Daffodil International University

An Internship Report on

The Role of Mobile Financial Services in Transforming Traditional Banking: A case study of bKash Limited

Submitted By:

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Program: BBA

Department of Business Administration

Daffodil International University

Submitted To:

Dr. Nurul Mohammad Zayed

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Letter of Transmittal

Date:

Dr. Nurul Mohammad Zayed

Associate Professor

Department of Business Administration

Daffodil International University

Daffodil Smart City, Birulia, Savar, Dhaka-1216, Bangladesh

Subject: Submission of Internship Report.

Dear Sir,

With due respect, I am pleased to submit my internship report titled " **The Role of Mobile Financial Services in Transforming Traditional Banking: A case study of bKash Limited**", which has been prepared as a part of the partial fulfilment of the requirements for the BBA program at Daffodil International University.

I am Sk. Minul Islam Emon, Major in Finance and I had the opportunity to work as an intern in bKash Limited, under the **Business Partner** section of the **Finance and Accounts** Department. During my internship, I worked under the supervision of **Md. Shamim Raihan**, (D.G.M, Business Partner, Financial Control, Finance and Accounts) who guided me in understanding the organization's financial and business operations.

I hope the report meets your expectations and requirements. I would be honoured to discuss any questions or clarifications you may have.

Sincerely,

Emon

Sk. Minul Islam Emon

ID: 212-11-1309

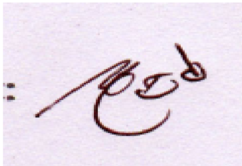
BBA, Major in Finance

Daffodil International University

Letter of Approval

This is to certify that **Sk. Minul Islam Emon**, ID: **212-11-1309** prepared the Internship Report on " **The Role of Mobile Financial Services in Transforming Traditional Banking: A case study of bKash 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 may be sent for the evaluation.



Dr. Nurul Mohammad Zayed

Associate Professor

Department of Business Administration

Daffodil International University

Acknowledgment

First of all, I would like to express my sincere gratitude to the Almighty for giving me the opportunity and strength to successfully complete my internship program and this report.

I would like to express my sincere gratitude to bKash Limited for giving me the opportunity to complete my internship in the Business Partner section under the Finance and Accounts Department. The experience and knowledge I have achieved during this period is truly valuable and insightful. I am especially grateful to my organizational supervisor **Md. Shamim Raihan** for his regular guidance, support and inspirations throughout my internship journey. His advice helped me gain practical experience and gain a better understanding of real-world financial practices. I would also like to express my deep gratitude to my academic supervisor **Dr. Nurul Mohammad Zayed** for his constant support, valuable suggestions and feedback, which contributed significantly to the completion of this report.

Finally, I would like to thank my colleagues at bKash and my friends on this journey for their inspiration and support.

Sk. Minul Islam Emon

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Daffodil International University

Student Declaration

I, the undersign, therefore, attest that the report named **" The Role of Mobile Financial Services in Transforming Traditional Banking: A case study of bKash Limited"** presented to Daffodil International University with the support of **Dr. Nurul Mohammad Zayed, Associate Professor, Daffodil International University**, is my original work.

I confirm that all the information, data-analyses and calculations provided in this report are personally developed and prepared by me. The report has not been submitted to any other institution or authority, partial or in full, toward any academic or professional purpose.

Emon

Sk. Minul Islam Emon

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Executive Summary

This internship report presents a summary of my practical experience at bKash Limited, one of the leading mobile financial services providers in Bangladesh. I was appointed to the Business Partner section under the Finance and Accounts Department, where I got the opportunity to observe and participate in various financial processes and internal activities. During my internship period, I was actively involved in several tasks including financial forecasting. budgeting, variance analysis, cost monitoring, and support in cross-functional decision making. I worked widely with Microsoft Excel for data analysis and reporting. The primary purpose of this internship was to identify the gap between academic knowledge and real-world business practices. During my internship, I achieved valuable consciences into budgeting, cost analysis, financial reporting, and interdepartmental coordination. I also gain knowledge about how the Business Partner team supports other departments by confirming proper financial planning. adherence to internal policies, and alignment with corporate objectives. As part of the internship report, I have made a financial analysis of bKash Limited, which included key profitability ratios such as current ratio, asset turnover ratio, gross profit margin, net profit margin, return on assets (ROA), and return on equity (ROE). These analyses disclosed deeper observation into the company's financial health, performance, and overall efficiency in recent years. Under the supervision of Mr. **Md. Shamim Raihan** of bKash and the academic guidance of **Dr. Nurul Mohammad Zayed**, I was able to contribute to daily work, attend meetings, and work with data that helped me enrich analytical and communication skills. This report summarizes my key responsibilities, experience, and education, and includes relevant analysis based on my observations. As part of the internship report, I have prepared a financial analysis of bKash Limited, which included key profitability ratios such as gross profit margin, net profit margin, return on assets (ROA), and return on equity (ROE). These analyses expressed deeper insights into the company's financial health, performance trends, and overall efficiency in recent years.

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Chapter 1:

Background of the Study

The Internship Program is an important component of the Bachelor of Business Administration (BBA) curriculum, which is created to provide practical experiences with the corporate world of students. It creates a connection between academic knowledge and real-life business practice. For students majoring in Finance, internships serve as a valuable platform so they can understand how financial policies, equipment and theories are applied to a professional environment. It increases the understand ability and awareness of the students about financial activities, decision-making process and the role of money in strategic business plans.

As a student in Finance, I have acquired theoretical knowledge in fields such as corporate finance, financial analysis, managing accounting, financial market, investment management and budgeting. However, not only theory is enough to develop a well-organized idea about how finance works in an organization, but the internship program gives the opportunity to apply that knowledge, to develop professional skills and to have direct experience of organizational mobility.

For my internship, I have chosen bKash Limited, the leading mobile financial service provider in Bangladesh. My decision was affected by several reasons. First, bKash has become a familiar name to everyone in the country and is recognized for his innovation, management skills and special contribution to financial inclusion. The company has changed financial services, especially among the disadvantaged people, and the company has changed the method of supply. Its impact on the financial sector, the use of technology and the activities of the activities tums it into an ideal education environment for a financial student.

Second, development works in a highly controlled and rapidly developed financial technology (fintech) sector. This type of establishment offers a unique opportunity to understand money. technology, consent and customer service method. It gives interns the opportunity to observe how financial strategies are managed in the competitive and dynamic business environment. For students of business administration, especially those who are focused on Finance, it is important to be familiar with this type of environment for understanding the current industrial trends, challenges and innovations.

During my internship, I was assigned to the Business Partner section under the Finance and Accounts department. This section plays an important role in connecting business operations with financial planning, analysis and reporting. The Business Partner team confirms that financial insights are aligned with departmental goals and organizational strategies. Their responsibilities include financial forecasting, budgeting, variance analysis, cost monitoring and supporting cross-functional decisions making. As a result, working in this section provided me with an in-depth understanding of how finance supports and drives business decisions.

This internship has given me the chance to gain the practical experience of financial data analysis, reporting and performance observation. I am able to work with real financial information, to help prepare financial reports, and attend in discussions related to budgeting and cost control. I also became familiar with the software equipment's and internal systems which used in financial activities, which increased my technical skills and knowledge about digital finance.

This report summarizes my full internship experience at bKash. It begins by describing the purpose and logic of the internship and provides a summary of the organizational structure of development. Then the report details my assigned work, responsibility and skills I have achieved during my work. It also highlights the main observations about the financial operations of the Business Partner section and evaluates how academic knowledge was applied in the workplace.

Furthermore, the report identifies the challenges that the report is confronted during the internship, such as data accessibility and time constraints, and suggest areas for future improvement. Finally, it ends with the reflection of how this internship contributed to my academic and professional development, as well as how to affect my career aspiration in the field of money.

In short, the internship at bkash was an enriching experience that provided me with valuable insights in financial management in a fast-paced, technology-driven establishment. It has helped me understand the importance of Finance in the theoretical concepts, to develop critical thinking and analytical skills and to achieve organizational goals. This experience will serve as a strong basis for my future effort in the field of finance and business administration.

1.2 Significance of the Study

The significance of this study lies in the ability to connect the theoretical financing concepts to the corporate practice of the real world, especially in the dynamic and rapidly developed scenery of mobile financial services in Bangladesh. As a BBA student in finance, the experience of this internship at bkash Limited, the pioneer of mobile financial services, has given me the opportunity to explore how financing is not only as a support function, but also as a strategic competence of business growth and innovation.

From the academic point of view, the research contributes to the interval between theoretical knowledge and practical application. Academic coursework includes issues such as financial analysis, budgeting, prediction and strategic financial management, providing this internship to the real-world context where these ideas can be applied. Working in the Business Partner section of the Finance and Accounts Department, I have been able to observe how financial information is used to manage strategic decisions, evaluate departmental performance and support long-term organizational goals.

Its importance is increased by focusing on the Business Partner model, a new and important area in corporate finance. Unlike other finance roles which concentrate only on accounting or reports, the Business Partner team brings finance and operational departments together. As a result of this method, finance teams go from simply reporting data to using it to actively help the business with decisions. This perspective adds novel academic value to the existing body of knowledge by highlighting a relatively less explored aspect of corporate finance.

At the practical level, this study provides insight that can benefit not only students and academic researchers but also the practitioners working in the field of finance, accounting and business operations. It demonstrates how financial planning and analysis (FP&A) can be structured to align with business strategy, how departments can collaborate through data-sharing and performance metrics, and how financial information can be leveraged to drive cost efficiency and operational effectiveness. These insights have implications for improving decision-making processes across organizations, especially those operating in fast-paced, technology-driven industries.

In addition to the academic and professional relevance, this study holds broader societal significance. bKash, through its services, promotes financial inclusion by enabling millions of unbanked and underbanked individuals to access financial services. By understanding how financial management supports such a mission-driven organization, the study contributes indirectly to conversations about inclusive economic growth and sustainable development. The more efficient and transparent the financial operations of such companies are, the more impactful their services can be for society.

Furthermore, this internship experience and the resulting research provides a basis for future research and exploration. With the reconstruction of the financial sector of technology, the role of finance professionals is also being developed. Fields like digital financing, financial analysis and strategic business partnership are becoming increasingly relevant. This study creates a stage for a more focus on how to optimize these roles, how to use data better in financial forecasts, and how financial equipment can be used to improve strategic decision making.

1.3 Objectives of the Study

1. To Observe Budgeting and Forecasting Processes of bKash Ltd.
2. To calculate few ratios to evaluate financial performance of bKash Ltd.
3. To Identify and Analyze Challenges in a Fast-Paced Business Environment like bKash.
4. To identify few key findings & suggest few recommendations accordingly.

1.4 Limitations of the Study

1. Restricted Scope of the Internship Experience: The study is based solely on the experiences and observations gathered during a limited internship period. As a temporary Intern, my access to certain sensitive or strategic financial data and meetings was understandably restricted. Consequently, the analysis presented in this report may not fully capture the broader and more complex financial activities or decision-making processes undertaken by senior finance professionals. The findings are specific to the Business Partner section and may not represent the full spectrum of financial functions at bKash.

2. Limited Access to Internal Financial Information: As per confidentiality policies, I was not granted to access the company's financial records, performance results or economic forecasts. Consequently, some areas of the analysis counted on general observations or information from other sources instead of detailed financial data. Due to this limitation, the results from some assessments or comparisons in the report may be less precise.

3. Time Constraints: The internship was conducted over a limited time frame, which imposed constraints on the depth of research and analysis. A longer internship period could have allowed for a more comprehensive exploration of financial cycles, project timelines, and the impact of financial strategies over time. Some seasonal or long-term financial practices could not be observed or analyzed due to time limitations.

4. Methodological Limitations: This report is based primarily on qualitative methods such as observation, informal discussions, and analysis of internal documents and reports. Due to the nature of the internship, I was unable to apply more advanced quantitative or statistical techniques that could have added greater empirical depth to the findings. As a result, the study may not account for all possible variables or relationships affecting the financial operations at bKash.

5. Organizational Constraints: As an intern, my role was largely supportive, and I was not involved in policy-making or high-level strategic decisions. My perspective is therefore limited to the tasks and activities I was assigned to or had the opportunity to observe. Additionally, workflow pressures, employee availability, and organizational dynamics may have restricted the amount of guidance or supervision I could receive on complex issues.

6. Generalizability of Findings: The insights and experiences shared in this report are specific to bKash's organizational structure, culture, and operational model. While some observations may be applicable to other financial institutions or departments, the conclusions drawn should not be generalized without caution. Each organization operates in a unique environment, and what holds true for bKash may differ in other corporate or geographic contexts.

Chapter 2:

Company Overview

2.1 Overview of the Organization

bKash Limited is the largest and most prominent mobile financial services (MFS) provider in Bangladesh, established with the goal of enhancing financial inclusion across the nation. It was launched in July 2011 as a subsidiary of BRAC Bank Limited in partnership with Money in Motion LLC, a US-based impact investment firm. Over the years, bKash has evolved into a pioneer in the Bangladeshi FinTech landscape, offering a wide array of services to millions of people, especially those in rural and remote areas who previously lacked access to traditional banking services.

As a fully regulated organization under the supervision of the Bangladesh Bank, bKash provides services that allow customers to transfer money, make payments, top-up mobile balances, pay utility bills, and receive salaries or remittances all via mobile phones. The ease of use, accessibility, and affordability of these services have made bKash a household name in Bangladesh. As of 2025, bKash has more than 70 million registered users and over 300,000 agents nationwide, making it one of the most expansive mobile money networks in the world.

During my internship at bKash, I was placed in the Business Partner section within the Finance and Accounts Department. This section plays a critical role in linking the financial objectives of the company with operational departments. It provides financial insights, prepares departmental budgets, monitors cost efficiency, and collaborates with business units to ensure sound financial planning and analysis. This hands-on exposure offered valuable insights into how finance supports strategic decision-making in a fast-paced corporate environment.

2.2 Mission, Vision, and Core Values

bKash's strategic direction and organizational culture are deeply rooted in its mission, vision, and values, which reflect its long-term goals and guiding principles.

Mission

"To provide financial services that are convenient, affordable, and reliable to people across Bangladesh, especially those without access to formal banking services."

The mission highlights bKash's dedication to creating a more financially inclusive society. By offering services through mobile phones, bKash removes geographical and economic barriers, making financial services more accessible to everyone, particularly the marginalized.

Vision

"To be the best and safest digital financial service provider in the world."

This vision illustrates bKash's ambition to set a global benchmark in mobile financial services through innovation, robust compliance, and customer trust. bKash consistently aims to enhance its infrastructure, user experience, and product offerings to maintain its leadership both locally and globally.

Core Values

Customer Centricity: Placing customer needs and satisfaction at the center of all activities.

Integrity: Upholding ethical standards, transparency, and honesty in all operations.

Innovation: Continuously improving services and embracing new technologies.

Operational Excellence: Maintaining high standards in execution and service delivery.

Inclusion: Extending services to underserved and unbanked populations, promoting equal access.

These values are embedded in the day-to-day operations of every department, including Finance, and drive employees toward achieving the company's strategic objectives.

2.3 History and Current Operations

History

bKash Limited was founded in 2010 and officially launched its services in 2011. Initially developed as a joint venture between BRAC Bank Limited and Money in Motion LLC, the company received significant attention and support due to its focus on addressing the financial needs of the unbanked population.

In 2013, the International Finance Corporation (IFC), a member of the World Bank Group, became an equity partner, bringing in technical expertise and credibility. In 2014, the Bill & Melinda Gates Foundation also joined as an investor, further supporting the mission of financial inclusion. In 2018, Ant Financial (a subsidiary of the Alibaba Group) invested in bKash, facilitating the introduction of cutting-edge technology and global best practices in mobile payments and digital finance.

These partnerships have empowered bKash to expand its service offerings, strengthen its technological capabilities, and enhance customer service while maintaining regulatory compliance.

Current Operations

Today, bKash operates under a license from the Bangladesh Bank and offers a comprehensive suite of mobile financial services to individual and corporate users. These services include:

- **Send Money:** Allows users to transfer funds to others instantly.
- **Cash In/Out**: Enables users to deposit or withdraw cash from bKash accounts through a network of agents and ATMs.
- **Mobile Recharge:** Supports top-up services for all major telecom operators.
- **Utility Bill Payments:** Facilitates easy bill payment for electricity, gas, water, and more.
- **Merchant Payments:** Enables QR code-based and POS-based merchant transactions.
- **Salary Disbursement:** Supports bulk disbursements for salaries, stipends, and allowances.
- **Savings and Credit Services:** Offers interest-bearing savings schemes and microloans in partnership with banks and financial institutions.
- **International Remittance:** Allows users to receive remittances directly into their bKash wallets from abroad.

The company also runs an advanced mobile application that allows smartphone users to access and manage their financial activities seamlessly. Behind the scenes, departments like IT, Operations, Customer Experience, Compliance, and Finance work collaboratively to ensure the smooth operation of services.

In the Finance and Accounts Department, particularly in the Business Partner section, I observed how strategic financial planning, performance monitoring, budgeting, and data analysis support the organization's decision-making processes. The section acts as a financial consultant for other business units, ensuring resource efficiency and alignment with company goals.

Chapter 3:

Internship Role and Responsibilities

3.1 Role and Responsibilities

During my internship at bKash Limited, I was worked to the Business Partner section under the Finance and Accounts Department. This section plays an important role in coordinating the financial functions with the operational needs of the organization, making sure there is a link between the company's strategic goals and how they are financed. My responsibilities were different and involved real-time impact to the company's financial planning, budget management, and performance evaluation activities.

The specific roles and responsibilities I undertook included:

- **Budget Monitoring:** I worked with the finance department to monitor how departments were using the assigned budget. I repeatedly reviewed how much had been budgeted against how much was spent, pointed out big differences and kept a record of the reasons behind overruns or underuse of the budget.
- **Monthly Financial Reporting:** I was involved in making detailed monthly reports that summarized how each department did. The reports presented visual dashboards, highlighted KPIs and shared a narrative on the outcomes of the month, including the company's financial position.
- **Support in Forecasting**: I also assisted in updating and revising financial forecasts. I assisted the group in estimating future revenue, costs, and cash flows by using historical financial data and assumptions using market trends.

3.2 Rationale of Roles and Responsibilities

My roles and responsibilities reflected the Business Partner section's foundation in connecting financial information with functions such as operations. Because of my academic background in Finance, these roles helped me put what I learned at university into practice at work.

- **Strategic Linkage:** The Business Partner section supports a relationship between finance and operations. As part of budgeting, forecasting and variance analysis, I got to take part in decisions that guide the business's strategy.
- **Performance Management:** I helped by gathering data, monitoring KPIs and ensuring reports were up to date on departmental performance. They are consistent with the concepts used in performance measurement found in financial management and managerial accounting.

- **Decision Support:** My assistance with reports and insight made it possible for senior managers to make the best decisions. Having worked with financial data allowed me to understand better how it influences management decisions.
- **Compliance and Governance:** Working in document management and audit readiness taught me the importance of transparent, accountable and well-managed practices key areas in corporate finance and accounting.

3.3 Examples of Tasks and Projects

Here are some detailed examples of key tasks and projects I completed during my internship:

- **Monthly Budget vs. Actual Report Preparation:** Used data from the ERP system to review what was spent in each department according to the plan. Developed Excel templates that clearly show the differences between the budget and real expenses. Discussed with other team members about findings and what impacts these would have for the next month's activities.
- **Cost Analysis of Business Units:** Organize costs according to departments, functions and specific projects. Organized expenses into fixed and variable classes. Assessed processes and prepared a summary that pointed out possible cost-saving opportunities.
- **Financial Forecasting Support:** Using data from past quarters, I supported the preparation of future financial projections. Sales volume, promotional costs and market growth rates are examples of input variables you need to use in financial models. Shared our initial predictive charts at weekly team meetings so we could revise as necessary.
- **Data Collection for Internal Audit:** With respect to data collection for internal audit, I examined old financial documents to check if they followed the rules. An indexed library of documents required by internal audit was developed. Guaranteed on-time responses and explanations to the auditor's queries,
- **Support in Financial Presentations:** Helped prepare slides in PowerPoint for reviewing financial results at quarterly meetings. I put together charts, tables and a summary of the financial report to make the information clear. Helped the finance team practice presentations to avoid errors and simplify data for everyone.

While learning new Excel tricks, data analysis and financial modeling, I also built up my abilities in communicating, working together and solving problems as part of the team.

Basically, I gained a lot from my bKash internship by using my studies in real-life situations.

Chapter 4:

Key Learnings and Experiences

4.1 Important Learnings

Working in the Business Partner section of the Finance and Accounts Department at bKash Limited has taught me many valuable lessons. In addition to gaining technical skills in finance, these lessons increased my ability to think logically, express myself well and adjust to fast changes at work.

Some of the most valuable learnings include:

- ❖ **Application of Financial Theories in Real Scenarios:** I gained practical skills in using financial theories such as budgeting, forecasting, cost control and variance analysis since they were lessons in my academic curriculum.
- ❖ **Data-Driven Decision-Making:** I realized that data plays an important role in informing significant business decisions. With variance analysis and KPI monitoring, it became clear that accurate and timely data plays a crucial role in economizing resources and keeping the organization accountable.
- ❖ **Professionalism and Time Management:** Managing work in an organized setting with close deadlines and many audits instilled in me discipline, being on time and understanding the importance of exact work.

4.2 Rationale of Those Roles and Responsibilities

The Business Partner section is important because it connects the Finance department with other departments at bKash. Helping the team connect financial information to performance measures was my responsibility in this arrangement. This role is essential for the following reasons:

- ➢ **Strategic Integration:** The Business Partner part helps departmental teams connect their aims with the main company financial goals. As an intern, I helped by looking at financial data and preparing reports for those in charge.
- ➢ **Performance Monitoring:** With budget tracking and performance reviews, the group keeps all departments within their budget and on track to accomplish what is needed. The work I did in variance analysis was key to supporting this function.
- ➢ **Information Consolidation and Communication:** I helped convert complicated financial data and turn it into clear explanations for different non-financial department. This way of analysing data improves transparency and guarantees departments follow financial rules.

This alignment between my responsibilities and the organizational structure provided me with a comprehensive understanding of how finance supports every level of decision-making within a large company.

4.3 Connection with Academia

This internship significantly enhanced the practical application of my academic studies. As a BBA student majoring in Finance, I found that many topics I had learned in classrooms translated directly into my day-to-day responsibilities at bKash:

- **Corporate Finance and Budgeting:** My academic background helped me understand capital budgeting, cost allocation, and investment decision-making, which I saw in action during the monthly budget reviews and forecasting exercises.
- **Financial Statement Analysis:** My knowledge of ratio analysis and trend interpretation was applicable while assisting with monthly and quarterly financial reports.
- **Business Research and Communication:** Drafting reports, preparing presentations, and documenting financial insights enhanced my communication skills, especially when coordinating across departments.
- **Strategic Management:** Understanding the bigger picture and aligning financial insights with long-term goals gave me exposure to real-world strategic thinking.

By experiencing the corporate finance environment first-hand, I was able to bridge the gap between theory and practice, thus solidifying my understanding of core academic concepts.

4.4 Examples of Experiences That Aided Personal and Professional Growth

Professional Growth:

Variance Analysis Project: For the Variance Analysis Project, I analyzed the difference between actual spending and the amount allocated in each department. Presenting what I found in a team meeting helped me become better at being precise and confident.

Supporting Forecasting: Forecasting work helped me realize that business planning can be uncertain and that assumptions are needed for financial models.

Cross-Departmental Coordination: Helping other teams solve their financial queries helped me build my communication and taught me how to handle professional interactions with poise.

Personal Growth:

Public Speaking & Presentation Skills: Delivering financial information to my supervisors allowed me to manage nervousness and talk more clearly.

Time Management: Being involved in many activities helped me understand how to sort my duties and reach deadlines without delay.

Problem-Solving Mind-Set: The desire to match data and search for spending cuts encouraged me to propose ways to solve the problems, rather than simply point them out.

All my experiences combined made me confident, responsible and prepared for my professional future. I have improved in finance and learned the skills important for excelling in practically any workplace.

Chapter 5:

Critique and Reflections

5.1 Critical Evaluation

Going through my internship at bKash Limited, I have gained a lot and have learned much. As an intern in the Finance and Accounts Department's Business Partner section, I was given meaningful tasks and real responsibilities rather than merely observational duties. Being guided through on boarding, having constant support from mentors and taking part in team meetings made me sense I belonged in the department. Being part of the company's high-speed work environment allowed me to discover new aspects of finance, helping me move from learning finance to doing it myself.

The organizational culture at bKash encouraged to be professional, cooperate and feel responsible. I was very pleased by how willing senior officials were to hear about new ideas, While I was an intern, I was happy to share my opinions and attend financial discussions, making my learning much better. However, some aspects of the internship could be improved, particularly in terms of on boarding and providing early-stage training. Initially, the lack of a clear roadmap of responsibilities made it difficult to navigate my tasks efficiently.

Additionally, the hierarchical structure of communication occasionally led to delays in information sharing, which could be optimized to enhance workflow. Nevertheless, the organization's investment in its interns through mentorship and periodic evaluations significantly contributed to a meaningful internship experience.

5.2 Key Challenges Faced During the Internship

During my tenure at bKash, I encountered several key challenges that tested my technical skills, adaptability, and interpersonal effectiveness:

- **Data Confidentiality and Access Constraints:** Due to the nature of financial data, interns were not granted access to all platforms or documents, which at times limited the scope of my contribution. It was necessary to rely on my supervisor for critical data to perform analytical tasks.
- **Initial Technical Difficulties:** bKash uses several advanced tools, including ERP systems like Oracle Financials, Excel-based financial modeling, and automated dashboards. Initially, I found it challenging to navigate these systems efficiently due to lack of prior exposure.

- **Time Management and Multitasking:** Managing multiple assignments simultaneously, especially during month-end closing periods, was intense. Prioritizing tasks while ensuring quality and accuracy in reports was a significant hurdle.
- **Limited Exposure to Cross-Functional Teams:** Although I worked primarily in the Finance and Accounts Department, I felt the need to understand the broader picture of how Finance integrates with departments such as Marketing, Technology, or Customer Experience. However, access to these teams was limited.

Understanding Corporate Etiquette and Communication initially, adapting to corporate norms, especially regarding formal communication, meeting etiquette, and reporting lines, took some effort. Mistakes in email formatting and presentation style were some of the learning curves I encountered.

5.3 Learning from Challenges

The obstacles I faced turned out to be the most rewarding parts of my internship as they helped me grow significantly:

- **Working Around Access Constraints:** I learned to be resourceful and efficient, seeking summarized data, collaborating closely with my mentor, and focusing on tasks that didn't require restricted access. This experience taught me the importance of data governance and compliance.
- **Skill Enhancement Through Practice:** I dedicated personal time to learning advanced Excel functions such as VLOOKUP, INDEX-MATCH, Pivot Tables, and Macros, as well as improving my proficiency in Oracle Financials. This greatly improved the speed and quality of my output.
- **Time Management Strategies:** I started using to-do lists, digital calendars, and task prioritization frameworks like the Eisenhower Matrix to organize my responsibilities more effectively.
- **Professional Communication:** Feedback I got from my supervisor on how to write emails, put together reports and present findings helped me greatly in corporate communication.
- **Improved Adaptability:** Feedback I got from my supervisor on how to write emails, put together reports and present findings helped me greatly in corporate communication.

5.4 Overall Reflection

The internship at bKash was a cornerstone of my academic and professional journey. Academically, it helped me incorporate lessons on budgeting, variance analysis, cost control and reporting financials into real business situations. Before, working capital management and cash flow forecasting were abstract ideas, but I could now relate to them through my regular jobs.

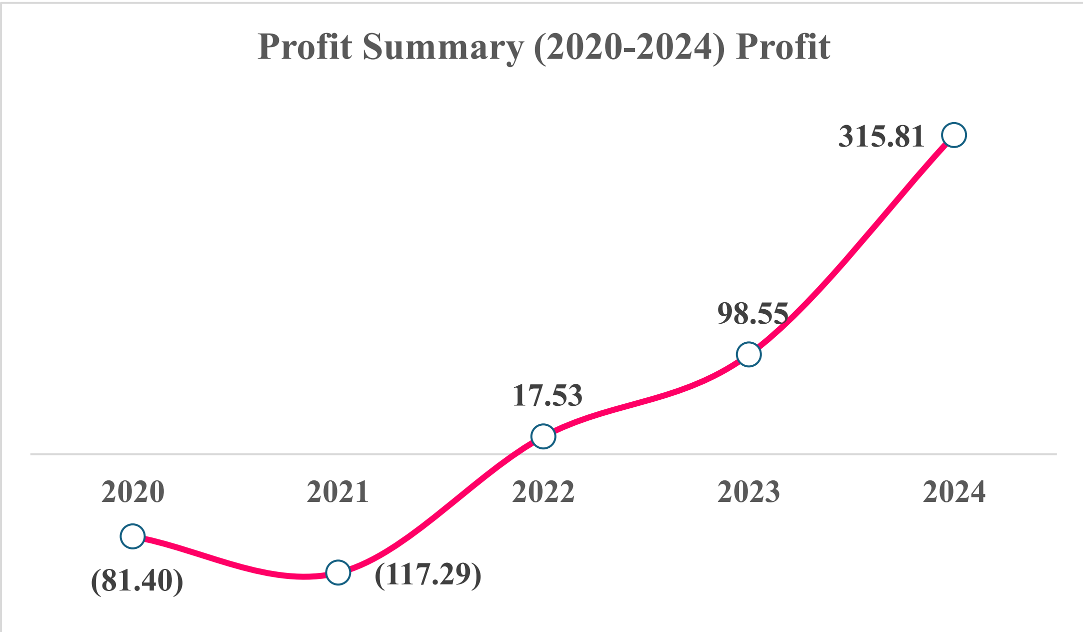
On my own, the experience made me more disciplined, aware of my thoughts and confident with my skills. I discovered that it's important to keep learning and aware of changes in my field. Working professionally helped me grasp how teams collaborate, how the workplace operates and how decisions are planned. I formed a group of mentors and colleagues and their advice will keep impacting the choices I make in my career.

In summary, my time at bKash was about much more than an internship; it was a personal journey of development. It helped me understand how the things I learned in theory could apply in practice, deal with real difficulties and form a better idea of where I wanted to go in finance. Because of what I've faced, I am now more capable, more assured of my abilities and more eager to succeed in finance.

5.5 Last 5 (2020-2024) Years Profit Generate of bKash

Profit Summary (2020-2024)	
Year	**Profit**
2020	(81.40)
2021	(117.29)
2022	17.53
2023	98.55
2024	315.81

Amount in Crore *Table 1: Profit Summary (2022-2024)*



The table and a line graph illustrating the profit (or loss) of bKash over five years, from 2020 to 2024.Looking at the start, bKash was losing money. In 2020, they had a loss of around 81.40 crore. The situation got worse in 2021, when their loss grew to about 117.29 crore. This was the most difficult period for the company shown in the graph.

However, things took a big turn for the better in 2022. That year, bKash actually made a profit of about 17.5 crore. This was a significant improvement, as they moved from losing money to making it.

The positive trend continued strongly into 2023, with profits increasing even more to nearly 98.55 crore. The biggest leap in profit happened in 2024. In that year, bKash's profit was over 315 crores. This shows an incredibly strong and rapid growth in their earnings. In simple terms, bKash went from a period of losing money in the early years (2020-2021) to becoming very profitable and growing extremely fast in the later years (2022-2024).

5.6 Financial Performance Analysis of bKash Limited

Financial Performance analysis is one of the most essential parts of a company to measure how a company is performing financially & overall financial health of the business. How well a company generates revenues and manages its assets, liabilities, and the financial interests of its stakeholders and stockholders can be gauged by looking at its financial performance. This analysis informs strategic decisions, investment choices, and overall business success. There are many factors through which one can measure the financial performance & overall financial health of a company.

To make financial analysis some ratios have been taken:

Liquidity Ratios:

- Current ratio = Current Assets/Current Liabilities

Asset Management Ratio

- Asset Turnover Ratio = Revenue / Average Total Assets

Profitability Ratio

- Gross Profit Margin= Gross Profit / Revenue × 100
- Net Profit Margin= Net Profit / Revenue × 100
- Return on Assets (ROA)= Net Profit / Total Assets × 100
- Return on Equity (ROE)= Net Profit / Shareholders' Equity × 100

Leverage Ratio

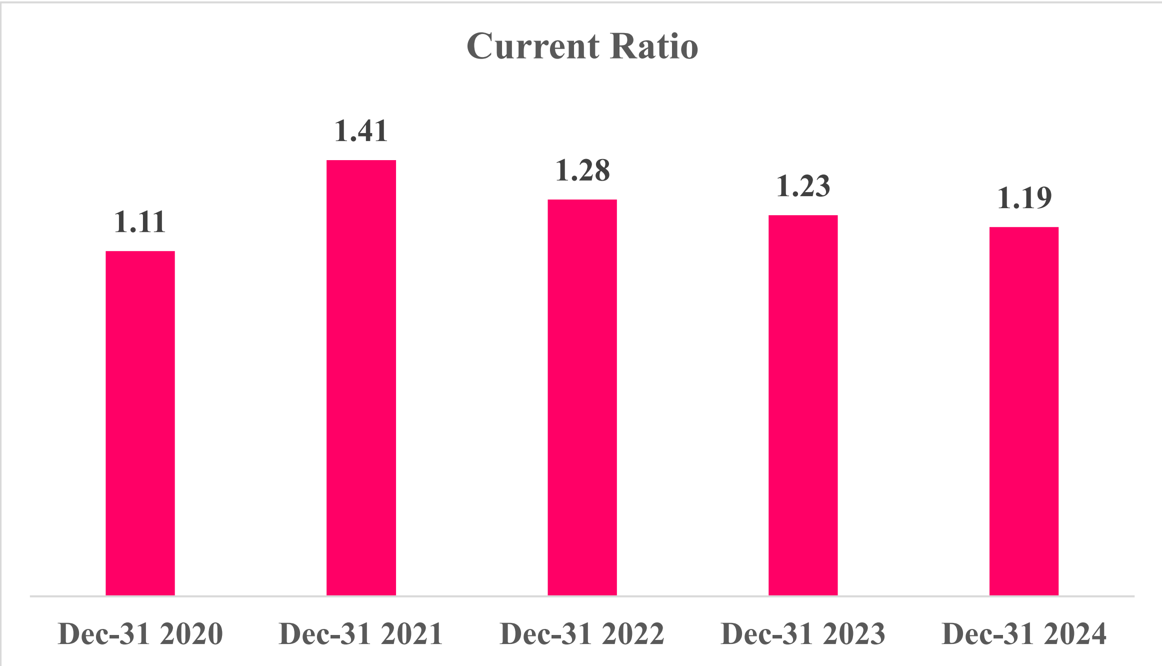
- Debt Ratio= Total Debt / Total Assets
- Debt to Equity Ratio= Total Debt / Total Equity

Liquidity Ratios:

- Current ratio = Current Assets/Current Liabilities

Name of Ratios	Year (2020-2024)				
Current Ratio	Dec-31 2020	Dec-31 2021	Dec-31 2022	Dec-31 2023	Dec-31 2024
	1.11	1.41	1.28	1.23	1.19

Table 2: Current Ratio



The current ratio is a common way to see if a company can pay off its debts due within one year using its short-term assets.

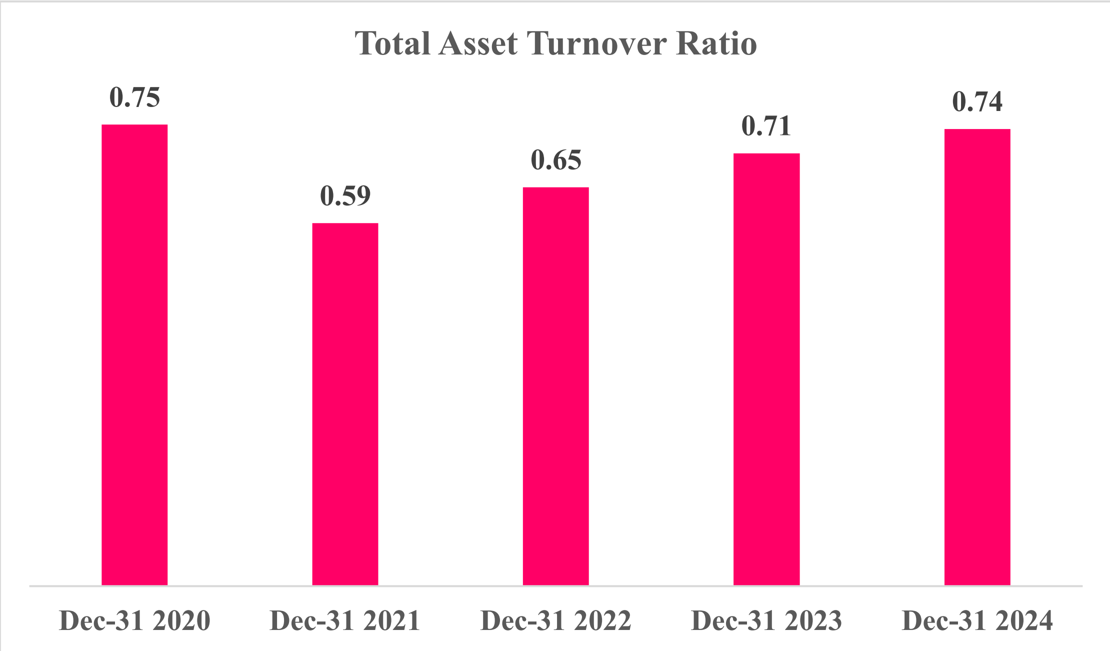
In general, bKash's finances remained strong between 2020 and 2024, based on its current ratio. The ratio that tracks short-term debt repayment remained higher than one all throughout. This shows that throughout the period, bKash had short-term assets ready to meet its short-term bills. Despite a small decrease from the high it achieved in 2021 (1.41) to 1.19 in 2024, the ratio has always remained above concerning levels. Therefore, it appears bKash has the necessary funds on hand to keep going well amid its rapid growth and strong profits.

Asset Management Ratio

- Asset Turnover Ratio = Revenue / Average Total Assets

Name of Ratios	Year (2020-2024)				
Asset Turnover Ratio	Dec-31 2020	Dec-31 2021	Dec-31 2022	Dec-31 2023	Dec-31 2024
	0.75	0.59	0.65	0.71	0.74

Table 3: Asset Turnover Ratio



Total Asset Turnover Ratio, measure how efficiently a company uses its assets to generate revenue. The formula is Revenue / Average Total Assets. A higher ratio means better asset utilization.

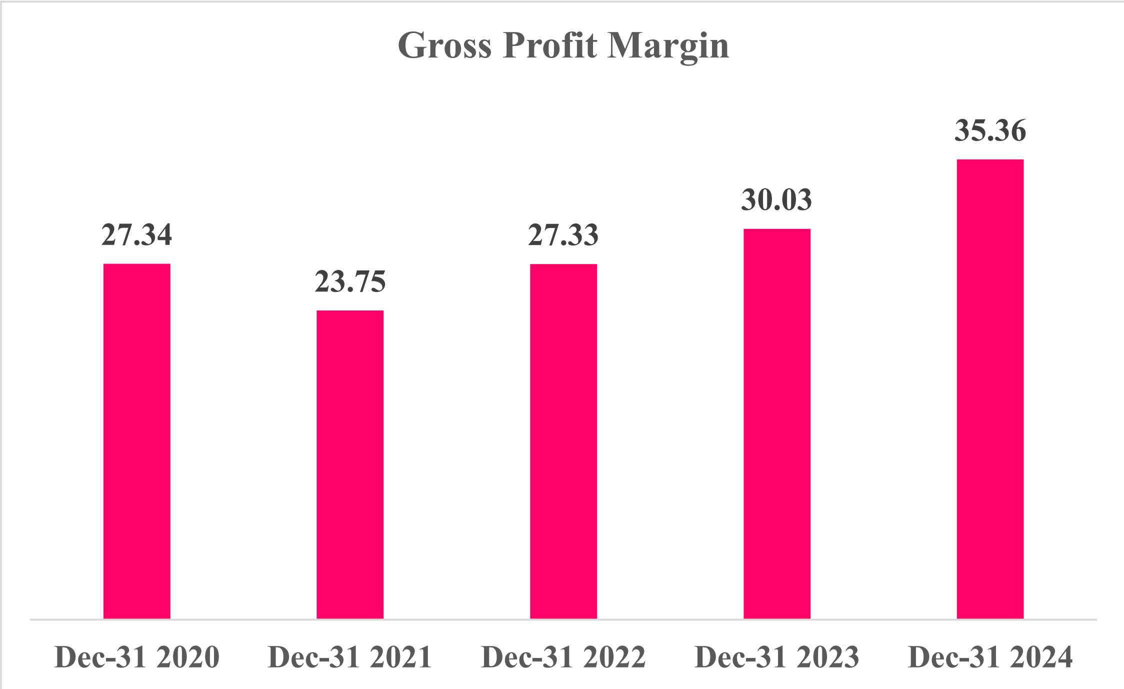
bKash's Total Asset Turnover Ratio shows a fluctuating trend. It was 0.75 in 2020, dipped to 0.59 in 2021, then steadily increased to 0.74 by 2024. The rebound from 2021 indicates improved efficiency in using its assets to generate revenue, especially given its significant profit growth in later years. This suggests bKash is getting more productive with its assets.

Profitability Ratio

- Gross Profit Margin= Gross Profit / Revenue × 100

Name of Ratios	Year (2020-2024)				
Gross Profit Margin	Dec-31 2020	Dec-31 2021	Dec-31 2022	Dec-31 2023	Dec-31 2024
	27.34%	23.75%	27.33%	30.03%	35.36%

Table 4: Gross Profit Margin



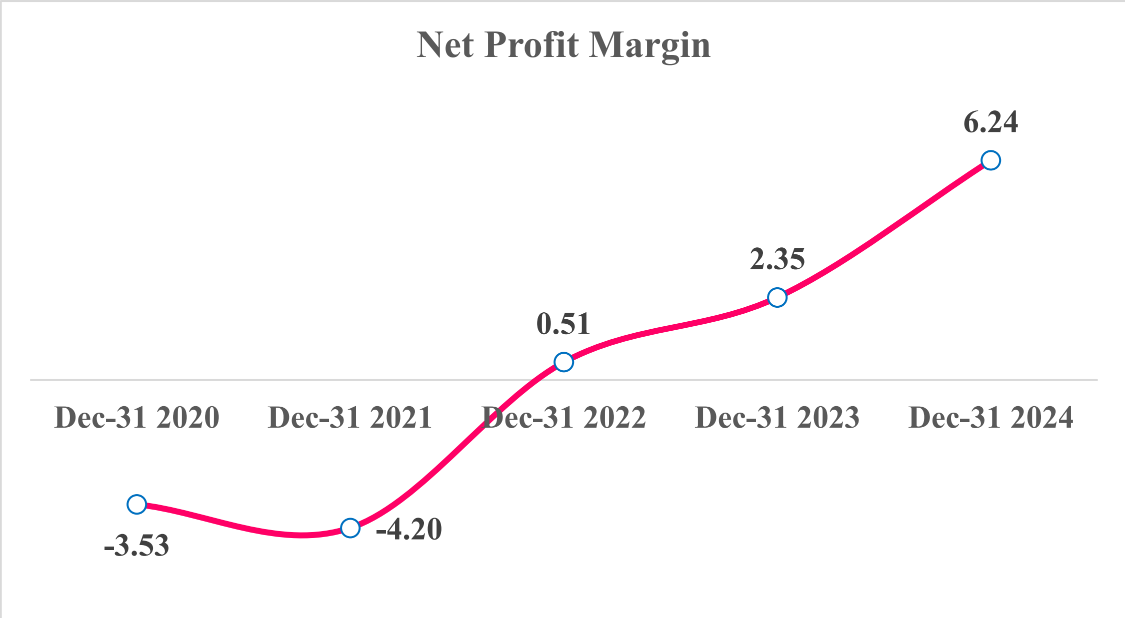
The Gross Profit Margin is a profitability ratio that measures the percentage of revenue remaining after deducting the cost of goods sold (COGS). In essence, it shows how much profit a company makes from each sales before the calculation of operating expenses, interest, and taxes.

bKash Ltd.'s Gross Profit Margin remarks a highly positive and improving trend from 2020 to 2024. After a slight down from 27.34% in 2020 to 23.75% in 2021, the company has achieved significant and consistent growth in its core profitability. The margin rebounded to 27.33% in 2022, surpassing its 2020 level, and continued it's increasing to 30.03% in 2023 and a robust 35.36% by 2024. This notable improvement indicates bKash's enhanced efficiency in managing the direct costs associated with its mobile financial services, or potentially stronger pricing power in the market.

➢ Net Profit Margin= Net Profit / Revenue × 100

Name of Ratios	Year (2020-2024)				
Net Profit Margin	Dec-31 2020	Dec-31 2021	Dec-31 2022	Dec-31 2023	Dec-31 2024
	-3.52%	-4.20%	0.51%	2.35%	6.24%

Table 5: Net Profit Margin



The Net Profit Margin is a profitability ratio that measures the percentage of revenue left after all expenses, including operating costs, interest, taxes, and other non-operating expenses, have been deducted.

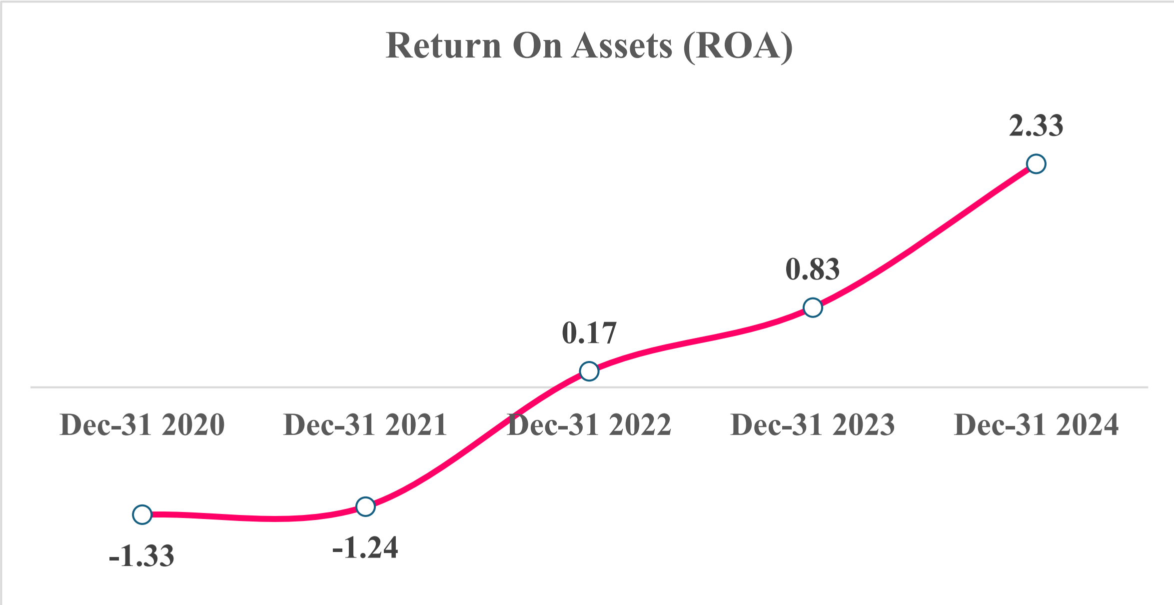
Looking at bKash's profit over the past few years (2020-2024), we see a clear and positive change. The company started with negative margins, indicating it was operating at a net loss. In 2020, the margin stood at -3.53%, worsening slightly to -4.20% in 2021. This period suggests that despite generating revenue, bKash's total expenses, including operational overheads, interest, and taxes, exceeded its income, resulting in losses for these years.

However, a significant positive shift occurred from 2022 onwards. In 2022, bKash achieved a positive Net Profit Margin of 0.51%, indicating it had finally moved into profitability, though it’s very little. This positivity continued strongly into 2023, with the margin increasing to 2.35%. The most impressive improvement is seen in 2024, where the Net Profit Margin surged to 6.24%. This consistent and sharp upward trend from negative figures to a positive margin indicates bKash's growing efficiency in managing its overall cost structure relative to its revenue.

- Return on Assets (ROA)= Net Profit / Total Assets × 100

Name of Ratios	**Year (2020-2024)**				
Return on Assets (ROA)	**Dec-31 2020**	**Dec-31 2021**	**Dec-31 2022**	**Dec-31 2023**	**Dec-31 2024**
	-1.33%	-1.24%	0.17%	0.83%	2.33%

Table 6: Return on Assets (ROA)



Return on Assets (ROA) is a financial profitability ratio that indicates how efficiently a company is using its assets to generate profit. A higher Return on Assets (ROA) is generally better for a company.

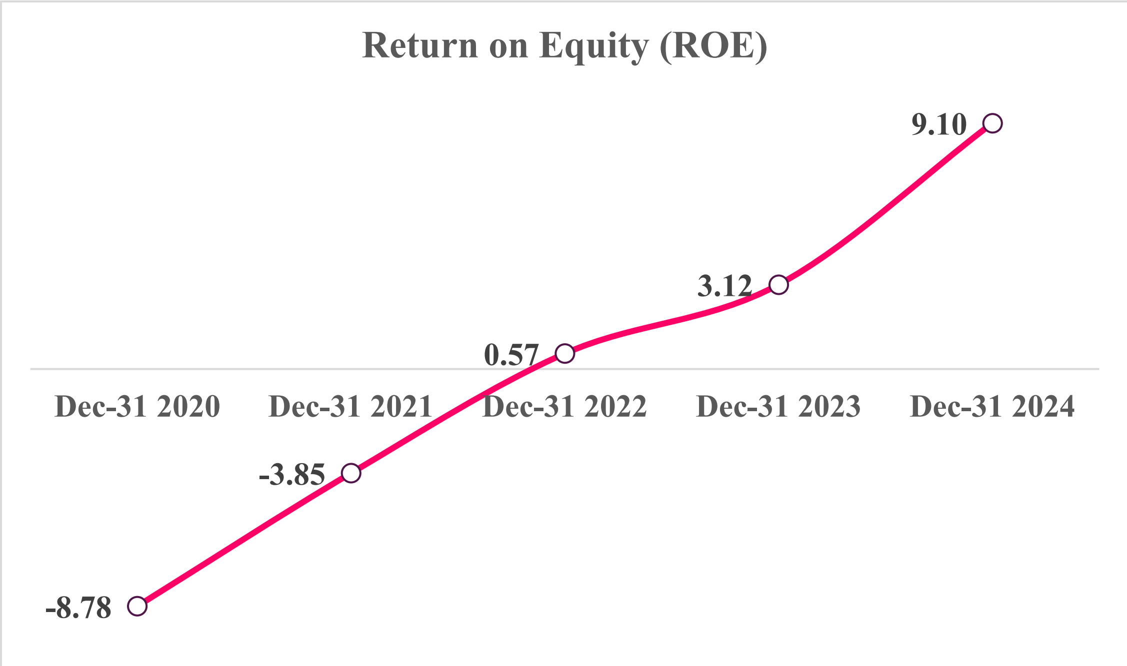
bKash Ltd.'s Return on Assets (ROA) over the 2020-2024 period mirrors its overall profitability trend, showing a significant and positive turnaround. In 2020 and 2021, the company registered negative ROA values of -1.33% and -1.24% respectively. This indicates that bKash was not able effectively utilizing its assets to generate profit; in fact, its operations were leading to losses relative to its asset base.

However, an important shift occurred in 2022, as bKash achieved a positive ROA of 0.17%, marking its move into profitability from its assets. This positive momentum steadily continued, with ROA improving to 0.83% in 2023 and reaching a more substantial 2.33% in 2024. This consistent upward increasing demonstrates that bKash is progressively becoming more efficient at converting its asset base into net income. The increasing ROA signifies that management is doing a better job of deploying its resources, whether physical or financial, to generate greater earnings.

➢ Return on Equity (ROE)= Net Profit / Shareholders' Equity × 100

Name of Ratios	**Year (2020-2024)**				
Return on Equity (ROE)	**Dec-31 2020**	**Dec-31 2021**	**Dec-31 2022**	**Dec-31 2023**	**Dec-31 2024**
	-8.78%	-3.85%	0.57%	3.12%	9.10%

Table 7: Return on Equity (ROE)



In 2020, the company experienced a negative ROE of -8.78%, indicating that it was losing money relative to the equity invested by its shareholders. This negative trend continued into 2021, albeit improving slightly to -3.85%. During these years, shareholders' investments were not generating positive returns, and the company was consuming equity due to overall losses.

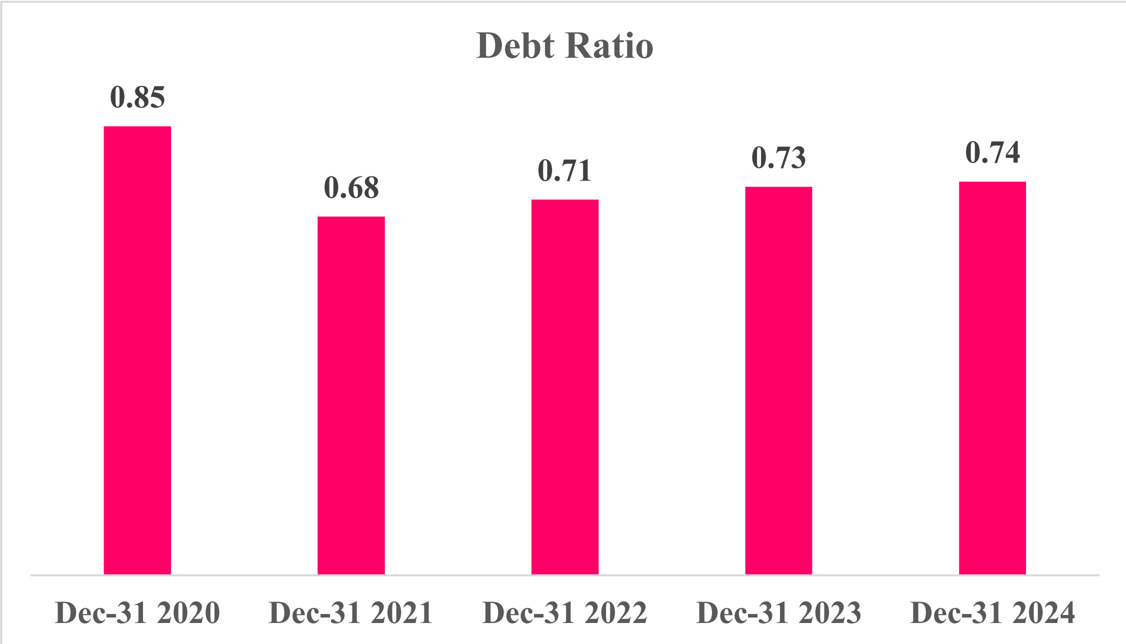
A pivotal shift occurred in 2022 when bKash turned its ROE positive, reaching 0.57%. This was a crucial milestone, signifying that the company had started generating a profit from its equity base. The positive momentum accelerated significantly in subsequent years, with ROE climbing to 3.12% in 2023 and soaring to a robust 9.10% by 2024. This consistent and sharp increase from negative to a healthy positive ROE is a strong indicator of bKash's improving operational efficiency and its enhanced ability to translate its overall performance into direct returns for its shareholders.

Leverage Ratio

- Debt Ratio= Total Debt / Total Assets

Name of Ratios	Year (2020-2024)				
Debt Ratio	**Dec-31 2020**	**Dec-31 2021**	**Dec-31 2022**	**Dec-31 2023**	**Dec-31 2024**
	0.85	0.68	0.71	0.73	0.74

Table 8: Debt Ratio



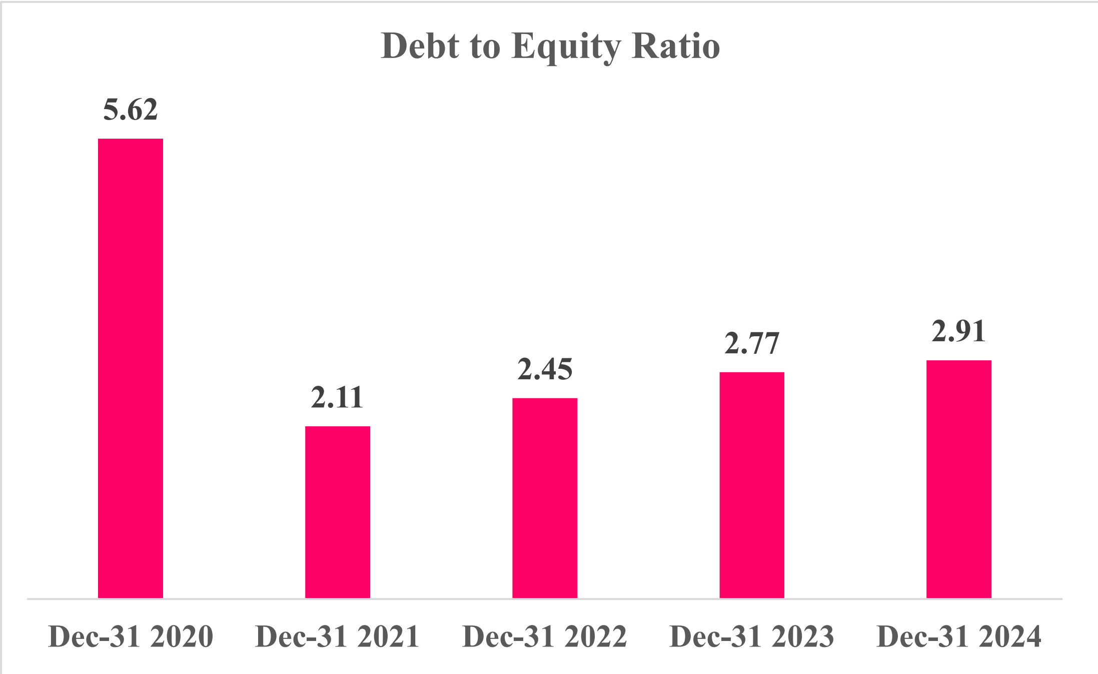
The debt ratio is a financial metric that indicates the proportion of a company's assets that are financed by debt. In simpler terms, it tells how much of a company's assets are owed to creditors (like banks or bondholders) rather than being owned by the company's shareholders.

bKash Ltd.'s debt ratio reveals a mixed but generally high reliance on debt from 2020 to 2024. Starting at a very high 0.85 in 2020, it significantly improved to 0.68 in 2021, indicating reduced debt dependency. However, this positive trend reversed, with the ratio steadily climbing to 0.71 in 2022, 0.73 in 2023, and 0.74 in 2024. The consistent increase from 2021 onwards suggests bKash is increasingly leveraging debt to finance its assets.

➢ Debt to Equity Ratio= Total Debt / Total Equity

Name of Ratios	Year (2020-2024)				
Debt to Equity Ratio	Dec-31 2020	Dec-31 2021	Dec-31 2022	Dec-31 2023	Dec-31 2024
	5.62	2.11	2.45	2.77	2.91

Table 9: Debt to Equity Ratio



The Debt-to-Equity ratio is a financial leverage ratio that indicates how much debt a company is using to finance its assets compared to the value of shareholders' equity. Lower Debt to Equity ratio is considered better for a company.

bKash Ltd.'s Debt to Equity ratio indicates generally high leverage position between 2020 and 2024. Starting at an exceptionally high 5.62 in 2020, where debt significantly outweighed equity, the company showed remarkable change in 2021, bringing the ratio down to 2.11. This improvement indicated a stronger equity base relative to its borrowings. However, the next years (2022-2024) saw a concerning upward trend, with the Debt-to-Equity ratio steadily increasing to 2.45, 2.77, and finally 2.91. This continuous rise suggests bKash is progressively increasing its dependence on debt to finance operations and growth relative to shareholder equity. While these figures are an improvement from 2020's peak, ratios consistently above 2.0 are typically considered high for many industries, signalling increased financial risk and potential strain on the company's ability to service its obligations.

5.7 Findings:

- **Efficient Financial Monitoring:**

The Business Partner section maintains active control of departmental budgets and this is how it can ascertain that departmental spending is as required regarding organizational objectives.

- **Support for Strategic Decision-Making:**

Business Partner is an important team that gives financial perspectives to facilitate the way other departments make major business decisions.

- **Use of Digital Tools for Internal Communication**

The team uses internal communication tools like Outlook, Teams, and shared drives effectively to collaborate and track tasks.

- **Real-World Learning Opportunity for Interns**

The internship in the Business Partner section involves the active participation of interns in the practical work that offers direct interaction with the operations of corporate finance and increases professional skills in real working conditions.

5.8 Recommendations

- **Provide Broader Exposure to Interns:**

Interns should also be allowed to attend more strategic reports and meetings with appropriate agreements to increase their awareness.

- **Training on Financial Tools:**

Training of the permanent and intern staff to periodically improve their knowledge on financial software would enhance accuracy and effectiveness.

- **Develop Learning Guides for Interns:**

Make simple step by step manuals or an onboarding kit for interns that will lead them to understand their roles and tasks.

Chapter 6:

Implications

6.1 Applicability of Academic Learning

One of the most significant implications of my internship at bKash was the opportunity to apply academic concepts in a real-world setting. As a BBA student majoring in Finance, I had studied numerous theoretical concepts including financial analysis, budgeting, corporate finance, and managerial accounting. Through my internship, I could see how these concepts were implemented practically. For instance, my involvement in budgeting processes, variance analysis, and financial reporting allowed me to experience the complexity and relevance of these concepts beyond textbooks. The connection between coursework and fieldwork deepened my understanding and validated the importance of rigorous academic training in the business environment.

Organizational Impact

While I was working as an intern, I supported the regular work of the Business Partner section through what I did. The preparation of internal reports and support in reconciliation tasks gave senior executives time to concentrate on important strategies. Delivering accurate and on-time results allowed me to maintain the continuity of financial processes to standard. Even though interns are only here temporarily, what we do helps the company maintain steady operations, especially at times when closing accounts is at its greatest such as the end of each month. Sometimes, I would introduce different ideas in team meetings and my mentors found them to be valuable.

Industry Relevance

There is rapid development in the MFS industry in Bangladesh and bKash is at the forefront of this transformation. My time as an intern in this quickly changing industry helped me see how digital methods are expanding financial inclusion. I came to understand better how finance relates to digital wallets, agent banking and compliance regulations thanks to the industry trends I saw. The things learned in finance are significant for financial institutions as well as for developing economic and social policies in developing countries.

Lessons Learned

- **Attention to Detail:** Working with financial data showed me that accuracy and precision matter a lot. A basic mistake can result in significant differences in the numbers reported.
- **Team Collaboration:** I had to participate in team projects that included many groups which allowed me to get better at both team effort and interpersonal skills.

- **Ethical Considerations:** Managing financial data underlined that it is very important to keep information private, secure and to behave ethically.
- **Corporate Etiquette:** It was clear that being professional, communicating formally and arriving punctually matter in all meetings and email conversations.

Skill Development

My skillset expanded significantly throughout the internship:

- **Technical Skills:** Gained experience with Excel, using advanced functions, with Oracle Financial and using the internal reporting tools.
- Analytical Thinking: I gained the skills to study data and spot any financial problems within the company.
- **Problem-Solving:** Solved problems related to financial balance, late report delivery and other issues through smart and fact-backed steps.
- **Time Management:** I improved at time management because I regularly had to complete. my tasks with very short deadlines during active hours.

Challenges Faced

Some challenges helped shape my learning curve:

- **Limited Access to Data:** Since interns did not get full access to confidential data, they sometimes weren't able to gain a full learning experience.
- **Understanding Financial Systems:** Understanding how new financial software tools function without professional guidance took a lot of effort and time.
- **Navigating Corporate Culture:** Handling the pressure of formal behaviour, setting up personal expectations and receiving constructive suggestions was especially hard at first but very rewarding afterwards.

Networking and Relationships

Building relationships with my supervisor, colleagues, and other interns was one of the most valuable outcomes of my internship. These connections not only enhanced my communication skills but also provided mentorship and career guidance. Attending team meetings, participating in group projects, and informal networking opportunities helped me develop confidence in a corporate environment. These relationships may serve as a foundation for future career opportunities and collaborations.

Recommendations and Future Directions

Based on my internship experience, I would like to propose a few recommendations:

- **Structured On boarding:** A more comprehensive orientation program for interns would help them adjust quickly and contribute effectively.
- **Mentorship Pairing:** Assigning a dedicated mentor from day one can streamline learning and task execution.
- **Cross-Functional Exposure:** Allowing interns to spend time in other departments (such as Audit, Marketing, or Tech) could provide a holistic understanding of business operations.
- **Intern Feedback System:** A formal feedback mechanism where interns can provide suggestions would create a more inclusive and productive learning environment.

Personal Implications

Personally, this internship has been a turning point in my academic and professional development. It not only confirmed my interest in pursuing a career in finance but also boosted my confidence, improved my technical and interpersonal skills, and helped me clarify my career goals. I now understand the importance of soft skills, industry knowledge, and a growth mind-set. The experience has inspired me to explore further studies in finance or professional certifications such as CFA or ACCA to enhance my credentials.

Chapter 7:

Conclusion

The internship at bKash Ltd., in the Business Partner section under Finance and Accounts, has been extremely important for my academic and work life. Since I am a Finance student in my BBA, this internship gave me the opportunity of using theoretical finance concepts in real-life situations. By doing this, it brought together classroom lessons and hands-on experience in the operations of a top financial institution in Bangladesh.

An important lesson from my experience was seeing the importance of operational and strategic financial management in a fast and strictly controlled industry. I learned how budgets are prepared and monitored, how financial reports are put into effect and reviewed and how different departments contribute to meeting the company's goals without wasting resources. This practical experience made me better understand financial planning, looking at variances and internal controls-skills that every finance professional needs.

The internship gave me important duties which greatly improved my confidence and allowed me to make better decisions. I participated in reconciling data, prepared various reports and assisted my team in the monthly closing of finances. Because of these tasks, I realized 1 should care about details, be on time with my work and cooperate with others in the company. What I learned gave me both the technical knowledge and the important social skills required to succeed in corporate environments.

There were many difficulties during my internship, for example, getting used to the job environment, working with financially related systems I wasn't familiar with and trying to finish everything on time under pressure. Working through these obstacles helped me develop much more personally. Resilience, stronger time management and a willingness to act first were qualities I gained from my experience. I am ready for future jobs that require me to respond to changes and keep leaming, due to these qualities.

In evaluating my overall internship experience, I am convinced that it helped my professional development. Working at bKash with strong support around me, helpful mentors and a clear way of working, helped me learn smoothly and effectively. It was helpful for me to be part of team meetings and deliberations which enabled me to grasp the part finance plays in making sure the organization does well.

As a result, this internship has shown me that a career in finance is something I am still highly interested in. I am now looking to improve my background through CFA or a Master's in Finance to strengthen my knowledge and credentials. Because of what I have gained here, I want to join corporate finance or financial analysis where I can contribute meaningfully and continue to grow.

In conclusion, doing my internship at bKash proved to be much more than required for my graduation it influenced my way forward in my career. My academic education, practical abilities and career goals all improved because of it. I am extremely appreciative for this chance and feel sure that the lessons taken in these years will benefit me as I move forward in my financial work.

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DAFFODIL INTERNATIONAL UNIVERSITY

Faculty of Business and Entrepreneurship (FBE)

Department of Business Administration

Intern Assessment Form (Employer)

Semester: Final Semester **Year:** 2025

Name of the Intern: Sk. Minul Islam Emon

Name of the Supervisor: Md. Shamim Raihan

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

Signature with Date

(Including official seal)

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

INTERNSHIP LOG BOOK

Student's Name:	Sk. Minul Islam Emon	Internship Site:	**bKash Ltd**
Supervisor's Name and Signature (Industry):	**Md. Shamim Raihan**	Week beginning:	16 Week
Supervisor's Name and Signature (Academic):	**Dr. Nurul Mohammad Zayed**		

Summary of Internship Activities

My internship at bKash Limited as a part of Business Partner section of Finance and Accounts Department was an extremely rewarding and interesting learning process. It provided me with the opportunity to participate directly in the core financial operations of a leading organization in the mobile financial services industry. During four months, I was assigned different tasks, and gained the various roles that made the extent of my knowledge of practical financial functions stronger and helped me to develop my profession.

Throughout the internship, I assisted in **budget monitoring**, performed **data reconciliation**, and contributed to the **preparation of internal financial reports**. I actively supported the finance team during **month-end closing procedures**, ensuring the accuracy and completeness of financial data in line with departmental goals.

In addition to reporting, I performed the duties of reviewing the financial documents and preparing the necessary information to be used in internal reviews and analysis. Such experiences built my observation skills and gave me a direct experience of the use of financial intelligence in making organizational decisions.

Moreover, the internship helped me to work in several departments, participate in the routine meetings, and understand strategic financial conversations. The practical experience filled the gaps between theory and practice and enabled me to build the necessary confidence and skills to work in the finance field.

Week & Date:	**Weekly Activity**
Week 1:	• Understanding the basic financial tools and software used. • Learning the organizational structure of the Finance & Accounts Department • Gaining initial insights into data presentation and key performance indicators.
Week 2:	• Assisting in data collection for monthly financial reports. • Learning to use basic Excel functions for data organization. (Sorting, filtering, and simple calculations).
Week 3:	• Preparing initial drafts of expense variance reports, identifying differences between actual and budgeted expenses. • Contributing to the preparation of presentations for internal meeting.
Week 4:	• Helping compile data for the annual budget planning process. • Assisting in the reconciliation of budget discrepancies, Identifying and resolving inconsistencies.
Week 5:	• Provided financial data and insights tailored to the needs of specific business units. • Identifying growth areas or declines. • Supporting the creation of dashboards to visualize key revenue metrics, Using tools like Excel or basic Power BI.
Week 6:	• Worked with Finance team to track actual expenditures vs. planned. • Assisted in segment-wise profitability analysis.
Week 7:	• Participated in drafting insights for weekly business review slides. • Assisted with monthly closing financial summary for internal use.
Week 8:	• Supported scenario analysis for upcoming budget planning. • Provided backup documentation for audit support.

Week 9:	• Performing more complex data analysis, potentially involving multi-variable analysis. • Assisting in the preparation of strategic financial reports for senior management.
Week 10:	• Organizing and standardizing financial data templates • Researching best practices in financial reporting and analysis, Learning about industry standards.
Week 11:	• Linking financial data to business activities. • Documenting findings and potential explanations for financial discrepancies
Week 12:	• Supported the preparation of financial data and documentation for the annual budget planning cycle. • Assisted in identifying and correcting discrepancies during budget reconciliation to ensure data accuracy and consistency.
Week 13:	• Helped the Finance team check if actual spending matched the planned budget. • Helped analyze profits for different parts of the business.
Week 14:	• Helped finalize the monthly performance summary. • Shared internship learnings with the supervisor and received feedback. • Compiled a summary of all financial insights worked on during the internship.

Intern Signature:		
	Name: Sk. Minul Islam Emon	**Date:**