company must pay close attention to its working capital not to lose its financial flexibility.

6.2.2 Net Working Capital:

$$\text{Net Working Capital} = \text{Current Assets} - \text{Current Liabilities}$$

Table 6.2.2 Net Working Capital

Year	2020	2021	2022	2023
Current Assets	10,450,710	35,526,995	30,145,518	24,504,412
Current liabilities	17,063,977	40,236,249	24,447,796	22,407,452
Net Working Capital	(6,613,267)	(4,709,254)	5,697,722	2,096,960

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

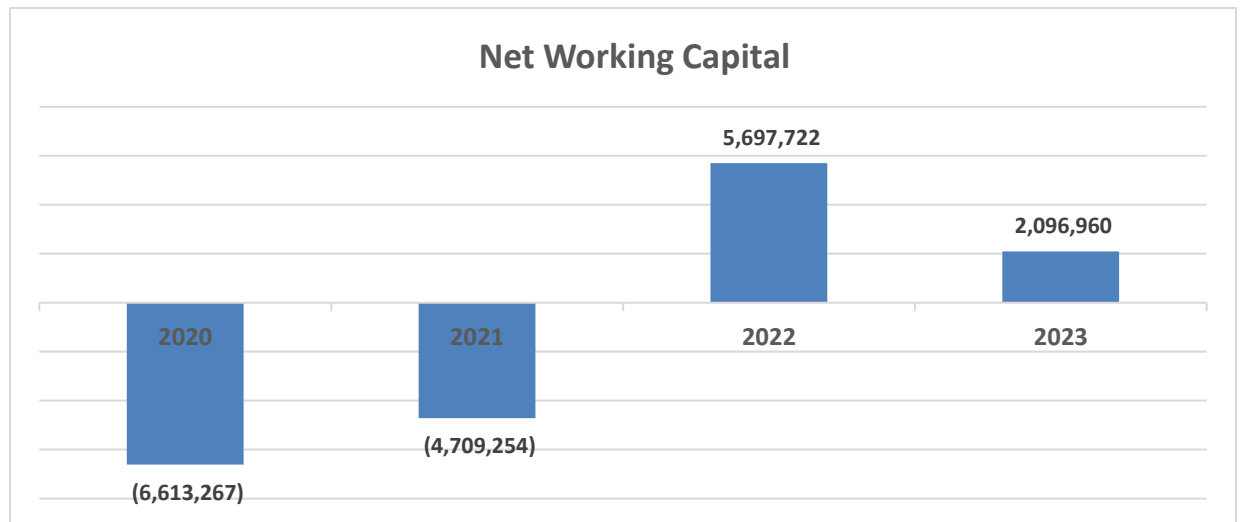


Figure 6.2.2: Net Working Capital

Interpretation: In 2020 and 2021, Net Working Capital of Apon Tech Limited was negative and it states that it may face challenges in covering the short-term liabilities. In 2022, it improved to 5.7 million and in 2023, it was positive, albeit marginally lower at 2.09 million which is a sign of better but still wary liquidity management.

6.3 Asset Utilization Ratio

6.3.1 Total Asset Turnover Ratio:

Total Asset Turnover Ratio = Revenue/Total assets.

Table 6.3.1 Total Turnover Ratio

Year	2020	2021	2022	2023
Revenue	78,050,342	105,763,704	154,135,087	98,619,129
Total Assets	13,440,855	37,735,930	31,635,418	26,043,603
Total Asset Turnover Ratio	5.81	2.80	4.87	3.79

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

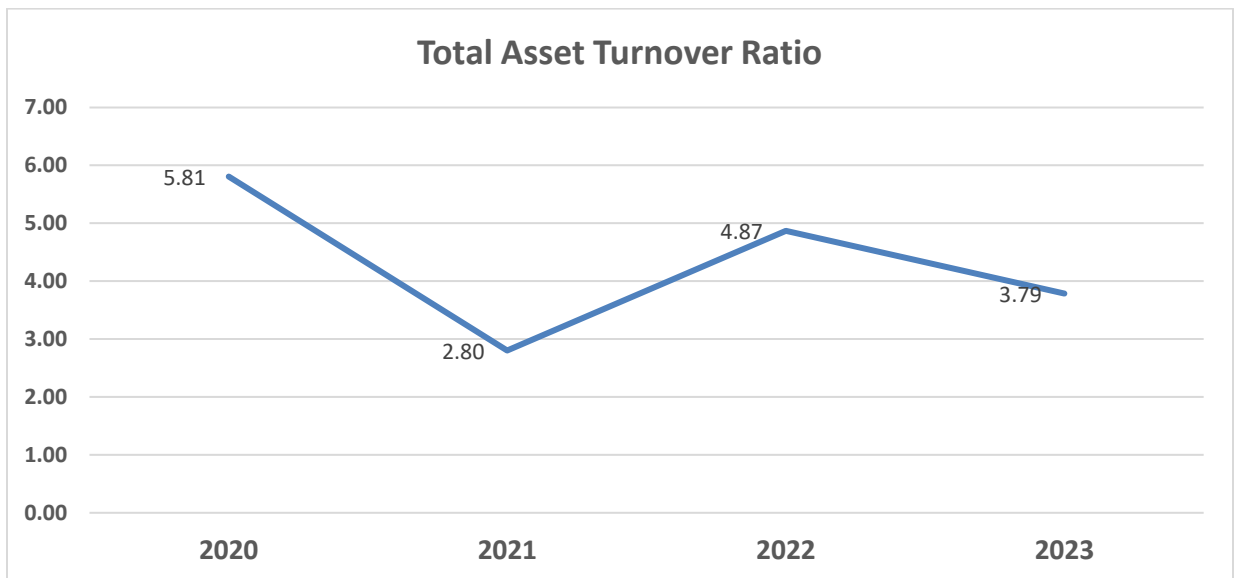


Figure 6.3.1: Total Asset Turnover Ratio

Interpretation: Apon Tech Limited recorded the highest Total Asset Turnover Ratio of 5.81 in 2020, which shows a high level of efficiency in utilizing the assets to be able to generate revenue. It moved to 2.80 in 2021, and then to an upper of 4.87 in 2022 and 3.79 in 2023. This variation implies poor usage of assets and demonstrates the necessity of higher efficiency in the operations.

6.3.2 Accounts Receivable Turnover Ratio

Accounts Receivable Turnover Ratio= Net credit Sales/average accounts receivable.

Table 6.3.2 Accounts Receivable Turnover Ratio

Year	2020	2021	2022	2023
Revenue	78,050,342	105,763,704	154,135,087	98,611,929
Accounts Receivable	3,567,927	7,705,718	13,338,457	16,360,857
Turnover Ratio	22	14	12	6

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

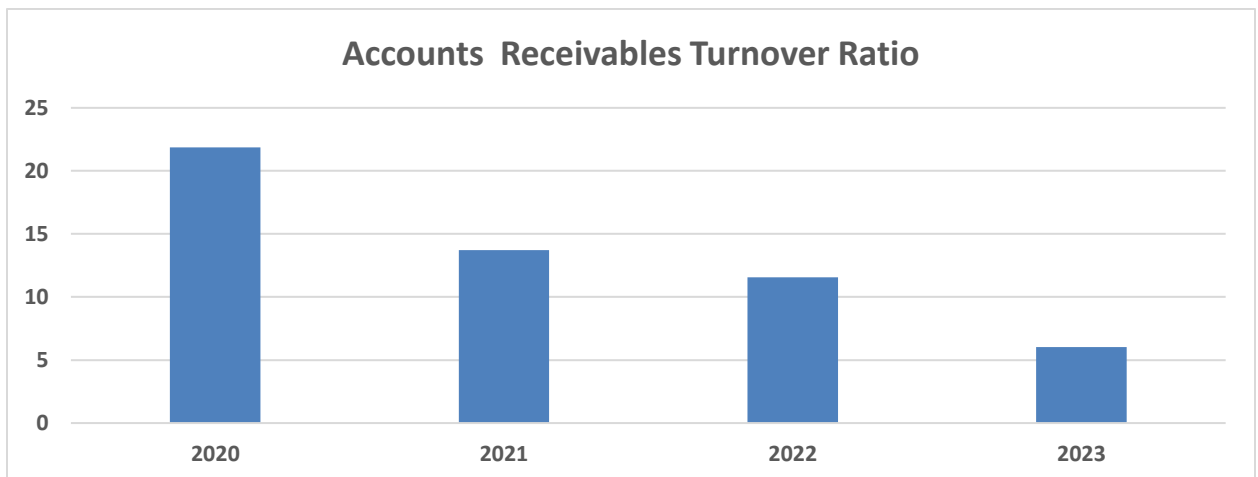


Figure 6.3.2: Total Asset Turnover Ratio

Interpretation: In comparison to 22 in 2020, the turnover ratio reduced to 6 in 2023, which means that the company is now taking more time to receive payments on customers. This weakening indicates a poor control over credit and a slow collection of cash which may impact adversely the availability of liquidity. To reverse this trend the company might have to tighten its credit policies and enhance its collection activities.

6.4 Analyzing Debt-to-Equity Ratio

6.4.1 Debt ratio:

The debt ratio is a metric used to determine the ratio of the total assets that have been advanced by the creditors of the firm.

Debt ratio: Total liabilities/Shareholders' Equity

Table 6.4.1 Debt Ratio

Year	2020	2021	2022	2023
Total Liabilities	17,063,977	40,236,249	24,447,796	22,407,452
Total Equity	(3,623,123)	(2,500,319)	1,187,621	3,636,150
Debt to Equity Ratio	-4.71	-16.09	20.59	6.16

Sources: Annual report of IBBL (2017-2021)

Graphical Presentation:

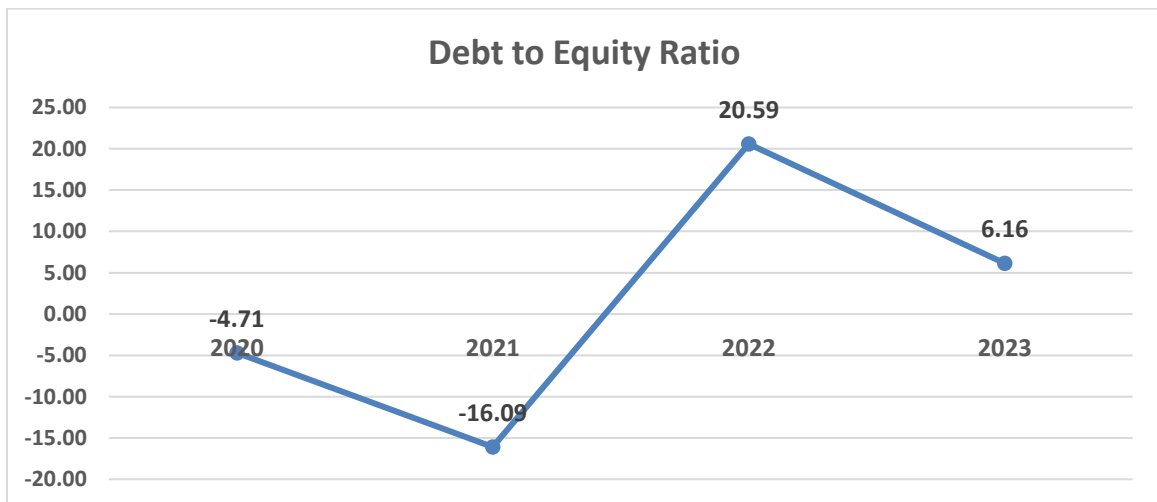


Figure 6.4.1 Debt to Equity Ratio

Interpretation: The Debt to Equity Ratio of the company was negative in the year 2020 and 2021 (-4.71 and -16.09, respectively), which indicates the company has negative equity and high financial risk. In 2022, it jumped sharply to a heavy debt-reliant positive 20.59. By 2023, this ratio improved further to 6.16, indicating a gradual improvement in the level of equity base, but still reliance on borrowed funds.

6.5 Analyzing Profitability Ratio

6.5.1 Net Profit Margin:

Net Profit Margin = Net profit after tax/ operating income x 100

Table 6.5.1 Net Profit Margin

Year	2020	2021	2022	2023
Net Income	(964,480)	729,453	182,590	(1,080,733)
Total Revenue	78,050,342	105,763,704	154,135,087	98,619,129
Net Profit Margin	-1%	1%	0%	-1%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

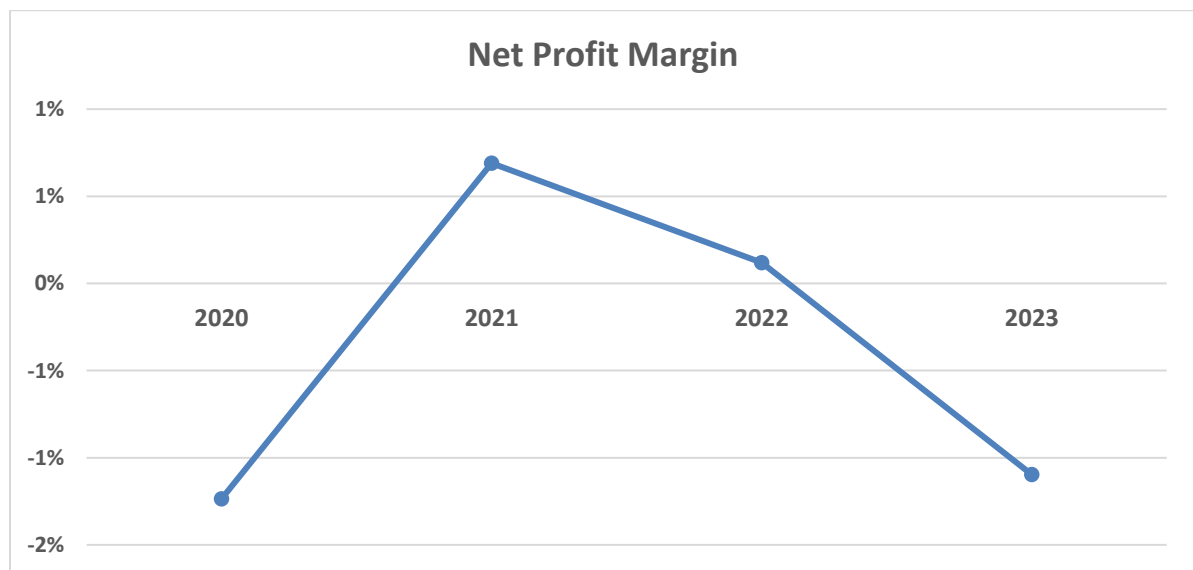


Figure: 6.5.1 Net Profit Margins

Interpretation: The Net Profit Margin of Apon Tech Limited exhibited an instability on the years. It was negative in 2020 and 2023 (-1%) indicating losses while it had a slight improvement with 1% in 2021 and 0% in 2022 indicating break-even performance. This resulted in inconsistency, which poses difficulty in controlling costs and sustainable profits.

6.5.2 Gross Profit Margin:

Gross Profit Margin=Net profit after tax/ Operating Income*100

Table 6.5.2 Gross Profit Margin

Year	2020	2021	2022	2023
Gross Profit	6,833,877	9,492,880	14,793,799	9,445,193
Revenue	78,050,342	105,763,704	154,135,087	98,619,129
Gross Margin	8.76%	8.97%	9.59%	9.58%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

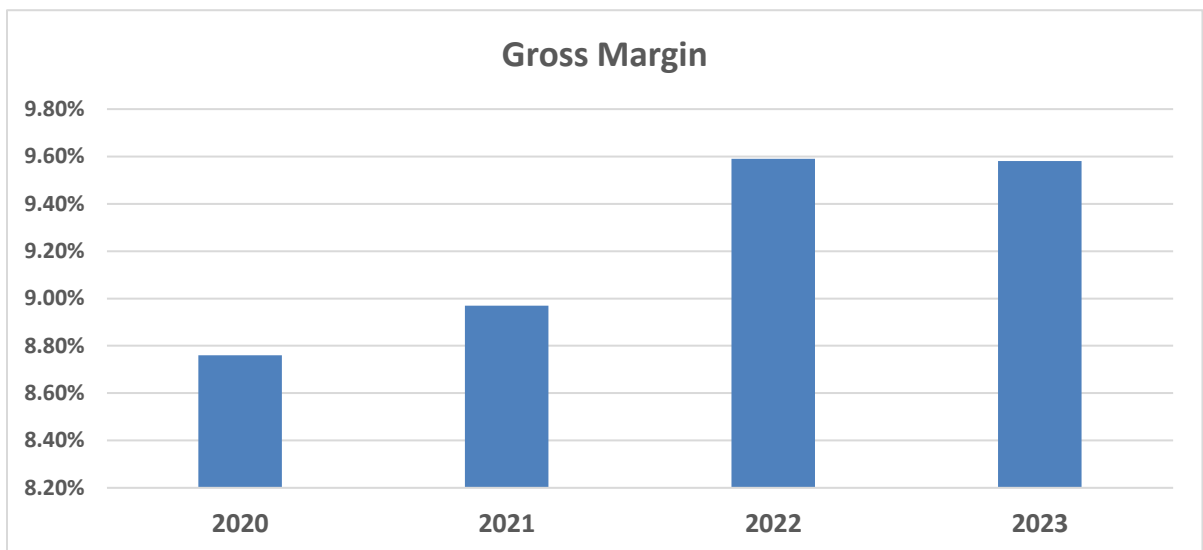


Figure 6.5.2- Gross Profit Margin

Interpretation: Apon Tech Limited Gross Margin has not changed significantly and shown a slight improvement over the years, increasing from 8.76% in 2020 to 9.59% in 2022, while maintaining 9.58% in 2023. This implies steady efficiency in the management of costs for production or procurement in proportion to revenue, though with improvement in operating and net margins yet to be done.

6.5.3 Operating Profit Margin:

$$\text{Operating Profit Margin} = \text{EBIT} / \text{Total Revenue} * 100$$

Table 6.5.3 Gross Profit Margin

Year	2020	2021	2022	2023
EBIT	(370,981)	758,304	3,070,000	(506,271)
Revenue	78,050,342	105,763,704	154,135,087	98,619,129
Operating Margin	-0.48%	0.72%	1.99%	-0.51%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:



Figure 6.5.3- Operating Profit Margin

Interpretation: Apon Tech Limited's Operating Margin results have been quite erratic in recent years with a low of -0.48% in 2020, a high of 1.99% in 2022 and a low of -0.51% in 2023. This implies an inability to properly control operating costs and implies a maintenance of more consistent cost management in order to maintain profitability.

6.5.4 Return on Assets:

$$\text{ROA} = \text{Net income} / \text{Total assets} * 100$$

Table 6.5.4 Return on Assets

Year	2020	2021	2022	2023
Net Income	(964,480)	729,453	182,590	(1,080,733)
Total Assets	13,440,585	37,735,930	31,635,418	26,043,063
ROA	-7.18%	1.93%	0.58%	-4.15%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:



Figure: 6.5.4 Return on Assets

Interpretation: In 2020 and 2023, Apon Tech Limited got Return on Assets (ROA) of -7.18 and -4.15 respectively, indicating that the company was not making good use of its assets to generate profits. It was up in 2021 (1.93) and 2022 (0.58) but the negative growth of 2023 is a sign of less profitability and productivity of assets.

6.5.5 Return on Equity:

$$\text{ROE} = \text{Net Income}/\text{shareholders' equity} \times 100$$

Table 4.18 Return on Equity

Year	2020	2021	2022	2023
Net Income	(964,480)	729,453	182,590	(1,080,733)
Shareholders' Equity	(3,623,123)	(2,500,139)	7,187,621	3,636,150
ROE	26.62%	-29.18%	2.54%	-29.72%

Source: Annual Report of Apon Tech (2020-2023)

Graphical Presentation:

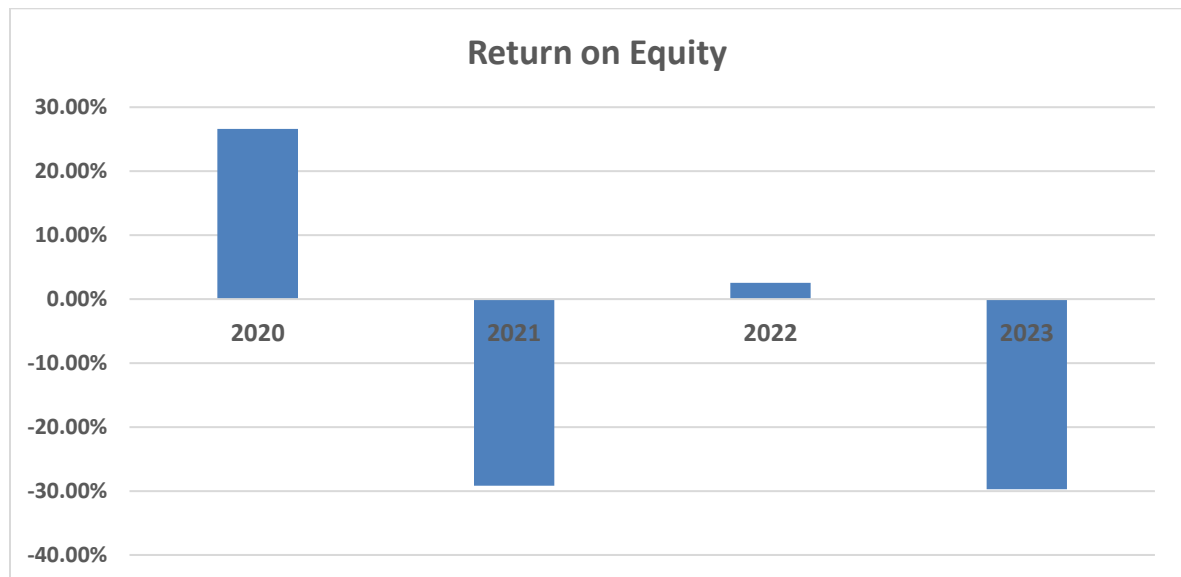


Figure: 6.5.5 Return on Equity

Interpretation: Apon Tech Limited's **Return on Equity (ROE)** showed extreme volatility, starting with a high of **26.62% in 2020**, then falling sharply to **-29.18% in 2021**. It slightly recovered to **2.54% in 2022**, but again declined to **-29.72% in 2023**. These fluctuations indicate instability in generating returns for shareholders and reflect inconsistent profitability and equity management.

Chapter-7

Findings, Recommendations, Conclusion & Bibliography



Chapter-7: Findings, Recommendations, Conclusion &

Bibliography

7.1 Major Findings

Based on the analysis of Apon Tech Limited's financial performance and the practical learning gained during the internship period, the following key findings have been identified:

- 1. Debt-to-Equity Ratio Fluctuations:** The company's capital structure showed significant instability over the years. Negative equity in 2020 and 2021 resulted in negative debt-to-equity ratios, indicating severe financial risk. Although the ratio turned positive in 2022 and 2023, it remained high (20.59 in 2022), reflecting a continued reliance on borrowed funds.
- 2. Improvement in Liquidity Position:** The current ratio increased from 0.61 in 2020 to 1.09 in 2023, showing enhanced short-term solvency. However, the initial years revealed liquidity constraints, suggesting the need for continuous monitoring of working capital.
- 3. Net Working Capital Recovery:** Net working capital remained negative in 2020 and 2021 but turned positive in 2022 and 2023. This improvement indicates a better ability to meet short-term liabilities, though the decline from 5.7 million in 2022 to 2.09 million in 2023 calls for cautious financial management.
- 4. Profitability Instability:** Net profit margins ranged between -1% and 1% in the span of time, showing that the company has lost money in 2020 and 2023. This trend indicates issues with terms of operating efficiency and cost management.
- 5. Irregular Asset Disposition:** The total asset turnover ratio ranged very high, 5.81 in 2020 and very low, 2.80 in 2021, and thereafter increasing and then decreasing. This means that it does not have a consistent success in extracting revenue from the available assets.
- 6. Weakening Credit Control:** The accounts receivable turnover went down in 2023 to 6, compared with 22 in 2020, and this indicates delayed payments by consumers and deteriorated credit control measures.

- 7. Stable Gross Profit Margin:** The gross profit margin was increasing slowly, 8.76% in 2020, to 9.59% in 2022, and leveled at 9.58% in 2023. This stability implies it is effective on cost management at the production or procurement level.
- 8. Operating Margin Volatility:** This is because the operating profit margins fluctuated between negative (-0.48) in 2020 and 1.99% in 2022 and then negative again in 2023 (-0.51%), which means that the control of operational expenses was not consistent.
- 9. Fluctuating Shareholder Returns:** Unstable Shareholder Return Return on Equity (ROE) was fluctuating, with a starting point of 26.62 percent in 2020, which decreased to -29.18 percent in 2021 and, again, to 2.54 percent in 2022. This is an indication of a lack of stability in terms of providing predictable returns to the shareholders.
- 10. Practical Exposure from Internship:** The internship gave me good practical skills in various fields like cheque processing, VAT documentation, bank reconciliations and financial performance analysis. This practical experience proved to be a bridge between theory and reality of business practices.

7.2 Recommendations

1. Make strict payment schedules and deal with partner factories since the Accounts Receivable Turnover Ratio dropped to 6 in 2023. Though the sales are reported, the payment is much slower because of the time gap between the salary deductions and the transfer of funds to the factories
2. Digitize and automate the salary deduction reconciliation process, working closely with factory payroll systems. This can reduce administrative delays, ensure real-time tracking of pending collections, and improve cash flow predictability.
3. Introduce penalty clauses or incentive-based agreements with factories, ensuring that Apon Tech receives timely remittance after salary deductions. This will prevent receivable buildup, especially as accounts receivable rose from Tk. 3.56 million in 2020 to Tk. 16.36 million in 2023.
4. Create a centralized payment dashboard for all factory partners, where monthly deduction reports, payment statuses, and pending dues are transparently tracked to improve financial visibility and reduce dependency on manual follow-ups.
5. Negotiate advance payment or shorter settlement cycles with large factories, especially since Net Working Capital, although positive in 2023 (Tk. 2.09 million), dropped from Tk. 5.7 million in 2022, highlighting tighter liquidity. Improved collection timing will stabilize operational funding.
6. Build a reserve or credit line specifically for collection cycle gaps, as delayed payments from factories—despite guaranteed deductions—can still impact cash flow, especially during periods of high sales volume.
7. Engage in periodic performance audits with factories, reviewing deduction accuracy, transfer timing, and pending dues, ensuring mutual accountability in the payment cycle.
8. Reassess and segment factory partners based on payment discipline, and prioritize business expansion with factories that consistently remit payments on time to minimize financial strain.

9. Educate workers about their deductions and issue digital receipts, which ensures transparency and helps reduce disputes that could delay payments or cause deductions to be withheld.

10. Consider collaboration with financial technology firms capable of providing invoice discounting or receivable funding, whereby factory deduction reports are provided as security in order that Apon Tech may receive early cash against receivables without significantly adding to the debt burden.

7.3 Conclusion

The internship experience with Apon Tech Limited provided the full picture of the practical financial functions, as well as a thorough assessment of the financial condition of the company. Despite the effectiveness of the mission and positioning of Apon Tech in the market, the analysis shows that the firm has issues of profitability and financial stability, especially in debt management and sustainable returns. Nevertheless, the liquidity and equity changes have been positive since 2022, which indicates a favorable turnaround. Further strategic emphasis on financial discipline, technology consolidation, and stakeholder engagement can enable Apon Tech to develop a sturdy business model that contributes to social impact and business prosperity.

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DAFFODIL INTERNATIONAL UNIVERSITY
Faculty of Business and Entrepreneurship (FBE)
Department of Business Administration

INTERNSHIP LOG BOOK

Student's Name:	Md Imran Hossain Mim	Internship Site:	Apon Tech Ltd
Supervisor's Name and Signature (Industry):		Week beginning:	Finished
Supervisor's Name and Signature (Academic):			

Summary of Internship Activities

My internship at Apon Tech Limited has made me work in the Accounts and Finance Department, where I have been involved in bill processing, cheque preparation, dealing with VAT and tax deposits, and financial analysis. The workload was also increased every week, with involvement in accounting processes, reconciliation, communication with vendors, and banks. This experience has helped me enhance my knowledge of the real-world financial operations and the understanding of the gap between theory and practice.

Weekly Internship Activity Log (12 Weeks)

Week & Date	Week 1	Week 2	Week 3	Week 4
1. What major weekly activities have you done?	Orientation, assisted in bill filing	Helped with invoice sorting	Created vendor bills	Processed cheques under supervision
2. What new knowledge or skills did you learn during the internship this week?	Basic office protocols	Bill structure and filing	Invoice preparation	Cheque verification
3. What have you learned from coursework that you applied in the internship?	Intro to Accounting	Documentation techniques	Accounts Payable	Cheque processing methods
4. List any difficulties, mistakes, pleasant or unpleasant experiences that occurred this week.	Adapting to work hours	Understanding invoice codes	The incorrect bill entry was corrected by review	Slow at verifying cheque details
5. On what skill or task could you use help in performing your internship responsibilities better?	Time management	Detail orientation	Bill automation skills	Cheque software use

Week & Date	Week 5	Week 6	Week 7	Week 8
1. What major weekly activities have you done?	Handled basic bank deposits	Worked on VAT challans	Participated in bank reconciliation	Assisted in expense tracking
2. What new knowledge or skills did you learn on the internship this week? Describe.	Banking steps	VAT submission	Reconciliation logic	Expense classification
3. What have you learned from coursework that you applied in the internship?	Banking operations	TAX principles	Reconciliation techniques	Cost accounting
4. List any difficulties, mistakes, pleasant or unpleasant experiences that occurred this week.	Confusion over VAT entries	Wrong challan format corrected	Discrepancy in bank balance corrected	The delayed entry of the expense has been resolved
5. On what skill or task could you use help in performing your internship responsibilities better?	Banking app handling	Legal compliance	Audit tools	Expense dashboarding

Week & Date	Week 9	Week 10	Week 11	Week 12
1. What major weekly activities have you done?	Drafted internal financial summaries	Completed profitability ratio analysis	Processed vendor payments independently	Summarized internship learnings
2. What new knowledge or skills did you learn during the internship this week?	Financial document drafting	Analytical report writing	End-to-end payment processing	Reflective reporting
3. What have you learned from coursework that you applied in the internship?	Reporting practices	Finance analysis	Audit preparedness	Professional ethics
4. List any difficulties, mistakes, pleasant or unpleasant experiences that occurred this week.	Unclear formatting corrected	Wrong ratio logic revised	Misfiled payment documentation fixed	Time management refinement
5. On what skill or task could you use help in performing your internship responsibilities better?	Financial summaries	Advanced Excel	Documentation speed	Strategic thinking

Intern Signature: _____

Name: Md Imran Hossain Mim

Date: