Sonargaon University

Internship Report

On

Accounts and Financial Activities of Epseeta International Ltd.

Submitted by

Jahidul Alam

BBA2001019133

Semester: Fall 2023

Program: BBA (Major: Accounting)

Submitted to

Department of Business Administration

Sonargaon University (SU)

Dhaka-1215

(Submitted for the partial fulfilment requirement of the degree of Bachelor of Business Administration)

Date of Submission: 08th January, 2024



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Supervised by

Mst. Marium Akter

Lecturer

Department of Business Administration

Sonargaon University (SU)

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Bachelor of Business Administration)

Date of Submission: 08th January, 2024

Letter of Transmittal

Date: 08/01/2024

To

Mst. Marium Akter

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University (SU).

Subject: Submission of Internship Report on "Accounts and Financial Activities of Epseeta International Ltd."

Dear Madam,

With humble honour and respect, I am writing to formally submit my internship report titled " **Accounts and Financial Activities of Epseeta International Ltd."** as a partial fulfilment of the requirements for my BBA degree. It has been an honour and a privilege to undertake this internship under your esteemed guidance. Throughout the duration of this internship, I have had the opportunity to explore into the intricacies of accounting practices within Epseeta international Ltd. This report, an essential component of my academic journey, sheds light on the fundamental aspects of the topic and serves as a testament to my dedication to the BBA program.

In crafting this report, my aim has been to provide a comprehensive overview of the contemporary financial practices adopted by organizations in our country. I believe this document serves not only as a record of my internship but also as a contribution to the broader understanding of finance-related matters in our business landscape.

Once again, I express my sincere gratitude for your invaluable guidance and support throughout this internship. Your mentorship has greatly enriched my understanding and experience in the field.

Thank you for your time and consideration.

Sincerely Yours,

Jahidul Alam
BBA2001019133

Program: BBA (Major: Accounting)

Department of Business Administration

Sonargaon University (SU).

Letter of Authorization

I hereby confirm that the project report titled **"Accounts and Financial Activities of Epseeta International Ltd."** is a genuine effort by Jahidul Alam. The research was conducted under my guidance. I also affirm that, to the best of my knowledge, the content presented in this report has not been included in any other project report or dissertation that led to the award of a degree to any candidate earlier, whether in the same context or a different one.

Mst. Marium Akter

Lecturer

Department of Business Administration

Faculty of Business

Sonargaon University (SU).

Student's Declaration

I, the undersigned, a student of Business Administration, Department of BBA program, Major in Accounting of Sonargaon University do hereby declare that the internship report on " **Accounts and Financial Activities of Epseeta International Ltd."** is the original one and has been prepared by myself and has not been submitted anywhere for any degree, diploma, title, or recognition.

The report was prepared under the supervision of **Mst. Marium Akter,** Lecturer, Department of Business Administration of Sonargaon University.

Yours Sincerely

_____

Jahidul Alam

BBA2001019133

Program: BBA (Major: Accounting)

Department of Business Administration

Faculty of Business

Sonargaon University

Acknowledgement

I express my profound gratitude to the Almighty, whose grace enabled me to successfully conclude this report. I extend my heartfelt thanks to **Mst. Marium Akter**, a Lecturer in the Department of Business Administration at Sonargaon University, whose continuous motivation, diverse guidance, invaluable suggestions, and advice during my internship were instrumental in shaping this report. Her unwavering support and insights were indispensable; without her direction, meeting the deadline would have been daunting. She provided consistent assistance and the necessary expertise for industry analysis, enabling me to accomplish my objectives.

To sum up, I want to convey my appreciation to all the esteemed faculty members of the Department of Business Administration. Their enduring inspiration and support have illuminated my academic journey.

Executive Summary

During my internship at Epseeta International Ltd., I was absorbed in various accounting and finance responsibilities, which form the core of this report titled "Accounts and Financial Activities of Epseeta International Ltd."

The primary focus of my internship revolved around handling diverse financial tasks within the company. I actively engaged in tasks such as bookkeeping, recording financial transactions, preparing financial statements, and analysing financial data to support decision-making processes.

Throughout my tenure, I gained invaluable insights into the financial workings of Epseeta International Ltd. I was actively involved in tracking expenditures, managing accounts payable and receivable, and ensuring adherence to financial regulations and company policies.

This report aims to provide a comprehensive overview of the company's financial activities during my internship. It encompasses a detailed analysis of the financial tasks I undertook, offering insights into the company's financial health and operational efficiency.

Moreover, I detail the methodologies and tools used during my internship to carry out these financial responsibilities effectively. The report also highlights the challenges faced and the strategies employed to overcome them, showcasing my learning and growth during this period.

Ultimately, this report serves as a testament to the hands-on experience gained in the realm of accounting and finance at Epseeta International Ltd., outlining the crucial role I played in contributing to the company's financial processes and operations.

Acronyms	Elaboration
ISA	International Standards on Auditing
IAS	International Accounting Standards
Co.	Company
CA	Chartered Accountants
P & L	Profit and Loss
BL	Balance Sheet
PPE	Property, Plant, and Equipment
GAAP	Generally Accepted Accounting Principles
GL	General Ledger
COGS	Cost of Goods Sold
LC	Letter of Credit
DV	Debit Voucher
CV	Credit Voucher

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Chapter: One

Introduction

1.1 Origin of the Report

This report is based on three months' comprehensive study with direct participation, which is the part of BBA program. It helped me to gather practical experience which is necessary for my future life. Here, I got the opportunity to combine my theoretical knowledge with the practical experience. For this great opportunity, I would like to express my deepest respect to my honourable academic supervisor Mst. Marium Akter, Lecturer in the Department of Business Administration at Sonargaon University for giving me his valuable advice, time and all the necessary guidance, which inspired me to prepare this report as it is. This internship program allowed me to have a better access to a well-structured organization in course of furnishing my future career.

1.2 Objective of the study

Broad Objectives:

To understand the functional activities of how the Accounts department is conducted within the organization which change the work activities and success of the academic work and their achievement for the organization based on academic related programs.

Specific Objectives:

- To understand the function of Accounts department of Epseeta International Ltd.
- This affiliation will help to get information from the activities of differentDepartment.
- To know in which basis, they evaluate their student's & official's performance.
- To know how they maintain the national university's professional curriculum rules intheir institute.
- To focus on their Financial and key activities.

1.3 Methodology

Data source:

Data for this report has been extracted from primary sources as well as secondary sources.

Primary Data:

Primary Data will be collected Official records (files, rules & regulation).

Secondary Data:

Majority of the data will be collected from Annual Report, Informal discussions mainly withmy supervisor, brochures, and Epseeta International Ltd. official web sites.

1.4 Scope of the Report

The report covers the organizational Accounts and Financials activities, and the performance of Epseeta International Ltd. The scope of the study is to acquaint with the operational scenario of Epseeta International Ltd. The focus was only to understand the organizational attributes in course of understanding the finance related issues of this organization.

1.5 Limitations of the study

- Data availability could be another big issue here because company might not want to disclose all the confidential information regarding their managerial strategies and plans.
- Data from different sources were quite inconsistent which created some problems in making the report.
- They did not provide me vast information due to their official code of conduct to maintain their organizational confidentiality.
- Not all the information is included in this report due to confidentiality of organization.

The report has encountered the limitations that may have an overall impact on understanding the activities of the department from a critical perspective. Despite, these limitations, I have tried from all aspects to collect all necessary information and make the report a comprehensive one.

Chapter: Two

Literature Review

2.1 Review of Literature

Huber, Law, and Khallaf described three active learning tasks intended for use in introductory financial accounting courses: (1) interview someone who uses financial statements to learn how the information is used, (2) write a paper about the implementation of internal controls at a specific company, and (3) perform financial statement analysis as a member of a 15 assigned team. The authors provided the instructional materials and discussed the perceived efficacy of the assignments.

Lawson, Pincus, Sorensen, Stocks, and Stout illustrated how the life-cycle approach can be useful for managing the process of developing a more integrated accounting curriculum. The 2017 article built upon prior work (Lawson et al. 2014; 2015) on developing a curriculum that integrates accounting competencies with foundational and broad management competencies. The authors identified and discussed five stages in the curriculum change process: (1) implementation, (2) growth, (3) maturity, (4) decline, and (5) renewal or continual decline. Resources in the article included (1) a checklist of issues that faculty and administrators should consider at each stage of the curriculum change process, and (2) a spreadsheet for integrating required topics into courses and integrating courses into programs.

According to Evania (2016), when running and using information systems, an understanding of information technology is also important. Users need to know and understand the information technology the company uses in its information systems, with a good understanding of the users of IT is expected to improve the quality of information generated from the information system. If the user has the expertise and understanding of the system used then the user will feel more have the system used it, so they can use the system well. With a good understanding of the user, the flow of information will be conveyed and can be interpreted well, and expected quality of information produced is also good. From the explain above, it means that the higher user expertise, the more financial manager will increase due to their ease implementation of accounting information systems of their company, conversely, the lower user expertise, the less financial manager will increase due to their ease implementation of accounting information system

Information system is a set of interrelated subsystems that work together to collect, process, store, transform, and distribute information for planning, decisions making and controlling (Pol & Lim, 2013). The use of computer in information systems can improve the efficiency of information collection, process, store, transform and distribute. In addition, accounting information system (AIS) is a tool which was incorporated in the field of Information and Technology systems. Accounting information system is very important for business entities. This is the one responsible in generating reliable financial information needed for decision making. Various designs of system must consider

the factors that influence information that is gathered and reported. It will still depend on the anticipated users of the information and the types of decisions they are expected to make. The design of the system may also depend on the size of the firm, volume of transaction data, nature of operations, organizational structure and business form study or use of electronic equipment, overcoming the computer, for storing, analyzing, and any information, including key words and images (Ramadhan, Nurhayati, & Halimatusadiah, 2016.) 11 Information technology includes hardware and software to perform one or more data processing tasks such as capturing, transmitting, storing, retrieving, manipulate, or displaying data. dimensions of information technology is the intensity of utilization, the frequency of utilization and the number of applications or software used. The usage of computers and other advanced technology have increasingly been adopted in most practices including accounting (Taiwo, 2016). Accountants were vigorously involved in all accounting activities as the traditional methods were in place. Daily records had to be kept by humans, preparation of financial statements such as the statement of financial position and statement of comprehensive income were done manually by the accountant (Linus, 2012). The implication of technology has indeed caused obvious changes in organizations relating to their accounting systems and organizational performance, which has been of great concern and interest (Taiwo, 2016). Accounting decisions and plans have to be made in order for companies to stay relevant and competitive. It is necessary to acknowledge that computerized systems, have improved the functionality of accounting departments in organizations (Taiwo, 2016)

Riley and Ward (2017) investigated the relative efficacy of passive and active learning in an undergraduate AIS course at a large US university. The 3x1 quasi-experimental approach implemented three conditions across five sections of the course (n=191, 100% response rate): (1) individual-active learning (n=67), (2) cooperative-active learning (n=47), and (3) passive learning (n=77). For both of the active conditions, students were given an in-class assignment to complete either individually (individual-active) or in small groups (cooperative-active). In the 14 passive condition, students were provided information in a traditional lecture before being given the assignment. All students were given the same nine experimental questions on the final exam.

Chapter: Three

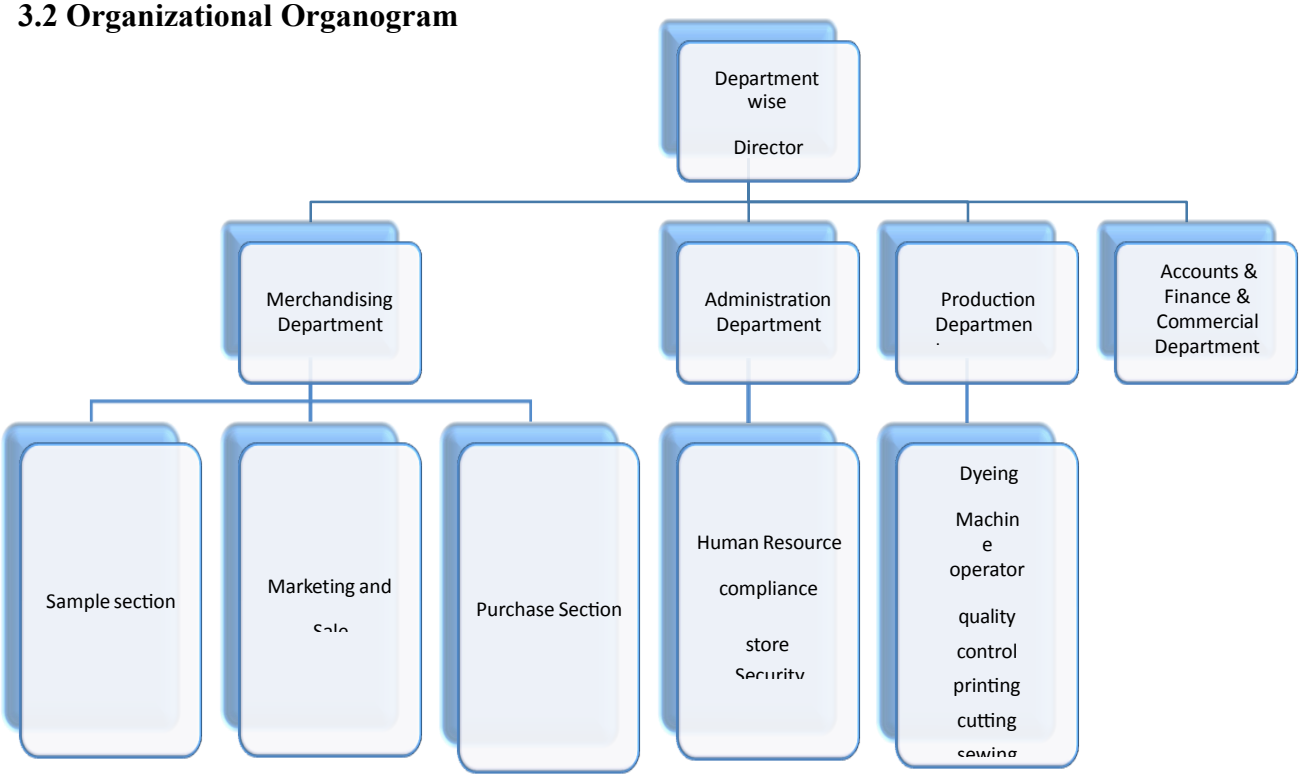
Overview Of the Organization

3.1 About the Organization

Epseeta International Ltd. is a business entity established in Bangladesh, engaging primarily in two key sectors: real estate and importation. The company operates within the real estate domain, dealing with properties, land, and housing. They participate in activities such as purchasing, selling, and managing these assets, catering to the diverse needs of individuals and businesses seeking properties for residential or commercial purposes.

In the realm of importation, Epseeta International Ltd. engages in the procurement of goods from various sources outside Bangladesh. These imported products encompass a wide array of items, ranging from consumer goods to industrial supplies. The company facilitates the importation process, ensuring the acquisition of quality products that align with market demands. Once these goods arrive in the country, Epseeta International Ltd. may distribute them through various channels or engage in sales to local retailers.

3.2 Organizational Organogram



Mission & Vision of the Organization

Strategic planning begins with a clearly defined pre-defined path as a planning mission. In another way "a mission describes the core functioning of the organization in society in terms of products and services produced for its customers".

A clear business mission should have each of the following elements:



3.3 Vision:

Vision gives the avocation of conduct and, thusly, applies a critical effect on advertising choices. Exercises are supported by a lot of dreams that all businessmen are approached to regard:

- They are the clients in front of the rest of the competition
- They are experts
- They regard one another
- They fill in as a group
- They are focused on nonstop improvement.

3.4 Mission Statement

Setting an example of responsible and efficient operations focused on value creation. Putting it under responsibility is the goal of the organization in the long run, in addition to being the best-garments in the industry.

- Accountability to the customer
- Accountability to collaborative partners
- Accountability to the community and the environment

3.5 Objectives for Epseeta International Ltd.

- Diversified Product Sourcing: One of the key objectives of Epseeta International Ltd. is to continuously expand their portfolio of imported products, with a focus on diverse and unique offerings to cater to the varied preferences of the local consumer base.
- Quality Assurance: The organization places a high priority on sourcing and delivering products of exceptional quality, adhering to stringent standards, and ensuring customer satisfaction.
- Competitive Pricing: An important objective is to offer imported products at competitive prices, enabling the company to remain attractive to consumers while maintaining profitability.
- Relationship Building: Developing and nurturing strong relationships with international suppliers is a core objective, facilitating consistent access to a wide range of high-quality imported products.
- Market Expansion: Epseeta International Ltd. seeks to explore opportunities for expansion beyond the current geographical boundaries, potentially tapping into new markets and diversifying their business reach.
- Ethical and Sustainable Sourcing: The organization is committed to ethical and sustainable sourcing practices, ensuring that imported products align with responsible environmental and social standards.

Chapter: Four

Policy & Guideline for Finance and Accounts Department

4.1 Introduction

The company provides a comprehensive manual as a guideline for the operating activities of finance & accounts department. The set of guidelines acts as the foundation for the system of internal accounting controls of the department. Examples of the key documentation are discussed in the following to achieve the objectives of the department. These instructions are provided and advised to use only as an aid and not inspired as a replacement for management involvement.

4.2 Cash receipts

Cash receipts through company's money receipts. In corporate finance and accounts department each deposit must be entered into a collection register manually. After the entry the receipts are handed over to the concerned revenue section for posting to match against revenue. Collection register will generate cash collection report.

4.3 Cash disbursement

Cash disbursement should be controlled strictly as this is a liquid asset. Basic control of cash disbursement should be as follows:

- Management will approve payment vouchers.
- All payments especially vendor payment must be made through cheque.
- The signatories of the cheque will be top management and top-level staff is authorized.
- No cheque should be prepared without the approval of payment vouchers.

4.4 Account payable

1. An authorized individual, who indicated approval by initialing the invoice, should approve invoices for payment in writing after review.
2. Checks maybe generated manually.
3. Supporting documents referred to as voucher to as voucher are attached to the cheque for signing. The documents usually contain:
    - Purchase order
    - Receiving
    - Invoice
4. Money receipt should be received when payment is made.
5. Source tax should be deducted, if applicable, form the payment

4.5 Recurring expenses

Recurring expenses are of different types. They may be one time in a month, occasionally and regular. The monthly ones are utilities bills and examples of regular type are conveyance, entertainment, etc. expenses in connection with business travel, training, promotional etc are occasional expenses in nature.

(i) Monthly

Monthly expenses should be paid based on invoice/ bill submitted by the authority concerned. Payment is this regard should be ensured to the designated deposit centres within the stipulated time in order to avoid disruption of services

(ii) Occasional

Occasional expenses are incurred for specific purposes in this regard are as follows:

- Expense report should be completed on a timely basis
- Receipts for expensed should be attached to the expenses report prior to the expense report. Date, time, and business purpose should be stated.
- The staff should sign and dated the expense report prior to its submission to finance and accounts department.
- Before disbursement or adjustment of advance made against him/her, the expenses report should be approved by the authority.

4.6 Payroll

The salary of the staff should be paid on the basis of the employment agreement with the company.

4.7 Imprest cash

Imprest cash fund is a revolving fund maintained at a constant amount to cover the small cash expenditures such as conveyance, entertainment, minor office supplies etc.

At all times the general ledger imp rest fund account balance in the name of respective should be the amount of cash that was originally advanced.

The following procedures are helpful in maintaining the imp rest cash fund account:

- To establish the imp rest fund account, make a fund available to the in charge for an amount sufficient to cover small expenditures for a designated period.

- The in charge is required to provide expenditure vouchers to corporate office immediately after the close of designated period.
- The concerned section of finance and accounts department should process the vouchers and send to the proper authority for approval.
- Discrepancy detected at the examination of vouchers.27

4.8 Advances

There may require some unavoidable advance such as: Advance to vendor for specific product. Advance to employee on humanitarian ground whatever the nature of advance this should be made available to the beneficiary after proper approval from the top management of the company. The department should take necessary steps to realize the advance as per understanding.

4.9 Prepayments & security deposits

Prepayments required for rental office should be made available as per agreement on approval by the management. The department of finance and accounts should adjust the prepayments as per agreement. No lapse in this regard will be allowed. In addition, there require some security deposits for securing business telephone, customs etc. these should be made through cheque subject to the approval from the management. The corporate finance and accounts department will be responsible to bring back the same at the end of the stipulated period. In addition, the transactions should be accounted for properly.

4.10 Investment

Investment policies are too complex to fully discuss here, but controls for managing investments should include the following:

- The finance and accounts department are to implement the investment decision to the company.
- The present policy in this regard is to place fund in fixed deposit reserve with banks and in saving certificated issued by the government.
- The investment will be made when the board of directors takes decision.

4.11 General ledger

The general ledger (G/L) accumulated all accounting activities for an accounting period. The importance of the (G/L) systems become apparent considering a double entry objective that:

All transactions are properly accumulated, classified, summarized, and recorded in the accounts and financial transactions and reports accurately reflect the details of all operations. As evidenced by the objective, the activities of a (G/L) system are varied, ranging from the preparation of journal entries to the production of the final financial statements. The basic flow of events for a (G/L) system is simple, revolving mainly around the journal entry. Initially journal entries are prepared by summarizing the period's activity. Journal entries are then posted to the (G/L). Reports are generated from the (G/L), reviewed for accuracy and any variances are explained. Finally, financial statements are produced from the final general ledger. Because of the impact of the (G/L) system, the following key controls are imperative: -

- Approval of all journal entries by a designated authority before posting.
- Checking of validation sheet of journal entries to confirm the accuracy of the posting.
- Review of month end financial statements by departmental heads.

4.12 Accounting Activities

As stated above, summarization of the month's activities is done via journal entry. The different accounting activities that give rise to journal entries are as follows: -

4.13 Cash activities

Cash receipts: Cash payment is received through money receipt from different sources

1. Cash sales
2. Credit collection

All receipts either cash or cheque must be entered to the respective revenue centres individually. At the end of the month journal entries of accumulated figure is to be posted to the (G/L) accounts.

Disbursements: Posting is required at the time of each payment individually to the respective head of accounts.

4.14 Operating activities

- Accounts payable: There are some recurring expenses identifies as accounts payable such as
    - Direct cost
    - General cost- Salary, Rent etc.
- This type of expenses is to be recorded on cash basis in the existing data base file. At the end of month this is to be treated as payment against account payable in the reporting software.
- Account receivable: Credit sales will be treated as accounts receivable and at month end journal entries receivable is to be posted to the (G/L) in order of revenue center
- Payroll: Salary for the working month is to be paid and at the end of each month payable account for salary is to be posted and when paid payment is to be adjusted in reporting software.
- Depreciation: Depreciation is to be charged on
- Fixed assets: Building, leasehold improvement, plant and machinery, motor vehicles, furniture equipment and tools as per journal entry to be posted in the reporting software
- Prepaid/ Advanced: It is to be ensured at the time of posting of payment/ adjustment that prepaid/ advance account (such as prepaid office rent, operational advances) is properly accounted for.
- Additional entry: Any additional journal entry, if required must be supported by proper documentation.

4.15 Budgets and forecasting

In this function, the finance department works with managers to prepare the company's budgets and forecasts and give feedback with regards to the financial standing of the company. This information can be used to fulfil the cash needs of each department, plan company staffing levels, plan asset purchase and expansions at minimum cost before they become necessary. The finance department can also use past records from respective departments to make better budget and forecast over long-term and short-term time horizons.

4.16 Sales

Estimating the sales your business will generate over the forecast period can be difficult. If you are starting a new business, you can base your estimates on market research and industry

benchmarks. For an established business, consider previous sales data over the same time period. You will also need to consider the current market and other economic conditions.

4.17 Expenses

Expenses forecast estimates your ongoing operational costs over a period of time. Business expenses may include (amongst others) rent, insurances, vehicles, advertising, employee wages, and accounting and legal fees.

If you are starting a new business, base your forecast on market research and industry benchmarks. If you are already operating a business, use records from previous years to assist you. Make sure you allow for any likely changes, such as an increase in costs or employing additional staff.

4.18 Cost of goods sold (COGS)

If you sell physical products you will need to forecast how much it costs to produce or stock them.

The COGS forecast relates to your sales forecast. If you are forecasting an increase in sales, the cost of producing the goods will also increase (you will need to purchase more components or stock).

To forecast COGS, you will need to include all the direct costs associated with production and preparation for sale. These may include:

the wholesale cost of buying completed goods, raw materials, or parts

- packaging
- freight and freight insurance
- commissions paid on sales
- direct labour costs used to manufacture the product

4.19 Fixed Assets Register

A fixed asset register is a detailed list of all fixed assets which are owned by a business. Its main purpose is to enable an organization to accurately record and maintain both financial and non-financial information pertaining to each asset and to easily identify and verify an asset when required.

Items and information captured in a fixed asset register

Fixed assets are longer term investments which provide value to a business and are depreciated over a period of years.

Below are some typical examples of fixed assets that would be recorded on a fixed asset register:

- IT equipment such as computers, laptops, printers, and servers

- Office equipment such as photocopiers, scanners, and telephones
- Furniture
- Property, plant, and equipment (PPE)
- Land
- Fleet i.e., cars and vans

Organizations have the flexibility to capture as little or as much detail required for each asset. Storing detailed asset information and financial history provides valuable data to enable more informed decision making.

Typical information captured on a fixed asset register includes a unique identifier code, asset name, description, purchase and capitalization dates, purchase cost, department, cost centre, residual value and asset life, and depreciation rule.

The benefits of creating and maintaining a fixed asset register

It is essential for an organization to maintain an accurate asset register to provide knowledge as to where an asset is and in what condition it is in. Listed below are just some of the key benefits which can be achieved from getting a fixed asset register in place:

Provides complete information on asset status, history, and location for audit trail purposes.

- Assists in complying with statutory requirements such as US GAAP and SOX.
- Ensures that the balance sheet reflects an accurate fixed asset value.
- Provides an accurate reference to ensure that the appropriate level of insurance is in place, which in turn avoids the overpayment of insurance premiums.
- Facilitates a quick and easy asset audit and verification process.
- Simplifies month and year-end processes when asset data is up to date.
- Improves asset utilization across the business and avoids the duplication of asset purchases.

4.20 Financial Accounting Practices

4.20.1 Cash Flow Forecasting

One of the key monthly and annual duties of Epseeta International Ltd. finance department is cash flow forecasting. The modelling of Epseeta International Ltd. future financial liquidity on a monthly and yearly basis is known as cash flow forecasting. It is the estimate of the timing and quantities of cash inflows and outflows over a specified time. Using this cash forecast, Epseeta International Ltd.

management determines and calculates how much cash money is gathered from various sources on that day, as well as how much cash fund is necessary to pay third-party and other creditors the following day. Cash flow forecasting assists Epseeta International Ltd. management in predicting impending cash surpluses or shortages, allowing Epseeta International Ltd. to make the best selection for obtaining a low-cost company loan. Funds flow forecasting also assists management in making decisions on where to invest idle cash and intra-account fund transfers. Cash planning and banking managers usually do it in MS-Excel worksheets.

The key disadvantages of Epseeta International Ltd. cash flow forecasting are as follows: it is a time-consuming procedure that involves several departments, which generates information gaps, raises costs, and increases the risk of mistakes.

4.20.2 Reconciliation

Bank account reconciliation is a process carried out by Epseeta International Ltd. Finance department to ensure that the Epseeta International Ltd. cash book records are correct and correspond to the EPSEETA INTERNATIONAL LTD 's bank account data. At the conclusion of each month, the finance department must balance the financial accounts of Epseeta International Ltd. many depots and factories. The process is tedious and puts a lot of strain on the treasury manager. Bank accounts in Dhaka can be readily reconciled with the Epseeta International Ltd. cash book, but those outside Dhaka are more challenging owing to information gaps, check dishonour, and a lack of contact between depots and manufacturers and the finance department. However, once completed, it is a huge relief for the Manager.

Steps involved in Reconciliation of Bank Accounts:

Step 1: Gather account statements from every bank that is associated with the Corporate Depot, Sales Depots, and Factories.

Step 2: Collect cash books from each sales depot and enter them into an MS Excel work sheet.

Step 3: Gathering information on check dishonour or bounce.

Step 4: Determine whether transactions were credited in the bank statement but not debited in the cash book, and vice versa.

Step 5: Determine whether transactions were debited in the bank statement but not credited in the cash book, and vice versa.

Step 6: Determine the change between the cash book balance and the bank statement amount.

Step 7: Complete the reconciliation process by identifying and correcting any incorrect transaction records.

Step 8: If the inconsistencies remain, determine the cause, bring the records into agreement, and settle by contacting the affected depot.

The Epseeta International Ltd. bank account reconciling system is a convenient and good procedure, but it has some key flaws, including an information gap, a lack of communication across departments, incorrect check or document number entry, and difficulty in locating information on bounced checks.

4.21 Annual Reporting

Epseeta International Ltd also issues a quarterly financial report. Epseeta International Ltd adheres to calendar years. It is usually presented at the annual general meeting and authorized by the managing directors and other directors. Hoda Vasi Chowdhury & Co. audited Epseeta International Ltd financial statements in 2018. The following phases comprise the financial statement preparation process:

1. Gathering information from the appropriate department.

2. Gathering data from trial balance.

3. Establishing accounting rules and principles in accordance with the SEC Act and the Company Act.

4. Review and verification by the relevant depots.

5. Audited by the designated auditing firm.

6. Finally, it should be distributed to shareholders as well as external and internal stakeholders.

Epseeta International Ltd is a limited liability corporation. As a result, Epseeta International Ltd is required to issue a financial report every year; this is one of the most significant jobs of the finance department. Financial statements must be prepared and published in accordance with the Company Act. They are a summary report showcasing how the firm is using the funds provided by the stake holders. The financial accounts of Epseeta International Ltd are divided into four sections:

1 .Financial Position Statement

2. Comprehensive Income Statement

3. Cash Flow Statement

4. Statement of Equity Changes

4.22 Statement of Financial Position

A balance sheet is a financial statement that reports a company's assets, liabilities, and shareholders' equity at a specific point in time, and provides a basis for computing rates of return and evaluating its capital structure. It is a financial statement that provides a snapshot of what a company owns and owes, as well as the amount invested by shareholders.

The balance sheet is used alongside other important financial statements such as the income statement and statement of cash flows in conducting fundamental analysis or calculating financial ratios.

Key Takeaways

A balance sheet is a financial statement that reports a company's assets, liabilities and shareholders' equity.

- The balance sheet is one of the three (income statement and statement of cash flows being the other two) core financial statements used to evaluate a business.
- The balance sheet is a snapshot, representing the state of a company's finances(what it owns and owes) as of the date of publication.
- Fundamental analysts use balance sheets, in conjunction with other financial statements, to calculate financial ratios

Assets, liabilities, and shareholders' equity each consist of several smaller accounts that break down the specifics of a company's finances. These accounts vary widely by industry, and the same terms can have different implications depending on the nature of the business. Broadly, however, there are a few common components investors are likely to come across.

The balance sheet is a snapshot representing the state of a company's finances at a moment in time. By itself, it cannot give a sense of the trends that are playing out over a longer period. For this reason, the balance sheet should be compared with those of previous periods. It should also be compared with those of other businesses in the same industry since different industries have unique approaches to financing.

A number of ratios can be derived from the balance sheet, helping investors get a sense of how healthy a company is. These include the debt-to-equity ratio and the acid-test ratio, along with many others. The income statement and statement of cash flows also provide valuable context for assessing a company's finances, as do any notes or addenda in an earnings report that might refer back to the balance sheet.

4.23 Profit and Loss Statement

The profit and loss (P&L) statement is a financial statement that summarizes the revenues, costs, and expenses incurred during a specified period, usually a fiscal quarter or year. The P&L statement is synonymous with the income statement. These records provide information

about a company's ability or inability to generate profit by increasing revenue, reducing costs, or both. Some refer to the P&L statement as a statement of profit and loss, income statement, statement of operations, statement of financial results or income, earnings statement, or expense statement.

Key Takeaways

- The P&L statement is a financial statement that summarizes the revenues, costs, and expenses incurred during a specified period.
- The P&L statement is one of three financial statements every public company issues quarterly and annually, along with the balance sheet and the cash flow statement.
- It is important to compare P&L statements from different accounting periods, as the changes in revenues, operating costs, R&D spending, and net earnings over time are more meaningful than the numbers themselves.
- Together with the balance sheet and cash flow statement, the P&L statement provides an in-depth look at a company's financial performance.

The P&L statement is one of three financial statements every public company issues quarterly and annually, along with the balance sheet and the cash flow statement. It is often the most popular and common financial statement in a business plan as it quickly shows how much profit or loss was generated by a business.

The income statement, like the cash flow statement, shows changes in accounts over a set period. The balance sheet, on the other hand, is a snapshot, showing what the company owns and owes at a single moment. It is important to compare the income statement with the cash flow statement since, under the accrual method of accounting, a company can log revenues and expenses before cash changes hands.

The income statement follows a general form as seen in the example below. It begins with an entry for revenue, known as the top line, and subtracts the costs of doing business, including the cost of goods sold, operating expenses, tax expenses, and interest expenses. The difference, known as the

bottom line, is net income, also referred to as profit or earnings. You can find many templates for creating a personal or business P&L statement online for free.

It is important to compare income statements from different accounting periods, as the changes in revenues, operating costs, research and development spending, and net earnings over time are more meaningful than the numbers themselves. For example, a company's revenues may grow, but its expenses might grow at a faster rate.

4.24 Statement of changes inequity

The statement of changes in equity is a reconciliation of the beginning and ending balances in a company's equity during a reporting period. It is not considered an essential part of the monthly financial statements, and so is the most likely of all the financial statements not to be issued. However, it is a common part of the annual financial statements. The statement starts with the beginning equity balance, and then adds or subtracts such items as profits and dividend payments to arrive at the ending balance. The general calculation structure of the statement is:

Beginning equity + Net income – Dividends +/- Other changes

= Ending equity

The transactions most likely to appear on this statement are as follows:

- Net profit or loss
- Dividend payments
- Proceeds from the sale of stock
- stock purchases
- Gains and losses recognized directly inequity
- Effects of changes due to errors in prior periods
- Effects of changes in fair value for certain assets

The statement of changes in equity is most presented as a separate statement, but can also be added to another financial statement.

It is also possible to provide a greatly expanded version of the statement that discloses the various elements of equity. For example, it could separately identify the par value of common stock,

additional paid-in capital, retained earnings, and treasury stock, with all these elements then rolling up into the ending equity total.

To prepare the statement, follow these steps:

- Create separate accounts in the general ledger for each type of equity. Thus, are different accounts for the par value of stock, additional paid-in capital, and retained earnings. Each of these accounts is represented by a separate column in the statement.
- Transfer every transaction within each equity account to a spread sheet, and inside notify it in the spread sheet.
- Aggregate the transactions within the spreadsheet in to similar types, and transfer them to separate line items in the statement of changes inequity.
- Complete the statement, and verify that the beginning and ending balances in it match the general ledger, and that the aggregated line items within it add up to the ending balances for all columns.

Chapter: Five

Internship Duties and Responsibilities

5.1 My Jobs and Responsibilities

Since, I was placed under accounts payable most of the tasks there was recurring but of important value. The description of my activities is given below:

5.1.1 Grasping GRNs and Bills: Getting acquainted with the Factory GRN's and the vendor Bills of both Raw Materials and packaging Materials for Berger Epseeta International Ltd. Epseeta International Ltd has around 500 registered vendors. Thus, tons of GRNs and Bills are received by the finance department every month. GRNs are good receipt numbers that are generated in factories against the amount of goods received to reconcile with the initial purchase order. Also, a VAT challan is attached with every GRN through which the finance team conducts the rebate and tax calculation.

5.1.2 Preparing Bills: Firstly, I had to sort the bills and GRNs according to the due dates and vendors. Then Attached the right bills with the right factory GRNs after checking the quantity, vat challan no, delivery dates etc. It is very crucial that we have all the documents ready and in right sequence starting from the vendor delivered Bills, The factory GRN, the delivery challan and finally the VAT Challan for the smooth processing of payments.

5.1.3 Parking and Posting Bills (SAP): SAP is the enterprise resource management system for Epseeta International Ltd. I used to work in the ECC Production segment of the SAP software. Here, the supply chain used to update the GR/IR – the database where the goods received amount, the PO number, the material rate, total costing etc. were inputted. I as a part of accounts payable team, had to reconcile the quantity, PO, material rate, the tax amount etc. After proper reconciliation of the GR/IR data with the bill, I used to process the payments adding proper tax code and other standard process. I had to park the bills for both the raw materials and packaging materials.

5.1.4 Looking for P.O. in SAP: When the bill sent by the vendor mismatched the information in GR/IR. I had to draw out the details of the POs from the SAP and check its detailed status with the designated T code.

5.1.5 Preparing Due Bill Reports: I also used to create the reports of the due bills of the specific vendors from the SAP with the assigned T code. After collecting the data from SAP, I used to create the reports of the specific vendors in the Excel and share it with my line manager.

5.1.6 Making Purchase Summaries: I also often had to prepare month wise purchase summary of packaging materials such as tins, cans etc. that Epseeta International Ltd used to buy from its sister concern Johnson and Nicholson.

5.1.7 Updating vendor List: Since Epseeta International Ltd deals with a huge number of vendors, it is important to update the vendor information staring from their bank details, address etc. I was assigned the task to update the vendor list through excel and shared it with my Line Manager.

5.1.8 Port AIT data: Port AIT is the port tax that is incurred for the imported Raw Materials. I was given the task to update and reconcile the data of the Port AIT along with their hard copies.

5.1.9 Calculating Carrying Cost Rebate: Epseeta International Ltd was able to take rebate on the carrying cost of the raw materials. Thus, I often used to calculate the rebate on the carrying cost (20% on the tax).

5.1.10 Preparing Presentation for Finance Conference: Epseeta International Ltd. Finance Conference is an annual two-day program that takes place within or outside Dhaka, where the Finance and Accounting team members of all over Bangladesh attend. I was assigned the task to prepare a presentation on Johnson and Nicholson, the sister concern of Epseeta International Ltd .for the finance conference.

5.1.11 Capex Meetings: Thanks to my colleague, I often got the opportunity to listen to capex meeting proceedings. Capex stands for Capital Asset Purchase Committee. It is comprised of few selected members from the department of Finance, Supply Chain and from Dhaka and Chittagong Factories. There is one chairman who coordinates and directs the whole meeting. Assets costing more than 1 lac needs to get approved by this Capex Committee to purchase it. The assets only reach the Capex committee after getting the technical approval and analysis of the bidding vendors conducted by the technical team. The capex committee discusses about the commercial viability, the return, the importance, the cost, the brand, the after sales service, lowest bidder along with many other aspects. Attending these meetings, really helped me to broaden my perspective while taking any purchase decisions.

5.1.12 Application Purchase Rationale: This task was assigned from the expense manager of FPM department. I was provided with a list of applications and people who raised the PR. I was given the task to contact with the allocated people and find out the rationale behind each purchase. My communication skill was tested here. I successfully noted the purpose, functions, and importance of each of the applications and the rationale behind their purchases.

5.2 Lessons and Skills Learned during the Internship Period

5.2.1 Technical Skills: The most essential skill I learned during my internship at Epseeta International Ltd was learning about SAP, a completely new program that is utilized not only by Epseeta International Ltd but also by several other major firms. Though it is a large program to deal with, knowing only the basics of it can help me get a decent career in the future that demands some SAP expertise.

5.2.2 Gaining insights into the practical world: My internship period provided me with my first exposure to the real corporate world, specifically how the Finance department in a Multinational Company operates and what segments are required to operate the Finance Department of Epseeta International Ltd

5.2.3 Communicating with many people: Because I have always interacted with other students from our universities, this was a time when I got to interact with people from the corporate world, and I got to know a lot of people ranging from my line manager to the MD of Epseeta International Ltd. All of the folks I interacted with taught me something about the job market or the qualities needed to get a decent job.

5.2.4 Analytical Skills: Since this is a problem-solving talent, one such difficulty I experienced during my internship was assuring that the bank reconciliation statements and GRN are always balanced, and I had to figure out why the statements did not match, and subsequently I could end up balancing bank reconciliations by myself.

5.2.5 Personal growth: As my internship term progressed, I saw that things that took me an hour and a half to accomplish were done in forty minutes. This bolstered my confidence since I felt like I was not only learning a chore, but also getting better at it.

5.3 Analysis

Many discoveries were discovered after running the data through numerous analyses and evaluations of treasury procedures, including both good and negative conclusions. The treasury of Epseeta International Ltd performs a distinct and specific duty. Every work in the Treasury Department is completed using good standard operating procedures. Epseeta International Ltd has a well-thought-out distribution strategy. Both the collecting of sales revenues and the fund payout systems used by Epseeta International Ltd are convenient for both customers and suppliers. The previous three years' cash collection performance was great for an effective fund collection, with a minimal processing

time to collect funds. To ensure effective liquidity management, the Treasury Department must be able to pay its creditors as soon as feasible. Epseeta International Ltd 's L/C opening and settling system is a convenient and secure mechanism through which Epseeta International Ltd purchases funds at a cheap cost or exchange rate. Finally, Epseeta International Ltd 's financial accounts demonstrate an increased tendency in all areas. Aside from the aforementioned favorable qualities of Epseeta International Ltd, the following drawbacks have been discovered.

-Because Epseeta International Ltd works with several banks, it may be difficult to determine the genuine cash position due to a lack of internal control system and an information gap between the various departments, sales offices, and Epseeta International Ltd 's financial partners.

- Epseeta International Ltd chose Citi Bank N/A for sales profits collection since it has no branches in distant areas of Bangladesh. This may cause problems for the Treasury Department in the collection process, and Epseeta International Ltd customers may find it difficult to deposit money into the bank; this eventually increases collection time, which has a detrimental effect on the cash management.

- Epseeta International Ltd does not hold a safety cash buffer in case of an unexpected cash demand. The fund disbursement or payment procedure at Epseeta International Ltd is out of sync with numerous departments and vendors.

-Lack of teamwork and personnel in Epseeta International Ltd 's treasury department since TM has a lot of operations and it is difficult to maintain communication and execute duties with a lot of financial partners with a small staff.

-There is no financial electronic data exchange (FEDI) mechanism in place to move financial information and funds.

Epseeta International Ltd does not have a backward integrated enterprise that produces raw materials for itself.

The Treasury Department lacks methods for projecting foreign exchange rate & interest risk, as well as the ability to foresee foreign exchange rates to profit from currency speculation in its LC business. There is a lack of connectivity between the treasury and supply chain departments, which causes problems with LC operations and other third-party payments.

Chapter: Six

Findings

6.1 Findings

The zenith of my internship at Epseeta International Ltd. brought forth a wealth of enlightening observations in the realm of practical financial management. Throughout this immersive experience, I had the privilege of delving into the intricate operations of the Accounts department, uncovering valuable insights that resonate with the core aspects of finance in a real-world business context. These findings, garnered from close interaction with dedicated professionals and hands-on involvement in financial activities, shed light on the dynamic nature of financial management and its pivotal role in shaping business decisions. In the following sections, I present the noteworthy discoveries that emerged, highlighting the effective teamwork, meticulous handling of financial transactions, technological impact, ethical integrity, and the pivotal role the Accounts department plays as the financial backbone of the organization. These findings underscore the practical application of theoretical concepts, fostering a deeper understanding of finance and its influence on the broader business landscape.

- Financial Procedure Efficiency: During the internship, it was observed that certain financial procedures within Epseeta International Ltd were efficient and streamlined, particularly in areas like ledger management, reconciliations, and financial reporting.
- Technology Utilization: The company appeared to leverage modern accounting software and tools effectively for various financial activities, facilitating smoother processes and quicker data analysis.
- Compliance and Regulation Adherence: A notable finding was the company's emphasis on adherence to financial regulations and compliance standards, ensuring accuracy and legality in financial practices.
- Budget Management: Insights were gained into the budgeting process, demonstrating how the company strategizes and allocates funds across different departments or projects.
- Interdepartmental Collaboration: There seemed to be effective collaboration between the finance department and other business units

Chapter: Seven

Recommendations And Conclusion

7.1 Recommendations

Following are ideas for overcoming or correcting mistakes and enhancing Epseeta International Ltd.'s financial accounting and treasury systems based on the description of limits or problems:

- Epseeta International Ltd must ensure that they always have a complete image of their genuine cash situation. Because they interact with several banks, it may be difficult to determine their real cash position. Better internal controls are required for this purpose, as well as a smooth flow of information across all departments. Electronic payment system can be a swift solution to the problem This will allow the treasurers to precisely estimate the company's cash status in real time.
- Epseeta International Ltd need enhanced visibility into its financial position to properly disperse surpluses and cope with low cash balances. The obvious starting point is to deposit any surpluses or invest in simple money markets. Where loans or overdrawn accounts exist, funds can be spent more profitably to balance them, reducing interest payments.
- The Treasury Department should expand its financial electronic data exchange system to remove paper or invoices, increasing efficiency in treasury administration and aiding for file management and job completion.
- The Treasury Department shall preserve a safety cash balance to fulfil unforeseen cash requests and a safety foreign currency balance to open LCs and limit exchange rate risk.
- Current assets should be handled more effectively to avoid excessive capital blockage that might be utilized for other reasons.
- Epseeta International Ltd should improve inventory management efficiency. The company must minimize inventory holding days through the adoption of 0 inventory principles in order to cut or eliminate warehousing costs by improving efficiency in marketing and sales operations.
- Epseeta International Ltd strives to keep its profit after taxes growth rate consistent with its turnover growth rate. Because BPBL's operational profit margin was significantly lower than its gross profit margin, Epseeta International Ltd should focus on effectively cutting excessive administrative and selling expenses.
- Epseeta International Ltd must take the initiative to develop a backward integrated business for raw material production to get a cost advantage.

7.2 Conclusion

Throughout my internship at Epseeta International Ltd, focused on the accounts and financial activities, I've gained invaluable insights and practical experience in the realm of finance and accounting. Engaging in various financial tasks, I have witnessed firsthand the critical role these departments play in the company's operations. Through reconciling financial statements, managing ledgers, and assisting in budget analysis, I have developed a comprehensive understanding of financial procedures and their impact on organizational performance. Moreover, collaborating with professionals within the finance team has honed my skills in utilizing accounting software and conducting financial audits, contributing to a more thorough comprehension of financial regulations and compliance standards.

The immersion into the day-to-day financial operations of Epseeta International Ltd has highlighted the significance of accuracy, attention to detail, and adherence to financial protocols. Additionally, witnessing the interplay between financial decisions and overall business strategies has underscored the importance of aligning financial goals with organizational objectives for sustainable growth. This internship has not only augmented my theoretical knowledge acquired through academic study but has also provided a practical foundation for implementing financial principles in a real-world setting.

To sum up, my internship experience at Epseeta International Ltd has been instrumental in enhancing my financial acumen, technical skills, and understanding of the practical applications of accounting and finance within a corporate environment. The exposure to diverse financial activities has enriched my professional capabilities, preparing me to apply these skills effectively in future endeavours within the finance and accounting domain.

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