

Report On
Cardinal Care Ltd: A rising healthcare e-commerce platform from
the study room

By

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ID: 13204107

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

BRAC Business School
Brac University
MAY 2022

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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:

Daud Hossain
13204107

Supervisor's Full Name & Signature:

Riyashad Ahmed
Assistant Professor of Finance
& Director of Research, BRAC Business School
BRAC University

Letter of Transmittal

Riyashad Ahmed
Assistant Professor of Finance
& Director of Research,
BRAC Business School
BRAC University
66 Mohakhali, Dhaka-1212

Subject: Submission on internship report

Dear Sir,

With great pleasure, submitting my internship report on the topic “Cardinal Care Ltd: A rising healthcare e-commerce platform from the study room”. While preparing this report, your instruction and guidelines as well as those given by the BBA internship report guideline and standards have been followed.

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,

Daud Hossain
13204107
BRAC Business School
BRAC University
Date: May 19th, 2022

Non-Disclosure Agreement

This EMPLOYEE NON-DISCLOSURE AGREEMENT, hereinafter known as the “Agreement”, is entered into between “DAUD HOSSAIN” and “CARDINAL CARE LTD”, collectively known as the “Parties” as of the 21st of March, 2022.

Article I: Scope of Agreement

This Agreement acknowledges that certain confidential information, trade secrets, and proprietary data (hereinafter defined and referred to as “Confidential Information”) of or regarding the Company may be discussed between Employee and the Company (hereinafter known collectively as the “Parties”). The provisions set forth in this Agreement define the circumstances in which the Employee can and cannot disclose Confidential Information, and include the remedies, penalties and lawful action the Company may take should such information be used or disclosed by Employee. Both Parties agree that it is in their best interests to protect the Company’s Confidential Information, and that the terms of this Agreement create a bond of trust and confidentiality between them. In consideration of Employee’s commencement of employment, or continued employment with the Company, the Parties agree as follows:

Article II: Confidential Information

A. Definitions. Confidential Information is any material, knowledge, information and data (verbal, electronic, written or any other form) concerning the Company or its businesses not generally known to the public consisting of, but not limited to, inventions, discoveries, plans, concepts, designs, blueprints, drawings, models, devices, equipment, apparatus, products, prototypes, formulae, algorithms, techniques, research projects, computer programs, software, firmware, hardware, business, development and marketing plans, merchandising systems, financial and pricing data, information concerning investors, customers, suppliers, consultants

and employees, and any other concepts, ideas or information involving or related to the business which, if misused or disclosed, could adversely affect the Company's business.

B. Exclusions. For the purposes of this Agreement, information shall not be deemed Confidential Information and the Employee shall have no obligation to keep it confidential if:

(i) the information was publicly known;

(ii) the information was received from a third party not subject to the restrictions of this Agreement and becomes available to Employee through no wrongful act or breach of Agreement on their part; or

(iii) the information was approved for release by Employer through written authorization.

C. Period of Confidentiality.

- Employee agrees not to use or disclose Confidential Information for their own personal benefit or the benefit of any other person, corporation or entity other than the Company during the Employee's employment with the company or any time thereafter.

D. Limitations. Employee shall limit access to Confidential Information to individuals on a strictly need-to-know basis, involving only those who are carrying out duties related to the Company and its business. Individuals under the Employee's command (affiliates, agents, consultants, representatives and other employees) are bound by and shall comply with the terms of this Agreement.

E. Ownership. All repositories of information containing or in any way relating to Confidential Information is considered property of the Employer. The removal of Confidential Information from the Company's premises is prohibited unless prior written consent is provided by the Company. All such items made, compiled or used by the Employee shall be delivered to the

Employer by Employee upon termination of employment or at any other time as per the Employer's request.

Article III: Inventions

A. Prior inventions. Any inventions created or conceptualized by the Employee prior to signing the Agreement are excluded from the provisions herein.

B. Ownership of Inventions. Inventions constructed while under the Company's employment are the sole property of the Company except those described under subsection (C.) of this section.

C. Personal Inventions. Inventions developed by Employee on their own personal time not constructed on Company property, and that were not created using any Company materials, equipment, technology or information, are exempt from the provisions of the Agreement.

Article IV: Entire Agreement

A. Previous Agreements. This Agreement constitutes the entire agreement and the signing thereof by both Parties nullifies any and all previous agreements made between Employer and Employee.

B. Modifications and Amendments. No modifications, amendments, changes or alterations can be made to the Agreement unless in writing and signed by authorized representatives of both Parties.

C. Successors and Assigns. This Agreement shall be binding upon the successors, subsidiaries, assigns and corporations controlling or controlled by the Parties. The Company may assign this Agreement to any party at any time, whereas Employee is prohibited from assigning any of their rights or obligations in the Agreement without prior written consent from Company.

Article V: Nature of Relationship

A. Non-contract. The Agreement does not constitute a contract of employment, nor does it guarantee continuing employment for the Employee.

B. Non-partner. The Agreement does not create a partnership or joint venture between Company and Employee. Any financial arrangements made between both Parties shall not be included in this Agreement but must be disclosed in a separate document.

Article VI: Severability

Any provision within the Agreement (or any portion thereof) deemed invalid, unlawful or otherwise unusable by a court of law shall be dissolved from the Agreement and the remainder of the Agreement shall continue to be enforceable. A severed provision shall not alter the integrity of the Agreement, and the terms set forth in any severed provision shall be construed in such a way as to interpret the purpose for which it was drafted.

Article VII: Governing Law

This Agreement shall be governed in accordance with the laws of the State of the people's republic of Bangladesh.

Article VIII: Immunity

Disclosing Confidential Information to an attorney, government representative or court official in confidence while assisting or taking part in a case involving a suspected violation of law is not considered a breach of this Agreement. Should the Employee be required to disclose Confidential Information by law, the Employee shall provide Employer with prompt notice of such request

Article IX: Breach of agreement

A. Cause for Action. Employee understands that the use or disclosure of any Confidential Information may be cause for an action at law in an appropriate court of the State of the people's republic of Bangladesh, or in any federal court, and that the Employer shall be entitled to an injunction prohibiting the use or disclosure of the Confidential Information.

B. Indemnification. Employee understands and agrees that if the use or disclosure of Confidential Information by them or any affiliate, employee or representative of the Employee causes damage, loss, cost or expense to the Company, the Employee shall be held responsible and shall indemnify the Company.

C. Injunctive Relief. The Employee understands and agrees that the use or disclosure of Confidential Information could cause the Company irreparable harm and the Company has the right to pursue legal action beyond remedies of a monetary nature in the form of injunctive or equitable relief. This may be in addition to any other remedy, penalty or claim the law can provide.

D. Notice of Unauthorized Use or Disclosure. Employee is bound by this Agreement to notify the Company in the event of a breach of agreement involving the dissemination of Confidential Information, either by the Employee or a third party, and will do everything possible to help the Company regain possession of the Confidential Information.

Article X: Prevailing party

In a dispute arising out of or in relation to this Agreement, the prevailing party shall have the right to collect from the other party its reasonable attorney fees, costs and necessary expenditures.

IN WITNESS WHEREOF, the Parties hereto agree to the terms of this Agreement and signed on the dates written below.

| | |
|-------------------------------------|--|
| Employee Signature: | Employer Signature: |
| Date: | Date: |
| Employee Printed Name: Daud Hossain | Employer Printed Name: Shoaib Bin Noor |

Acknowledgement

In the starting, passing on my appreciation to my beloved parents & the Almighty Allah for giving me the tolerance & quality to complete the report legitimately. A warm-hearted appreciation goes to my internship supervisor, Mr. Riyashad Ahmed, and my Co-supervisor, Mr. Saif Hossain. Without their profitable supervision and headings, it would not have been conceivable to complete this report. My ardent appreciation to “Cardinal Care Ltd” for giving me the chance to complete my report at their headquarters, for permitting me to gather data, and for making a difference in each conceivable way in planning it. My unending gratitude goes to Mr. Shoaib Bin Noor (Co-founder & Managing Director of Cardinal Care Ltd) for being quiet and supportive to me while report writing. Without his association, I would not be able to pick up information about the company and give data in this report. Finally, my sincere appreciation goes to BARC University Authority for arranging this internship program for students.

Executive Summary

This report solely focuses on the working experience at “Cardinal Care Ltd”. This report will give a clear idea about the company’s vision, mission, overview, management body & associated department’s work-frame, and operational strategies & practices. This report mainly contains three parts-

The first part is mainly focused on the overview of the internship which includes the student information, internship information, company name & details, company supervisor information, and internship outcome along with the intern’s contribution, benefits, problems & solutions, and additional recommendations for future opportunities.

The second part is focused on the company overview along with its establishment, motto, vision, tagline, and company background. In addition, in this part, the company’s organogram will be discussed along with the associated departments and their roles in the extensive operational process. As Cardinal Care Ltd is considering both B2B & B2C sales channels for maximum profit generation, the B2B partners & their portfolios will also be displayed here for better understanding including the product line and services.

The third part is focused on the project part which includes the literature review, the objective of the study, significance, methodology, findings & analysis, conclusion, and recommendations.

Keywords: E-commerce; Health care; COVID-19; start-up business; business growth, B2B & B2C

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List of Acronyms

| | |
|-------|--|
| CCL | Cardinal Care Ltd |
| B2B | Business to Business |
| B2C | Business to Consumer (Domestic Ecommerce) |
| C2C | Consumer to Consumer |
| B2E | Business to Employee |
| SLA | Service-level Agreement |
| KPI | Key Performance Indicator |
| DGDA | Directorate General of Drug Administration |
| DGHS | Directorate General for Health Services |
| BIDA | Bangladesh Investment Development Authority |
| LDC | Least Developed Country |
| BTRC | Bangladesh Telecommunication Regulatory Commission |
| ICT | Information and Communication Technology |
| F-com | Facebook Commerce |
| RFQ | Request for Quotation |
| T&C | Terms and Conditions |
| DSC | Daraz Seller Center |
| SCM | Supply Chain Management |

MOU Memorandum of Understanding

HRP Human resource planning

Chapter 1

Overview of Internship

1.1 Student Information

Name: Daud Hossain

Student ID: 13204107

Program: BBA (Bachelor of Business Administration)

Department/ School: BRAC Business School, BRAC University

1.2 Internship Information

1.2.1 Employment Information

Job Nature: Full time

Job Tenure: 5th April 2021 to Present

Company Name: Cardinal Care Ltd (CCL)

Position: Associate Manager

Department: Operations & Corporate Relationship

Head Office Address: 2nd Floor, 64, Purana Paltan, Dainik Bangla Mor (Beside UCB Bank ATM Booth), Dhaka-1000

1.2.2 Employer Information

Name of Company Supervisor/ Line Manager: Shoaib Bin Noor

Position: Co-founder & Managing Partner

1.2.3 Job Description/ Duties/ Responsibilities

Operations

- Managing & overseeing the entire operation
- Enhancing sales pipelines and strategies
- Guarantee all operations are maintained in an appropriate, cost-effective way
- Enhance operating techniques, strategies, and most promising approaches
- Acquisition materials, plan commodities and supervise storage efficiency
- Assist the organization's procedures to stay law-abiding
- Cultivate strategic and functional goals
- Review monetary information and utilize it to enhance revenue
- Supervise budgets and projections
- Accomplish quality management and monitor productivity KPIs
- Coordinate with separate units on all headquarters necessities
- Locate methods to boost the differential of customer benefit
- Helping in the planning of corporate affairs

Corporate Relationship

- Keeping a deep understanding of company products and services
- Building and upholding strong associations with forthcoming and existing clients

- Analyzing and hunting new business opportunities
- Specifying clients' necessities & essentials and suggesting appropriate resolutions
- Delivering clients with encyclopedic product/service consultations and navigating their decision-making process
- Upselling and cross-selling products/services to clients
- Resolving objections and problems efficiently and in a convenient method
- Satisfying sales/revenue marks
- Guaranteeing the highest client satisfaction

1.3 Internship Outcome

1.3.1 My contribution to the company

During my academic tenure at BRAC University, I have learned theoretical knowledge of different business processes and strategies. In brief, which includes the work process of different departments of an organization, including business process orientation, marketing strategies, HR practices, Financial & Accounting practices, Operations & Information System practices, Research & Development department, etc. By the grace of the Almighty, I have successfully implemented many of those throughout my employment tenure in Cardinal Care Ltd (CCL). As I am still actively working with this organization, I hope best to practice more in the near future for both my professional development and company growth. CCL was started from a Facebook page. During my tenure, I have successfully created a new web platform for this organization, which is basically an e-commerce site named, “www.cardinalcare.com.bd”. I have actively worked with the product team on different brands, products, and services. In addition, I have maintained a very profound corporate relationship with B2B clients like Daraz

Bangladesh, Priyoshop.com, Evaly, Walcart, Chaldal, Foodpanda, Kablewala, Pathao Shop, Rokomari.com, ShopUp, Unicorn, Shopfront, Mokam, RedX, Paperfly, Monarchmart.com, Deshi Bazaar BD, Lion's Hospital, Bangladesh Army, Unicef, Chologhuri.com, Hotel Prime Park, Gupta Info-Tech Indo Bangla Industries Limited, etc, for maximum sales target achievement. Apart from my regular duties, I have also worked on content development, product development, monthly sales forecasts, and targets, and swift operations & logistics support too. I have designed several campaigns with B2B clients for affiliated marketing and cross-promotional sales achievements. Lastly, I have managed a core development team to identify the market competition, market research, product diversification, and work of scope on service-based operations.

Additionally, I have visited different companies for affiliated marketing. I have attended seminars, board meetings, presentations, and round table discussions for business expansion and revenue growth. CCL has always prioritized the customer's opinion and expectations. Thus, I have also dedicatedly communicated and sat for meeting with some of the loyal customers of the company to identify their needs, expectation, perceptions, purchasing behaviors, and tech-savvy skills to determine the company's operational modification, inventory rearrangement, delivery SLA coordination with the own logistics and third-party delivery partners.

1.3.2 Benefits

As a startup company, CCL had provided me numerous benefits for my career growth and development on my organizational skills. Some of them are mentioned below, in brief-

- An awesome working environment that values transparency and relationships
- The ability to make bold decisions and develop leadership skills

- Brainstorming session for new and efficient ideas for business growth
- Salary: Market competitive (depends on the experience and negotiation skill of the candidates)
- Weekly holiday: Friday (Roster basis)
- Casual Leave: 10 day per year (Early Notice required)
- Sick Leave: 12 days per year (Early Notice required)
- Festival Bonus (EID): 02 per year (It might vary for the different ideological individual)
- Assessment/ Appraisal: Annual
- Soft Skill development program/Training

1.3.3 Problems/Difficulties

- Decision making delay for management body
- Less human resources for occupancy during emergency work load
- Budgeting for online and offline marketing schemes
- Determining the sales trend as the company is very new in the field

1.3.4 Recommendations

- Inventory expansion is required for accurate estimation and sale target determination
- The development team has to be more vibrant about boarding better innovative and exclusive products from different provincial and multinational brands

Chapter 2

Organization Part

2.1 Introduction

At the end of my under-graduation on Business Administration at BRAC university, like all the rest, a vital course is taken and that is the internship program. During completing this course, I had been working with a startup limited company named “Cardinal Care Ltd” which basically concentrates on the particular health care industry of Bangladesh including the available products and services. I got the opportunity to dedicatedly work to develop the company operations along with the sales targets and successful vision achievements. For the record, I have been working with this organization from 1st march 2022 to till date.

In this report, I will try my best to portray a brief description of my experiences along with the whole operational process and future milestones & benchmarks of this company. I will share a summary of data and relevant information related to the company and the associated departments. This report will reflect my work experiences in CCL along with the company’s prospects and visions. There is a wide discrepancy between the book and the real-life work. An essential part of a Bachelor’s degree in Business Administration is the internship report. So, I will, hereby, try to portray my expertise and professionalism within this report based on real data and experiences. With concern with my honorable supervisor Mr Riyashad Ahmed and co-supervisor Mr Saif Hossain, I am assigned to do my internship report on “Cardinal Care Ltd: A rising healthcare e-commerce platform from study room”

2.2 Overview of CCL

CCL is a startup e-commerce company mainly concentrating on the healthcare industry of Bangladesh. As one of the first responders of COVID- 19, CCL was formed in March 2020. Later on, the legal trade license was issued for this company on 19th August 2020 for expansion. CCL was created to serve people with a smile, to provide quality service over a virgin sector, and intended to become the industry leader in E-commerce healthcare. This company had been dedicated to working for more than one year through a Facebook page. Afterward, this company launched its website in November 2021. The headquarter is located on the 2nd Floor, 64, Purana Paltan, Dainik Bangla Mor (Beside UCB Bank ATM Booth), Dhaka – 1000.

CCL is a limited company that is concentrating on the best quality medical accessories and equipment which will help our nation to fight back against the current COVID-19 pandemic situation efficiently. The product line of this company includes various types of health care gadgets like Pulse Oximeter, Respirometer, Oxygen Concentrator, and many more. As CCL is dedicated to working with the healthcare sector, it believes in the most sophisticated and fastest delivery program along with the reasonable price for the best quality products.

CCL is continuously doing operations in the health care market with local investments. As a start-up company, the whole operation is segregated into several departments. There are 8 different departments actively working for operational expansion and company growth. A hiring and management committee is actively monitoring & planning for the whole operation.

2.2.1 Tagline/ Slogan

“Your First Line Support”

2.2.2 Mission

CCL is on a mission to maintain and enhance patients' health by invariably providing high-quality, secure, and useful medical & pharmaceutical products and services which will meet customer expectations across the globe through current good manufacturing practices. The company's mission is to contemporize Bangladesh by supplying all kinds of technology-based & original products to every corner of our country. The organization wants to create an atmosphere where suppliers and buyers develop a strong connection with mutual trust. CCL do the right thing that is needed for giving the best customer experience as they maintain high levels of technical expertise to deliver integrated solutions of work.

2.2.3 Vision

CCL has the vision to become the largest and easiest online marketplace where any consumer can avail of their desired medical equipment & accessories and medical services which includes appointment with doctors, lab test, hassle-free specimen collection, and automated software integration for online lab test reports collection, and so on. Alongside, the company has a strong desire to create a sustainable relationship with the customer base to fulfill all sorts of demands on consumer product needs such as daily needs, beauty care, personal care, baby care, office supplies, etc. In the very long run, CCL has the vision to build an epic hospital that will be followed by a fully automated chain of command and best quality medical equipment, and the most ethical and sophisticated experts to lead the operation. CCL wants to make a visible presence in international markets with its high-quality products & services. The company's vision is to convey the best customer service with excellent quality & updated products. CCL complies with four principles: Quality Products, Customer Satisfaction, Ensuring Customer Service, and Trust & Values. The company wants to build full transparency at the time of buying products. Furthermore, the company wants to be the first choice of customers at the point of buying products online.

2.2.4 Digital Platforms

2.2.4.1 CCL Official Facebook Page

As CCL started its business operation through Facebook marketing, below I have attached the official Facebook page information “<https://www.facebook.com/cardinalcarebd/>” for reference. The official page of the company has a total of 50,000 plus page likes including 145 check-ins, and a 4.7 rating with 50+ reviews. This page was created on 11th April 2020. To meet the customer queries, the page has a ratio of successful replies within an hour. Apart from that, the company is rigorously posting different creative content, public engagement posts, special ceremony/ festival/occasion-related posts, and public awareness information regarding different health & beauty issues. The marketing team of the company once in a while comes to Facebook live with different product USP and arising health issues awareness notices.

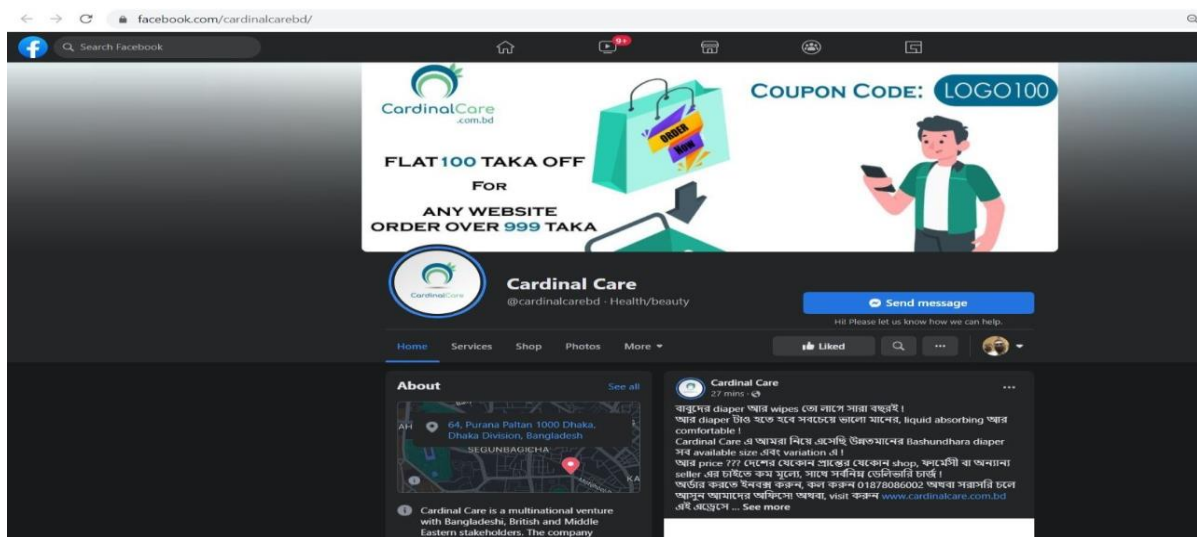


Figure 1: CCL official Facebook page

2.2.4.2 CCL Official Website

The company has successfully launched its very first dedicated web platform (version 1.01) “www.cardinalcare.com.bd” using the PWA framework which is a unique cross-platform app development methodology that begets web pages installed on your phone through the mobile browser. It is a combination of a native app and a mobile website and uses classic web technologies such as CSS, HTML, and JavaScript to provide an app-like user experience. The company has developed its website through a third-party web development team named, “Storrea”. Storrea Limited is a technology company that facilitates multi-channel commerce for businesses. Technological and operational issues like an e-commerce website, payment gateway integration, inventory plan, and order fulfillment are some real challenges for retailers and online sellers and “Storrea” has helped this company to overcome all of these in one go. There is an online payment gateway incorporated with the website by “SSLCOMMERZ” which was basically successfully arranged by the company itself. This feature allows the buyer to confirm their order from the digital platform with a successful online fee and a secure gateway. It soothes the shopper experience. However, for client queries, the website has a web chatting option that is directly integrated with the official Facebook website of the company. Thus, a single customer query management team is enough to respond to all customer's queries at a time.

The website is categorized with diverse dedicated varieties like most popular items, COVID-19 protection, health care, personal care, baby care, daily care, office supplies and etc. Each classification has numerous subcategories and child varieties depending on the product variations and USP. However, there are many more features available on the website which helps the customers to identify their desired products based on material, size, price range, verified customer reviews, etc.



Figure 2: CCL Official Website (header)

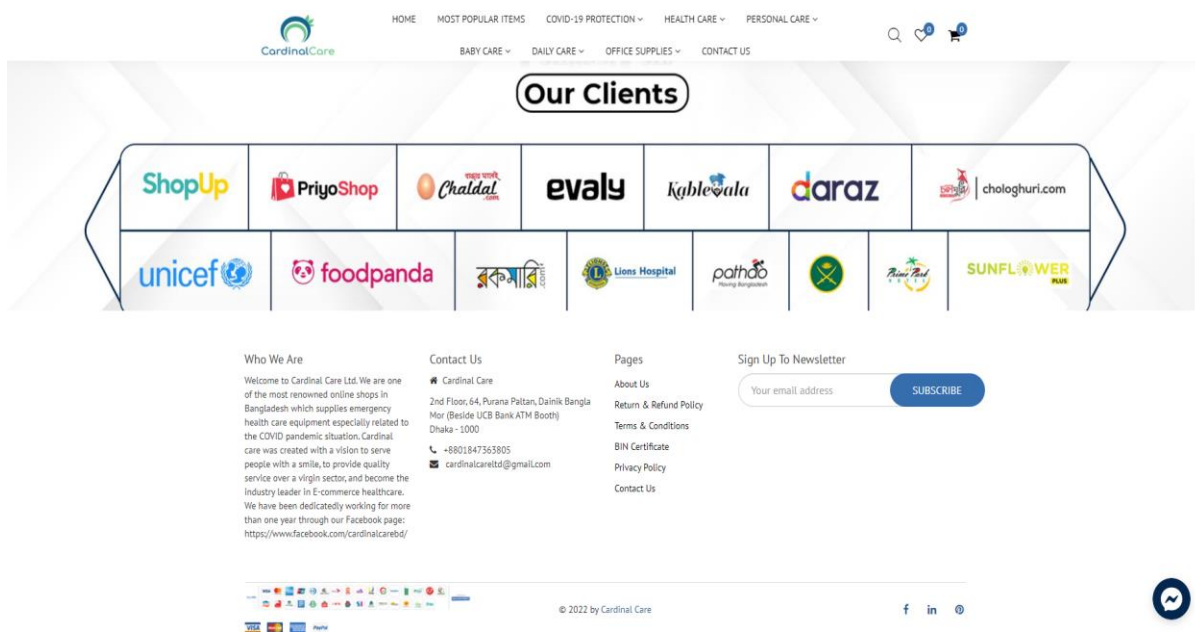


Figure 3: CCL Official Website (footer)

The website also has the whitelist choice which helps the customer to bookmark their required yields for future purchases and also helps to reconsider the stock availability at that moment in one click. Likewise, for every digital platform, the company has also shared detailed T&C,

return & refund procedures, and privacy guidelines on the website so that any customer can go through these for their acknowledgments before making any purchase or online banking through the gateway. Additionally, the company has enlisted the BIN certificate on the website for global recognition and legal exposure.



Figure 4: CCL official website (mobile view)

2.2.5 Legal Information of CCL

HQ Address: 64, Purana Paltan, (Beside UBC Bank ATM Booth, Doinik Bangla Mor), Dhaka-1000, Bangladesh

Contact Number: +88001878-086002; +8801847363805

E-mail: cardinalcareltd@gmail.com

Year of Establishment: 2020

Facebook: <https://www.facebook.com/cardinalcarebd>

Website: <https://www.cardinalcare.com.bd>

Trade License Address: 64, Purana Paltan, Dhaka- 1000.

License No: TRAD/DSCC/005581/2020

TIN: 217673423497

BIN: 003248518-0208

VAT: 003248518-0208

Name of the Banker:

- Bank Asia Limited
- BRAC Bank Limited

2.2.6 Company Organogram

As a startup company, CCL has a small team with a highly skilled and efficient employee base. There are 12-15 dedicated employees who operate every day directly to the assigned departments and on given assignments for centralized business target achievement. Apart from them, there are some associated third-party teams that are actually recuperating the in-house gaps in the scheduled work frame, inventory allocation & arrangement, last-mile delivery arrangement & fulfillment, and customer query management. Although all the employees are offered an open discussion space for improvement & workflow development, a hiring and managing committee is found in a hierarchical structure that includes the Chairman & the managing partners. For a brief understanding, the existing organogram of the company is displayed below-

Organogram of Cardinal Care Ltd

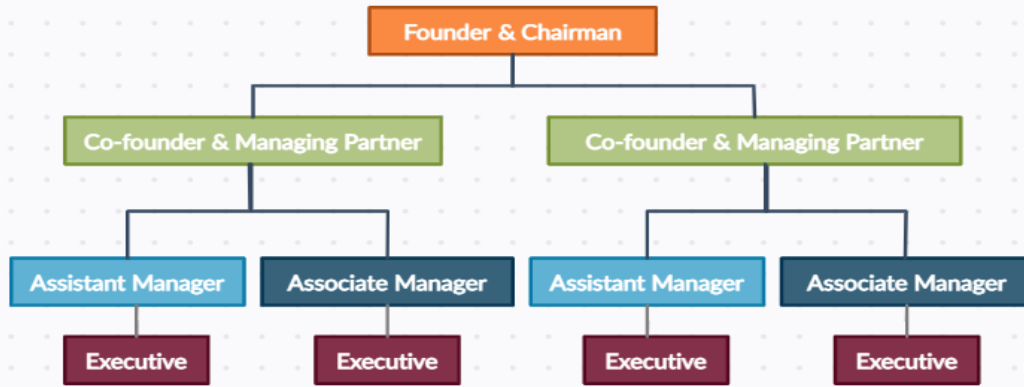


Figure 5: Organogram of CCL

2.2.7 Departments/Teams of CCL

- i. IT & MIS Team
- ii. Finance, Accounts & Inventory Team
- iii. Sourcing & Procurement Team
- iv. Sales and Marketing team
- v. Business Growth and Product Development Team
- vi. Operations & Logistics Team
- vii. Customer Service & Issue Resolution Team

2.2.8 Partners/ Portfolio

CCL is actively working as a vendor & supplier with several renowned companies in Bangladesh. As health care concentrated e-commerce company, this company is dedicated to working with different e-commerce and hospitals by providing the best quality healthcare essential products along with health gadgets. Apart from the regular product lineup, CCL is also working as a supplier of every detailed essential requirement of any office requirements including office stationery, refreshments & beverages, toiletries & cleaning items, furniture, office equipment, office renovation, grocery, electrical appliances & accessories, gift items, kitchen equipment & accessories, any kind of event-related accessories, banner/poster/backdrop, packaging materials and etc. For more detailed knowledge, the product line information will be disclosed later on below for reference.



Figure 6: Major Corporate Client List

There are several corporate accounts actively processing orders based on the different customer databases. The leading partners of CCL are Shopup, RedX, Mokam, Chaldal, Daraz, Evaly, Priyoshop, Walcart, Lion’s hospital, Unicef, Foodpanda, Pathao Shop, Kablewala, Sindabad, Rokomari.com, Hotel Prime Park, Bangladesh Army and etc. Some of the partners have provided online portals for order management and inventory control. The rest of the partners work based on Purchase Orders. There is a detailed MOU (Memorandum of Understanding) signed with a declared credit period and operational process with almost all the companies for

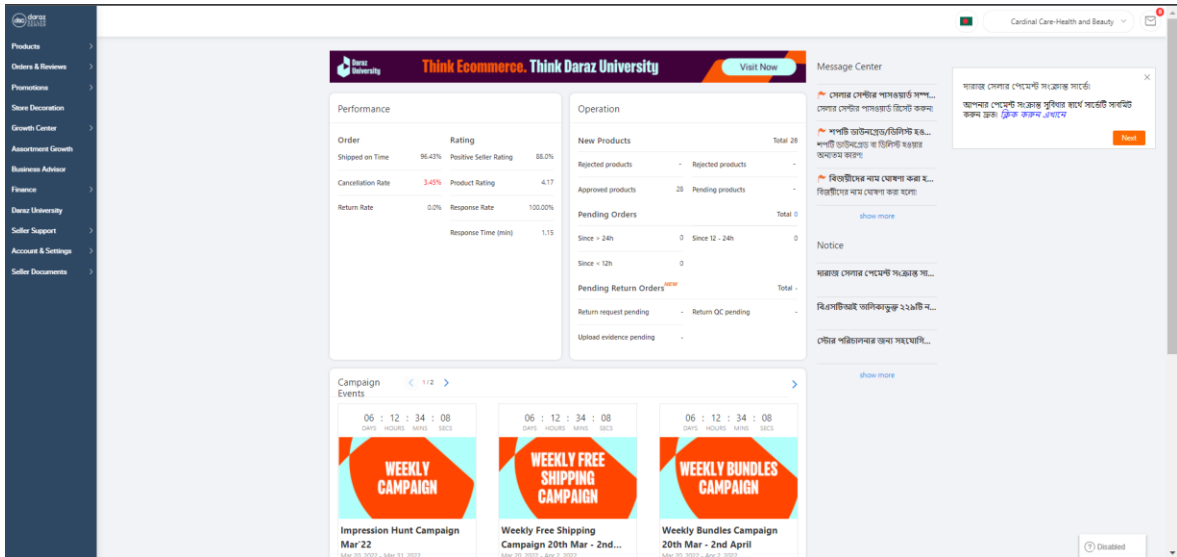


Figure 8: CCL seller dashboard on Daraz portal

2.2.8.1.3 Campaign Management

The company has successfully completed 100 plus different modules of campaigns in Daraz Bangladesh throughout its tenure to date. Some of the popular campaign modes are- Free shipping campaign, voucher campaign, new seller campaign, bundle offer campaign, and reverse hunt campaign.

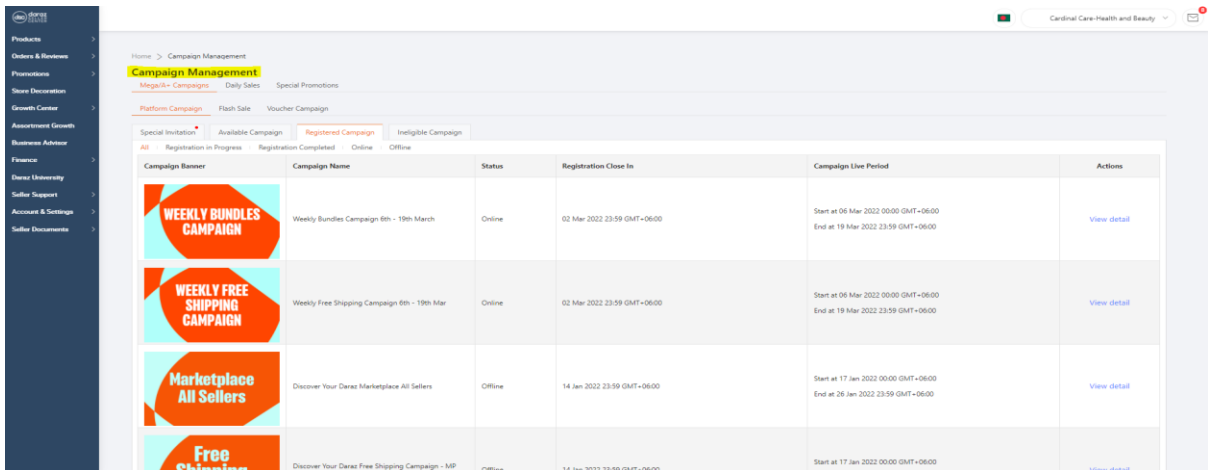


Figure 9: CCL campaign list and management on Daraz portal

2.2.8.1.4 Order Overview

By the grace of the Almighty, CCL has successfully delivered 1000+ orders through the Daraz Bangladesh seller portal. These orders had given immense customer database, product trends, customer demand curve, and product sourcing encouragement.

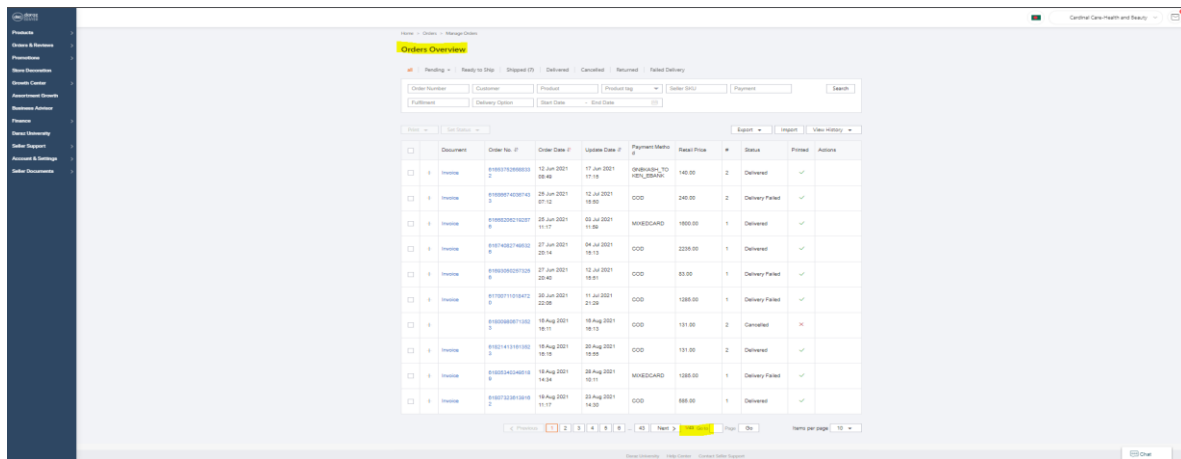


Figure 10: CCL order list on Daraz portal

2.2.8.1.5 Product Management

The company has 1000+ unique products with specified SKU codes which indicates the diversification and strong SCM of the organization. But due to some limitations and particular DARAZ policies, only 200+ SKUs are enlisted in the shop for the time being.

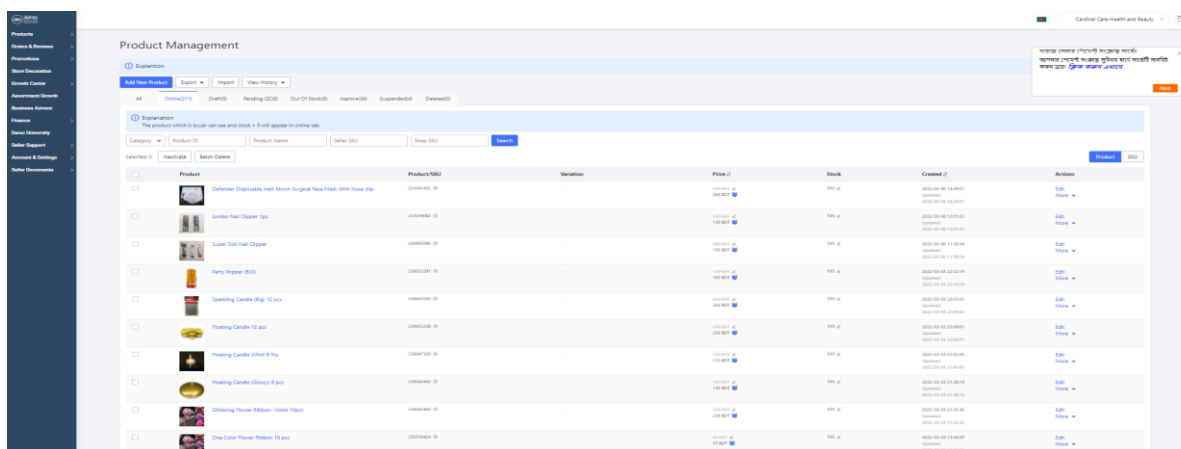


Figure 11: CCL product list on Daraz portal

2.2.8.2 KABLEWALA

CCL has also run an account on kablewala.com.bd from the beginning of the business operation. There is a signed MOU between both parties with declared policies and credit periods.

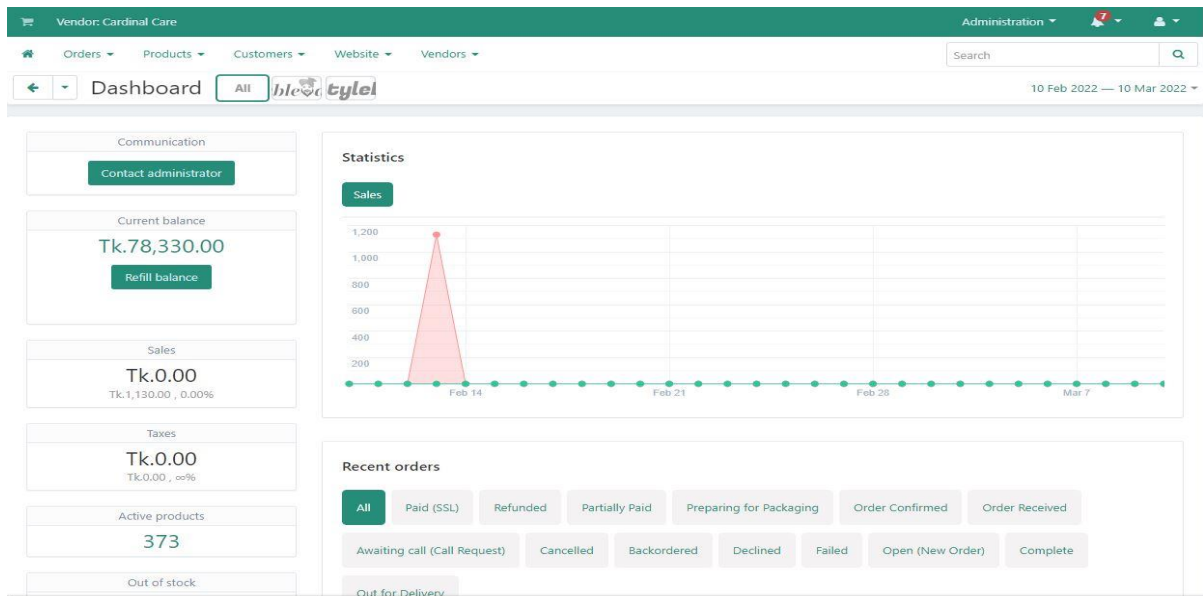


Figure 12: CCL dashboard on Kablewala seller portal (i)

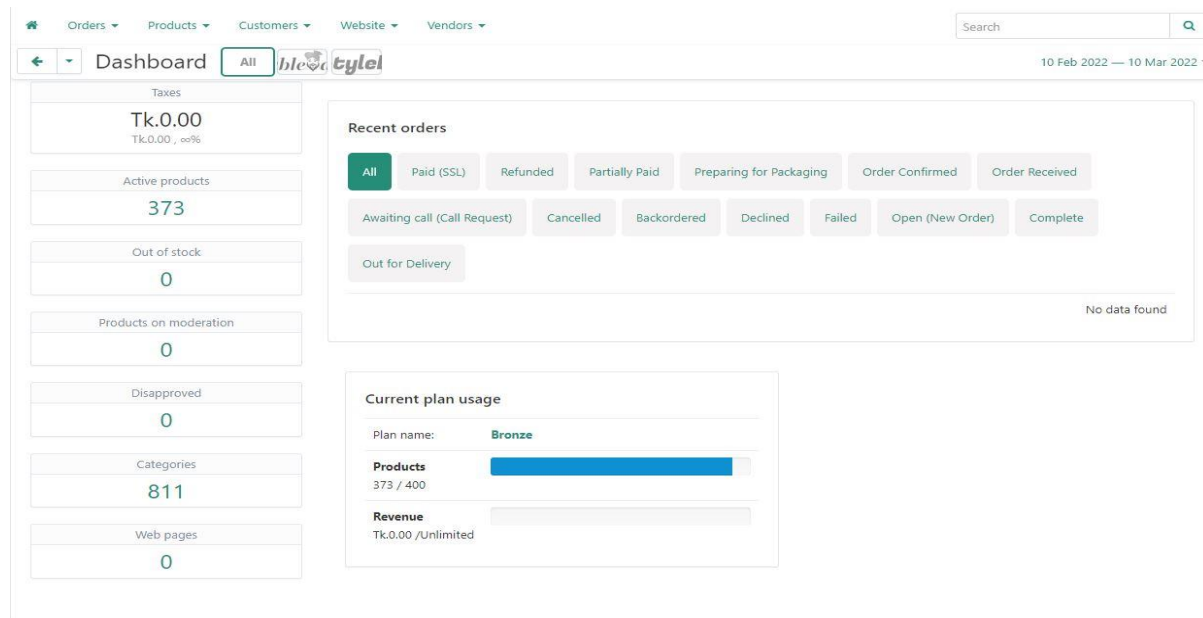


Figure 13: CCL dashboard on Kablewala seller portal (ii)

2.2.8.3 WALCART (A sister concern e-commerce platform of WALTON BD)

Walton Group has recently launched their sister concern e-commerce website named walcart.com. CCL has proudly enlisted as a vendor with this giant company and dedicatedly provides top-notch health care equipment & accessories as per customer's demand. However, WALCART is not fully automated yet as there are lots of areas needed to be developed for faster and easier seller experiences.

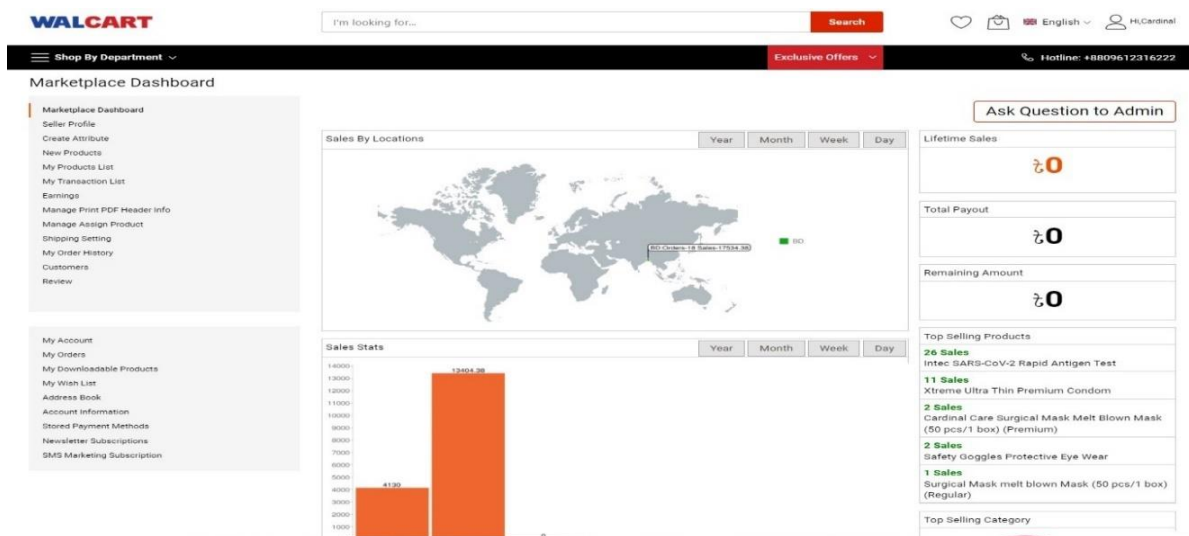


Figure 14: CCL dashboard on WALCART seller portal

2.2.8.4 FOODPANDA

CCL is also working with "Foodpanda", the largest quick commerce in Bangladesh. Quick Commerce' – is a convenient yet apt term to refer to a growing channel known as on-demand or rapid delivery. It refers to companies that deliver goods (typically groceries) in under an hour or as quickly as 10-15 minutes. CCL has more than 200+ fast-moving consumer products enlisted on the portal for the fastest fulfillment of the customer's demands. CCL has a positive rating of 4.73 out of 5 from 11 reviews. Recently, CCL has launched a cross-promotional campaign with Foodpanda where customers will get a total of 90 BDT discount on the cap of

500 BDT purchases, where CCL will bear 22% of the total discounted amount for customer engagement and sales volume growth.

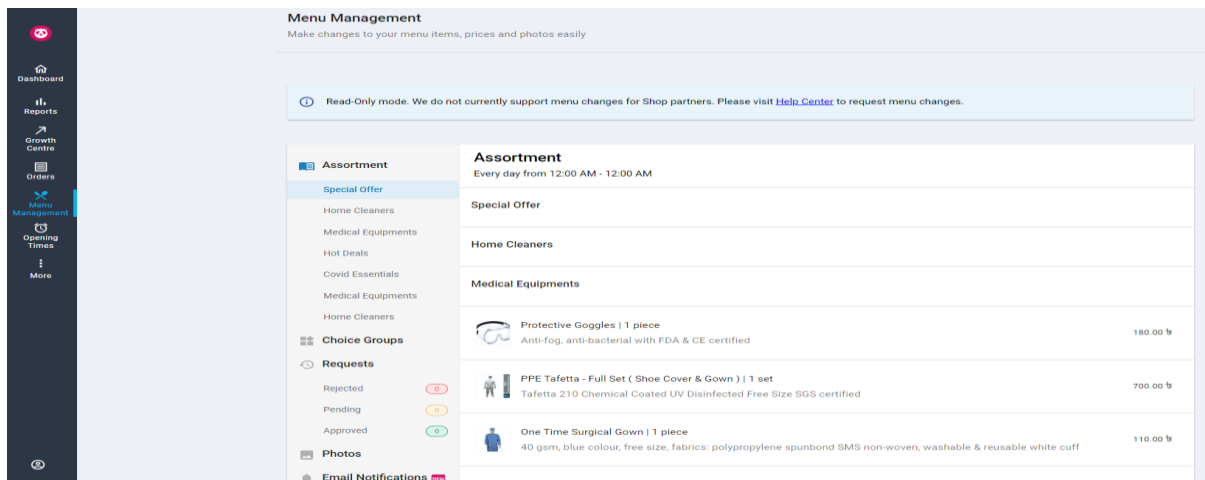


Figure 15: CCL dashboard & vendor performance on Foodpanda portal

2.2.8.5 SHOPUP

ShopUp is Bangladesh's leading full-stack B2B commerce platform for small businesses.

There are several concerns of this company like ShopFront, Unicorn, Redx logistics & Mokam. CCL is working as an enlisted supplier of all of these concerns individually on the basis of RFQ. Below some official mail communication samples are shared for reference.

ShopUp is one of the most prioritized and giant clients of CCL so far. ShopUp Limited is basically collecting office stationery, refreshments & beverages, toiletries & cleaning items, furniture, office equipment, office renovation, grocery, electrical appliances & accessories, gift items, kitchen equipment & accessories, any kind of event-related accessories, banner/poster/backdrop, packaging materials, etc, based on different RFQ's. As CCL is considering the best competitive market rate for each product, ShopU is rigorously submitting RFQ to CCL for all its requirements. A very good and profound corporate relationship is built with the concerned authorities of both parties for business growth and

regular engagement.

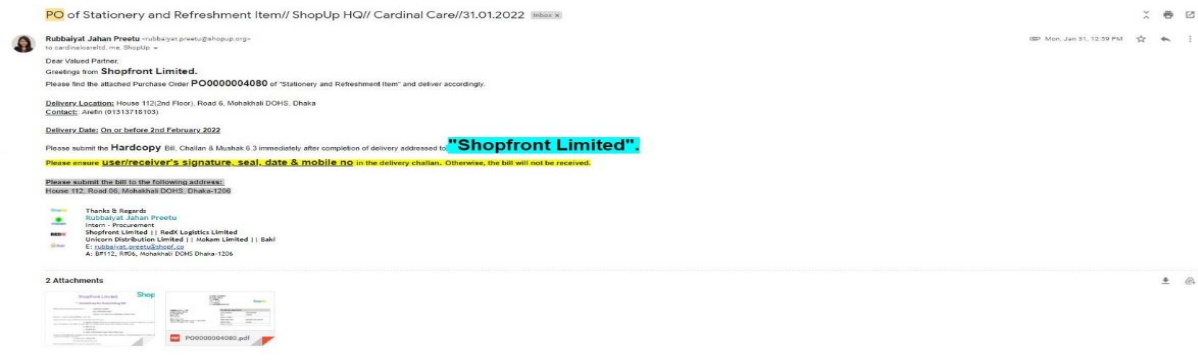


Figure 16: CCL official mail communication for RFQ of ShopFront Limited



Figure 17: CCL official mail communication for RFQ of RedX Logistics Limited

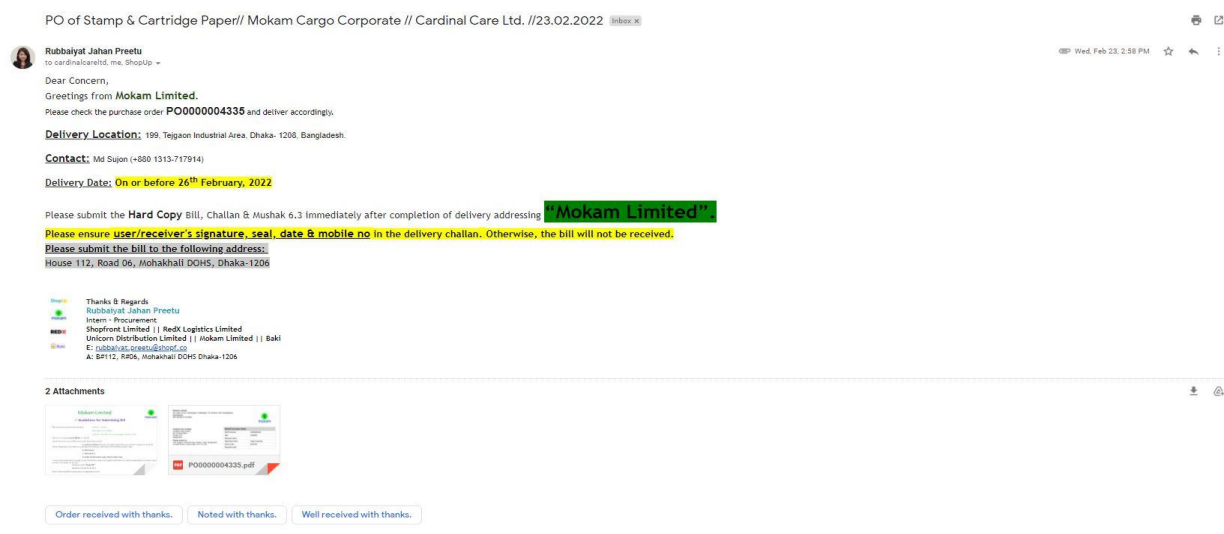


Figure 18: CCL official mail communication for RFQ of Mokam Limited

2.2.8.6 PATHAO Shop

The company has also opened a seller portal on “Pathao Shop” with its variety of product lists with competitive pricing and stock availability. The shop has positive reviews from the successfully delivered orders. Recently, the company has shared almost 350 new fast-moving SKUs to the concerned team of Pathao shop for product uploading & revenue generation.

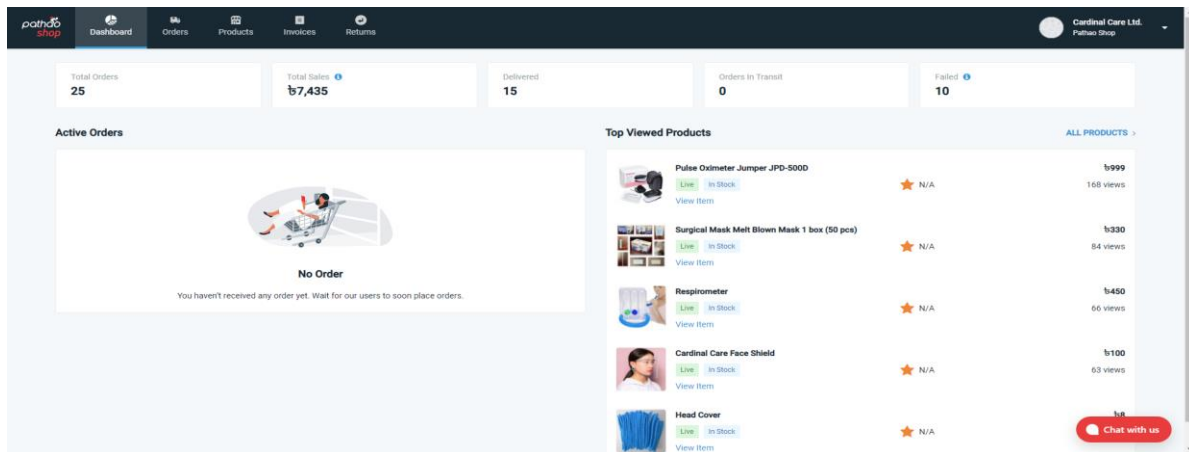


Figure 19: CCL dashboard on Pathao Shop portal

2.2.9 Categories & Product Line of CCL

CCL was started on the basis of COVID essential health care products at the very beginning of the business operation. But gradually, based on the business demands and B2C, B2B clients’ requirements & recommendations, CCL has introduced a diversified product line. On the website, almost all of the available products are already enlisted along with the actual images, specified product features & descriptions, and competitive selling rate based on the online marketplace standard with relevant categories.



Figure 20: Active product categories of CCL

CCL is mainly considering different methodologies in the case of product onboarding. Different renowned national & international brands are actively supplying products in the open market. CCL is trying to reach all of them one by one to source most of their products and make profitable deals on the website and Facebook page to benefit the customers.

| Sub Categories | | | | | |
|--|--|--|--|--|--|
| Covid-19 Care | Health Care | Personal Care | Baby Care | Daily Care | Office Supply |
| 1. Gloves 2. Pulse Oximeter 3. Disposable Items 4. Face Shield 5. Disinfectant Materials 6. Eye Protection 7. Oxygen Concentrator 8. Mask | 1. Fitness 2. Diabetics 3. Breathing 4. Thermometer 5. Blood Pressure Machine 6. Family Care 7. Doctor Care 8. Hearing AID 9. Orthopedics 10. Family Planning | 1. Man Care 2. Women Care a. Feminine Care 3. Beauty care 4. Eye Care 5. Skin Care 6. Hair Care 7. Oral Care 8. Home Care 9. Hands & Feet's care 10. Sexual Wellness 11. Adult Diaper | 1. Diapers 2. Wipes 3. Baby Food 4. Body Care 5. Feeding Accessories 6. Toys & Games 7. Mom Care | 1. Chair 2. Table 3. Iron Safe & Lockers | 1. Grocery Items 2. Tea, Beverage & Drinks 3. Dairy 4. Chocolate & Chips 5. Snacks Items 6. Pickle, Spice & Sauce 7. Home-Kitchen toiletries 8. Washroom Toiletries 9. Air Freshener 10. Umbrella & Raincoat 11. Appliance & Decoration 12. Towel, Napkin & Bathrobes 13. Stationery 14. Clearing Equipment 15. Gift Item 16. Kitchen & Dining Item |

Figure 21: Product categories and sub categories of CCL

For the record, CCL has also developed its very own branded products in the local market which are basically identical products, and customers and business partners have already shown positive feedback about that. Alongside, CCL has planned to start importing some of the leading and most desired health-related accessories for the final consumers and B2B clients which will start from the upcoming quarter of 2022.




| Category | Product Name | Product Short Description | Product Ref. Photo |
|------------------|--|--|---|
| GLOVES | Cardinal Care Poly Hand Gloves (100 pcs/50 pair) | 100 Pieces Polythene Hand Gloves has Good toughness and extra tension. Also easy to stretch, durable, not easy to break, easy to use Dis-posable use, clean and sanitary. Poly hand Gloves are very comfortable to use and smooth touch in hand, easy to wear with no holes and leakage. <ul style="list-style-type: none"> 100 Dis-posable Clear White Gloves each), One Large Size fits all for adults/unisex men and women. 100% food safe and perfect for food handling in commercial or home use. 100% Latex and Powder Free, BPA Free, Allergy Free, Non-Sterile, Good skid resistance. |  |
| DISPOSABLE ITEMS | One Time Surgical Gown | Features: <ol style="list-style-type: none"> Can be used as a dust jacket and clean-room Garment. Can be used for surgical procedures, patient treatment; public places epidemic inspection; virus disinfect contaminated areas; Can also be widely used in military, medical, chemical, environmental protection, transportation, vaccination, etc. This product is for one-time use. 40 gsm with white elastic hand cuff. |  |
| FACE SHIELD | Cardinal Care Face Shield | Features: <ol style="list-style-type: none"> With thick sponge, make very comfortable. OEM service. Application: Hypoallergenic foam band can absorb sweat and provide enough room for eye glasses or safety goggles. Lightweight and comfortable to wear, quick and easy to don. Excellent protection against potential contamination from blood pathogens, body fluids, or harmful chemical splash. All straps can be sonically welded or secured to the shield with an eyelet for safety. |  |

Figure 22: CCL own branded products (i)





| Category | Product Name | Product Short Description | Product Ref. Photo |
|----------------------|--|--|---|
| DISINFECTED MATERIAL | Cardinal Care Alcohol Pad (100 pcs) | 100PCS Disposable Alcohol Pads Skin Cleansing Wipes Saturated with 70% Ethanol Alcohol Extremal use Medical Alcohol for Home or Outdoor. 1. Hygiene: a one-time product. 2. Multi-purpose: clean skin, mobile phone, computer, etc. 3. Convenient: Mini size and lightweight, suitable for outdoor or travel use and individual package, easy to carry. |  |
| | CardiCare Disinfected Spray (110 ml) | Cardicare is an alcohol based disinfectant spray which kills 99.99% germs instantly from any surface. It's packaged carefully to carry it with you everywhere. Ingredients: Isopropyl 80%, Aqua 19.96 %, Glycerin 0.03%, Hydrogen Peroxide 0.01%, Lemon Essence. Net Weight : 115 ml |  |
| MASK | Cardinal Care Surgical Mask Melt Blown Mask (50 pcs/1 box) | 1. 3 layer melt-blown mask. 2. Heat punched fully elastic ear loop (KN95 ear loop). 3. No glass fibers. 4. Hypo-allergenic, High filtration, Perfect fitting. And Very low resistance to breathing. 5. 75 <u>gsm</u> . |  |
| | Cardinal Care Surgical Mask Non-melt blown Mask (50 pcs/1 box) | 1. 3 layer Non melt-blown mask. 2. Heat punched fully elastic ear loop. 3. No glass fibers. 4. Hypo-allergenic, High filtration, Perfect fitting. And Very low resistance to breathing. 5. Adaptable nose bar. |  |

Figure 23: CCL own branded products (ii)

Moreover, many are suggesting developing more products of its own brand, and CCL is precisely considering this feedback and taking operational steps for that. The dedicated product team is already aligned with this work plan and started communicating, sourcing & collecting those thereby.



| Category | Product Name | Product Short Description | Product Ref. Photo |
|----------|---|--|---|
| MASK | Cardinal Care Surgical Mask Melt Blown Mask (50 pcs/1 box) RZM | 1. 3 layer melt-blown mask. 2. Heat punched fully elastic ear loop (KN95 ear loop). 3. No glass fibers. 4. Hypo-allergenic, High filtration, Perfect fitting. And Very low resistance to breathing. 5. 75 <u>gsm</u> . |  |
| | Cardinal Care Pink Surgical Mask Melt Blown Mask (50 pcs/1 box) | 1. 3 layer melt-blown mask. 2. Heat punched fully elastic ear loop (KN95 ear loop). 3. No glass fibers. 4. Hypo-allergenic, High filtration, Perfect fitting. And Very low resistance to breathing. 5. 75 <u>gsm</u> . |  |

Figure 24: CCL own branded products (iii)

2.3 Management Practices

E-com management is the method of organizing an online trade by successfully fulfilling its goals of quality things, client procurement & retention. CCL is trying to take after the standardized administration preparation like every other driving e-commerce company in Bangladesh. There are fundamentally seven types of primary leadership styles which are practiced in numerous organizations/companies all through the world.

2.3.1 Leadership Style

Among all, CCL is following the “Democratic leadership/”Participative Leadership”. It is a technique in which associates of the units take a participative role in the managerial procedure. Ideas are exchanged voluntarily among the coworkers which leads to an authoritative summit. Creativity is always inspired and awarded in this style. This strategy chooses to concentrate on group equivalency and straightforward thoughts. Meanwhile, the leader will always be there to initiate advice for any emergency. He is also authorized to decide who will be in the troop and who will get to participate in the flowchart of any particular decision taken by the administration. Different researches have suggested that this superintendence technique is a very influential style that directs to more promising assistance & high productivity from the group. However, this pattern of leadership improves team spirit which makes everyone in the room feel additionally immersed in the process.

CCL has always encouraged its associates to intercommunication with their ideas, judgments, and arguments in an open space discussion which initiates great engagement and understanding in the team. For example, during every campaign or activation, the concerned team is always assigned to make a plan and budget for the relevant event. Afterward, they are requested to present their whole planning in front of all the associated teams to make the final call. But some

problems arise in this process. From personal experiences, I have seen that this process sometimes fails the suitable communication among the group. Additionally, it sometimes leads to a poor decision as there are different types of confidential information about the planning which cannot be shared or discussed with everyone except the authorized person or the team.

2.3.2 Management Goals & Objectives

CCL management has always encouraged its teams to put the maximum effort to accomplish the centralized goal and objective of the company. Besides, the management is thoroughly focused on revenue generation, market share increase & profit maximization. Nevertheless, CCL management aims to become Bangladesh's Leading Online Orthopedics & Healthcare Platform. Therefore, the management is relentlessly monitoring and polishing the whole business process, employee retention rate, predetermined sales targets vs achievements, and weekly and monthly sales performance evaluation with the concerned team/person. As the health care industry of Bangladesh is not fully monitored or controlled by any particular judiciary yet, working in this industry is very risky and tactful sometimes. So, the core management team is always aligned with external factors like political/nonpolitical announcements regarding the industry protocols & policies. CCL is a startup company, so the management also takes complete care of its employee satisfaction and secures a friendly job place atmosphere where all the team members could feel secure and respected with the proper obligation. Thus, employees can put their full faith in the company goals, vision & policies which eventually create a great impact on the target accomplishment of the company.

2.3.3 Human Resource Planning Process

HRP is the ongoing technique of methodical planning forward to acquire optimum usage of an organization's most incalculable asset- quality employees. Human resources planning guarantees the finest mixture between employees and jobs while avoiding manpower deficiencies or surpluses. Likewise, in any other company, human resources are the most important assets of CCL. In order to take maximum benefits from the available resources, CCL tries to follow its very own process of HRP. There are seven steps in this entire process.

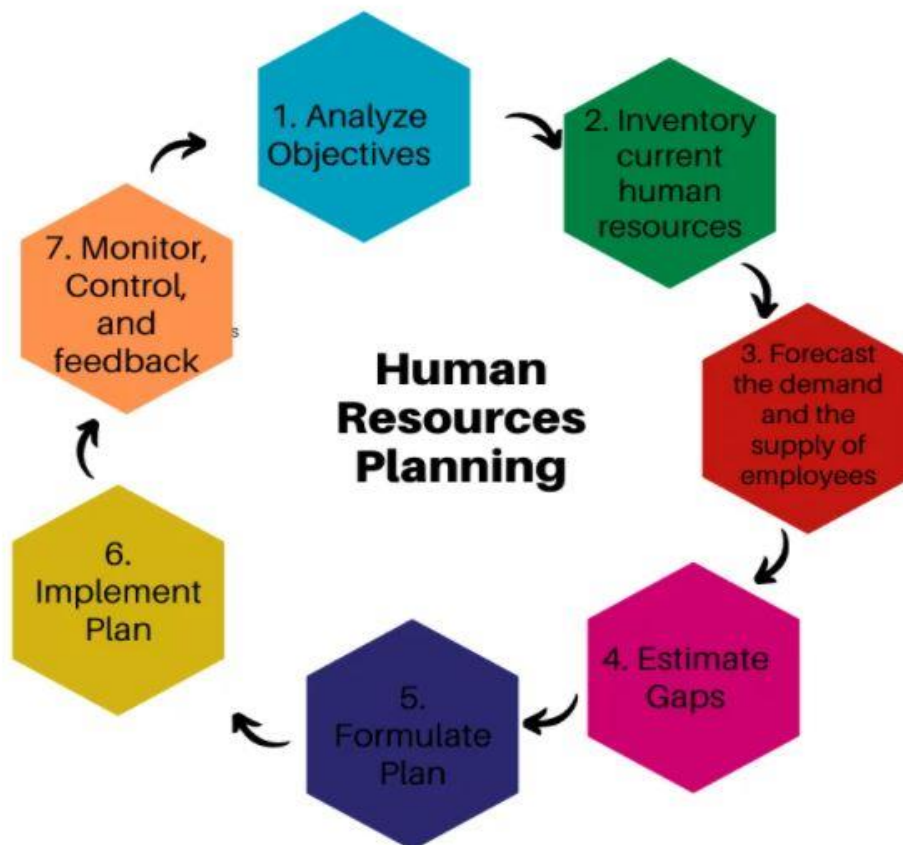


Figure 25: Basic 7 steps of HRP

For operational advantages, CCL has already segregated the existing team into several departments. Some of the key operational departments are accounts & inventory, procurement & sourcing, IT & MIS, Operations & Logistics, business growth & development, and sales & marketing team. CCL has profoundly analyzed the objective for each department and its contribution. The management has already employed skilled employees for each department, and a leader/head of the team is already assigned for proper supervision and monitoring. As the business is in the growing stage, the management is forecasting and planning for further recruitments for each department based on the internal requirements. All the recruitment and selection processes are controlled within the capacity of the total investment of the company & monitored by the hiring committee.

The recruitment process is followed by the standard regulation practiced in the current job market. Firstly, the job description & vacant positions are determined along with the available benefits. After that, a team immediately initiates the job circulation post on various social media and job-seeking platforms to attract & identify the perfect candidate. After receiving an expected amount of resume within the declared timeline, the team sit with all the resumes and sort listed the expected and relevant one based on the job description and required academic and working experiences. Afterward, they call all the sort listed employees for an interview session with the required documents and identification. Some of the recruitment processes are held through both verbal and written examinations based on the job criteria and expectations. Salary and benefits are openly discussed with the candidates during the interview and assessment session. In addition, the interviewer also discloses the expectations & contributions to the candidates before confirming any decisions from both ends. The selected candidates based on all the evaluation processes are finally called with an offer letter to join by submitting essential documents & information to the concerned hiring team.

CCL often offers its employees to join free seminars/webinars for soft skill development and process orientation. Employees are evaluated after each session with some F&Q questionnaires and tests. On top of all, the management annually sits for the employee performance assessment and afterward declares the collective decision made by the whole committee on whether an employee will be getting a raise or not. Those who could not meet the minimal requirements of the targets vs achievements are sent to different training and development sessions for their skill development. To increase the motivation of the employees, the management arranges annual outings, prize-giving ceremonies, performance acknowledgment & certification of an employee of the month/quarter, birthday celebrations, national events celebrations, cultural programs, and so on.

However, the management is now trying to compensate the existing employees' subsidiary facilities like TA, DA, lunch, etc. as there is a shortage of manpower. They are more focused to develop the existing employee in terms of knowledge, skills, and contribution to the company. There are also cases of termination in case of insufficient work ethics and violation of code of conduct and company policies & regulations. In these cases, the management firstly sent the employees a notice by issuing a showcased letter with valid reasons. Afterward, a meeting is set up along with the concerned personnel for a round table discussion based on the scenario and the position of the employee to identify the gaps between the two parties. Later on, with a mutual understanding, the final decision is made by the HR team. In cases of termination, usually, employees don't get a recommendation letter or experience letter. As CCL always took care of its resources, except for any worst-case scenarios, the HR doesn't encourage to sack or fire any employee, rather advises the relevant team to examine the employee's situation more thoroughly and only then take the decision for further action.

2.4 Marketing Practices

CCL is mainly focusing on e-commerce marketing strategies. E-com marketing is the act of utilizing promotional techniques to drive customers to the website, turning them into paying customers and retaining them post-purchase. CCL is basically following the basic three easy ways to practice online marketing techniques. Such as-

- Using an online marketplace that includes Facebook, a verified website, a Google business profile, etc.
- Focusing on customer satisfaction by fulfilling the committed delivery timeline, product originality, hygiene, customer feedback calls, etc.
- Lastly, setting up different levels of KPI which basically indicates the conversion rate, intermediate order volume, ROI, and profit margin. By setting these specific goals and tracking the data, CCL can adjust marketing plans on the fly to optimize results and grow company revenue.

CCL has segregated its audiences into different target levels. The ideal target audiences are more like in between the ages of 25 to 40 years, mostly located in the main cities of different divisions and districts of Bangladesh. In terms of economic status, most of the customers are doctors and work in relevant fields. Apart from these, a large scale of customers is mainly engaged with CCL because of its diversified daily necessary goods and health care gadgets. Apart from these practices, according to new research (5 Ways To Attract Visitors To Your Website, 2018), CCL also follows some of the best online promotional approaches to maximize its sales and revenues. Below those are described briefly-

1. Optimize the site using technical SEO for e-commerce marketing: One of the best online marketing strategies for e-commerce websites is optimizing technical SEO. Luckily, there are quite a few ways that CCL is using to maximize the site's search

engine value by structuring it correctly. These include starting with the best e-commerce platform for SEO, writing SEO for e-commerce product pages, and performing an e-commerce SEO audit. These will ensure search engines understand what the company sells and let the customers rank more favorably for relevant searches.

2. **E-commerce Content Marketing:** Writing digital content has been a valuable eCommerce marketing tool for years. Today, that still holds to be true and search engines are very favorable to websites that have strong, easy-to-read content. This is an easy place to invest time and money to attract new visitors to the website. It also establishes the company as an expert in the particular field and lets its customers know that it can come to the website to answer any questions the customers may have.
3. **Social Media Marketing:** social media can be daunting for business owners, particularly if they don't use it in their private lives. However, many brands have embraced social media and found great success. It's a great way to build and grow relationships with customers and gives any company access to a very large audience. CCL is focusing on Facebook, Instagram, and Pinterest to highlight its products and engage with customers and prospects. This is a good area to invest in for both DTC marketing and B2B marketing (see what is B2B marketing).
4. **Email Marketing:** In 2021, email marketing continues to be one of the most effective forms of digital marketing. It has the highest click-through and conversion rates of any form of e-commerce marketing. It can even be personalized based on customer type and location, so there's a lot of flexibility with the channel. CCL is trying to reach out to maximum premium consumers through email marketing with the affiliation of several banks, renowned giant companies, etc.

5. SMS Marketing: CCL is basically using a third-party IT team to maintain its website, which is called “Storrea”. This portal helps and facilities its clients to directly do SMS marketing to its very own customer database based on several preferences.
6. PPC marketing: PPC, or pay-per-click, marketing is a form of paid advertising that a majority of e-commerce businesses use. CCL creates ads from third-party agencies that are displayed on search engines and social media, but only pays when someone clicks through to the website from the ad. It can yield great results, but costs add up quickly if it’s not properly tracked and the strategy the company wants to go with. CCL had paired this with e-commerce SEO to achieve the best results.

Apart from the above process, the marketing team also practices online offers & deals like every other online platform. For example, recently the company launched a campaign with its online payment partner SSLCommerz in Eid-UI-Fitr 2022 where 13 MFS and banks promoted the company to their customer base. In this campaign, the company ensured a flat 10% discount on any purchase from the official website with a minimum bucket size of 750Tk for unlimited times. The confirmed bank and MFS List were:

- bKash
- Nagad
- UPAY
- Eastern Bank Limited
- BRAC Bank Limited
- Prime Bank
- Mutual Trust Bank

- Dhaka Bank
- Lanka Bangla Finance Limited
- NRB Bank
- NRB Commercial Bank
- One Bank
- Meghna Bank

Campaign Timeline:

- 3rd April 2022 to 3rd May 2022 (bkash)
- 2nd April 2022 to 3rd May 2022 (Other)

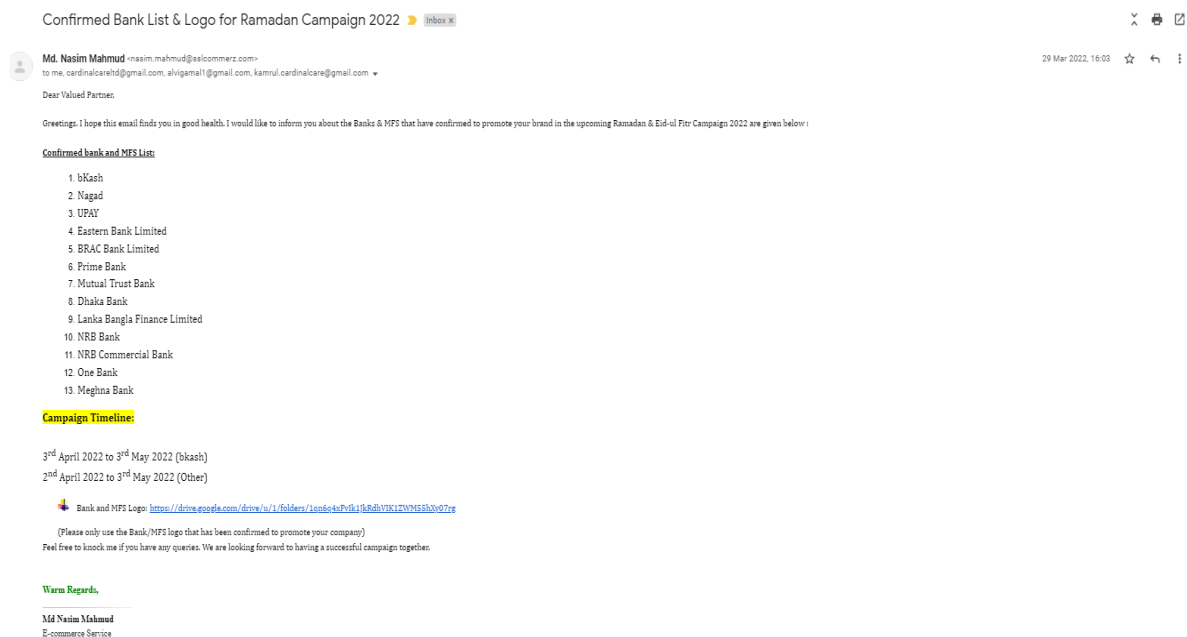


Figure 26: Campaign confirmation mail communication from SSL

2.5 Financial Performance & Accounting Practices

Cardinal Care Limited has always been consistent with its financials ever since it started its journey in 2020. Introducing the company as an online store with necessary Covid-19 products, total sales have been significantly uptrend in the 2020-2021 fiscal years. With the changes in the Covid-19 situation, our sales have been impacted due to low customer demand. Based on the downtrend of sales, the company has shifted its sales to other domains like skincare, orthopedics, etc., which has helped us to retain our ever-growing customer base.

The company's annual growth has been 18.65% for the period between 2020 & 2021 with a total sales amount of BDT 22.9 million. Our average profit margin has been calculated as 30.62% for the time period of June'20 till December'21 with a gross profit of BDT 7 million.

2.6 Operations Management and Information System Practices

As a startup e-commerce platform, CCL is operating in the market for the past 2 years to gain sustainable growth and a positive impact on the socio-economic status of Bangladesh. As an operational process, the company is mainly focusing on a very different yet modernized approach which is basically known as "Agile Methodology". This methodology is a way to handle a task by splitting it up into several stages. It entangles steady collaboration with stakeholders and continued advancement at every stage. Once the task starts, teams' cycle via a method of planning, executing, and evaluating. Agile operations are a digital business operating prototype that builds on Agile methodologies. Agile is the most appropriate expansion method to use while the three key things that will enable the task to be a triumph are collaboration, constant focus on corporation value, and an appropriate level of quality. The four values of the Agile Manifesto-

- Individuals and interactions over methods and tools
- Using software over comprehensive documentation
- Client coalition over agreement negotiation
- Responding to adjust by following a technique

CCL is basically trying to follow the “Scrum” methodology to develop its workplace atmosphere and sustainable growth in the current market. According to research, “Scrum” is a project management framework that provides a structure for fast-paced Agile teams to prioritize, manage, and execute work (What Is the Scrum Methodology? | Wrike Scrum Guide, n.d.). In research from Westland (2022), Scrum’s principles serve as guidelines for executing the process. They ensure that there is a cognition of the functions and dynamics of a Scrum environment. It is the Scrum master’s duty to maintain Scrum principles and values. Here’s a breakdown of the six Scrum principles which are primarily followed by CCL on a daily basis-

- i. To remain effective, agile, and able to respond to change, all the team members rely on practical process control. The main object to follow this process is to make sure the transparency, inspection, and adaptation of any upcoming events.
- ii. The Scrum method encourages a level of independence from the Scrum team. The frontliners get the opportunity to organize one's daily tasks based on the priority list and situation demands. In the day end, only those who are self-organized can make sure of all the deadlines.
- iii. Time-boxing is a practice where a fixed amount of time is allocated for certain activities or objectives. Time-boxing allows for activities to be completed in an optimal time

frame without running too long. Every day morning, CCL team members identify the priority list for individuals and set reporting times for the completion of the task.

- iv. All the team members of CCL try to exercise the FIFO method in order to complete the assignments. Apart from that, if any important task arises, they are consulted to rearrange the priority list based on the weight.
- v. Because of its ongoing sprints, the objectives in service development are consistently reviewed and updated to create the best quality service and delivery process. Thus, the sales team and the CS team actually rigorously communicate with the customers and logistics to complete the delivery within the SLA.
- vi. All the team members of the company collaborate frequently and, sometimes, at great length. To collaborate and problem-solve, all the team members daily try to do a standup meeting session where all the daily tasks are quickly discussed.

Following the above stages, CCL is successfully initiating every possible project/work plan to be done by the concerned teams and responsible persons.

2.7 Industry & Competitive Analysis

Recently, Bangladesh (recognized as LDC) has gained growth in the healthcare sector where it has met almost 98% of its local demands for pharmaceutical products from a market size of roughly \$3 billion (Bangladesh - Healthcare and Pharmaceuticals, 2021). Considering the scenario, here I will share the industry competitive analysis of CCL based on porter's five forces & SWOT.

2.7.1 Porter's Five Forces

Porter's Five Forces is a model that identifies and analyzes five competitive forces that shape every industry and helps determine an industry's weaknesses and strengths. Five Forces analysis is frequently used to identify an industry's structure to determine corporate strategy.

Porter's five forces are:

- i. Rivalry among existing competitors: CCL has meager competition in the healthcare industry of Bangladesh. The main competitors of CCL are medistore.com, epharma.com.bd, MedEx, and Lazz Pharma Limited. These companies have already developed their online base marketplace to create a supply chain operation with direct buyers. As there are very few companies working in the sector, there is a very good possibility that CCL to arise as one of the leading healthcare e-commerce companies in Bangladesh. However, there is no dedicated company yet established that mainly concentrates on orthopedics products, healthcare gadgets & accessories. Because of the lower competition in the industry, CCL can quickly determine the product prices based on the cost. To some extent, CCL can also charge a bit higher than the local market for the sophisticated service it provides to the customers.
- ii. Bargaining power of suppliers: The product line of CCL is currently very diversified. There are enormous vendors who are directly supplying products to the company based on work orders of variety. Substitute vendors for similar types of products are also enlisted with the company. Thus, CCL has the advantage to identify the lowest cost prices before initiating any work order to the vendors. And vendors are also aware of this situation, so they try to share the most possible lowest prices with the company to gain advantages over others.

iii. Bargaining power of Buyers: CCL has a very own customer base who are with the company from the very beginning. The company has always tried to bring the most exclusive products to its customer base. Depending on various categories of products, CCL has the audacity to bring unique products for each of those. For example, injury supports items are not available largely in the local market or any web-based marketplace in Bangladesh. Therefore, the company started to import the best products for this category from India, the brand's name is Tynor. In addition, CCL is working as a supplier with various corporate companies. So, the company always tries to offer the lowest price to its client to gain the maximum order quantities. Thus, the buyers have less power over the company to negotiate the prices as the company always makes sure the quality and SLA to the final users.

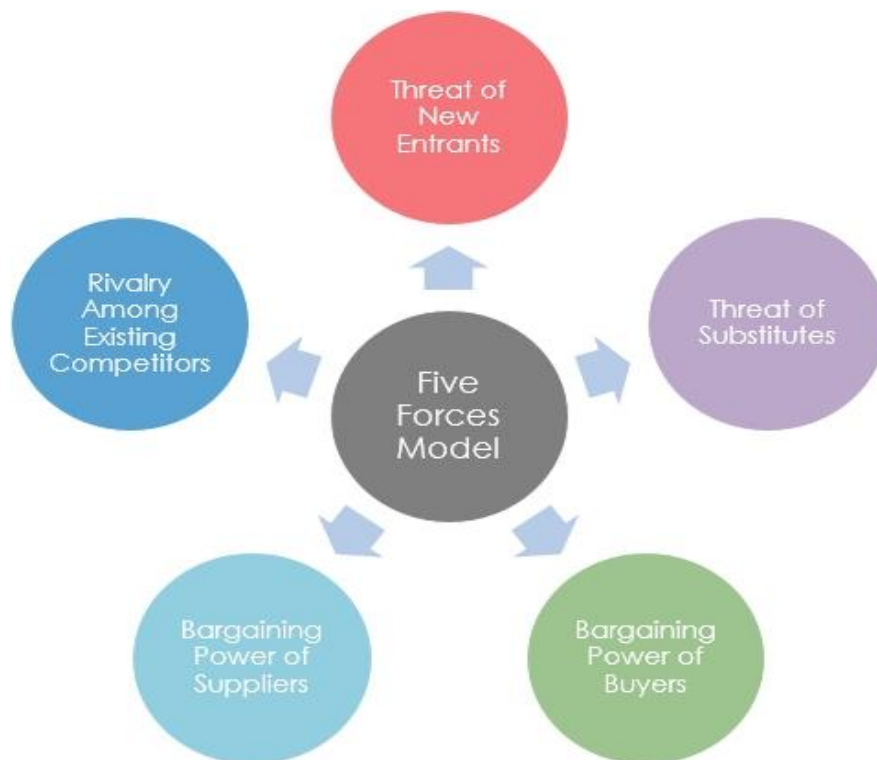


Figure 27: Porter's Five Forces of Competitive Position Analysis

iv. The threat of substitutes: There are already some major competitors in the market who are providing the best quality products and services to the customer. But as earlier discussed, CCL has some unique products which are not mostly available in the local

market or any other e-commerce. So, the loyal customers who have already purchased history with this company, always try to order from here. In addition, the company has a dedicated product team who are constantly researching the market for alternative products. So, the company always gets the advantage to identify its own substitute products and make sure those are also tagged with the purchasing team and inventory team. So, it can declare that the company has a moderate risk of substitute products available in the market.

- v. The threat of new entrants: There is a huge risk of new entrants. As there is no such leading company yet in the healthcare e-commerce industry in Bangladesh, the management of the company has always kept this in their mind. But fortunately, the legal process of establishing such a business model is very complicated in aspect of the current marketplace scenario. So, as an early beginner, CCL has quite an extensive advantage over others.

Based on the above analysis, it can be declared that the company has some of the major advantages over the market which are created just because of the timeframe it has lapsed practicing in the market. So, if proper regulations and investments are available, this company can surely achieve its vision throughout the next couple of years.

2.7.2 SWOT Analysis

Besides, Porter's Five Forces analysis, here I will also discuss the SWOT analysis for a better understanding of the current situation of CCL. This analysis basically refers to strengths, weaknesses, opportunities, and threats which develops a list of what an organization does best and worst. It also describes aspects for improvement and possible hazards in the marketplace.

Below a descriptive SWOT analysis of CCL is mentioned-

Table 1: SWOT Analysis

| Strengths | Weaknesses |
|--|--|
| <ul style="list-style-type: none"> • CCL has a unique customer base with recurring purchasing history • CCL is currently working as multiple role models like an e-commerce company, enlisted suppliers, online pharmacies, and vendors for the third-party e-commerce marketplace. • The company has secured B2B and B2C sales channels. • The company is specialized in orthopedics items of different brands like Tynor, Samson, Vissco, etc. | <ul style="list-style-type: none"> • The company doesn't have any mobile apps yet. • There is a very low budget for offline marketing. • As e-commerce, the company has only 1200+ plus SKUs yet which needed to be extended up to 5000 SKUs at least. • Covid-19 items are not performing well as the pandemic situation is now mostly under control. |
| Opportunities | Threats |
| <ul style="list-style-type: none"> • CCL is now enlisting various renowned brands to onboard diversified products. • The company can start a sole distribution project soon with some internationally renowned brands of orthopedics. • The company has planned to start an online pharmacy with a one-stop solution and rapid home delivery throughout Dhaka. • There is a big opportunity to develop the existing website of the company where any consumer can get all necessary medical items including medicine, lab test, etc. | <ul style="list-style-type: none"> • As the company was basically started as a responder to the Covid-19 pandemic, currently these types of items are not that demanding. So, this is one of the major threats for the company as there is a large scale of inventory stuck. • There are some competitors who are investing more in marketing to reach the maximum customer base which is definitely a threat to this company. |

2.8 Summary & Conclusion

Cardinal Care Ltd is a startup e-commerce company basically concentrating on the specific healthcare industry of Bangladesh. As one of the primary responders of COVID- 19, CCL was shaped in March 2020. Afterward on, the lawful exchange permit was issued for this company on 19th August 2020 for expansion. CCL was made to serve individuals with a grin, to supply quality benefits over a virgin division, and planning to gotten to be the industry pioneer in E-commerce healthcare. This company had been devoted to working for more than one year through a Facebook page. A short time later, this company propelled its site in November 2021. CCL is a limited company that's basically concentrating on the leading quality medical accessories and equipment which can offer assistance to our country to battle back against the current COVID-19 widespread circumstance effectively. The item line of this company incorporates different sorts of health care gadgets & accessories. CCL is persistently doing operations within the wellbeing care showcase with nearby speculations. As a start-up company, the entire operation is isolated into a few divisions. The company has been always consistent with its financials ever since it started its journey in 2020. Introducing the company as an online store with necessary Covid19 products, total sales have been significantly uptrend in the 2020-2021 fiscal years. With the changes in Covid19 situations, the sales have been impacted due to low customer demand. Based on the downtrend in sales, the company shifted its sales to other categories like skin care, orthopedics and etc. which has helped it to retain its ever-growing customer base. CCL is on a mission to protect and progress patients' wellbeing by reliably conveying high-quality, secure, and compelling medical items and administrations that meet client desires over the globe through current excellent manufacturing practices, state-of-the-art innovation, a competent workforce, and proficient administration. The company's target is to modernize Bangladesh by giving all sorts of technology-based & unique gadgets to each corner of Bangladesh. The company is trying to form an environment where suppliers and

buyers create a solid relationship with common beliefs & so clients will not be perplexed by buying items online. CCL and its group members do the correct thing required for giving the finest client benefit as it has elevated levels of specialized mastery to provide coordinated arrangements of service.

Chapter 3

Project Part

3.1 Introduction

E-commerce implies utilizing the Internet for trading that ordinarily includes money over corporate or personal limitations in exchange for products and services. Innovation has made it conceivable for anybody to purchase anything online nowadays. By definition, it wraps an assortment of trade exercises that utilize the web as a stage for either data trade or financial exchanges or both at times. E-business applications divert into e-commerce absolutely while trade of esteem happens.

3.1.1 Background/ Literature Review

E-commerce can give significant benefits to little endeavors through progressed efficiencies and raised incomes. It empowers a better approach to working to emerge as businesses confront long term and grasp the new economy. E-commerce empowers little trade business people to pick up get to superior quality data and hence enables them to form educated choices in their businesses (Richard Duncombe & Richard Heeks, Robert Kintu & Barbara Nakangu, & Sunil Abraham, 2006). Numerous online businesses inquire for installment sometime recently the expedite of products, frequently utilizing moment online installment strategies, lessening the time went through holding up for installments and the related hazard of awful obligations. Incite installment decreases the requirement for working capital, which is steady with the discoveries that such businesses are frequently set up with moo levels of speculation; as a rule, from the founder's claim sources, instead of bank credits or wander capital. Multiple incomes describe how some online home-based business owners are involved in more than one form of

income generation. This might be that they are operating their online business alongside other employment, they are operating more than one business, or that they are supported by a spouse or partner or by savings from previous employment. Whilst it could be thought that such multiple income streams mean that the entrepreneurs are not serious about their online ventures considers that these other income sources allow the entrepreneur to pursue their venture ‘without the pressures of immediate financial reward, which allows the trial-and-error learning and experimentation (Dr. Muhammad Naveed Anwar & Professor Elizabeth M. Daniel, 2014).

According to research, the healthcare segment in our country has experienced expanded development in later a long time. Bangladesh is the only least developed country (LDC) which meets nearly 98% of its domestic demand for pharmaceutical products, with market size of approximately \$3 billion The Government of Bangladesh empowers remote organizations to accomplice with neighborhood companies in creating drugs and high-tech and specialized items. Bangladesh offers openings for U.S. exporters of high-end therapeutic hardware, surgical rebellious, symptomatic hardware, and administrations. Imported solutions and restorative gadgets are subject to traditional obligations depending on sorts and classes. To enter the healthcare segment in Bangladesh a company is required to supply the fundamental application and supporting reports. Once enrolled with BIDA, companies must get a permit from the Directorate-General for Health Services (DGHS). However, companies looking for these licenses must be confirmed by the Ministry of Health and Family Welfare, the most substance dependable for all healthcare sub-sectors (Bangladesh - Healthcare and Pharmaceuticals, 2021). The e-commerce sector has seen a surprising blossoming since the early 2000s when Bangladesh doesn't even have any reliable online transaction system. In 2009, the country's central bank, Bangladesh Bank began permitting online transactions. In 2013, the CB also permitted the purchase and sale of goods and services online using

international credit cards. BTRC sets total internet subscribers at 117.3 million as of May 2021, of which only 9.8 million use broadband connections while the rest are roaming internet users.

There are over 2,000 online sites and more than 50,000 f-com pages on Facebook. Facebook remains a well-known procedure for publicizing and advertising products. The industry has experienced a solid improvement since the scene of the COVID-19 broad in 2020 as more buyers are inclined to shop online. Concurring to the German explore organization Statista, the industry is evaluated to have created from \$1.6 billion in 2019 to typically \$2 billion in 2020, while it is expected to reach \$3 billion in 2023 (Travel Recovery Hints at Profitability in 2023 | Airlines., n.d.). There are mainly four types of e-commerce business popular in Bangladesh:

- Business-to-Business (B2B);
- Business-to-Consumer (B2C);
- Consumer-to-Consumer (C2C); and
- Business-to-Employees (B2E)

In arrange to encourage e-commerce and energize the development of data innovation, Bangladesh ordered the ICT Act of 2006. The Act, revised in 2013, incorporates arrangements for detainment and/or fines for those committing cyber crimes.

In 2018, the Alibaba Group obtained Daraz Group, one of the driving e-commerce companies in Bangladesh. Daraz detailed in June 2020 that it would contribute \$59 million to Bangladesh by 2021 to move forward with the company's eCommerce coordination establishment, tallying its dissemination center and sorting center (Correspondent, 2018).

Referring to "Official Website of the International Trade Administration", social media is widely used in Bangladesh. Facebook is the most prevalent social media platform with more than 30 million users. Facebook is used to engage consumers and is also a major e-commerce

platform. There are over 50,000 e-commerce Facebook pages in Bangladesh, many of which are small businesses using Facebook alone to advertise and sell products (Bangladesh - eCommerce | Privacy Shield, n.d.).

3.1.2 Objective(s)

The purpose of this report is to portray how a business initiative could lead to a growing e-commerce market in the virgin sector of Bangladesh. As one of the first responders to the Covid-19 pandemic situation, Cardinal Care Ltd. started its operation to serve the maximum customers with emergency health care products and gadgets. This study will give knowledge about the company's current portfolio, how the business growth and expansion occurred, what are the challenges the company is facing while operating, the prospect and opportunities, and how an e-commerce platform is helpful to expand any start-up business in wide-angle. In addition, it will show how the management and associated departments are working together for the achievement accomplishment of the company's vision & mission. This study will also give a brief knowledge of the whole operating process of this company along with the financial performance and industry competitiveness.

3.1.3 Significance

The Healthcare sector of Bangladesh is a monopoly market where no distinct organization is directing or operating to develop & furnish the entire market. This report will exhibit the company's vision to be one of the largest health care e-commerce companies in our country.

3.2 Methodology

1. Primary data was gathered from communications with distinct employees of CCL & some principal customers' opinions.
2. Secondary data was accumulated by utilizing the company's website, competitor's details, the organization's current administrative & operational process, market prospects, and relevant books & social media.

3.3 Findings & Analysis

While working with this company for the past 1.5 years, I found a lot of positive things and several crisis moments regarding funding, order life cycle, product availabilities, and B2B business policies. Throughout my tenure, I have contributed to every possible sector of this company to develop its fundamental structure based on my previous experiences and bits of knowledge. Considering the overall scenario, I have found out the following things from a neutral aspect which will give a clear picture of what is actually going on in this company & how it's actually functioning to make sustainable growth in the market:

- The company has successfully transited its whole business operation model from Facebook e-commerce to Domestic e-commerce (B2C).
- The management body of this company is strongly aligned with the whole market process and supply-demand equilibrium of the health care industry of Bangladesh.
- The management body hasn't recorded the detailed financial analysis books yet except the daily sale report including profit & loss, and stock management.
- There are a few well-renowned doctors who are basically helping the committee to identify the opportunity gap in the market.

- The management is trying hard & soul to create a new international supply chain that will eventually help the mass population to get aware of the health care gadgets and accessories and create a huge demand on the open market.
- The company is trying to make revenue from every possible business channel including B2B, B2C, C2C & B2E.
- There is very positive word of mouth about this company in the online market, which means the customer who once purchased any item from this website had referred his friends and families to get their essential products from this site.
- Recently the company has decided to get a drug license from DGDA which will help to develop an online pharmaceutical marketplace in full throttle.
- Apart from the specialized area, the company is also doing well in different categories like daily needs, baby care, sexual well beings, etc.
- As the company is working as an enlisted supplier with some of the giant companies like ShopUp, a unique database of vendors & prices of stationery, refreshment, office supplies, and office furniture items are compiled. There is a decent possibility to gain maximum revenues from that sector too.
- The company has always tried to maintain a sustainable cash flow to make sure the upcoming projects launching events. But as a seeding investment is right now coming from the management, at some point the company faces a liquidity crisis due to certain business credits.
- One of the most positive sides of this company is that the accounts payables are very low as the management always tries to make sure the vendors are getting paid periodically. This package actually attracts the vendors to do more business with this company and thus they try to offer the best fit market rates for their products.

- Compared to other websites, the company is more specialized in particular healthcare industry which eventually made its business module easier and more efficient.
- The company has successfully secured a logistics channel to complete the work orders from the different sales channels.
- The company has a unique customer database of 5000+ and 45% of those are recurring.
- In order to serve a total addressable market of 119.6 million people, there are very few online stores for Orthopedics items.
- While working with the B2B partner, I have faced some creditability crises as some of the corporate companies are very unlikely to maintain the transparency of payment clearance. There is a lot of money from this company that is still stuck as receivables from different business partners.

3.4 Summary & Conclusion

Every company has a dream to be the leading one on the market. As with that, Cardinal Care Ltd has also planned to be the finest and most efficient online marketplace for healthcare products in Bangladesh. Considering all the possible aspects, currently, CCL needs to secure an investment for future upcoming plans and strategies. If the company manages to do so, there will be pioneer & bold attribution from this company to the whole nation. In this report, I have tried my best to portray every aspect of this company for understanding the entire business process and its targets. The organization is undoubtedly doing great in the industry based on the business transition & proliferation in the market. However, the prospect and opportunities of this business are also quite positive comparing its financial gain and industry competitiveness.

3.5 Recommendation/ Implications

Considering my point of view, I would like to recommend a few things which I think will make a better strategy for the future business process of this company:

- The company needs to focus on financial analysis in depth to evaluate the current performance in the market.
- The company should be more focused on resource management as there is a vast chance to expand the business from different angles.
- The company should arrange a few own vehicles for supplying the products to the corporate clients and nearby customers.
- There should be an allocation for offline marketing activation.
- A large amount of investment can swift the work process of this company, so the management should consider this and prepare necessary documents for this purpose.

In these circumstances, I can firmly say I really admired the whole business process and objective of this company.

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