“Marketing Mix Strategies of Programme for Community Development (PCD) ”

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This report is submitted to the school of Business and Economics, united International University as a partial requirement for the degree fulfillment of Bachelor of Business Administration.

“Marketing Mix Strategies of Programme for Community Development (PCD) ”

Submitted to:

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Marketing

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Letter of transmittal

September 21, 2021

Sarker Rafij Ahmed Ratan
Assistant Professor
School of Business and Economics
BBA Program
United International University

Subject: Submission of Internship report.

Dear Sir,

I am here by presenting my Internship Report named "Marketing Mix Strategies of Programme for Community Development (PCD)" which was appointed to me as a prerequisite for the consummation of the BBA program. I have found this examination extremely fascinating, useful and wise.

The whole report depends on my reasonable involvement with the "Programme for Community Development (PCD)" I anticipate that this report should be enlightening just as extensive. This entry level position program and readiness of report has offered me the chance to accumulate information about microfinance and banking framework and will help me a great deal in my future vocation life.

Many thanks for your direction and collaboration during the course without which this internship job report can't be finished. Besides, on the off chance that you have any further enquiry concerning any extra data I would be extremely satisfied to explain that.

Sincerely yours,

SM Jahangir Alam
ID: 111161225

Declaration of the student

I thus pronounce that the report to be specific “ Marketing Mix strategies of Programme for Community Development (PCD) “ is finished by me which depends on my commonsense work insight and an exhaustive investigation of the current exercises of PCD.

I like wise proclaim that this report is my unique work and doesn’t break any current copyright.

This specific report has not been recently submitted to some other university/ association for scholastic capability/ authentication/confirmation or degree.

I have set it up for the scholastic reason for Bachelor of Business administration degree which requires pragmatic work insight.

SM Jahangir Alam
ID: 111161225
BBA Program

Acknowledgement

Toward the starting I am especially appreciative to the almighty Allah for giving me the solidarity to finish the report appropriately. Without his plunging endowments, it could never be feasible for me to finish both entry level period and this internship job report effectively.

Exceptional thanks and appreciation goes to my entry level internship supervisor, Sarker Rafij Ahmed Ratan Sir, without his significant management and bearings, it would not have been feasible to finish this report.

Then, at the point I might want to offer my sincere thanks to the PCD, Head Branch for allowing me an opportunity to finish my internship program at their branch, for permitting me to accumulate data and aiding me each conceivable way in setting up the internship repot . My interminable much gratitude goes t Mr. Akbar ali, Branch Manager for being patient and supporting me during my internship program. I was honored to have an educator like Mr. Md. Mokter hossain, Chief IT officer. Without his help I would not have the option to acquire information about promoting methodologies and give data in this report. I'm likewise appreciative to Md. Khanjahan ali Akash, Admin officer and Md. Sumsul Islam , for aiding me all through the planning of the report. I might likewise want to give my genuine gratitude to Md. Shafiqul Alam, Executive Director, for showing me all the overall microfinance exercises. Every one of the partners of the branch had been exceptionally useful and they made my internship period more agreeable and memorable one. At last, my genuine appreciation goes to UIU authority for masterminding this internship program for understudies. It truly makes understudy fit for doing official undertakings prior to entering the corporate world.

Abstract / Executive summary

Internship is such a program which makes an understudy encounters the corporate life interestingly. I was relegated as understudy in PCD. I did my report on Marketing Mix strategies of PCD.

Additionally, NGO is a significant industry, which is liable for the improvement of the worldwide financial condition, the fundamental objective of this report is to lead an examination on generally speaking promoting techniques on PCD, Bangladesh and apply them showcasing methodology on their item, administrations and interaction, During the 3 months turn for the internship program, 3 division revolutions were required, these divisions are_ General miniature credit, advances and Advances, and Unfamiliar trade, the extent of movement and cycles of these divisions are tremendous and it is absurd to expect to comprehend everything inside a brief timeframe, consequently, the discoveries and proposals dependent on this three months' turn can be preferably emotional over critical, In the wake of being joined with PCD NGO for 90 days, it was seen that, PCD NGO had a ton of chance that they can benefit with some appropriate showcasing system and interaction development, the principle strength of PCD NGO framework, it was tracked sown that, the advancement exercises are not that forceful ad other business banks, With some little expense in advancement and promotion, PCD NGO can acquire substantially more than whatever they are procuring now. Likewise, it was seen that, PCD NGO is as yet not giving a lot of office to general shoppers like customer credit, Microfinance alternatives and so on However their greater part pay is created from modern client, yet the significant marking, picture and idea of a Ngo is brought about by broad customer, With more consumer loyalty, PCD NGO can acquire a higher brand esteem as well as acquire mechanical clients for better standing_ at last giving the NGO a lot higher benefit, Aside from the noticing the tasks, different pertinent data was gathered by talking the approved staff, For auxiliary materials past records, document, reports and different information have been gathered and examined with the end goal of this report, A few issues were looked during setting up the report, Not every one of the information or data was promptly accessible

because of absence of legitimate documentation, Because of secrecy reason, other wellspring of data couldn't be investigated, the advertising blend is the arrangement of controllable strategic showcasing instruments_ item, value, spot and Advancement; that the association mixes to create the reaction it needs on the lookout, the promoting blend is comprising of everything the association can do to impact the interest for its item or administrations.

It has been a humongous task to meticulously describe all the elements of 7 Ps (Product elements, Price & other user outlets, Place & time, Promotion & Education, Physical elements, People, Process) in general banking. The researcher honestly tried to reflect the daily transactions which take place in a NGO, in particular, Programme for Community Development (PCD) and working with deposit products and investment products.

Programme for Community Development (PCD) marketing strategy shows for achieving balanced and sustainable growth, we must satisfy two group's new customer and repeat customer. Today, the marketing should be all effort to retain current customers and build lasting customers relationship. Thus, marketing is service oriented. The service is "a bridge between products and customer"

Sincere gratitude goes to all the personnel who helped me with their time and information. Finally, it is believed that this report will enhance my ability to analyze an organization from marketing point of view.

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CHAPTER: 1 Introduction

Introduction

NGO and finance is a creation of modern age. Capitalism argues, capital one of the key factors of production, deserves fixed return whereas the entrepreneur has to bear all the risks. The conflict of opinions with the Islamic values starts from this very basic point .as the conventional NGO systems follow the philosophy of capitalism and interest which is forbidden according to NGO, financial system was observed in the second half of 20th century when the world got liberation from colonial powers .Bangladesh signed the charter of NGO 1974. NGO Bangladesh Limited, the first NGO of Bangladesh established in 1986. Bangladesh is with their significant contributions to the NGO industry and to the financial system of the country as well.

Origin of the report

As a required for the Bachelor of Business Administration (BBA) Degree of UIU University of Bangladesh, I had been selected to work as an Internee in Programme for Community Development (PCD), Head Office, Radhanagar, Moktobmore, Pabna for a period of 3 months from Feb 9th, 2021. Md. Akbar ali ,Branch Manager of Programme for Community Development (PCD) employed me as an Internee. With conversation and getting consent, I have started to work on Programme for Community Development (PCD) with the titled ‘Marketing Mix Strategies”. BBA program has been designed in such a way that a student can get practical knowledge because without practical exposure, theory can never be as good as practical knowledge.

Statement of the Study

The study is made taking consideration of Marketing Mix Strategies of Programme for Community Development (PCD). It investigates all Marketing activities of Programme for Community Development (PCD). It also shows the usefulness of the bank in marketing sector. The study will also provide necessary information on banks marketing strategies and takes a comparison between bank's performances

Goals of the examination

Primary target of the report is to satisfy the prerequisite of BBA program.

Specific Objectives:

End-to-end Marketing Mix Strategies of PCD.

- To analysis the pros and cons of the conventional ideas about Marketing of NGO
- To get an overall idea about the performance of Programme for Community Development (PCD).
- To have better orientation on Product management activities financing in various sector and recovery, loan classification method and practices of Programme for Community Development (PCD).

Scope of the study

The report is written based on an evaluation of the marketing mix activities of Programme for Community Development (PCD). It will be prepare through extensive discussion with the NGO employees, clients and officers from information gathered from the annual report, prospectus and website of PCD. I have got opportunity to have in-depth knowledge about PCD's Marketing Strategies with their banking system. The scope of the study was limited through the marketing strategies.

Methodology

The report is expressive in nature; the data was gathered from both essential and optional wellsprings of information.

Primary Data:

Face to face communication with employees.

Online Surveys

Online assist from employees

Secondary Data:

Annual report of Programme for Community Development (PCD)

Website of Programme for Community Development (PCD)

Academic journals and Articles

Limitation of the Study

I attempted my level best to keep the constraints as short as could be expected. However, close to every one of the endeavors I confronted the accompanying impediments;

There were constraint of information and data on the comparable point as certain information are treated as especially secret and stowed away.

Sometimes the customer doesn't change without any problem,

The officers of an NGO are too much busy to provide information and interviews to may project.

Furthermore due to The COVID-19 outbreak and lockdown throughout the country it was not possible to gather much information needed for the study.

Chapter 2: Company overview

Programme for Community Development (PCD):

Programme for Community Development (PCD) is a Non-Government organization established in 1986 and started is development journey with great enthusiasm and encouragement by the community people in order to enhanced the socio-economic status of the grass root people in the village. It was 1st initiated and started in development activities at Chatmohar Upazilla in Pabna district. This organization registered with the Bureau of NGO Affairs, Prime Minister's Office, Govt. of Bangladesh, registered with the Department of Social Services, under the Ministry of Social Welfare, Govt. of Bangladesh, also registered with Micro Credit Regulatory Authority under Bangladesh Bank (Central Bank) of the Government of Bangladesh. the bank participated in CSR activities by financial assistance in different areas like education, training, healthcare, sports, natural disaster etc.

Historical background:

It has been working for last 34 years as driving force for transforming societies towards sustainable development by promoting, advocating and implementing programs that address root causes of problems. Now it has been implemented a number of development programs and projects to bring out sustainable development of vulnerable, disadvantaged and underprivileged people of the northern parts of the country.

To implementing all over the programs PCD always considering the poverty alleviation issue and take necessary action to successful implementation of the program. PCD is implementing its development activities through 30 branches under Pabna, Natore Sirijgong and Kushtia districts.

ORGANIZATIONAL STRUCTURE:

PCD came into existence with this initiation of a group of man and woman and dedicated social worker. There are two constitutional bodies as per Article of Association: The general body and the executive body. The members of this committee are the authorities of PCD.

The General Body:

The General Body of PCD arrange once a year in the Annual General Meeting (AGM) to provide overall Policy guidance and approve the annual budget that has already been allowed by the executive Body. The General Body consists of 19 members.

Executive Body:

The executive Body of PCD plays a role as the executive that carries out the responsibility of determining the direction and scope of PCD's activities to achieve its goals. It is composed of maximum 7 members that include; among them two members are women. All are appointed by the general body. The executive director carries out chief executive of the organization. The members of executive body meet minimum four times in a year.

Name	Position	Profession
Md. Sadar Uddin	Chairman	Businessman
Mst. Arifa Khatun	Vice- Chairman	House Wife
Sonjoy Kumar Sarkar	Treasurer	Businessman
Md. Abdur Rob Mantu	Member	Businessman
Md. Shohal Rana Sarkar	Member	Businessman
Mst. Nargis Parvin	Member	House Wife

Md. Shafiqul Alam	Member Secretary (ED)	Development Worker

Fig: 01: **Alhaz Md. Shafiqul Alam, Executive Director of PCD.**

Vision:

We expect a society where established human rights and social justice and ensured self-sufficiency of the community.

Mission:

To create self-sufficient, self-employed and self-empowered communities through increasing capabilities by providing need based supports like awareness raising, savings, credit, training, agriculture, health, sanitation, gender, Marketing etc.

Goal:

The overall goal of the organization is to improve the socio-economic status of under-privileged and distressed people of the community and establishing their human rights.

Objectives:

1. To encourage target group members in saving to make them self-reliant.
2. To encourage the creative planning & activity.
3. To assist beneficiaries in mobilizing local resources (Khas land) and to provide them support towards raising their income & employment.
4. To improving the status of health & nutrition by the participation of mass community people.
5. To impart skill training to the beneficiaries for utilizing their potentialities.
6. To provide assistance to the rural community to raise Agro-based production from their own resources and enhances their financial condition.
7. To provide support for the land less people for their land rights.
8. To provide legal support for helpless people/victim.
9. To protect environment and under taken a program of sustainable agriculture, Nursery development, Agro-Forestation, Social forestation etc.
10. To find out the scope & opportunity of work for disable people.
11. To initiative & expansion of scientific and livelihood education.
12. To make aware of gender and Democracy.
13. To awareness village people about right to information.
14. To strengthen local service provider and their service provider association (SPA)
15. To strengthen Business management organization
16. To build up organization (Samities) at village level, so that poor people particularly women can make unity at grass root level.

Registration:

PCD has been registered with all the appropriate agency of the Government of Bangladesh. The following table summarizes the details of registration:

Registration Agency	Registration Number	Date
NGO Affairs Bureau	872	04/12/1994
Social Welfare	Pabna-131 (254)/86	23/07/1986
Micro credit Regulatory	01508-00703-00135	07/02/2008

In addition, PCD has a Tax Identification Number (TIN- 904-300-0028) and from 2012 PCD continue submitted Financial Statement to the National Board of Revenue (NBR). PCD has also registered for VAT which number is **001540536**.

Human Resources:

To the mission and vision of PCD, A team of 286 (Male 183 and Female 103) number trained staff is carrying out the activities of PCD. The project partners, stakeholders, beneficiaries are becoming aware through continuous training, meeting and others awareness raising activities. The staffs are categories as follows:

Category	Number of Staffs			Back ground
	Male	Female	Total	
Management staffs	16	0	16	Arts, Commerce & Science back ground
Technical staffs	06	0	06	Agriculturist, Doctor of Veterinary Medicine (DVM) & Diploma
Field staffs	150	18	168	Arts, Commerce & Science back ground
Project Staffs	11	85	96	Agriculturist, Arts, Commerce & Science back ground
Total	**183**	**103**	**286**	

Geographical Area & Population Coverage (Working Area):

PCD is working in 132 Municipalities, 23 Upazillas, and 132 Unions, 1087 villages of Pabna, Natore Sirajgong and Kushtia districts. Now it is covering about 1, 50,000 beneficiaries directly & indirectly. Among them 45,000 households are directly benefited (about 85% female) from different programs/ projects.

Organization Setup and Resources:

PCD implements its different activities through its 01 Head Office (Pabna), 07 Area Offices and 34 Branch offices in Pabna, Natore Sirajgong and Kushtia districts. PCD has a well-furnished training center for Staff development, supporting training, workshop, seminar etc.

Values:

- Integrity
- Dignity
- Commitment
- Dedication
- Punctuality
- Accountability
- Innovation
- Team work

Accounts used by the customers:

- Short Notice Saving (SNS): Fundamentally it is for the organizations, It lets the proprietor of business to work this record. He can store any sum whenever, however he need to advise or send a short notification to the NGO authority before seven days of withdrawals.

- Monthly Saving store: this store is for lust it named by it, this store needs at regularly scheduled payment from 1 (one) year to 20(twenty) a long time, By and large, acknowledged under the above plan to empower the record holder to gathered saving with benefit,

- Monthly portion term Store : In this store, the regularly scheduled payments can be tk.300/-, tk.500/-, tk.1000/-, tk.1500/-, tk.2000/- is gotten under the aforementioned conspire for a residency of 5,8,10 and 12 years and the equivalent is withdrawal with benefit toward the finish of the residency.

Capacities and Tasks

There are predominantly three areas in PCD, they are:

- General Microfinance Division

- Investment Division and
- Foreign Exchange Division.

They have little department or units under them. The subtleties of the significant segments and subsections are depicted underneath.

General Financial Divisions

There are sure three segments cooperating to satisfy the objective of the organization.

1. Customer Administration
2. Cash Division
3. Accounts Division

Client support

Various elements of client support are:

1. Accounts opening
2. Issuance of Pass Book
3. Issuance of Online Exchange.

Exceptional Elements of PCD:

PCD is completely dedicated towards building up government assistance situated financial framework just as monetary government assistance through the advancement of the low- pay gathering of individuals, set out work open doors.

So as to satisfy the need and request of the Client and the nation overall the NGO puts away cash to various business, It takes part in various exercises targeting making occupations, carrying out improvement undertakings of the public authority and making framework

Money Division

Various elements of money division are:

➢Receiving cash from the contributors

➢Payment of money to the customer as requested. Genuinely is looking at all legitimate records.

➢Verifying the installment check when to pay the cash to the customers if the data is accessible like dale, sum, and account co and so forth.

➢all the got and installment cash should be recorded in the receipt and installment register alongside account.

➢Cash register should be kept up with by the Money Official.

➢Maintenance of every day cash balance

➢Preparation of month to month cash balance

Records Office

Bookkeeping of PCD can be extensively characterized in the accompanying two gatherings:

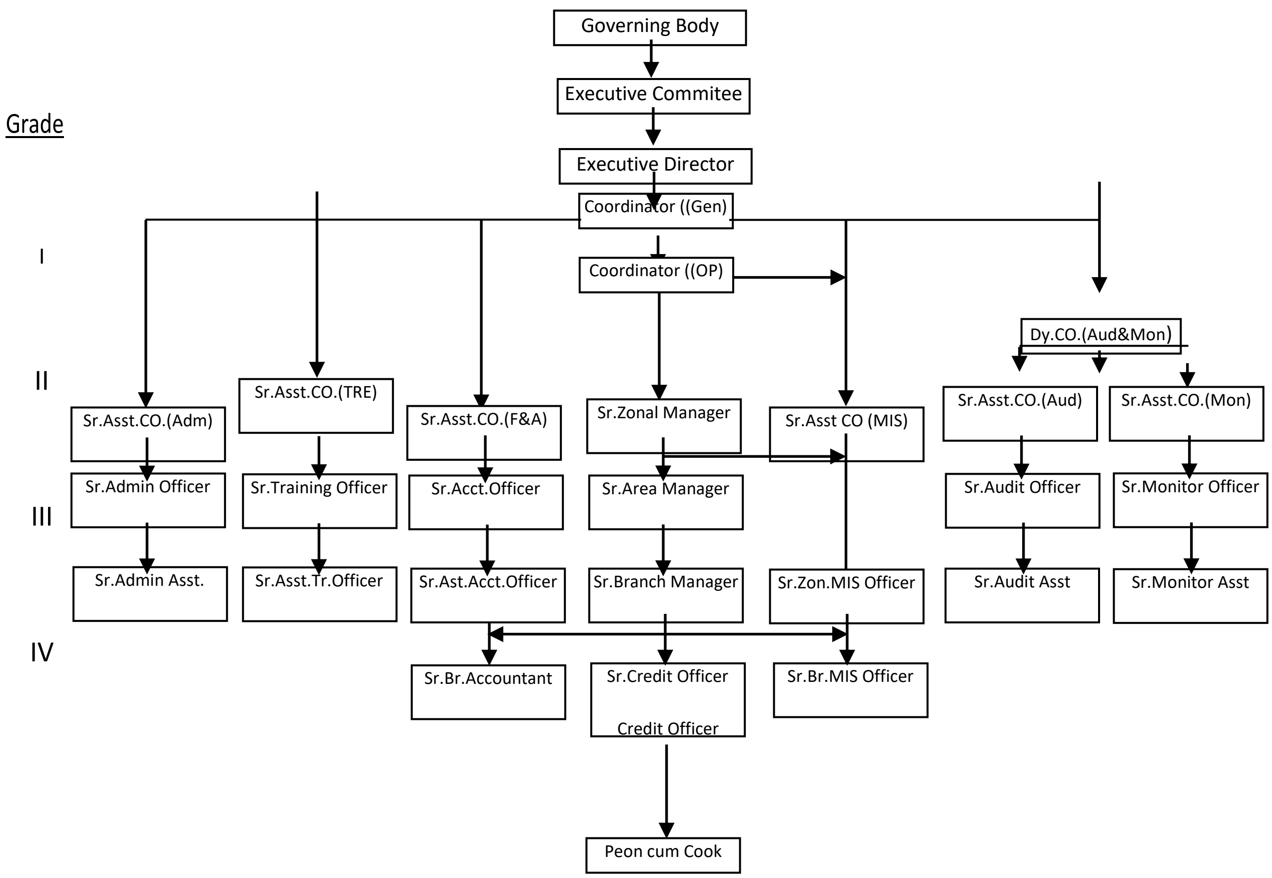
1. General Bookkeeping
2. Investment Bookkeeping

Speculation methods of PCD:

- Microfinance: Bangladesh has an economy which generally relies upon rustic turn of events; Neediness is one of the fundamental impediments of development of this economy. Despite the fact that metropolitan and towns with the end goal of mitigating neediness yet a not many are discovered working with the consistence of NGO. To change the financial state of the devastated individuals of the towns, PCD has stepped up to the plate through a Microfinance Advance, Alongside this venture, NGO is attempting to diminish destitution, advancement in agrarian areas, production of open positions and so forth.

Structure of PCD

ORGANOGRAM OF MICROFINANCE



Chapter:3 Marketing Mix strategies of PCD

Marketing Mix strategies of PCD:

The marketing mix is the set of controllable tactical marketing tools – Product, Price, Place and Promotion; that the organization blends to produce the response it wants in the market. The marketing mix is consisting of everything the organization can do to influence the demand for its product or services. Programme for Community Development (PCD) is service oriented organization. For any organization that provides service it is important that all the 4 Ps' of marketing mix are implemented properly.

4Ps': 1.Product 2. Price 3.Place 4.Promotion

Advertising Blend for Administration Firms:

The Service marketing mix comprises of the 7P's.These include:

1. Product 2. Price

3. Place 4. Promotion

5. People 6. Process

7. Physical Evidence

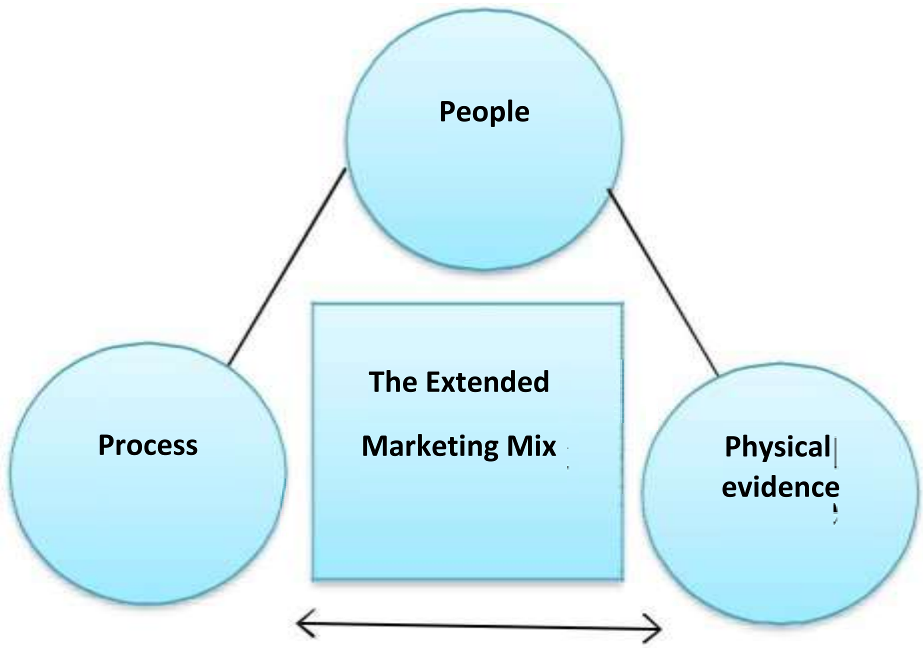
The extended Marketing Mixes of Service are:

People: People all people who directly or indirectly influence the perceived value of the product or service, including knowledge workers, employees, management and consumers.

Process: Process procedures, mechanisms and flow of activities which lead to an exchange of value.

Physical evidence: Physical evidence the direct sensory experience of a product or service that allows a customer to measure whether he or she has received value. Examples might include the way a customer is treated by a staff member, or the length of time a customer has to wait, or a cover letter from an insurance company, or the environment in which a product or service is deliver.

Figure: The Drawn out Showcasing Blend



Marketing Mix and Strategies of PCD

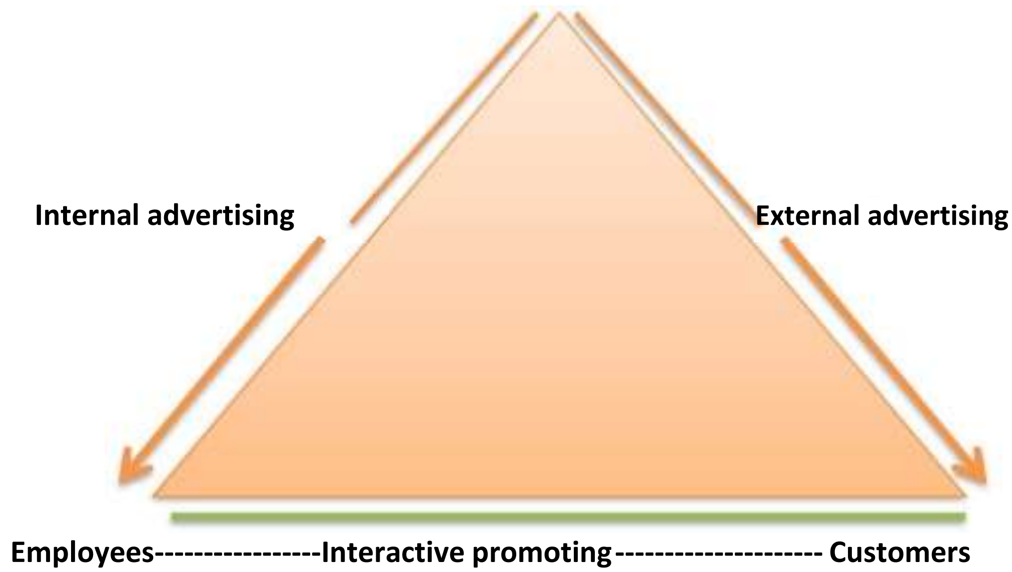
In an old sense people used to take marketing as selling and advertising but marketing surely doesn't mean that in today's perspective of marketing. Marketing nowadays moreover is to satisfy customer's need. NGO is a service firm in a bank it always ensures to satisfy consumer need and to build a strong customer relationship.

Relationship NGO is a process, which has the aim of persuading customer to become lifetime customer and to place their banking business with one bank now and in the future. Relationship banking enables to provide a cost-effective, proactive service to selected customer.

Advertising Systems of Administration Firm:
Administration advertising requires outer showcasing, yet in addition inner and intuitive promotion.

External advertising: Outer showcasing portrays the ordinary work to get ready, cost, disseminate, and elevate the help to clients,

Internal advertising: Inside showcasing depicts the work to prepare and persuade representatives to work well for clients.
Interactive promoting: Intuitive advertising depicts the representative's ability in serving the customer. Specialist co- ops should convey " high –contact" just as " cutting edge".



Promoting Procedures:

For accomplishing adjusted and maintainable development, we should fulfill two gathering's new client and rehash client, Today, the advertising ought to be all work to hold current clients and fabricate enduring clients relationship. Along these lines, advertising is administration situated, The help is" an extension:
Between products and customer".

Figure: - Marketing Strategy

showcasing in PCD in this manner essentially engaged as:
Customer Core interest: IT additionally signifies “ the plan, creation and conveyance of administration items dependent on addressing client needs and surpassing their assumptions’.
Co-activity: It suggest “ Offer data and offer assets”.
Continuous Improvement: This is the part or advertising research. We take input from the market, we observe the client whine and attempt to further develop our item administration consistently to stay cutthroat on the lookout.
Satisfied client: one fulfilled client will do notice for our benefit and naturally bring chain of new client.
What client Need: They need arrangement of their issues. We can take care of their issues via Examine, plan and act.
The main factor and creating an advertising methodology incorporate the accompanying methodologies:

Product Strategy
·Price Strategy
·Distribution Strategy
·Promotion Strategy
·Segmentation
·Targeting
·Positioning
Advertising Procedure

PCD’s marketing strategy is based on its positioning of different product. On the focus to customer side the market is mainly upper-middle and middle income professional who need saving with some attractive profit to meet any emergent requirement in future as well as to develop a sizable amount of money to procure some valuable future earnings. This segment of market includes individual, having a regular monthly income, male or female, age not blow 18 years and educated or less educated Bangladeshi person.

Marketing Mix:

Product:
Product is the core of all marketing activities. There are two types of organizations according their product. Some organization’s core product is goods on the other hand some organizations.

core product is service. The PCD NGO provides banking services which includes general banking, foreign exchange, and investment. The core objective of PCD is to ensure its customer desired level of service.

Deposit Products of PCD:

Present Deposit (PD)

This record permits the client to deposit his /her overflow cash as and when accessible and get Worthwhile benefit on something very similar. The client can deposit any total wanted whenever of the functional hours in this record.

Short notification deposit(SND)

It is Known as time liabilities. This are deposits which are made with for a proper period indicated ahead of time. The need not keep up with cash holds against these deposits and accordingly, the deal higher pace of revenue on such deposit.

Monthly saving deposit (MSD)
This deposit is essentially implied for limited scope savers. There is a limitation on withdrawals in a month. Interest is paid yearly on these sorts of records, These records can be:

-person

- joint

-Association

Month to month deposit receipt (MTDR)

It is additionally time based store plot. In this plan time might fluctuate which are given underneath

- One month
- Three month
- A half year
- Twelve months
- Twenty four month
- Thirty A half year

Monthly Deposit:

This deposit is for only as it named by it. This deposit requires at monthly installment from 1 (one) year to 20(twenty) years. Generally, accepted under the above scheme to enable the account holder to perform out of the accumulated saving with profit.

Monthly term Deposit (ITD) :
In this deposit, the monthly installments can be Tk.300/-, Tk.500/-, Tk.1000/- Tk.1500/Tk.2000/- is obtained under the aforesaid scheme for a tenure of 5,8,10 and 12 years and the same is withdrawal with profit at the end of the tenure.
condition:
A structure must be occupied at the hour of opening the record. No presentation is bore witness to photos are encouraged.

The investor can choose any of the portion sums, which can't be thusly changed.
In instance of minors the gatekeepers might open and oversee the record in this blessing.

A single individual can open more than one record for saving under a few loan costs.

The contributor ought to inform the promptly on any difference in address.

The government assessment will be deducted from the interest amassed in this plan.

If vital, in line with the contributor, the plan can be moved to an alternate part of a similar branch..

Regularly scheduled payment based marriage reserve funds venture conspire-
This thrilling plan is for the people who need to make strides well in front of achieving the occasion of marriage in future.

Agreements of the plan:

Any developed individual of any calling with sound psychological well being can open a record in this plan. Indeed, even record can be opened for the sake of a minor with the direction of legitimate gatekeeper.

One can exploit tk.30000/-or twofold of his/her store (whichever is less) as venture.

Tax will be relevant on the stored sum alongside benefit as per the nation law

Venture Results of PCD:

It is additionally a consistent venture and like the above permitted under the classes:

Commercial Loaning

Working Capital

SME Enterprise Support:

Small and Medium Enterprise (SME) is playing an important role to the growth of overall GDP of the country. With a view to boost up the small and medium enterprises of the country, Bangladesh Bank has recently advised the NGO to enhance the flow of SME Enterprise support .

Microfinance:

Bangladesh has an economy which mostly depends on rural development. Poverty is one of the main obstacles of growth of this economy. Even though a number of NGOs and financial organizations work in the sub-urban and villages with a view to alleviating poverty but a very few are found working with the change the socio-economic condition of the impoverished people of the villages, PCD has taken initiative through a Microfinance Along with this project, NGO is trying to reduce poverty, development etc.

Information and Technology Service of PCD:

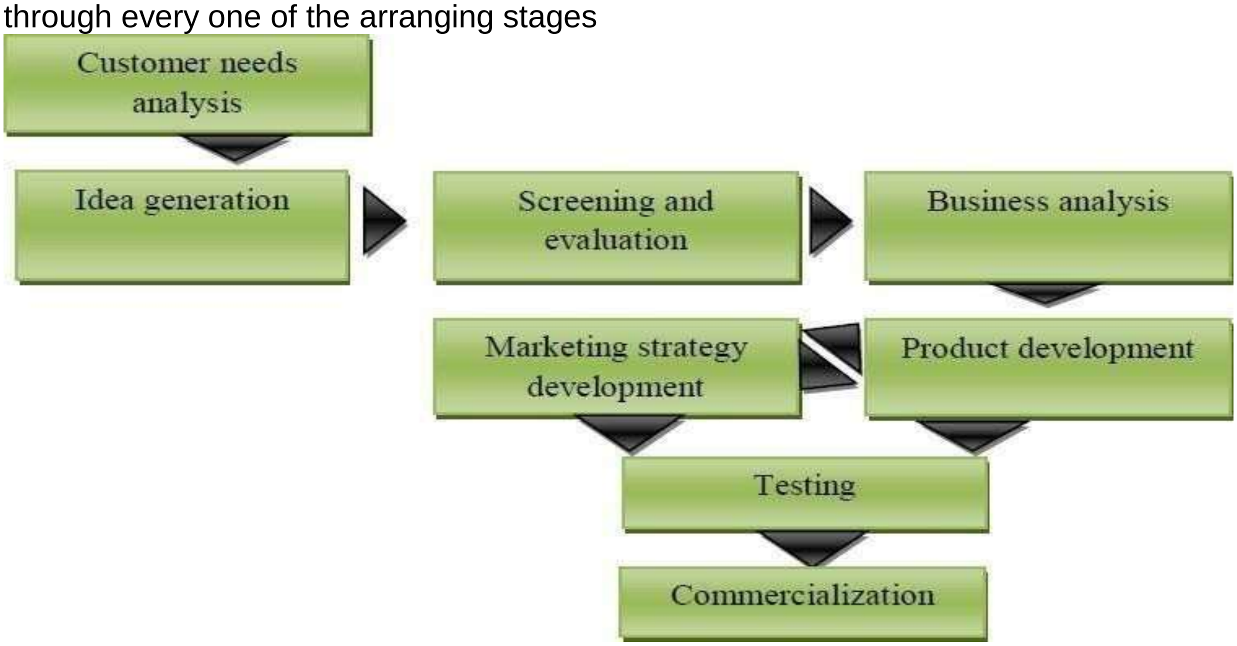
PCD NGO is one of the leading third developing sector NGO in Bangladesh. Very recently they are providing service to the customers with great care and responsibility. The ngo has now 34 branches in it have Pabna, Sirajgong, Natore, Bogura & Kushtia. This entire branch is using individual data software SQL server as database microfin-360. They are connected through telecommunication network for providing any branch services to the customer. The NGO intended to purchase a centralized and integrated NGO software including module for general service, trade finance, investment, foreign exchange, central accounts.

Product Strategy of PCD

New Product Planning Process of PCD

Generating a proceeding with stream of new- item thoughts that will fulfill the association's necessities for new item.

Putting set up cycles and strategies for assessing new-item thoughts as they travel through every one of the arranging stages



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Product Decision:

All the services offered by the NGO are similar and prone to limitation by its competitors. Long established services may ease to satisfy fully the changing needs of the customers. Such product may become increasingly non-competitive, unprofitable and even unnecessary. When all the NGO institutions are offering similar services, PCD can offer different services. A significant part of the marketing effort must be devoted to the monitoring of existing services and where such deterioration is fund, a decision must be taken on how to remedy the situation.

Add New Elements to Administrations :
The product may be updated and renovated so as to bring it back in line with customer requirements. The following tips may be considered:
PCD can receives customers monthly telephone bill, electricity, gas, water, mobile etc. it will be advance features of customers service if the payment are arranged from their current/savings/short term deposit accounts.

It can introduce “Safe Deposit SAVING” in every branch by which the clients will get

Price:

Pricing of different products in a ngo means the service charge and the revenue for the cost of capital the ngo is incurring. It is already described that, banks works as a balancing tool in the economy. NGO do not have any money its own to lend. Rather it takes the surplus money from the economy and then lends it to the deficit sectors. In this process, banks are incurring some cost of capital. The money a organization is taking from the economy in the form of deposit is not free. In the same way, when organization use these funds to finance the deficit sectors, they charge additional pricing for the fund. In addition to that, NGO may charge some service fees. So, for lending purposes, the following –

1. Gathers store from public as store plans they give.
Provide interests to public for the gathered stores.
3. Takes administration charge from public for offering types of assistance identified with store.

4. Utilize this store for advances a lot- like vehicle credit, home advance, mechanical advance and so on.

5. Charge interests from the party that is profiting the advance. This loan cost is higher

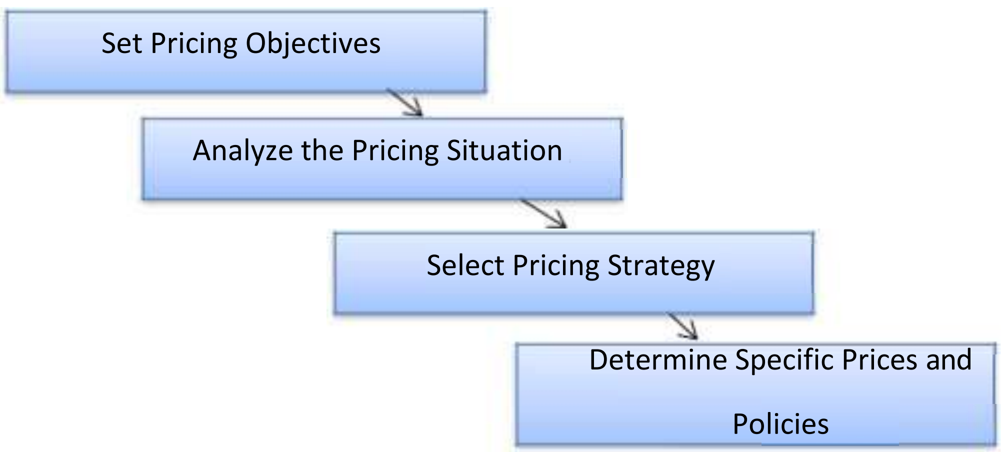
than the loan cost that the association are giving to people in general to store

Value Technique of PCD
Cost is the measure of cash charged for an item or administration or the worth traded for the advantages of the item or administration. The choice of an evaluating procedure capacity of three keys determinates.
Demand

Competitor Costs

Cost Construction
In view of these three standards various valuing choices are available to the association. These options incorporate expense in addition to evaluating, breakeven and benefit sway target estimating, esteem being used valuing, market rate evaluating, relationship estimating, infiltration estimating and skimming estimating.

Steps of Pricing Strategy:



Pricing of PCD

The pricing decisions or the decisions related to interest and fee or commission charged by NGO are found instrumental in motivating or influencing the target market. The pricing policy of a ngo is considered important for raising the number of customers' vis-à-vis the accretion of deposits. Also the quality of service provided has direct relationship with the fees charged. Thus while deciding the price mix customer services rank the top position. The NGO organizations are required to frame two-fold strategies. First, the strategy is concerned with profit and fee charged and the second strategy is related to the profit paid. Since both strategies throw a vice versa impact, it is important that org. attempt to establish a correlation between two. It is essential that both the buyers as well as the sellers have feeling of winning.

Deposit Pricing of PCD

PCD generally follows the market rate pricing increase of deposit pricing. Now in Bangladesh PCD is the leader of those NGO because it is old and big. PCD is now trying to make more deposit by offering attractive profit rate.

Fixed deposit	PCD	OSAKA	NEW ERA	Pabna Protishsruti	SETU
1 month	8.50%	10.50%	9%	11%	12%
2 month	0	0	10.50%	11.55%	12%
3 month	11.50%	11.25%	12.55%	12%	13%
A half year	12.50%	11.30%	12.60%	12.80%	13.20%
1 year	12.60%	11.50%	12.70%	13.10%	13.50%

Pricing Situation of PCD

Valuing examination is fundamental in assessing new- item thoughts. The elements impacting the evaluating circumstance include:
Customer value affectability.
Item costs.

- Current and potential Cutthroat activities.
- Legitimate and moral limitations
- Client Value Affectability
- Legitimate and Moral limitations

- Contenders Likely Reaction

Pricing Choice

In the customer survey, it was revealed that customers are very price-conscious. Price plays both an economic and physiological role in the ngo sector. Especially customers of PCD who comes from largely middle class income groups are likely to be very price sensitive. They can offer services, which have fewer service charges.

Place:

In showcasing, place implies the direct client interaction or accessibility of the item, Since NGO manage adjusting the economy, the accessibility is particularly significant, For ngo, accessibility is guaranteed through branches, the moiré number of branches, the better it is intended for various region, For instance, the area of Pabna will jump at the chance to take administrations from a ngo which is arranged in pabna It is exceptionally improbable that, somebody living in pabna, Thus, the setting is especially significant, It is recipient for a ngo to guild up a branch close to business regions or spots where they can guarantee that they can bring business. PCD has 34 branches all around the Bangladesh. Alongside 38 Branches in Pabna, These branches are arranged thinking about business environments, region and moderateness by individuals, the following page shows the branch areas of

Programme for Community Development (PCD) –

Pabna District –
Natore District –
Kushtia District –
Sirajgong District-

Distribution Strategy of PCD:

When they open new branch, send letter to the tip top people, workplaces and businesses around there for opening record in their arrangement

They orchestrate the function of grant to the fair individual in consistently..

They send gift thing toward the start of the year to the senior resident of the general public. These things incorporate pen, dairy, schedule, pen stand, divider clock and so on

In consistently the more significant position of PCD give data about the economic situation and idea to the branch administrator..

The administrators of each branch advise current state of his branch to the administrative center in consistently.

Head Office refreshes store and speculation rule to the branch director..

Promotion:

Promotional movement of a ngo can incorporate anything that will elevate the ngo to individuals. Typically, these can remember promotion for announcements, television plugs or paper advertisements and so on; CSR exercises, brandings, sponsorships. PCD incidentally gives ad and notification ti every day papers. For instance any new branch opening data or new items and so on Bulletins of PCD are not that much noticeable in the street. PCD has bunches of CSR exercises all around the country. Basically 2% of our yearly benefit of consistently is set to the side for the establishment to direct Corporate Social Obligations (CSR) exercises. These incorporate_ -

- Healthcare Administration
- Scholarship program for splendid helpless understudy.
- Education Advancement Plan
- Helping individuals influenced by normal cataclysms.
- Helping individuals in ghetto regions.
- Donation to instructive establishments to arrangement PC lab.

Promotion Strategy of PCD:

PCD Head office will jointly arrange for well publicity of the brand name of new deposit scheme with its important features by the national newspaper and electronic media (TV). Every branch will show special and attractive banners of the new offering for awareness. Leaflet, placard, festoon, poster and brochure will be supplied to each branch for distribution and exhibit to all important places with the differentiation feature and attractive.

The PCD also offers to their marketing employees (Field worker) extra incentive, if they fulfill the following chart. It is the financial motivation to their marketing employees. As a result they express their better effort in service.

Creating Advancement Methodology of PCD:

A few exercises are engaged with planning the advancement methodology including

A. Setting correspondence goals.

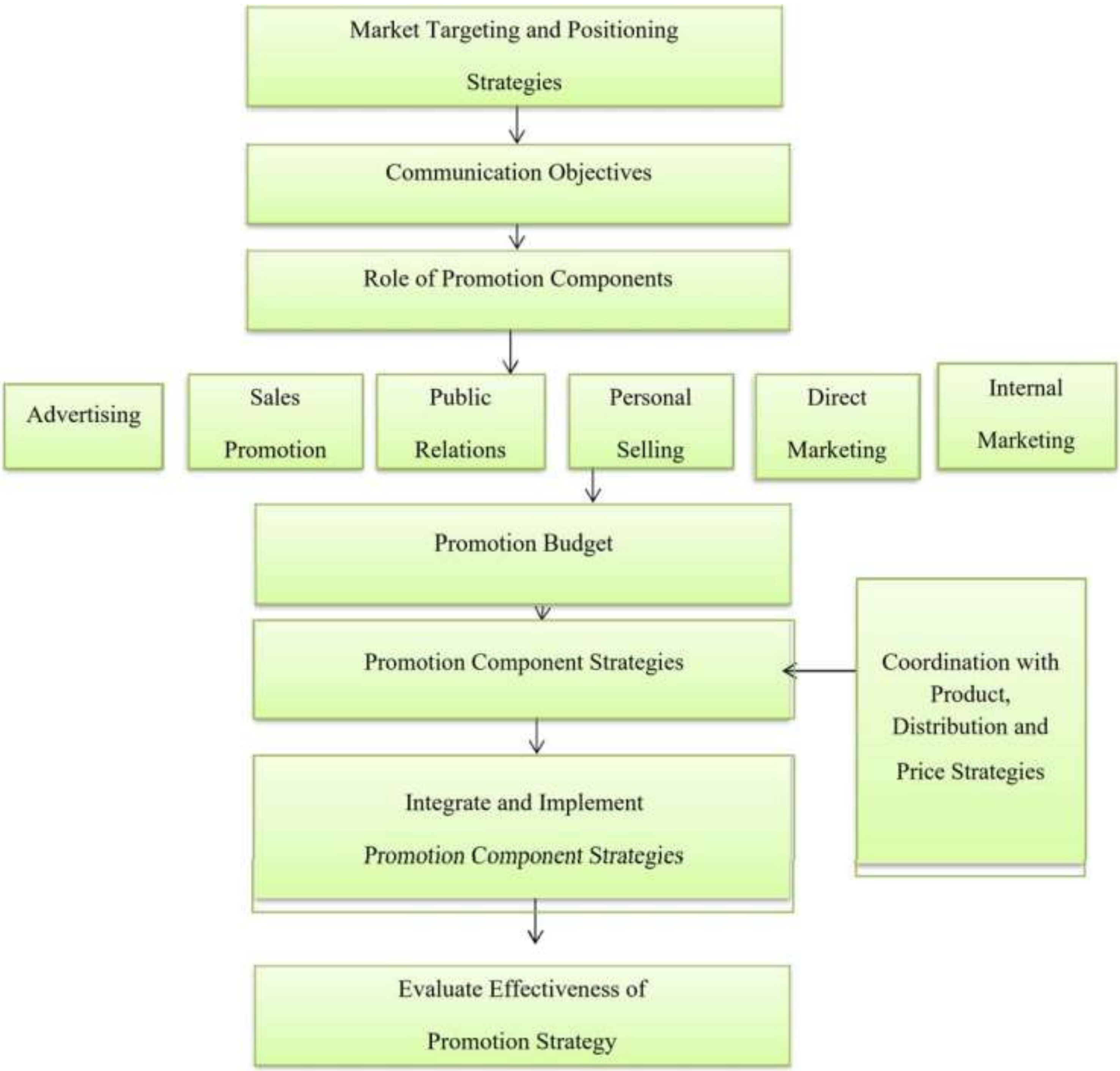
B. Deciding the job of every one of the parts that make up the advancement program.

C. Determining the advancement financial plan.

D. Selecting the methodology for every advancement part.

E. Integrating and executing the advancement part techniques.

F. Evaluating the viability of the coordinated advancement techniques


Market Targeting and Positioning Strategies
Communication Objectives
Role of Promotion Components
Advertising
Sales Promotion
Public Relations
Personal Selling
Direct Marketing
Internal Marketing
Promotion Budget
Promotion Component Strategies
Coordination with Product, Distribution and Price Strategies
Integrate and Implement *Promotion Component Strategies*
Evaluate Effectiveness of Promotion Strategy

Explicit correspondence medium intended to illuminate and convince chosen crowds to embrace activities wanted by the support. As of late the dob of promoting the financial business in both individual and corporate business sectors has extended drastically and the monetary administrations industry is currently perhaps the main wellsprings of publicizing income. In creating publicizing methodology the bank should initially guarantee that it adjusts to by and large showcasing procedure. The most common way of creating promoting technique of PCD then, at that point comprises of the accompanying advances;

- Set publicizing
- Establish duplicate stage
- Develop the media plan
- Set the publicizing use level
- Measure publicizing viability

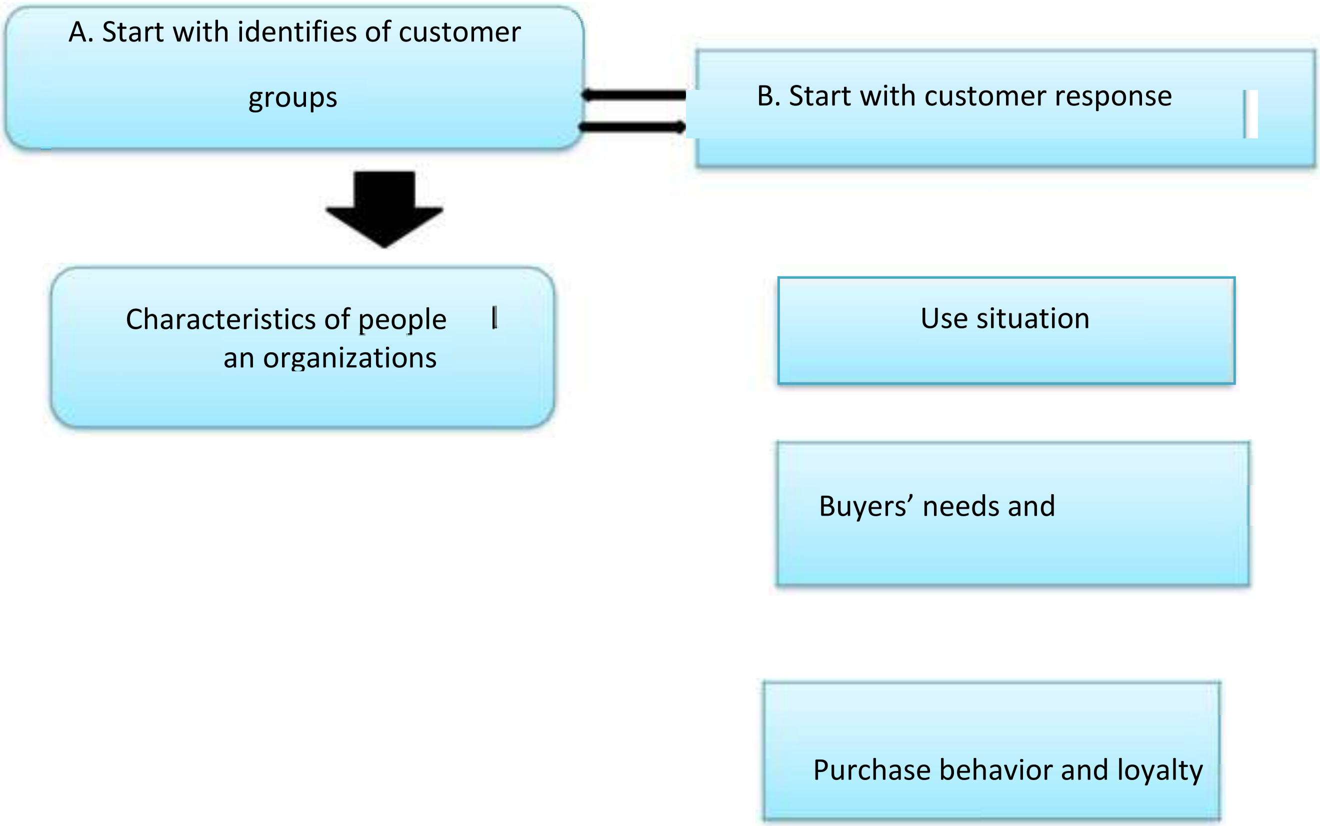
Promotional Decision

Promotion forms an important component of any marketing campaign. The intangible dominant product services are not easily advertised. The intangible is difficult to depict in advertising whether the media is print, TV or radio. Services advertising should thus emphasize tangible cues that will help the customers understand and evaluate the service. The following tips may be taken in this connection.

PCD's Segmentation :

To provide better services, PCD divided the banking sector lots of segmentation. Segmentation just depends on the basis of the lots of element. When the marketing team divided the market under the segmentation, then they consider the feature of the customers, financial condition of the customers, local area and business nature of the geographical area.

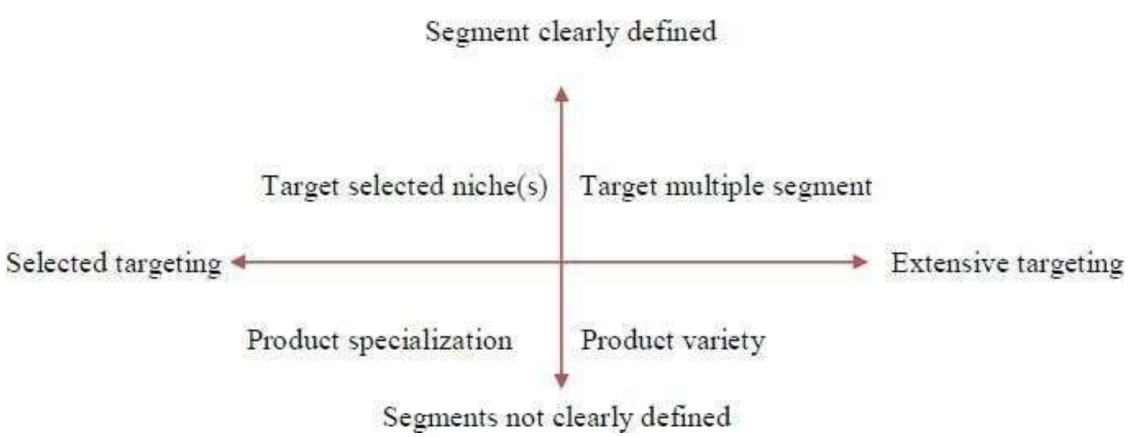
➢Segmentation Identification of PCD:



PCD Targeting position:

That is the reason rich and World class individual are the obdective client of this NGO. Yet, in present time this is focusing on mid class clients for " PCD Store and Advance Customized". This bank untouched inquiries the unused cash from the overall individuals as their important capital.

Focusing on Approaches of PCD:



Positioning by Attribute:

Attributes of the product are features; nature, color and etc. “ PCD Deposit & Loan Programmed” are more quality based than the attributes of similar types of other products. As such, it can be able to create its positioning by attributes. Because the org does not arrange this types of similar deposit & loan programmed.

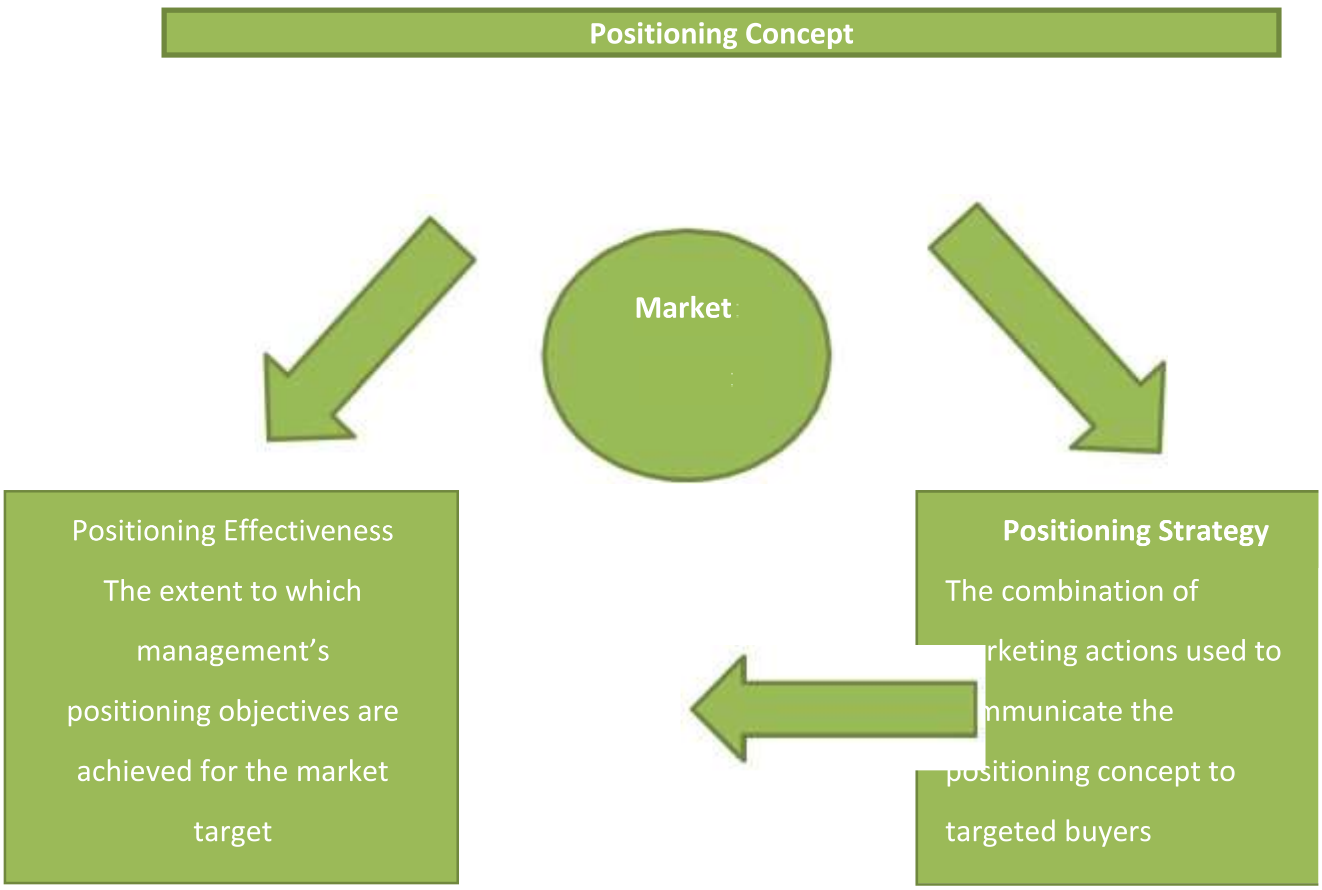
Positioning by Use:

Customer consideration about the types and number of purposes the product will serve. “ PCD Deposit & Loan Programmed” will serve the saving purpose and to obtain loan against the same simultaneously, thus will able its positioning by use or application. By this programmed, the customer will be more interested to get a big amount of money at end of the deposit scheme period, if they maintain profitable deposit scheme among the other various deposit scheme of PCD.

Situating by Item client:

The quantity of classes PCD will serve somewhat more because of its assortment of reach in as indicated by the saving limit of the clients. Along these lines, situating by client will happen. Since in PCD offers many sorts of beneficial store.

Positioning Initiatives of PCD



Chapter:4 Data Analysis

SWOT Analysis of Marketing Strategies:

Strengths: target ascribes of the individual or organization those are useful to accomplishing

Weaknesses: The target Properties of the individual or organization those are hurtful to accomplishing

Opportunities: outer conditions those are useful to accomplishing the goal.

Threat: Outer conditions which could harm the goal.

Strengths:

- Pcd has as of now settled a good standing in the NGO business of the county. It is one of the main private area in Bangladesh shown a colossal development in the benefits and stores/credit area .
- PCD has given its NGO administration a top initiative and the executives position.
- PCD has effectively accomplished a high development rate joined by a noteworthy benefit development rat all through recent years. The quantity of stores and the credits and advances are additionally expanding quickly.
- PCD has an intuitive corporate culture. The workplace is amicable, intuitive and casual. Also, there are no secret obstructions or limits while, impart between the unrivaled and the workers. This corporate culture gives as an extraordinary inspiration factor among the workers.
- It has the standing of being the supplier of good quality administrations to its possible clients.

Weaknesses:

A. The primary significant thing is that the NGO has no unmistakable statement of purpose and vital arrangement. The NGO not have any drawn out systems of whether it needs to zero in on retail banking or become a corporate way of things to come ought not really set in stone now with a solid attainable key arrangement..

B. The NGO neglected to give a solid quality-enlistment strategy in the lower and some midlevel position. Accordingly the administrations of the NGO appear to be duty in the current days.

C. In terms of promotional sector, PCD has to more emphasize on that they have to follow aggressive marketing campaign.

D. Some of the job in PCD has no growth or advancement path. So lack of motivation exists in persons filling those positions. This is a weakness of PCD that it is having a group of unsatisfied employee.

Opportunities:

In request to lessen the business hazard, PCD needs to grow their business portfolio. The administration can consider choices of beginning broaden into renting and protection area.

The movement in the optional monetary market straight forwardly affects the essential monetary market. Ngos work in the essential monetary market. Interest in the optional market oversees the public financial movement. Action in the public economy controls the matter of the organization.

Opportunity in the lies in the way that the nations expanded populace is steadily figuring out how to embrace purchaser finance. The greater part of our populace is in working class. Various shorts of retail loaning items have extraordinary allure for this class. So a wide assortment of retail loaning items has an exceptionally enormous and effectively developing business sector

Threats:

A. The low pay bundles of the representatives from mid level to bring down level to situate threats the worker inspiration. Accordingly great quality representatives leave the association I general..

B. In request to lessen hazard from NGO needs to limit all the term advances PCD has an issue of managing chances recovered from advances.

Discoveries :

There are not many regions found in subjective exploration where PCD needs to foster its presentation to fulfill its clients these are:

Absence of opening and dispatch segment:

In Account opening & Dispatch section, the most visible weakness has been the absence of a marketing department. If there had been a separate marketing department, the promotional work of the NGO would have been easier.

Less number of representatives:

Once more, at front work area there is less number of representatives for the record opening undertaking just as dispatch related work. In this way it sets aside a bit longer effort to complete off their task.

Less experienced representatives:

Less experienced representatives playing out the advertising area. They are not much experienced to fulfilled client.

5. Recommendations

Separate marketing department:

There should be a separate marketing department for the promotional purpose of the bank which could draw significant number of potential customers and deposits. The customer service or the front desk should accommodate more employees or officers so that they could efficiently manage the customer relationship and a transparency exist in the task.

Organizing training session:

A training session or workshop could be organized to let the officers know about the changes and ins and outs of different account opening and deposit forms. Long-term training is very much required for the employees.
Appointing more officers:

There should be more officers appointed in the cash section and a proper instrument should be brought to identify the fake notes which are almost impossible to identify with the current available device though it is a matter of joy that such device will soon be arriving in near future according to the higher official.

Finishing task within time
In order to improve the level of customer service satisfaction is should give more emphasize on processing the task within promised time and give personal attention to each customer by PCD.

Conclusion

The internship program is intended for acquiring functional information and entry level position at PCD helped me getting information on reasonable NGO. It has empowered me to contrast commonsense information and hypothetical information. I worked in all divisions for a restricted timeframe in my entry level position; I worked in all divisions for a restricted timeframe in my entry level position; so it is preposterous to expect to go to the profundity of each demonstration of branch due to time impediment. Be that as it may, I temporary position program.

PCD is a non-government Associations imperative ground under the umbrella of Microfinance area. Promoting system implies the advertising rationale by which the specialty unit desires to accomplish its showcasing goals. Through market division, focusing on, and situating, the organization chooses which clients it will serve and how. It distinguishes the complete market, then, at that point partitioned it into more modest fragments, select the most encouraging sections, and spotlights on serving and fulfilling clients in these portions. Directed by advertising system, the organization plans a showcasing blend comprised of variables under its influence- item, value, spot, and advancement. To track down the promoting system and blend, the organization participates in showcasing investigation, arranging, execution, and control. Through these exercises, the organization watches and adjusts to the entertainers and powers in the promoting climate.

Internship Experience

Responsibilities I performed:

During my temporary job period I performed numerous obligations, which I never did this was a functional occupation analyze through entry level position. The particular undertakings which I endeavored more often than not are as per the following:

1. I used to put seal and make on account structures.
2. I used to do dealings with customers according to the interest or customer and authorities.
3. I reacted to the inquiries exhaustively about various sorts of store plans and records.
4. I arranged type of various store plan and records.
5. I used to do assessment of the structure bosses and making structures according to require.
6. I minded strictures and toped off the significant unfilled things on a structure .
7. I used to do recording of the utilized, shut and forthcoming specters.
8. I performed finding and conveying pass books.
9. I did preparing and enrolling of pass books.
10. I gave rules to completely fill a store plan or record opening structure.

Appendices

Appendix-1

Annexure-A1/2

Programme For Community Development (PCD)
Statement of Financial Position
As at June 30, 2020

Particulars	Notes	Amount in Taka	
		30-Jun-20	30-Jun-19
Assets:			
Non-Current Assets			
Property, Plant and Equipment	8.00	19,631,185	18,660,405
Total Non-Current Assets		**19,631,185**	**18,660,405**
Current Assets			
Loan to Members	9.00	1,010,338,592	896,136,851
Short Term Investments	10.00	80,154,221	108,414,826
Accounts Receivables	11.00	7,418,128	5,934,783
Advance, deposits and prepayments	12.00	2,555,964	2,791,987
Cash & Cash Equivalents	13.00	61,917,588	48,060,027
Total Current Assets		**1,162,384,493**	**1,061,338,474**
Total Assets		**1,182,015,678**	**1,079,998,879**
Capital Fund and Liabilities			
Capital Fund			
Cumulative Surplus	14.00	410,302,039	353,184,720
Statutory Resurve Fund	15.00	45,589,115	39,242,747
Total Capital Fund		**455,891,154**	**392,427,467**
Non-Current Liabilities			
Loan From PKSF- Long Term	16.00	168,116,656	168,579,741
Accumulated Depreciation	17.00	10,463,719	8,663,751
Gratuity Fund	18.00	-	9,735,508
Total Non-Current Liabilities		**178,580,375**	**186,979,000**
Current Liabilities			
Loan from PKSF-Short Term	19.00	216,604,750	169,426,167
Loan From Commercial Bank-Short Term	20.00	-	20,000,000
Member Saving Deposit	21.00	238,798,524	214,546,425
Loan Loss Provission	22.00	38,145,854	33,481,589
Provident Fund	23.00	-	14,418,106
Staff Walefare Funf	24.00	-	2,411,364
Staff Security Fund	25.00	-	3,814,043
Provision for Expenses	27.00	94,754	98,651
Insurance Fund	28.00	47,136,556	39,342,937
Grants From PKSF	29.00	6,076,309	2,787,597
Inactive Members Savings	30.00	687,402	225,533
Interest Payable on Bank Loan	31.00	-	40,000
Total Current Liabilities		**547,544,149**	**500,592,412**
Total Capital Frnd and Liabilities		**1,182,015,678**	**1,079,998,879**

The annexed notes form an integral part of these financial statements.

Md. Shafiqul Alam
Executive Director

Md. Samsul Islam
Chief Accounts Officer

Signed in terms of our separate report of even date annexed.

Appendix-2

Annexure-A1/3

Programme For Community Development (PCD)
Statement of Comprehensive Income
As at June 30, 2020

Particulars	Notes	Amount in Taka	
		30-Jun-20	30-Jun-19
Income:			
		169,278,831	**196,277,771**
Service Charge on Loan	32	163,365,312	188,537,902
Reimbursement from PKSF against Programs and Projects Expenses:	33	5,913,519	7,739,869
Interest on Investments		**6,552,113**	**5,512,214**
Interest from FDR		5,868,300	5,011,655
Bank Interest		683,813	500,559
Other Income	34	**411,137**	**565,631**
Total Income		**176,242,081**	**202,355,616**
Expenditure:			
Service Charge Paid to PKSF	35	18,143,865	13,271,153
Service Charge Paid to Bank Loan		1,916,591	4,651,043
Service Charge paid to Others Loan		23,671	-
Administrative Expenses	36	82,190,035	89,468,116
Interest on members' savings		10,504,232	10,451,216
Total Expenditure		**112,778,394**	**117,841,528**
Excess of Income over Expenditure		**63,463,687**	**84,514,088**
Total		**176,242,081**	**202,355,616**

The annexed notes form an integral part of these financial statements.

Md. Shafiqul Alam
Executive Director

Md. Samsul Islam
Chief Accounts Officer

Signed in terms of our separate report of even date annexed.

Place : Dhaka
Dated : 15 September 2020

Mahfel Huq & Co.
Chartered Accountants

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