

United International University



Internship Report **On** **SME Business Solution by “Easybill Apps” And “Business** **Calculator” of Zatiq Limited.**

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Letter of Transmittal

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Subject: Submission of Internship Report on SME Business Solution by “Easy Bill Apps” And “Business Calculator” of Zatiq Limited.

Dear Ma’am,

I am writing this letter to formally present my thorough evaluation of **SME Business Solutions by “Easy Bill Apps” And “Business Calculator” of Zatiq Limited**. This document is extremely important because it fulfills a requirement for my BBA program.

During my three-month internship at Zatiq Limited, I was actively involved in the organization's day-to-day operations. Your guidance and unwavering assistance have been of incalculable value in fostering our endeavor, and I am sincerely grateful.

I would like to express my appreciation for the opportunity to learn and improve my skills. I anxiously anticipate your feedback and insights regarding the report's analysis.

Sincerely yours,

Simanto Dash

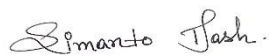
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Declaration of the student

I am Simanto Dash, bearing ID No. 111 171 112, a regular student of SoBE at United International University. This is to notify you that this report titled “**Internship Report on SME Business Solution by “Easy Bill Apps” And “Business Calculator” Of Zatiq Limited**” has been prepared for academic requirements while working with Assistant Professor Mimnun Sultana. As the author of this study, I attest that all claims made and data presented herein are the results of my work. I uniquely prepared this internship report after completing three months of work at Zatiq Limited.

Further, I declare that this is my original work, and the analysis and the findings are for academic purposes only.

In writing this report, I have followed all university requirements.



Simanto Dash

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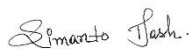
United International University.

Acknowledgment

During my internship, I have been fortunate to get support, guidance, and encouragement from various numbers of people. First and foremost, I would like to praise the Almighty for enabling me the ability to complete this report efficiently and effectively. My parents and my faculties at United International University, for guiding and assisting me through every step leading to my graduation.

Firstly, I would like to convey heartfelt appreciation, respect, and cordial thanks to my Internship Supervisor Mrs. Mimmun Sultana, Assistant Professor of the School of Business and Economics at United International University, who has provided me with invaluable advice, encouragement, guidance, inspiration, valuable supervision, and constructive suggestions throughout my internship. I consider myself fortunate to have been able to write my internship report while being monitored and instructed by her. I am grateful and honored to express my heartfelt gratitude to my all seniors at Zatiq Limited. I am grateful to them for their helpful assistance and, more significantly, for allowing me to learn throughout my internship. I would like to thank the officials of Zatiq Limited for not only assisting me but also giving me their valuable time and providing me with the most relevant facts on which to base this report. Finally, I would want to thank United International University. My institution is responsible for the fact that I am currently on the edge of completing my bachelor's degree. Even though I worked extremely hard on this internship report, some inaccuracies probably exist. I truly apologize for any such oversights that may have occurred.

Finally, I want to thank you for providing me with such a fantastic setting to work in; it was a pleasure to manage and observe operations throughout my internship because of this.



Simanto Dash

Executive summary

The core objective of this paper is to study SME business solutions by Easy Bill Apps and Business Calculator of Zatiq Limited. In this report, I have highlighted how can be solved for SME business by using Zatiq's new modern technology.

This report primarily discussed about introduction of the company and an overview of the internship experience and also discussed SME business and how important it is and discussed the impact of using Zatiq SME software solution. The tasks, responsibilities, outcomes, and any challenges faced during the internship are all described in this section.

The study's main component is a report that looks into using Easybill Apps and Business Calculator for SME businesses and how they are benefiting. The study of Zatiq's current products is focused on assisting SMEs and retailers in conducting their businesses. This report has discussed Zatiq Easy Bill Apps and Business Calculator. This section proposes how to simplify transactions, inventory, and accounting with the help of a daily basis. The three-month internship time frame may have constrained the scope of data collection, and analysis, which the paper notes as one of its shortcomings. Additionally, the widespread use of sensitive data was constrained by worries about confidentiality.

Zatiq started its journey in 2022, with the idea to digitize the payment system of small and medium businesses throughout the country. Zatiq is now the main focus they have offered e-commerce business organizations high-standard services that are both great cost-effective and time-effective. Their exceptional efforts in fostering client connections have digitally equipped them with the way they keep track of daily transactions and there is no need to learn deeply the skills necessary to effectively manage transactions and satisfy their clients.

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Chapter 1:

Introduction

1.1 Introduction of the Report

The internship program has become the bridge for those who want to enter to corporate level from graduation life, through internship and gain practical knowledge. It presents a valuable opportunity for every student to acquire practical knowledge in addition to academic information throughout their education journey. I have learned a lot of things from a real working environment that was very different from my BBA course study. During my internship, I got a chance to work in Zatiq limited and the department was sales and marketing and learned about how a software company develops the product. During my internship, I have spent at “Easy Bill Apps and Business calculators” and was more engaged with the learning part through the assignment. From my internship period, all of my experience helped me realize that grouping work, work environment, and peering support in the organization. In this internship duration, I have gathered my broad knowledge, strengths, and weaknesses. That would be more helpful to shape my career in the future.

1.2 Background Of the Report

This report is the result of a three-month internship with Zatiq Limited. Which was required as part of the BBA program at UIU Business school. In this report focused on “SME businesses how to benefit by Zatiq Easy bill Apps and Business Calculator”. I worked as an intern with Zatiq Limited in the sales marketing and product development division, where I was overseen by a single team. In this department, I have handled client interaction, lead research, competitors research, visited fields, planning, content planning ideas, etc. I have to complete these kinds of tasks as well. To make this report not sufficient information for short time period. I have collected data for make this report from website, newspapers and my seniors. I have selected these kinds of work because my major was MIS. For the internship requirement of my BBA program at United International University. I have made the report and I have learned various things about my major area.

1.3 Objectives of the Report

This report was prepared with two separate goals in mind when it was being developed:

1.3.1 Primary Objective:

The primary objective of this study is to provide me with SME business solutions of Easy Bill Apps and Business Calculator through Zatiq Limited.

- Knowing how a software business doing activity.
- How an IT company grows in modern technology.
- To achieve practical knowledge.

1.3.2 Secondary Objectives:

- To know details about working activity.
- To fulfill the Degree requirement.
- To make a connection between theoretical knowledge and practical knowledge.

1.3 Methodology of the Study:

To evaluate anything there are many ways or techniques. We have many techniques to evaluate an Information technology company. Those evaluating techniques are broad but it is things like a design phase, a development phase, and a practical phase. An IT company many times considered the waterfall method. It is a model that consists of sequential phases (requirements, design, implementation) and focuses on distinct goals.

Sources Of Data:

Data is collected through both primary and secondary channels.

1.3.1 Primary sources:

- Asking questions during the training sessions
- Conversation with my supervisor and official staff
- Observation

1.3.2 Secondary Sources:

- Website
- Newspaper
- Official record

1.4 Scope and Limitation of the Report

1.4.1 Scope of the report:

Internship experience plays a vital role for every student to implement their theoretical knowledge and get practical knowledge from any organization. The internship experience is a stage for future work areas. Zatiq Limited gives me this opportunity to gather particle experience and prepare for this report.

I have used information from my practical knowledge during my internship. I have also used information from internal sources such as the website of the company, and its database and also gathered information from my supervisor at Zatiq Limited. Another objective is to explore sales and marketing. After conducting in-depth research into each subject area, I came up with a member of recommendation that was meant to solve various issues that had been identified.

1.4.2 Limitation Of the report:

As a student, it was a great opportunity for me to learn about the organizational commitment and job performance of Zatiq Limited.

Some restraints are disclosed below:

- i. The main constraint of the study is the insufficiency of information.
- ii. Time limitations many of the aspects could not be discussed in the present report.
- iii. Some information could not be disclosed for organization confidential reasons.

1.5 Internship Experience

Position, Duties and Responsibilities

1.5.1 Position:

Zatiq Limited is one of the startup companies in Bangladesh. It is an IT company. After joining this organization, I have got some direction and accomplished many of my goals. Now in this organization, my current position is sales and marketing. I have got a direction for this position from a Business Development Executive, Amir Ajmad Sarkar and also COO at the moment. I am working here at Zatiq Limited as an intern.

1.5.2 Duties and Responsibilities:

During my internship, I have some duties and responsibilities for the following:

- Help the tech team give information to improve apps.
- Generating leads daily from online platforms.
- Visit everyday fields for leads.
- Present to the customers about products.
- Research competitors.
- Retargeting lead customers.
- Follow up on the sales.
- Lead Collection research.
- Set up apps for the buyers.
- Manage Google sheet for all leads customers.
- Video and photo content planning and execution with the help of the graphics team.

1.6 Professional development

Internships are a valuable opportunity for students. From the internship period gain hands-on experience in their chosen field and develop skills that help in future careers. It provides a unique opportunity to bridge the gap between academic learning and real-world application. I have learned many things in a practical way from my internship consultant.

- ❖ One of the biggest benefits of an internship is sales and marketing with talking with customers. How to talk with customers and how to attract them and also what is need.
- ❖ I have learned how to create content, data analyze, market research, social media management and communication.
- ❖ I have learned how to identify potential clients and establish new client relationships.

1.6.1 Essential Skills Utilized:

During my internship job, I focused on putting the core skills. I have learned in another situation to use. These skills, which are highlighted below, were very important to my career growth.

Effective Communication skills:

One of the most important skills in any professional field is the ability to communicate important job-related information clearly and effectively.

Time management skills:

Good time management skills can help me prioritize my work and enable my work to be delivered on time. It has helped me assess my capacity for additional work.

The ability to understand the target audience:

In my job, I was engaged with there are many clients, but all clients were not targeted. It is also useful to know when to use terms that are appreciated by a particular demographic to capture them.

Understanding Platforms and Technology:

With the increase in online content understanding how our audience consumes digital media can help me to adapt customers.

Organization Skills:

To meet my goal is need good time management. I have learned from Zatiq how to manage data and organizational tasks makes sure they get done on time to get success.

In conclusion, my internship gave me the chance to use these basic skills and show how important Zatiq to my growth in the future.

1.6.2 Improvement of skills:

During my job, I have learned a lot of new skills that will help me in my future career. We are always learning new skills during internships. It is easy and hard some of these new skills given below:

- Using asana and how to use it.
- Communication skills how to talk with office employees and seniors.
- I have learned how to pitch to clients.
- Doing different work with Google Suite.
- Learning more about the complicated changes in information technology companies.

These skills help me a lot in my jobs and adapt to changing situations. Overall, this best knowledge helps me a lot in other organizations.

Chapter 2:
Organization Overview

2.1 Overview of Zatiq:

Zatiq Limited is a new startup company in Bangladesh. With their products targeted at different segments of the market, the team boasts a solution for everyone, like independent entrepreneurs, retail merchants, in-person shopping, delivery, and logistics. Now Zatiq's design philosophy of their products, founder Sultan Moni Sir said that his team's mindset could be reflected in one quote. He followed, "Build something so easy, that it doesn't require a tutorial even for a kid to operate.

Sitting with them, and getting the opportunity to use their products, the customers understood what they meant. What became immediately noticeable to customers and how they made each product easily used. Zatiq's current products are focused on assisting SMEs and Retailers in conducting their businesses. With interconnected software, users can operate Zatiq's products for facilitating transactions through cash, card, or MFS. Furthermore, transparent accounting, inventory management, due management, and loan application are some of the other functionalities they have built into their product.

Zatiq's latest product, Zatiq "Easy Bill Apps and Business Calculator" simplifies transactions and accounting with the help of image recognition. The team is getting a positive response to their latest product. Currently, Zatiq is mass testing two of its flagship products, the Zatiq business calculator and Zatiq Easy Bill across different types of businesses.

2.2 Introduction of the Company

Zatiq has started their journey in Bangladesh in 2022. Zatiq aspires to create a smarter, digitally-driven Bangladesh. Through their conversations with small and medium enterprises, Zatiq identified that a gap in the availability of integrated business software and hardware is essential for any modern business operations. Zatiq connected services that empower small and medium enterprises.

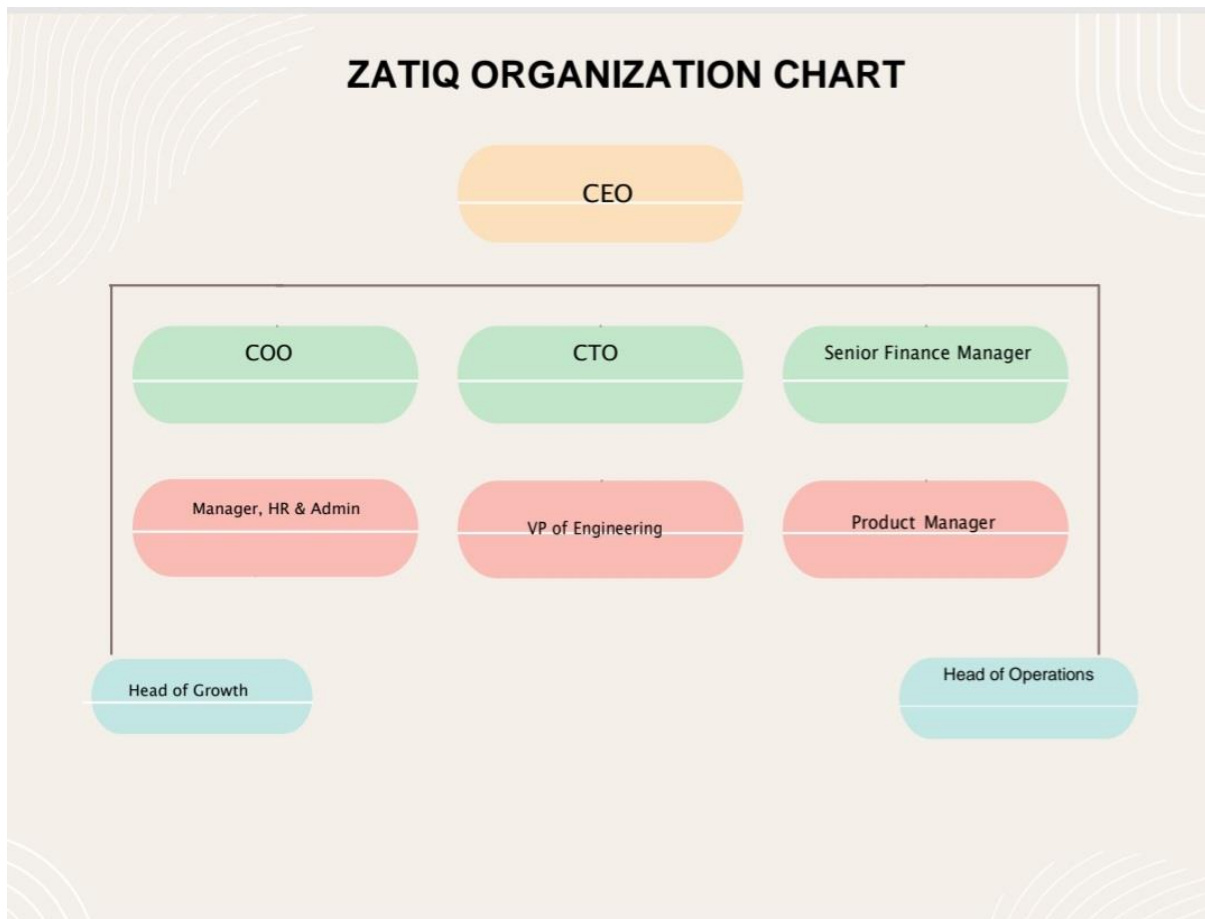
2.3 Vision of the Company

Zatiq believes that Bangladesh boasts an abundance of entrepreneurial talent and untapped opportunities. He envisions the country becoming a burgeoning tech and startup hub in South Asia within the next decade, with innovative enterprises like Zatiq playing a pivotal role in breaking down barriers for SMEs. Zatiq Limited is planning to expand in Khulna, Sylhet, and Chattogram soon. The total addressable market, as stated by the team of SME merchants across Bangladesh.

2.4 Mission Of the company

The Zatiq mission is to empower enterprises with cutting-edge digital solutions that eliminate the obstacles of technical complexity, allowing them to embrace digital payments and access vital financial services with ease.

2.5 Organization Profile Organogram:



2.6 Company culture

At Zatiq, a positive and exclusive work environment. Zatiq is encourage collaboration, ideas, and bold thinking. Everyone selected to join the team has been hand-picked for their talent, potential, and dedication regardless of age, gender, religion, or background. Zatiq is strictly against discrimination of any kind.

2.7 Communication Channels

Official work communication



Official social communication



2.8 Working Process Between Clients and Zatiq Limited.

Zatiq is now working with its clients through monthly subscriptions and also One-time payments. Many customers are coming to buy 3 or 4 devices to install their different shop for that discuss with Company and company consider for payment.

2.8.1 Lead Generating

Zatiq Limited is doing their lead generating by there are some ways. These are filed marketing, Facebook marketing, and getting orders from the website.

2.8.2 Targeted Lead

Many SME businessman are operating their business in different market place. But not all SME business is targeted at customer Zatiq. They are now doing who are operating clothing, cosmetics, electronics, and low inventors they are the core target now.

2.8.3 Set up Apps or Sell Calculators

After field marketing, many businessmen are very interested in apps and calculator of Zatiq and they can give pre-orders. After getting this order within the next working days install apps or calculators for customers. Many times, a few customers want to buy a calculator and apps forever, and then Zatiq sells this calculator to the customers.

2.8.4 Clients Problem-Solving

After installing the apps or calculator they are facing problems using the Apps and Calculator. After facing this problem Zatiq Limited solved the problem by the learning video or physically.

2.9 Controlling

Marketing is now a main part of this company and the Zatiq management team and also the marketing executive team are doing this work heart and soul for introducing these products. At this stage, the campaign's effectiveness is assessed daily in their field and digital marketing area. If the outcome is favorable, the campaign starts with another market. The sales and marketing department carries out additional research to determine why the campaign failed. After determining the issues, the technical team works on problems and solves them.

2.10 Compensation Methods Used by Zatiq Limited

Three main types of compensation systems are often used by Zatiq Limited. Here are some of

them:

- i. Incentive-Based
- ii. Commission- Based
- iii. Retainer fee

2.11 Findings

Zatiq Limited is a new startup in Bangladesh. Zatiq Limited has been following their accelerator program aims to help startups build and scale their brands, from product fit.

The following are mentioned:

- ❖ During my internship period, I was exposed to the Zatiq work environment as a professional.
- ❖ All the staff have their duties in carrying out the tasks listed. It has helped me to work smoothly and always ask when I was in trouble.
- ❖ When I did not understand my work properly but my senior help me by their experiences and knowledge even helped me management hierarchy.

Chapter:3

Overview of SME

3.1 What is SME Business?

An SME business is a business whose personal numbers are certain. SMEs are called to be responsible for driving innovation and competition in many economic sectors.

In Bangladesh, the SME sector is one of the principal driving forces in the development of the economy. SMEs stimulate private ownership and entrepreneurial skills and can adapt quickly to changing market situations, generate employment, help diverse economic activities, and make a significant contribution to the market.

3.2 Types of SME Business?

There are some common types of SMEs are given below:

- Sole Proprietorship
- Partnership
- Limited liability companies

3.3 Characteristics of SMEs:

There are different definitions of SMEs in different companies but the characteristics of such businesses remain the same:

- Limited Investment:
The capital investment of an assembly is less because it operates on a small scale and in this business is done by one or two people.
- Labor Intensive:
SMEs usually don't require much more sophisticated machinery to operate this business and don't require skillful labor. So, it is more level intensive.
- Local Area of Operations:
SME business is operating mainly locally and this business has set also a local market

target to operate as an SME business locally in need of less cost and also get intensive from the local government of all local operators' house locality people and get relationship with local customers.

➤ Management:

SME business operates single owner or a small group. For this management is very easy to take any decision at any time. An owner can easily and very quickly do any work for his/her shop so it is easy to manage this business.

3.4 Importance of SMEs in Bangladesh:

Bangladesh is now going very fast developed today for any country as small and medium enterprise business is a codes supplement of any economy in the world in Bangladesh SMEs business is also making a significant contribution to the economy in the last decade without them the economy cannot survive the importance of SME can be highlighted by the following points.

3.4.1 Utilization of SME in Bangladesh

Opening up small and medium-sized businesses in rural areas or small towns helps in better utilization of resources in their particular area because local area people can get a job and develop the local area.

3.4.2 Employment Generation

For SME organizations, many people get work and this is the best solution to unemployment in any country. In our country for SME organizations, there are many unemployed people getting work.

3.4.3 Opportunity for New Entrepreneurs

The major role of SMEs in any country is to cultivate new entrepreneurs. Because SME business is easy to set up and needs less capital. In our country, legal issues are not very difficult to set up an SME type of business. It creates are perfect option for young entrepreneurs to test their skills and grow.

3.4.4 Development of Local Areas

Without local area development on local area development as me businesses can develop an area largely setting up small and medium enterprises providing employment to the local population and removing regional balance.

3.4.5 Improvement of the quality of life

SME helps the locals by providing their jobs. This increases the per capita income of the household which improves their quality of life. SMEs account for 25% of the GDP of Bangladesh and 80% of total industrial jobs and therefore, significantly have been contributing 6% to 8% of the economy.

3.5 Startups vs SMEs

Small and medium-sized businesses are often confused with startups. Many young entrepreneurs call their small business a startup. In businesses, the use of proper terminologies is important to avoid any problems that might arise from it in the future.

This happens because of a lack of knowledge about the two terms. So, let us understand the key points of difference between the two.

- **Technology:** Startups usually use high-end modern technologies while SMEs require less use of technology.
- **Business Model:** Startups choose an unconventional business model, while SMEs choose a tried and tested business model.
- **Innovation:** A unique feature of a startup is disruptive innovation. Startups create new offerings or innovate the existing ones, while SMEs deal with existing offerings.

3.6 Advantages of SME

There are some advantages of an SME are given below:

- **More flexible**

SMEs are more flexible when it comes to adapting to change. It is more flexible than other business because it is a small portion of the business runs on a simple business model, and are closer to its customers. SMEs help to identify any kind of opportunity that arises in the market before any competitors.
- **Close Relationship with customers**

We can see that large competitors spend a lot of money to connect with their customers. SMEs do it very easily so this one is the greatest perks of SMEs. SMEs are operating their business locally and this business has a smaller customer base. Which makes it possible to maintain close relationships with its customers.
- **Fast decision-making**

We know that small and medium businesses are run by an individual or small group of people. For these reasons, they don't have to maintain hierarchy decisions and they can take any decision at any time and fast. Where most big companies take more time and lose their valuable time.
- **Better communication**

SMEs are usually employing a small group of people. There is no need for a separate department for hiring employees. SME business is managed by the owner. He or she keeps there of all the employees and communicates with them effectively.
- **Better control over business**

This business is managed by the owner and all operations are also managed by him or her so effectively can lead to better control over the business.

3.7 Disadvantages of SME

Every business has pros and cons. SMEs are no different so let look at some of the disadvantages of SMEs are given below:

➤ Funding difficulty:

This business funding is a big issue because this business owner is basically one or two and their funding is small and they do not get bank loans easily. This is because a lot of business does not last long.

The owners of small and medium mostly get their funding from family and friends or use their savings.

➤ Less use of technology:

It is a small size of portion because capital is less than in other organizations. SMEs rely heavily upon labor-intensive techniques. Another reason is that small business is run on a traditional business model that requires less use of modern technology.

➤ Risk:

Risk is always there in running a business, even if the business model is structured to be risk-free. It cannot be eliminated.

➤ Stress:

It is not easy to manage all the departments of the business alone. This is why, many times, managing becomes a burden and takes a toll on the mental health of an entrepreneur.

In the initial stages of setting up a business, entrepreneurs do extra hours of work ignoring their health which leads to many mental health problems like anxiety and stress.

➤ Less – Skilled Employees:

Highly recommended skill works their payment is high it is a small portion a business and capital are less than other business. So, SMEs settle their business for less capital-skilled workers or employees.

3.8 How to contribute to Bangladesh's Economic development of SME business?

We know that Bangladesh is a developing country. The economy of Bangladesh has gradually developed through several phases, adopting strategies that resulted in a significant economic boom in the last decade. Small and medium enterprises have been playing an essential role in the development of the economy of Bangladesh. The SME sector in Bangladesh is now has been doing a remarkable job in this regard with continuous endeavors to facilitate innovation of new products, new technology, marketing of goods and services, and linkage with international organizations. The study reveals that the development of the SME sector played a major role in contributing to economic growth by providing support to the existing SMEs. SMEs account for 25% of the GDP of Bangladesh and 80% of total industrial jobs; therefore, significantly contributing to 6% to 8% of the economic growth rate in the last decade.

A significant number of women entrepreneurs are contributing to the SMEs of Bangladesh through their performance, and they were found to be playing significant roles in reducing poverty and unemployment. However, most of them are constrained by the lack of Capital, limited access to the capital market, and lack of market access.

Bangladesh is simultaneously experiencing both urbanization and industrialization. The expansion and performance of small and medium-scale manufacturing Industries. Although Bangladesh achieved a steady economic growth rate from 6% to 8% during the last decade.

3.9 SME sector in Bangladesh and policy priorities.

A significant transformation of the SME sector has taken place in Bangladesh over time with various public and private initiatives. It is estimated that 7.5 million MSMEs (including cottage) constitute a significant component of economic enterprises accounting for over 97% of all enterprises in Bangladesh, and the share of SMEs in GDP is estimated at 25% in an ADB study of 2015 and it may be even more if properly estimated.

According to the Economic Census 2013, manufacturing units accounted for 10.9% of all units employing 30% of total non-farm employment and the rest were accounted for by trading and services units. The improvements in the SME sector so far need to be nurtured and taken forward to ensure that SMEs play a strong role in the growth and socio-economic development

of Bangladesh. The SMEs are growing at around 6 or more annually making this sector an engine of growth. SMEs contribute to the economy not only by themselves but also by their contribution as a backward linkage industry of larger industries. The button, zipper, and many other accessories of RMG industries are now being supplied by the SMEs. With the growing importance of domestic industries in the economy with a declining role of RMG and remittances in the GDP, the SME sector would get prominence in the coming years if the sector is properly nurtured to find its place in the export market.

SMEs have been an important source of employment in Bangladesh. The sector employs about 24 million people, of which 23% are engaged in manufacturing SMEs. The commonly perceived and perhaps generally encountered difficulties of operation of the SMEs include lack of institutional credit, non-availability of working capital, low levels of technology, low productivity, and lack of marketing facilities and market access problems. In addition, unreliable power and gas supply, infrastructure deficiencies, compliance issues, and stiff competition both in domestic and international markets seem to have been the key bottlenecks for the development of SMEs.

The new National SME Policy 2019 encompasses strategies to promote policy and regulatory reforms to create an enabling environment for SME development and support the creation and strengthening of formal institutions that provide business development and financial services to SMEs on a sustainable basis. The strategy takes inputs from ongoing reforms and policies to improve the general business environment with targeted interventions to support innovative enterprises, start-ups, and export-oriented enterprises. The strategy also includes a set of actions to be undertaken by the government to create a level-playing field for all SMEs through regulatory reform and administrative simplification with provisions for investment in human capital, business development services, better access to finance, and fostering of technology transfer.

However, the definition of SMEs has been a source of controversy in Bangladesh for a long time because different definitions are being followed by different organizations, and it is changing in every Industrial policy. A need for a uniform definition of SMEs has thus been felt necessary to harmonize the activities of SMEs and assess their contribution to the economy. The current Strategy also places importance on following a unified definition for a longer period which will facilitate the assessment of SMEs' contribution to the economy.

The Ministry of Industry, being the main regulatory body, and various other organizations are involved in SME development in Bangladesh. With the establishment of the SME Foundation in 2007, the overall support structure for SME development in Bangladesh became a multi-institution approach. Each of them works in some specific areas although with some overlaps. Bangladesh Small and Cottage Industries Corporation (BSCIC), established in 1957, is a corporation under the Moi mandated to work mainly for the development of small and cottage industries; BSCIC activities also facilitate the development of micro and small industries in the country. Bangladesh Bank has been facilitating access to finance to SMEs with various policy initiatives, however, there is little or no coordination with other agencies. In addition, some private sector organizations such as Micro Industries Development Assistance and Service (MIDAS), Chambers of Commerce and Industries, trade bodies and some domestic microcredit organizations such as BRAC, ASA, and PKSF, and international NGOs and donors are also involved in SME promotion activities in Bangladesh. What is important here is effective coordination between government agencies such as SME Foundation and BSCIC to enhance their activities to facilitate the development of SMEs. BSCIC has established a network across the country and if it is shared with the SME Foundation, they could support SMEs in solving their various problems.

The development of SMEs can be instrumental for Bangladesh to embark on higher growth trajectories as envisioned in various plan documents of the government, such as the Perspective Plan 2021 and 2041, various Five-Year Plans, Industrial Policies, etc. While Bangladesh has the advantage of promoting SMEs in terms of an abundance of human capital with a natural aptitude for intellectual ability, it lacks a conducive and coherent policy environment to give a boost to the sector.

Inadequate data is another bottleneck to properly estimate the contribution of SMEs to the economy. The Economic Census of BBS, usually done in a 10-year interval, does not collect adequate information that is important to estimate the SMEs' contribution to the economy. Further, the lack of databases of SMEs also prevents them from accessing various support services of the government. The upcoming economic census should address both data inadequacy and the database of MSMEs that would facilitate more research and policy analysis for this sector.

In sum, SME development strategies and measures are needed to advance reforms that might facilitate the dynamism and growth of the SME Sector by relying on three key aspects: (i) a

favorable policy and regulatory environment, (ii) strong and sustainable institutions providing financial and non-financial services, and (iii) easy access to financial and business services for entrepreneurs including women, rural poor, youths, people with disabilities and ethnic minorities. We have to keep in mind that the development of SMEs is necessary to facilitate poverty reduction and inclusive development.

Chapter:4

SME Business Solution of Zatiq Software

4.1 What is the SME business solution of Zatiq software?

SMEs business solution of Zatiq software is a business management software that helps shops streamline, automate, and manage their business process, seamlessly. An initiative business management software like Zatiq easy bill and business calculator becomes more like a shop growth and offers a shop ability that will help consistently stay on top of a shop/restaurant etc.

4.2 Why is “Easy Bill and Business Calculator” need for SME business?

Easy bill tabs and business calculators are both made for SME business solutions. We know that generally SME business is a less capital business and also their labor capacity is short. For this reason, they do not use any software solution to manage their business. Therefore, Zatiq came to the market for SME businesses Zatiq easy bill apps and Business calculator so that SME business persons can manage their business easily and with less cost than other business software. If SME businesses use these apps and calculators, they do not need any notes for daily accounting. They can know only one click how much or monthly and they also know what is the inventory situation. It is a real-time management app so easily administration can easily know any update on their business at any time.

4.3 Top Features of Zatiq Software Solution?

There are many options in the market. It becomes quite daunting to choose the ideal software solution for business. In such a scenario must take into account business-specific requirements and what kind of capabilities are required to manage a business better. Thus, while choosing a business management software solution, always keep in mind the following reasons.

4.3.1 End-to-end automation and management:

Managing a shop or restaurant's accounts and finances is most important any business. It requires astute knowledge and a highly analytical mind as it directly impacts the growth of a business. With automation becoming the go-to methodology for almost every business. Owner, financial management and inventory management software should enable a business to

streamline and enhance all basic administrative financial processes from start to finish such as accounts payable, inventory management, sales reports, etc.

4.3.2 Provide support to SME business:

Zatiq Easy bill Tab and business calculator are providing SME business easy solutions. When they have used it manually, they have lost more time and they did not focus on their business. After using the Easy bill tab and business calculator they can give more focus on their business. Because very quickly they can know any account, inventory, and sales report. Therefore, no requirement at the end of the day for any calculations.

4.3.3 Aid in Planning and Forecasting:

Since the accounting process and inventory management are automated from end to end, with numerous reports to refer to, it becomes a rather simplified task to analyze any business planning. Businesses that use inventory management and account management software to manage their books of accounts have access to historical data as well with full accuracy so that they can make business decisions much more seamless. This enhanced ability also enables business owners to leverage this data to predict future business plan activities such as inventory, most sold items, etc. Additionally, the system would also allow a business to understand and prepare for contingencies, such as market conditions, acquisitions, or the addition of new business units, which can impact its inventory status. This makes strategic planning more accurate and successful.

4.3.4 Cash Flow management and tracking:

As a business grows, the level of complexity also increases. The addition of more employees, expansion of branches and departments, more movements of goods across various locations, and several other changes come with business growth. It becomes quite tedious for financial managers, to track the movement and any developments in the organization without an automated system in place. Zatiq Easy bill and Business calculator management software will thus help in streamlining these processes further, and track income across disparate departments and business units. By streamlining consolidations, allocations, budgets, and other cash flow management tasks and activities across an entire enterprise, financial management

software delivers a complete, real-time view of cash flow status as well as all related transactions.

4.4 Uses of SME business solution software of Zatiq?

4.4.1 Inventory management:

The key role of a business management system is the inventory management system. There are many SME business that keeps Inventory also manage inventory. By the Easy bill apps to maintain optimum inventory levels.

4.4.2 Sales Report:

Increasing the process efficiency by streamlining the order management system right from order-to-Invoice-to-cash. All business needs to know after the day sales report. With the easy bill and business calculator easily can know their sales report.

4.4.3 Finance Management:

The major role of business management software in finance management is enabling business owners to generate financial reports in real-time, making available all the financial statements for on-time confident decisions.

4.5 Why should choose for SME business software of Zatiq?

With simple-to-use business management software, not only identify business problem areas and devise strategies to overcome them but also focus on exciting and new ways to effectively grow business. Now, what we mean by simple-to-use software is given below:

4.5.1 Easy Navigation:

A new system is implemented to manage a process, it often takes a lot of time to learn and get used to the various capabilities the software offers. Zatiq Easy bill and business calculator apps for SME organizations, The Owner's focus is on how simple and easy to use/implement it is. A simple installation and quick onboarding would make the user want to

use the software. Simplicity in terms of not following a specific flow and just learning one thing would suffice to navigate anywhere around the software, which would make a huge difference as to how the software would transform a business. The software should be able to mold itself in such a way, that the owner need not abandon their current task, to refer to another report.

4.5.2 Real-Time Monitoring:

This is a system that an owner can see at any time in his business situation. No need to come to his organization. Because he/she can know at anywhere by the mobile phone.

4.5.3 Easy discovering of reports:

While accounting terms are universally the same, sometimes owners need a different usage of certain terms. An intuitive software should be able to let an owner discover and access all the crucial reports, without restricting from generating reports. The software should be sensitive to the owner's unique way of referring to various reports and classify them based on both general and usage terms. This simple access to business reports will help reduce unnecessary time and effort that employees tend to waste in discovering useful features. For this need to learn anything difficult issues with software.

4.5.4 Easily can identify of inaccuracy:

When organizations have a huge number of transactions to be captured, it is obvious that there would be a few exceptions. Now, when an automated process has been implemented to take care of your business requirements, it is expected that it handles such exceptions seamlessly. For example, among several items the owner sees in the stock summary report, certain stock items are running below the required quantities and need to be restocked to meet anticipated sales or consumption. Likewise, some stock items have pending orders that are yet to be fulfilled. A functionality with easy discoverability of exception reports will ensure that it highlights data in the reports that stand out or have some inaccuracies. A simple capability of highlighting such issues, will not only help business owners ensure accuracy but also mitigate any form of rework.

4.5.5 Get easily alert for inventory:

A lot of inventory management software has a stock alert feature. Typically, a notification is sent to a specific individual, or group of individuals, when an item meets the parameters set for a given alert. When inventory will decrease by selling automatically owner/seller gets a low inventory alert. So, an owner can make much better decisions very quickly.

4.6 How can get benefits SME businesses for Zatiq software?

Business management software provides a centralized platform where employees can access and manage tasks, and track progress. This centralized approach eliminates the need for manual handoffs, and disparate systems are given below:

➤ Fast and easy filling

When users use Zatiq easy bill apps or Business calculators they can use them very easily. Because it is made owner/seller as work daily. Zatiq Easy bill apps are easier to pick up and intuitive to use, without having to read the entire help center.

➤ Error-free invoicing:

One of the best ways to simplify the invoicing process is to use reliable invoicing software that suits your needs and preferences. Invoicing software can help automate tasks, track payments, and generate reports. Business person can also customize his/her invoices with his/her shop name, fonts, and layout. Zatiq invoicing software also offers features like online payment options, recurring invoices, and tax calculations. Here users do no need to any other devices to print any receipt. When printing any invoice just click the selected product and go to the cart option then the print option and get the print receipt easily.

➤ A professional invoice that helps you build the business's credibility

A detailed invoice provides transparency to the client, which can help build trust and credibility with them. By providing a clear breakdown of the services provided, the

client can easily understand what they are paying for and why, which can help avoid any misunderstandings or disputes over billing.

4.7 How Zatiq software solution helps to innovate and transform SME business.

Today software is helping any business progress. SME business is also now going this way in Bangladesh. Innovation adoption enables SMEs to survive in tight competition and compete against larger organizations. Zatiq is now helping to streamline operations, reach new customers, improve the customer experience, reduce costs of shop or organization, and expand product lines. Small businesses can make more profit and grow their bottom line. For example, SMEs can use Cloud Computing to store and access data more efficiently and use business intelligence tools to make better decisions. Zatiq software solutions are creativity and innovation that help develop new ways of improving an existing product line or a service to optimize the business. This also allows entrepreneurs to think of better solutions for traditional businesses. Some of the key practical helps of innovation are given below:

- Improve productivity.
- Reduced cost.
- Improve profitability.
- Better bonding with employees and customers.

Above all helps SMEs business Zatiq software to innovate and transform SME business.

Zatiq software transform provides SMEs with access to tools and channels that allow them to engage in a personalized, timely, and efficient manner. This helps SMEs

- Improve customer experience.
- Increase customer loyalty.
- Ultimately drive revenue growth.

4.8 Why do SMEs Zatiq software solutions need to adapt to emerging technologies?

i. Increasing productivity:

Adopting emerging technologies can significantly increase productivity and revenue for SMEs. With the use of the right tools and systems in place, businesses can automate repetitive tasks. For that employees to focus on more strategic and value-added

activities. for example: Cloud-based software solutions can automate inventory management, order processing, and customer relationship management, leading to increased efficiency and reduced cost. For that, increased productivity directly into higher revenue and probability for SMEs.

ii. Technology streamlines workflow

Another major benefit of embracing technology is the streamlined workflow it offers. By automating processes businesses can eliminate manual errors, improve accuracy, and save valuable time. SMEs can automate data analysis by Zatiq easy bill apps and also generate in real-time, enabling them to make faster and more informed decisions. This streamlining of workflow not only saves time and resources but also improves overall business operations and customer satisfaction.

iii. Data-driven Decision

Any business data is most important and it is the lifeblood of modern businesses, and emerging technologies provide SMEs with the tools to harness customer satisfaction and leverage these valuable resources. By Zatiq easy bill apps collect, analyze, and interpret data. For that SMEs to make data-driven decisions, optimizing their strategies and operations for maximum impact. For example, predictive analytics can help SMEs identify customer preferences and their products or services. Accordingly, this leads to increased customer satisfaction and loyalty.

iv. Better customer experience

In today's customer-centric world delivering an exceptional customer experience is crucial for SMEs to thrive. Zatiq's easy bill and business calculator can play a vital role in enhancing customer experience by providing personalized and seamless interactions. Furthermore, it allows customers to visualize products or services before making a purchase. SMEs can build stronger relationships, improve customer loyalty, and drive long-term growth.

v. Boosting competitiveness

Perhaps the most significant benefit of embracing emerging technologies is the boost in competitiveness it provides SMEs. By Zatiq software technology SMEs can level the playing field with larger competitors, enabling them to compete on a global scale. For example, e-commerce platforms and digital marketing tools allow SMEs to reach

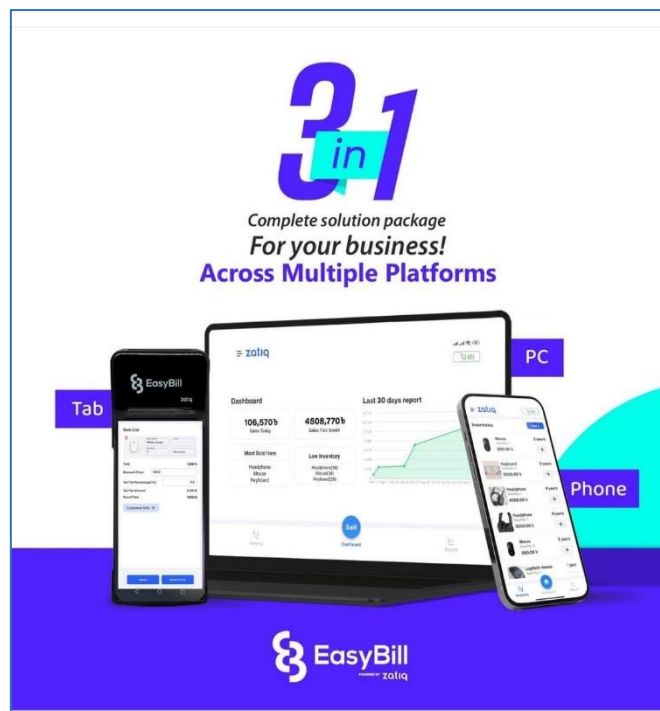
customers Additionally, Zatiq software such as blockchain can provide SMEs with a secure department, enhancing trust and credibility.

Chapter 5:

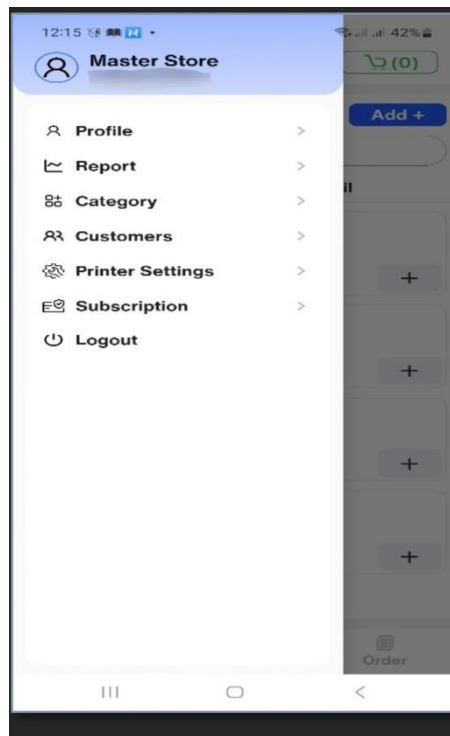
Easy bill Apps and Business Calculator

5.1 Introduction of Easy Bill Apps:

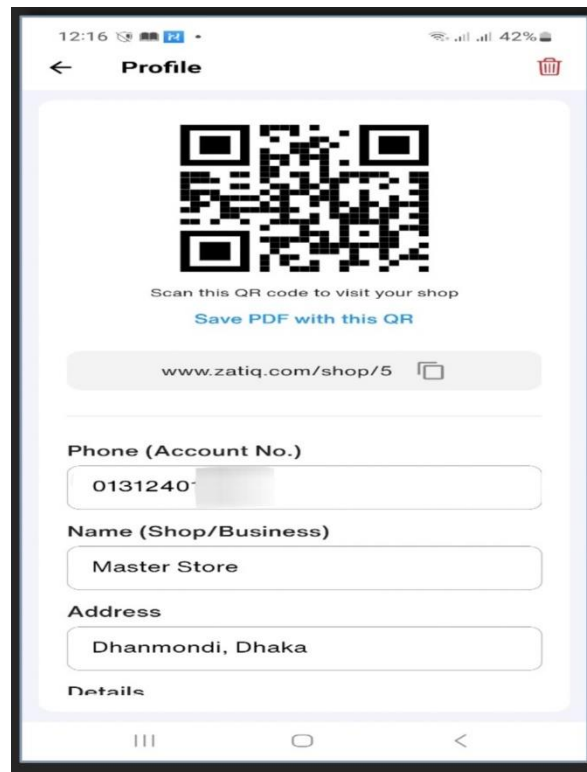
Easy Bill is a user-friendly receipt printing application. It is designed to streamline and simplify the process of generating and printing receipts for businesses and individuals. Transform and scale up SME business by Easy Bill will carry a business to new heights by growing and globalizing an e-commerce business into an online shop. Easily maintain inventory setup, instant shop creation, order tracking, and customer history all is possible through Easy Bill. It is now possible to use there are three platforms Desktop, Tablet, and Mobile. With this easy bill app, an owner can do there are four important tasks. There are Inventory management, Instant bills, Sales reports, and an online shop.



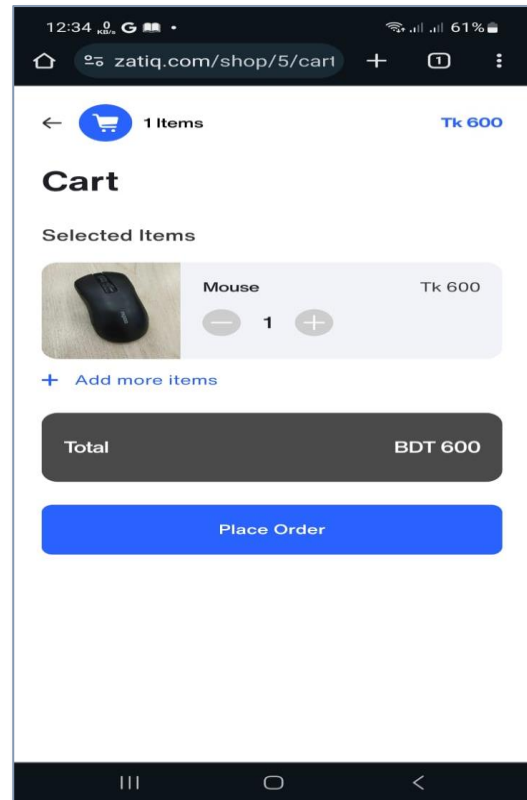
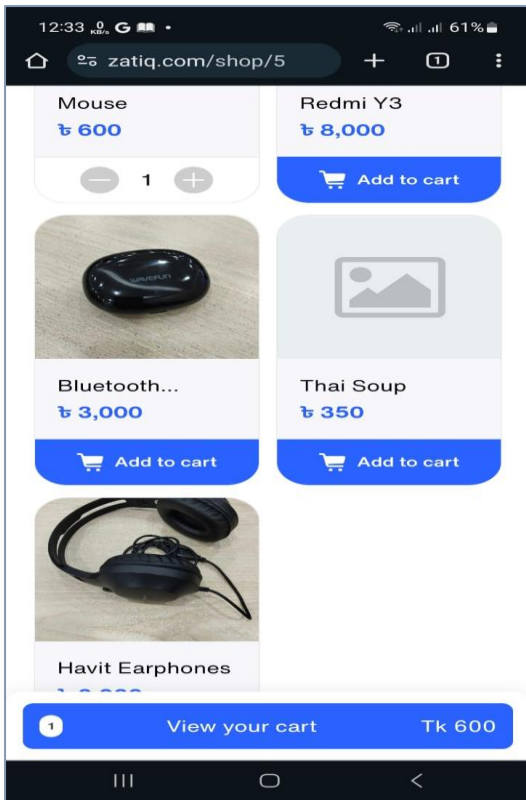
Given below I have discussed all the features of Easy Bill:



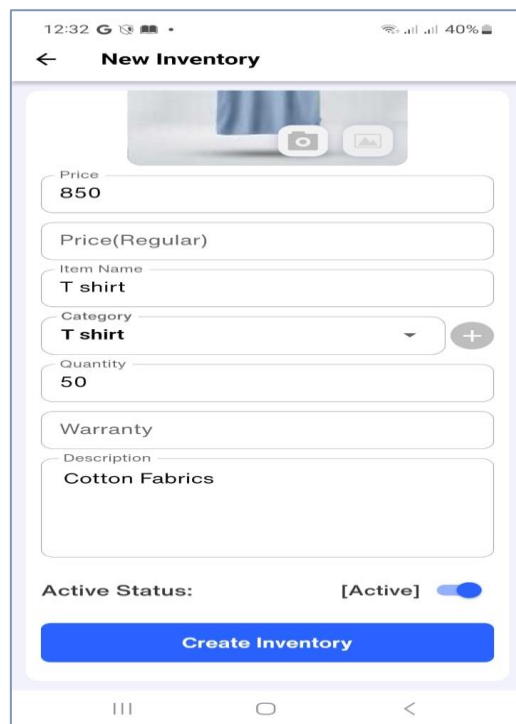
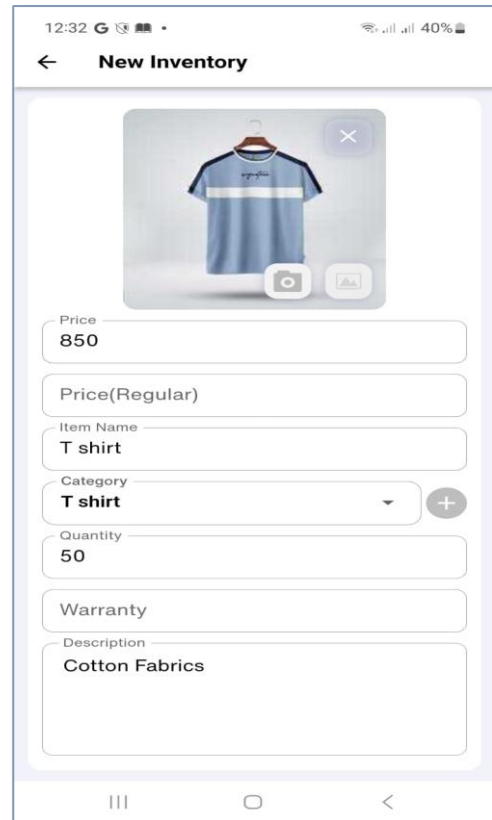
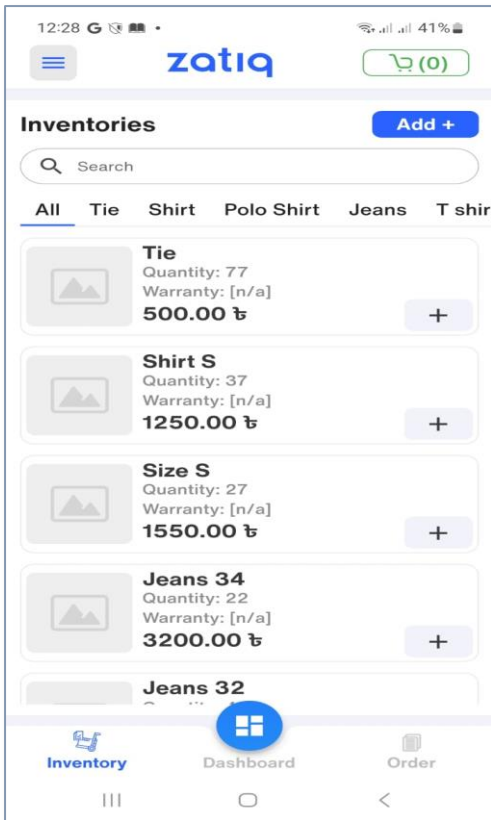
For new small businesses, setting up an easy bill they have to download an app from Play Store or Apps Store on a tablet or mobile and then have to log in this app needs a mobile number that gets an OTP code. After being given a mobile number, an owner can create his/her profile set up by his/her self. Before login need a valid subscription from Zatiq Admin.



Above this picture, we can see a QR code option and a link that also we can see profile setup options. With this QR code option and this link an owner or a buyer can directly access a website and a buyer can buy products. If an owner wants to share this link on his/her Facebook page can give and buyers can directly buy their products easily. For this, an owner does not need to make any other website to easily turn a business into an online shop instantly.



When a customer browses like this www.zatiq.com/shop/5 link, a customer will come to this web browser and a customer shop who he likes and easily place any order. When placing an order, he/she will see the view cart option and go to cart then he/she can place an order.



Using the right Easy bill system for managing inventory is one of the best decisions an SME business can make. Particularly in retail operations, but also for any business that sells products, inventory management using an Easy bill system can save money for small businesses.

Inventory is the most expensive asset that a small business can hold. If businesses hold on to inventory too long, it may become obsolete. If they don't have enough inventory on hand, the business is in danger of stocking out and damaging customer goodwill. The cost of ordering inventory is one of two costs associated with holding inventory of the product or products sold by a small business. A small business cannot maximize its profit without continuing to keep ordering costs low. They include a portion of wages and benefits for the person ordering the inventory, administrative costs, and costs of taking delivery. Zatiq Easy bill app system helps keep ordering costs low by telling you when exactly to order.

With the Easy Bill app, an owner easily can make his inventory with product pictures. Firstly, go to the add option then give the price, and item name, select a category then quantity, and then click Create an inventory. Easily make an inventory. This inventory can Control multiple inventories of different branches of your business. Different inventories can also be controlled from a centralized system and get a clear picture of stock in and out records. It will work as a real-time inventory. An owner can see at anytime from anywhere.

- ❖ **Automates keeping track of inventory:** Both small and large firms benefit due to the costs associated with carrying too much or too little inventory.
- ❖ **Generates reports automatically:** Both sales and inventory reports can be generated for any period.
- ❖ **Allows for remote management:** If a business has more than one location, the owner or manager does not have to worry about theft of inventory since the Easy bill system keeps track.
- ❖ **Allows for dynamic inventory management:** The use of Easy bill systems allows for the business owner to use just-in-time inventory management or a perpetual inventory system.

12:33 40%

← **New Receipt**

Items (2)

	Item Name Tie	T. Price 500.0
	Warranty 0	- 1 +
	Item Name Shirt S	T. Price 1250.0
	Warranty 0	- 1 +

Total **1750.00**

Discount

Percentage(%) 7.5	Amount 131.25
-----------------------------	-------------------------

VAT/ Tax

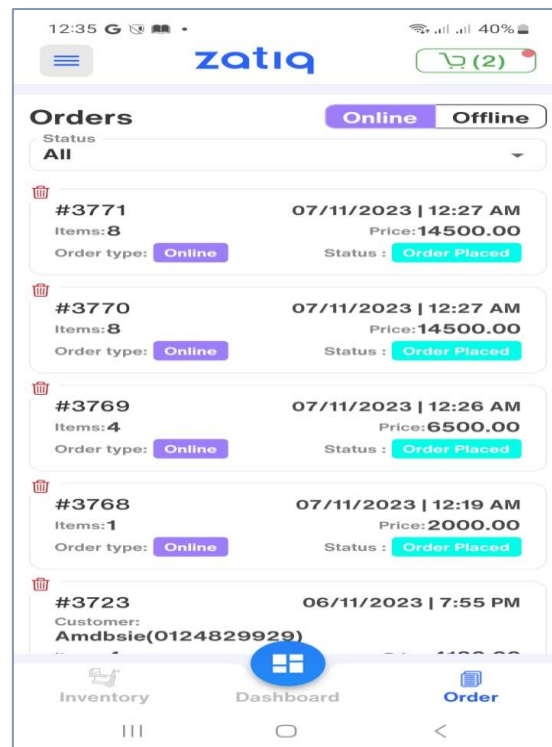
Percentage(%) 0.0	Amount 0.0
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Delivery

Delivery Zone Inside Dhaka	Delivery Charge 80
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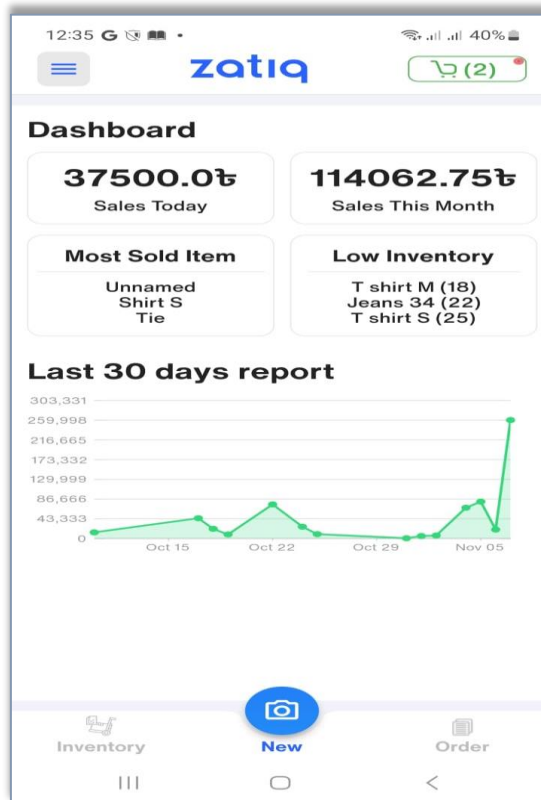
Save **Save & Print**

When a customer selects their product after selecting the product then go to the cart option and the seller can give a discount price and can add VAT/tax. A seller can keep also customer information for future needs. Once the transaction is complete, a seller can give a receipt printer and also save the transaction. Swift order processing that captures in-depth data of sales & purchases for sustainable business growth & and maintaining healthier vendor/customer relationships.



When a customer gives any order an owner or a seller can see from this order list that it is an online order or an offline order. From this section, a seller can send a product to a customer. Usually, it works like this:

- ❖ **A customer decides to buy a product or service.** If an owner has a physical shop, they may ask a sales assistant to ring them up. That assistant could use a barcode scanner or serial number of the product to look up the item's price. Easy bill apps systems, Zatiq Easy bill apps also allow a business to visually scan items using the camera on the Zatiq easy Bill tab device. For online stores, this step happens when a customer finish adding items to their cart and clicks the place order button.
- ❖ **Zatiq Easy bill system calculates the price of the item:** Including any VAT/TAX, and then updates the inventory count to show that the item is sold.
- ❖ **Customer pays.** To finish their purchase, customer will have to use their mobile, cash to make the payment go through. Depending on the type of payment they choose, your customer's bank then has to authorize the transaction.
- ❖ **The point-of-sale transaction is finalized.:** This is the moment when a seller officially makes a sale. The payment goes through, a digital or printed receipt is created, and the seller ship or hand his/her customer the items they bought.

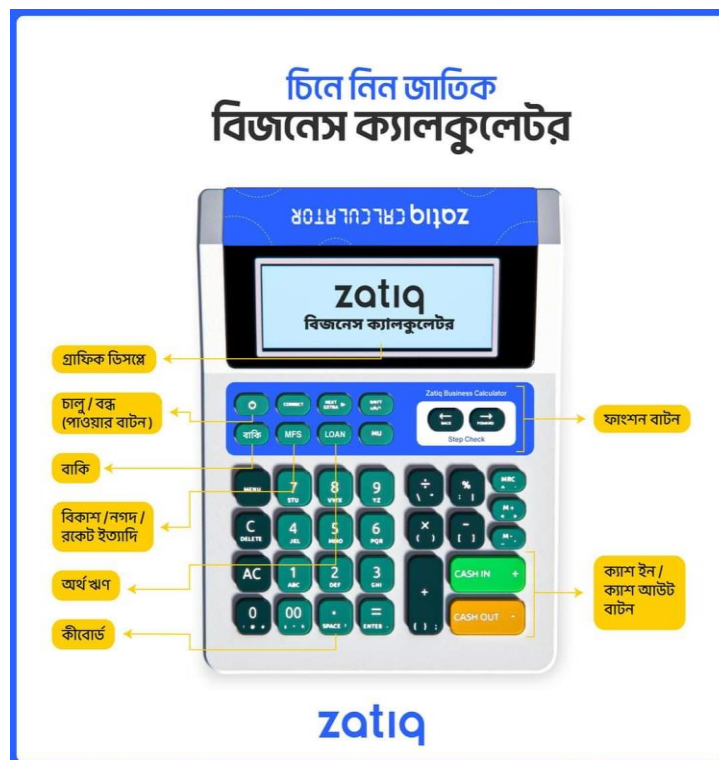


Usually, a dashboard is intended to convey different, but related information in an easy-to-digest form. And oftentimes, this includes things like key performance indicators (KPI) or other important business metrics that an owner needs to see and understand at a glance.

Overviews the clear picture of business status which includes account balance, number of sales & and purchase orders, Yearly profit & and loss, and many more. Above this picture, an owner will get to know at anywhere his/ her sales report and also get a low inventory alert.

5.2 Introduction to Zatiq Business Calculator:

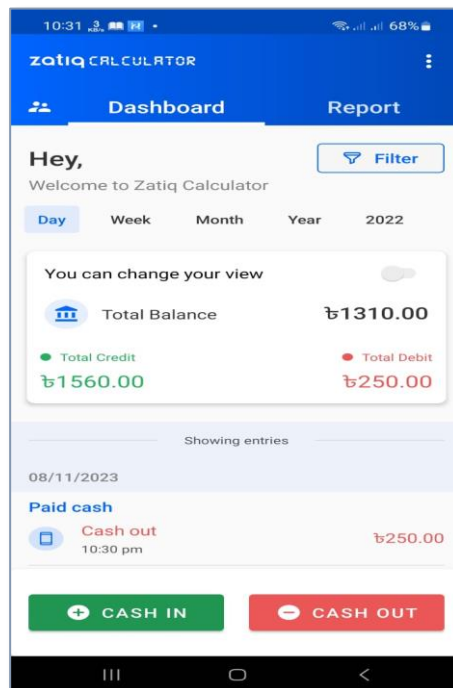
The Zatiq Business Calculator is not just a calculator, but a comprehensive business solution. It allows you to keep track of customer transactions with individual ledgers and unique IDs, making data entry a breeze. It is a new era of business management with the Zatiq Business Calculator. This innovative tool is designed to simplify daily operations, track payments, apply for loans, create reports, and many more.



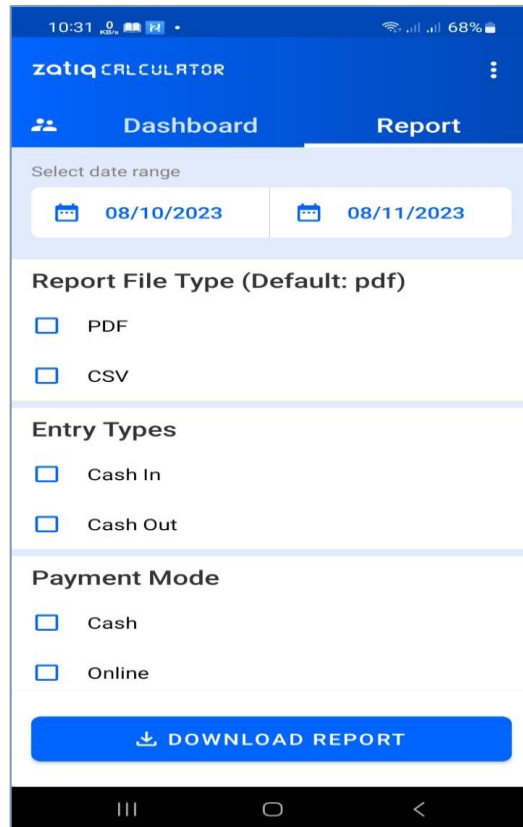
Above this picture, we can see some of the buttons that differ from other types of calculators. We can see graphics display, On/ off button, function button, MFS services, Loan, Cash in and cash out buttons.

Now given below discuss all the features of the Zatiq Business calculator:

It is a profile option where can see all customer's transactions with the customer's name and phone number. Above this picture, we can see a search option. With this option, you can easily find any customer information.



The Zatiq Business Calculator Dashboard contains useful information about the activity of daily transactions, as well as workflows. The owner even gets quick access to view the data, make changes to his/her app's form structure, change user permission, import or export data, and more. From this Business calculator owner will see daily reports as well as daily, weekly, and monthly reports. So, easily can keep track of all kinds of cash-in and cash-out transactions.



The report section gets all kinds of transaction data. An owner can download there are many files as he likes.

Chapter 6:

Conclusion and Recommendation

6.1 Recommendations

The work environment at Zatiq Limited is extremely positive, and the staff is a component. As my vision to write on the subject “SME Business solution by Easybill apps and Business calculators” of Zatiq Limited has come to a point where I have been able to gather some information on opportunities and challenges I would like to write some recommendations based on challenges about my three-month internship experience. This recommendation will be based on my senses and these are described below:

❖ More Physical Programs

As a software provider, Zatiq Global hardly works on physical campaigns to promote their software. The usual approach is to boost social media posts, create digital content, and call potential leads. However, physical campaigns are also needed in a country like Bangladesh to build brand awareness. Most potential customers need to take calls or online advertisements seriously. Zatiq Global needs to work on more physical campaigns to overcome that process. They can sponsor seminars, university-based campaigns, and target area campaigns to attract a customer base. The ultimate gist is to create actual brand awareness that people can see and feel rather than some unwanted virtual content.

❖ Use Offensive Marketing Tactics

From my understanding and studies of the industry in the last three months, it became clear that Zatiq Global has good-quality software. In other words, they can dominate their sector if the correct marketing strategy is implemented. The service can tackle the most prominent market leader with all the unique features and lower service charges. So, if they start offensive marketing tactics pointing out the market leader's weaknesses and high service charges, I believe. They can capture a good market share. No customer would want to pay a high price for a lesser service. If Zatiq Global could use a full frontal attack to challenge its market leader, it would be more effective. The results will likely lead to a favorable market share with the services.

❖ Invest in User Education Programs

Many potential customers in Bangladesh may need help understanding the value proposition of Zatiq Global's software or how to utilize its features effectively. Implementing user education programs, such as workshops, webinars, or online tutorials, can empower users with the knowledge and skills to maximize the benefits of the software. This proactive approach can

reduce customer churn, increase satisfaction, and drive long-term loyalty.

❖ Offer Flexible Pricing Options

In a price-sensitive market like Bangladesh, offering flexible pricing options tailored to different customer segments can be a game-changer for Zatiq Global. Introducing subscription plans with tiered pricing, discounts for educational institutions or nonprofits, or customizable packages based on specific business needs can attract a broader range of customers and remain competitive.

❖ Foster Strategic Partnerships

Collaborating with local businesses, educational institutions, or government agencies can amplify Zatiq Global's reach and credibility in the Bangladeshi market. By partnering with reputable organizations, they can access new customer segments, leverage existing networks, and co-host events or workshops to showcase their software solutions.

6.2 Conclusion

Zatiq Limited started its journey in 2022, with an idea to digitize the payment system of small businesses throughout the country. Its founders came up with the 'clever' idea of building a calculator-like device where small businesses could record their transactions, maintain their accounts, manage their inventory, and also easily bill apps they could operate the device through an app on their phones and also Zatiq provided device.

Clever ideas have a way of encountering unforeseen challenges in the real world. And that happened to Zatiq's device as well.

The result was Zatiq, a financial intermediary startup with a host of POS innovations. With their products targeted at different segments of the market, the team boasts a solution for everyone, like independent entrepreneurs, retail merchants, in-person shopping, delivery, and logistics. When asked about the design philosophy of their products, founder Sultan Moni said that his team's mindset could be reflected in one quote. He followed, "Build something so easy, that it doesn't require a tutorial even for a kid to operate. If you have to train your customer on your product, your product is broken."

"One of the biggest problems with initial adaptability is the aversion to technology for many merchants. Having limited exposure, they are scared of technology and are reluctant to use it," The merchants are losing a lot of money each day due to manual accounting faults. Even though the loss seems insignificant at first, when pointed out broadly, they realize the severity of it. Through our business calculator, they can keep tabs on every single transaction. Even dues are stored, which are calculated and totaled after each new entry."

Their latest product, Zatiq Easy Bill and Business Calculator simplifies transactions and accounting with the help of image recognition. The team said they are getting a positive response to their latest product.

"Writing a cash memo used to take more than five minutes, and customers would get frustrated by waiting; now we only have to take a picture of the item, and the memo is printed in seconds," Zatiq's main upcoming challenge, according to the team, is the supply chain. The availability of hardware production facilities in Bangladesh is limited but growing. The team believes that they will be able to simplify and establish their supply chain, making disruptions scarce.

In an ambitious endeavor, Zatiq envisions a future where carrying cash is redundant. "When we first launched their products. This helped Zatiq understand the universality of the problem. And since they make their software and hardware, Zatiq has the freedom to customize it," added the team.

Zatiq future of the industry, Sultan Moni said "It's a natural process for every emerging market to go cashless at some point. Our goal has never been to replace existing payment structures, but to simply make it easier for merchants to avail existing digital services and process seamless transactions, ultimately helping individuals."

From my internship at Zatiq Limited. I was able to get a better understanding of the marketing works and how effective it is. I enjoyed working with the Zatiq Limited marketing team 2 device and development of different marketing strategies, but I still have a long way to go in understanding the psychological aspects of marketing and I am required to develop my public speaking skills as well. I found the marketing internship experience positive and I am here I would be able to use what I learned in my career letter.

Zatiq is currently offering services such as POS software, tableside QR, business accounting, and inventory management. But its priority at the moment is the tab-keeping calculator and a Bluetooth receipt printer, which also stores transactions and sends a QR code to the customer. After completing my organizational training, I was exposed to a Sales and Marketing working life. Throughout my internship, I could understand more about the definition of Sales and Marketing and prepare myself to become a responsible and innovative sales executive in the future. During my training period, I realized that observation is a main element in finding out the root cause of a problem. Not only for my project but for daily activities too. During my internship, I cooperated with my colleagues and operators to determine the problems. Moreover, the project indirectly helps me to learn independently, discipline myself, be considerate/patient, self-trust, take initiative, and have the ability to solve problems. Besides, my communication skills are strengthening as well when communicating with others. During my training period, I received criticism and advice from advisors when mistakes were made. However, this advice is useful guidance for me to change myself and avoid making the same mistakes again. Apart from that, I also developed my sales Pitch through various programs that I had done. This also helps sharpen my skills in Field marketing. In sum, the activities that I learned during organization training be useful for me in the future to face challenges in a working environment. Throughout the organization training, I found that several things are important:

❖ Critical and Analytical Thinking

To organize our tasks, I need to analyze my problems and assignments and formulate a good solution to the problem. I would have to set a contingency plan for the solution so that I am well prepared for unforeseeable situations.

❖ Time Management

As overall advisors and consultants are always racing against tight timelines and packed schedules, proper time management will minimize facing overdue deadlines. Effective time management allows me to do my tasks efficiently and meet my schedule.

❖ Colleague Interactions

In a working environment, teamwork is vital in contributing to a strong organization. Teamwork is also essential in reaching the goals of the organization as an entity. Thus, communicating and sharing is much needed in the working environment. Therefore, I should respect each other in work, and work together as a team, instead of working alone. This is because working together as a team is easier in reaching our targets, rather than operating individually.

I would like to once again appreciate everyone who has made my organizational training a superb experience.

Chapter 7

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