

Report On
Analysis and understanding the (MIS & FIS) report of Padakhep
Manabik Unnayan Kendra, LEAP Program

By

Jobayer Al Mahmud Sohel
21164060

An internship report submitted to the Brac Business School in partial fulfillment of the requirements for the degree of Master of Business Administration

Brac Business School
Brac University
December, 2023

© 2023. Brac University
All rights reserved.

Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate referencing.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Jobayer Al Mahmud Sohel
21164060

Supervisor's Full Name & Signature:

Dr. Saad Md Maroof Hossain
Assistant Professor, BBS
Brac University

Letter of Transmittal

Dr. Saad Md Maroof Hossain
Assistant Professor,
Finance
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Internship report on “Analysis and understanding the (MIS & FIS) report of Padakhep Manabik Unnayan Kendra, LEAP Program”.

Dear Sir,

This is my pleasure to display my internship report regarding “Analysis and understanding the (MIS & FIS) report of Padakhep Manabik Unnayan Kendra, LEAP Program.”, which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant compact and comprehensive manner as possible.

I trust that the report will meet the desires.

Sincerely yours,

Jobayer Al Mahmud Sohel
21164060
BRAC Business School
BRAC University
Date: December 25, 2023

Non-Disclosure Agreement

This Agreement is made and entered into by and between Padakhep Manabik Unnayan Kendra and the undersigned student at BRAC University, Jobayer Al Mahmud Sohel, ID of 21164060.

Organization Supervisor's Full Name & Signature:

Mohammad Samsuzzaman
Joint Director, F&A Division.
Padakhep Manabik Unnayan Kendra

Acknowledgment

At first, Thanks to Almighty Allah.

I want to express my gratitude especially to my honorable supervisor Dr. Saad Md Maroof Hossain, Assistant Professor, Department of Brac Business School for inspiring me to write the report, patiently coaching me, and providing us with a lot of help to clear up any queries.

I am appreciative to Padakhep Manabik Unnauan Kendra as they provided me with the facility needed to complete my internship. All of the members of Finance & Accounts Division they helped me with a friendly working environment, guidance, valuable advice and co-ordination for internship and in the preparation of this report. It was a great chance for me learning and helps me to develop my professional skills.

In particular, grateful to my co-supervisor Mohammed Samsuzzaman who have helped me to complete my internship. Last but not least, having such a wonderful group makes me feel fortunate and pleased. Because I understood more, my attempt was more fruitful and unforgettable.

Thank you.

Sincerely

Jobayer Al Mahmud Sohel

21164060

Executive Summary

The internship report is prepared concerning the three-month internship program at Padakhep Manabik Unnayan Kendra, a private organization. Microfinance, Human Resources and Administration, Agriculture and Environment, Health, Nutrition and Sanitation, HIV/AIDS Prevention, Child Education and Development, Enterprise, Renewable Energy, F & A, Risk and Disaster Management, Publication & Documentation, Training, Research, and the ICT Division are among the programs that the company primarily works on.

Throughout this internship, I worked in the Finance & Accounts Division on the Life Enhancement Assistance Program (LEAP). My main responsibilities included collecting information from branches and creating MIS and FIS reports for LEAP's operational aspects. This experience provided me with valuable insights into various programs at Padakhep Manabik Unnayan Kendra and a better understanding of the complexities of LEAP. Actively involved in data collection, pre-processing and matching branch data with bank statements. I honed my skills in creating detailed monthly reports, enhancing my knowledge of management and financial operations. This internship allowed me to contribute to the organization's goals and gain practical accounting and financial skills, which I find fulfilling.

Over the past two years, Padakhep Manabik Unnayan Kendra, a non-profit development organization established in 1986, has actively engaged in people-oriented socioeconomic activities to tackle poverty and inequality in urban and rural areas. The challenges posed by the pandemic and record-high inflation rates underscore the crucial role of NGOs in supporting disadvantaged communities. Following the Holistic Development Approach, Padakhep has initiated projects in microfinance, agriculture, health, education, and social services to address these issues. The Board and Management Committee are collaborating to ensure the organization's success and sustainability in the post-pandemic era, serving as a "Smart Life" partner for those in need. The fiscal year 2022 highlighted a moment of introspection and adjustment, with aggressive actions taken to turn into a future-ready business. A complete examination of strategy and operational models stresses flexibility and agility to fulfill

beneficiary demands and deal with unforeseen disruptions. Padakhep is actively pursuing self-sustainability in Bangladesh through a network of social enterprises and investments, evident in our annual report grounded in a digital strategy. Focus stories from 2022 highlight initiatives combatting inequality and acting as catalysts for individuals to reach their full potential. The organization remains committed to preparing for the future and making a lasting impact on the communities it serves.

Table of Contents

Declaration	i
Letter of Transmittal	ii
Non-Disclosure Agreement	iii
Acknowledgment	iv
Executive Summary	v
Chapter 1: Internship Summary	1
1.1: Student Overview: Name, ID, Program and Major/Specialization	1
1.2: Internship Information.....	1
1.2.1: Employment Overview (Period, Company Name, Department, Address)	1
1.2.2: Company Supervisor’s profile: Name and Position	1
1.2.3: Role Responsibilities (Job Description/Responsibilities/Duties).....	1
1.3: Internship Outcomes.....	2
1.3.1: Student’s Engagement and Contribution to The Company.....	2
1.3.2: Learning Advantages to the student	2
1.4: Challenges & Overcome the Situation	3
Chapter 2: About the Company	4
2.1: Overview of the Company	4
2.2: Vision	6
2.3: Mission	6
2.4: Values	6
2.5: Objectives	6
2.6: Development Approach and Strategy.....	7
2.7: Working Area.....	8
2.8: Partnership and Networking	9
2.10: Growth and Reach.....	10
2.11: Areas of Expertise	10
2.12: Current Projects.....	12
2.13: Financial Overview of PMUK.....	13
2.13.1: Income Expenditure & Surplus	13
2.13.2: 05 Years Income Growth.....	13
2.13.3: 05 Years Expenditure Growth	14
2.13.4: 05 Years Income & Surplus Ratio.....	14
2.13.5: 05 Years Balance Sheet Increase.....	15
2.13.6: Borrowing to Loan Ratio.....	15

2.13.7: Total Operating Cost to Total Income Ratio	15
2.13.8: Return on Asset (ROA)	16
2.13.9: Portfolio Yield Ratio	16
2.13.10: Operating Margin	16
Chapter 3: My Assigned Role.....	17
3.1: Overview of LEAP Program	17
3.2: Mission and Vision Statement of the LEAP program	17
3.2.1: Mission Statement:	17
3.2.2: Vision Statement:	17
3.3: Loan Access : LEAP Purchase	18
3.4: Portfolio at a glance.....	18
3.5: Actual 2022-23 & Proposed Revenue Budget.....	19
3.6: ITEM-wise sales status.....	19
3.7: Proposed Sales Target for 2023-24	20
3.8: Workflow & Monthly Reports:	20
3.9: MIS Part.....	20
3.9.1: Order generation:.....	20
3.9.2: Branch Monthly Excel Database	21
3.9.2.1: Product order entry	22
3.9.2.2: Monthly closing stock	22
3.9.2.3: Pending stock	22
3.9.2.4: Monthly bank deposit.....	23
3.10: FIS:.....	24
3.10.1: Balance Sheet	24
3.10.2: Income & Expenditure statement:	25
3.10.3: Trading Account:.....	25
3.10.3: Trail Balance:	26
3.10.4: Journal voucher:	27
3.10.5: Transfer Voucher.....	28
3.10.6: Receipt & Payment Statement:	29
3.10.7: Bank Reconciliation:	30
Chapter 4: Recommendation	31
4.1: IDEA generation:	31
4.1.1: Government Guidelines on Electric Vehicles	31
4.2: Market Research.....	32
4.2.1: Data collection process of Lithium-ion Battery	33
4.3: Situation Analysis and cost sheet	34

4.3.1: PESTLE Analysis:.....	34
4.3.2: SWAT Analysis:	34
4.4: Cost Sheet	35
Chapter 5: Conclusion	37
References.....	38

List of Figures

Fig 1: Executive Committee.....	4
Fig 2: Operational Areas	5
Fig 3: Beneficiaries coverage and outreach.....	6
Fig: 4: PMUK working areas.....	8
Fig 5: Partnership and Networking.....	9
Fig 6: Income Expenditure & Surplus of PMUK.....	13
Fig 7: 05 Years Income Growth of PMUK	13
Fig 8: 05 Years Expenditure Growth of PMUK.....	14
Fig 9: 05 Years Income & Surplus Ratio of PMUK.....	14
Fig 10: 05 Years Balance Sheet Increase of PMUK	15
Fig 11: Borrowing to Loan Ratio of PMUK.....	15
Fig 12: Total Operating Cost to Total Income Ratio of PMUK.....	15
Fig 13: Return on Asset (ROA) of PMUK.....	16
Fig 14: Portfolio Yield Ratio of PMUK	16
Fig 15: Operating Margin of PMUK	16
Fig 16: Loan Access (LEAP program)	18
Fig 17: Portfolio At a glance (LEAP program)	18
Fig 18: Actual 2022-23 & Proposed Revenue Budget (LEAP program).....	19
Fig 19: ITEM-wise sales status (LEAP program)	19
Fig 20: Order generation (LEAP program)	20
Fig 21: June'23 Product order entry (LEAP program).....	21
Fig 22: Product sales entry (LEAP program)	21
Fig 23: Monthly closing stock (LEAP program).....	22
Fig 24: Pending Stock (LEAP program)	22
Fig 25: Monthly bank deposit (LEAP program)	23
Fig 26: June'23 Balance Sheet (LEAP program)	24
Fig 27: June'23 Income & Expenditure Statement (LEAP program)	25
Fig 28: June'23 Trading Accounts (LEAP program)	25
Fig 29: June'23 Trial Balance (LEAP program)	26

Fig 30: June'23 Journal Voucher (LEAP program)	27
Fig 31: June'23 Trial Balance (LEAP program)	28
Fig 32: June'23 Receipt Payment (LEAP program).....	29
Fig 33: June'23 Bank Reconciliation (LEAP program)	30
Fig 34: Government Guidelines on Electric Vehicles	31
Fig 35: Market Research	32
Fig 35.1: Data collection process.....	33
Fig 36: PESTLE Analysis	34
Fig 37: SWAT Analysis	34
Fig 38: Cost Sheet	36

List of Acronyms

PMUK	Padakhep Manabik Unnayan Kendra
LEAP	Life Enhancement Assistance Program
FIS	Financial Information System
MIS	Management Information System

Chapter 1: Internship Summary

Student Overview: Name, ID, Program and Major/Specialization

I am Jobayer Al Mahmud Sohel, and my student ID is 21164060. I belong to the BRAC Business School, where I pursued double major in Finance and Operation Management. I begin my academic journey in the Spring 2021 semester and completed my MBA courses by the Summer 2023 semester except the internship.

1.2: Internship Information

1.2.1: Employment Overview (Period, Company Name, Department, Address)

My internship experience began on September 01, 2023, in Padakhep Manabik Unnayan Kendra, Head office in the Finance department. This a 3 months full-time internship program. I will conclude my internship on November 30, 2023. The address of this branch is H# 548, R# 10, Baitul Aman Housing Society, Adabar, Mohammadpur, Dhaka-1207, Bangladesh.

1.2.2: Company Supervisor's profile: Name and Position

My supervisor for the internship program is Mr. Samsuzzaman. He is the Joint Director of Finance department in Padakhep Manabik Unnayan Kendra. Right from the initial day, he is guiding me about various issues and way of work in finance management and reporting. Under his supervision, I worked in the Life Enhancement Assistance Program (LEAP) mostly. He possesses outstanding qualities and excellent knowledge of Financial and other sectors. People in different departments admire him for his vast knowledge and quick collaboration with any task that might be assigned to him.

1.2.3: Role Responsibilities (Job Description/Responsibilities/Duties)

Under the guidance of my supervisor, I worked in,

- Prepare monthly Management Information System (MIS) and Financial Information System (FIS) reports of Life Enhancement Assistance Program (LEAP)
- Follow up the Balance Sheet, LEAP activities with ensure monitoring and evaluation
- Checking of all vouchers, bills and report of Party Payment regarding the accuracy of those bills before final payments.
- LEAP program General Ledger and Cash Book.
- Maintaining and reviewing financial records
- Party Payment & management and update & reconcile vendor ledger

1.3: Internship Outcomes

1.3.1: Student's Engagement and Contribution to The Company

As an internee, my responsibilities were quite limited. My coworkers are occasionally tasked with completing various financial reports for the LEAP program, I was only there to assist them.. Whatever guidelines I had received and I was carrying out my duties properly. It was not a simple process to do an MIS & FIS report of the LEAP program by collecting data from different branches of PMUK. With patience and the assistance of coworkers, I successfully finished my daily tasks like file approval and write nothing on that, talk with vendor and different PMUK branches to collect data or solve their problems. My supervisor has been really helpful in completing each task.

1.3.2: Learning Advantages to the student

As a student about to dive into the corporate world, an internship serves as a fantastic way to kickstart my journey toward becoming a professional. Initially, completing an internship is a mandatory step for every BRAC Business School graduate, earning them three credits. To meet this requirement, I had to explore internship opportunities across various organizations, submitting my CV and resume to different companies. Through this process, I've gained insights

into the skills recruiters value in entry-level employees and recent graduates. Since joining the office, I've gradually understood the significance of upholding a corporate culture and how it directly influences an employee's performance.

I've also discovered the importance of interacting with senior-level employees, effectively engaging with different branches of PMUK by being approachable, maintaining professionalism in gestures and posture, and keeping personal and professional life distinct. Additionally, I gained insights into how Key Performance Indicators (KPIs) function and their impact on year-end performance reviews. Lastly, my supervisor taught me the essential skill of wrapping up documents at the end of each day. In essence, an internship can effectively prepare a young graduate for a successful start in the corporate world.

1.4: Challenges & Overcome the Situation:

It's a pretty normal business scenario that everyone confronts challenges at first, like I did. I always wanted to assess the case first, then go to my coworkers and supervisor to solve the problems. Everyone at my employment was helpful, and they always briefed me on the real circumstances, which I took notes on and implemented while working.

Chapter 2: About the Company

2.1: Overview of the Company

Padakhep at a Glance:

In 1986, Padakhep embarked on its journey with self-funded initiatives in a remote village within the Barisal district. The organization's motto revolves around the adoption of a Holistic Development Approach, aiming to uplift the socio-economic conditions of marginalized and vulnerable populations. Padakhep has been working in numerous fields, such as education, healthcare, microfinance, women's empowerment, agriculture, and more, with an emphasis on both rural and urban areas, in particular with women and children. Since its foundation, Padakhep has proven its unwavering will by conquering several challenges. With more than 5000 employees and a strong nationwide network of more than 350 branches and offices, it efficiently serves the requirements of more than 50 million beneficiaries.

Executive Committee:



Fig 1: Executive Committee

EC Governance:

Padakhep places the highest priority on accountability, openness, and good governance in accordance with its constitution. The General Body (GB), the Executive Committee (EC), and the Advisory Committee (AC) make up the three layers of its governance system. The GB, which consists of 21 members with a variety of professional backgrounds and a commitment to development, meets publicly and democratically once a year for the Annual General Meeting (AGM). All EC acts are properly authorized, and the EC is elected during the AGM to a three-year term.

The Executive Committee (EC), which is made up of eight people with a variety of professional backgrounds, creates policies and guidelines to manage the company. It convenes at least four times a year, or more if required, serving as the link between leadership and management. This group makes crucial managerial decisions, advises the Executive Director (ED) on implementing the organization's programs, activities, and managing its affairs, and safeguards stakeholder interests. The President leads the EC, while the ED, who is also the Secretary of the EC, acts as the organization's Chief Executive. Padakhep adheres to a set of administrative policies, guidelines, and manuals approved by the EC

Operational Areas:



Fig 2: Operational Areas

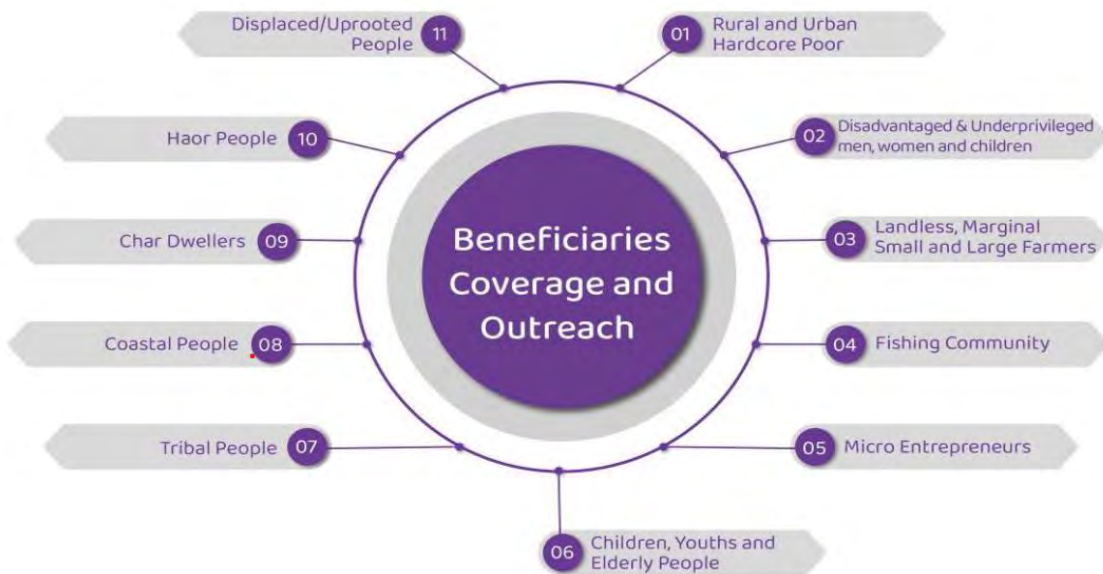


Fig 3: Beneficiaries coverage and outreach

2.2: Vision

“A world with equity where every potential is empowered to create scalable impact for a sustainable future”

2.3: Mission

“We enable people to realize their own potentials through capacity enhancement, market connect and financial choices in the landscape of ever evolving opportunities”

2.4: Values

1. Momentum for Members
2. Action is Adventurous
3. Innovation should be in
4. Growth is Glorious
5. Rejoice in Responsibility
6. Inspiration in Integrity
7. Teamwork beats talent

2.5: Objectives

1. The goal is to improve the circumstances of people who are disadvantaged or lack privilege through the implementation and execution of strategic plans and initiatives.
2. Implementing strategic programs and projects in order to improve the socioeconomic situation of people who are economically disadvantaged.
3. Provide resources to those who lack them in order to help them become more self-

sufficient and have access to the basic necessities of life such as employment, income, health, and education.

4. Constructing organizations to secure the fundamental rights of the intended beneficiaries within their family, society & community.
5. The beneficiaries will become the new owners of the organization.

2.6: Development Approach and Strategy

Padakhep has adopted the Holistic Development Approach (HDA) as its primary strategy to achieve development goals effectively. HDA involves actively engaging both stakeholders and beneficiaries as development partners, ensuring genuine and sustainable community development. This approach, designed for the sustainable development of impoverished beneficiaries, is multi-dimensional and participatory.

To enhance people's livelihoods, including those of the poor, Padakhep has diligently followed this approach by implementing a range of interventions centered on community development. Diverging from many other NGOs in the country, which solely adopt a Minimalist approach (focused on Microcredit), Padakhep promotes a comprehensive strategy (consisting of both microcredit and Household Development Approach) in order to disrupt the cycle of poverty.

Padakhep's initiatives are in line with Bangladesh's plan of reducing poverty, and are in accordance with the Sustainable Development Goals. They cover a wide range of issues, including education, human resource development, microfinance, agriculture, environment, health, sanitation and child development. Padakhep is taking a comprehensive, inclusive approach to implementing the SDGs, and is striving to achieve them at both the organizational and national levels, particularly in the areas where their interventions are taking place.

2.7: Working Area



Fig: 4: PMUK working areas

2.8: Partnership and Networking

Government and Non-Government Organization



International organization



Networking organization



Fig 5: Partnership and networking

2.10: Growth and Reach

Padakhep's impressive growth: 350+ branches, 700000+ active members, 5000+ skilled employees uplifting 50+ million lives. Proudly expanding our mission, serving and uplifting across the nation.

2.11: Areas of Expertise

Padakhep is actively engaged in various sectors, addressing critical needs in society. Our focus areas include:

1. Health and Nutrition:

Our initiatives to improve health and nutrition for underprivileged communities include the Promotion of Safe Street Food Management Practices Project. Part of the Sustainable Enterprise (SEP) Project by PKSf, it addresses the public health risks of street foods. By educating and training vendors in safe handling, sanitation, and hygiene, we aim to reduce food-borne illnesses and ensure consumer safety. With this project, we envision better health and nutrition for vulnerable urban populations reliant on affordable street foods. By integrating it into our broader efforts, we maximize the impact of fostering healthier eating practices among underserved communities.

2. Social Development:

We are currently running different programs to develop the inclusivity of the people at the bottom of the pyramid. Programs are briefly mentioned below.

- I. **ENRICH Program:** A holistic approach to alleviate poverty, targeting health, education, youth development, and community development. It provides integrated support and credit to poor households, engaging the entire community for sustainable poverty reduction.
- II. **Solar Energy Program:** Focused on rural electrification through solar technology, benefiting remote and inaccessible areas. Padakhep installs solar home systems for poor families, ensuring a supply of renewable solar energy and a cleaner environment.
- III. **Vulnerable Group Development (VGD) Program:** A social safety net initiative for ultra-poor households, offering training on income-generating activities, health, hygiene, and savings management.
- IV. **Uplifting the Quality of Lives of the Elderly People Program:** A PKSf project supporting elderly individuals through social centers, old age allowances, assistive materials, and geriatric nursing, aiming to improve their overall well-being.
- V. **Pathways to Prosperity for Extremely Poor People (PPEPP) Project:** A comprehensive effort to enable extremely poor households to exit extreme poverty,

promoting livelihoods, nutrition, health, community mobilization, market development, and policy advocacy.

Project Partners: PKSF, TR/KABITA, IDCOL, Grameen Infrastructure Repairing Project and Ministry of Women and Children Affairs (MoWCA).

3. Financial Impact Choices:

Giving people and families the financial resources and options they need to better their standard of living. Padakhep offers loans without collateral to people living in poverty in both rural and urban areas, with the goal of helping them acquire income and better their financial standing. These loans are managed by the Revolving Loan Fund. Following affiliation or registration, borrowers get their first loan seven days later, with a two-week grace period before the first installment is due. The loans, which have values ranging from Tk. 5,000 to Tk. 3,000,000, aid in the growth of microbusinesses and the creation of jobs. Among the many services offered by Padakhep are Buniad for the very poor, Agrosor for microentrepreneurs, Jagoron for home businesses, Sahos for disaster relief, and Sufolon for loans related to agriculture. All of these solutions can help people in difficult situations live better lives since they are customized to address unique needs.

4. Agriculture and Climate Adaptation:

Assisting farmers and agricultural communities in adopting resilient climate measures. In northeastern Bangladesh, community-based organizations (CBOs) are used by Padakhep's Haor Initiatives for Sustainable Alternative Livelihoods (HISAL) initiative to alleviate livelihood instability. With an emphasis on empowering women, HISAL offers microcredit options, employment through Self-help Groups (SHGs), and creative Income Generating Activities (IGAs) to elevate the impoverished in isolated Haor districts. The program covers five deep haor Upazilas. Through the Padakhep Aquaculture Development Project (AqDP), women's organizations and fishing communities in Bangladesh benefit from higher living conditions. AqDP arranges financing for IGAs based on aquaculture and facilitates access to water bodies for women, small-scale farmers, and those who are landless or almost landless. The initiative repairs water bodies, boosts aquaculture and fishing productivity, and upgrades rural infrastructure. Under the auspices of IFAD, the Department of Fisheries, the Ministry of Fisheries and Livestock, and Rajbari, Faridpur, Magura, Jessore, Jhenaidah, Chuadanga, Meherpur, and Kushtia districts, Padakhep works in partnership with eight NGOs to implement AqDP.

5. Market Connect:

Padakhep helps in facilitating access to markets and enhancing income opportunities for local communities through Life Enhancement Assistance Program (LEAP). LEAP was initiated by Padakhep in December 2020 to improve the livelihoods, increase income, and create assets for beneficiaries by providing easy access to quality products. Many individuals in the population lack the ability to purchase essential items like mobile phones, computers, TVs, refrigerators,

and more after meeting their daily necessities, impacting asset creation and income generation. LEAP aims to bridge this gap by distributing products such as TVs and fridges to clients while also offering credit support at a low-interest rate. Additionally, LEAP is collaborating with market-leading partners like Walton, Singer, Vivo, Samsung, Green Tiger, and EverLion to extend its reach and impact across different branches of Padakhep in the country. By providing access to quality products and credit, LEAP aims to improve the livelihood status and simplify daily activities of local communities.

6. Education and Skill Development:

Providing educational support and skill-building programs for youth and women to enable self-reliance. In Bangladesh, there are several impactful initiatives aimed at improving the lives of its citizens. With limited access to formal education, 2.8 million children between the ages of 8 and 14 get assistance from the Out of School Children Education Program. 32,000 learning centers are used by this initiative to deliver non-formal education and remove obstacles associated with poverty. The Sustainable Enterprise Project is providing support to one thousand businesses in the coastal regions, concentrating on the preservation of the environment with salt production and marketing, and encouraging sustainable practices and development. In Rangpur and Dinajpur districts, there is the "Promotion of Environmentally Sustainable Diversified Handicrafts" project, which is aiming to raise handicraft production, improve working conditions, and expand market possibilities for the local artisans. These projects, which seek to improve Bangladesh's educational system, economy, and environmental sustainability, are financially supported by the World Bank and PKSf. These programs are making a positive impact on people's lives, stimulating the economy, and establishing the foundation for the sustainability of the nation going forward.

2.12: Current Projects

1. Women's Empowerment
2. Child Education Program
3. Health Clinics
4. Sustainable Agriculture
5. Livelihood Support

2.13: Financial Overview of PMUK

2.13.1: Income Expenditure & Surplus

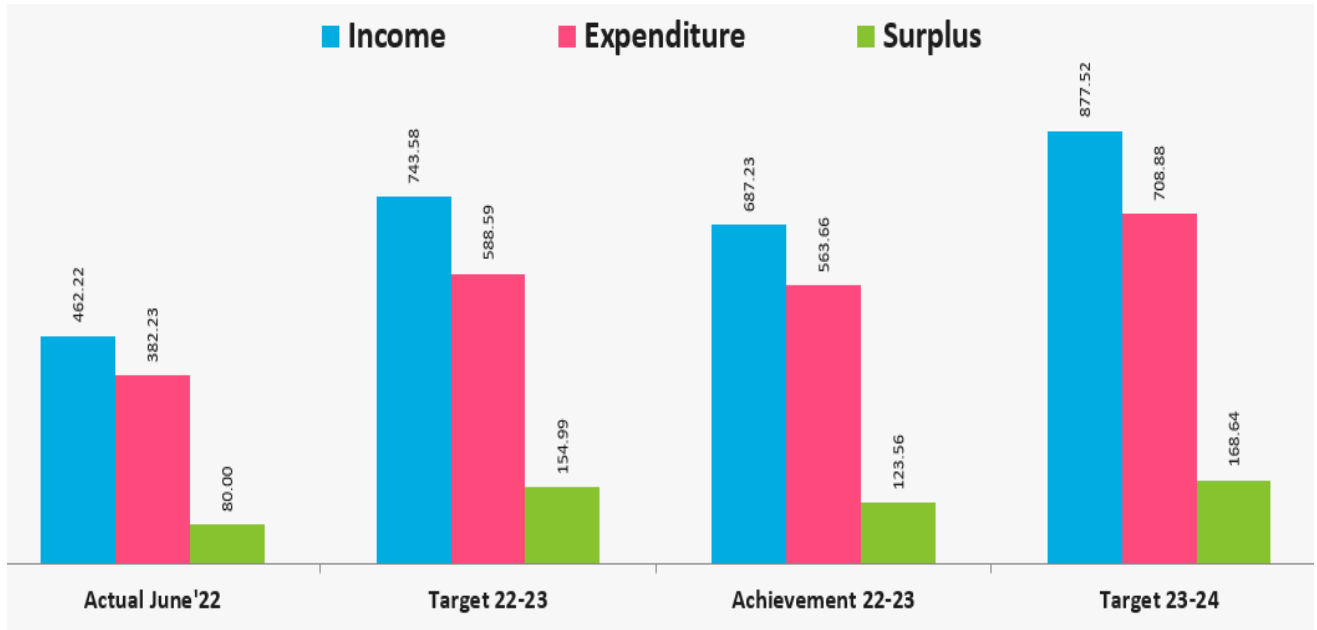


Fig 6: Income Expenditure & Surplus of PMUK

2.13.2: 05 Years Income Growth

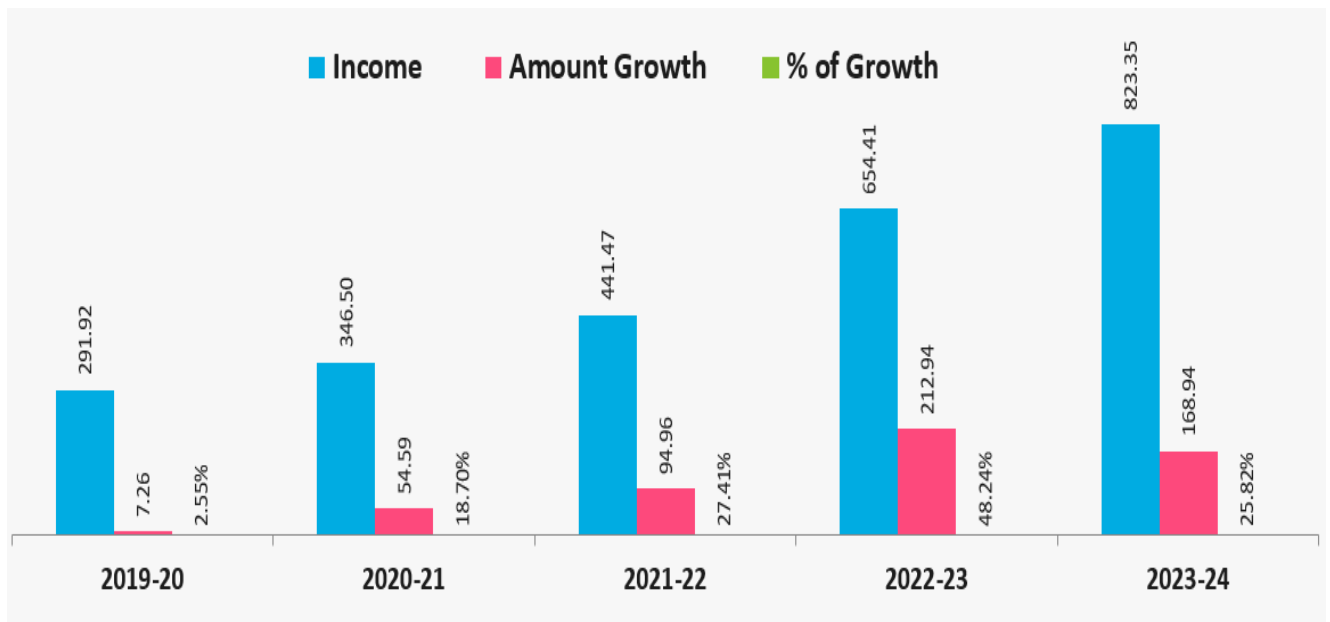


Fig 7: 05 Years Income Growth of PMUK

2.13.3: 05 Years Expenditure Growth

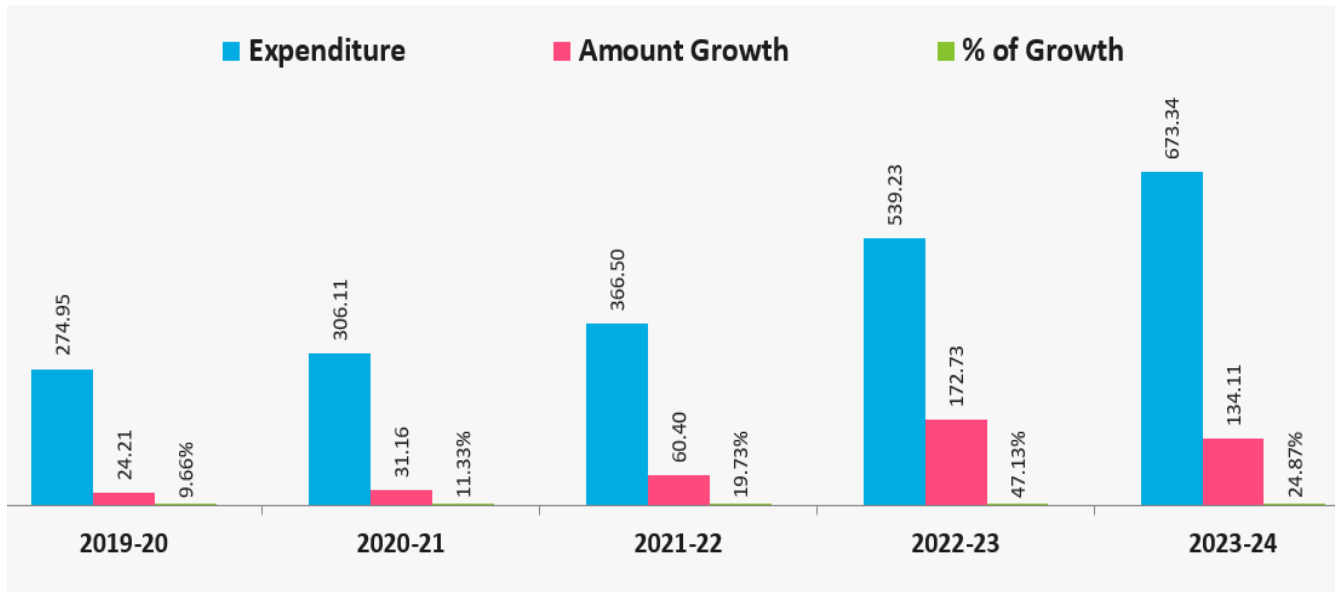


Fig 8: 05 Years Expenditure Growth of PMUK

2.13.4: 05 Years Income & Surplus Ratio

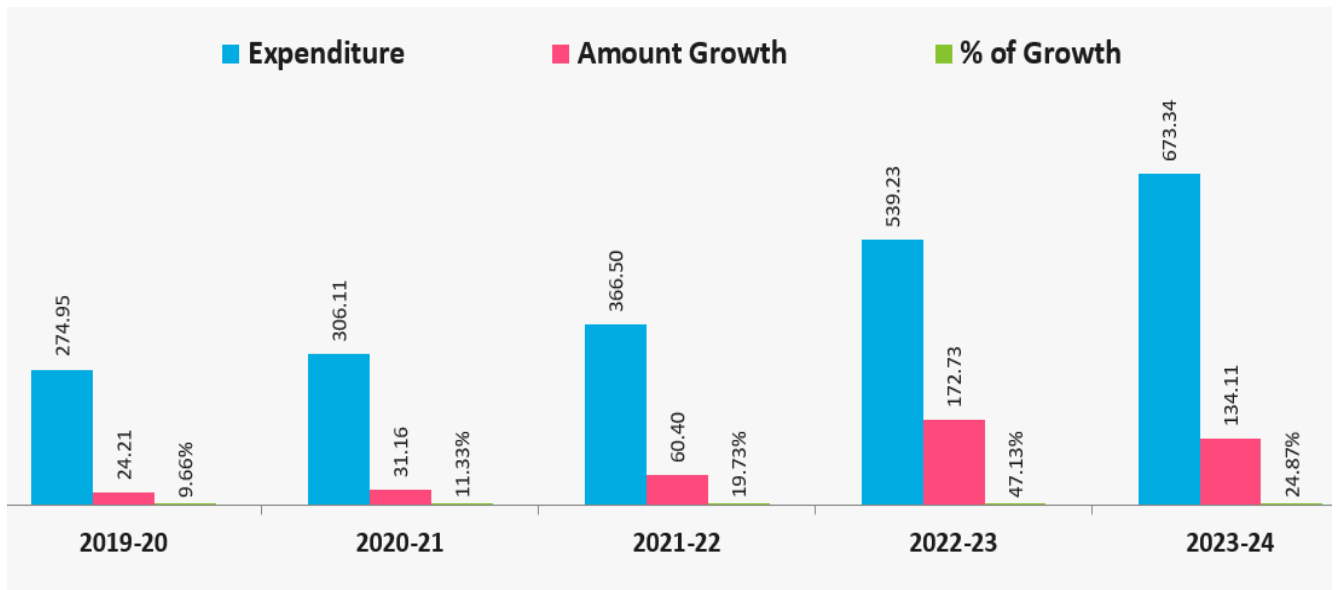


Fig 9: 05 Years Income & Surplus Ratio of PMUK

2.13.5: 05 Years Balance Sheet Increase

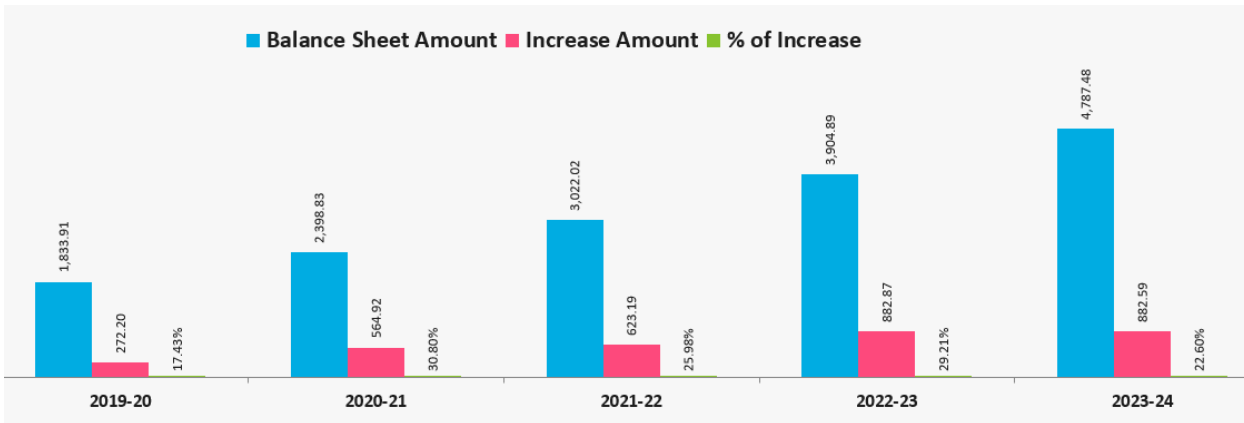


Fig 10: 05 Years Balance Sheet Increase of PMUK

2.13.6: Borrowing to Loan Ratio

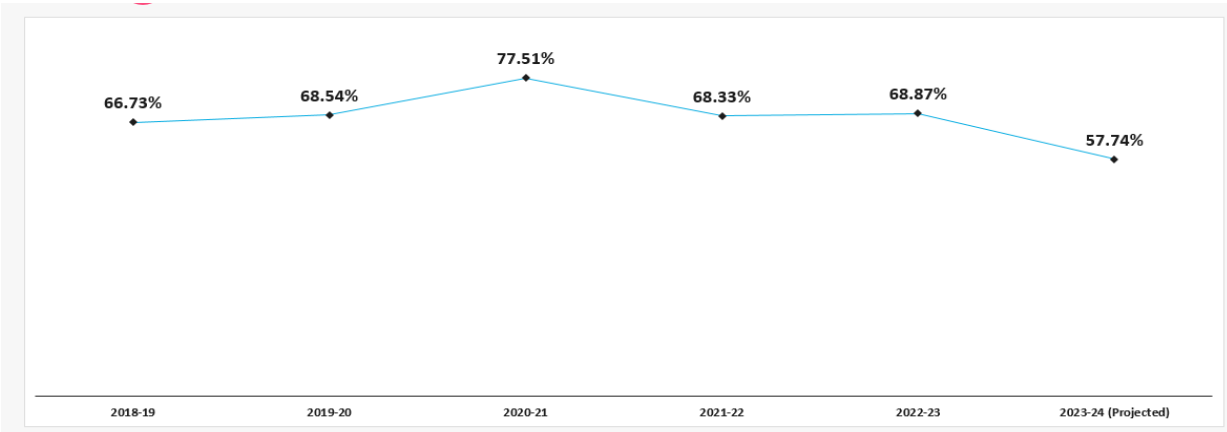


Fig 11: Borrowing to Loan Ratio of PMUK

2.13.7: Total Operating Cost to Total Income Ratio

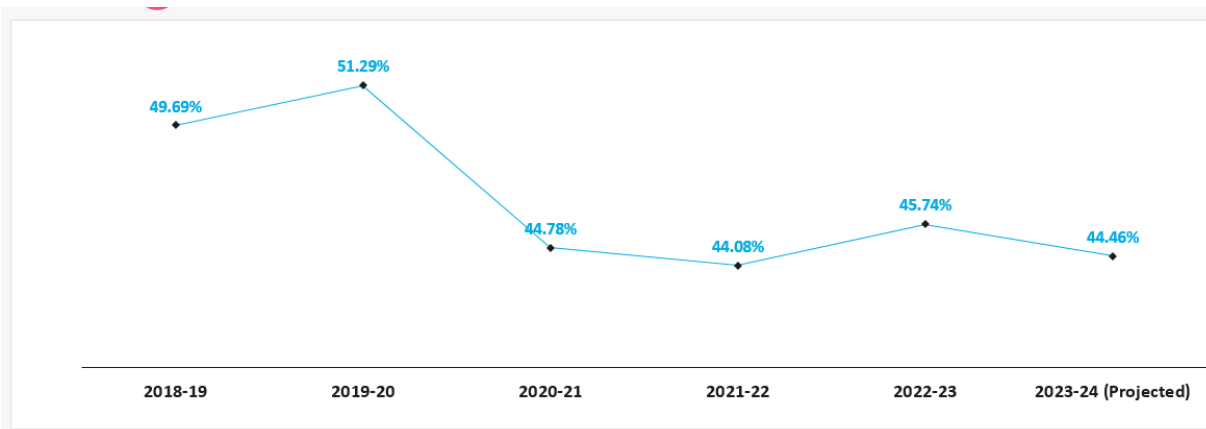


Fig 12: Total Operating Cost to Total Income Ratio of PMUK

2.13.8: Return on Asset (ROA)

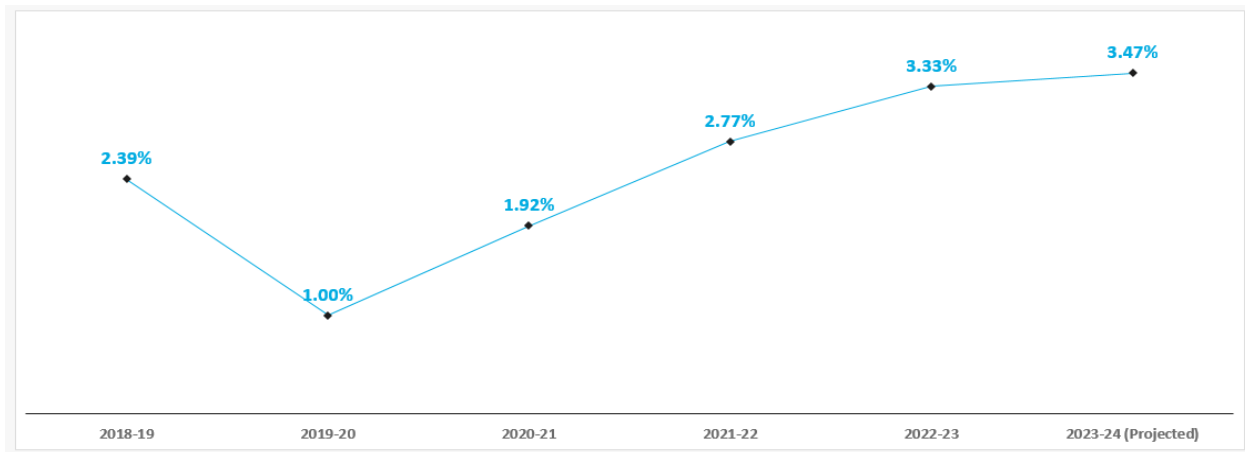


Fig 13: Return on Asset (ROA) of PMUK

2.13.9: Portfolio Yield Ratio

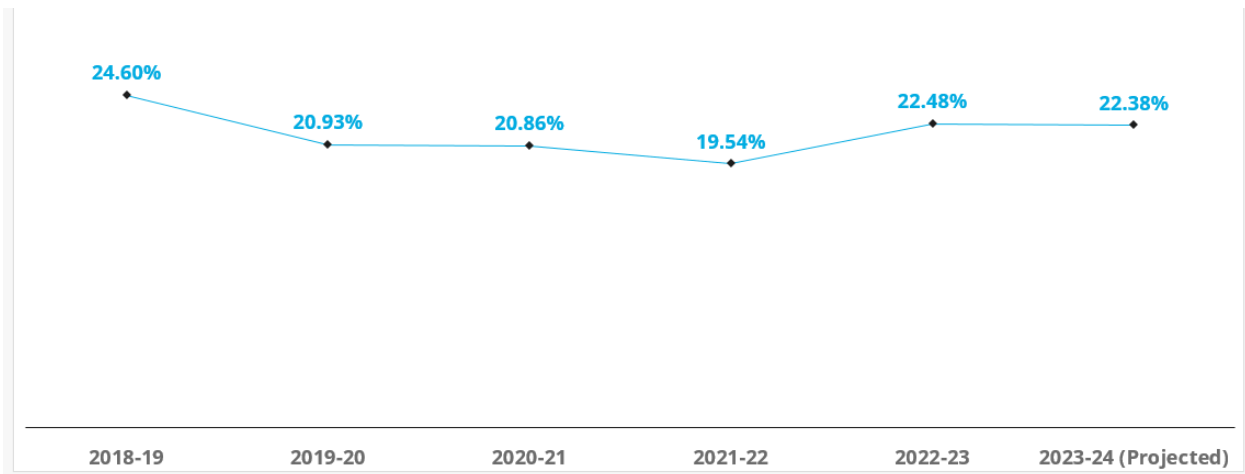


Fig 14: Portfolio Yield Ratio of PMUK

2.13.10: Operating Margin

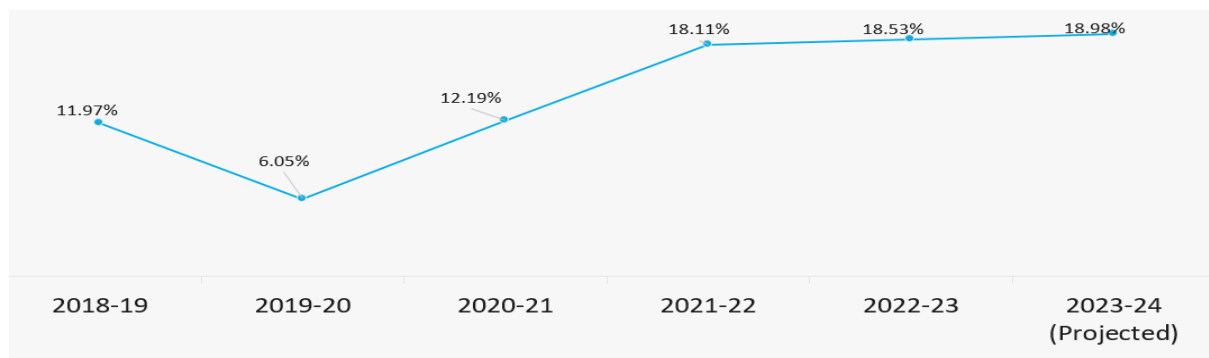


Fig 15: Operating Margin of PMUK

Chapter 3: My Assigned Role

3.1: Overview of LEAP Program:

In December 2020, the Padakhep Life Enhancement Assistance Program (LEAP) was launched to increase income, link to commercial opportunities, and improve capabilities. Through LEAP, it is our aim to improve living standards and ensure the deprived communities of Bangladesh have easy access to top-notch items.

During my three month experience with the LEAP program, I gained further insight into how it helps those in need. It became clear to me that the program plays an integral role in building the strength and progress of people with economic difficulty. My main goal was to learn how to create monthly reports for the Financial Information System (FIS) and Management Information System (MIS). I gained useful skills in reporting and data management from this experience.

3.2: Mission and Vision Statement of the LEAP program:

3.2.1: Mission Statement:

“LEAP is dedicated to improving the lives of Bangladesh's underserved populations, aiming to enhance income, wealth, quality of life, and access to quality products.”

3.2.2: Vision Statement:

"LEAP envisions a more equitable Bangladesh, where every citizen enjoys increased prosperity, well-being, and access to essential resources.”

3.3: Loan Access : LEAP Purchase



Fig 16: Loan Access (LEAP program)

3.4: Portfolio at a glance:

Year	Amount
In 2021-22	693.3 Million BDT (30,123 Units)
In 2022-23	404.6 Million BDT (13,809 Units)
Cumulative	1.1 Billion BDT

Fig 17: Portfolio At a glance (LEAP program)

3.5: Actual 2022-23 & Proposed Revenue Budget

Particulars		Actual 2022-23 (Amount in Million)	Total Budget 2023-24 (Amount in Million)
1	Profit on Sales	76	193.9
2	Others Financial Income	12.3	13.1
A	Total Income	87.9	207
1	Salaries and Allowances	0	952.4
2	Repair & Maintenance	1.2	0.1
3	Foreign Tour Expenses	1.4	3.0
5	Provision for Unexpected Loss	0.0	387.7
B	Total Expenditure:	9.1	34.7
C = (A-B)	Yearly Surplus	78.7	172.3

Fig 18: Actual 2022-23 & Proposed Revenue Budget (LEAP program)

3.6: ITEM-wise sales status

Product Name	Units Sold (In %)
Mobile	15146 (50%)
Refrigerator	7434 (25%)
Television	3615 (12%)
Laptop	241 (1%)
Rice-cooker	1499 (5%)
Others	3298 (10.88%)

Fig 19: ITEM-wise sales status (LEAP program)

3.7: Proposed Sales Target for 2023-24

- Total Sales Target in Units: 74134
- Total Sales Target in BDT: 1.93 Billion BDT

3.8: Workflow & Monthly Reports:

3.9: MIS Part

3.9.1: Order generation:

Zone		Area		Branch		Order Status	
Zone		Area		Branch		Accept	Cancel
Order Summary							
Singer	199 Pcs	62,39,413	70,29,180				
Walton	41 Pcs	12,89,787	14,65,510				
VIVO	769 Pcs	1,29,84,910	1,46,66,731				
Samsung	254 Pcs	48,19,866	53,33,746				
Total	1263 Pcs	2,05,14,110	2,84,95,167				

SL	Padakhep Product Serial	Zone	Area	Branch	Order Date	Despass no	Work Order no	Company Name	Product Name	Model	PP	MRP	Down payment			Customer			Remarks	
													Date			Amount	Identity	Name		Mobile no
													dd	mm	yy					
1	OINV/442/1685288424	Patuakhali	Patuakhali	Dumki	05-06-23	1,109	857	Singer	Refrigerator	SRREF-SINGER-BCD-333R-MRG	45,144	52,990	-	-	-	-	-	-	-	
2	OINV/1507/1685360443	Faridpur	Gopalgonj	Tekerhat	05-06-23	1,109	857	Singer	Television	SRTV-SLE32E3AGOTV	19,579	21,990	-	-	-	-	-	-	-	
3	OINV/1507/1685360493	Faridpur	Gopalgonj	Tekerhat	05-06-23	1,109	857	Singer	Television	SRTV-SLE32D6100GOTV	22,318	24,990	-	-	-	-	-	-	-	
4	OINV/1498/1685360826	Faridpur	Gopalgonj	Tekerhat	05-06-23	1,109	857	Singer	Television	SRTV-SLE32D6100GOTV	22,318	24,990	-	-	-	-	-	-	-	
5	OINV/1498/1685360844	Faridpur	Gopalgonj	Tekerhat	05-06-23	1,109	857	Singer	Television	SRTV-SLE32D6100GOTV	22,318	24,990	-	-	-	-	-	-	-	
6	OINV/1507/1685360864	Faridpur	Gopalgonj	Tekerhat	05-06-23	1,109	857	Singer	Microwave_Oven	SRMO-SMW23GA9	10,862	12,490	-	-	-	-	-	-	-	
7	OINV/1683/1685847568	Ctg.North	Rangunia	Isakhali	05-06-23	1,109	857	Singer	Refrigerator	SRREF-SINGER-BCD-208R- BG	34,438	37,990	-	-	-	-	-	-	-	
8	OINV/1684/1685847588	Ctg.North	Rangunia	Isakhali	05-06-23	1,109	857	Singer	Television	SRTV-SLE32E3AHDTV	15,014	16,990	-	-	-	-	-	-	-	
9	OINV/50/1685847102	Dhaka	Mohammadpur	Mirpur (DZ)	05-06-23	1,109	857	Singer	AC	SRAC-SAS18C8R32LVSGRIH-CO	70,580	84,990	-	-	-	-	-	-	-	
10	OINV/1689/1685847606	Ctg.North	Rangunia	Isakhali	05-06-23	1,109	857	Singer	Television	SRTV-SLE32E3AGOTV	19,579	21,990	-	-	-	-	-	-	-	

Fig 20: Order generation (LEAP program)

3.9.2: Branch Monthly Excel Database

3.9.2.1: Product order entry

SL	Product Serial	Zone	Area	Branch	Order Date	Despass no	Work Order no	Company Name	Product Name	Model	MRP	Order Recipient Staff Information	
												Name	Staff ID
1	OINV/210/1685263755	Dhaka	Basabo	Basabo	05-06-23	1,108	856	VIVO	Mobile	Y02 (32G/2G) Cosmic Gray	10,999	Nurnabi	13,91,50,618
2	OINV/3458/1686204130	Dhaka	Basabo	Basabo	12-06-23	1,116	864	Singer	Others_Products	VGIPS-PRIME-1050	38,090	-	-
3	OINV/3458/1686203656	Dhaka	Basabo	Basabo	12-06-23	1,117	865	Walton	AC	WSI-INVERNA-24H [SMART PLAS	89,900	-	-
4	OINV/282/1686654761	Dhaka	Basabo	Basabo	20-06-23	1,122	870	Singer	Television	SRTV-SLE50G22GOTV	60,990	-	-
5	OINV/238/1686822826	Dhaka	Basabo	Basabo	20-06-23	1,122	870	Singer	Giftbox	SRPAN-SINGER-NS-GIFTBOX-7	3,990	-	-
6	OINV/238/1686822826	Dhaka	Basabo	Basabo	20-06-23	1,122	870	Singer	Giftbox	SRPAN-SINGER-NS-GIFTBOX-7	3,990	-	-
7	OINV/240/1686736930	Dhaka	Basabo	Basabo	19-06-23	1,121	869	VIVO	Mobile	Y16 (4/64) Gold	16,999	Y	-
8	OINV/1688/1685847685	Dhaka	Basabo	Basabo	05-06-23	1,109	857	Singer	Sewing_Machine	Foot Complete with Cover	10,720	-	-

Fig 21: June'23 Product order entry (LEAP program)

2.9.2.1: Product sales entry

Zone	Dhaka
Area	Basabo
Branch	Basabo
Month of	June'23

SL	Product Serial	Work Order no	Company Name	Product Name	Model	Product Receive			MRP	Sales				Down payment Receive			Rest Amount Receive			Total Cash Receive	Check	Comment					
						View				View		Sales Price	View		View		DP+RA	63	64								
						dd	mm	yy		Date	Discount		Date	Amount	Date	Amount											
						dd	mm	yy		dd	mm		yy	dd	mm	yy							dd	mm	yy		
1	OINV/232/1684234130	842	Singer	Sewing_Machine	SRSM-ZJ9513-G	20	6	23	29,990	20	6	23	750	29,240	20	6	23	500	20	6	23	28,740	29,240	-	Sales ok		
2	null	851	Walton	Mixer_Grinder	WBL-15GM75S	15	6	23	4,950	-	-	-	-	4,950	-	-	-	-	-	-	-	-	-	-	-	-	Stock
3	null	851	Walton	Mixer_Grinder	WBL-15GM55S	14	6	23	4,200	14	6	23	-	4,200	14	6	23	200	14	6	23	4,000	4,200	-	Sales ok		
4	null	851	Walton	Rice_Cooker	WPC-MSCI550	19	6	23	2,290	19	6	23	-	2,290	19	6	23	290	19	6	23	2,000	2,290	-	Sales ok		
5	null	851	Walton	Rice_Cooker	WRC-SGAE280	14	6	23	3,550	14	6	23	-	3,550	14	6	23	550	14	6	23	3,000	3,550	-	Sales ok		
6	null	851	Walton	Rice_Cooker	WRC-SGAE180	19	6	23	2,690	19	6	23	-	2,690	19	6	23	490	19	6	23	2,200	2,690	-	Sales ok		
7	null	801	Singer	Others_Products	SRPC-SPE 6.5L	30	3	23	2,390	18	6	23	-	2,390	18	6	23	390	18	6	23	2,000	2,390	-	Sales ok		
8	null	835	Walton	Refrigerator	WFC-3D8-GDXX-XX	20	5	23	48,690	18	6	23	-	48,690	18	6	23	500	18	6	23	48,190	48,690	-	Sales ok		
9	null	835	Walton	Refrigerator	WFE-3B0-GDXX-XX (Inverter	20	5	23	47,490	26	6	23	-	47,490	26	6	23	490	26	6	23	47,000	47,490	-	Sales ok		
10	null	835	Walton	Refrigerator	WFB-2E4-GDEL-XX	20	5	23	43,490	-	-	-	-	43,490	-	-	-	-	-	-	-	-	-	-	-	Stock	

Cash Payment to HO												Total Bank Deposit Amount	Check	Comment	Sales of Nature				If Transfer then Where the Transfer Branch	If Purchase Return Date	Sales Representative Staff Information	
1st Current Month Bank Deposit				2nd Current Month Bank Deposit				Current Month	View		View											
Date		Name of Bank	Amount	Date		Name of Bank	Amount		Nature	If Loan then Tk	Nature				If Loan then Tk	Name	Staff ID					
dd	mm	yy	dd	mm	yy	dd	mm	yy		dd					mm			yy				
25	06	23	Sonali Bank (116)	29,240				29,240	29,240	-	Deposit Ok	Loan	29,000	Loan	29,000				Mokles	0160950821		
								-	-	-												
15	06	23	Sonali Bank (116)	4,200				4,200	4,200	-	Deposit Ok	Loan	4,000	Loan	4,000				Nurnabi	0139150618		
21	06	23	Sonali Bank (116)	2,290				2,290	2,290	-	Deposit Ok	Loan	2,000	Loan	2,000				Sumi	0143071218		
15	06	23	Sonali Bank (116)	3,550				3,550	3,550	-	Deposit Ok	Loan	3,000	Loan	3,000				Nurnabi	0139150618		
21	06	23	Sonali Bank (116)	2,690				2,690	2,690	-	Deposit Ok	Loan	2,200	Loan	2,200				Sumi	0143071218		
18	06	23	Sonali Bank (116)	2,390				2,390	2,390	-	Deposit Ok	Cash	2,390	Cash	2,390				Helal	0177801222		
18	06	23	Sonali Bank (116)	48,690				48,690	48,690	-	Deposit Ok	Loan	48,000	Loan	48,000				Mahfuza	0021080906		
								-	-	47,490	Less Deposit Tk 47490	Loan	45,000	Loan	45,000				Nurnabi	0139150618		
								-	-	-												
21	06	23	Sonali Bank (116)	35,990				35,990	35,990	-	Deposit Ok	Loan	35,000	Loan	35,000				Sumi	0143071218		

Fig 22: Product sales entry (LEAP program)

3.9.2.2: Monthly closing stock

Zone	Dhaka
Area	Basabo
Branch	Basabo
Month of	June'23

SL	Product Serial	Work Order no	Company Name	Product Name	Model	Product Receive			MRP	Down payment Receive			
						Date				Date			Amount
						dd	mm	yy		dd	mm	yy	
1	null	851	Walton	Mixer_Grinder	WBL-15GM75S	15	6	23	4,950	-	-	-	-
2	null	835	Walton	Refrigerator	WFB-2E4-GDEL-XX	20	5	23	43,490	-	-	-	-
3	null	835	Walton	Refrigerator	WFB-2E4-GDEL-XX	20	5	23	43,490	-	-	-	-
-													
-													

Fig 23: Monthly closing stock (LEAP program)

3.9.2.3: Pending stock

Zone	Dhaka
Area	Basabo
Branch	Basabo
Month of	June'23

SL	Product Serial	Work Order no	Company Name	Product Name	Model	Product Receive			MRP	Sales				
						Date				Date			Discount	Sales Price
						dd	mm	yy		dd	mm	yy		
1	null	835	Walton	Refrigerator	WFE-3B0-GDXX-XX (Inverter)	20	5	23	47,490	26	6	23	-	47,490
-														

Fig 24: Pending Stock (LEAP program)

3.9.2.4: Monthly bank deposit

			Month of	June'23	
Bank Deposit Date			Name of Bank	Amount	Remark
dd	mm	yy			
17	06	23	-	-	
18	06	23	Sonali Bank (116)	51,080	
19	06	23	Sonali Bank (116)	1,23,675	
20	06	23	-	-	
21	06	23	Sonali Bank (116)	48,950	
22	06	23	Sonali Bank (116)	72,489	
23	06	23	-	-	
24	06	23	-	-	
25	06	23	Sonali Bank (116)	39,960	
26	06	23	-	-	
27	06	23	-	-	
28	06	23	-	-	
29	06	23	-	-	
30	06	23	-	-	
31	06	23	-	-	
Total				3,54,903	-

Fig 25: Monthly bank deposit (LEAP program)

3.10.2: Income & Expenditure statement:

Padakhlep Manabik Unnayan Kendra
Life Enhancement Assistance Program (LEAP)
 Income & Expenditure Statement
 For the Month of June'23

Dr.			Cr.		
Particulars	Current Month	Current Year	Particulars	Current Month	Current Year
Gross Loss	-	-	Gross Profit	96,44,018	7,55,51,079
Special Discount for Sales	-	-	Sales Commission	-	24,55,906
Bank Charge	2,540	23,253	Bank Interest	3,31,477	7,41,024
Training & Staff Development	-	25,390	Others Income	-	98,233
Incentive for Staff	25,08,829	73,07,840	Income from Penalty	-	-
Excise Duty	-	1,15,000	Interst on FDR	-	1,34,625
Reward Expense	-	7,500	Interest (Central Finance Loan)	9,14,933	88,50,283
Software (R&M)	20,124	20,124	Revenue Income:	-	-
Repair & Maintenance	-	12,875	-	-	-
TA/DA	1,152	5,530	-	-	-
Advertising Cost	-	23,310	-	-	-
TDS/AIT	66,295	1,56,248	-	-	-
Foreign Tour	-	14,27,328	-	-	-
Interior Design (Pharmacy)	-	-	-	-	-
Net Profit	82,91,488	7,87,06,752	Net Loss	-	-
Total Revenue Expenditure	1,08,90,428	8,78,31,150	Total Revenue Income	1,08,90,428	8,78,31,150

Fig 27: June'23 Income & Expenditure Statement (LEAP program)

3.10.3: Trading Account:

Padakhlep Manabik Unnayan Kendra
Livelihood Improvement Program
 Trading Accounts
 For the Month of June'23

Dr.			Cr.		
Particulars	Current Month	Current Year	Particulars	Current Month	Current Year
Opening Stock (01-07-22)	7,25,06,268	2,21,51,358	Sales	9,08,98,503	
Purchases	4,09,91,833		(Less) Sales Return	-	
(Less) Purchases Return	-		(Less) Sales Discount	3,60,206	9,05,38,297
(Less) Purchases Discount	4,09,91,833	62,81,90,891	Closing Stock :	3,26,06,322	3,26,06,322
Wages Charge	-	-		-	-
Transportation Cost	-	-		-	-
Others Expense	2,500	41,328		-	-
	-	-		-	-
Gross Profit	96,44,018	7,55,51,079	Gross Loss	-	-
Total Direct Expense	12,31,44,619	72,59,34,657	Total Direct Income	12,31,44,619	72,59,34,657

Fig 28: June'23 Trading Accounts (LEAP program)

3.10.3: Trail Balance:

Padakhep Manabik Unnayan Kendra
Life Enhancement Assistance Program (LEAP)
Trial Balance
For the Month of June'23

Particular	Last Month		Current Month		Current Year	
	Debit	Credit	Debit	Credit	Debit	Credit
Cash at Bank	5,42,79,479	-	16,97,09,897	13,57,62,370	8,82,27,006	
Assets:						
Sundry Debtors	21,58,492	-	33,44,392	21,55,492	33,47,392	
Central Finance Loan	12,21,80,738	-	20,41,473	36,64,576	12,05,57,635	
Software	9,80,000	-	2,00,000	-	11,80,000	
Pre payments:	-	-	-	-	-	
Square Electronics	1,31,87,500	-	35,40,500	-	1,67,28,000	
Vivo	35,88,510	-	1,29,84,930	1,50,07,725	15,65,715	
Sub Total:	14,20,95,240	-	2,21,11,295	2,08,27,793	14,33,78,742	-
Liabilities:						
Fund Account	-	5,47,59,225	-	-		5,47,59,225
Sundry Creditors (Singer)	-	8,99,83,980	3,19,32,668	1,08,96,425		6,89,47,737
Sundry Creditors (Walton)	-	4,53,90,837	44,56,998	1,38,61,761		5,47,95,600
Sundry Creditors (Samsun	-	57,01,863	76,86,720	61,98,101		42,13,244
Down Payment	-	3,29,818	1,46,697	1,06,391		2,89,512
Provision for Expenditure	-	1,54,29,721	1,29,29,721	-		25,00,000
Sub Total:	-	1,78,33,766	5,71,52,804	3,10,62,678	-	18,55,05,317
Income:						
Direct Income:						
Sales	-	60,77,88,918	-	9,08,98,503		69,86,87,421
Purchases Return	-	4,25,828	-	-		4,25,828
Sub Total:	-	60,82,14,746	-	9,08,98,503	-	69,91,13,249
Revenue Income:						
Sales Commission	-	24,55,906	-	-		24,55,906
Bank Interest	-	4,09,547	-	3,31,477		7,41,024
Others Income	-	98,233	-	-		98,233
Interst on FDR	-	1,34,625	-	-		1,34,625
Interest (Central Finance I	-	79,35,350	-	9,14,933		88,50,283
Sub Total:	-	1,10,33,661	-	12,46,410	-	1,22,80,071

Particular	Last Month		Current Month		Current Year	
	Debit	Credit	Debit	Credit	Debit	Credit
Expenditure						
Direct Expenditure:						
Opening Stock (01-07-22)	2,21,51,358	-	-	-	2,21,51,358	
Purchases	58,76,24,886	-	4,11,02,651	1,10,818	62,86,16,719	
Sales Return	50,990	-	-	-	50,990	
Sales Discount	49,47,890	-	3,60,206	-	53,08,096	
Others Expense	38,828	-	2,500	-	41,328	
Sub Total:	61,48,13,952	-	4,14,65,357	1,10,818	65,61,68,491	-
Revenue Expenditure:						
Bank Charge	20,713	-	2,540	-	23,253	
Training & Staff Developm	25,390	-	-	-	25,390	
Incentive for Staff	1,77,28,732	-	25,08,829	1,29,29,721	73,07,840	
Excise Duty	1,15,000	-	-	-	1,15,000	
Reward Expense	7,500	-	-	-	7,500	
Software (R&M)	2,00,000	-	20,124	2,00,000	20,124	
Repair & Maintenance	12,875	-	-	-	12,875	
TA/DA	4,378	-	1,152	-	5,530	
Advertising Cost	23,310	-	-	-	23,310	
TDS/AIT	89,953	-	66,295	-	1,56,248	
Foreign Tour	14,27,328	-	-	-	14,27,328	
Sub Total:	1,96,55,179	-	25,98,940	1,31,29,721	91,24,398	-
TOTAL:	3,53,19,440	3,53,19,440	29,30,38,293	29,30,38,293	89,68,98,637	89,68,98,637

Adjustment

1) Closing Stock (1645 Pes.) 3,26,06,321/- Taka.

Fig 29: June'23 Trial Balance (LEAP program)

3.10.4: Journal voucher:

**Padakhep Manabik Unnayan Kendra
Life Enhancement Assistant Program (LEAP)
Journal Voucher
Head Office, Dhaka.**

Date : 30-06-23

JV NO : 12

SL	Particulars	Folio No	Suppating Page	Debit Taka	Credit Taka
1	Purchases A/c	Dr.		4,11,02,651	
	Sundry Creditors (Singer) A/c	Cr.			1,08,96,425
	Sundry Creditors (Walton) A/c	Cr.			90,00,400
	Sundry Creditors (Samsung) A	Cr.			61,98,101
	Pre Payment(Vivo)	Cr.			1,50,07,725
4	Provision for Expenditure	Dr.		1,29,29,721	
	Incentive for Staff	Cr.			1,29,29,721
	Total			5,40,32,372	5,40,32,372

Taka (In ward) : Five Crore Forty Lac Thirty Two Thousand Three Hundred Seventy TwoTaka Only

Fig 30: June'23 Journal Voucher (LEAP program)

3.10.5: Transfer Voucher

Padakhep Manabik Unnayan Kendra Life Enhancement Assistant Program (LEAP)

Transfer Voucher

Head Office, Dhaka.

Date : 30-06-23

TV NO : 12

SL	Particulars	Folio No	Suppating Page	Debit Taka	Credit Taka
1	Sundry Debtors (As per List) Dr.		P-1,2	33,44,392	
	Down Payment Dr.		P-3,4	1,46,697	
	Sales Discount Dr.		P-5-18	3,44,216	
	CF Loan Dr.		P-19-20	1,26,540	
	Sales A/c Cr.				39,61,845
3	Sundry Creditors (Singer) Dr.			22,318	
	Pre payment (Vivo)			88,500	
	Purchase Cr.		P-21		1,10,818
3	CF Loan Dr.		P-22	9,14,933	
	Interest on CF Loan Cr.		P-23		9,14,933
	Sundry Creditors (Samsung) Dr.		P-24	48,61,361	
	Sundry Creditors (Walton) Cr.				48,61,361
2	Square Electronics(Advance) Dr.		P-25,26	35,40,500	
	Others Expense Dr.		P-27-31	2,500	
	Software (R&M) Dr.		P-32-47	20,124	
	TA/DA Dr.		P-48,49	1,152	
	CF Loan Cr.				35,64,276
2	Sales Dr.			39,990	
	Sales Discount Dr.			15,990	
	Sundry Debtors Cr.		P-50		55,980
Total				98,48,957	98,48,957

Taka (In ward) : Ninety Eight Lac Forty Eight Thousand Nine Hundred Fifty SevenTaka Only

Fig 31: June'23 Trial Balance (LEAP program)

3.10.6: Receipt & Payment Statement:

Padakhep Manabik Ummayan Kendra Life Enhancement Assistance Program (LEAP)

Receipt & Payment Statement
For the Month of June'23

Receipt	June'23	Current Year	Payment	June'23	Current Year
Advance	-	29,07,544	Advance	-	15,33,104
Sundry Debtors	21,55,492	2,13,07,001	Sundry Debtors	33,44,392	1,94,66,939
FDR	-	1,00,00,000	FDR	-	-
Central Finance Loan	36,64,576	12,64,21,419		20,41,473	15,34,75,491
Software	-	-	Software	2,00,000	8,20,000
Pre payments:	-	-	Pre payments:	-	-
Square Electronics	-	-	Square Electronics	35,40,500	1,01,34,250
Vivo	-	-	Vivo	1,29,84,930	21,24,49,542
Sundry Creditors (Singer)	-	-	Sundry Creditors (Singer)	3,19,32,668	24,53,72,041
Sundry Creditors (Walton)	48,61,361	48,61,361	Sundry Creditors (Walton)	44,56,998	11,28,83,564
Sundry Creditors (Samsung)	-	38,828	Sundry Creditors (Samsung)	76,86,720	3,84,93,116
Down Payment	1,06,391	8,31,496	Down Payment	1,46,697	5,74,574
Sales	9,08,98,503	69,82,90,903	Sales	-	-
Sales Commission	-	24,55,906	Sales Commission	-	-
Bank Interest	3,31,477	7,41,023	Bank Interest	-	-
Others Income	-	65,597	Others Income	-	-
Income from Penalty	-	20,807	Income from Penalty	-	-
Interest on FDR	-	1,34,625	Interest on FDR	-	-
Interest (Central Finance Loan)	9,14,933	82,90,030	Interest (Central Finance Loan)	-	-
Purchases	1,10,818	7,31,227	Purchases	-	-
Sales Return	-	-	Sales Return	-	50,990
Sales Discount	-	-	Sales Discount	3,60,206	52,57,966
Others Expense	-	-	Others Expense	2,500	41,328
Bank Charge	-	-	Bank Charge	2,540	23,253
Training & Staff Development	-	-	Training & Staff Development	-	25,390
Incentive for Staff	-	-	Incentive for Staff	25,08,829	52,66,459
Excise Duty	-	-	Excise Duty	-	1,15,000
Reward Expense	-	-	Reward Expense	-	7,500
Software (R&M)	2,00,000	2,00,000	Software (R&M)	20,124	2,20,124
Repair & Maintenance	-	-	Repair & Maintenance	-	12,875
TA/DA	-	-	TADA	1,152	5,530
Advertising Cost	-	-	Advertising Cost	-	23,310
TDS/AIT	-	-	TDS/AIT	66,295	1,56,248
Foreign Tour	-	-	Foreign Tour	-	28,54,656
Interior Design (Pharmacy)	-	11,01,827	Interior Design (Pharmacy)	-	11,01,827
Opening Balance : Cash	-	-	Closing Balance : Cash	-	-
Opening Balance : Bank	5,42,79,479	2,01,92,489	Closing Balance : Bank	8,82,27,006	8,82,27,006
Total	15,75,23,030	89,85,92,083	Total	15,75,23,030	89,85,92,083

Fig 32: June'23 Receipt Payment (LEAP program)

3.10.7: Bank Reconciliation

Padakhep Manabik Unnayan Kendra
Life Enhancement Assistance Program (LEAP)
Bank Reconciliation
For the Month of June'23

SL	Name of Bank	Bank Branch	Account No	Bank Balance as per Cash Book				Closing Balance as per Bank Statement	Reconciliation Amount	Remark
				Opening Balance	This Month Deposit	This Month Withdrawn	Closing Balance			
1	2	3	4	5	6	7	8=(5+6.7)	9	10=(9-8)	11
1	Sonali Bank	Satmosjid Road Br.	STD-4429736000116	1,44,18,867	8,31,68,797	7,80,26,277	1,95,61,387	1,95,61,387	-	
2	Bank Asia	Ring Road	STD-08636000134	1,20,08,797	2,51,11,287	2,80,14,451	91,05,633	91,05,633	-	
3	NRBC	Adabor	STD-3077 322 000 00 005	2,78,51,815	6,14,29,813	2,97,21,642	5,95,59,986	5,95,59,986	-	
Total				5,42,79,479	16,97,09,897	13,57,62,370	8,82,27,006	8,82,27,006	-	

Fig 33: June'23 Bank Reconciliation (LEAP program)

Chapter : Recommendation

4.1: IDEA generation:

After working 3 months in the LEAP program, what I identified as product selling (TV, Refrigerator, Mobile, AC, etc.,) is going to rise. They can expand to the business of Lithium-ion batteries.

Scope of work:

- Total number of Easy bikes: 4 million
- Around **30 million** people are associated with this industry.
- Energy Save: (11000-6600) MW = 4400MW

4.1.1: Government Guidelines on Electric Vehicles

- November 2018 - First Draft Submission
- Achieve a minimum of 30 percent electric vehicles on the roads by 2030

রেজিস্টার্ড নং ডি এ-১

বাংলাদেশ গেজেট

অতিরিক্ত গণ্য
কর্তৃপক্ষ কর্তৃক প্রকাশিত

মঙ্গলবার, এপ্রিল ১৮, ২০২৩

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
সড়ক পরিবহন ও সেতু মন্ত্রণালয়
সড়ক পরিবহন ও মহাসড়ক বিভাগ
বিমানবন্দর অধিশাখা
প্রজ্ঞাপন

তারিখ : ০৪ এপ্রিল ২০২৩ খ্রিষ্টাব্দ/২১ টোহ ১৪২১ বঙ্গাব্দ

নং: ৩৫,০০,০০০,০২০,০০৪,০৫৯,১৭-১৫৯-সরকারি ২৩ সেক্টর/১০ ফন্ড
১৪২১ তারিখে 'ইলেকট্রিক মোটরযান রেজিস্ট্রেশন ও চলাচল সংক্রান্ত নীতিমালা-২০২৩' অনুমোদন
করবে।

০২। জনস্বার্থে জারীকৃত ও নীতিমালা অবিলম্বে কার্যকর হবে।

স্বাক্ষরিত অদেশক্রমে
মোঃ মনিরুল হক
উপসচিব।

পেয়েছে। এছাড়াও Nationally Determined Contribution (NDC) Bangladesh এ পরিবহন খাত হতে ২০৩০ খ্রিষ্টাব্দের মধ্যে ৩.৪ মিলিয়ন টন কার্বন ডাই অক্সাইড নিঃসরণ শর্তহীনভাবে হ্রাস করার অঙ্গীকার করেছে। এ প্রেক্ষাপটে আগামী ২০৩০ খ্রিষ্টাব্দের মধ্যে বাংলাদেশে সড়ক পরিবহন খাতে ব্যবহৃত যানবাহনের ন্যূনতম ৩০% ইলেকট্রিক মোটরযান ক্যাটাগরিতে রূপান্তর করা প্রয়োজন;

১.২ উপর্যুক্ত প্রেক্ষাপট বিবেচনায় সড়ক পরিবহন আইন, ২০১৮-এর ১২৪ ধারা মোতাবেক 'ইলেকট্রিক মোটরযানের রেজিস্ট্রেশন ও চলাচল সংক্রান্ত নীতিমালা, ২০২৩' প্রণয়ন করা হলো।

'ইলেকট্রিক মোটরযান' অর্থ এক বা একাধিক বৈদ্যুতিক মোটরের সাহায্যে চালিত যে-কোনো মোটরযান, যার চালিকা শক্তি উক্ত মোটরযানে বৈদ্যুতিক চার্জ অথবা সংযুক্ত রিচার্জেবল ব্যাটারি বা ইসাইকেল বা রিকশা এবং রিকশা ড্যান এর অন্তর্ভুক্ত নয়;

রেজিস্টার্ড নং ডি এ-১

বাংলাদেশ

গেজেট

অতিরিক্ত সংখ্যা
কর্তৃপক্ষ কর্তৃক প্রকাশিত

মঙ্গলবার, এপ্রিল ১৮, ২০২৩

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
সড়ক পরিবহন ও সেতু মন্ত্রণালয়
সড়ক পরিবহন ও মহাসড়ক বিভাগ
বিস্ময়টিএ অধিশাখা

প্রজ্ঞাপন

তারিখ : ০৪ এপ্রিল ২০২৩ খ্রিষ্টাব্দ/২১ টোত্র ১৪২৯ বঙ্গাব্দ

নং ৩৫.০০.০০০০.০২০.০০৪.০৫৬.১৭-১৫৯—সংস্করণ ২৩ ডিসেম্বর ২০২৩/১০ ফাল্গুন ১৪২৯ তারিখে 'ইলেকট্রিক মোটরযান রেজিস্ট্রেশন ও টোলসহ সংক্রান্ত নীতিমালা-১০১৩' অনুমোদন করেছে।

০২। সর্বসর্থে জারীকৃত এ নীতিমালা অবিলম্বে কার্যকর হবে।

রাষ্ট্রপতির আদেশক্রমে
মোঃ মনিরুল ইসলাম
উপসচিব।

ইলেকট্রিক মোটরযানে মূল বৈদ্যুতিক শক্তি সংরক্ষণের জন্য লিড অ্যাসিড/লিথিয়াম আয়ন অথবা অধিকতর উন্নত ও পরিবেশবান্ধব ব্যাটারি ব্যবহার করতে হবে;

ইলেকট্রিক মোটরযান প্রস্তুত ও রূপান্তরকরণে স্থানীয় প্রতিষ্ঠানসমূহ আন্তর্জাতিক প্রতিষ্ঠানসমূহের সঙ্গে জয়েন্ট ভেঞ্চারের মাধ্যমে স্থানীয়ভাবে উৎপাদনের জন্য কারখানা স্থাপন করতে পারবে;

১২.১১ স্থানীয়ভাবে ইলেকট্রিক ভেহিকেল উৎপাদন ও রপ্তানি উৎসাহিত করতে বন্ডেড ওয়ার হাউজ সুবিধা প্রদান করা যাবে;

১২.১২ ইলেকট্রিক মোটরযান চার্জিং স্টেশন স্থাপনে বেসরকারি খাতকে উৎসাহিত করা হবে;

Fig 34: Government Guidelines on Electric Vehicles

4.2: Market Research

As per loanee data, 25000 Members took loan from Padakhep for purchasing easy bike and lead acid battery.

<p>Battery Information: Lead acid battery life: 8-12 months. Guarantee period: 6 months. Initial cost: 48,000 BDT (4 batteries, 120 kg). Resale value: 170-200 BDT per kg (50% of cost price).</p>	<p>Operating Costs: Daily electricity charging cost: 100-150 BDT. Garage cost: 350-400 BDT.</p>
<p>Popular Battery Brand: Powerplus battery Ltd. Su-Kam Power Systems Ltd. Okaya Power Pvt. Ltd.</p>	<p>Easy Bike Body: Price: 60,000 BDT. Popular brands: Dowedo and Sandi.</p>
<p>Operating Costs: Daily electricity charging cost: 100-150 BDT. Garage cost: 350-400 BDT.</p>	<p>Battery Maintenance Issues: Acid refills required weekly. Acid contact causes skin/clothing burns and bike body rust.</p>

Fig 35: Market Research

4.2.1: Data collection process of Lithium-ion Battery

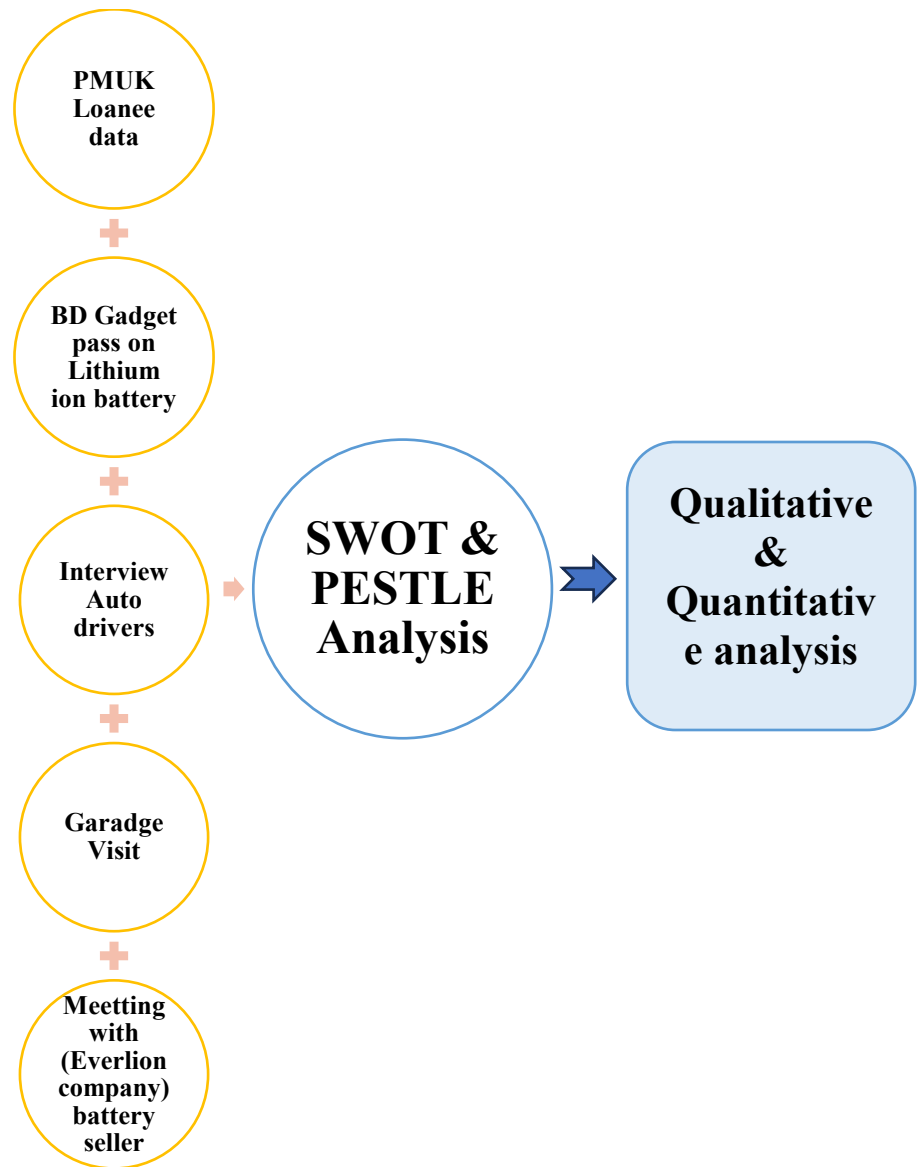


Fig 35.1: Data collection process

4.3: Situation Analysis and Cost Sheet

4.3.1: PESTLE Analysis:



Fig 36: PESTLE Analysis

4.3.2: SWAT Analysis:

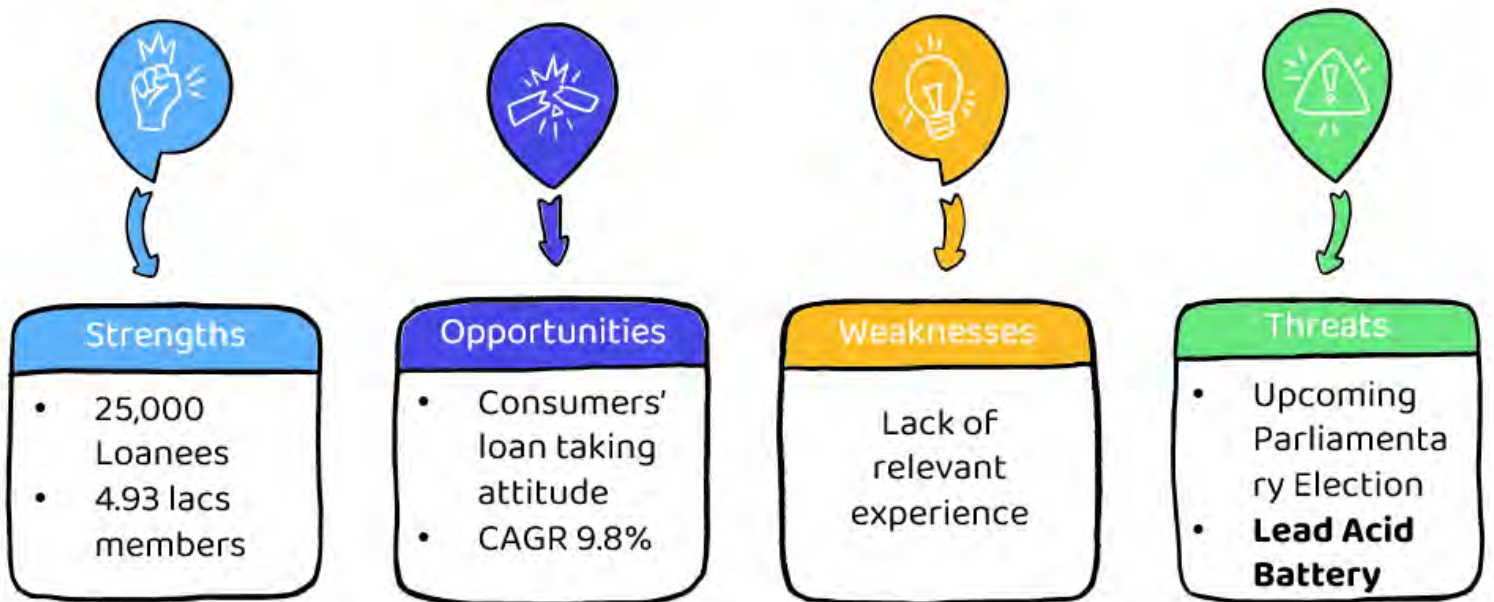


Fig 37: SWAT Analysis

4.4: Cost Sheet

Supporting page

Mishuk (5 seater) 16 cell (Cost Sheet) 1050 units Battery

1st month

		Per unit	Total		
1	Raw Materials: Complete Battery (16 Cell)	57,702	57,702		\$32.20
2	Charger	6,720	6,720		\$60.00
3	Battery Mgt system	8,736	8,736		\$78.00
4	Other equipments (anderson clip, wiring, copperplate)	750	750		
	Sub-total		73,908	A	
5	Custom duty (58%)	42,867	42,867	A*58%	Import as lithium-Ion Battery cell
6	Casing	2,500	2,500		
7	Transportation cost	1,05,000	101		
	Sub-total		45,468	A.1	
	Grand Total		1,19,376	B= A + A.1	

Prime Cost:

	Over Heads Expenses Factory				
	Raw Material Damage cost	0.50%	370	C=A*0.05%	
8	Rent - (Raw material inventory)	24,000	23		
9	Rent - Work space	18,000	17		
10	Rent - Finished goods inventory	24,000	23		
11	Electricity Charges	50,000	48		
12	Indirect Material Expenses	2,00,000	3		
13	Salaries of Supervisors	25,000	24		
14	Technical worker salaries	72,000	69	4 workers	
15	Non Technical worker salaries	30,000	29	2 workers	
	Sub-total		604	D	

	Machineries				
16	Battery testing kit depreciation	28,69,664	46		1 unit \$25,622
17	Spot welding kit depreciation	60,704	1		2 unit \$542
18	24 series BMS tester depreciation	12,81,280	20		1 Unit \$11,440
19	Handheld Voltage Internal Resistance Tester depreciation	17,696	0.28		1 Unit \$158
20	Electric baler depreciation	3,79,680	6		1 Unit \$3,390
21	4KW laser welding machine depreciation	1,17,82,400	187		1 Unit \$1,05,200
22	Electric screw driver depreciation	15,792	0.25		1 Unit \$141
23	Manual Glue Machine depreciation	51,072	1		1 Unit \$456
24	Hand solder gun depreciation	42,224	1		1 Unit \$377
25	Equilibrium repair instrument depreciation	1,37,200	2		1 Unit \$1,225
26	Carbon ribbon label printer depreciation	12,20,800	19		1 Unit \$10,900
27	Goods shelf depreciation	1,91,744	3		1 Unit \$1,712
28	100V100A power battery comprehensive tester depreciation	21,64,736	34		1 Unit \$19,328
29	Manual forklift depreciation	84,560	1		1 Unit \$755
30	100V100A charging and discharging aging cabinet depreciation	47,16,320	75		1 Unit \$42,110
31	Jib crane depreciation	2,03,840	3		1 Unit \$1,820
	Sub total Manufacturing cost		400	E	
	Grand Total		1,004	F = D + E	

Total cost of goods manufactured		1,20,381		G = B + F
---	--	-----------------	--	------------------

WORKS COST INCURRED			
32	Office Rent	4,500	4
33	Asset Depreciation	1,00,000	2
34	Quality control	20,000	19
35	Licencing cost	40,000	1
36	Fund cost interest		173
	Sub-total		198

1 worker
H

COST OF GOODS SOLD			
37	Sales Commissions		1,000
38	Salary (After Sales service)	60,000	57
39	Advertisement	15,000	14
40	Delivery Expenses	3,15,000	300
	Sub-total		1,371

3 workers
1050 units
I

COST OF SALES for 1 unit battery				
			1,21,950	J = G + H + I
	PROFIT	-	12,195	J * 10% profit
	SALES	-	1,34,145	SALES

1,21,950	J
18,293	J * 15% profit
1,40,243	SALES

1,21,950	J
24,390	K * 20% profit
1,46,340	SALES

Fig 38: Cost sheet

After analyzing those data, I think there is a huge market for lithium-ion batteries. PMUK has 367 branches around the country. It will be much easier to compare competitors. PMUK can expand its business to Lithium-ion batteries.

Chapter 5: Conclusion

My time at Padakhep Manabik Unnayan Kendra, specifically in the finance department of the LEAP program, has been an eye-opening experience. During my internship, I gained valuable insights into how the LEAP program extends loans to everyday people, making it easier for them to buy essential products. Learning how to prepare Monthly Information System (MIS) and Financial Information System (FIS) reports was a crucial part of my role, providing me with practical skills in financial analysis and reporting.

The best part of my internship was designing a plan for a new business. After looking into what was happening in the market and understanding that people wanted more sustainable options, I suggested that LEAP should offer lithium-ion batteries. My suggestion was to get LEAP to go green and meet the changing needs of the community.

I had an awesome time at Padakhep Manabik Unnayan Kendra. I'm so thankful for the chance to give advice on how to set up a business and to join in the activities of the LEAP program. My understanding of finance in a real-world setting has gotten a boost from this internship, and it has also sparked my interest in innovative ways of helping out community development. I'm really grateful for the chance to work for a company that uses accessible financial solutions to improve people's lives.

References:

Padakhep Manabik Unnayan Kendra. (2022). *Padakhep Overview*. Retrieve from

<https://www.padakhep.org/>

Eco-Business. (2022). *Legalising Bangladesh 'easy bike' taxis could drive safer, greener*

industry. Retrieve from <https://www.eco-business.com/news/legalising-bangladesh-easy-bike-taxis-could-drive-safer-greener-industry/#:~:text=Rough%20estimates%20put%20the%20number,rickshaws%20that%20take%20three%20passengers>.

[industry/#:~:text=Rough%20estimates%20put%20the%20number,rickshaws%20that%20take%20three%20passengers](https://www.eco-business.com/news/legalising-bangladesh-easy-bike-taxis-could-drive-safer-greener-industry/#:~:text=Rough%20estimates%20put%20the%20number,rickshaws%20that%20take%20three%20passengers).

[0three%20passengers](https://www.eco-business.com/news/legalising-bangladesh-easy-bike-taxis-could-drive-safer-greener-industry/#:~:text=Rough%20estimates%20put%20the%20number,rickshaws%20that%20take%20three%20passengers).

[0three%20passengers](https://www.eco-business.com/news/legalising-bangladesh-easy-bike-taxis-could-drive-safer-greener-industry/#:~:text=Rough%20estimates%20put%20the%20number,rickshaws%20that%20take%20three%20passengers).

BRTA. (2017). *Rules and regulation*. Retrieve from

http://www.brta.gov.bd/sites/default/files/files/brta.portal.gov.bd/notification_circular/d1ecdb169076_432d_b9ec_8af8310e8de2/2023-05-04-17-32-a0614d8f5e7ab8c680a7eb62999fc56e.pdf

[9076_432d_b9ec_8af8310e8de2/2023-05-04-17-32-a0614d8f5e7ab8c680a7eb62999fc56e.pdf](http://www.brta.gov.bd/sites/default/files/files/brta.portal.gov.bd/notification_circular/d1ecdb169076_432d_b9ec_8af8310e8de2/2023-05-04-17-32-a0614d8f5e7ab8c680a7eb62999fc56e.pdf)

Mordorintelligence. (2023). *Lithium Ion Battery Market in Bangladesh Size & Share Analysis -*

Growth Trends & Forecasts (2023 - 2028). Retrieve from

<https://www.mordorintelligence.com/industry-reports/bangladesh-lithium-ion-battery-market>

Sajjadur Rahman. (2023). *Bangladesh ventures into lithium battery production*. Retrieve from

<https://www.tbsnews.net/bangladesh/bangladesh-ventures-lithium-battery-production-653074>

(Al Hossain; M. J., Hasan, M. Z., Hasanuzzaman; Rahman Khan). (2022, December 22).

Affordable Electric Three-Wheeler in Bangladesh: Prospects, Challenges, and Sustainable

Solutions. MDPI. <https://doi.org/10.3390/su15010149>In-Text Citation: (Al Hossain et al., 2022)