

Internship Report
On
Portfolio Management in ShopUp

An internship report submitted to the Department of Business and Technology Management in partial fulfilment of the requirements for the degree of BBA in Business and Technology Management

By

Muhtasim Jawad Nafi

Muhtasim Jawad Nafi

170061062



Department of Business and Technology Management
Islamic University of Technology
April 2022

[Signature]
18.04.22

Dr. Mohammad Shamsu Uddin (Supervisor)

© 2022. Islamic University of Technology
All rights reserved.

Letter of Transmittal

18th April, 2022

To

Dr. Mohammad Shamsu Uddin

Assistant Professor

Department of Business and Technology Management.

Islamic University of Technology

Subject: Letter of transmittal for the BTM-4800 Report

Dear Sir,

With due respect and humble submission, I am pleased to offer you at my final report on completing my internship in ShopUp. I have given my sincere effort to put the important theories that I have learned over the previous four years into practice.

This report was created with your guidance. No portion of this report may or will be released without your consent. This report has never been used for another course.

I truly hope that I was able to complete the report requirements in accordance with your directions. I respectfully apologize for any errors in this report and really hope you would bring out any disparities in the future and instruct me properly.

Yours sincerely,

Muhtasim Jawad Nafi
.....

Muhtasim Jawad Nafi

ID- 170061062

Department: Business & Technology Management

Acknowledgement

At the outset, I would want to thank Almighty Allah. By the grace of the Almighty, I successfully completed my internship at ShopUp and prepared my internship report.

Then, from the core of my heart I would like to thank my honored Faculty Advisor, Mohammad Shamsu Uddin Sir, for his constant guidance, recommendations, and helpful input in the production of this report. This paper would not have seen the light of day without his unending encouragement and support. Your encouragement and counsel gave me the confidence to file this report.

I am particularly grateful to my Internship Supervisor, Seyed Mosayeb Alam, who has led and supported me during my internship term with great sincerity and patience. This report would not have been feasible without his direction. Lastly, I'd want to offer my sincere gratitude to everyone in the department. Because of their steadfast aid, I was able to learn a great deal and share it in my report.

During the drafting of the internship report, I received a lot of help from many people (respondents and seniors from ShopUp) and friends. All of the personnel at ShopUp were also really nice, helpful, and accommodating with me. They made my internship more enjoyable.

Finally, thank you to the Business and Technology Department and the Islamic University of Technology (IUT) for organizing an outstanding chance for us to unleash ourselves in the corporate world by creating an internship course in which the pupil would be able to convert their academic learning into practical experience.

Executive Summary:

This report is being submitted as part of my internship program at ShopUp, which is Bangladesh's best full-stack B2B commerce network for small businesses. The fundamental purpose of this report is to depict my internship experience, which will help me to understand the department's procedures, functioning, and overall efficiency. I was assigned in the Digital Credit Department. Almost all of ShopUp's items were represented by this section. ShopUp provides small businesses with easy access to B2B purchasing or sourcing, last-mile logistics, digital financing, and business management solutions. All of the material offered in these parts is the result of my own and external research. I consulted with people in my department for internal analysis. For external analysis, I relied on a variety of sources, including the company's website and annual report. This report also includes parts dedicated to displaying my personal perspectives, experiences, duties, observations, and realizations from my internship with this organization. These parts include how I developed myself personally, what are the lessons learned by doing this internship, what were the difficulties that I faced and how I responded to these, what it is like to practically implement what we learned, and the influence this internship will have on my future career.

There are mainly 6 chapters in this report where the first chapter gives the idea of the organization and what were my objectives for this particular internship. Here, a reader can get the idea of what method has been followed for writing this report and what were the scopes for this internship report. Besides it also points out some limitations which I faced during the report creation phase. The second chapter gives brief description of the company where I completed my internship along with its historical background, full company information, their mission and vision, organization values, departments, cultures, structures, it's products, functions etc. On the other hand, the third chapter discusses about the industry of the respective company and in what stage the industry is. The size, growth and maturity of the industry is described along with an analysis.

In the fourth chapter a reader can get the idea of what type of work a digital credit intern have to do and what were the experiences I gained or what were the challenges and problems I faced during that period. The fifth chapter is about market level, company level and professional level analysis which is based on experiences that I had during this

three-month internship. Finally, my personal recommendations and conclusion is given which marks the ending of this report.

Table of Contents.

Letter of Transmittal	i
Acknowledgement	ii
Executive Summary:.....	iii
Table of Figures.....	vii
1. Introduction.....	2
1.1 Objective:.....	3
1.2 Methodology:.....	3
1.3 Scope:	4
1.4 Limitations of the internship:	4
2. Analysis of the Company	7
2.1 Overview of the Company	7
2.2 History:	7
2.3 Vision:	8
2.4 Mission:.....	8
2.5 Departments:.....	8
2.6 Organizational values:.....	8
2.7 Organizational Structure:	9
2.8 Organizational culture and policies:	10
2.9 Products:.....	11
2.10 Company Information	13
2.11 Functions of ShopUp.....	14
2.12 SWOT Analysis on ShopUp:.....	15
3. Industry Analysis	19
3.1 Industry Specification:	19
3.2 Size, Trend and Maturity of the Industry:	19
3.3 Strategic Analysis of the Industry:.....	20
4. Description of Main Duties.....	23
4.1 Types of Duties:.....	23
4.2 Nature of the Job:	23
4.3 Job Responsibilities in Digital Credit (DC):.....	23
Documents Collection:.....	24
Following up those who did not receive calls or haven't mailed yet:	24
Calling from Not Interested List:	24
Interacting interested clients and making them apply (Project Lighthouse):.....	24

Preparing list of incentive for REDX KAM:	24
Checking Mail and receiving documents:	25
Files Processing:	25
Preparing Agreements:	25
Field Visit/ CPV (Customer Point Verification):	25
Checking BEFTN list:	25
Preparing NOC and cheque requisitions:	26
Maintaining google sheet for step of the process:	26
Solving daily Queries:	26
Making Daily reports:	26
Creating Invoice Dump reports:	27
Creating Reconciliation Report:	27
Creating Return and lost report:	28
Creating Daily OD, OS, Collection Report:	28
4.4 Working conditions and functions:	28
4.5 Developing from a Personal point of view:	29
4.6 Interactions with My Supervisor and Co-workers:	30
4.7 What problems and difficulties I had faced & their solution:	31
4.8 Expectation vs. Experience:	32
4.9 Academic Learning Vs Internship Experience:	33
4.10 Influence of Internship to my Career Plan	33
4.11 Working tools:	34
5. Analysis	38
5.1 Company level analysis:	38
Efficient processes:	38
Inefficient processes:	39
5.2 Market level analysis:	40
5.3 Professional level analysis:	41
6. Recommendation and Conclusion	44
6.1 Recommendation	44
6.2 Conclusion	45
Annexures	47

Table of Figures

Figure 1: Core organizational values of ShopUp.....	8
Figure 2 Company Structure	9
Figure 3: Celebration of Mokam Day in ShopUp (Digital Credit Department)	10
Figure 4: Departmental Tour	10
Figure 5: Falgun Celebration in ShopUp	11
Figure 6: Daily Report 1	26
Figure 7: Daily Report 2	27
Figure 8: Invoice Dump Reports.....	27
Figure 9: Reconciliation Report.....	27
Figure 10: Return and lost reports	28
Figure 11: OD, OS Report	28
Figure 12: Receiving value card from Supervisor	30
Figure 13: Picture with the team members	31
Figure 14: Sample of ShopUp eLoan panel	34
Figure 15: Sample of ShopUp Admin Panel.....	35
Figure 16: Sample of Metabase of ShopUp	35
Figure 17: ShopUp's connection to clients and consumers through REDX and Mokam	40

CHAPTER - 1

INTRODUCTION

1. Introduction

Internship is the process of gaining practical knowledge and experience by working with an organization. The knowledge and experience we can gather by doing our internship will enable us to relate our academic learning with the practical work of corporate world. Hence, the internship is a vital weapon for the students who will enter the job market after graduation.

This sole purpose of this report for BTM-4800 course for which the students need to do internship in an organization for three months and it was supervised by our honourable faculty Mohammad Shamsu Uddin, Assistant Professor of Business and Technology Department, Islamic University of Technology (IUT). I have not only gained practical experience after doing this three-months internship but also understood the way of working in corporate world which will help me in my future endeavour. The main goal of this report is to portray my experience in ShopUp and how ShopUp is growing as a powerful commerce platform and what ShopUp can offer to the students like us to develop their career.

In these three months of internship period I got the scope to learn about e-commerce industry and its patterns which was not able to learn from our text book. As I worked in the Digital Credit (DC) Department, I will now elaborate about the tasks completed by this department and try to give as much insight as possible. To me DC department is one of the most important part of ShopUp. Because any type of transaction, bills, credits, debits, no matter what the thing is must go through this department. Everyone and everything must go through this department be it for any bills or any clearance one must go through this department which makes is even more significant for ShopUp. There were many types of work in this Department like making Daily Financial Metrics report, data entry for Baki, works related to Mokam, projects related to RedX and many more. It is also known as the Baki team as it is mainly responsible for giving credits to businesses working with ShopUp or Shopfront Limited. I was appointed in a Project of RedX and my duties and responsibilities will be explained in the later chapters of this report. I have directly communicated and interacted with the clients through phone calls or by face to face meetings. Basically, they were the clients of REDX as it was a project related to REDX. The name of the project which I was mostly involved in was Redx advanced payment. It was about giving micro credit to the users of Redx which

depended on the monthly average delivery volume they used to complete using Redx. I was involved from the first to last step of this project. All the process starting from customer acquisition to disbursement of the payment were controlled by me at one stage of my internship tenure. The tasks that I had to do was **Client Acquisition, Documents collection, CIF (Customer Information File) Preparing Agreement** based on the documents of the clients, Printing and sending those documents for **documents signing**. I also used to go for Documents signing and **Customer Point Verification (CPV)**. My major concern was to bring in as many clients as possible and provide them with credits. But it was obvious that I had to see the CRM (Credit Risk Management) make an appraisal report where show the strength of the borrower and possible risk related to the loan how the risks can be mitigated.

This report is produced based on my hand on experiences gained throughout the course of my three-month internship. To produce this report, I used both my theoretical and practical expertise. Most significantly, some of my senior team members and my corporate supervisor helped me to obtain the majority of secondary data and also provided me with a wealth of vital information based on their experience and expertise, which enabled me to prepare this vital report on my internship.

1.1 Objective:

The report that I have produced will visualize the experiences I have gained from my 3 months long internship in ShopUp and how I have dealt with certain situations in this period. In these three months I have not only a practical understanding of corporate world and it's nature, but also with experience that will support me in my future professional life.

- Describing how the organization works and its condition in the industry.
- Insights about the present and future of this industry.
- My roles and responsibilities as an employee of this organization.
- My experience and learnings throughout this period.

1.2 Methodology:

This report is based on my practical knowledge gained throughout my 3-month internship period. I have applied theoretical knowledge as well as my practical knowledge for completing this report. I have received great help from my Supervisor and office seniors in this case as they have shared their knowledge and experience with

me which have been a great help for me for completing this report. Here I collected and used secondary data because some of their internal information is proprietary and not public.

I collected primary and secondary for this report.

For primary data:

I worked at ShopUp for three months and was able to observe the working process first-hand. In case of confusion or error, I asked my supervisor for the answer. I also asked employees and my supervisor questions in order to gather the necessary data.

For secondary data:

- ShopUp's Website
- Reports that were made previously on ShopUp
- Newspapers, financial articles and magazines
- Different website containing news and statistics of ShopUp

1.3 Scope:

The report provides an organizational overview of ShopUp, focusing on the Digital Credit department. Readers will be able to grasp how the organization operates and their journey to success beginning with its start. They would also have a basic understanding of the organization's products, policy, working conditions, corporate culture, and possibilities. One can get to know how ShopUp's environment is and how it is like to be a part of this organization through my experiences and learnings.

1.4 Limitations of the internship:

The report was created to show the knowledge and experiences I gathered in by doing the internship, which lasted just three months and was insufficient time to get to know a business and the industry to which it belongs. Some limitations are listed below:

- ShopUp lacks sufficient secondary data sources, therefore data collecting proved to be difficult.
- I was involved so much in my work that I barely got to know about other departments.
- I was involved in projects which were experimental and the data were also confidential as a result of which I could not share them.

- As I was working in a specific department and my task was almost routine hence I could not get the opportunity to unleash my other skills like leadership, critical reasoning as etc. as much as I have wanted.

CHAPTER - 2

COMPANY ANALYSIS

2. Analysis of the Company

2.1 Overview of the Company

ShopUp is really a comprehensive B2B commerce especially important for small enterprises, with the purpose of leveraging technology to accelerate businesses by facilitating B2B sourcing and last-mile logistics in Bangladesh. They give small firms convenient access for sourcing in B2B, provides last mile delivery, digital or micro credit, and management tools for the company. ShopUp Store is a free platform that makes it simple for people to launch an online company. Store allows customers to quickly construct their own website, manage their orders, and keep track of their revenue. Users may establish a company with ShopUp Reseller with no money down. With the aid of ShopUp, users may obtain things at the lowest possible price and resale them to their consumers. Their Providers: RedX – Fastest Delivery to Anywhere; ShopUp Store – Create your online store in 2 minutes; Mokam – It sources more than 10 thousand products for retail businesses; Mokam ShoUp Reseller - Start an internet company with no money out of your pocket; ShopUp eLoan - Apply for a loan from ShopUp comfortably sitting in your home. The entrepreneurs of social media use ShopUp as a huge platform to obtain appropriate product sales service and access to suitable funding for their businesses, besides the FMCG(Fast Moving Consumer Goods) product firms also gets an unusual service from ShopUp which is the distribution for their items. It began in 2016 with three entrepreneurs who had a desire of providing all types of solutions to other entrepreneurs and businesses.

2.2 History:

ShopUp began their adventure in 2016, with the concept coming from Afeef Zubair Zaman, who was joined by three people namely Ataur, Siam and Sifat later. They are the ones who founded ShopUp and made a name in the e-commerce industry. The organization had enormous development since its inception in 2016, and it continues to expand on a daily basis. ShopUp, as a startup, makes a significant contribution to the e-commerce market by offering a platform for Facebook online merchants to operate their businesses efficiently. According to a reliable source it is seen that more than 3.80 billion individuals use social media on a daily basis, with 2.5 billion of them scrolling through Facebook's timeline. ShopUp targeted small businesses that operate their businesses on social media and sell their items on other platforms but aren't making the

desired profit due to the presence of variety of solutions already present which provides solution in one go.

2.3 Vision:

ShopUp's main vision is to use and implement technology to empower businesses by making it easy and fast for sourcing and last mile delivery for B2B.

2.4 Mission:

ShopUp's objective is to empower SMEs in Bangladesh by providing the touch of technology in it.

2.5 Departments:

- HR
- Admin
- Marketing
- Operations
- Accountings and Finance
- Financial Fraud & Risk Management

2.6 Organizational values:

- Merchant First
- Think 10X
- Do more with less
- Disagree and Commit
- Own Your Number

These are ShopUp's core values which are followed by every employee with great significance. The figure 01 shows the core values of ShopUp



Figure 1: Core organizational values of ShopUp

2.7 Organizational Structure:

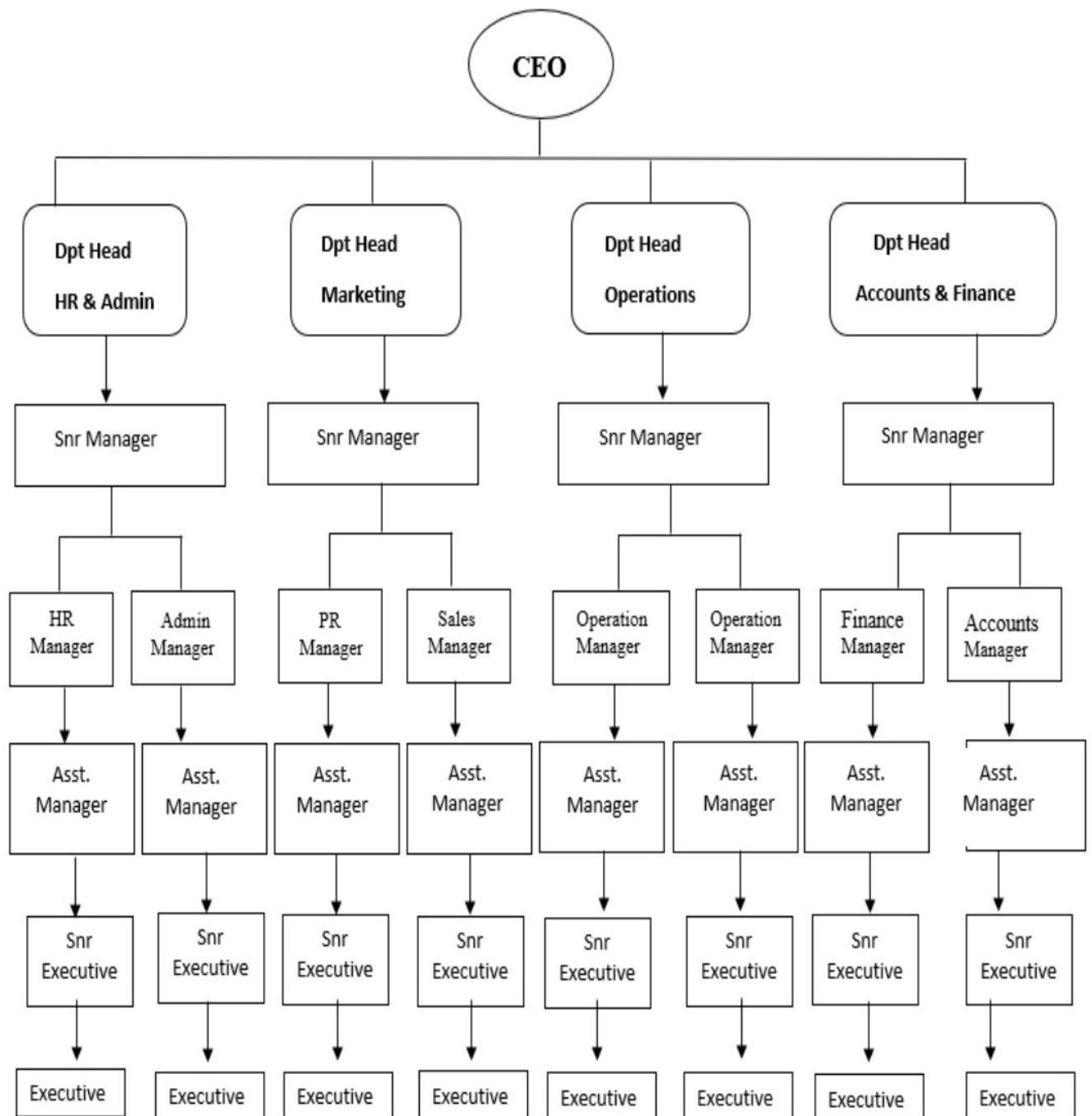


Figure 2 Company Structure

2.8 Organizational culture and policies:

The environment and working atmosphere in ShopUp is quite pleasant, and everyone is always eager to welcome everyone back. Even interns are calm about spending time with higher management, and they always approach the bottom management with open arms. The business provides several opportunities to learn new skills and teaches how



Figure 3: Celebration of Mokam Day in ShopUp (Digital Credit Department)

to work swiftly and under pressure in a short amount of time. There is no communication gap between everyone, and the organization maintains a friendly attitude. The figure 03 shows employees celebrating Mokam Day at ShopUp.

ShopUp employs around 500 people in total. When it comes to its personnel, the firm is highly conscientious and considerate. ShopUp provides its employees in the best possible way, such as paying their staff on the 28th and 29th of each month. There is a suitable routine schedule for the employees may live their own lives, and they even organise



Figure 4: Departmental Tour

business tours or picnics for enjoyment. Furthermore, if somebody requires any type of leave, the corporation provides at least a three-day period of absence.

According to me, the culture of ShopUp was very welcoming and refreshing. ShopUp used to celebrate every special occasion with much importance. I was lucky enough to be a part in some of them. Every department goes for a day out or tour once in a year which is very refreshing for the employees which we can see in the Figure 04. Besides ShopUp has some innovative ideas for every special occasion. I was there to celebrate the Mokam Day, Treasure Hunt, annual tour of the department, Falgun (figure 05), Value day and many other special events and programs.



Figure 5: Falgun Celebration in ShopUp

2.9 Products:

REDX

REDX Delivery is basically a delivery network that provides technology-based delivery support to the e-commerce businesses which are growing at a fast pace in Bangladesh. REDX Delivery is creating a new benchmark in Bangladesh's delivery service sector with its unique features and competent crew.

REDX promises to revolutionize Bangladeshi businesses by providing cutting-edge logistics solutions. REDX strives to assist every client go the distance with countrywide coverage and industry-leading technology, and is equally proficient at supporting SMEs, large organizations, and individual courier needs.

REDX is a company that caters to both corporations and people. REDX services may be used to deliver everything from items to consumers' doorsteps to important personal paperwork and deliveries to friends and family. REDX is involved not only in product delivery, but also in packing, issuing a digital invoice, and providing tracking options for where the products are going and where they are delivered. Lastly, the payments can be done in a variety of ways, such as Bkash, bank transfer, or cash on hand at the time of delivery. Finally, they designed their new effort by organizing a Sales Team,

whose members are tasked with calling retailers 24 hours a day, seven days a week to engage their services.

Mokam

Mokam is Bangladesh's largest B2B trade platform. It is a concern of ShopUp, which was formed with the goal of resolving retail distribution bottlenecks and assisting both merchants and suppliers in doing better business. Mokam has a significant presence in over 50 districts across Bangladesh, providing vast variety and next-day deliveries to small businesses. Baki, a buy-now-pay-later solution from Mokam, makes it even easier for shops to do more business without having to raise more financing.

Mokam provides market operation as a service to providers. As a result, suppliers may take use of Mokam's extensive distribution network to reach out to more shops across the country in the shortest time feasible.

Mokam has become the top B2B commerce platform in Bangladesh in less than two years, as acknowledged by the Bangladesh Retail Awards 2021.

Bangladesh's retail market is one of Asia's most fragmented. 4.5 million neighbourhood mom and pop stores (locally known as mudi dokan) account for around 98 percent of the country's overall retail consumption. While acquiring items from a variety of suppliers, distributors, and wholesalers, these stores are constantly confronted with several issues. Every day, their company operations are impeded by a scarcity of items, pricing unpredictability, and ineffective delivery support. Furthermore, despite the fact that around 70% of shops sell things on credit, they do not have access to financing. Small firms face these fundamental issues, which stymie their progress.

Mokam overcomes these issues by combining all of their goods into a single platform that can be accessible via a mobile app. The assortment of items arrives to the local grocery store's doorstep within 24 hours of ordering through Mokam. To assure the best market prices, Mokam has engaged into agreements with the country's leading manufacturers, producers, and distributors. Additionally, customers may buy the rest of the goods without using the same app, allowing them to conduct more business with less money.

Baki

Baki is a digital integrated finance platform which delivers credit-based supplies to thousands of small business owners. Baki eliminates the need for additional cash by simply giving small businesses with goods on credit, allowing them to drastically expand sales and become far more lucrative.

UNICORN Distribution Limited

The primary purpose of this company is to employ technology to create a good distribution channel bridge with distribution houses or organizations for FMCG merchants. The company's business model is around developing connections between distribution companies and end merchants so that stores may purchase items that aren't selling well in the market by making an order through the app. Their key purpose is to produce positive NMV (revenue) for the firm as well as profit for distribution houses by supporting them in selling their things in the correct area and technique.

2.10 Company Information

Registered Name of the Company:

ShopUp

Ownership Status:

Privately Held (backing)

Legal Name:

ShopUp Pte

Founded:

2016

Office in Bangladesh

House-112, Road No-06, Lane-06,

Mohakhali DOHS, Dhaka.

Office in India

Manyata Embassy, Block-N1

Thanisandra Business Park,

Bangalore, Karnataka.

Registered Head Office:

50, Lake Circus, Kalabagan, Dhaka-1205

Tel: 09678771288

Email: hello@shopup.org

Website: <https://shopup.com.bd/>

2.11 Functions of ShopUp

ShopUp has grown from humble beginnings to an impressive organization with a strong execution engine. ShopUp is a complex organization that is building a platform at the intersection of ecommerce, banking, logistics, and maybe additional services related to B2B. The company's three solutions are Mokam, a marketplace for B2B wholesale, REDX, delivery or logistic service, and Baki, a loan solution for small businesses. ShopUp describes itself as a full-stack business-to-business commerce site for the small businesses. Every solution of ShopUp has seen the face of success till now – REDX, for example, is one of Bangladesh's quickest logistics firms – Mokam, the company's B2B commerce network, is at the core of the firm's current activities.

ShopUp links small companies with supplies through Mokam, a B2B wholesale marketplace. According to the firm, Mokam services around 500,000 neighbourhood stores by giving them with access to 10,000+ branded and unbranded items. To make these items available, ShopUp collaborates with brands, suppliers, manufacturers, and importers.

Baki, ShopUp's integrated financing product, comes into play in Mokam. ShopUp, rather than offering direct financing, allows small companies to purchase things on credit. The procedure is straightforward: if you need credit while shopping on Mokam, one just needs to complete application using the application that ShopUp provides. For shops, this simplifies the entire financing process. Mokam has been adding additional features, such as the ability for small businesses to monitor their clients' credit and send

payment reminders. More features, such as book-keeping and other critical services, are expected to be added to the product in the coming days. Mokam combines ShopUp's many components, including commerce and financing, as well as new potential services in the upcoming future.

2.12 SWOT Analysis on ShopUp:

Strength of ShopUp:

- ShopUp presently has a large distribution network in more than 50 districts through its SBU RedX, as well as a large reseller and dealer community that can provide dealer help and local support at any time.
- There are numerous apps to ensure that critical clients received the appropriate service; here is where ShopUp excels its competitors in terms of technology.
- Skilled personnel for each of the solutions ShopUp offers has given company a significant edge.
- Employees from diverse backgrounds who contribute to the organization by bringing in fresh thoughts and working methods that improve the company's efficiency. With their corporate experience, various skilled and authorized experts are present in every team to aid the team in completing any tough assignment.
- ShopUp offers a diverse product portfolio and fresh concepts for entering new markets, therefore it is quite simple for them to do so.
- As per the monthly feedback from customers survey, the social networking responding crew is so swift and accurate that solution seekers are always delighted to obtain the proper service that they demand.
- ShopUp has strategic alliances with a couple of the world's most powerful corporations, which has already improved its market worth.
- Furthermore, the retail distribution team is always in contact with corporate individuals in order to establish strong communication and relationships in order to expand their company in the FMCG industry throughout Bangladesh.

Weakness:

- For a few years, ShopUp has noticed difficulties with their research and development unit. As the target customer's taste, opinion, demand, and behavior vary on a frequent basis, it has a significant obstacle in giving the proper answer to the related department on time. Because the majority of ShopUp buildings are rented, they occasionally encounter serious challenges in their distribution route and permanent office with competent administration.
- Another vulnerability of ShopUp is the cash flow problem, which occurs when money is diverted through inappropriate channels and unanticipated borrowings, causing urgently needed funds to be delayed.

Opportunity:

- The growing e-commerce sectors, as well as public interest in Entrepreneurship and startups, have increased ShopUp's commercial possibilities.
- A significant startup environment and technological advantages lead a big range of potential customers to ShopUp on a regular basis to reap the benefits of its offer.
- ShopUp has low trade obstacles since it has a strong VAT and tax structure that is unaffected by government policy.
- The uniqueness of ShopUp is that the algorithm analyses 25+ datasets about a micro-enterprise and its operators, as well as determining their capital demand and repayment capacity.
- For the clients, selecting the proper platform links these micro-businesses to associate financial firms that disburse the financing straight to the retailers to demonstrate that they genuinely have a tremendous market opportunity for future and demonstrated ROI.

Threat:

- In this business, ShopUp faces a threat from competitors' haphazard technical growth.
- Substitute techniques and commodities are already accessible in the market for the potential consumers, and competitors are aggressively investing in marketing their unique items in order to convert current customers away from ShopUp's service.
- • Deceitful businessman or service providers can utilize ShopUp's patent to scam

their clients and illegally profit.

- Putting spam or malware into clients' mail with ShopUp's name on it; these types of cyber-criminal activities, where it exactly seems to be a ShopUp offer or promotion, can financially harm current clients. So, these are the hazards that remain in the industry.

CHAPTER - 3

INDUSTRY ANALYSIS

3. Industry Analysis

3.1 Industry Specification:

ShopUp operates in the tech-based solution provider business, which is becoming increasingly competitive. The following are ShopUp's primary industries: Media & Internet, Social Networks, and Freight & Logistics Services Transportation. According to a reliable source, Bangladesh is now known as a 'Asian Tiger' as it had growth in SME's and for its innovation in entrepreneurship and start-up. Regardless of the fact that there are signs of hope, Bangladesh has a long road ahead of it, if it wants to regularly reshape and reorganize, aim for innovative approaches of growth in order to aid SME operators and business owners in obtaining a good tech-based alternative in order to acquire the suitable platform and proper financial support. Business - to - business commerce has recently created a name for itself. This is a natural development of commerce and the result of the IT sector recognizing that the next phase of growth in internet commerce will come from digitizing small businesses. This is especially true in emerging economies like Bangladesh, where small firms drive the economy yet are underserved. Bringing these enterprises online can help to digitize these economies and open up new prospects.

ShopUp, basically a start-up falls under the B2B industry segment. But ShopUp is unique in a sense that it uses technology with their B2B functions which makes them different from normal B2B platforms.

3.2 Size, Trend and Maturity of the Industry:

Bangladesh has a number of enterprises engaged in this sector. Sheba, a service marketplace, is one of the most well-known, despite the fact that the firm has a unique business plan. Tallykhata, an accounting business spun out from SureCash, is one example. Bonik, a ledger app, also works in the same market. The success of ShopUp is expected to spur further activity in the vertical. As digitalization spreads in Bangladesh, we should expect to see increased activity in the B2B commerce market in the coming months.

Due to the latest technological advancements the size of this industry is increasing day by day. So many start-ups are starting their journey every now and then and everyone is keen to do something using their innovative and creative ideas. Besides, there is a good competition in the B2B industry as there are many organizations competing in

this field. Another B2B trend that shook Bangladesh during the COVID-19 era was B2B ecommerce businesses who were so much active just a few months back.

People are becoming tech savvy and want to involve technology in their every aspect of life. ShopUp is still in its growth stage and have not reached its peak yet. But it is on the way to make some good name according to me. I have observed that currently there are no organization in Bangladesh which can be considered as a direct competitor of ShopUp in this industry due to its variety in services.

3.3 Strategic Analysis of the Industry:

As there are numerous firms that can offer the same service as ShopUp. Regardless of the fact that ShopUp has several business divisions, the amount of services it offers is numerous, that's why it is often limited. Not every business can enter the market and establish as quickly as ShopUp, but many online firms are finding new ways these days and aiming to provide versatile solutions for small businesses and entrepreneurs.

As already mentioned, there are several firms that provide equivalent services in various methods and under various identities, making it simple to choose which business to choose. Traditional media content providers can produce promotional postings on a regular basis to attract more customers, but uniqueness is the key to capturing clients' interest; else, they will seek an alternate solution.

Buyers wield considerable power in bargaining. Clients can easily argue over cost or switch to another service. Even if ShopUp strives to be more inventive and one-of-a-kind, the variety of services will not be enough to maintain clients if the pricing is not flexible. Clients will compare cost and quality of service simultaneously, giving them more bargaining power.

Competitors may occasionally offer clients very cheap pricing that ShopUp may think twice about matching.

Since the competing items are less differentiated and there are many providers available in the market, negotiation leverage will be restricted. Furthermore, because the suppliers do not constitute a significant danger to the sector's forward integration, their bargaining power is decreased. More clients = more money; if same logic applies to suppliers, they must also be reasonable in their pricing, reducing their bargaining power.

Several tech solution providers in Bangladesh are presently leading the sector in terms of service requirements and innovation. IBM Digital Bangladesh, for example, provides the same services as ShopUp, but with more resources and market experts. With higher fixed expenses and lower consumer rates, it is becoming extremely competitive amongst industry competitors to see who can deliver the best services to the customers. Heavy investment and a low exit barrier are also increasing rivals' competitiveness in this market.

CHAPTER - 4

DESCRIPTION OF MAIN DUTIES

4. Description of Main Duties

4.1 Types of Duties:

I have done both office duties as well as field duties. As I was in the Digital Credit Department and my duty was basically aligned to sales team. The project which I was given the responsibility of included both desk work and field work. Now I will elaborate about my duties which I completed during my Internship.

4.2 Nature of the Job:

My internship program started at Digital Credit (DC) department ShopUp, in Mohakhali DOHS Branch from 03rd November, 2021. All my activities were conducted under the Supervision of Seyed Mosayeb Alam. My main responsibility was to understand and operate an important project named REDX Advanced Payment. There were 3 members in my group for this project including me. Anamika Rahaman (Assistant Manager), Zonayed Ahmmed Bhuiyan (Senior Executive) were my other team members.

4.3 Job Responsibilities in Digital Credit (DC):

Customer Acquisition:

On the first day I saw and learned to interact with the clients through phone calls using a tool named 3CX which a tool used by the CS team of ShopUp. Anamika Rahaman, my line manager under whom I was working gave me a brief about the project and showed me practically how to interact with the clients. For customer acquisition there is a list of the clients who are interested in availing our offer from which we have to reach the clients using their phone numbers. This is the first step as in this stage we convince the clients about our offer and give insights of the offer. If we can convince the clients to avail the offer we tell them to apply for the offer in the REDX panel as they are mainly the customers of REDX. After they have applied we can see their application in our ShopUp panel along with their business name, contact number, address etc. In this way by giving proper briefing and making them understand the advantage of this offer we used to on-board the customers.

Documents Collection:

After successfully on-boarding the clients and making them apply for the offer we need to collect the documents from the clients. For me it was the most difficult task of all the processes. Zonayed Bhai, my team member and colleague showed me how to efficiently ask for the documents and gave me instructions whenever needed in every situation. In this step we ask for documents like client's NID copy, Client's selfie by holding NID card, Client's Bank account cheque page picture, Client's trade license if available, client's family member's full name, contact number and relation with the client, client's detailed present and permanent address. Then we send them a SMS immediately having the list of the documents along with an email address in which they are to send the documents.

Following up those who did not receive calls or haven't mailed yet:

It was my major responsibility to give follow-ups to the clients every day. The one's who did not mail and the ones who were unable to connect were given follow-ups until they send their documents. The ones who can't be reached or are not mailing intentionally, their application was rejected after a specific period of time.

Calling from Not Interested List:

The ones who are not interested confirmed by CS team was again called by me to know their feedback. Sometimes some clients didn't get clear idea about the offer from the CS team and there was a probability that after my brief they would avail the offer.

Interacting interested clients and making them apply (Project Lighthouse):

A list used to come from REDX key account manager team regarding the customers who are interested in our offers. The project was named "Project Lighthouse" by my line manager. The REDX KAM used to get incentive by on-boarding new clients and I used to see this part too. I used to call and see if the clients are really interested and make them apply.

Preparing list of incentive for REDX KAM:

The KAM who successfully on-boarded a client and if the client takes the offer then the KAM was rewarded with an incentive. I used to count and assist my Assistant manager in making the list of those KAM's and how many clients they have on boarded.

Checking Mail and receiving documents:

After receiving the list of the documents, the clients send their documents using their mail. From these mails I used to collect them and move them in a folder where we would create individual files for each client. Every client had unique shopID. But we used to to create files using the eLoan ID. In this way we could preserve all the documents of the clients who are taking credits using our offer.

Files Processing:

After getting the documents and storing them in folders it is time for processing the files. For file processing we used to upload the collected documents in the ShopUp panel. After that the uploaded documents would automatically transfer in another panel which is the ShopUp Admin Panel (SAP). Then we enter SAP and manually put the NID information along with cheque information which is the most delicate part in the process. Because if there is any mistake in this part or any part of the information there will be problem in disbursement and will halt the overall process.

Preparing Agreements:

When the files are processed then it is time for making the agreement papers which will be signed by the client. There was a format already built for the agreement papers by Zonayed bhai. I just needed to put the names and details of the clients in those papers. There were two agreement papers; one regarding the terms and conditions and agreement between two side and the other having cheque information and other credentials.

Field Visit/ CPV (Customer Point Verification):

After making the agreement papers and printing them I used to interact with customers and see when he is available for agreement signing. After that I used to visit the business location of the customer. After visiting I used to observe the condition of the business and how the business is running. I used to ask about the service and feedback and understand the condition of his business. After agreement signing I used to take the cheque page from client as security which was the rule of our offer which is also stated in the agreement papers.

Checking BEFTN list:

After the agreement are signed and security cheque is received from the clients it is now time for disbursement. For this process the files and cheque details that are ready to be disbursed were checked by me and team member which we used to check before the

process is sent to the finance department. I used to do it regularly every 5 days of the week. It was an important duty because it is the last checkpoint before we send the money. After that the finance department forward it to the bank and the transaction is completed.

Preparing NOC and cheque requisitions:

When the clients pay back their amount fully they want to take the facility again. That time we had to give cheque requisitions so that we can return the security cheque to the clients. I also used to create the NOC (No objection Certificate) which was given back along with the cheque.

Maintaining google sheet for step of the process:

Every step of this project was tracked by us using google sheet to see which client is in which state. There were stages like preparing, documents received, files processed, file signed and finally disbursed. Besides, after receiving the cheque we need to input the cheque details in another sheet.

Solving daily Queries:

There were clients with various queries and problems. I used to interact with them through phone calls and answer or solve their queries or problems.

Making Daily reports:

For first few days I used to give report to my Supervisor directly about how many documents I collected and how many files I processed. As days passed by the report grew bigger. A visual representation of my report is given below in figure 06 and 07:

RAP_1 NEW Clients Report									
Total	0	59	54	62	56	34	1,883,500	4,691,500	
		#DIV/0!	91.53%	114.81%	90.32%	60.71%	-	-	
Date	Merchant Agreed	Application Done	Documents Collection	Processing	Signing	Disbursed Number	Disbursement Amount	Processing Amount	Applied Amount In Panel
2022-02-05	-	5	1	1	2	0	0	86,500	305,000
2022-02-06	-	4	1	1	4	9	272,000	168,500	81,000
2022-02-07	-	2	1	1	4	0	0	324,500	90,000
2022-02-08	-	6	4	4	3	4	84,000	292,500	655,000
2022-02-09	-	8	10	10	8	6	594,000	382,500	231,500
2022-02-10	-	9	8	8	7	0	0	637,000	241,000
2022-02-12	-	4	6	6	7	0	0	750,000	1,221,500
2022-02-13	-	6	3	3	4	10	787,000	368,500	437,500
2022-02-14	-	2	1	1	4	0	0	25,000	17,500

Figure 6: Daily Report 1

RAP_1 Repeat Clients Report									
Total	67	68	82	55	44	7,565,000	24,703,500		
		101.49%	120.59%	67.07%	80.00%				
Date	Application Done	Documents Collection	Processing	Signing	Disbursed Number	Disbursement Amount	Processing Amount	Applied Amount In Panel	
2022-02-06	2	2	2	4	6	519,000	288,000	288,000	
2022-02-07	10	10	10	7	0	0	3,038,000	3,038,000	
2022-02-08	7	8	8	6	7	3,089,500	659,500	569,500	
2022-02-09	9	9	9	5	15	2,308,000	1,266,000	1,266,000	
2022-02-10	6	6	6	5	0	0	1,730,000	1,730,000	
2022-02-12	6	6	6	4	0	0	575,000	575,000	
2022-02-13	9	9	9	5	8	516,000	723,000	723,000	
2022-02-14	2	2	2	1	0	0	10,176,000	10,386,000	

Figure 7: Daily Report 2

Creating Invoice Dump reports:

These reports were about the cash-received for total amount collected- tk. 0.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
INVOICE_DATE	PARCEL_RECEIVING_DATE	COMBII	TRACKI	SHOP_ID	SHOP	STATUS	TOTAL	TOTAL	ADJUST	RAP_C	REGULA	SHOPU	SHOPU	RAP_TA
28/02/2022 12:28	22/02/2022 00:00	1896579	22A220SU	534700	Delivery	cash-received	35	0	0	0	0	35	0	RAP
28/02/2022 12:28	22/02/2022 00:00	1896579	22A222TU	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	23/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	23/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	23/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	23/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	23/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A223WE	534700	Delivery	cash-received	35	0	0	0	0	35	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	35	0	0	0	0	35	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	24/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	25/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP
28/02/2022 12:28	25/02/2022 00:00	1896579	22A224TH	534700	Delivery	cash-received	80	0	0	0	0	80	0	RAP

Figure 8: Invoice Dump Reports

This report was prepared by me under my managers direction and a sample is given is figure 08. about the report

Creating Reconciliation Report:

It was the sum and count of the parcel in specific time period. Figure 09 shows a sample of this report.

A	B	C
Date range	parcel count	amount
5-18th Dec	1,091	875,770
19-30st Dec	1,992	2,043,941
31stDec-15th Jan	2,795	2,843,390
16th Jan-24Jan	2,693	2,838,102
25th jan-30th Jan	1,200	1,124,510
31st Jan-20th Feb	4,930	4,561,794

Figure 9: Reconciliation Report

Creating Return and lost report:

This report was for the parcel returned and lost. The data were from metabase and I needed to sort and calculate the total return and lost from the data. The figure 10 shows the visual representation the reports that I used to create.

A	B	C	D	E	F	G	H	I	J	K	L	M	N
tracking_id	id	created_at	receive_date	return_lost_da	area	zone_n	cash	current	entry_c	shopup	shopup	baki_ch	baki_payabli
22A113THCRWIB	21457235	13/01/2022 08:00	14/01/2022 20:50	01/02/2022 03:29	Bawaliapara (Narayangaj)	Dhaka Sut	1120	shopup-ré	1	40	0	4	1076
22A113THCS3RH	21466637	13/01/2022 10:05	13/01/2022 23:39	12/02/2022 16:39	Bondor (Chittagong)	Outside D	1080	shopup-ré	1	80	0	4	996
22A114FRCSWUD	21504325	14/01/2022 06:37	14/01/2022 20:50	01/02/2022 03:29	Madaripur Sadar	Outside D	1120	shopup-ré	1	80	0	4	1036
22A114FRCSX3Z	21504671	14/01/2022 06:37	14/01/2022 20:21	04/02/2022 18:28	Maijdee (Noakhali)	Outside D	1120	shopup-ré	1	80	0	4	1036
22A116SUCV8N4	21612928	16/01/2022 09:46	16/01/2022 21:28	02/02/2022 19:04	Fulbari (Kurigram)	Outside D	2110	shopup-ré	1	80	0	4	2026
22A117MOCW8QE	21659702	17/01/2022 07:35	17/01/2022 23:06	07/02/2022 21:26	Shayestaganj (Shayestag)	Outside D	1120	shopup-ré	4	80	0	4	1036
22A117MOCWA1H	21661397	17/01/2022 07:58	17/01/2022 23:06	02/02/2022 19:04	Kishoreganj Sadar	Outside D	1090	shopup-ré	1	80	0	4	1006
22A117MOCWA1N	21661403	17/01/2022 07:58	17/01/2022 22:31	01/02/2022 03:29	Hatiya	Outside D	1080	shopup-ré	1	80	0	4	996
22A117MOCWA1T	21661409	17/01/2022 07:58	17/01/2022 23:11	02/02/2022 19:04	Mirpur DOHS	Dhaka City	880	shopup-ré	1	40	0	4	836
22A117MOCWA6Y	21661594	17/01/2022 07:58	17/01/2022 23:11	01/02/2022 03:29	Shayestaganj (Shayestag)	Outside D	920	shopup-ré	1	80	0	4	836
22A118TUCXIGC	21718956	18/01/2022 08:04	18/01/2022 21:28	02/02/2022 19:04	Sherpur (Bogra)	Outside D	1090	shopup-ré	1	80	0	4	1006
22A118TUCXIM1	21719161	18/01/2022 08:04	18/01/2022 21:13	02/02/2022 19:12	Patiya	Outside D	990	shopup-ré	1	80	0	4	906
22A118TUCXL8Z	21722579	18/01/2022 08:50	18/01/2022 21:26	02/02/2022 19:12	Bhairab	Outside D	1120	shopup-ré	1	80	0	4	1036
22A118TUCXL9W	21722612	18/01/2022 08:50	18/01/2022 21:10	01/02/2022 03:29	Chattak	Outside D	1120	shopup-ré	1	80	0	4	1036
22A119WECYMPM	21771130	19/01/2022 07:44	19/01/2022 21:02	01/02/2022 03:29	Barguna Sadar	Outside D	1020	shopup-ré	1	80	0	4	936
22A119WECYMSN	21771239	19/01/2022 07:45	19/01/2022 21:02	04/02/2022 18:28	Madhabpur (Shayestagar)	Outside D	880	shopup-ré	1	80	0	4	796
22A119WECYMSP	21771241	19/01/2022 07:45	19/01/2022 21:06	02/02/2022 19:04	Bogra Sadar	Outside D	1000	shopup-ré	1	80	0	4	916
22A119WECYMUL	21771309	19/01/2022 07:45	19/01/2022 21:03	04/02/2022 18:28	Nabinagar (Nabinagar Hu)	Outside D	1120	shopup-ré	1	80	0	4	1036
22A119WECYQDD	21775873	19/01/2022 08:50	19/01/2022 21:06	01/02/2022 03:29	Gournadi (Barisal)	Outside D	990	shopup-ré	1	80	0	4	906
22A119WECYQIK	21776060	19/01/2022 08:50	19/01/2022 21:03	01/02/2022 03:29	Ashuganj (Bhairab)	Outside D	950	shopup-ré	1	80	0	4	866
22A120THCZOHE	21820074	20/01/2022 06:00	20/01/2022 20:18	02/02/2022 19:04	Uposhohor (Sylhet)	Outside D	920	shopup-ré	1	80	0	4	836
22A120THCZOJQ	21820166	20/01/2022 06:00	20/01/2022 20:40	07/02/2022 21:26	Shahajadpur (Sirajganj)	Outside D	770	shopup-ré	4	80	0	4	686

Figure 10: Return and lost reports

Creating Daily OD, OS, Collection Report:

I used to create daily OS (Outstanding amount), OD (Overdue amount) and collection of the two clients for all three available regions namely ISD (Inside Dhaka), OSD (Outside Dhaka),

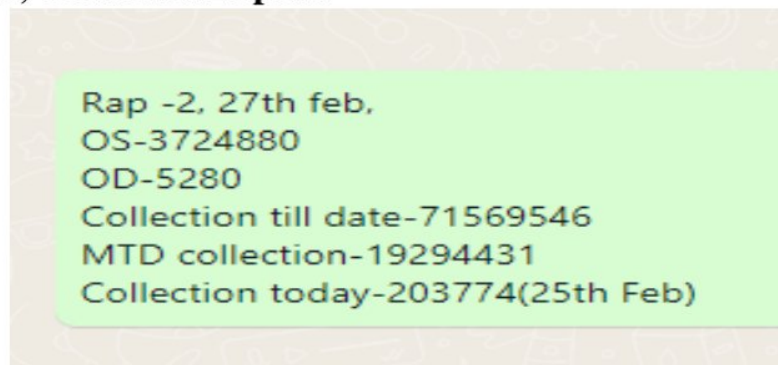


Figure 11: OD, OS Report

DS(Dhaka Suburbs). Visual representation of the report is given below in figure 11.

4.4 Working conditions and functions:

Typical working day:

Working day was 6 days a week and in any Government holiday the office remains closed. Usually the office hour is 8 hours a day but usually one does not leave without finishing his daily responsibilities even if it takes more than 8 hours.

Unusual working day/hours:

There is not much holidays in ShopUp and sometimes I used to do overtime. After finishing the office, I used to go for field visit. The working hour is from 10 am to 6 pm but after finishing CPV and Agreement signing I used to reach home at 11.30 pm.

Lessons Learnt & Experience gained from Internship:

Internships are programs that allow us to acquire new skills and obtain hands-on experience. This growth element has provided me with information about my firm and department. It has aided my personal development in a variety of ways. The first remark I'd want to express is that I've improved in terms of timeliness and professionalism. This has also assisted me in developing a skill which I did not possess earlier, namely the ability to multitask. It is usual in the corporate world for one individual to be active in many occupations at the same time. I paid close attention to how others in my department dealt with comparable situations. Valuing tasks based on their timeliness and significance proved to be the best way to maximize manoeuvring such high-pressure situation. Afterwards, I applied this method to successfully perform my tasks as an intern in the office. Furthermore, I'd want to underline that this internship has extended my view on how looking for assistance from colleagues is not a sign of insecurity or weakness, it rather shows people that I'm hard working in nature and I have a willingness to learn. Motivating oneself, is another thing, I learned during my internship at ShopUp. Without a doubt, self-motivation is crucial in the professional world. It is because unpleasant events happen on a routine basis in the corporate world, and one's conduct in such situations is seen by others who are around. Lastly, I'd like to note that this internship has greatly boosted my confidence and motivated me for my future career.

4.5 Developing from a Personal point of view:

Throughout my 3 months internship period, I gained the following abilities with my own efforts and also with the assistance of my supportive co-workers:

- Hands-on experience in sales department: Prior to my internship at SHOPUP, I knew very little about actual sales and their procedures. During my internship at this organization, I became familiar with numerous facets of sales. Participating and working in projects of ShopUp and its organs in the Digital Credit department

exposed me to a fresh side of sales.

- **Communication Skills:** Throughout my internship, I had to contact with a large number of individuals from various teams and departments on a daily basis, both vocally and online. It has greatly improved my communication abilities.
- **Being a team player:** I worked as a part of a three-person project team. We had to coordinate and split work among ourselves in order to complete our jobs correctly and on time. This type of experience has sharpened my ability to work in a group situation.
- **Keeping focus under pressure:** Apart from my typical tasks as an intern, I was given a range of projects and expected to complete them before deadline. In this type of situations, I requested assistance from my colleagues. This is what has helped to manage my responsibilities and operate well and productively under constant pressure.
- **Culture of corporate world:** Internship at ShopUp exposed me to a broad corporate culture. I learned ins and outs of corporate culture, I had the chance to work with a variety of skilled and experienced personnel. This will surely be advantageous to me in the future.

4.6 Interactions with My Supervisor and Co-workers:

Mr. Seyed Mosayeb Alam was my internship supervisor at ShopUp. I was quite concerned about my job at the start of my internship. However, he cautioned me not to hurry into work and promised me that I would have enough direction and assistance to



Figure 12: Receiving value card from Supervisor

work with ease and comfort. He was very keen to provide me with responsibilities and provided me some targets to achieve which motivated me to work harder. From the start until the completion of my internship at the organization, I had his unending support and direction. Whenever I had an issue or a stumbling block at work, I did not hesitate to seek his advice and aid. He was always willing to assist me. Figure -12 shows me with my Department Head and Supervisor receiving value card from them at Value day. Throughout my

work with ease and comfort. He was very keen to provide me with responsibilities and provided me some targets to achieve which motivated me to work harder. From the start until the completion of my internship at the organization, I had his unending support and direction. Whenever I had an issue or a stumbling block at work,

I did not hesitate to seek his advice and

internship, I visited my university for a variety of reasons. In each occasion, I requested half-day leave from him. My leave request was approved in every occasion. In addition, he used to give me advice and comments regarding my job. My entire department was really polite, helpful, and cordial. They treated me as though I were one of them from the very first day. What I admired best about them was their ability to be both nimble and professional at the same time. The figure 13 represents



Figure 13: Picture with the team members

my project team including Assistant Manager Anamika Rahaman along with Senior Executive Zonayed Ahmmed Bhuiyan with me. Their instruction for me was to ask about work-related inquiries and seek assistance from them without reluctance. When there was less work pressure, I would ask those questions and chitchat with them. We were like family members and used to share and enjoy lunch together. Because of their assistance, I was able to get a lot of practical experience during my internship. Because of their praise and criticism, I was constantly motivated to work more to better my work.

4.7 What problems and difficulties I had faced & their solution:

My three-month internship at ShopUp provided me with vital information and experience. My voyage, on the other hand, was not without bumps. I was able to conquer them as quickly as possible. The first challenge I faced was acclimating to the business milieu of the organization. I was very scared at first because my supervisor wanted more out of me as he had a great expectation from me from the beginning. With the passage of time and the assistance of my department's workers, I adapted to my new surroundings. I was prone to making mistakes throughout the early stages of my internship. However, the criticism and guidance from my supervisor and co-workers assisted me in immediately correcting myself and getting back on track. Another issue I encountered throughout my internship was my inability to multitask. It was tough for me to focus on two or more tasks at once during the first few weeks of my internship, and I occasionally made mistakes. I discovered that it is fairly common in corporate

culture for a person to do many jobs at the same time. After being instructed by my senior manager who was very close to me, I began prioritizing my work based on their deadlines and priorities. It truly worked like a magic wand and assisted me in dealing with the matter. Another challenge I experienced was dealing with my emotional volatility. When I did not receive any recognition from my supervisor or co-workers for my hard work and effort, I became frustrated and dissatisfied. It sometimes had a negative impact on my work as well. I overheard one of my senior colleagues mention that it was difficult to please everyone in the business world. Keeping this idea in mind, I strengthened my concentrate in my work and dealt with such challenges in order to perform better. Some difficulties that I used to face during my internship are stated below:

- The clients who were interested always used to take so much time to respond in case of giving their documents for which I was pressurized much.
- We only used to receive MICR cheque for the project so sometimes the clients did not have that which lead to more time consumption.
- Sometimes, client's cheque used to bounce and the clients were frustrated as they did not receive the money. It used to happen either for technical reason or the mistake we made during our details input. It may also happen if the client's bank account is freeze.
- There were cases when I could not verify the NID of the clients which resulted in delay and confusion.

4.8 Expectation vs. Experience:

To be honest, I didn't have big hopes. ShopUp is, in my opinion, one of the largest start-ups in Bangladesh. I desired the happiness, the vitality, and the long office hours. First and foremost, they had very low expectations of interns. Maybe it's not their fault, but I was expecting a little more. I had anticipated being given very little responsibility and job. Also I had expected that I would be involved with meetings and planning things. But, mostly they don't involve interns in the meetings or planning. Although I have said that I enjoyed working there, in retrospect, it seems that there was more because of the nature of the work I had to do rather than the organization itself. I expected I would be working in the office only but after entering ShopUp I have also done the field works. I did not know my capabilities and how I would perform in the field. But by the grace of Almighty my performance was up to the mark and everyone was highly

impressed by my output. There was no game room or facilities for relaxation. The organization is somewhat formal and this was not at all what I had expected. I had expected a sort of interaction between the different teams where everyone worked with everyone else. I expected all the employees to be more collaborative, fun-loving and interactive. To some extent they are but only within their own departments. There is a very less collaboration between departments. Every department celebrates by themselves. No one involves or invites any other departments' people unless the celebration is organized by the company. But still it wasn't dissatisfying for me at all. To me, every single experience is important. Because whatever I will do in my future, I'll have to deal with people from different stages or different positions and if I don't have any idea about what they are dealing with or what they are thinking, I'll never be a good service holder or a boss or a leader.

4.9 Academic Learning Vs Internship Experience:

In my internship period academic knowledge helps me in various ways. I have found some similarities between my learning and internship work. It helps to understand the task and being my task easily. While working in the department, an officer asked me to work in excel to find out some ratios. It was easy for me to do the work quickly and perfectly as I learned those things from Introduction to Financial Management, Business psychology, Business Communication, MIS courses. Obviously there were differences in presentation and using of those lessons, but having previous knowledge of those concepts made it easy for me to do the work.

4.10 Influence of Internship to my Career Plan

It influences my career plan and changes my perception about professional life. This internship helps me to understand the professional life and how to deal with it. During my internship I faced lots of situation which helped me to set my career goals and objectives. In my internship period I discussed my career objectives with my supervisor and he helped me to understand the way of selection of career plan. He suggested me to join as a trainee officer or management trainee to a Bank or other company. He also discouraged and told me not to join as a junior officer or assistant officer, because that position does not have future career. Also, my colleague helps to select the area of my future career. By doing this internship, I'm interested to join at a big corporation and wanted to see myself as a corporate person. Basically, this plan came into my mind because of corporate culture and environment. After completing this internship, I felt

that corporate life is not that much bad, actually its positive side attracted me very much and I wanted to be a corporate man.

4.11 Working tools:

3CX:

It was a communication tool which I was given permission to use from the second day of my internship. Here, I used to communicate with the clients using ShopUp's helpline number.

ShopUp E-loan Panel:

This was my main working place where the information of the clients and their details and transaction history was given. A picture of e-loan panel of ShopUp is given below as figure 14:

The screenshot shows the ShopUp eLoan Applications panel. The sidebar on the left includes navigation options: Admin, Product Configuration & Modifier, Finance, Applications (selected), General, Shwanirbhor Applications, Unassigned Applications, Nobodar Applications, Offers, Unilever Applications, Repayment, and Loan Summary. The main content area is titled 'eLoan Applications' and displays a list of applications. The table below represents the data shown in the screenshot.

ID	Type	Name	Phone	Application Date	Applied Amount	Area	CIB Payment	PA	
88281	redx-shopup	Jahirul Islam	01812667296	Apr 6, 2022	105000	Farmgate	UNPAID	Anamika Rahaman	Open
88280	redx-shopup	Sumaiya Jannat	01872727356	Apr 6, 2022	80000	Elephant Road	UNPAID	Zonaed Ahammed Bhuiyan	Open
88278	redx-shopup	Md jahidul hoque	01770255455	Apr 6, 2022	20000	Khilkhet	UNPAID	Anamika Rahaman	Open
88277	redx-	Kulsum Rezum	01975251751	Apr 5, 2022	50000	Elephant Road	UNPAID	Anamika Rahaman	Open

Figure 14: Sample of ShopUp e-loan panel

ShopUp Admin Panel (SAP):

ShopUp Admin Panel or SAP was a very useful tool using which I used to make profile of the new clients and store them in the database there. I used to input all the details

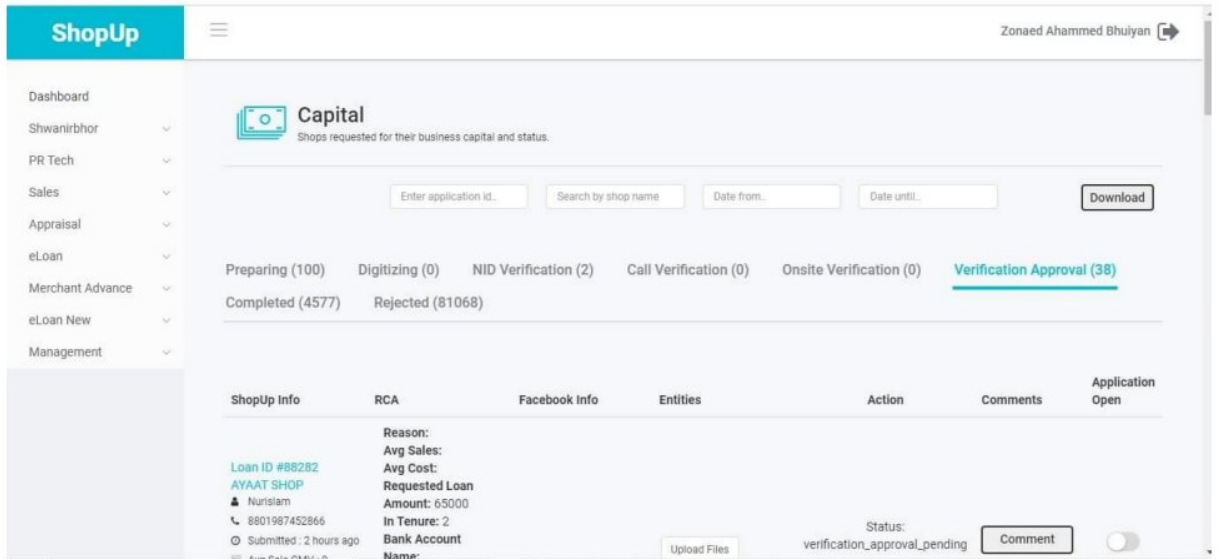


Figure 15: Sample of ShopUp Admin Panel

manually which were taken by me from the clients. Documents like NID, addresses, family information, cheque details etc. were recorded by me manually in SAP. The given figure is the sample of SAP that I used in ShopUp. Figure 15 shows a visual representation of ShopUp's admin panel.

ShopUp Metabase:

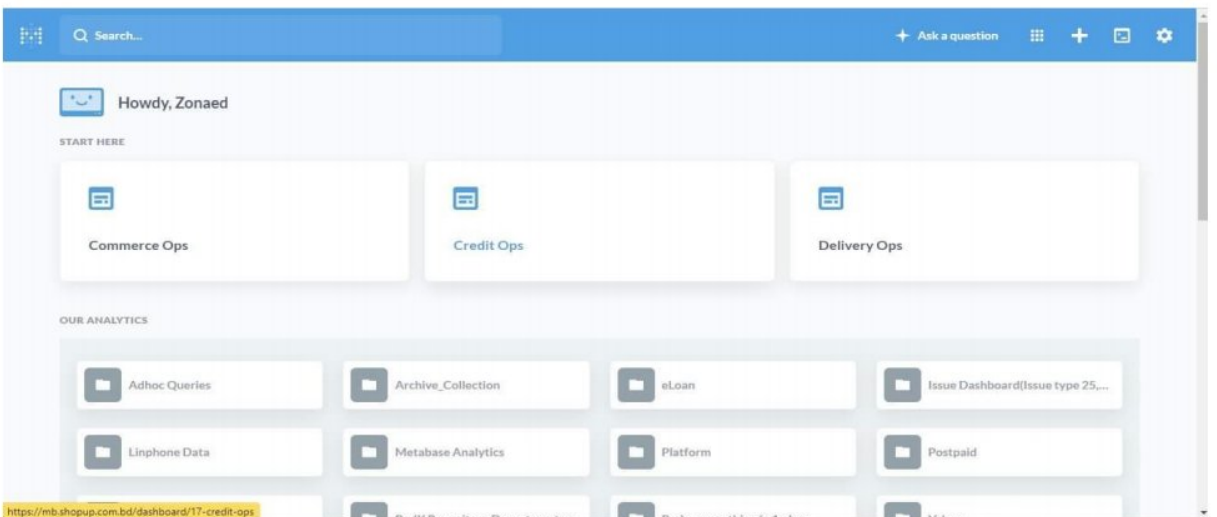


Figure 16: Sample of Metabase of ShopUp

It was one of the most confidential and important tool that I used in ShopUp. Usually metabase is a free and open source business intelligence application that allows to

construct charts and dashboards from a range of databases and data sources. There was so much data and information about the clients of ShopUp and what is their current status but the entry was restricted for me. Visual representation of ShopUp's metabase is given in figure 16. I used to download documents related to my task from metabase and complete my work. I was given limited access as it is a very important tool for the organization.

Slack:

It was used as a communication tool for interacting with team members or any other persons of the organization.

Microsoft Teams:

It was also used for communication purpose.

Email and WhatsApp:

I was given a personal email where I used to receive important emails and any news about the organization. Besides I also had access to another email regarding my project. WhatsApp was mainly used as the communication medium through which I used to submit my daily reports to my supervisor or line manager.

CHAPTER - 5

ANALYSIS

5. Analysis

5.1 Company level analysis:

Digital Credit Department in ShopUp plays a very crucial role for running an organization like ShopUp very smoothly which needs to maintain many parts of its businesses. During my internship period I have done and gone through various processes for implementing my tasks. Now I will point some of the efficient and inefficient process among them.

Efficient processes:

Providing easy credit to small businesses:

ShopUp enables small businessman to take credit from ShopUp if that business has previous or ongoing business connections with ShopUp. The processes are very easy and transparent for the small businesses as they just need some documents to avail the offer. It creates trust and strengthens the relationship between ShopUp and business owners.

Verification of documents automatically:

The documents received from the clients like NID can be easily verified by the system which is built in-house by ShopUp.

Quick responses to client's queries:

Proper value was given to the clients by every employee in ShopUp giving top priority to the clients. The queries of the clients were answered and problems were solved as soon as it was raised.

Freedom of using one's wit to solve any problem or to overcome any situation:

The employees, even the interns who are treated as regular employees all can use their own knowledge in their respective area when any unusual problem arises or can solve any problem in efficient way using one's own knowledge.

Communication with clients:

Direct communication with the clients were there which helped in onboarding and maintaining them very easily. Every one of us had direct interaction with the clients and we have even saved their contact numbers in our phone so that we can remember

them It actually happened that I used to know each and every customer personally after onboarding them

Organized structure:

All the employees know their roles and importance. They know how their work is contributing to the organization. The workplace and processes are so organized that there barely any miscommunication among the team member occurs.

Processing time:

It took only 4-7 working days for disbursement of the credits and clients were very happy about this matter.

Inefficient processes:

Documents collection process:

The documents were collected using email. Clients used to find it complex and delayed in sending the documents. Some clients did not have the time for ending the documents. In this case I think ShopUp should come up with some innovative ideas which will minimize the processing time even more.

Use of white papers in agreement:

Agreement papers were made on white A4 paper for an amount less than a certain amount. It was very awkward to some clients as white paper agreements does not have the value which a stamp paper holds.

Credit risk management:

No mortgage, only a security cheque and some documents were taken from the clients before giving credits. It was a risky deal as if the clients take the credit and show he is bankrupt there is nothing ShopUp can do to recover this money from the clients.

5.2 Market level analysis:

In my opinion ShopUp in a sense has no direct competitor in Bangladesh at the moment. It is running a chain in B2B industry starting from providing capital to the businesses to providing goods and materials to the retailers and even giving last mile logistics services to reach the consumers. I think no other organization has been able to achieve

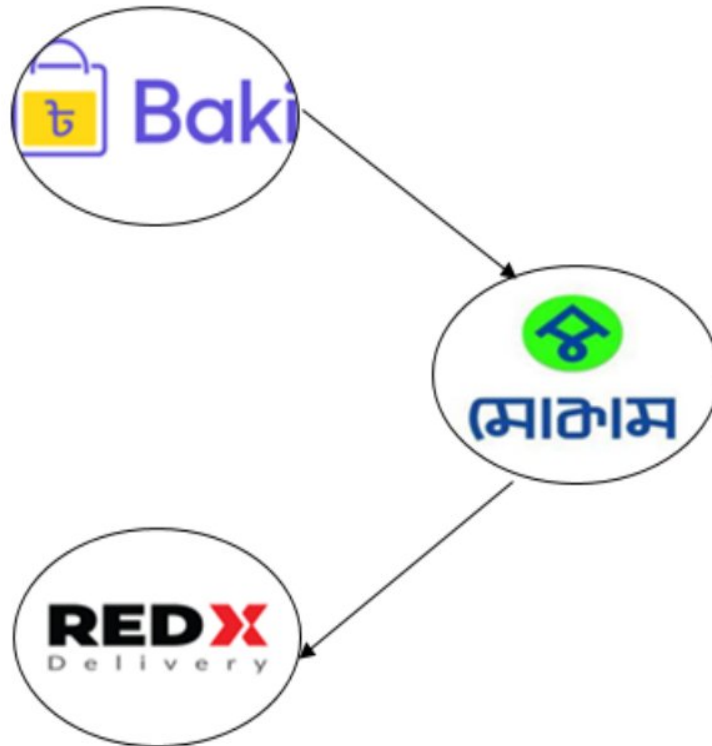


Figure 17: ShopUp's connection to clients and consumers through REDX and Mokam

what ShopUp is doing currently. The figure above shows how ShopUp connects to clients and consumers using their cycle of products namely Baki, Mokam and REDX.

The first thing ShopUp has done for its customers is it allowed its Facebook-commerce based small entrepreneurs with the opportunity to get orders, manage them, promoting their products without asking for any cards or payments. Besides, helping the small businesses to select the right packaging along with perfect content along with their management of shops and managing their logistic are was the main concern of ShopUp. Through agreements with microcredit groups and financial firms, ShopUp's rating of credit system also aided in linking these small businesses with funds. After that, the company grew to become an entire B2B commerce system, enabling small firms to buy items while also combining logistics and finance. Developing a wholesale marketplace for small businesses means that brands, producers, distributors, and

anyone else who sells products to small businesses is now a ShopUp client. Even though this appears pretty unlikely that ShopUp's organ Mokam is mainly concerned to local retailer shops by considering ShopUp's previous version, where it used to promote and empower entrepreneurs from f-commerce. ShopUp completes a circle like as the merchants who take baki credit from ShopUp can also source product from ShopUp (Mokam, to be precise). This suggests that ShopUp may assist these firms in generating and managing the demands along with their supplies. Moreover, ShopUp gives logistics service or doorstep delivery using REDX which ultimately delivers the goods of same clients.

ShopUp now helps the small businesses to help them go digital. ShopUp thinks, its services potentially benefit more than 4 million small businesses. Most of these businesses are now migrating to digital channels such as Facebook to reach out to new customers, developing new demands for operational solutions.

Thus far, ShopUp has done quite a lot. It now has to accomplish even more jobs. The emphasis on the word "small business" placed by ShopUp serves a purpose. Small businesses power the remainder of the business's ecosystem. The small businesses benefit ShopUp's vendors, who also are its consumers. Baki, ShopUp's financial service, and the logistics company ShopUp rely on small businesses to operate. Furthermore, as the company's current services evolve, small businesses may become critical to new opportunities. Every one of ShopUp's business is strong and big enough to function independently. And working together reinforces one another, form a cycle, and one service serves as a bait for other services.

5.3 Professional level analysis:

These 3 months of internship in ShopUp have been a hectic yet enjoyable journey for me. I honestly did not expect myself to be so involved with any organization. Some points which I noted for this part is given below:

- ShopUp never really treated me as an intern. From the beginning of my journey everyone embraced me as one of them and provided me with real tasks which are valuable for the organization.
- They made sure that I create value for them. They provided me with the opportunities to learn through experiences.
- From the beginning I was involved with direct interaction with the customers which

is a very sensitive part of ShopUp as it has core value of valuing their merchants. These helped me greatly to develop and strengthen my technical skills along with other interpersonal skills.

- I understood the culture, policies and environment of ShopUp to some extent in these periods which only provides positive vibes to my memories and nothing else.
- In comparison to the other interns at ShopUp, it was very simple for me to relate to the organization's day-to-day operations while working there. I was tenacious in finishing every assignment assigned to me, and as a result, I earned the title of top intern in the department.
- As a business and technology management student, it is my obligation to connect corporate operations to evolving technical breakthroughs. It was a joy to finally find practical applications for the information obtained in academic courses.
- The fundamental finance classes I completed in my third year of university helped me better comprehend the financial terms that I encountered on a daily basis at work. Accounting classes helped me improve my bookkeeping skills, while Research Methodology, Project Management, and MIS courses helped me grasp data analysis.
- The business communication and business psychology courses helped me better grasp the customer side of the business, and I was able to engage with clients more effectively because I could comprehend their viewpoints and appreciated their thoughts rather than ignoring them.

CHAPTER - 6

RECOMMENDATION

AND CONCLUSION

6. Recommendation and Conclusion

6.1 Recommendation

We can see from ShopUp that anything is possible if there is unity and everyone shares the same goal in an organization. In ShopUp, the employees work too hard as I have seen my colleagues working more than their office hours just for the benefit of the company. This happens when you align the goals of the employees with the goal of the organization and this is what ShopUp has done perfectly, and for this more often giant distribution industry sectors are already working with ShopUp, so that they too can market their stuff across the country through their channel. Everything is possible due to the dedication of the company's employees and important stakeholders.

In these 3 months, I noticed one thing: my teammates are very helpful and each and every one was there for the others. There was healthy competition where one other push the other for the benefit of both of them along with the benefit of ShopUp. My seniors always taught me to help and assist each other at all costs along with involving me with all the work and fun stuffs. Besides, they provide the freedom of giving new ideas which are feasible enough to implement. Moreover, every employee had a value for the organization for which every employee is an asset for ShopUp. For this reason, in my opinion it is better to start our career through a start-up company as we can develop ourselves completely as they involve every employee in a variety of works be it internship period or probation period. It will enable us to gain experience in a short period of time, which will help in developing all of our personal and interpersonal skills.

- I. Nevertheless, ShopUp needs to come up with recovery in some phases, such as the people they employ to work in DB houses, and the REDX riders who are going to deliver the goods, really have to have proper packaging knowledge and have to properly and timely deliver the packages.
- II. Although they are improving, but quality level, more getting to the top, and proper hiring with appropriate compensation are also important. Finally, in my view, the manner they are progressing without making major blunders or being delayed can bring about a significant shift in the Facebook-commerce business and boost the financial and economic condition in Bangladesh.
- III. ShopUp needs to come-up with some plans regarding these projects like e-loan or

advanced payment which is more secure and where only valid and eligible customers can apply for the offers otherwise there is a lot of chances of fraud in this case.

- IV. During the recruitment of the riders and field employees it needs to be kept in mind that they are honest and they must be given proper training of their duties otherwise it is impossible to achieve what ShopUp is trying to achieve as these employees are very crucial for their growth.

6.2 Conclusion

Finally, it can be stated that ShopUp has been a very successful company in its brief existence. Its success is due to qualified management, sound business judgments, lucrative business operations, cost-effective business departments, skilled labour, and a variety of other factors. ShopUp has raised the F-commerce business to a degree which no other start-up has achieved in such a short amount of time. Afeef Zaman and his started as a small business who now have a funding of about 200 crore takas which motivates entrepreneurs to innovate and implement their ideas and thoughts. They made people optimistic and brought hope to those who were new to the industry and had no clue how to start a business by putting them under ShopUp and allowing the businesses to resell their products through this great platform. In a brief, this 3-month internship was a fantastic and rewarding experience. I can conclude that my work at ShopUp has taught me a great deal. Obviously, the technical aspects of my work aren't perfect and could be improved with more time. As someone who had no prior experience of corporate world and how it operates, I believe the time I spent working and learning it was well worth it and contributed to the organization. Time management and self-motivation are two critical skills that I've learned to value during this important period of my life. Working here also allows me to control various types of customers and share their problems with appropriate solutions. This report is entirely based on data that I obtained while working there, and the collected information is entirely based on the direct observations of customers and employees. It was a great honour to be a member of such a company and to work under the supervision of such knowledgeable individuals who taught me everything with patience and care. All in all, it was a fantastic experience for me.

References

Mokam: Bangladesh's Best B2B E-Commerce Platform In Less Than 2 Years | Markedium. (2022). Retrieved 21 April 2022, from <https://markedium.com/mokam-bangladeshs-best-b2b-e-commerce-platform-in-less-than-2-years/>

ShopUp — Business Finance for the Poor in Bangladesh. (2022). Retrieved 21 April 2022, from <https://www.bfp-b.org/shopup>

ShopUp | YourStory. (2022). Retrieved 21 April 2022, from <https://yourstory.com/companies/shopup/amp>

(2022). Retrieved 21 April 2022, from <https://www.d-list.net/listing/redx/>

Sign Up | LinkedIn. (2022). Retrieved 21 April 2022, from https://www.linkedin.com/authwall?trk=bf&trkInfo=AQG13o-xAe80awAAAX-zGsgW4ZQP-4EWgzLJIARypr9P3yi1ReUpEggO75K0E8wlGVc8fewb_y5-TELOmUPIAR2BG7OOCrVjVYBKzikUCNUvkBJaAbcGkC-npstOyB5nsZwp1w=&originalReferer=&sessionRedirect=https%3A%2F%2Fbd.linkedin.com%2Fcompany%2Fredx-logistics

Sign Up | LinkedIn. (2022). Retrieved 21 April 2022, from https://www.linkedin.com/authwall?trk=bf&trkInfo=AQHYrHzqQseaIAAAAX-zNCw_VABHAbhp7UTmdtDppUBTH44ep7OenpOHDhQhHcgfpc1Nt-NBFXXdt2ld7mmkriK3aBOsJCkqbRCSIHqxtjs8FIzrwRKGZ58YcEtotcdqPJIOQ=&originalReferer=&sessionRedirect=https%3A%2F%2Fbd.linkedin.com%2Fcompany%2Fmokamltd

Shopup A Game Changer For Facebook Entrepreneurs SWOT Analysis (10 Steps) - Strengths, Weaknesses, Opportunities & Threats. (2022). Retrieved 21 April 2022, from <https://swotanalytica.com/amity/shopup-a-game-changer-for-facebook-entrepreneurs.php>

ShopUp and The Rise of B2B Commerce Plus Pathao Pay, Loginex, and Quora+ - Future Startup. (2022). Retrieved 21 April 2022, from <https://futurestartup.com/2021/09/11/shopup-and-b2b-commerce-pathao-pay/>

Before you continue to YouTube. (2022). Retrieved 21 April 2022, from <https://www.youtube.com/channel/UClIWgqIpwe2ts0hnN-u0qdw>

REDX, ShopUp's logistics company, experiences rapid growth. (2022). Retrieved 21 April 2022, from <https://bizdatainsights.com/redx-shopups-logistics-company-experiences-rapid-growth/>

Annexures

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 1st week

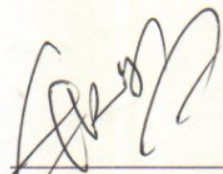
Date: 3rd Nov - 9th Nov, 21

List of activities with brief description:


I am selected as an intern at ShopUp in the 'Digital Credit' department.

List of activities I have done in first week is given below:

- Understood which project I will be working on and what will be my role.
- Learned client acquisition process and how to communicate with the customers.
- Communicating and collecting different projects related documents.
- Market visit for agreement signing of the project.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 2nd week


Date: 10th - 16th Nov, 21

List of activities with brief description:

- ☑ Agreement signing with clients by visiting their business address.
- ☑ Verifying the documents of clients applying for our project offer.
- ☑ Learned how to create files for agreement signing.
- ☑ Prepared files from the received documents.
- ☑ Customer Point Verification (CPV) by visiting client's business address.
- ☑ Communicating & collecting documents from client.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 3rd week

Date: 17th - 23th Nov, 21.

List of activities with brief description:

- ☑ Had a party where we were assigned to do a certain task which was same for all and had pizza together.
- ☑ Communicated & collected documents from clients.
- ☑ Client acquisition through phone calls.
- ☑ Convincing & collecting documents from the clients who applied for the product of our project.
- ☑ Market visit for agreement signing of the project.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 4th week

Date: 24th - 30th Nov, 21.

List of activities with brief description:

- Communicating and convincing clients to apply for the product of our project.
- Responding to clients queries.
- Calculating credit risk measurement.
- Thorough verification of the documents received from clients.
- Entry of files received and cheque received.
- Market visit and agreement signing.
- Customer Point Verification after visiting client's address.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 5th week


Date: 1st Dec - 7th Dec, 21

List of activities with brief description:

- ☐ Preparing and processing files and mailing it to respected individuals.
- ☐ Solving queries of customers.
- ☐ Attending clients who came to office for agreement signing.
- ☐ Market visit for customer point verification and agreement signing.
- ☐ Calculating credit risk management.
- ☐ Customer acquisition through phone calls and convincing them to give documents; or apply for the product.



Company Supervisor



Academic Supervisor


WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 6th

Date: 07-12-21 ↔ 13-12-21

List of activities with brief description:

- ☒ Customer point verification : Went to merchant's place for verification of his business address and signed agreement papers and required files were brought back to office.
- ☒ Individual target was set by my supervisor.
- ☒ Target and daily report making and submission.
- ☒ Attending merchants who came to office.
- ☒ Client acquisition through phone calls and client onboarding.
- ☒ Solving client queries and suggesting them better decision.
- ☒ Making profile of merchants and keeping track of their profile.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 7th

Date: 14th Dec - 20th Dec, 2021

List of activities with brief description:

- ☐ Solving client queries and solving issues related to my project.
- ☐ Documents collection through phone calls and client acquisition.
- ☐ Customer point verification by visiting merchant's business address.
- ☐ BEFTN checking and keeping updates of transaction.
- ☐ File processing and engaging respective team for signing the files of merchants.
- ☐ Preparing reports of new and repeat clients.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 8th Week


Date: 21st Dec - 27th Dec, 2021

List of activities with brief description:

- ☐ Giving followup and collecting documents from clients in the panel.
- ☐ New client acquisition through phone calls and convincing them about our product/project.
- ☐ Customer point verification by visiting clients.
- ☐ Credit risk measurement.
- ☐ Giving cheque requisitions and preparing NOC.
- ☐ Documents verification and uploading information in required panel.
- ☐ Cross-checking transaction details before BEFTN transaction.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 9th Week

Date: 28th Dec - 3rd Jan, 2022

List of activities with brief description:

- ☐ Preparing files of new and repeat clients.
- ☐ Agreement signing in office and also by visiting merchant's business address.
- ☐ Keeping track of disbursements and status of merchant's files.
- ☐ Solving queries of merchants.
- ☐ Making daily reports and trying to achieve my daily targets.
- ☐ Successfully reached assigned targets of past month.
- ☐ Client acquisition and collecting documents from them.



Company Supervisor



Academic Supervisor

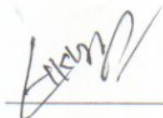
WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 10th Week

Date:

List of activities with brief description:

- ☑ Went for CPV (customer point verification) at merchant's business address.
- ☑ Merchant acquisition through phone calls.
- ☑ Collection of documents and verification of the received documents.
- ☑ File processing and creating profile of the merchants.
- ☑ Giving daily followup to the interested merchants.
- ☑ Checking BEFTN and assessing risk of credit.
- ☑ Report making of other projects.



Company Supervisor



Academic Supervisor

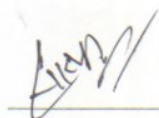
WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 11th Week


Date:

List of activities with brief description:

- ☑ Client acquisition through phone calls or direct communication.
- ☑ Agreement signing in office and by visiting merchant's place.
- ☑ Customer point verification.
- ☑ Processing files of the merchant and creating their profile.
- ☑ Providing with daily followup calls.
- ☑ Credit risk management and attending merchants.
- ☑ Report making for different projects.



Company Supervisor



Academic Supervisor

WEEKLY OVERVIEW OF INTERNSHIP ACTIVITIES

Week: 12th Week


Date:

List of activities with brief description:

- ☑ Producing NOC and maintaining important documents.
- ☑ Giving entry of merchants and processing their files.
- ☑ Client acquisition through phone calls.
- ☑ Checking BEFTN and helping in disbursement process.
- ☑ Daily followup calls; Reporting for other project
- ☑ Customer point verification by visiting merchant's business address and doing proper verification.



Company Supervisor



Academic Supervisor



INTERNSHIP CERTIFICATE OF COMPLETION

This is to certify that Muhtasim Jawad Nafi, ID-170061062, a student of BBA in Technology Management, Islamic University of Technology, Gazipur, Bangladesh has successfully completed 03 months (from 3rd November, 2021 to 2nd February, 2022) long internship program at ShopUp.

Title of Internship: Intern (Digital Credit)

Signature of the Branch Manager/ Supervisor

Name: Seyed Mosayeb Alam

Email: eikiyo@shopup.org

Date: 19/02/2022

