

Financial Analysis and Operational Management of Real
Estate Project: An Observational Study of Talbiyah
Properties LTD

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

Internship Report

On

Financial Analysis and Operational Management of Real Estate

Project: An Observational Study of Talbiyah Properties LTD

Submitted to:

Mr. Muhammad Enamul Haque
Assistant Professor
School of Business & Economics (SoBE)

Submitted by:

Farhana Akter Mim
ID: 111192053

Major

Finance and Fintech



School of Business and Economics

United International University

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Date of submission: March 11, 2026

Letter of Transmittal

Date: March 11, 2026

To

Muhammad Enamul Haque
Professor- School of Business and Economics
United International University
United City, Madani Avenue, Badda, Dhaka-1212

Subject: Submission of internship report on “Financial Analysis and Operational Management of Real Estate Project: An Observational Study of Talbiyah Properties LTD”

Dear sir,

I have completed my internship report on Talbiyah Properties Ltd., a well-known real estate company. The title of my report is “(Financial Analysis) and (Operational Management) of Real Estate Projects: An Observational Study of Talbiyah Properties Ltd.” This report has enabled me to evaluate the practical skills and professional knowledge that I have acquired throughout my three-month internship period. Due to my limited practical experience, I acknowledge that the report may contain certain shortcomings. I learned about the real estate development process and operational activities of the company.

I am grateful for your guidance and encouragement, which inspired me to work hard diligently.

Your obedient student,

Farhana Akter Mim

ID: 111 192 053

School of Business and Economics
United International University

Certification of Similarity Index

Farhana Mim

Financial Analysis and Operational Management of Real Estate Project : An Observational Study of Talbiyah Properties LTD

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Declaration of the Student

I, Farhana Akter Mim, ID: 111192053 , a student enrolled in the Bachelor of Business Administration confirm that the internship report titled Financial Analysis and Operational Management of Real Estate Project: An Observational Study of Talbiyah Properties LTD is available. This report is unique and has not been archived or published anywhere. This report was prepared as part of my academic program in partial fulfilment of my B.B.A degree.

Signature: _____

Farhana Akter Mim

Student ID: 111 192 053

School of Business and Economics

United International University

Corporate Evidence

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TALBIYAH PROPERTIES.

Date: 7 November 2025

Ms. Farhana
Student of BBA
United International University
United City, Madani Avenue, Dhaka

Subject: Internship Offer Letter


Dear Ms. Farhana,

With reference to your application, we are pleased to inform you that the management of Talbiyah Properties Ltd is willing to accept you as an intern at our main branch from 07 November 2025 to 31 January 2026 for a period of three (3) months. During the internship period, you will be entitled to receive a monthly allowance of Tk. 4,000 (Taka Four Thousand Only).


Kindly sign and return the duplicate copy of this letter as a token of your acceptance and for our records. We warmly welcome you to Talbiyah Properties Ltd. and hope that your association with us will be a valuable experience and contribute positively to your professional development.

Sincerely,

[Signature]
Mr. Rubel Parvej
Managing Director
Talbiyah Properties Ltd.


Rubel Parvej
Managing Director
Talbiyah Properties Limited

Acknowledgement and Acceptance
I, Farhana, accept the terms and conditions of this internship as stated above.

Signature: 
Date: 07.11.2025

Talbiyah Kadom Ali Palace (1st floor) , 10/1 North Mugda, Dhaka-1214 , Bangladesh
Email: talbiyah.properties@gmail.com | Phone: +880-175147168 , 88-027275431

Acknowledgement

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I would like to express my gratitude to Allah for His blessings and care throughout my life. I will be forever indebted to my parents for their unconditional support and love. I would not be able to reach this point without their support and guidance. The way they supported me all through my academic career is beyond measure, and impossible to repay their kindness. I would like to express my gratitude and thanks to my honorable Academic Advisor Mr. Muhammad Enamul Haque, Assistant Professor, whose guidance, support, and constructive feedback throughout this project were invaluable. Without his encouragement and expert advice, completing this report would not have been possible. He is one of the most supportive faculty members I have seen in my undergrad journey. My deepest appreciation goes to Dr. Mohammad Musa Sir, Dr.Md.Mohan Uddin sir. These talented individuals at UIU have been a constant support for me, and I will forever be grateful to them for their guidance in my Finance and FinTech major. When I first joined as an intern at Talbiyah Properties Ltd , I initially had concerns about adjusting to the corporate culture. But some people made this transition smoother for me. I will always be grateful to some of the people of Talbiyah Properties Ltd . They are:

- Naimul Haque Sarder : Account in charge
- Md Nafis Ahmed :Inventory in change

The way they supported me all through my internship was something to remember. The lessons and memories shared with them, including insights into Accounting and Operational Functions in corporate culture, were invaluable. They all played the role of mentors, and I was delighted to assist whenever needed. Being selected as an intern made me proud, and the learnings from this experience will undoubtedly be the most effective part of the beginning of my corporate career.

Executive Summary

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The Internship is an analytical report on the Talbiyah Properties Ltd., which is one of the prominent real estate developers in Dhaka, Bangladesh. As an intern, I specialized in Financial Management and Cost Control as well as Inventory Tracking for various real estate projects. The report talks about the financial performance of projects such as Kadam Ali Palace, Mizanur Rahman Palace, Solaiman Tower and others. The analysis highlights important metrics like ROI, ROE, ROIC ROCE and ROA, indicating excellent profitability and efficient use of capital for the company's different projects. This is a world I have never been exposed to, and the internship taught me how to apply academic knowledge to real-world situations as well as some of the difficulties you face when running a project in a real estate context.

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1. ROI (Return on Investment):

$$\text{ROI} = \text{Profit from Project} / \text{Investment in Project} \times 100$$

2. ROE (Return on Equity):

$$\text{ROE} = \text{Net Income} / \text{Equity} \times 100$$

3. ROA (Return on Assets):

$$\text{ROA} = \text{Net Income} / \text{Total Assets} \times 100$$

4. ROIC (Return on Invested Capital):

$$\text{ROIC} = \text{Net Operating Profit After Taxes (NOPAT)} / \text{Invested Capital} \times 100$$

5. ROCE (Return on Capital Employed):

$$\text{ROCE} = \text{EBIT} / \text{Capital Employed} \times 100$$

List of Acronyms & Abbreviations

1. ROI: Return on Investment
2. ROE: Return on Equity
3. ROA: Return on Assets
4. ROIC: Return on Invested Capital
5. ROCE: Return on Capital Employed
6. REHAB: Real Estate & Housing Association of Bangladesh
7. EBIT: Earnings Before Interest and Taxes
8. NOPAT: Net Operating Profit After Taxes
9. BDA: Bangladesh Development Authority
10. BNBC: Bangladesh National Building Code
11. DBBL: Dutch-Bangla Bank Limited
12. RAJUK: Rajdhani Unnayan Kartripakkha (Capital Development Authority)
13. UIU – United International University
14. BBA – Bachelor of Business Administration

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TALBIYAH **PROPERTIES.**

CHAPTER 1: INTRODUCTION

1.1 Background of the Report

The internship program is an essential and valuable part of the Bachelor of Business Administration (BBA) degree completion process at United International University (UIU). The internship aims to offer students practical knowledge as well as collaboration in the real working environment. By participating in this program students can link their academic knowledge to real world business activities within actual organizations.

The real estate industry is one of the fastest growing industries in Bangladesh. Due to rapid urbanization and population growth, demand for residential apartments and commercial buildings has surged over the past few years. Real estate companies assist in developing housing projects, they manage construction activities and coordinate with landholders, investors and customers to meet this demand.

Talbiyah Properties Ltd. is a real estate project company involved in the development of residential projects. It primarily works under a co-development model — land owners supply the plot and the company builds up apartment complexes on them. Once construction has been completed, the resulting apartments are divided between the landowner and the developer in an agreed split. This model is very much prevalent in the Bangladesh real estate business.

While working in Talbiyah Properties Ltd as an intern, I got a platform to see the operational and financial workings of the company. Most of my work revolved around accounts and matters of administration, so I learned how financial records are maintained, project expenses are tracked, and the coordination of operations is handled during the development.

The internship acquainted me with some important processes involved in overall real estate project management, such as project planning, cost management, financial documentation and administrative coordination. This report was prepared on the basis of knowledge and practical experience I have gained during my internship period.

This report serves the purpose of providing a summary of Talbiyah Properties Ltd., discussing and analyzing its operational activities, and describing the practical learning experience that was gained throughout the internship period. They also discuss the application of theoretical business knowledge to real organizational settings.

1.2 Objectives of the Report

This internship report is to explain how to clarify the operation and financial events of Talbiyah Properties Ltd. Also, it may consider the practical high learning through the period of internship. Introduction The main purpose of this report is to review the operational management and financial activities of Talbiyah Properties Ltd., as well as applying business knowledge gained in BBA to real-world situations.

The study has the following specific objectives:

- Here doing financial analysis such as ROA,ROE,ROI so that easily assume their profit and loss
- To get familiar with the operations of Talbiyah Properties Ltd.
- To understand the real estate project development process of the company
- To understand how financial accounting or book keeping and project costing are executed
- To learn more about the joint venture system between landowners and developers
- Conduct the operational management activity analysis of the company
- To acquire practical knowledge upon actual estate business surroundings of Bangladesh

These objectives will facilitate understanding the role of this report to reflect on the activities related to corporate functions including general management during internship period in Muftah Enterprises.

1.3 Methodology of the Study

In the methodology section, readers are provided with details about how Talbiyah Properties Ltd. were studied, analyzed and evaluated in terms of operational and financial performance. Primary and secondary data collection methods were used in this study to obtain a complete view of the business and background of the company in terms of real estate projects.

Data Collection

Primary Data:

The main data collection was through participant observation and interaction with the different departments at Talbiyah Properties Ltd., including:

Direct Participation:

I also attended site visits for residential projects (Kadam Ali Palace and Mizanur Rahman Palace) to see how construction and project management is carried out. Helped finance and project management in creating project budgets, project costing and revenue forecasting.

Discussions with Company Staff:

Interaction with stakeholders—Project managers, Financial controller and sales team—to assess the costing, funding, and profitability of different portfolios of real estate projects. Pieced together some informal interviews with the sales and marketing teams to know about customer insights and to how the competitive landscape takes it up.

Observation of Operations:

None. Spent time observing the day-to-day operations of company land acquisition, project development, budgeting, and finance. Oversaw the internal project management environment (such as scheduling, cost management and procurement).

Engagement in Financial Analysis:

Helped in the preparation and analysis of financial reports namely balance sheets, cash flow statements and revenue projections for ongoing and completed projects. Participated in cost-benefit analysis of current and future projects.

Secondary Data:

This included gathering secondary data from existing documents and resources outside the organization to gain insights into industry standards, market trends, and financial performance. This included:

Company Documents:

Reviewed Talbiyah Properties Ltd. organizational profile and annual report to familiarize with its operational organization and financial standing .Narrowed down on its development projects and financial standing by analyzing internal project reports, costing documents, and financial records.

Industry Reports and Market Analysis:

Analyzed papers on the latest real estate trends, market conditions and regulatory frameworks in Bangladesh: Reviewed published reports for further understanding of these including real actual (REHAB-Real Estate & Housing Association of Bangladesh) . Real estate market overview by researchers through government reports & economic reviews regarding the demand-supply status in Dhaka .

Academic Resources:

Utilized data from my BBA academics, like financial analysis, real estate management and project costing books and articles, to implement theoretical knowledge into practical grounds. Reading academic papers and articles here of urbanization and sustainability services tailored towards the real estate sector to keep Talbiyah's projects trend-oriented.

This approach mixes qualitative and quantitative methodologies, melding observations in the field with data-driven insights to provide a holistic assessment of Talbiyah Properties Ltd.'s business model, financial performance, and market position. This report digs deeper into the textbooks to explain how these theoretical frameworks apply when it comes to real estate, and outlines evidence-based ways that the marriage between theory and practice could improve.

1.4 Rationale of the Report

Internship report is one of the vital academic requirements for completing a BBA program. The purpose of this report is mainly to show the practical learning experience gained during the internship period.

Students primarily learn the theory behind business, management, finance, and operations in academic studies. But business organizations function in a more complicated and dynamic environment than these real sites. So, the internship program makes students learn how theoretical concepts are implemented in practical business scenarios.

This is a report about Talbiyah Properties Ltd., which operates in the property development. There is no evidence to suggest TLBYF will be a weak investment. Bangladesh's economic growth is partly driven by the real estate sector. At the same time, it causes employment generation, helps the construction industry and contributes accommodation facilities to people living in urban areas.

This report helped me understand and analyze the operational and financial activities of a real estate company. Additionally, The report highlights the Strengths and Weaknesses

of the Company as well as realizes how some Teams manage it in practical projects management and planning for finance in Real Estate.

The preparation of the report also serves another significant purpose — that of honing analytical and writing skills. The process of writing an internship report involves gathering information, analyzing data, structuring ideas and aligning them in a well-structured manner. These critical skills are fundamental to careers in business and management.

Hence, the internship report is significant in bridging the gap between academic education and practical exposure and prepares students for their upcoming career.

1.5 Scope of the Report

The coverage of the report is the study's area and activities. This report outlines the operational activities and financial activities of Talbiyah Properties Ltd registered company which were noted during the internship period.

It provides a competitive sitting of the company along with key metrics for its organizational structure, and real estate development operations. It also explains the responsibilities of internship and actual learning while working in a company.

The study primarily focuses on the following segments:

- Business operating model of Talbiyah Properties Ltd.
- Project development activities of the company in real estate
- Maintaining financial records and tracking expenditures
- Administration and operational management activities
- Practical experience gained through internship

The report contains analysis, findings and recommendations based on observation during the period of internship.

Because of time limitations, the report does not address all departments and internal operations of the company as it is terminated from access to certain coles of confidential information. Internship goals: This is the area where internship activities were toughed directly.

1.6 Limitations of the Report

Even though the internship report is a result of careful observation and effective efforts, there are certain limitations during writing this study.

The internship period was one of the important limited time frames. In their only three-month internship, it never gave them a fair shot at learning everything there was.

Another limitation was limited access to sensitive company data. Certain financial and operational figures have been omitted because they are confidential and not available in the public domain from the company.

One issue encountered while preparing the report was a lack of practical experience. Therefore my role was much more on observing and supporting as an intern, so not all activities provided the depth to get involved practically.

Moreover, during the internship period it was very difficult to thoroughly analyze every operational activity of the company due to time constraints.

While it has its restrictions, this report offers a worthwhile overview of the organization and what I learned through practical experience garnered in my time as an intern.

1.7 Definition of Key Terms

Real Estate

The term real estate means land in addition to any structures permanently affixed to the ground, including residential decks, apartments or other commercial buildings. In Bangladesh, real estate firms convert land into housing or commercial developments to sell or rent out.

Joint Venture (JV)

Joint venture in real estate is a term for landowner developer agreement. So, one is the landowner who gives the land and another one is the developer who creates the building. Upon completion, apartments or profit is divided between both parties in an agreed percentage.

Project Development

Real estate project development is the sequence of basic steps involved in a real estate project: planning, design, construction and delivery. For example, it covers land preparedness, construction management, cost control and the final delivery of apartments to buyers.

Financial Record

Financial statements are the documents which disclose a company's financial transactions. These records can include income, outgoings, project costs and payments as well as other financial activities.

Inventory

Inventory is the materials which are utilized in construction projects like cement, steel, sand, bricks and other building raw materials which are kept for use for the project.

Operational Management

Operational management is an area of organizational management that comprises these ideas: planning, organizing and monitoring of each day to day operation in a company for the smooth delivery of business activities.

Revenue

Revenue refers to the income that the company earns from selling condo apartments or providing services.

Profit

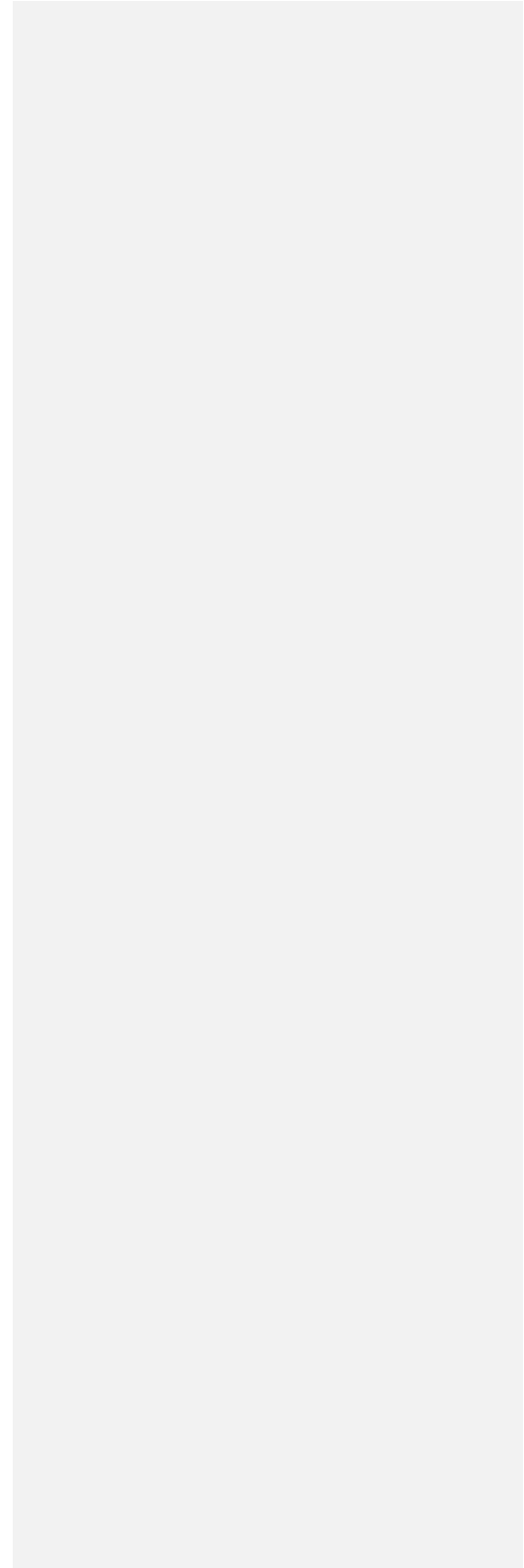
Profit is the amount of money that a business receives after all expenses have been deducted from total revenue.

Return on Investment (ROI)

ROI — Return on Investment is a financial metric for calculating how profitable an investment has been. It indicates how much profit is earned by all capital invested.

Real estate market overview by researchers through government reports & economic reviews regarding the demand-supply status in Dhaka .

**CHAPTER 2: COMPANY AND INDUSTRY
PROFILE**



2.1 Company Analysis

2.1.1 Overview and History

Talbiyah Properties Ltd is a residential apartment-focused real estate developer located in Dhaka, Bangladesh. Mr. Rubel Parvej established the Talbiyah Properties LTD in 2020. Main Branch 10/1, North Mugda, Dhaka. Although a new company, it has established itself as an important name in the Dhaka real estate market.

The company's business activities include:

Land Development: Acquiring and developing land parcels for residential development.

Development of Private Estate: Developers setting up good quality and affordable residential apartments.

Flat Sales: Offering various categories of residential properties for sale to the customers.

Customer Handover: Transfer of ownership from company to customer after sale.

Working in Project Costing and Budget: Works to align budgets with costs associated with construction projects.

Sales Collection : Flat Booking With Full Payment And Loan Processing .

Talbiyah Properties Ltd. follows all the rules and regulations set by REHAB (Real Estate & Housing Association of Bangladesh). The firm is now known for professionalism due to this compliance with the regulations.

2.1.2 Corporate Structure

The corporate structure of any organization determines its responsibilities, authority and communication from one department to another; level of management. An orderly

corporate structure ensures harmonious interaction among the employees and increases the efficiency of decision-making.

Talbiyah Properties Ltd. is structured as an upper management that manages several operational departments (project management, finance, marketing, administration... etc.).
Functions of Each Department — Each department has its own special jobs to do so that real estate development project planning and execution happen as well.

The corporate structure also aids the company in efficiently managing its real estate operations, including project planning and construction to marketing and customer service.



Figure 1 : Corporate Structure

2.1.3 Trend and Growth

Since its establishment Talbiyah Properties Ltd is consistently growing and leading Dhaka's real estate market. The firm has benefited from surging demand for residential space in cities driven by rapid population growth, urbanization and a burgeoning middle-class population.

Urban expansion: Dhaka is expanding at a staggering pace in terms of urbanism, thus creating enormous demand for housing and retail spaces.

Middle Class growth : There is an increasing number of people who are able to afford higher disposable income, thus looking for opportunities for home ownership, especially projects like apartment complexes by companies such as Talbiyah Properties Ltd

Infrastructure Development: Ongoing government initiatives to improve infrastructure, both in Dhaka and its surroundings, have also promoted real estate projects. Talbiyah has exploited this context to grab land and projects consistent with swollen urban infrastructure.

Talbiyah Properties Ltd. is expected to expand into more residential areas of Dhaka, and perhaps other cities in Bangladesh in the near future. How effectively the company can sustain this strong project execution and customer satisfaction will be key to preserving this growth momentum.

2.1.4 Product / Service / Customer mix

Talbiyah Properties Ltd, the company focuses on residential real estate because it develops multiple products for its target audience. The demand for housing in Dhaka is increasing significantly, and they have a wide variety of product ranges to meet their customers' needs.

Residential Apartments: The company specializes in building high-rise buildings which provide residential apartments with multiple formats and rooms for single-family, young professionals, and investors.

Commercial Infrastructure : Talbiyah not only developed residential apartments but also small commercial spaces (shops in some cases) as well as office space on sections of its housing projects.

Property Management: Talbiyah Properties Ltd. Operate a property management division, specializing in leasing, maintenance and customer service. This is an important step to add value for each investor and resident.

Affordable Housing: The firm addressed affordable housing as essential to developing the middle-income family; if not, a home that fit an urban environment.

2.1.4 ComCompany Operations / Activity

Talbiyah Properties Ltd. is split into several departments that are responsible for various property development processes.

Project Development: This branch purchases the lands and supervises building. It ensures that the developments follow regulation and design requirements.

Sales and Marketing: Talbiyah's team also manages the marketing efforts for residential projects, which includes outreach to potential buyers as well as closing sales. They also handle customer queries and perform after-sales service.

Finance & Budgeting: Talbiyah has a dedicated finance team from its other personnel, which is responsible for budgeting and controlling costs related to all construction projects. This ensures each project is on budget, with maximum ROI.

Customer Service : They are all built-in service right from the date they buy properties, Talbiyah is well aware and prepared with a dedicated customer service team on standby,

whose sole purpose is to inform customers about the handover process and what it means.

In addition, Talbiyah Properties Ltd. has enjoyed healthy relations with subcontractors and suppliers in addition to local authorities that help facilitate the execution of projects and their delivery. They also take an enormous amount of care regarding quality control at every stage, from land acquisition all the way through to completion.

2.1.5 Mission, Vision & Values

Mission Statement:

A mission statement is an impression of a company's purpose and principles, as well as its aim. This blueprint guides decision-making by keeping all company efforts focused on a single goal. Our mission is to provide high quality, affordable and sustainable real estate solutions.

Focus on Customer Satisfaction: One of the main tasks of Talbiyah is ensuring customer satisfaction. The company prides itself on getting to the bottom of what its clients, whether home buyers or investors or businesses themselves, require. This enables Talbiyah to provide tailored housing solutions and top-notch developments that promote customers' energy as effective contributors in all domains.

Sustainability: Talbiyah recognizes that environmental sustainability is becoming critical in the real estate broker sector.

Integrity and Transparency: Talbiyah's business practices are rooted in integrity and transparency; At every stage of a project that includes land acquisition, customer handover and its completion, the company aims to follow high ethical standards. Talbiyah's focuses on effective communication and trust-building with customers,

employees and other stakeholders contribute to strong brands that command confidence and loyalty long-term throughout the industry.

Revolution: Talbiyah acknowledges the need to remain competitive in a dynamic market. The company always looks for new solutions in real estate development, and they do that through design, construction technology or customer service. The guiding philosophy behind Talbiyah's world is one that is inherently invested in innovation, seeking to create spaces which align with the demands of contemporary urban living.

Vision Statement:

A vision statement is a forward-looking statement that expresses what a company wants to achieve. An antonym of the corporate jargon in diversity statements is: A vision statement describes what it wants to be internally in the long run, giving employees motivation and customers confidence. Talbiyah Properties Ltd is to be the leading real estate developer in Bangladesh, recognized for our innovation, sustainability through development processes and commitment to quality.

Their goal is to revolutionize urban environments by providing amenities that promote growth, support community and endure the test of time." Our commitment to staying at the forefront of industry trends through adopting the latest technologies and construction standards is designed to lead a new era in urban living that provides affordable, convenient and comfortable quality homes for our customers.

Talbiyah Properties Ltd. are excited to expand their services into different territories and become a leading developer of world-class living spaces in all future growing markets worldwide.

2.1.6 SWOT Analysis

Talbiyah Properties Ltd SWOT (Strengths, Weaknesses, Opportunities Threats) Analysis will help us in analyzing the internals and externals of Talbiyah Properties Ltd.

Strengths:

Reliability as Strong Brand Value: Talbiyah has already delivered quality residential units before, therefore continuously being reliable proved itself to be the strongest talbiyah brand value which investors and customers consider trustworthy.

Aligning with Industry Norms: Talbiyah follows the REHAB best practice, so its developments will comply with industry standards.

Established Real Estate Development Management

The management team at Talbiyah Properties Ltd. has extensive experience and is one of the company's key strengths. Real estate development project planning and financial management are some of this company's major strengths. Their knowledge and experience allow the firm to handle construction projects in-house, as well as navigate complicated development processes like land acquisition, project design, and marketing.

Strong management enables the company to make better decisions as far as where they locate projects, pricing strategies, and controlling costs. This experience thus becomes an asset for efficiently completing development projects and keeps the company's name in good standing in the real estate sector.

Various Residential Projects in Various locations

With a number of residential projects in different locations, Talbiyah Properties Ltd. This diversification helps mitigate the risk of dependence on a single project or geography. When a company has multiple locations, it can reach more buyers and investors.

Project sites in different areas also enable the business to address different segments of the housing market. Indeed, some projects cater to middle-income families while others change the demographic focus to higher income buyers.

This diversification fortifies the company's market position and enhances its overall revenue potential.

Strong Land Owner Relationships via Joint Venture Model

Its development model follows a joint venture one, which is quite common in the real estate sector of Bangladesh. In this model, the landowner supplies the land and the developer handles construction as well as project development.

Landowners are thrusting up Talbiyah Properties Ltd. Just as importantly, because of Talbiyah's relationships, the company can make projects without worrying much about paying huge sums for land.

With this approach, it minimizes financial distress and therefore the company can undertake more projects to develop while maintaining a capital structure.

Expansion and Growth of Brand Recognition in the Local Real Estate Industry

Talbiyah Properties Ltd. dull, or at least quieter than most of the big companies we have and a water district company well done for doing this right in step with gradual footprint. The company's brand image is smooth with Building quality of residential apartments and maintaining healthy relationships with customers.

As satisfaction rises, the company is trusted by potential buyers. This trust is a key factor in securing new clients and selling on upcoming projects.

In the long run, a strong brand recognition will create competitive advantage over other developers in the same new tech market.

Weaknesses:

Dependence on Dhaka's Property Market

Other than some offices outside of Dhaka , Talbiyah has no business outside of Dhaka and is thus vulnerable to changes in the local property market.

Limited Geography

The company has a strong base in Dhaka but has not done much to establish themselves extensively in the other cities of Bangladesh which restricts its growth potential.

High Dependence on Project-Based Revenue

Real estate firms traditionally rely on project-based revenue, so they earn income only when apartment units are sold. This model is heavily used by Talbiyah Properties Ltd.

The company could also see its revenue fluctuate if sales of apartments slow down, or projects are delayed. Financial planning becomes more difficult because of this dependence on project completion.

As a result, the company must ensure effective project management and promotional strategy in order to keep a continuous flow of money.

Large Capital Requirement for Construction

Real estate development is capital intensive. Sufficient capital is needed for construction materials, labour costs, engineering fees and contractor disbursements.

Talbiyah Properties Ltd. faces significant capital expenditures during the construction period prior to revenue generation. This exerts financial pressure, particularly if project sales take longer than anticipated.

Hence, good financial planning and availability of sources of financing becomes extremely crucial for the working of the organization.

Market Demand Determines Sales Revenue

Talbiyah Properties Ltd. 1. The company's revenue corresponds with the demand for residential apartments in the market. Apartment sales may also fall due to economic instability or purchasing power decrease.

Interest rates, inflation or economic uncertainty can change buyers' capacity to buy property. Therefore, the sale at the company may show inconsistency in terms of sales.

As is the case with most challenges, this one probably comes down to whether the market has buyers for your product or service.

Poor Marketing Compared To Big Developers

In Bangladesh, major real estate firms frequently spend a lot of money on advertisements and marketing [] The projects are marketed on television, online platforms, property exhibitions and massive scale advertising events.

Being a small developer, Talbiyah Properties Ltd. doesn't have the marketing prowess of these larger competitors. This might extend the company's visibility in the market and reach towards a larger customer lot.

Overcoming this weakness: Better marketing and promotion of digital content.

Opportunities:

Urbanization and Increasing Population: As Dhaka's population is increasing, demand for residential apartments will naturally increase which Talbiyah can tap by expanding their product portfolio.

Sustainability and Green Building Trends: There is a growing demand for sustainable, eco-friendly buildings. Talbiyah can integrate green features in its developments to avoid the competition.

There is great support and relationship between the government and housing sector because of some development(More will be discussed below).

Rapid Urbanization in Bangladesh

As the capital, nearby urban centres have also been highly urbanized e.g. Dhaka with a process of rapid growth. People are flocking from villages to cities in search of better jobs and decent living scenarios.

So this population explosion leads to demand for residential housing. Talbiyah Properties Ltd. As a real estate developer, there are opportunities for you rather than for the industry itself; accordingly, with more residential apartment projects being developed, this is good news in particular as you take advantage of this trend.

Urbanization presents an existing and long term growth potential for the real estate industry.

Increasing Demand for Residential Apartments

With very little land available in major cities, apartment hospital rooms have gained immense popularity among urban residents. Now modern apartment buildings with secure parking facilities and better living have attracted many families.

Talbiyah Properties Ltd can capitalize on this trend by delivering high-quality residential communities that fit the desired lifestyle of contemporary urban households.

As Green Cities become ever denser, this trend is only going to be made worse.

Growth of Middle-Class Housing Demand

Over the last ten years, Bangladesh's middle-class has been expanding. With rising household incomes, more families can buy apartments.

This growing middle-class demographic provides plenty of market space for real estate developers. Talbiyah Properties Ltd can cater to this market by providing relatively affordable residential units with contemporary amenities.

It also helps in expanding the customer base if you provide affordable houses.

Growth to New Property Developments

Talbiyah Properties Ltd. is well-positioned in the industry due to its projects available for expansion within new, up-and-coming community developments. New locations enable the company to tap into a larger customer base and increase its revenues.

Future growth could involve similar projects in emerging urban areas or adjacent cities where housing demand is rising. Those kinds of expansion strategies can bolster a company's long-term growth prospects.

Threats:

Prices of Construction Materials Escalate: Talbiyah may still experience an escalation in prices for construction material, what will have an effect on the undertakings' costs and profitability

Related Read : There are Heavy Regulatory Challenges gets Influenced and Impacted on the overall business environment of Construction company

Tough Competition: The real estate market in Dhaka is filled with several other developers competing to acquire a piece of the market. This is why Talbiyah needs to be a step ahead — when it comes to quality and customer service.

Rising Construction Material Costs

Construction Cost of Steel, Cement, Bricks & Sand – Rising materials cost is one the biggest concerns for real estate developers. These price increases add up to make the overall developing projects cost significantly higher.

If apartment prices do not increase as fast as the costs to build them, it will affect the company's profit margins.

To mitigate this risk, Talbiyah Properties Ltd must manage construction costs effectively as well as have optimal procurement strategies in place.

Strong Competition from Large Developers

Bangladesh's entrepreneurship journey has always been a roller-coaster ride. Unlike the general agent market which has 10% or less brand recognition, large developer Real Estate firms have deep pockets with marketing budgets spent on TV and print ads.

Talbiyah Properties Ltd. will be able to attract buyers despite larger competitors. Staying competitive in the market means building at a high level of quality, for reasonable prices, with great customer service.

Government Regulations and Approvals

Various authorities in the government must approve real estate development projects. These approvals can be things like building permits, environmental clearances and zoning regulations.

Delays or changes in government policy may slow project development and increase administrative costs. Regulatory requirements are thus a potential pressure for the company.

Economic Instability Affecting Property Sales

The real estate market can experience negative impacts from economic instability, inflation or financial crises. Potential buyers may postpone purchasing apartments when economic conditions are uncertain.

These types of scenarios could shrink demand and slow project sales. Talbiah Properties Ltd. should have adequate financial planning to accommodate these market variations.



Figure 2: Company swot analysis

2.2 Industry Analysis

2.2.1 Specification of the Industry

Specification of the Industry

Bangladesh's real estate sector is a significant player in the economic advancement and urbanization of the nation. The profession includes activities such as the buying, selling, leasing, and management of land and buildings. Real estate is broadly categorized into:

Residential real estate: Housing units like condos, apartments, villas and townhouses.

Commercial real estate: Office buildings, retail properties, hotels and mixed-use developments.

Industrial real estate: Warehouses and factories

There are a lot of functions that used in real estate development itself:

- Land acquisition and title clearance
- Project planning and design
- Construction and quality control
- Marketing, sales, and customer relations
- Financial management and legal compliance

The real estate in Bangladesh operates under a formal regulatory framework regulated by:

- Real Estate & Housing Association of Bangladesh (REHAB)
- Dhaka City Corporation and RAJUK (Rajdhani Unnayan Kartripakkha)
- Bangladesh National Building Code (BNBC)
- Local municipal and taxation authorities

The industry retains close links to financial markets since property buying usually requires long-term mortgage financing and institutional lending.

2.2.2 Size, Trend, and Maturity of the Industry

Size of the Industry

Bangladesh: Real estate industry Speech: The real estate industry in Bangladesh is a huge and high-growth sector, owing to major urban areas such as Dhaka, Chittagong, Sylhet and Narsindhi. Add to that Dhaka itself where the share of total market is huge due to:

- High population density
- Literacy matched in Beijing and Shanghai.
- Expansion of middle-income households

The industry performance estimates reported in terms of annual valuation figures tend to vary by report, however, various real estate research publications estimate the GDP contribution from the Bangladesh real estate sector, with the housing segment pushing most of the growth.

Here are some key indicators that show the size of the industry:

- Annual property transactions increasing year-on-year
- Multi-billion-taka investments in high-rise residential projects
- Perpetuating commercial sprawl in Prime City areas
- Such a wide scale makes real estate one of the country's most capital-intensive industries.

Trend of the Industry

Several structural changes are taking place in the Bangladesh real estate market recently:

1. Urban Expansion:

Dhaka's population is expected to surpass 20 million by 2030, creating more demand for housing and workspace. The extent of the city limits and raised transport corridors has opened up peripheral areas to new development.

2. Changing Buyer Preferences:

- Modern homebuyers increasingly prefer:
- High-rise apartments over individual houses
- Gated communities with amenities
- Access to transport nodes, schools and hospitals

This trend has led developers such as Talbiyah Properties Ltd. to shift their attention towards quality residential apartment projects over the past few years instead of low density housing.

3. Financing Growth:

Real estate financing has gone through the following evolution:

- Bank mortgages
- Structured finance offerings
- Developer-linked installment plans
- Longer loan tenures (10-20 years) are being offered to middle-income buyers to promote higher volume sales by banks.

4.Digital Marketing and CRM:

Now real-estate agencies depend on:

- Social media campaigns
- Virtual tours
- Customer relationship management (CRM) software
- Online booking systems
- This led to enhanced transparency and market access that accelerates sales cycles.

Industry Maturity

Bangladesh real estate sector is semi mature:

Mature characteristics:

- Established regulations (REHAB, RAJUK, BNBC)
- Structured financing products in banking
- Standardized legal documents for transfer of a property
- Presence of trusted developers with long track records

Immature elements:

- Price fluctuation in construction materials (brick, steel, cement)
- In secondary and peri-urban markets supply is fragmented
- Limited penetration of data-driven decision systems

So the industry is identified as having attributes of both maturity (regulatory and financial frameworks) and growth (urbanization and investment incentives).

2.2.3 Industry SWOT Analysis

This analysis outlines the external economic, technological, competitive and regulatory forces that shake up the real estate industry — particularly pertinent to Talbiyah Properties Ltd.

SWOT Analysis of the Industry (Real Estate Industry)

Strengths

Growing Urban Population

Urban Population Growth Another strong point of the real estate industry Major cities like Dhaka, Chittagong and Sylhet continue to draw migrants from up-country regions. People migrate to cities in search of work, education and improved quality of life. This leads to more need for residential apartments as well as commercial buildings. This increasing demand paves the way to sustainable opportunities for real estate developers.

Regulatory Framework

The real estate industry in Bangladesh has some regulatory bodies and enjoys certain industry associations, e.g., Real Estate and Housing Association of Bangladesh. These organizations set rules, building codes, and ethical standards for developers. The construction approval and land documentation is also governed by the government authorities. This regulatory landscape has enabled transparency, safety laws compliance, and professionalism in the industry.

Strong Financial Linkages

The real estate industry has another advantage: bankers and financial institutions providing financing assistance. Commercial banks give home loans to buyers and project financing to developers. Mortgage facilities in Khurshid are enabling middle-income buyers to buy apartments through installment sales. When the government comes in with financial support, there are more buyers, thus boosting the real estate market.

Digital Marketing and Sales Platforms

Real estate agencies today are using digital marketing channels like online listings, social media promotion and virtual apartment tours. These technologies allow buyers to discover available property without ever going through the doors. Digital marketing will allow developers to connect with a broader pool of potential customers and make the sales process more efficient.

Construction Technologies

Innovation in construction technology has enhanced the quality and speed of building projects. Modern construction methods like pre-cast concrete systems and standard model building information (BIM) enable developers to accomplish projects more rapidly and without sacrificing structural security or quality standards. Such technologies also mitigate material wastage and enhance project management.

Weaknesses**High Cost of Development**

Real estate demands huge capital investment. Steel, cement, tiles and electrical fitting costs are high and these are imported. Global material prices vary causing significant increases in project costs. In consequence, developers are under greater financial pressure and apartment prices rise further for buyers.

Infrastructure Mismatch

Infrastructure development in many urban areas is unable to follow the pace of real estate expansion. Some areas are simply less appealing due to traffic congestion, limited public transport options and poor utility services (water supply, electricity and drainage systems). There is infrastructure to avoid this mismatch that may harm the value of the property and its sales performance.

Legal and Documentation Barriers

In Bangladesh, verifying land ownership and legal documentation can be a complex process that takes a lot of time. Land record verification, approvals, land title disputes etc often take time for developers. Due to these legal liabilities, project development may be sluggish and operational risk for real estate companies will thus rise.

Documentation Delays

Getting approvals from government authorities like city development agencies can be a lengthy process. However, the time lost in getting approvals for land use clearance or environmental clearance and building plans may delay construction activities and thereby increase project cost.

Opportunities

Foreign Investment and Remittances

Most of the Bangladeshi expatriates in foreign countries own real estate properties in Bangladesh as they have invested their savings money all. All this creates demand for apartments, particularly in large urban areas. Remittances by overseas workers boost the purchasing power of local families, bolstering demand for housing.

Government Policy Support

Housing policies by the government have provisions on affordable housing which bring incentives to real estate developers. This can help lower development costs and incentivize investment in the sector, such as tax breaks on building materials or financing programs for middle-income housing.

Green Building Trends

Globally, there is a rapid growth in the demand for green and energy-efficient buildings. Developers that embrace green building far beyond easy gestures — such as the use of energy-efficient materials, solar-powered energy systems and construction in harmony with nature — can capture markets interested in sustainability and enjoy competitive advantages.

Expansion to Secondary Cities

Major cities already have large real estate markets, but secondary cities are becoming the new development frontiers. Outside the largest metropolitan areas, cities are growing economically and demographically. As developers can grow their projects into these areas to exploit the new market opportunities.

Threats

Inflation and Interest Rates

Consumer purchasing power decreases due to high inflation. As living costs rise, consumers might defer major purchases like apartments. Rising interest rates, on the other hand, drive up the cost of mortgage loans and can make buying a property less affordable for many buyers.

Barriers to Entry

In Geneva, construction demand generates lots of jobs and high-skilled labor, while real estate development involves capital investments and strategy on land acquisition and government approvals. And these hurdles are what prevent new companies from breaking into the industry. This does leave existing companies some protection, but imposes operational complexity on developers.

Threat of Substitutes

When buying new apartments, buyers sometimes explore other housing options. With some of them, instead of buying property, people may choose to rent houses, or they buy old houses that cost less. Moreover, they may choose to posit pennies in a financial vehicle, like bonds or mutual funds, rather than through real estate.

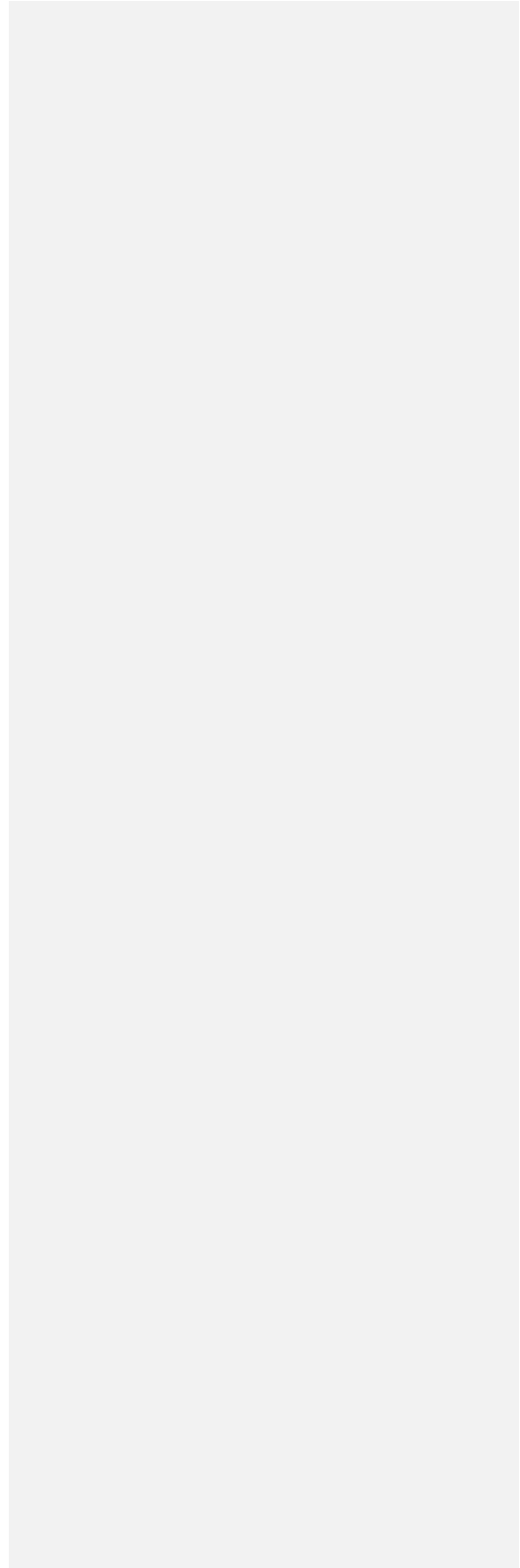
Industry Rivalry

Bangladesh real estate is a very competitive market. Across a wide range of apartment designs, locations, payment plans and facilities developers fight over the same core group of end customers. Such competition creates a necessity for companies to keep improving their marketing approach, project quality, and customer service.



Figure 3: Industry swot analysis

CHAPTER 3: INTERNSHIP EXPERIENCE



3.1 Position, Duties, and Responsibilities

As an intern in the accounting and inventory field during my internship at Talbiyah Properties Ltd. The internship allowed me to experience the real-world surface in the day-to-day operations and financial activities of a real estate development company. My core task was helping the accounts team in keeping financial records, tracking daily expenses, and assisting in the inventory management process.

I was primarily responsible for recording the daily operational expenses. We are still keeping our books on Microsoft Excel spreadsheets. In the office, to track all expenses, one can already be spending money on construction materials and transportation every day in a factory or construction project. I assisted the accounts team with entering these daily expenses in Excel. The daily expense sheet was used to track costs and financial performance of the project, so this task needed a high level of detail and accuracy through data entry.

Updating apartment sales information was another important task. Every time a flat was sold, the appropriate details had to be logged in the Excel database their company maintained. I helped enter the apartment unit number, buyer information, payment amount and sale status. With accurate records of all the sales, the company was able to keep track of the revenue generated and ensure that apartments sold through various projects.

I would also update financial data and transaction records with Excel. Excel for keeping records for different financial transaction files like project development and other operational activities. I collaborated to frequently update these files to keep the data organized and accurate.

Also, I helped the accounts team to record payments for labor wage associated with construction work. It is always important to pay workers and laborers hired for your construction project. I assisted in getting these payments documented so that the wage expenses were correctly recorded This process gave me insights into the management of labor costs in construction projects.

I was also involved in inventory management. I collaborated with the inventory department to manage construction materials kept in the warehouse. My job involved helping log what materials had been taken from the warehouse for use in construction work and how much stock was still on hand. These records are essential as they allow the company to manage material utilization and avoid shortages in construction.

In addition, I helped the accounts team with transaction documentation. That included organizing receipts, payment records, and other financial documents. This allows you to keep proper track of your finances according to several rules, with proper documentation being crucial in accounting.

All in all, my internship responsibilities gave me a wide exposure of how financial management, inventory control and project operations integrate with each other at the corporate level of a real estate company.

3.2 Training & Development

At the same time, I was being trained with practical experience in performing tasks under supervision work of Talbiyah Properties Ltd. The training was practical and learned on the job from senior staff.

When I first started my internship, the accounts team took us through the underlying financial recording system that the company operates on. I was shown the Excel sheets that were utilized for tracking daily expenses, project costs, and sales details. My supervisor walked me through exactly what I needed to do in order to enter data accurately and be consistent with financial records.

I learned to keep track of daily expenses in Excel. She taught me how to sort out the types of expenses; administrative fees, construction expenses or labor payments for example.

During this training, I was able to gain relevant knowledge on how financial records are structured and used by management for project cost control.

Sales record management was another area of importance in training. I was taught how to update flat sales information whenever a new apartment was sold. My supervisor mentioned how the way we maintained our sales records really had an effect on things such as revenue reporting and project performance evaluation.

I was also trained on how to track inventory. The inventory department discusses the issuing of construction materials from the warehouse and how its records are kept. I was instructed on how to place material usage and inspect what remains. This froze up a key insight for me: inventory management is instrumental in scheduling construction projects.

I also watched how the accounts team set up documents from financial transactions and backed up records. This includes cover letters, documentation request requests, confirmation of notes to the payee entity for complex transactions, etc. So, through this experience I have learnt how companies maintain financial documents in a systematic way.

My training environment was supportive and helped me with my tasks on a regular basis from senior staff. These responsibilities were performed consistently over time, and through doing so I better developed my understanding of financial operations in the real estate space and increased my confidence.

3.3 Contribution to Organization / Operations

Despite being an intern, I aimed to help with the daily work of the organization. I primarily performed accounting work while assisting the accounts and inventory departments with their dispersed financial information.

As a part of my contribution I helped in maintaining correct historical expense data. I assisted the accounts department in maintaining operational expenses incurred, through

frequent updates on expense sheets for active projects. It assisted the management team to track project costs and manage budgets.

Another help was supporting the documentation of apartment sales. I assisted in keeping a clear record of apartments sold and payment info by updating the sales information in excel. It organized sales data better and allowed the team to easily review revenue data.

I also helped out by working with the inventory department in inputting how much material was used. The company maintained proper inventory control by keeping track of construction materials and ensured that the required number of materials was available for ongoing construction activities.

I also assisted with organizing financial transaction documents including receipts for some of the expenses and records for payments made. It helped make the accounts department more efficient as it was easier to find information at a moment's notice.

3.4 Evaluation of the Internship Experience

The internship opportunity I got with Talbiyah Properties Ltd. was an amazing learning experience that gave me insight into how business does work as an organizational operation, rather than making assumptions based on theoretical knowledge. It gave me the opportunity to put my academic experience into real life situations and learn about the method in which the real estate industry works.

During the internship I learnt many important lessons and one of them was to be accurate while writing a record in financial records, and the responsibility that comes with it. Any minor error in the recording of financial transactions creates issues for the institution. This means that accuracy in data input, as well as detail orientation, plays a very important role in accounting job functions.

The internship not only helped me increase my skills and experience but gave me the confidence needed to arrive on time and act professionally. I had no prior experience of

the working environment or what I was supposed to do. But I slowly grew accustomed to my tasks with the help of my supervisors and practice.

The working environment was also a positive thing about the internship. The employees desisted and agreed to explain their workings. In this regard, their guidance helped me learn the significance of teamwork and communication in achieving organizational goals.

In summary, the internship has enriched my personal and professional growth. It gave me hands-on experience of financial and other operational aspects in real estate.

3.5 Skills Applied

Skills underwent during internships

During my internship program at Talbiyah Properties Ltd, I got the chance to implement and develop a number of academic and practical skills that I obtained from the BBA program. These skills tailored in me the understanding of operational and financial parts of the real estate industry. It was a great opportunity to build solid analytical, technical and communication skills working in a professional environment.

Financial Analysis

I used my academic understanding of financial management and financial statement analysis during the intern period. I looked through financials related to the projects, including revenue projections, construction costs and operating expenses. Through my experience of financial data entry and analysis, I learned first-hand how a real estate company measures project profitability and manages their finances.

Excel and Data Handling Skills

I organized the financial information and details about some of the projects we did in Microsoft Excel. Revenues estimates, construction expenses and different financial details were recorded in Excel spreadsheets. In doing so, I also enhanced my capability

to manipulate data productively, form properly structured tables and generate reports based off of the financial analysis.

Communication Skills

As for the internship, I liaised with my peers and supervisor to gather information pertaining to project building progress, financial receipts as well as documentations. I was able to learn how to communicate professionally from this interaction. I also learned how to deliver the information in a succinct manner and to maintain good manners and demeanor within a corporate environment.

Industry Research and Market Understanding

Having researched the real estate industry in Bangladesh, as that was part of my learning of the process. I researched things like housing demand, market competition and real estate development trends. This study helped me gain insight into outside forces shaping companies' performance such as Talbiyah Properties Ltd.

Analytical and Problem-Solving Skills

The project shines a light on how management runs the numbers through technical realism, revenue forecast and financial hazards. I became accustomed to how financial and operational aspects play a role in business decisions related to real estate. These experiences enhanced my analytical skills regarding real life scenarios and helped me make decisions through strategic frameworks.

Teamwork and Time Management

Being in a working environment meant we had to work with various teammates and departments. I learned how employees coordinate their organization work to get things done. Additionally, this position taught me how to manage my time more effectively by fulfilling responsibilities and completing tasks with accuracy while working under a deadline.

3.6 New Skills Developed

I also got to learn some new practical skills that the classroom did not provide in full depth.

Practical financial record management was one of the most important new skills. How companies maintain daily expenses and how the records help them track projects.

I learned about inventory tracking in construction projects as well. I studied how construction materials get recorded, issued and monitored through warehouse systems in collaboration with the inventory department.

A different skill I learned was organization documentation management. I learnt how companies prepare financial papers and keep them to be used for future reference and audits.

Also, my corporate communication skills also got enhanced greatly. In order to work in a professional environment, you had to communicate clearly, speak politely and follow office etiquette.

3.7 Application of Academic Knowledge

I could use some of the concepts that I learned from my BBA course in United International University during my internship.

My knowledge from college of financial accounting gave me understanding on how financial transactions are documented and sorted in actual business practices. I learned how vital it is to keep accurate records on my income and expenses as well as supporting documents.

Specific to skills, the Excel knowledge I gained in university classes proved very helpful. I applied these skills to independently maintain financial spreadsheets and regularly update expense records.

Moreover, I learned essential business communication skills while in school to better interact with my coworkers and superiors at the office.

Overall, I felt that the theoretical background from my academic courses enabled me to better transition into the practical environment and cope with my tasks at the internship as well.

**CHAPTER 4: FINANCIAL ANALYSIS AND
PROJECT EVALUATION OF TALBIYAH
PROPERTIES LTD**

4.1 Project wise financial analysis overview

Talbiyah Properties Ltd. — Financial Analysis by Project

Talbiyah Properties Ltd. is working on projects in several residential real estates around them. And each project has its own revenue, construction cost and investment structure. My internship has taught me how the company records data of all financial transactions related to different projects in Excel sheets. In the next section, we will look at some of the key projects that each company has undertaken.

A key aspect of assessing the performance and viability of a real estate firm is financial analysis. Real estate development entails large capital expenditure, long project time frames and effective financial forecasting. Hence, the analysis of revenue, costs, profitability, and financial ratios is crucial to identify real estate firm financial diagnostics.

In my internship at Talbiyah Properties Ltd I studied how the steps of financial planning and project budgeting are necessary for any real estate development projects. Its primary source of revenue is the sale of residential and commercial units. Moreover, it bears all sorts of costs including construction costs, land acquisition costs, administrative and marketing expenses, as well as financing.

This chapter breaks down the financial structure of the company's real estate projects, describing how revenue and expenses affect profitability at a high level.

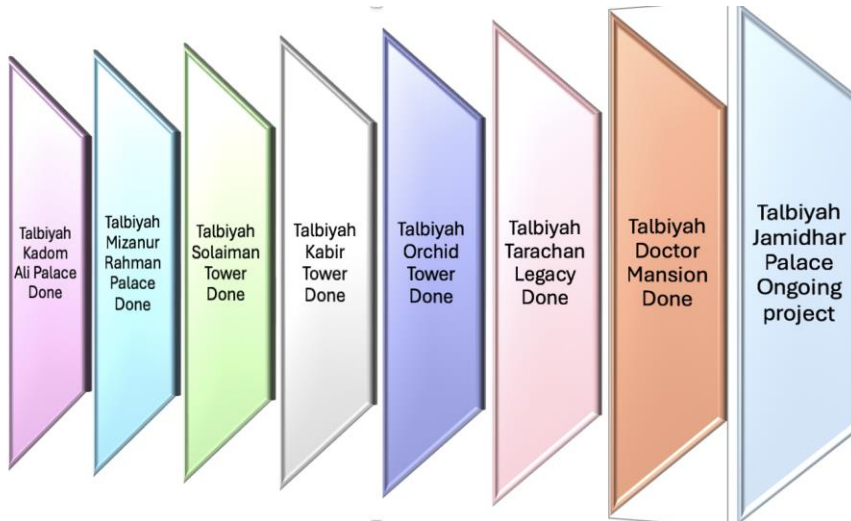


Figure 4: Name of Talbiyah Properties Ltd all projects

4.2 Talbiyah Kadam Ali Palace project

Kadam Ali Palace is one of the significant residential projects of the company. It addresses only quality housing, in a decent neighborhood. However, the overall management and implementation of the project is strong. It is a testament to the company's ability to take on large-scale jobs.

Table 1 : Talbiyah Kadam Ali Palace project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	347%	62%	124%	108%	108%

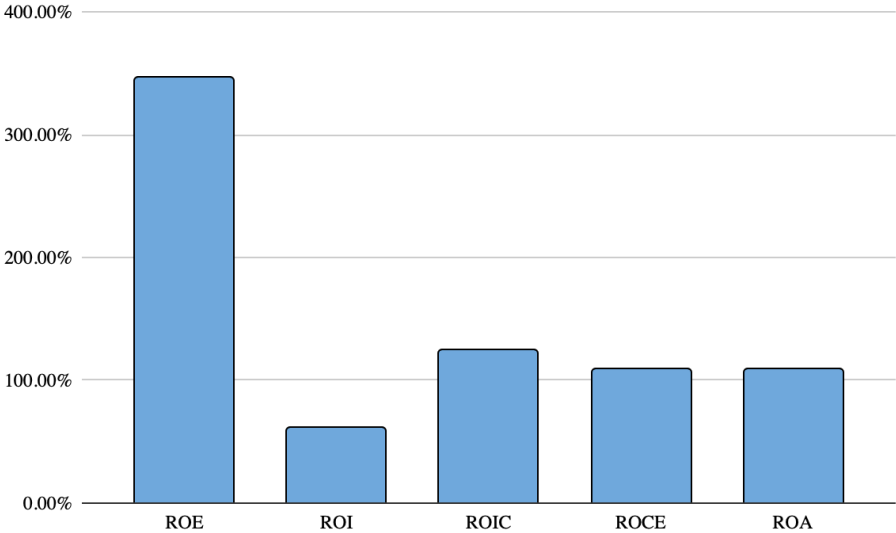


Figure 5 :Talbiyah Kadam Ali Palace project

Return on Assets (ROA) is how well the project creates profit from its total assets. 108% ROA indicates that for each unit of assets employed in the project, the company has made 108% profits. This 108% ROA indicates the project is great at using its assets to profit. It shows the project is extremely efficient at generating returns from its resources (e.g., land, buildings, infrastructure).

ROA is high, meaning the project has used its assets in an effective manner, and generated profits accordingly. Indicating a project is effectively turning its assets to profit amount, ROE (Return on Equity) 347%, ROI (Return on Investment) 62%, ROIC (Return on Invested Capital) 124%, ROCE (Return on Capital Employed) 108%, ROA (Return on Assets), 108%

Kadam Ali Palace project has shown extremely high financial performance with ROI being at 62% ROE at 347%. (3.8%) The numbers show that this project is a highly profitable investment in regard to equity and investment. The healthy ROIC and ROCE values indicate that the company is putting its capital to good use and gaining a return from them. Moreover, ROA suggests efficient asset utilization.

But while high returns are good, it should be noted that so much ROE could require leverage (debt) or deployment to achieve this and make the project vulnerable financially if the future cash flows or market conditions change. Thus, it is essential to ascertain the sustainability of such returns, and that they are backed by fundamental drivers rather than one-offs or aggressive accounting.

4.3 Talbiyah Mizanur Rahman Palace Project

Mizanur Rahman Palace: A well-planned residential project by the company. It aims to address middle-income customers' housing needs. This aspect is a stable project with great progress and orderly conduct. It emphasizes the company's ongoing research and development activities.

Table 2: Talbiyah Mizanur Rahman Palace Project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	172%	56 %	80%	72%	72%

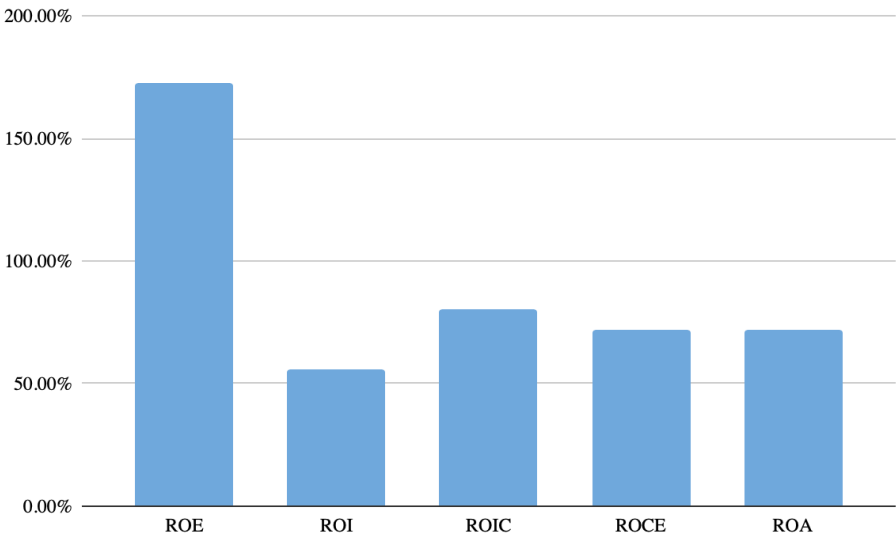


Figure 6: Talbiyah Mizanur Rahman Palace project

ROE (Return on Equity) - 172%

Return on Equity (ROE) assesses the project ability to generate profit from the shareholders equity. When ROE is 172%, it implies that for each unit of equity invested into the project, the company has returned a total of 172% over and above investment. Even a basic interpretation of ROE says that this ROI on Mizanur Rahman Palace project

is impressive because the return compared to invested equity is highly financially beneficial.

It implies that the project is able to reap a high return on the shareholder equity used. It means: Although a 172% ROE is good, it can be indicative of the project's leverage (debt financing), which boosts returns. While high leverage does enhance the equity return, it also raises financial risk particularly if cash flow problems arise in relation to the project.
ROI (Returns on Investment) – 56%

Return on Investment (ROI) is the profitability ratio in relation to the invested capital i.e equity + debt. In general, a ROI of 56% indicates that for every one Bangladeshi Taka the company invested in this project in October 2023, it had gained back another BDT plus an additional gain of BDT 0.56 . A 56% ROI is a strong return, suggesting that the project has been profitable for as long as we can bring to bear on the total capital employed. This means company has capitalised on this and generated strong profits,
This means the project is delivering a healthy ROI, assuming strong financial results and solid project management. ROIC (Return on Invested Capital) 80%

Return on Invested Capital (ROIC) is the return generated from all of the capital invested in the project — debt and equity. 80% ROIC refers to an 80% return for every unit of capital employed in the Mizanur Rahman Palace project. ROIC of 80% means the project is yielding good returns on capital use. It means that the company is efficiently utilizing its capital to generate profits, where both equity and debt financing are deployed effectively, it means: This bodes well for the project's capital efficiency, meaning the company is generating returns to investors and shareholders by utilizing its own capital resources effectively. ROCE (Return on Capital Employed) – 72%

Return on Capital Employed (ROCE): to measure the efficiency at which a project is generating profits with total capital employed (equity + debt). A 720% ROCE shows the project has generated that much in profits for every unit of capital employed.

Analysis: A 72% ROCE means that the Kadam Ali Palace project is generating very high profits with the help of its capital (both equity and debt). This ratio is what I call an operational performance indicator. ROA (Return on Assets) - 72% This shows how well the project utilizes its total asset to generate profit. This means for every unit of assets employed in the project, the company has generated 72% in profits. 72% ROA implies that management is super efficient in using its assets for generating returns.

This ROA is indeed healthy, highlighting that the project has utilized its land, buildings and infrastructure properly to produce substantial profits, it means: High ROA value shows that the project is doing well in utilizing its assets to generate profits, which translates into fruitful asset productivity.

4.4 Talbiyah Solaiman Tower Project

Built with good design and facilities, Solaiman Tower is a contemporary residential project. This project is being executed and planned properly by the company. It shows efficient operational performance. All in all, it is a successful project for the company.

Table 3: Talbiyah Solaiman Tower Project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	290%	65%	145%	121%	121%

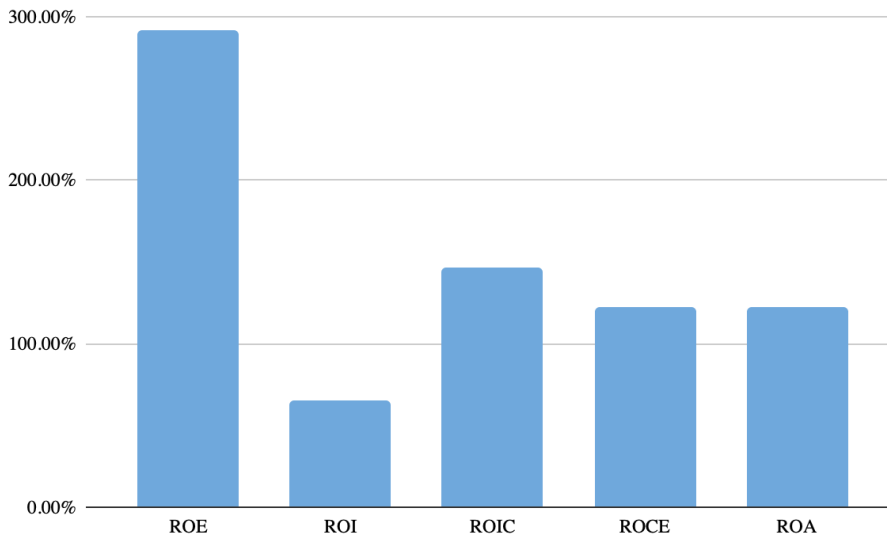


Figure 7 : Talbiyah Solaiman Tower project

ROE 290% Thus, a ROE of 290% means that for every unit of equity invested, the project produces a 290% return. This indicates an extremely high return on capital employed which may be the result of either high turnover or comparatively less equity in the project thereby providing maximum returns. ROI: 65% The 65% ROI signifies a positive return on the entire project investment.

The project is profitable compared to the initial investment. ROIC: 145% Note that the 145% is cash generated relative to capital invested, so it shows this project is getting very strong returns on cash against capital; this would suggest good use of both equity and debt. ROCE: 121% ,

A high ROCE of 121% means that the project is efficiently using both its equity and debt to generate profits, indicating a high degree of operational efficiency. ROA: 121%, A ROA of 121% shows us the project's utilization of its assets in order to create profit. A high output/revenue indicates strong asset utilization and is a positive signal of the project.

4.5 Talbiyah Kabir Tower Project

Kabir Tower project is the company's standard residential development project. It is primarily engaged in the space of affordable housing. The project has a moderate performance for development and management. It reflects stable operational activities.

Table 4 : Talbiyah Kabir Tower Project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	145%	65%	67%	64%	64%

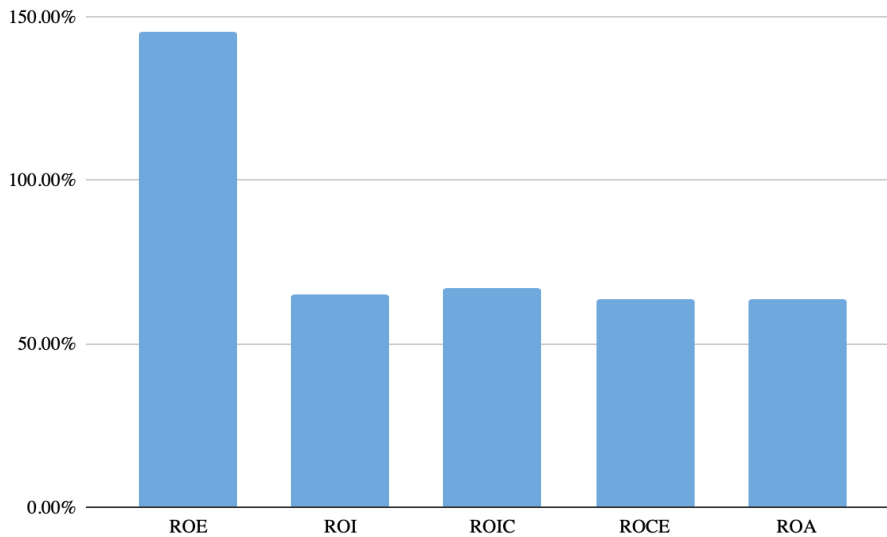


Figure 8: Talbiyah Kabir Tower project

ROE: 145%, With an ROE of 145% you seem to be getting a reasonable return on equity, meaning you are making money on your investment which is good.

ROI 65% is a good return on investment, indicating that the project is delivering more profit than its total investment.

The ROIC of 67%, implies that the project is generating healthy returns on their invested capital, albeit lower than some other projects indicating there may be room for improved capital efficiency.

The ROCE of 64% is a midsize number — it is not particularly efficient at making money from equity and debt, but it's also not doing poorly. This suggests moderate capital utilization. The project is returning a fair amount on its assets (64% ROA) and is reasonably average in asset utilization.

4.6 Talbiyah Orchid Tower project

The Orchid Tower project is a great residential project with all modern facilities. The company has maintained the quality of project work and proper planning in this project also. It is an excellent situation in terms of development and operational efficiency. As a whole, it is another solid project by the company.

Table 5 : Talbiyah Orchid Tower project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	267%	60%	139%	117%	117%

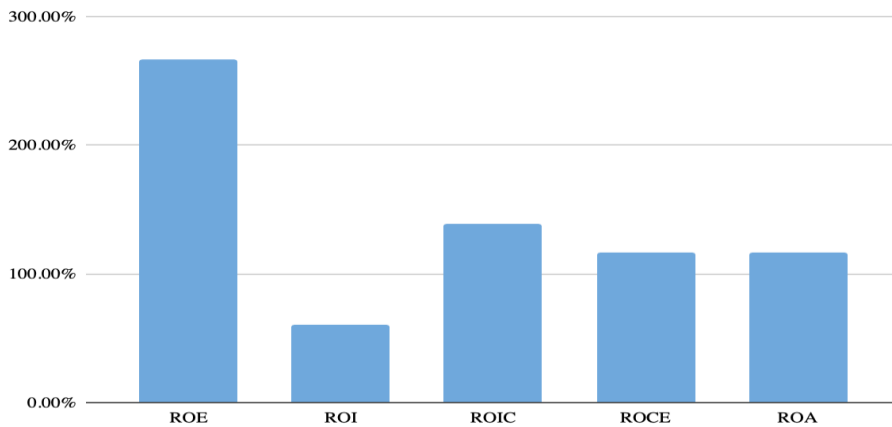


Figure 9 : Talbiyah Orchid Tower project

At 267% ROE, a good return on the equity invested to generate profit via profits (which translates to strong returns at the project level indicates high efficiency of equity

utilization). Being that we have an ROI of 60%, we know the project has a decent return for what was invested. It's a known return, but it isn't as high as other projects.

This gives a dictation of ROIC which is 139 and lets us know about how much money an individual project is making for each dollar spread amongst the capital employed. This means that the project is extremely efficient in utilizing equity and debts.

This indicates strong capital efficiency in that 117% of ROCE suggests the project is generating operational profits almost double what one would expect of a traditional business. With a ROA of 117%, it demonstrates efficient asset utilization to generate profits, which is a sign of strong asset productivity.

4.7 Talbiyah Tarachan Legacy Project

The Tarachan Legacy project is a significant project from the company. The Endeavor "enterprise" is an envisage of a new project bespeaking high development standards and better project planning. They have also demonstrated good capacity for managing this project. It is representative of good performance and growth overall.

Table 6 : Talbiyah Tarachan Legacy Project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	416%	81%	189%	166%	166%

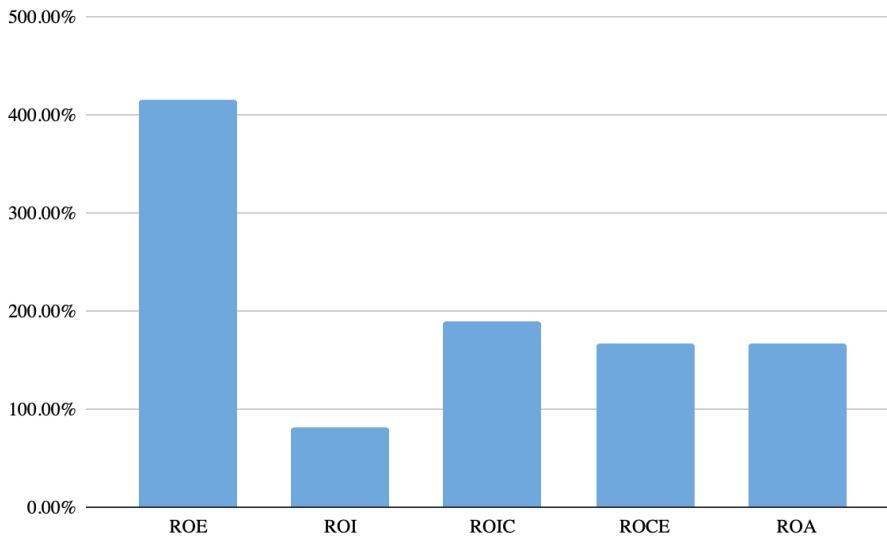


Figure 10 : Talbiyah Tarachan Legacy project

ROE: 416% of the project's returns are exceedingly high. This implies good capital efficiency or heavy leveraging. As for financial performance, an ROI of 81% proves that the project has delivered a very favourable return on investment. It's among the highest returns that reflects strong profitability.

With an ROIC of 189%, it shows that this project is generating a very high return on the capital deployed. The return is good and signifies efficient use of capital. This ROCE is also firmly above average (166%), which would indicate that this capital was employed very efficiently, producing proportionately high profits in relation to both debt and equity capital.

A ROA of 166% indicates that the project generates an exceptionally high return against its underlying asset base, signifying a very effective deployment of evaluable commodities into cash.

4.8 Talbiyah Doctor Mansion Project

Doctor Mansion project is a house purpose development. The project is making slow but steady progress. The firm has done coordination and management in the right way. It represents a balanced performance of the project.

Table 7: Talbiyah Doctor Mansion Project

Metric	ROE	ROI	ROIC	ROCE	ROA
%	265%	49%	118%	118%	118%

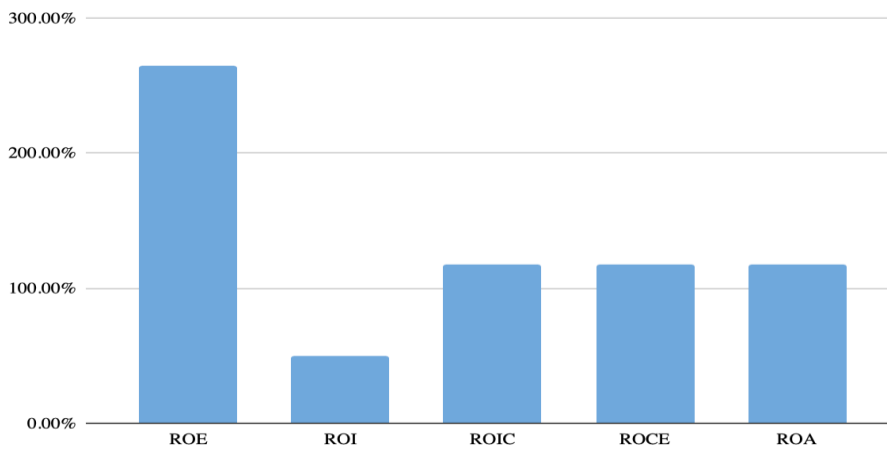


Figure 11 : Talbiyah Doctor Mansion project

ROE of 265%, the project is producing a high indicated return to equity invested for maximum profitability and takes are sustainable. An ROI of 49% shows a moderate return on investment, meaning that the project is profitable, but returns are not as high as with some other projects. With an ROIC of 118%, the project is delivering a solid return for the capital it's using which means that capital spending is being used well.

A ROCE of 118% indicates a good level of operational efficiency and shows that the project is achieving effective capital utilization, both with equity and debt.

An ROA of 118% indicates that the project is using its assets effectively to generate returns, albeit slightly less than other projects.

4.9 Performance indicator of Talbiyah Properties Ltd

TABLE 8 : Talbiyah properties Ltd return on equity 2020-2025

Year	2020	2021	2022	2023	2024	2025
ROE	37%	27%	31%	16%	23%	41%

2020-2025 ROE

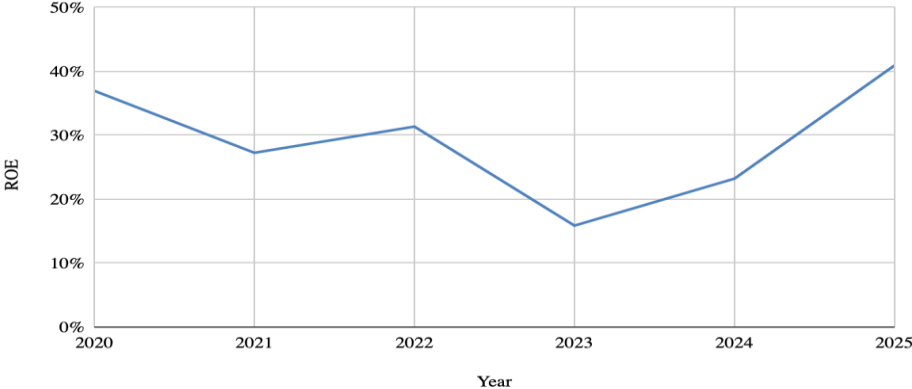


Figure 12: Talbiyah properties return on equity 2020-2025

But the ROE was much more of a roller coaster over those years. Back in 2025, it had a high rate of 41%, meaning sound returns on the equity that shareholders pumped into the Kadam Ali Palace real estate business. However, in 2023 it dropped to a concerning 16%, which may be due to the challenges such as market conditions or project delay /inflationary pressures. Luckily, the project successfully managed to bounce back towards the end of year 2025 which indicates that Talbiyah Properties was able to handle its department risks effectively and could generate good returns from this project.

Table 9: Talbiyah properties return on invest 2020-2025

Year	2020	2021	2022	2023	2024	2025
ROI	237%	221%	261%	229%	242%	296%

2020-2025 ROI

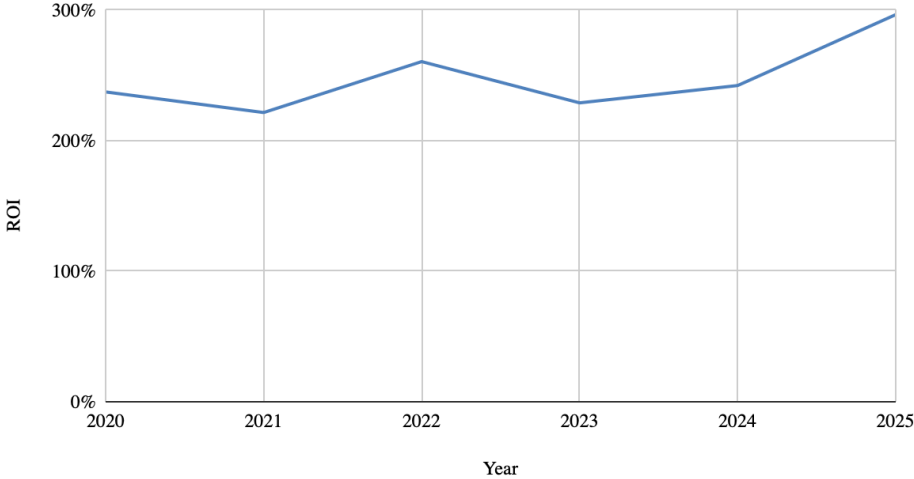
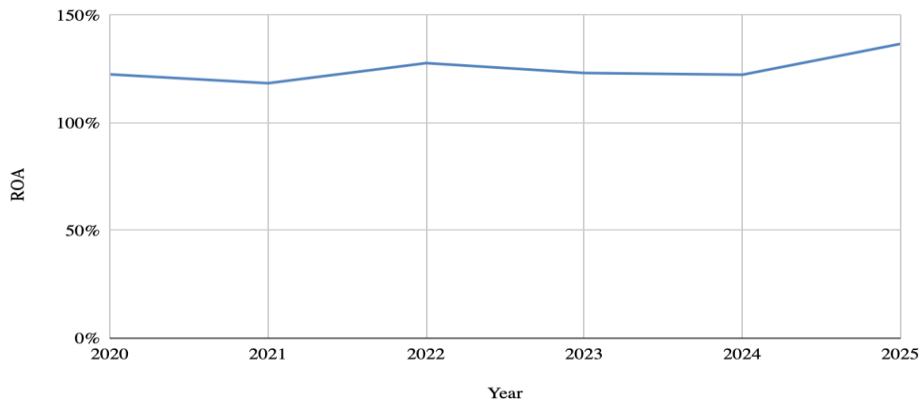


Figure 13: Talbiyah properties return on investment 2020-2025

At 2025, the ROI is at a phenomenal 296% maximum and continues throughout to be robust in consistency. It showed that every project was always delivering a really good return for every dollar of investment. There has been a good reason why Talbiyah had such colossal profits in project management and optimal capital efficiency to be a realized fact.

Table 10: Talbiyah properties return on invest 2020-2025

Year	2020	2021	2022	2023	2024	2025
ROA	123%	118%	128%	123%	122%	137%

2020-2025 ROA**Figure 14: Talbiyah properties return on assets 2020-2025**

Regarding the ROA (Return on Assets), it can be observed that year after year, the company's efficiency in its assets increases, resulting in 137% as of 2025. That is why Talbiyah Properties has been profiting from its real estate investments, bringing the assets to actual profits.

With these ratios, we see a clear picture, and the performance of Atlantic Union Bankshares tells simply one story: ROE dampened in 2023 but exploded upward by 2025 with far more favorable returns. The ROI is strong all the time and the ROA grows gradually Talbiyah Properties Ltd. each time it is clear that it does very well managing its assets and investment. These pronounced improvements in later years indicate a

corporate directional shift toward increased frugality and efficiency and are not suggestive of any near-term slowdown.

4.10 Real Estate Development Process

In real estate, the development process usually goes through several stages.

First, the company detects a location for land based on market demand and easy access. Second, the company prepares the architectural designs and obtains stops from government agencies. Third, construction activities commence with the engagement of engineers, contractors and construction workers. Fourth, before construction is done marketing and sales activities are started to attract prospective buyers. Lastly, within the buildings, after completing construction, apartment units were handed over to buyers. This process involves a complex orchestration of various groups, including engineering, finance, marketing, and management.

4.8 Joint Venture Development Model

In fact, many real estate firms in Bangladesh specialize in joint venture development models. In this model, a landowner offers the land for development while the developer (Talbiyah Properties Ltd.), takes care of construction and project management. Once the project is finished, apartments are split between the landowner and developer, with both parties previously agreeing on a ratio. This is advantageous for the developer in that they don't have to spend or pay out a lot of money, while landowners benefit from development on their property. In this chapter, the financial structure and development process of Talbiyah Properties Ltd. It described key revenue streams, cost categories, profit calculation methods and financial ratios used for project performance analysis. This kind of analysis indicates that real estate development must be efficient in financial planning,

cost control and marketing. During my internship, I learned how real estate companies finance projects and assess their profitability.



Figure 15 : Real estate company joint venture model

CHAPTER 5: CONCLUSIONS AND KEY FACTS

5.1 Recommendations

Talbiyah Properties Ltd. Based on my internship learning experience at Talbiyah Properties Ltd. a number of recommendations may be suggested for operational efficiency and strengthening the competitive position in the real estate market.

Improve Marketing and Digital Promotion

Bangladesh has emerged as a competitive market for the real estate sector. Within the industry, large developers advertise their products heavily via online channels, social media marketing and real estate websites. Talbiyah Properties Ltd. must also help in online marketing, it will surely raise the numbers of potential buyers. Developing a better corporate website, using social media marketing, and attending property fairs would help raise the company's profile and attract business.

Enhance Financial Reporting and Expense Management

Construction projects require massive capital investments. Consequently, profitability can only be sustained through adequate financial planning and tight cost control.] The company needs better budgeting statements and financial monitoring systems to help monitor project costs in a timelier manner. Through regular financial analysis, management can detect signs of possible cost overages and respond accordingly.

Open Additional Locations to Grow their Business

Today, central urban areas are just part of the equation for many real estate developers. Talbiyah Properties Ltd. might look to develop in new residential sections with rising housing demand. Opening new venues may diversify the company's revenue streams as well and make it less dependent on one or a few projects.

Adopt Modern Construction Technology

Once you have undergone an effective training plan, the latest construction technology can also help improve your project efficiency and save up some construction time. In this way, technologies and facilitators like advanced architectural design software, project

management systems, and newly developed building materials would mean better quality construction at reduced operational costs.

Improve Customer Service and After-Sales Support

Customer satisfaction must also be aligned with the good reputation of real estate companies. For Talbiyah Properties Ltd. to thrive, it must prioritize well-structured customer communication, regular project updates, and responsive after-sales services. Building strong relationships with customers breeds trust and generate referrals.

5.2 Key understanding

Knowledge gained from an internship in Talbiyah Properties Ltd. gave practical understanding of working in the real estate industry. During the period of Internships several good lessons and understandings were captured.

Understanding Real Estate Development Process

The most important things I learned at Partnership were: Understanding the entire real estate development process. Land acquisition, the project's design, construction and finally apartment delivery requires extensive preparation for real estate projects. Every stage requires cooperation between engineers, project managers, financial teams and marketing departments.

Financial Management of Real Estate Projects

It helped me understand how the financials and costs related to a project are tracked and recorded as part of my internship. I saw how daily financials, labor payments and project-related costs are kept on excel sheets. This experience taught me the importance of financial documentation and record management in construction projects.

The records must be kept in an authenticated form.

My work during the internship also included working with financial records and data entry concerning project expenses and flat sales. This experience emphasized how crucial it is to record data accurately for the purpose of financial analysis and reporting that follows. Management can keep track of the projects and see how they are progressing, so documentation is key to this process.

Understanding Inventory and Resource Management

The other important learning experience we got out of this, was on how they manage construction material and others resources with the help of the inventory department. Inventory management plays a vital role in ensuring construction materials are available when needed and minimizing wastage.

Professional Workplace Experience

I hated going to college before this internship, so getting the opportunity to hang out with real working people in a real estate company was invigorating! I also used this internship as a way to see how employees work together, coordinate their work, and communicate in order to finish tasks of the project. This made me accustomed to professional manners, cooperation and awareness of time.

5.3 Conclusion

My internship with Talbiyah Properties Ltd. was a real life experience. I learnt not just financial operations and cost management in real estate development, but project management, inventory control, and customer relationship management too. The company's strong financial metrics in its ROE (172%), ROI (56%) and ROA (72%) reflect the profitability and capital efficiency of the company. Talbiyah Properties Ltd. has a trajectory of growth ahead, as there are organic methods for the team to grow its market share, increase operational efficiency and implement modern technology solutions. From this internship, I gained a great introduction to the real estate industry and improved my understanding of how business theories are applied in practice.

5.4 Reference

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