

DILLA UNIVERSITY

COLLEGE OF BUSSINESS AND ECONOMICS

**DEPARTMENT OF LOGISTICS AND SUPPLY
CHAIN MANAGEMENT**



**INTERNSHIP EXPERIENCE REPORT HOSTING
COMPANY: COMMERCIAL BANK OF ETHIOPIA
(ADOLA BRANCH)**



DURATION

MONTHS

TIME: FOR 1

NAME

ID NO

BONSA HUNDERSS-5489/19

ADVISOR: -BIRHANU.T

DILLA ETHIOPIA**1.DECLARATION**

I hereby declare that the reporting paper mentioned above has not been submitted to any other university by reporting nor will it be allowed to any other student in the campus until the department of **logistics and supply chain management** decline to check it. I also declare that the work contained in this reporting paper is my own contribution except the profile of the bank or company. this report focusses on the internship period which I have been engaged at image consult aimed at gaining knowledge and skill practically as well as theoretically to understand the logistics and supply chain management

The internship report includes all requirements of an internship report format. To accomplish this report I have referred manuals, different related books, many students report papers and some websites to have a better understand on what I have written on this intern ship report paper. This internship report is submitted to **DILLA UNIVERSITY**, department of Accounting and finance

Name: BONSA HUNDE KENEA

ID:RSS- 5489/19

Signature: _____

CERTIFICATE OF APPROVAL

This is to certify that Student Named Bonsa Hundu has carried out his internship practice on the topic entitled “internship experience” in our organization in giving customer service section. And this document is original in nature and is suitable for submission.

Supervisor: - _____

Signature: - _____

Date: - _____

2.ACKNOWLEDGEMENTS

Foremost I would like to express my deep thankful (appreciation) to CBE for providing the exciting opportunity to be one of them and giving me the better guidance and opportunity to move ahead with internship objectives.

I would like to extend my Thank full to Mr. **MAKETE MULATU** Assistant Branch Manager, for providing guidance and motivation to me. I'm also grateful thanks to all staffs Branch manager, for their valuable co-operation, guidance, direction, and continuous support throughout the internship period. I would like to thank all workers and the entire Adola Branch members for supervising me and providing necessary guidelines to complete the report. I would like to extend my heartfelt thanks to all who assisted with their valuable suggestions and ideas while preparing the report.

3.EXECUTIVE SUMMERY

Logistics and supply chain management department is a broad field of study which can be learn while practicing it. Until this internship program we student learn logistics and

supply chain management theoretically in class through different methods and phases, but actual working environment is different. The diversified nature of the works I have been assigned to work on throughout this program has enabled me to become well rounded, responsible man and taught me lots of skills and knowledge I can apply to many areas of study in the future.

I believe I have developed three areas of expertise *1. professional skills, 2. communications skills, 3. management skills.* in general, I observed how each skill are performed in sequential and procedural manner.

The report is presented in to four chapter as required I first would state and describe the **organization profile**. Next, **activity report**. The third chapter is **my internship experience and works that I have attained will be presented**. Lastly, **my conclusion and recommendation** are enumerated briefly as well.

list of acronyms

ATM_ Automated teller machine

CBE_ commercial bank of Ethiopia

Mr._ mister

BBA_ Degree

ESMS_ Environmental and social management system

UN_ United nation

AU_ African union

EU_ Europe nation

NEPAD_ New partnership for Africans development.

PMS_ Performance management system

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CHAPTER ONE

BACKGROUND OF THE COMPANY

1.1 History and Development of the company

After the Ethiopian – English victory over fascist Italy, the new government established the state bank Ethiopia a proclamation issued in August 1942. State bank of Ethiopia commenced full operations on 15 April 1943 with two branches and 43 staffs. It served both as the Ethiopian central bank with the power to issue bank notes and coins as the agent of the ministry of finance, and as the principal commercial bank in the country. In 1945 the Ethiopian government granted the bank the sole right of issuing currency. The first governor of the bank was an American, George Blowers. He introduced the new national currency, which owed its successful introduction to the United States. The United States provided the silver for 50 cents coins, whose intrinsic value ensured popular acceptance of the new paper money to a population used to the circulation of the silver Maria Theresa thaler. In 1958, the state bank of Ethiopia established a branch in Khartoum, Sudan, that the Sudanese government nationalized in 1970. [1] over the time grew to number 21 branches. [2] In 1950s, SBE established a branch in Djibouti. [3] In 1920 the bank of Abyssinia opened a transit office in Djibouti. At some point after its creation the state bank of Ethiopia reopened the transit office, which in time became a branch.

In 1963, the Ethiopian government split the state bank of Ethiopia into two banks, the National bank of Ethiopia (central bank), and the commercial bank of Ethiopia (CBE). [4] seven years later, the Sudanese government nationalized the commercial bank of Ethiopia's branch in Khartoum. The Ethiopian government merged Addis's bank into commercial bank of Ethiopia in 1980 to make CBE the sole commercial bank in the country. The government had created Addis's bank from merger of the newly nationalized Addis Abeba bank and the Ethiopian operations of the Banco di Roma and Banco di Napoli, Addis Abeba bank was an affiliate that National bank had established in 1963 and at which it owned 40%. At the time of nationalization Addis Abeba bank had 25 branches. The merger of Addis Abeba with CBE made CBE the sole commercial bank in Ethiopia with 128 branches and 3633 employees. In 1991 when the Eritrea achieved its independence, CBE lost its branch in Eritrea nationalization. These branches formed the base for what became in 1994, the commercial bank of Eritrea. Also in 1994, the Ethiopian government reorganized and re-established CBE.

In 2004, CBE closed its branch in Djibouti due to problems with loan losses. In January 2009, CBE received regulatory approval to open a branch in Juba, southern Sudan. CBE expanded its presence in South Sudan to five branches in Juba and Malakal, but ongoing conflict in the country has forced CBE to close all but two branches in Juba.

A few years ago, the government restructured CBE and signed a contract with Royal bank of Scotland for management consultancy services. After the death of its former president Mr. Gezahegn Yilma, the board of management appointed Mr. Able Sano as a new president of the bank. Parliament recently increased the bank's capital to 4 billion Ethiopian Birr.

The **Commercial Bank of Ethiopia (CBE)** is the largest commercial bank in Ethiopia according to CBE profile 2014/15, it had about 303.6 billion Birr in assets and held approximately 67% of deposits and about 53% of all bank loans in the country. The bank has around 22,908 employees who staff its headquarters and its over 1000+ branches positioned in the main cities and regional towns. The latter include 120 branches in the national capital Addis Abeba. With the opening of the branch in the Guchi in the Illubabor zone of the Oromia Region, CBE's banking network has reached online 783 branches. The has reached 1014 branches as of February 12, 2016. Now a days the commercial bank of Ethiopia has 1700 branches and 31.4 million customers.

1.2.THE MAIN CUSTOMER OR END USERS OF ITS PRODUCT OR SERVICE

1.2 Organization Main Products and Services

1. Deposit Products and Services

The Bank provides different deposit products and services that enable customers to save money and store valuable property.

- I. **Savings Account:** - This is an interest-bearing deposit account. CBE offers different types of Savings Accounts designed to address needs of different sections of the society.
- II. **Demand Deposit Account:** - It is a non-interest-bearing account which is operated by cheque.
- III. **Fixed Time Deposit:** - This deposit account allows customers to deposit their money for agreed term without movement and receive a higher interest rate than the prevailing interest rate for savings. The minimum initial deposit is birr 10,000 or USD 5,000 or its equivalent in EUR or GBP.

- IV. **Foreign Currency Account:** - This account is opened in USD, GBP or EUR by international organizations, foreigners, NGOs, embassies etc whose source of fund is overseas and in foreign currencies.
- V. **Diaspora Account:** - This account is designed for Ethiopians and foreigners of Ethiopian origin living abroad and companies owned by them to deposit money in USD, GBP or EUR. o Safe Deposit Box CBE gives rental service of safe deposit boxes for customers to store their valuable property.

2. Credit Products and Services

CBE provides credit for working capital and expansion and facilitation of local and international trading activities. It also provides short-, medium- and long-term loans. The following are the major loan types provided by CBE.

- Overdraft Credit Facility
- Merchandise Loan Facility
- Warehouse Receipt Financing
- Pre-shipment Export Credit Facility
- Agricultural Output Financing for Cooperatives/Unions Against a Forward Delivery Contract with World Food Program (WFP)
- Import Letter of Credit Financing
- Back-to-Back Letters of Credit Financing
- Letter of Guarantee Facility
- Term Loans
 - ✓ These types of loans granted for working capital and/or project finance to be repaid within a specific period of time.
 - ✓ The Bank extends Short-Term, Medium-Term and Long-Term loans.
 - ✓ Short-Term Loan is granted up to a maximum period of three years.
 - ✓ Medium-Term Loan has a maturity period longer than three years, but not exceeding a maximum period of seven years.
 - ✓ Long-Term Loan has a maturity period longer than seven years, but not exceeding a maximum period of fifteen years.
- Consumer Loans

A consumer loan is given to consumer individuals for personal or household purposes. CBE offers the following consumer loans.

- ✓ Condominium Loan
- ✓ Mortgage Loan for Ethiopian Diaspora
- ✓ Consumer Loans for Employees of International Organizations and NGOs
 - ❖ Personal Loan
 - ❖ Automobile Loan
 - ❖ Mortgage Loan

3. International Trade Service

CBE offers different types of trade service products and services that facilitate import and export activities.

- Documentary Credit
- Documentary Collection
- Advance Payment
- Consignment Basis Payment
- Guarantee
 - Bid Bond
 - Performance Bond
 - Advance Payment Guarantee
 - Loan Guarantee
 - Retention Guarantee and
 - Customs Duty Guarantee
- Franco Valuta Permit
- Small Items Export Permit

4. Money Transfer and Forex Services

- Local Money Transfer
- International Money Transfer

5. Interest Free Banking

Sharia-compliant finance or Interest Free Banking Service is an alternative banking service that operates based on the principles of Sharia which prohibits at the core the receipt and payment of interest as well as working in areas forbidden by the religion of Islam. CBE offers the following Interest Free Banking Services:

- Deposit and Investment

- Financing
- Guarantee
- Trade Service
- Money Transfer (Hawallah); and
- Foreign currency exchange.

6. Electronic Payment Services: - CBE provides different banking services via electronic channels.

1. CBE Birr:

- ✓ Transfer Money
- ✓ Cash Out
- ✓ Buy Airtime
- ✓ Buy Goods
- ✓ Pay Bill
- ✓ Check Balance
- ✓ Others

2. ATM

3. Mobile Banking

4. Internet Banking

5. Point-of-Sale Terminal (POS)

classification of customer

The CBE branches shall provide different products and services through various channel.in order to deliver tailored product and services in an effective and efficient manner to customer, currently the bank has classified its customers in to four major categories based on **economic owner ship**.

Namely: private, government, public, and association.

1.3.1 Private

The private category shall have the following sub classification:

- Individuals**-include any natural person who approaches the bank to get any products and services
- general partnership, joint venture, private limited companies, and other similar activities.
- Other Entities**-other entities shall include

- A. All forms of organization which are not formed in line with the Ethiopian law and operate under special agreement with the Ethiopian government.
- B. The various embassies operating in Ethiopian and international and regional organization working in Ethiopian like UN, AU, EU, IGAO, NEPAD, etc.

1.3.2 **Government:** are include federal and regional government entities

1.4.THE OVERALL ORGANIZATION AND WORKFLOW

Vision and objectives of the policy

1.4.1 Vision

To become world class commercial bank with reduced environmental footprint, leading by example in 2025

1.4.2 Mission

We are committed to best realize stakeholders' needs without compromising the wellbeing of our environment and society through Enhanced financial intermediation globally, supporting national development priorities, deploying highly motivated, skilled, and disciplined employees as well as state-of-the-art technology. We strongly believe that winning the public confidence and developing sustainable business model are the basis of our success. Commercial Bank of Ethiopia Environmental and Social Policy

1.4.3 Objectives

The main objectives of Environmental and Social Policy of Commercial Bank of Ethiopia are the followings:

- (i) Be the avant-garde of Environmental and Social issues among financial institutions in East African region implementing environmental treaties and conventions and leading by example.
- (ii) Understand its entire carbon footprint and create an internal mechanism and external auditing system to significantly reduce it.
- (iii) Create an environmental department that looks after the bank's direct and indirect Environmental and Social management systems.
- (iii) Evaluate businesses and projects for their Environmental and Social compliance with its own internal experts and give equal weight for financial, Environmental and Social sustainability.

- (iv) Enhance the Environmental and Social awareness and understanding of its employees to help them make an informed decision in relation to internal environmental footprints and external customer dealings.
- (v) Ensure the different levels of CBE's management and staffs are taking appropriate responsibility for the implementation of the policy through making an informed decision.

1.5. VALUES

INTEGRITY

- ❖ we are committed to the highest ideals of honor and integrity.
- ❖ we are committed to act in an honest and trustworthy manner.
- ❖ we are committed to firmly adhere to ethical principles and standards.

SERVICE EXCELLENCE

- we are dedicated to maintaining the highest operating standards.
- we are committed to offer the highest quality service to our customers.
- we are committed to be the preferred brand in service quality.
- we strive to build long-lasting relationship with our customers.
we are committed to promoting efficient and effective services and ensuring maximum value for money

PROFESSIONALISM

- we take ownership and personal responsibility for all what we do.
- we are professionals striving for perfection in our service delivery.
- we are responsive to the needs and interests of our customers.
- we continually develop ourselves to maintain leading-edge capabilities.
- we apply our knowledge and competence to our competitive advantage.

EMPOWERMENT

- we distinguish employees as valuable organizational resources.
- we promote delegation of duties and responsibilities.
- we maintain an atmosphere that inspires confidence and take ownership.

- we encourage employees to take responsibility and support one another to treat customers in a courteous and respectful manner.
- we recognize our employees for their best achievements

TEAMWORK

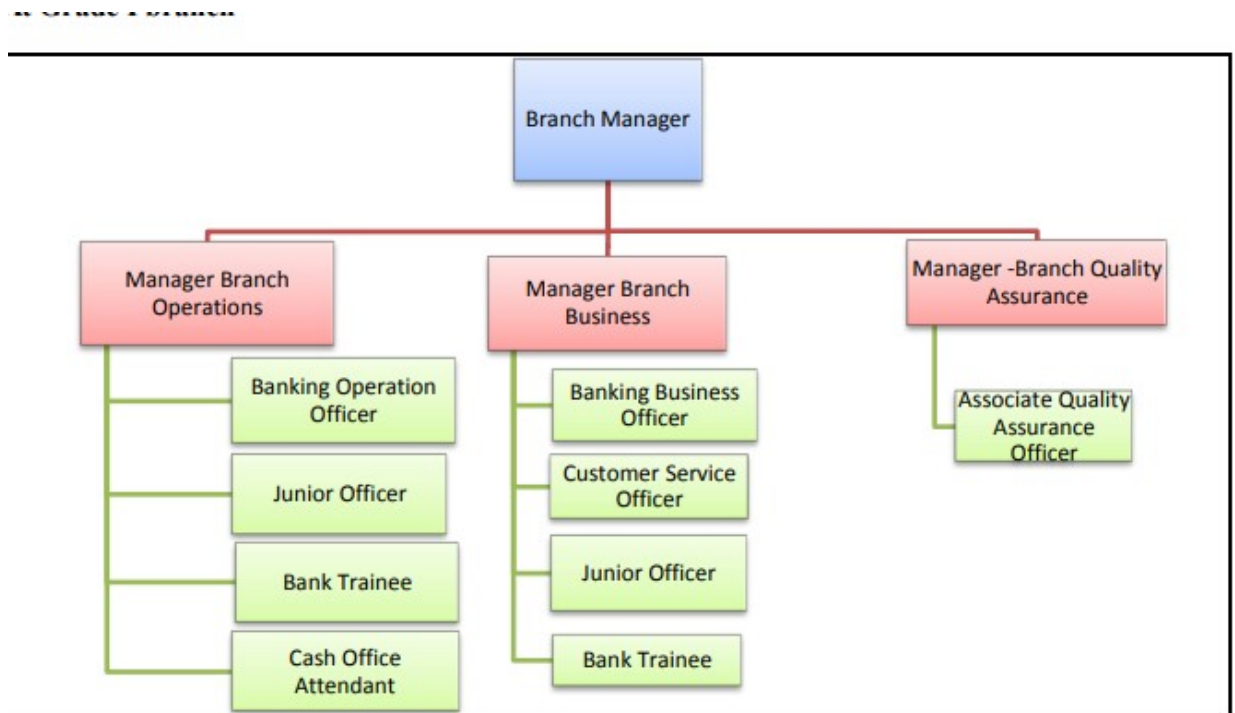
- we respect one another and cooperate in our work.
- we recognize the importance of teamwork for our success.
- we collaborate and support one another to ensure process integration and minimize external business challenges

RESPECT FOR DIVERSITY

- we are sensitive to cultural, ethical, religious, or other values of employees and customers.
- we value diversity of ideas and viewpoints of our employees.
- we foster an environment of inclusiveness, where all employees regardless of their sex, age, belief, etc. can exercise their maximum potential.
- we are committed to addressing the needs of our customers, regardless of their sex, age, education, etc.
- we are committed to listen to one another and respond appropriately

1.6 The Governance and organizational structure of CBE

- All departments in this organization are related to each other. The other department can control the activity of other. Also, on their daily activities they must report to the body which controls each department. Also, they control each other to minimize the problem on job, to be fair and acceptable by every department. To achieve the objective and vision they obey responsibility for the job given to all departments.



1.7 Action Taken by the Bank to realize its Visions & Mission and the Performance of the bank in relation to its objectives

Currently, commercial bank of Ethiopia goes various steps to realize its goals and objectives. It has been opening various branches across the country and launching various products & services to meet the dynamic needs of the society.

CBE implemented various actions to modernize and increase quality of service such as IT infrastructure, the card banking system, integrated Banking Solution (Core Banking), internet and mobile banking. It has been installing ATM cash dispensers & other e-banking systems across the country and providing Visa-branded card payment service. Even though the number of mobile & internet banking users are few compared with total population of the country, the bank has been taking various measures to increase the number of mobile and internet banking users.

The bank trains its employee to improve quality of service deliverance, to develop their skill and to create awareness on the policy and objectives of the bank. A corporate human resource development strategy had been developed and implemented such as: -

- Competency gap analysis, training need assessment conducted.
- Competency directory and a training curriculum developed.

- Agreement signed with international and consultancy firms and higher education institutions like Frankfurt business & Management university to provide the developmental training on continuous basis.
- Large developmental and technical trainings programs are provided.
- Succession planning and career Management system developed.
- Performance Management System (PMS) developed and implemented

In addition to that CBE opened its own library at Addis Ababa to develop its employee knowledge and skill.

The bank establishes reliable information system and database for customer profiles and other relevant information centrally stored and accessed.

CBE has been using various measures to increase its deposit amount, customer base and foreign exchange earnings. Some of the measures taken by the bank are: -

- It creates intensive awareness throughout the country to bring non-banked society to bank and to mobilize resources.
- It uses prize linked saving promotion
- Higher interest rate for targeted societies such as Women, Youth teen and student than ordinary saving interest rate.
- Intensive promotion by using various channels such as TV, Radio, Browsers, etc.... about the products & services of the bank.

1.8 Strength, Weakness, Opportunity, and Treat (SWOT) Analysis of the CBE

Like any financial organizations Commercial bank of Ethiopia can also be affected by changing environment. Therefore, it is necessary to know SWOT analysis of the bank. It provides a strategic SWOT analysis of the bank business and operations. The following are some of the SWOT analysis of CBE: -

Strength of CBE-

- Secure and reliable services tailored to meet customers' needs.
- It gives priority to public interest.
- Over 60,000 committed, skilled and experienced employees
- Strong management-it can help CBE reach its potential by utilizing strengths and eliminating weakness.
- Decentralized working environment

- Innovative Culture: it helps CBE to produce unique products and services that meet their customers need.
- Size advantages: it lowers CBE's risk's, the larger CBE gets, the more resources they must pursue new markets and defend themselves.
- Economies of Scale: it is the cost advantages that CBE obtains due to size, the greater the volume, the greater the advantages.
- Technology: superior technology allows CBE to better meet the needs of their customers in ways that competitors can't imitate.
- Customer loyalty

Weakness: -

- competitive market
- investment in research & development
- low salary compared with many private bank
- presence of offline branches

Opportunities: -

- income level is at a constant increase
- Population growth
- New products and Services: -
- growing economy
- New Technology
- Vision to become World Class Commercial Bank in 2025

Threats: -

- increase in labor costs
- growing competition
- external business risks

PART TWO: ACTIVITY REPORT

2.1 How you get into the company

First, I want to get into the commercial bank of Ethiopia Adola branch and then i have submitted the application letter to the manager. Few days later they ordered me the protocol of the organization. Then I have gone where got such kinds of that uniform and I have asked the price of that clothes and they told me over price.at that time I have decided one thing that is come back to CBE cooperation office. Then I have been performing my work task for 30 days in the Adola wereda

2.2 In which section of the company, you have been working in

I done many of work in department. That is under the branch of Adola of the Adola district the department one of the most important departments in the organization. this is because it plays a great to plan and allocating the budget of the wereda efficiently and effectively to different activity. It also plans to use the limited resources in such as way the maximize the efficiency and welfare of the society. we can say that the department is the backbone of the organization.

The department was beginning its activity with the establishment of the organization. It works to the interrelation with the other department like purchasing and administrative. audit support processing etc.

2.3 How does the workflow in the section look like?

The following are types of works which have done in the organization

- ❖ **Preparing monthly and annually report.**
- ❖ **Preparing methods that will improve customer satisfaction**
- ❖ **Allocating budgets and administer the accordance with government rules and regulations**
- ❖ **Finding solution for the in department that hinders its mission, objective, and vision.**
- ❖ **Review annual development plan and capital budget for the zone**
- ❖ **Designing and implementing short-term, middle- term, and long- term goals**
- ❖ **Administering resources efficiently and effectively to realize goals**
- ❖ **Prepare and submit plans for the other wereda together with the recommendation, consolidate annual plan and budget of the wereda the after reviewing proposal.**

The main objective of the department

- **Get loyalty from customers**
- **Increase female participation in department**
- **Implementing the government strategy**
- **Modernizing the use of instrument**

- **Improving customers satisfaction**
- **Making salary and fund payment**
- **Prepare budget and project**
- **Receiving credit in advance**

2.3 The responsibility and major activities of me as a member of department (how the unit contribute to the organization mission)

During the time when I have done my professional practice in commercial bank of Ethiopia Adola branch in Adola I have been assigned specially to the customer service section. In this section some of the activity that I have performed with the help of staff members were: -

By opening account for newcomer customers. Accounts such as

- *Saving account*: it is an interest-bearing deposit within the CBE at Adola branch by legal persons (individuals, organizations & associations) who can fulfill the bank's requirement. The acceptable minimum balance to open saving account is birr 25.
- *Demand deposit account (current or checking account)*: it is a non-interest-bearing account. The minimum amount of money required by the Awash International Bank to open a current account for individual or individual trade operators is birr 500 and for others birr 1000.
- *Special demand deposit account*: it is a non-interest-bearing account that is opened to fulfill the requests of those customers who, for one reason or another, do not want their deposit to accrue for them any interest. 25 birr is the minimum requirement for opening this account type.
- On Telegram, that means, all branches are connected with telegram (especially by Telephone & Fax) to send outgoing messages & to receive incoming messages to/from other branches and by entering these on computer system.
- By filling different forms for customers, out of these forms some of them are: - a form to send money (on cash or from account)
 - cash deposit
 - cash withdrawal
 - re transfer
 - account blocking

- western union money transfer and others

Also, I have participated in a checker activity, by checking daily tickets which are filled and written manually, by comparing with the information & balance existed in the computer system.

□ I have also participated in an activity related with writing (on computer, typewriter, and handwriting).

2.5 Which work piece or work tasks you have been executing

The during my in terms the following are work piece I have been working provide Survive for customers. Preparing monthly and quarterly report.

2.6 What procedures you have been using while performing your work tasks

At first time I was observing the work of the department for one week I was doing everything that they told me to do like computerizing the data of the department for the first two weeks and first that I was trying to do all my best to support all the staff members as well the department. Some of my activities are preparing driver per time allowance revving daily activity drivers. Feeling the report. Feelings daily and weekly activity of the report and checking daily perform activity.

The procedure I have been using while performing my work tasks

- Settings internship goals
- Locating internship opportunities
- Applying for internship
- Interviewing internship
- Matching internship goals

2.7 How good you have been in performing your work tasks

During my apparatus in commercial bank of Ethiopia Adola branch in Adola I take myself as a staff at the organization.

- I performed most of my activities with staff member. I had done the activities with the other members of the division, but the member /the staff did not give me such responsible fully.
- In the first week I performed my task not well. Because it is general introduction week and after two weeks, I performed my task in good manner because I adopted each activity quickly with the working environments of the organization.
- Practical attachment is very interesting I tried to complete all the time given in the workplace. So, I obtained better knowledge and improvement my skill from this practical attachment.
- The bank activity is required high concentration for each activity. Generally, I mined that my performance on activities in the organization was good because at there was suitable

and favorable to me for present as well as the future and the task was not that much difficult for me.

2.8. What challenges you have been facing while performing your work tasks

Firstly, the organization does not allow me to do this summer attachment at their organization.

Secondly, it takes to Much time to adopt the organization environment, rules and regulation.

Third supervisor is very busy so that she cannot give full orientation to me about the activity that I have going to perform completely and

finally, the network breaks up and the transportation is the main problem to me on this attachment. Hat challenges you have been facing while performing your work tasks

2.9 What measures you have taken in order to overcome these challenges

To solve those problems, I have tried to create good relationship with staff members in the following below

They try to give me every information and everything that I wanted, and they support me to solve the stated problem.

The problem of the organization with the university must get solution because most of the companies are not willing to accept that apparatus.

Generally, I suggest or forward the listed solution for success of my practical attachment to achieve its objectives.

The general orientation should be given to the regulation.

There should be documents prepared to such situation and preparing daily attendance and taking attendance as well as making them punctual by giving them responsibly willingly.

3. PART THREE: Internship Evaluation

3.1 What you gained in terms of improving your practical skills

This practical attachment is very help full for student in order to make well minded in any work that done in any governmental and non-governmental organization. This summer attachment is guideline which helps the students to know band understand the theory with a little effort and improve their abilities.

This practical attachment also has a great objective for the students and the major rational of this practical attachment was that to know the theoretically learned course & gained knowledge are applied & implemented in real world environment and to improve education through practical work. Another rationale of this practical attachment is students to know the working environment, how to work & gaining experience from the peoples in the work environment

- **The practical attachment has several purposes. Some of them are listed in the following.**
 - **It is for the case that the apprentice to realize the theory in class to real world through practice**
 - **It is for the apprentice should compare and contrast the economic through with practical work.**
 - **It is that how the problem is identified, and the solution is found.**
 - **It is for that the apprentice to check the relation he/she has with others on work etc.**

3.2 What you gained in terms of upgrading your theoretical knowledge

This theoretical attachment has a great significance for the students. some of them are discussed below

- ✓ It helps the students to understand how works are implemented theoretical knowledge
- ✓ It helps the student's how learned theories are applied in the working environment Helps the students to apply their skill & knowledge on the job what they have gained from learned theoretically in the class
- ✓ It helps the students to have experience & to know work ethics
- ✓ Helps lecturers to identify their student's ability in practical working environment.
- ✓ Benefiting students. by improving their skill and knowledge

3.3 What you gained in terms of improving your interpersonal communication skills

internship experience had given. will give me behaviors that helped me interact with other effectively in the workplaces school and in the larger world. It also helped will me how I communicate.it mean I am sharing information and expressing thought or feeling either face to

face or thought medium such as phone and also how I develop my verbal communication skills. During my stay in company, I have learned how to communicate and build relationship with other people I work learned how I introduce myself. talk about me interest. knowledge and skill with entrepreneur and business owner as well as how to ask question and to gain better understanding of business not only in co-working space but also other in market

3.4 What you gained in terms of improving your team playing skills

This is fact that the internship greatly improved my team playing skills for one months. The time was amazing and interesting in developing my team playing skills. And all the tasks I have been worked were team works.

It helped me to know that working with the team members cooperatively has great positive effect on the result of the work. As a result, it made me a strong believer of team works.

In developing team playing skills understanding and helping each other's out in not only work staff, but also in customer of the organization and other day to day life are vital. I'm a practicing with works at the bureau. So, in the following and advance my team playing skills. Some are listed below:

- Team working on staff members
- Customers are coming from different part of the Wereda. And also, from the administration
- Working with the manager is the other think. Managers are always ridge with no flexibility in the decision.

3.5 What you gained in terms of improving your leadership skills

Here are some leadership skills I can get through these types of programs plus some real life of young professional who became a leader on the job

- ✓ Working independently and as a team
- ✓ Critical and analytical thinking.
- ✓ Reliability and trustworthiness.
- ✓ Willingness to ask for help
- ✓ Problems solving skills
- ✓ Relationship building
- ✓ Adaptability to change
- ✓ Dynamic and outgoing
- ✓ Clear communication
- ✓ Confidence

3.6 What you gained in terms of understanding about work ethics related issues

There are some work ethics related issues what I have understood during my stay company.

The following all rules and policies as required by employer.

- It is maintaining strict confidentiality regarding information obtained on any clients, member, customer, patient, employee, and product or services associated with the internship site.
- It is observing all established safety rules and avoiding unsafe work practice

- The accepting responsibility and accountability for decision and actions taken will at the internship site.
- The treating all customers, clients, supervisors, and follow employees with dignity and respect
- It is using appropriate written or oral communication and interaction with the supervisor, employees, and client
- It is demonstrating honestly, cooperation, integrity, courtesy, and willingness to learn.
- It is engaging in the positive, ethical, and legal

3.7 What you gained in terms of entrepreneurship skills

The someone who builds or operates their own business internship had provided will the set of skills which is related with entrepreneurship. Communication skills being able to sell both my selves and my idea or product.Strong focus. Eagerness to learn and b flexible. Customer service skills

Time management and organization skills. Analytical and problem-solving skills. Teamwork and leadership skills. Branding, marketing, networking skills.

In additional to the above skills during my stay in company I have able to know how to mitigate the risk of financial loss or failure.

CHAPTER 4

CONCLUSION AND RECOMMENDATION

4.1 conclusion

internship is very important program in which the students are exposed to real application area of their concern there by developing their practical skill in proper manner. and it as an intern of me, the internship helped me more than you think. The internship is the mirror of what the student sees his real person in it.

4.2 Recommendations for Improving the Internship Program

to improve this program, the university, the organizations, supervisors, students, and others must be work together. These are areas which must be improved: -

- ❖ some organization simply takes acceptance for the student without any preparation at the place students assigned.
- ❖ the school /department/ should have to prepare appropriate related organization with their specific field of study for their internship
- ❖ Because of the limitation of information some assumption was made. So, there may be some personal mistake in this report.
- ❖ The time one months are not sufficient to know all activities of the branch to prepare the report

5. REFERENCE

- ✓ Website of the organization: -www.combanketh.et
- ✓ Some oral information from employees
- ✓ Annual report of CBE 2019/20
- ✓ Direct information from the manager of the organization
- ✓ Branch Banking Handbook
- ✓ Some from daily activities

6. APPENDICES

WEEKLY FORM TO BE FILLED BY THE STUDENT

STUDENT'S NAME: BONSA HUNDE

Organization's name: Commercial Bank of Ethiopia. (Adola Branch)

Week	Time	Major	Major	Overall	Overall
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s	spent (in hour)	activities	problems encountere d and solutions made	recommendation/reflection s	Recommendation/reflection s
Week 1	36hr	Introducing myself and fill form of customer who can't writing name and account number when cash withdrawal and cash deposit	Error faced interchange account number when transfer one account to another acc	Asking person who work ng in the branch	Asking person who working in the branch
Week 2	36hr	Observing the activities of organizatio n collections information and service customers	No problem	Very good	Very good
Week 3	38hr	Taking instructions submitting of application letter introducing myself _Observing activities _Taking instructions	The job seems to be difficult	Communicate and share idea with employees	Communication and share idea with employees

	36hr	<p>_Data gathering</p> <p>_recording data</p> <p>Reading manual of the organization</p> <p>_formatting pc and desktop computer</p>	Some theories are in business language	Very good	Very good
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