



Internship Report On

RMG Industry in Bangladesh and all the exercises and budget summary examination of "Cosumer Knitex Ltd".



United International University
QUEST FOR EXCELLENCE

Internship Report On

**RMG Industry in Bangladesh and all the exercises and budget
summary examination of
“Cosumer Knitex Ltd”.**

Submitted to:

S M Asif Ur Rahman

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Submitted by:

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Date of Submission: July 13, 2020

Letter of Transmittal

To

S M Asif Ur Rahman

Assistant Professor

United International University.

Subject: Submission of internship report.

Dear Sir,

Every student of UIU Business School needs to do their internship in an organization and submit a report about their experience in the company in order to complete their graduation. As per the BBA program's requirement, my internship report has been completed. In this report, I have tried to follow all the guidelines and instructions that you have communicated to me through our conversations.

UIU internship program is a yearlong program of which I have completed three months till date. Throughout my ongoing internship period I have not only acquired different skills and knowledge, but also a good network. Working in this organization has exposed me to the inner workings in an organization. While preparing the report, I ensured that I abide by the rules and regulations of UIU and use authentic materials to support my report. I hereby, submit my report.

Sincerely,

Md. Saiful Islam

ID- 111 152 277

United International University

Declaration of the student

I, Md. Saiful Islam, hereby declare that the presented report of internship titled **RMG Industry in Bangladesh and all the exercises and budget summary examination of “Consumer Knitex Ltd”**, is uniquely prepared by me after the completion of three months’ work at Consumer Knitex Limited.

I also confirm that, the report is only prepared for my academic requirement not for any other purpose.

(Signature)

Md. Saiful Islam

ID: 111 152 277

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Acknowledgement

Right off the bat, I might want to express gratitude toward Almighty Allah for his endowments upon me to make it this far and for allowing me a chance to work in one of the best creating organization in Bangladesh. Besides, I might want to pass on my exceptional gratitude to S M Asif Ur Rahman Sir, my staff consultant for his significant direction, which helped me to finish this report effectively. I am exceptionally thankful to him.

I might likewise want to recognize the assistance of my authoritative boss, Nasib Oashim Chowdhury for his highest help for my learning results and giving me rules to do various works and keep up the day by day schedule work in the association. I might likewise want to express appreciation to Sazzad Hassan Chowdhury, Head of Commercial Department and Sadiq Hossain, Head of fund and HRM for supporting my work and for giving me the rule to finish my three months temporary position work and learning. I am additionally thankful for the help of my partners during the hour of my temporary job period.

Executive Summary

Pieces of clothing and material division assumes a significant job in the economy of Bangladesh. There are 4621 pieces of clothing manufacturing plants in Bangladesh which contributes a great deal to the monetary advancement of our nation. One of the significant wellsprings of outside trading profit is originating from fare of RMG and materials industry. RMG and Textile industry contributes a great deal to the economy of the nation and it's a significant supporter of GDP in our nation. The investigation centers around the RMG Bangladesh and by and large exercises of Compagnie Mauricienne de Textile Ltée (CMT) Bangladesh and budget report examination of CMT (Bangladesh). As a business graduate this report causes me to all the more likely comprehend of how a business can play out its general exercises exceptionally and improve its budgetary quality.

In this report I give a review of RMG and Textile industry in starting piece of report, and afterward I give organization diagram of the CMT (Bangladesh). In later piece of the report I give brief depiction of generally creation exercises of the CMT (Bangladesh), gives brief departmental portrayal of the organization. In this report I likewise incorporate the activity duty what I performed during my temporary position period. Finally I incorporate a fiscal summary investigation to assess the money related execution of the CMT (Bangladesh). I likewise give a few recommendations to improve the general operational effectiveness.

The principle reason for this report is to better comprehension of the exercises of the CMT (Bangladesh) and the effect on the operational proficiency of its general exercises. This report likewise centers around the budgetary presentation of the CMT (Bangladesh) and its effect on its gainfulness.

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Chapter 1: Introduction

Bangladesh, the southern Asian nation has a populace of around 164 million individuals. The economy of Bangladesh is altogether subject to farming. In any case, it's an incredible news for the nation that, articles of clothing segment (RMG) segment of Bangladesh has raised as the greatest worker of outside money. This area makes about 4.2 million work openings and contributes essentially to the GDP. Readymade pieces of clothing (RMG) of Bangladesh is controlled by youthful, urbanizing, laborers, where the vast majority of them are ladies.

RMG division in Bangladesh greatly affects monetary development of the nation. From most recent four years RMG and Textile industry has been the significant giver of remote fare in Bangladesh. This area remains in the third situation in the attire producing all through the world and makes sure about the directing spot in South Asia. This segment covers over 80% of all out fare in Bangladesh and produces US\$ 27.16 billion inside 2016-17. This area likewise contributes 12.36% in the GDP of Bangladesh inside 2016-17, the exchange was conjoint some risky or unprecedented predominance occur anyway this exchange working out in a good way and its abatement hits our GDP greatly. This segment as of now represents eighty three of absolute fare profit of the nation. There square measure numerous people late Akhter Mohammed Musa, late Mohammed Reaz uddin, Md Humayun, M Shamsur Rahman, the essential President of BGMEA assists with making RMG segment.

Compagnie Mauricienne de Textile Ltée (CMT) is a worldwide organization which begins its excursion in Bangladesh at 2011 by procuring two material organizations. CMT is a 100% fare arranged organization which contributes a great deal to our economy through its broadened exercises in Bangladesh. In this report I center on generally exercises of CMT Bangladesh and play out a budget summary investigation through proportion examination.

1.1 Background Of the Report

The investigation centers on the general exercises of Compagnie Mauricienne de Textile Ltée (CMT) Bangladesh and fiscal summary examination of CMT (Bangladesh). RMG and Textile industry contributes a great deal to the economy of the nation and it's a significant supporter of GDP in our nation. The primary motivation behind this report is to better comprehension of the exercises of the CMT (Bangladesh) and the effect on the operational productivity of its general exercises. This report likewise centers around the money related execution of the CMT (Bangladesh) and its effect on its productivity. As a business graduate this report encourages me to all the more likely comprehend of how a business can play out its general exercises remarkably and improve its budgetary quality.

In this report I center on generally exercises of CMT Bangladesh and play out a fiscal summary investigation through proportion examination.

I will coordinate my assessment under the close by oversight of my Scholastic Manager who will dependably screen my headway and propose any methods taken with the ultimate objective of appreciating the bungles occurred in the midst of my examination.

1.2 Objectives Of the Report

Broad Objective

The fundamental objective of this report is to portray the general exercises of CMT Bangladesh and direct a money related investigation through proportion examination to assess its budgetary presentation.

Specific Objective

- To give a superior comprehension of whole exercises of CMT.
- To give a comprehension of how exercises of CMT adds to the economy.
- To examine the budgetary presentation of CMT

- To decipher the money related proportions result.
- To give some suggestion to improving their general exercises
- To give some suggestion to improving their money related execution

1.3 Motivation of the report

This report additionally centers around the monetary presentation of the CMT (Bangladesh) and its effect on its productivity. As a business graduate this report causes me to all the more likely comprehend of how a business can play out its general exercises exceptionally and improve its budgetary quality.

1.4 Scope and limitations of the report

Scope

- Better comprehension of how generally exercises of CMT (Bangladesh) are performed.
- Providing a concise thought regarding all the branches of the CMT (Bangladesh).
- Interpreting proportion investigation result.
- Recommendations for the organization to improve their general exercises towards authoritative objectives.
- Recommendations for the organization to improve their monetary quality.

Limitation

In setting up this report I face a couple of issues. Time is the fundamental obstruction of this assessment. As the recommendation time period is for 3 months, it is amazingly a short period to examination a huge affiliation like CMT (Bangladesh). Thusly, data aggregation process is in like manner hampered for this and I can just incorporate five years verifiable information to investigation and a large portion of the information are gathered from auxiliary source.

1.5 Definition of key terms

Approach is considered as the conscious, theoretical examination of the methods associated with a field of study which incorporates the speculative assessment of the gathering of techniques and gauges related with a piece of learning. Ordinarily, it incorporates thoughts, for instance, perspective, theoretical model, stages and quantitative or abstract methodology. In order to set up the report, I decide to assemble various types of fundamental and discretionary data. By then the data was sorted out as required.

- Collection of Data-information of about exercises and all offices are gathered from the site of the organization and money related information are gathered from yearly report of the organization.
- Data Types-in this report I utilize optional information about organization's general exercises and money related information of the organization
- Microsoft exceed expectations is utilized for examination the fiscal report of the organization and diagrams and graphs are utilized Microsoft word.

In this report I center on in general exercises of CMT Bangladesh and play out a fiscal report investigation through proportion examination.

Chapter 2: Company and industry preview

Garments and textile division assumes a significant job in the economy of Bangladesh. There are 4621 articles of clothing processing plants in Bangladesh which contributes a great deal to the financial improvement of our nation. One of the significant wellsprings of remote trading profit is originating from fare of RMG and materials industry. Significant purchasers of RMG of Bangladesh are European Union, USA, UK, and Australia and so on. Absolute 78% of product fares of Bangladesh are originates from the fare of RMG, attire and materials in 2016. According to the world bank GDP of Bangladesh was US\$6.28 billion in 1972, which is developed to US\$172.78 Billion of every 2014, where US\$32.18 billion was created through fares, in which over 83% was provided from RMG segment. This area remains in the third situation in the attire producing all through the world and makes sure about the instructing place in South Asia. Bangladesh remains in the second situation in creating RMG following China. Bangladesh likewise have a place the second situation in trading western design far and wide. In Bangladesh the greater part of the pieces of clothing organization is possessed by the neighborhood financial specialist just 5% of the articles of clothing organization is claimed by remote speculator.

Bangladesh offers a low serious expense as well as guarantees best quality items for the top of the line piece of clothing items to renowned worldwide brands, for example, Adidas, Benetton, Calvin Klein, Diesel, DKNY, G-Star, Hugo Boss, Nike, Puma, Ralph Lauren and Tommy Hilfiger. Bangladesh RMG Sector has obligation free market access to the vast majority of the created nations including EU, Norway, Switzerland, Canada, Japan, and Australia.

Bangladesh Garment Manufacturer and Exporters Association (BGMEA) is attempting to fabricate a protected and feasible piece of clothing industry. The service of work and business commission, the Bangladesh Institute of Development Studies found that about 80.8 percent processing plants structures are endorsed basic plans, 85.9 percent manufacturing plants are affirmed designs, 92 percent production lines have legitimate fire wellbeing licenses and 55 percent industrial facilities electric generator is situated outside of the plant. Under "TREES" (Toward Resource Efficiency and Environmental Sustainability) a significant number of articles

of clothing industry rehearses in the region of waste administration, squander heat recuperation, cogeneration, energy efficient technology, environmental management system and encourage them to adopt eco-friendly technologies. Some garments recently taken a greater step of going towards carbon-free production.

The government has taken initiative for influencing RMG sector allocated 470 acres of land in Baushia at Munshiganj for setting up a ready-made garment industrial park & also budget USD 6.5 Million for workers skill development.

2.1 Company Analysis

Introduction to CMT

Compagnie Mauricienne De Textile Ltée (CMT), a pioneer in design industry everywhere throughout the world for its pullover wear, CMT has its headquarter in Mauritius with a few circulation office in suspensions locale like United Kingdom, France, USA. It has the greatest assembling plants and furthermore famous for its promoted venture and inventive tasks.

It is specific for the best vesture brands and fastfashion retailers in the style and improvement of fastfashion jerseywear attire. With \$200 million in turnover and around 10,000 individuals, CMT is one of the most significant organizations in Mauritius.

CMT Bangladesh

In 2010 CMT (Bangladesh) enter in Bangladeshi market as a multinational company with CMI LTD., which is operate as an investment firm. In January 2011, they purchased Dignity Textile Mills Limited (DTML) following the acquisition by CMI of 2011. A dramatic fire struck DTML in May 2015; a 2nd unit of DTML (APEX) was established,

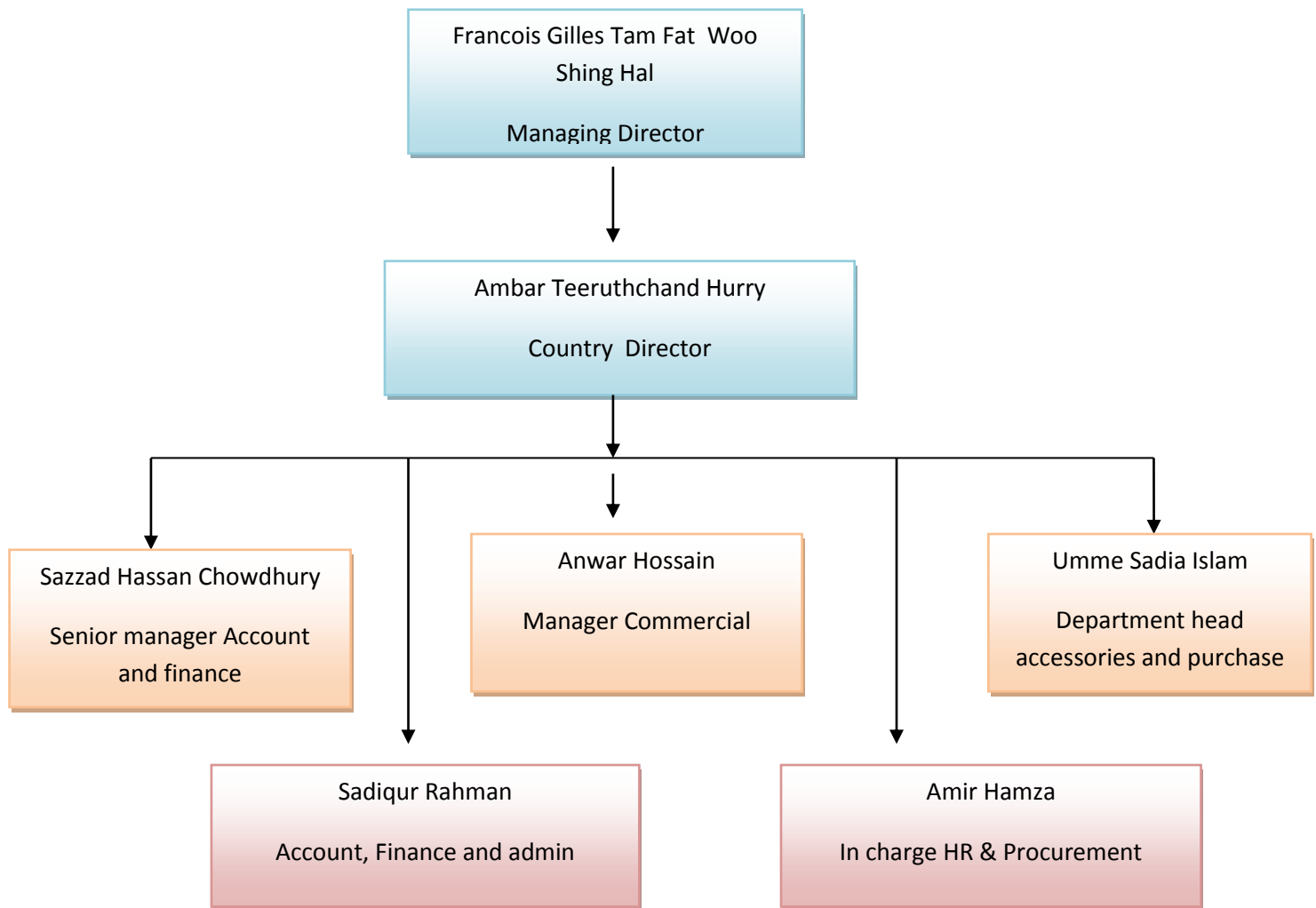
After a few months in July 2015. CMT has grown its business as a sign of growth and a new factory is set up in July 2016, CKL Unit 2 (TRISHAL).



CMT head Office

The administrative center of CMT is made up with five distinct offices which are Sales Department, Accounting and Audit Department, General Order Department, Purchase of Accessories Department and Human Resource Department. All the divisions cooperate to procure the authoritative objectives and all the senior administration fill in as a group to take choice about significant issues on the organization.

CMT Dhaka Office Organizational Structure



Objective of the company

CMT (Bangladesh) is a worldwide material organization. The primary destinations of the CMT are given underneath:

1. Provide a better pathway for effective business development. to consumer and company
2. To avoid short-term insolvency should maintain a balanced cash flow.
3. CMT insures highest level of customer satisfaction to become a successful firm and secure the leading position in the market.
4. CMT want to enhance their profit not only doing profitable business in Europe but also reach the other part of the world.
5. CMT want to increase their sales volume by providing better customer satisfaction.
6. CMT design an effective delivery schedule to satisfy the customer in handover process.
7. CMT provide product information to the customer to gain the customer trust.
8. Ensure a better networking system to facilitate the business transactions.
9. Analyzing the buying decision of the customer to provide better solution to them.
10. Analyzing the supplier's actions to improve product quality.

Mission Statement

We will guarantee the main situation in the assembling of top quality textures and pullover wear by utilizing head class innovation, giving world class preparing and improvement to our Employee.

We will adds to the social and monetary advancement to the nation by developing ourselves a learning center point.

We are the fantasy group in the assembling scene!

Vision Statement

- CMT Bangladesh Ltd works as a practical, situation well-disposed and mindful accomplice.
- Company's vision is to stand them-self into driving position.

Goal

Major goal of the company is providing quality product by optimizing method, skilling expertise and improving quality, across the entire firm.

- In order to scale back the risks of employee safety and health issues of employee into minimum level.
- To shield the surroundings and guarantee property for upcoming generations.
- In order to develop skilled skills & leadership skills, depending on competence, personal goals and therefore the organizational needs.

Overall shopper satisfaction is that the slogan of this kingdom based mostly company.

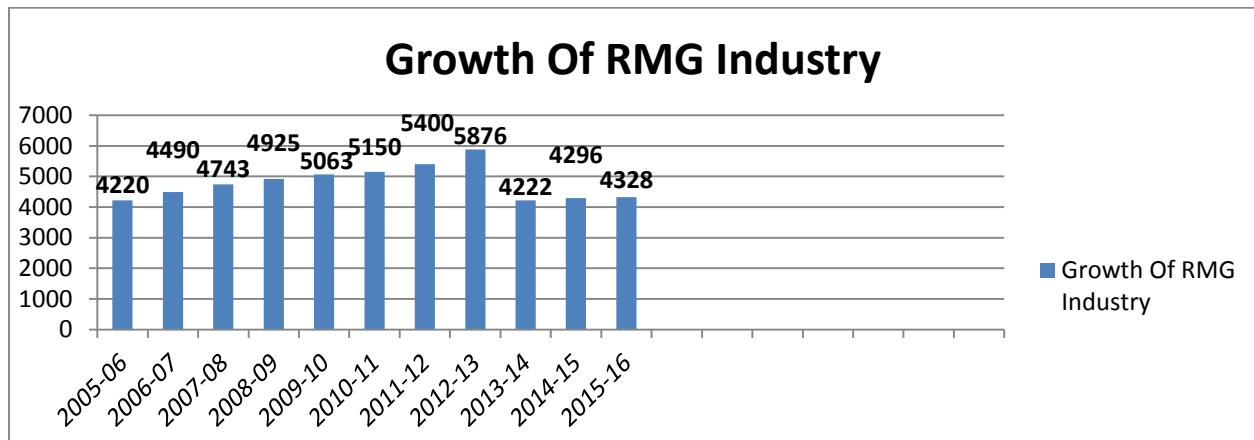
2.1.1 Trend and Growth

Growth of RMG industry

The graph shows us in 2005 to 2016 the factory growth and employment rate was increasing. In 2013 the growth rate of factory drop by 4328 to 4222, due to safety and fire issue now its increasing employment rate is constant and employment rate is constant to 4 million. Although past three years the growth has not been very positive but still quite a lot people are depending

on the RMG sector for their livelihoods. Bangladesh's garment industry provides employment to about 4 million workers among them almost 86% are female.

Year	Member of factories	Employment in million workers
2005-06	4220	2.2
2006-07	4490	2.4
2007-08	4743	2.8
2008-09	4925	3.5
2009-10	5063	3.6
2010-11	5150	3.6
2011-12	5400	4
2012-13	5876	4
2013-14	4222	4
2014-15	4296	4
2015-16	4328	4



Top ten Garments Industry
in BD

There are a lot of garments in Bangladesh, which has a great contribution in Bangladesh readymade garments sector. Among those mills, this article has presented the top 10 garments are;

No.	Company Name
1	Ha-Meem Denims Ltd
2	Square Fashions Ltd
3	Beximco Denims Ltd
4	Opex Sinha Group
5	Fakir Group
6	DBL Group
7	Epyllion Group
8	Standard Group
9	Asian Apparels Ltd
10	Given see Group of Industries Ltd

2.1.2 Customer Mix

Breaking down and understanding the buyer's and their conduct is the cornerstone of accomplishment in showcasing. It incorporates all the physical, mental and enthusiastic procedures and concerned conduct which are perceivable previously, during and after every single acquisition of products and ventures. This makes us enticing to acknowledge, notice, record and react to such conduct on the off chance that we need to have win-win technique that issue for advertiser and the client together. The instant piece of clothing (RMG) industry of Bangladesh began its excursion in the late 1970s and turned into a remarkable donor in the

economy inside a brief timeframe. Instant pieces of clothing fabricated in Bangladesh are partitioned fundamentally into two general classes: woven and sew items. Shirts, T-shirts and pants are the fundamental woven items and underpants, socks, stockings, T-shirts, sweaters and other easygoing and delicate articles of clothing are the primary weave items. For the exploration reason, one poll was developed to gather information from 120 respondents by utilizing arbitrary Sampling technique.

The significant discoveries of this examination show that Consumer Buying Behavior is affected by five factors to be specific value, style, comfort, quality, accessibility. From the earliest starting point to end of this investigation an endeavor has been made to basically understand those enthusiastic or sound interests, which drive the buy choice toward the Readymade

Garments. Likewise sure segment and psychographic profiles have been considered and certain connection has been created.

2.1.3 Product/Service Mix

Bangladesh has gotten renowned for sending out sew wears. Sewing industry is currently additionally a fast developing industry in Bangladesh. Sewn products are currently generally desirable over fare to the material enterprises. Among weaved textures the best ten classes notice howl:

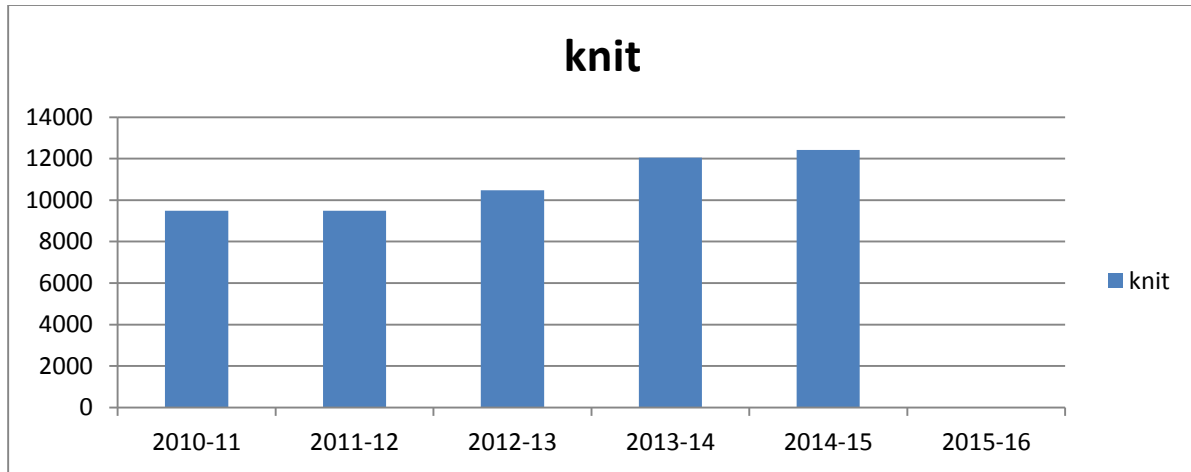
- T-shirts, singlets and different vests, weaved or stitched, of cotton.
- Jerseys, pullovers, cardigans, abdomen coats and comparative articles, weaved or knitted, of material materials.
- Men's or young men's shirts, weaved or knitted, of cotton.

- T-shirts, singlets and different vests, weaved or knitted, of material other than cotton.
- Women's or young ladies' briefs and undies, sewed or sewed, of cotton.
- Women's or young ladies' pullovers, shirts and shirt-shirts, sewed or sewed, of cotton.
- Women's or young ladies' pants, did and support overalls, breeches and shorts, weaved or knitted, of cotton.
- Men's or young men's pants, kiddie apron and support overalls, breeches and shorts, sewed or sewed, of cotton.

Except these Bangladesh also exports various garments made from woven fabrics. Some non-woven and fabric are being exported to many countries.

Value of Total appeal Export:

Year	Woven	Knit	Total
2010-2011	8432.4	9482.06	17914.46
2011-2012	9603.34	9486.35	19089.69
2012-2013	11039.85	10475.88	21515.73
2013-2014	12442.07	12049.81	24491.88
2014-2015	13064.61	12426.79	25491.4
2015-2016	14115.82	13458.68	27574.5



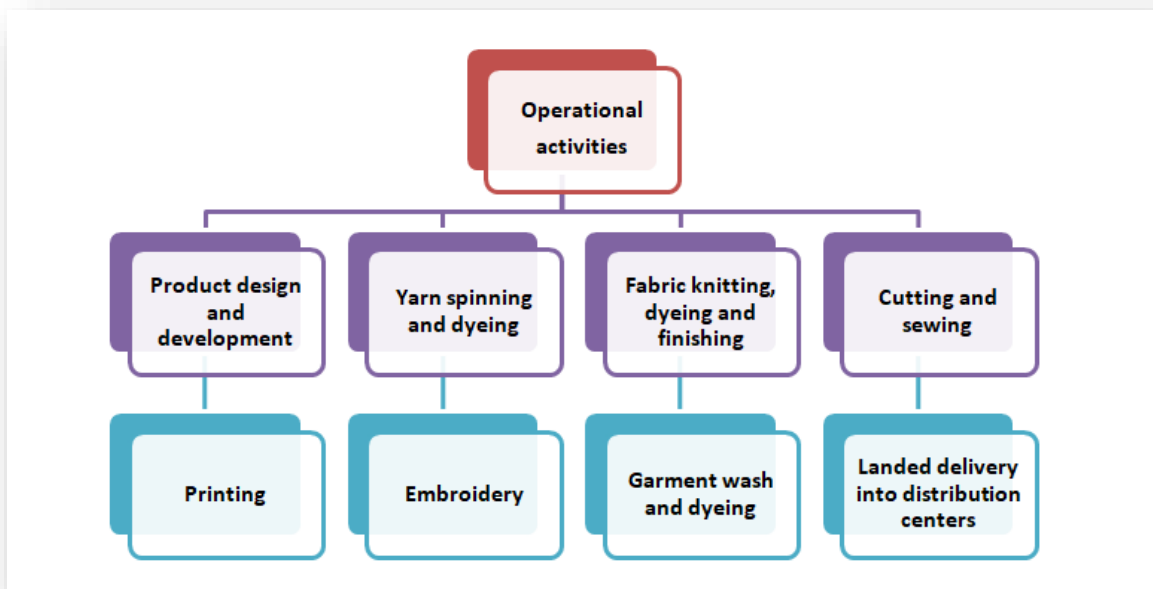
Main Apparel Items Exporting from Bangladesh

Year	Shirts	Trousers	Jackets	T-Shirt	Sweater
2010-2011	1566.42	4146.16	1887.5	4696.57	2488.19
2011-2012	1733.54	4686.39	2231.16	4713.11	2340.34
2012-2013	1972.89	5185.48	2634.28	5143.22	2620.73
2013-2014	2173.73	5690.78	2973.78	5863.81	2932.94
2014-2015	2271.43	5697.83	5697.83	6064.13	2829.16
2015-2016	2375.75	5845.54	8545.45	8535.17	3215.25

2.1.4 Operation

Operation Activities and department of the organization

CMT (Bangladesh) works through a few division which begins with item structure and advancement office and finished with the conveyance office which assists with dispersing its item in Europe and USA. In by and large creation process CMT (Bangladesh) guarantee highest caliber of item with mix of advance innovation, ability and prevalent supervisory group. In excess of 6000 laborers tenaciously work under five offices to give a superior quality item. The operational structure is given beneath.

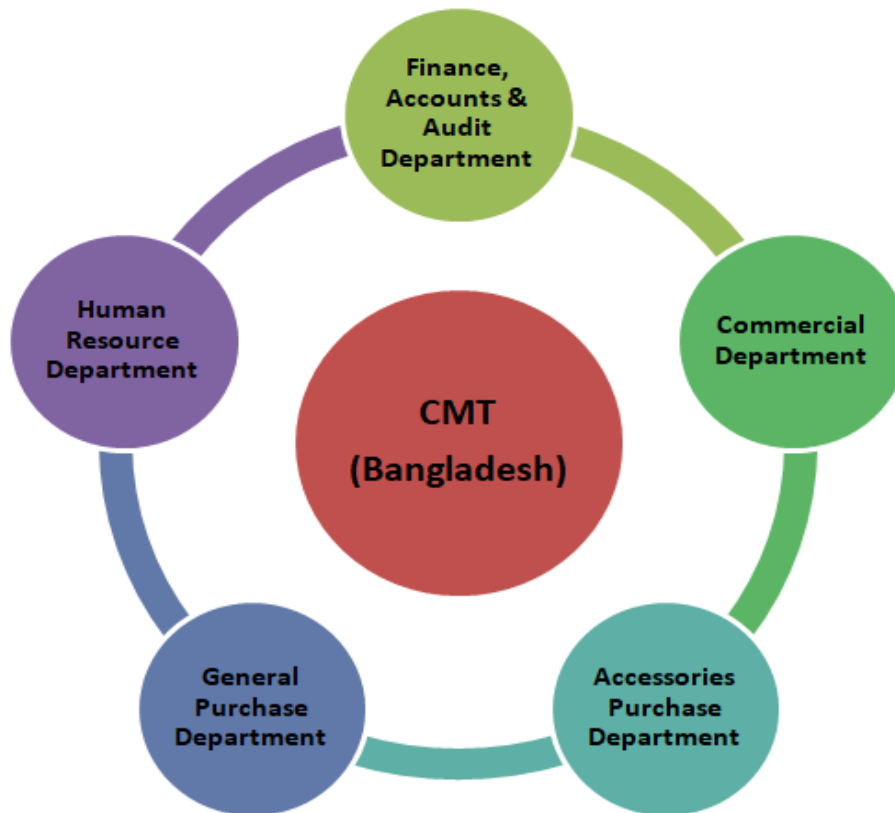


Activity begins with the best crude material fundamentally cotton going into turning, at that point weaving, coloring, completing, after that cutting and sewing, finally the articles of clothing wash and prepared for the conveyance. All through the general techniques they guarantee highest

caliber underway. Generally creation process is vertically coordinated procedure which is cautiously configuration to create quality item and guarantee ideal conveyance of request. Generally speaking creation unit exercises are given trough creation unit picture, which give a superior comprehension of by and large creation exercises of the association.

Department of CMT Bangladesh

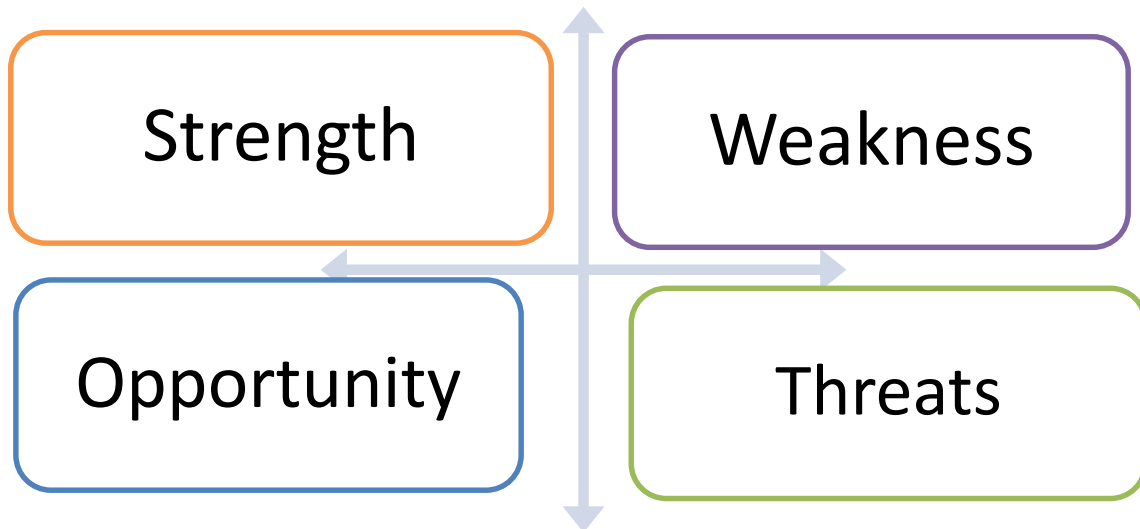
- 1. Finance, Accounts & Audit Department:** This division of CMT for the most part manages the general installment related with association. This office likewise keeps up the trustworthiness for different branches of the CMT (Bangladesh).
- 2. Commercial Department:** Commercial department is headed by Mr. Anwar Hossain. This department handles all the procedure and activities related to the export-import dealing. Five enthusiastic people handle this important department in Dhak



a Office of CMT (Bangladesh).

- 3. General Purchase Department:** General Purchase office for the most part purchases the entire manufacturing plant things hardware, which is required for running the everyday creation and activity of CMT (Bangladesh).
- 4. Accessories Purchase Department:** Accessories purchase department mainly deals with the purchasing of accessories of items which is needed in factory for manufacturing procedure.
- 5. Human Resource Department:** Human asset division are liable for managerial exercises by utilizing Management data framework, likewise manages finance framework, enlistment system and correspondence

2.1.5 SWOT ANALYSIS



SWOT assessment encourages an association to improve its circumstance, nature of the item, conquer inadequacies, hazard and open provoking recognizing the serious worthwhile capacity of the association. It's additionally enables an organization to grasp its market position. Here's the SWOT investigation of CMT (Bangladesh) is get ready to see the installing of the organization better.

Strength

- Compagnie Mauricienne DE Textile Ltée (CMT) management systems are perpetually committed to superior service.
- CMT has a team of sincere and responsible employee.
- CMT maintains sensible relationship between high management & staff.
- Could not maintain the foundations & regulation in keeping with acceptable law attributable to government interference.
- CMT use advanced information system.
- CMT maintains a good connection between higher management & employee.
- CMT has a strong security system.

- CMT has a well-decorated office.

Weakness

- Could not maintain the rules & regulation according to appropriate law because of government interference.
- Raw materials are not available here.
- Decision can take only the higher management.
- Lack of proper govt. policy.
- Poor market coverage in Bangladesh

Opportunity

- New foreign buyers coming to the market
- Improving service quality than competitor
- Improve higher customer satisfaction by providing quality product
- Take the opportunity to get a huge amount of money.

Threats

- Increased the number of foreign buyers.
- Government policy interrupts the development process.
- Growing up the cost of production.
- BGMEA rules & regulation are so much complex in nature.
- Project areas are hassled by the local village political.

2.2 Industry Analysis

RMG is the main business in Bangladesh. It is fundamentally a work escalated industry and it needs restricted monetary speculation and generally straightforward innovation contrasted with other high specialized enterprises. The example of overcoming adversity of Garment Industry in Bangladesh is the story with respect to how the readymade pieces of clothing beginning in the late seventies as an inconsequential non-customary thing of fare. In 1998-99 this part has earned 4019.98 million US\$ through sending out which is 75.67% of the all-out fare (in 1995). The gigantic accomplishment of Readymade Garment trades from Bangladesh over most recent two decades has outperformed the most idealistic desires. At present Bangladesh is the sixth biggest exporter to USA and in 1997 Bangladesh becomes eighteenth biggest exporter on the planet. Presently Bangladesh positions first fare of T-shirts to Europe. The general effect of the readymade piece of clothing send out industry is positively one of the most noteworthy social and monetary advancements in contemporary Bangladesh.

The noteworthy accomplishment of RMG area is currently presented to every single nation. In spite of these amazing accomplishments and the likely difficulties sooner rather than later, if appropriately dealt with, the possibilities for additional extension and development for this segment stay splendid. There are some significant dangers despite everything existing in this division yet Bangladesh can beat these dangers. Readymade Garment (RMG) industry holds a key situation in the economy of Bangladesh regarding remote trade profit, work age and destitution easing. At the present time RMG segment is the most noteworthy outside cash worker in Bangladesh. Aside from adding to colossal outside trade profit, RMG industry has become the biggest wellspring of work age.

Around 2 million individuals are by and by included of whom 90% are troubled ladies in the RMG business of Bangladesh. What's more a harsh gauge shows that the segment through linkage impacts is as of now creating about US\$ 2 billion worth of local financial exercises, RMG industry is the most significant segment for the economy of Bangladesh. In represents

75.14% in 2000-2001 of the nation's complete fare profit. About 1.5 million laborers of whom 90% are troubled ladies are occupied with around 3200 piece of clothing processing plants as on June 2000. It is biggest assembling part contributing about 5% to the GDP. In any case, this RMG division is currently confronting a few difficulties particularly after 2004. Bangladesh is still at its Infancy as far as amount creation in the readymade articles of clothing industry. We despite everything have issues in our nation for the creation of value merchandise. Standard is additionally not agreeable. The nature of the readymade articles of clothing of Korea, Hong Kong, Taiwan and different nations is far better than that of our own.

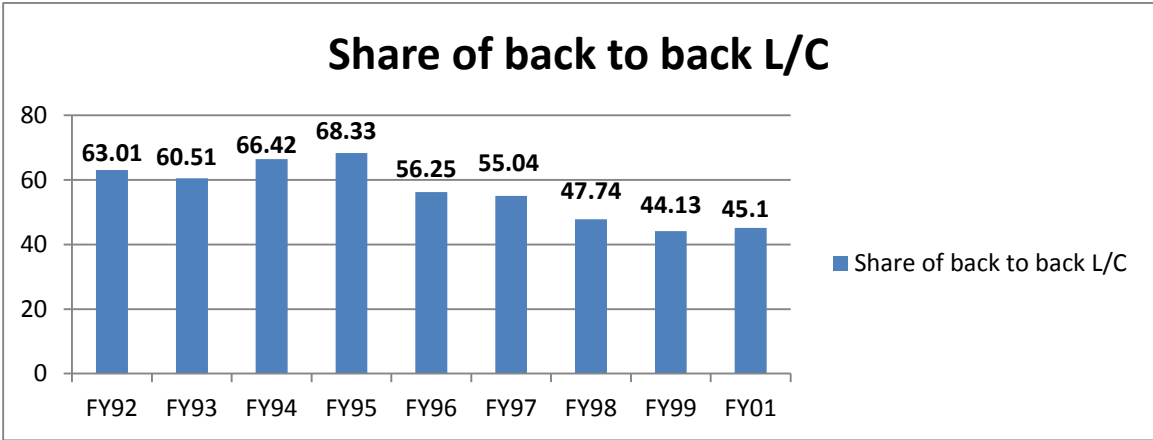
2.2.1 Specification of the industry

Quality control as far as article of clothing fabricating, pre-deals and posts deals administration, conveyance, evaluating, and so on are basic for any piece of clothing producer, merchant or exporter. Certain quality related issues, ought to never be over looked. The purchasers need to get great items in low cost. The items should arrive at the customers with right quality relies upon the expense. Quality administration is the part of the general administration work that decides and executes the quality arrangement. Quality affirmation covers all the procedure inside an organization that adds to the

Creation of value items. The review is completed by agents of the current creation and the outcome record on control outline. The point of piece of clothing investigation is to outwardly examine articles aimlessly from a conveyance so as to confirm their general similarity and appearance with guidance/depiction as well as test got.

2.2.2 Size Trend Maturity of the industry

The job of the RMG segment in our national economy can scarcely be over-underlined. There has been a consistent advancement in our RMG send out field during at any rate the most recent decade and a half however over the most recent couple of years it has been remarkable. Readymade Garment (RMG) industry despite everything remains the backbone of fare income for Bangladesh. Around 76 percent of complete fare profit of Bangladesh originate from this part. Fare insights from RMG area over the most recent five years were US\$ 5,686.06 million in FY 2003-04, US\$ 6,417.67.67 million in FY 2004-05, US\$ 7900.80 million in FY 2005-06, US\$ 9,211.23 million in FY 2006-07, US\$ 10,699.80 million in FY2007-08 and US\$ 12.35 billion in FY 2008-09.



Bangladesh are isolated primarily into two general classes: woven and knit items. Shirts, T-shirts and pants are the primary woven items and underpants, socks, stockings, T-shirts, sweaters and other easygoing and delicate pieces of clothing are the principle sew items. Woven piece of clothing items despite everything command the article of clothing send out income of the nation. The portion of weave article of clothing items has been expanding since the mid-1990s; such items right now represent more than 40 percent of the nation's absolute RMG trade profit (BGMEA site). Albeit different kinds of pieces of clothing are made in the nation, just a couple

of classes, for example, shirts, T-shirts, pants, coats and sweaters, establish the significant creation share (BGMEA site; and Nath, 2001). Economies of scale for enormous scope creation and fare standard possessions in the relating classes are the chief explanations behind such a thin item focus. With about \$15 billion in sends out in 2010, instant pieces of clothing are the nation's most significant modern area; they speak to 13% of GDP and over 75% of complete fares. Ongoing overviews completed by the counseling firm McKinsey and the bookkeeping firm KPMG recognized appealing costs as the most significant purpose behind buying in Bangladesh. Cost levels will remain profoundly serious later on, since huge productivity increments will counterbalance rising pay costs.

Other than work cost and obligation advantage, crude materials and land costs are likewise less expensive in Bangladesh. There is additionally no uncertainty that Bangladesh is profiting by different particular exchange understandings giving tax exempt section into a few dozen nations.

2.2.3 External Economic factors

Monetary variables allude to essential information about an economy or market that impacts business execution. Such factors are frequently mulled over while evaluating how a business is probably going to perform. Financial specialists additionally depend on monetary variables to learn an organization or a speculation esteem.

Financial elements are outer variables that impact the business condition just as venture esteem. Moreover, seeing such factors is vital if a financial specialist is to settle on educated choice on how a venture is probably going to perform.

In like manner, Compagnie Mauricienne De Textile Ltée (CMT), break down different monetary variables to attempt to foresee organizations' drawn out possibilities. The examination tries to as certain how such factors would influence the business condition just as the general market.

Monetary components impact the business condition legitimately and by implication. First off, they are known to impact gracefully and request, which fundamentally influence the free progression of merchandise and ventures in an economy.

External Factor Affecting Business

- Social: Greater number of older people in the population that effected our business because our design and fashion basically focused on young people.
- Economic: increase in income tax reduces amount customer have to spend.
- Political; Decision to spend more on public service such as education and health, stability of government system, monopoly control. Taxation etc.
- Technological: effect of widespread use of internet.

2.2.4 Technological factors

Compagnie Mauricienne De Textile Ltée (CMT), they introduce new materials, machinery, and business process support. That mention below:

- Innovation in mechanical process
- Innovation in product design, new distribute channel,
- Innovation in pricing
- Effect of technology on product design, production, distribution, pricing, and consumption.

2.2.5 Barriers to entry

Barriers to entry are factors that prevent or make it difficult for new firms to enter a market. The existence of barriers to entry make the market less contestable and less competitive. The greater the barriers to entry which exist, the less competitive the market will be. Barriers to entry are an essential aspect of monopoly markets.

Brand Loyalty: Developing consumer loyalty through establishing a strong brand image can deter entry. With a very strong brand image, a new firm would have to spend a lot of money on advertising, which is a sunk cost and a deterrent to entry. Some brands may be so strong, that no amount of advertising may be able to dislodge the incumbent firm.

Limit Pricing. This occurs when a firm sets price sufficiently low to deter entry. A monopoly may engage in limit pricing – even though it means fewer profits, it prefers to keep prices lower to prevent competition. It is related to economies of scale.

Economies of Scale. Economies of scale occur when increased output leads to lower average costs. Therefore new firms, with relatively low output, will find it difficult compete because their average costs will be higher than the incumbent firms benefiting from economies of scale. The prospect of higher average costs may deter entry.

2.2.6 Supplier power

Bangladesh has consistently been getting a charge out of the high ground in requesting its contribution from its providers. Bangladesh has not many information or crude materials of its own. The vast majority of them imported. In spite of the fact that this lead to an issue lessening the open door start in reverse linkage. Furthermore, accordingly, expanding the provider power. Bangladesh are still procure the contributions at world cost from its providers. Be that as it may, the most bringing in part of Bangladesh's fare industry would consistently be the energy and the possibility of development it give the investor in term of achievement and success. Bangladesh residential provider power is expanding moderate yet study way as an ever increasing number of nearby organizations are venturing capable. They making an incorporated arrangement of flexibly channel the executives by which the production's outstanding burden is decreased. Organizations are increasingly inclined to arrange through neighborhood providers who themselves apply to the assignment to bringing in crude materials and segment fundamental for the creation procedure. The great firm activity to step into the flexibly chain. Bangladesh

provided for the provider to huge scope advantage as an industry is very gathered in zone premise.

A decent worldwide notoriety is helping Bangladesh to coordinate the cost with global citation with the provider both and nearby ones. Providers despite the fact that having such a high ground over Bangladesh, likewise sees Bangladesh as a dependable wellspring of reimbursement this notoriety has helping Bangladesh to guarantee brief gracefully of crude merchandise.

2.2.7 Buyer Power

Bangladesh make understand that the purchaser procedure more force than themselves. China lead India's walk to the top keep the Bangladeshi producer/provider on their toes. Bangladesh is giving enormous space of decision to the supplier in term of value and cost. It is offering the most minimal conceivable creation cost and furthermore work that is best in quality. Because of high exchanging open door for the client. Bangladesh needs to perform or permit the client to win much of the time. Bangladesh intends to utilize cost-adequacy to introduce itself as the most ideal choice to purchasers.

The significant factor is that a considerable lot of the organizations in Bangladesh are either establishment or appropriations. Alongside them the neighborhood organizations are giving Bangladesh a look of the best out sourcing spot of the part. Huge numbers of the presumed organizations brand are out sourcing their item in Bangladesh as they get the greater quality in the least expensive value conceivable.

Also, new participants would have a bit of leeway against Bangladesh whose development proportion is practically 20% every year considerably after the MFA. A fresher participant would along these lines cause less difficulties to Bangladesh. The best bit of leeway that Bangladesh has right presently is its modest work. Modest work would be keep on being accessible until the

leaving standard go up. Till that occurs, works will low rates in tern wages and protect Bangladesh from any new contestants.

Financial specialists and outside firm hesitant in putting resources into Bangladesh. Utilizing this chance, nations like Sri Lanka and other little Latin America nations can take away expected purchaser of Bangladesh.

2.2.8 Threats of substitute

Bangladesh in term of substitute, assume both the jobs off affected and openings. China and India are developing their client base at a higher pace than Bangladesh. This is because of helpless nation marking, and less capacity to impact client, because of their explanation client now and again incline toward china or India to Bangladesh.

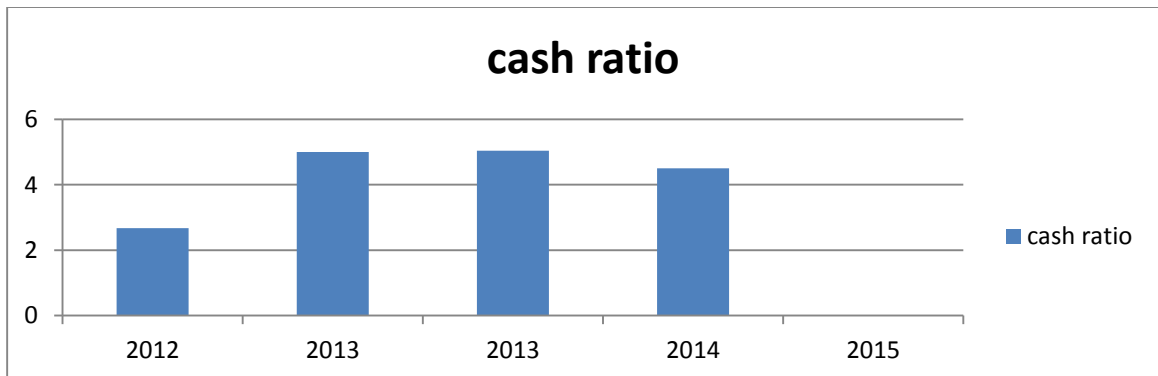
More to include, Bangladeshi item are being subbed because of absence of provider force and government's notoriety. Some firm, purchasers, speculators, are currently faltering put resources into Bangladesh because of flimsy political situation, in this way the open door for Bangladesh is being subbed to either china or India. Additionally the substitute expense isn't that high for purchasers to change to a Chinese maker or even to a Sri Lankan maker.

Chapter III: Analysis and finding

Breaking down money financial data we can comprehend the operational proficiency of the firm, generally speaking execution and administrative control of the firm. Fiscal summary investigation is the regular way to deal with comprehend the budgetary quality of a firm. In this report I utilize a few proportions to dissect the operational effectiveness, benefit and dissolvability of the CMT (Bangladesh) by utilizing budget summary of the both Consumer Knitex Limited (CKL) and Dignity Textile Mills Limited (DTML).

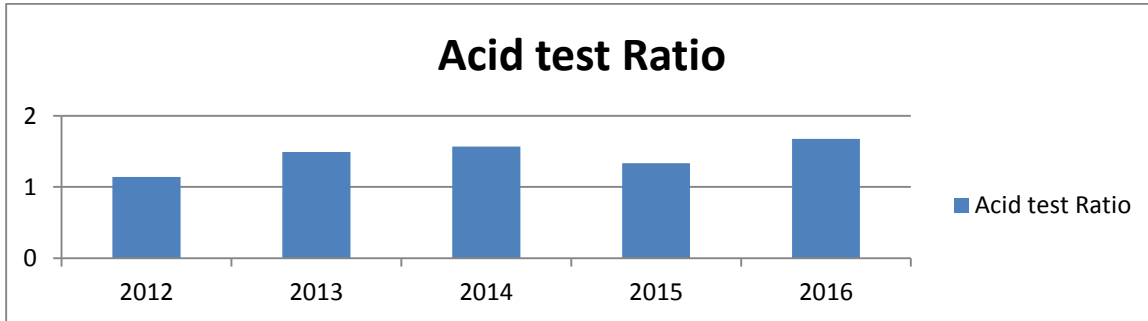
Year to year comparative ratio analysis:

Current Ratio



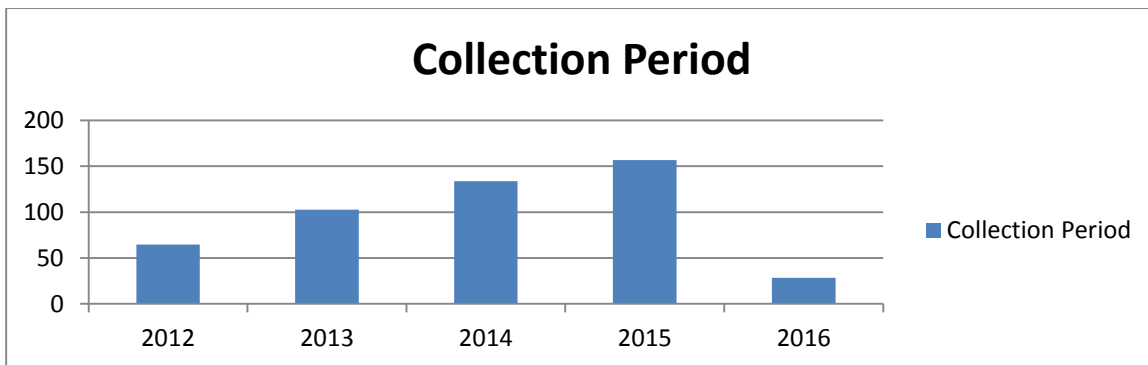
Comments: The Ratio shows fluctuating pattern. It arrived at top in 2014 and most reduced in 2012. Be that as it may, this pattern don't show genuine situation with respect to Absolute Current Asset and Current Liability. In 2016 Current Asset was about 20321539779 though in 2014 it was about 3194154551. Anyway all through these 5 years CMT (Bangladesh) have been holding satisfactory to meet its present commitments.

Acid Test Ratio



Comments: Acid Test Ratio remains practically stable consistently. This proportion essentially includes most fluid resources e.g: Marketable Securities and record receivables notwithstanding money alongside money which mirrors the capacity of CMT (Bangladesh) to meet its momentary commitments all the more fittingly. The proportion throughout the year mirrors that CMT (Bangladesh) holds fluid resources barely to meet its present commitment.

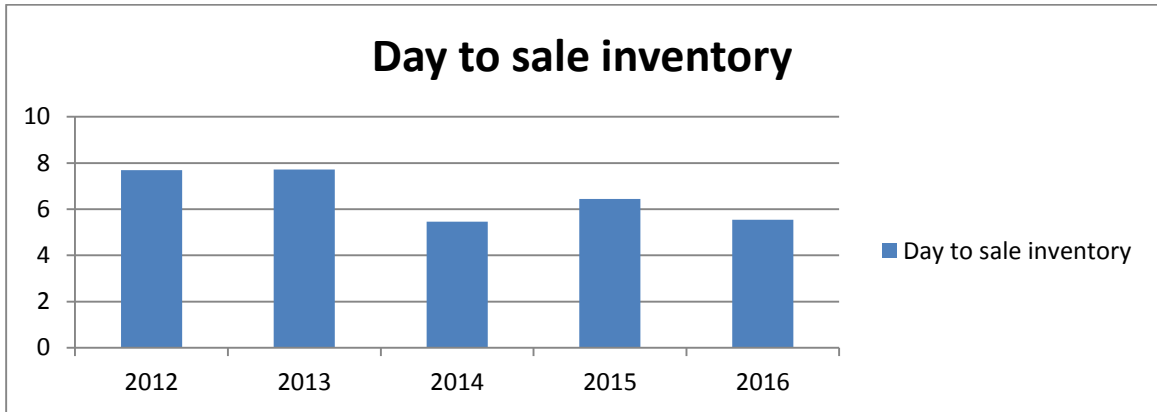
Collection Period



Comment: Collection period demonstrates the time taken to gather accounts receivables. The lower this period greater liquidity the organization will hold. Be that as it may, this relies upon the approaches taken by advertise contenders. In 2016 assortment period are about 28.39 which

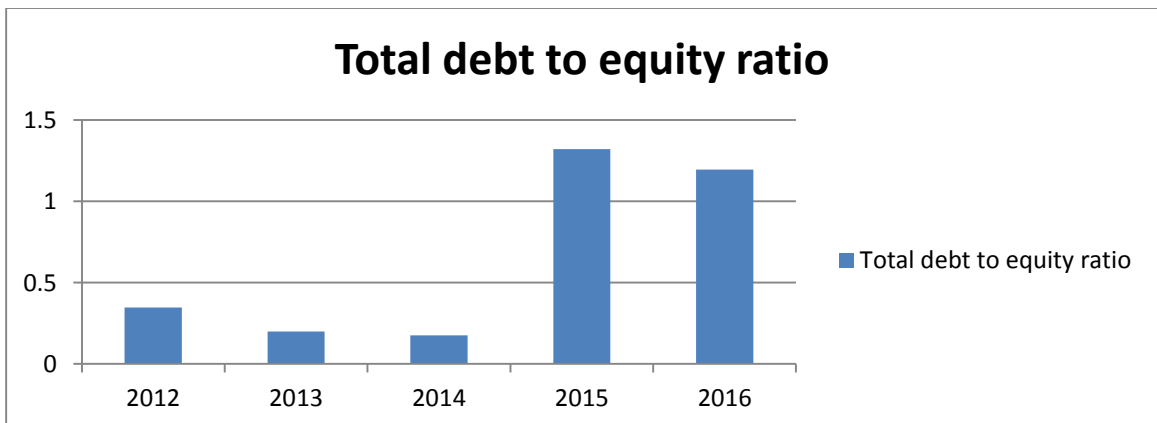
is far lower than the earlier years. Conceivable explanation could be a direct result of holding progressively current liabilities contrasted with earlier years.

Day to sale inventory



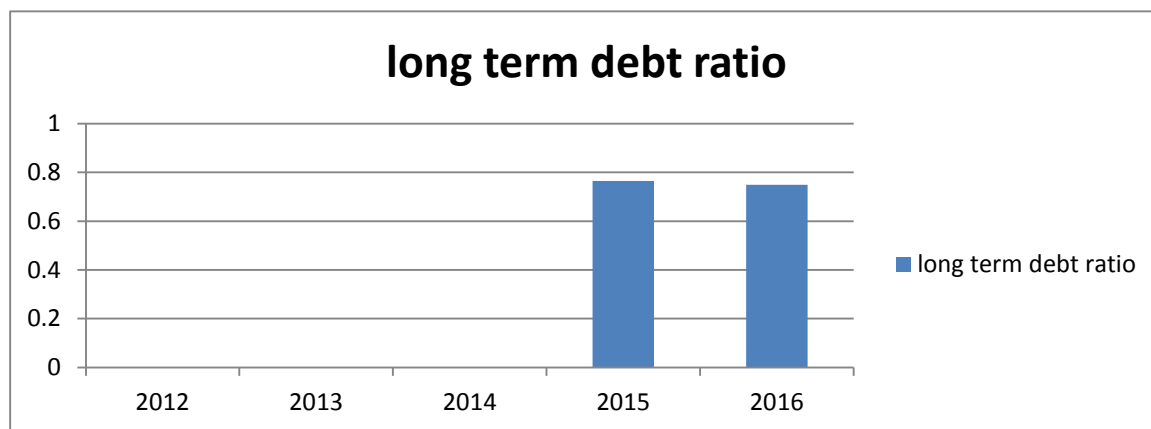
Comment: Days to deal stock estimates the time taken to get the inventories sold. This proportion is significant for CMT (Bangladesh) to decide its Working Capital need. This proportion delineates the fluctuating pattern throughout the years. Be that as it may, the varieties are not huge. CMT (Bangladesh) requires very little an ideal opportunity to get its stock sold. In the year 2016 it is about 5.54 days.

Total debt to equity ratio



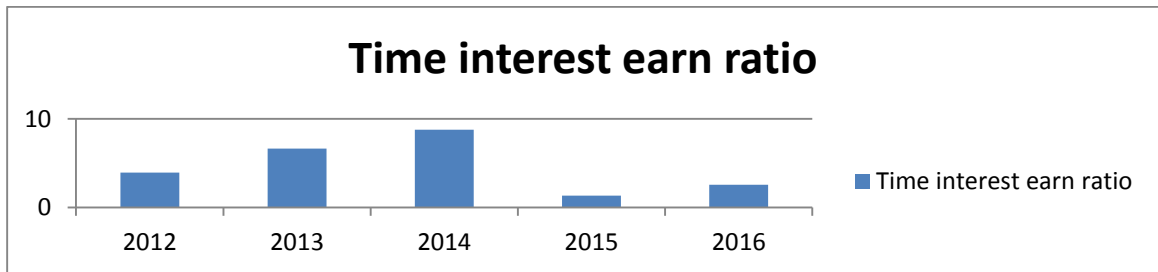
Comment: The Key measure in assessing long haul structure and limit is the Debt to Equity Ratio. On the off chance that this proportion is excessively high, it might show that the organization has spent its getting limit has no alert for future occasions. In the event that it is excessively low, it might imply that, accessible influence isn't being utilized to the proprietors. On the off chance that the proportion is inclining up it might imply that income are too low to even think about supporting the requirements of the undertaking and if its drifting down it might imply that the organization is progressing admirably and making way for extension. The Debt to Equity Ratio for CMT (Bangladesh) is practically comparative in 2015 and 2016 and it is excessively low in 2012, 2013, 2014. The purpose behind such deviation is the nearness of long haul obligation in the Capital Structure in 2015 to 2016.

Long term debt Equity



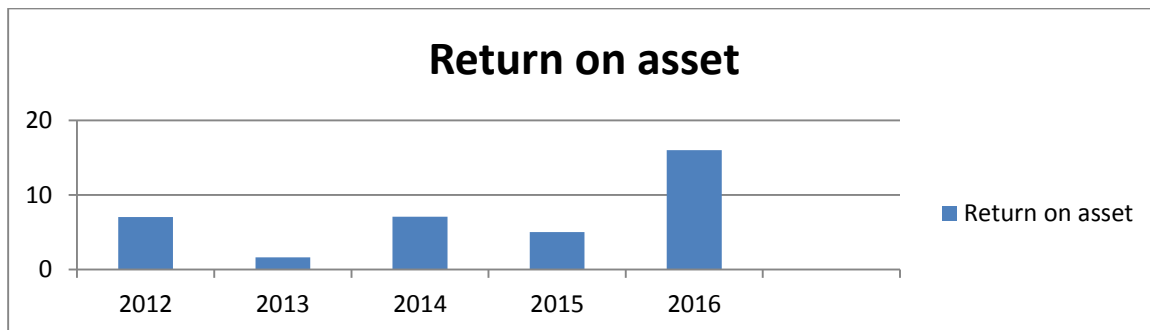
Comment: CMT (Bangladesh) didn't acquire any drawn out Debt up to 2014. In spite of the fact that the proportion is higher in 2015 contrasted with 2016, the outright measure of long haul obligation is higher in 2016. The explanation behind such deviation is the supreme measure of Equity which is fundamentally higher in 2016.

Time interest Earned



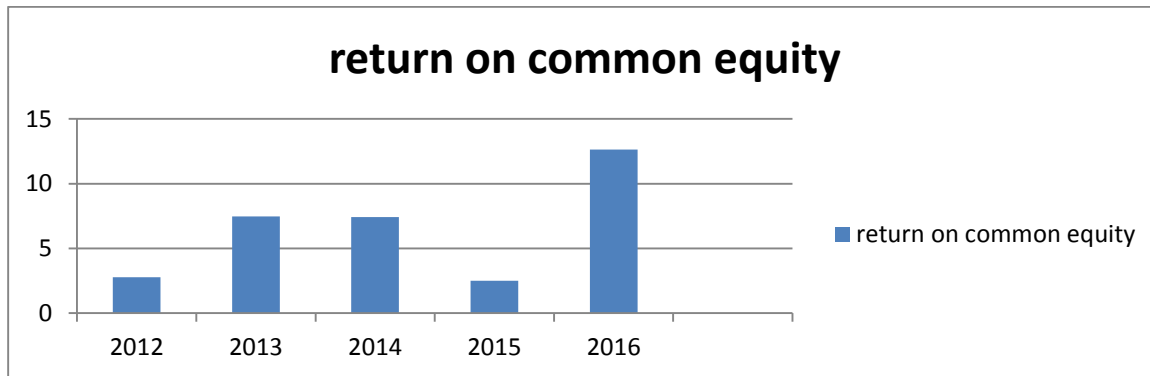
Comment: The capacity to make premium installment is increasingly an element of organization's obligation to produce positive incomes from tasks in the short run just as additional time. In this way time premium earned shows how serenely the organization ought to have the option to make premium installment accepting that winning patterns are steady. Time premium earned is nearly higher in 2013 and 2014 as organization didn't acquire any drawn out obligation in that year. Thus the intrigue cost was low and the proportion was higher.

Return on asset



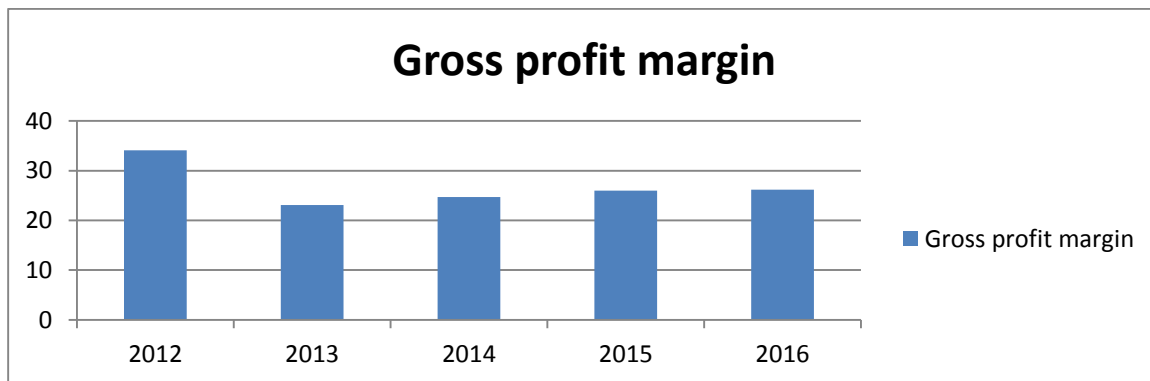
Comment: ROA measures company's ability to generate return from asset utilization. The ROA in 2016 is about 16% which is the highest. The reason is higher sales in 2016 compared to previous years.

Return on common equity



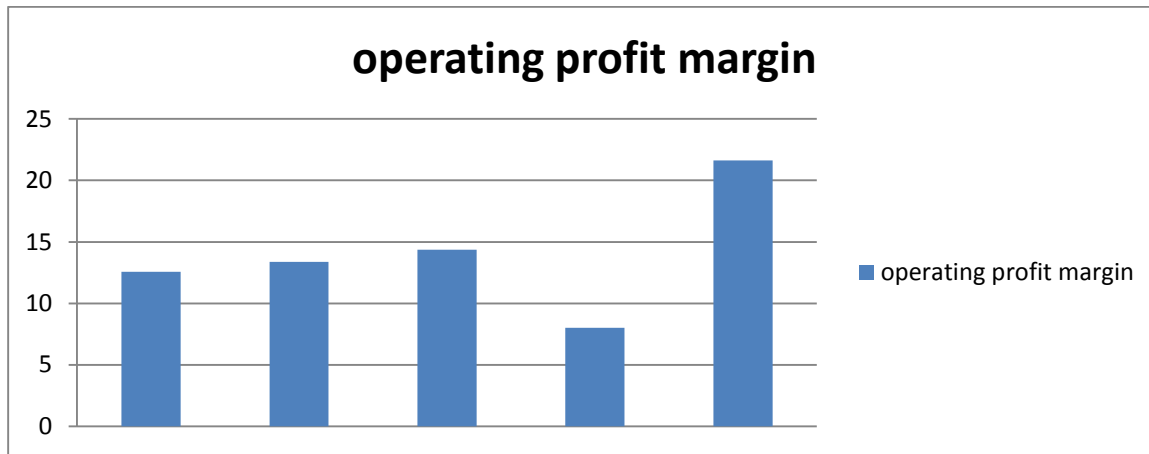
Comment: Return on Common Equity shows fluctuating trend and it is higher in 2016 compared to others as sales was highest in 2016.

Gross profit margin



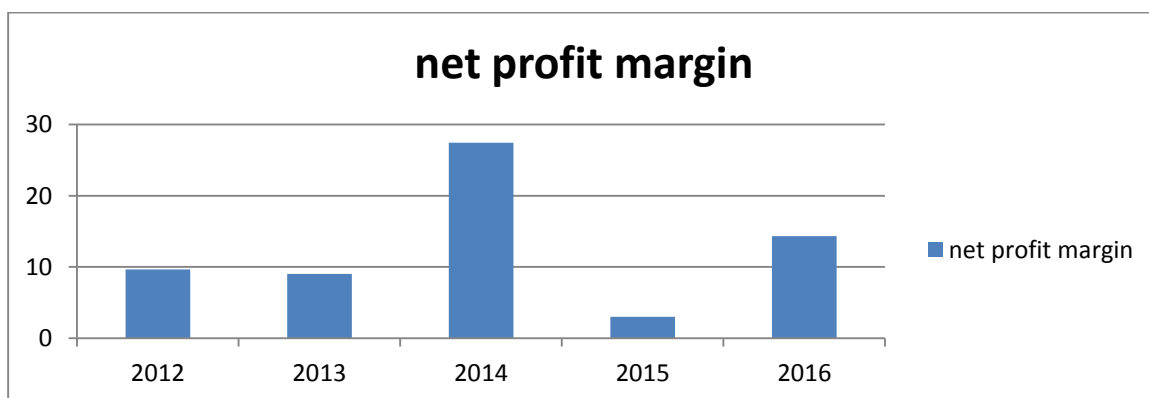
Comment: The proportion speaks to the level of sales revenue that surpasses the variable expense. At the point when this proportion is low, it is an indication that item cost is high in examination with selling cost. The proportion shows right around a steady pattern throughout the year, in spite of the fact that the deals are higher in 2016, the proportion stays steady as the expense of products sold was additionally high. In 2012 the proportion is higher as cost of merchandise sold was the most reduced in 2012.

Operating Gross profit



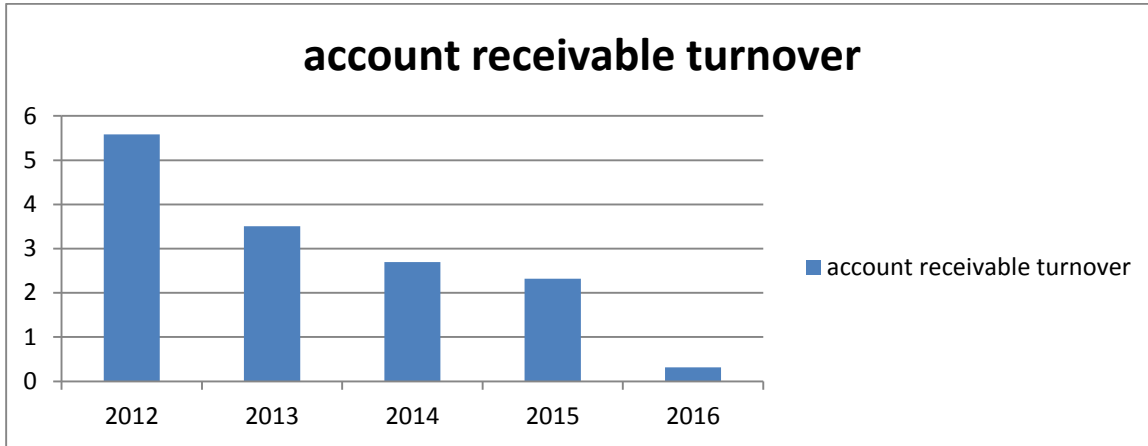
Comment: This proportion shows the part of deals that surpasses the cost (both variable and fixed). When there is a shortcoming in this proportion, it is commonly a sign that either gross edges are excessively low or volume is excessively low as for fixed expense. Here working overall revenue is most noteworthy in 2016 as deals volume is excessively high contrasted with earlier years.

Net profit margin



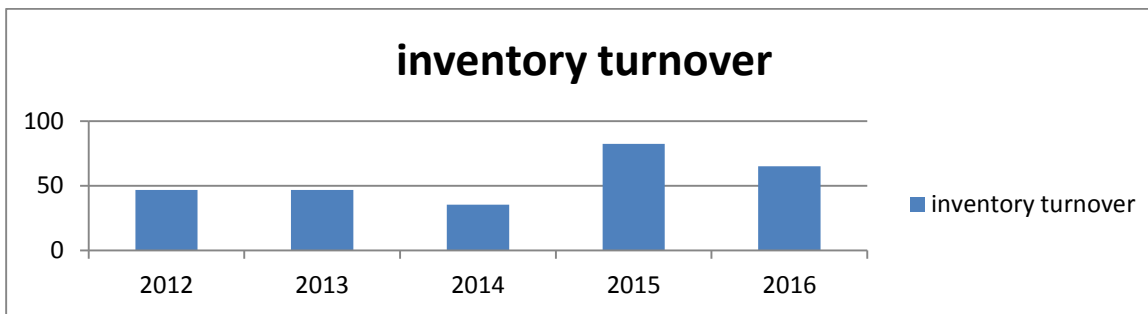
Comment: The Net Operating ratio shows fluctuating trend over the years and it is lowest in 2015 as cost of goods sold was too high and covers a large portion of sales in 2015 and it is highest in 2016.

Account receivable turnover



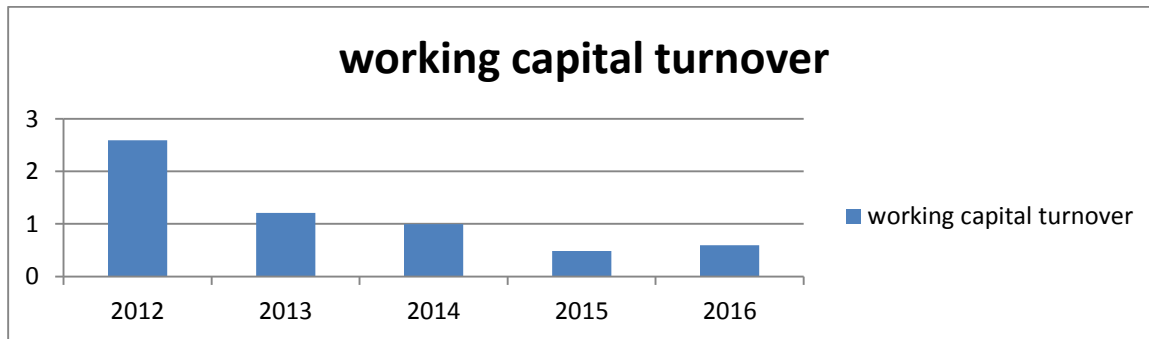
Comment: Account Receivable turnover reflects likelihood of generating cash from Account Receivables. The ratio is lowest in 2016 as receivables were the highest in 2016

Inventory turnover



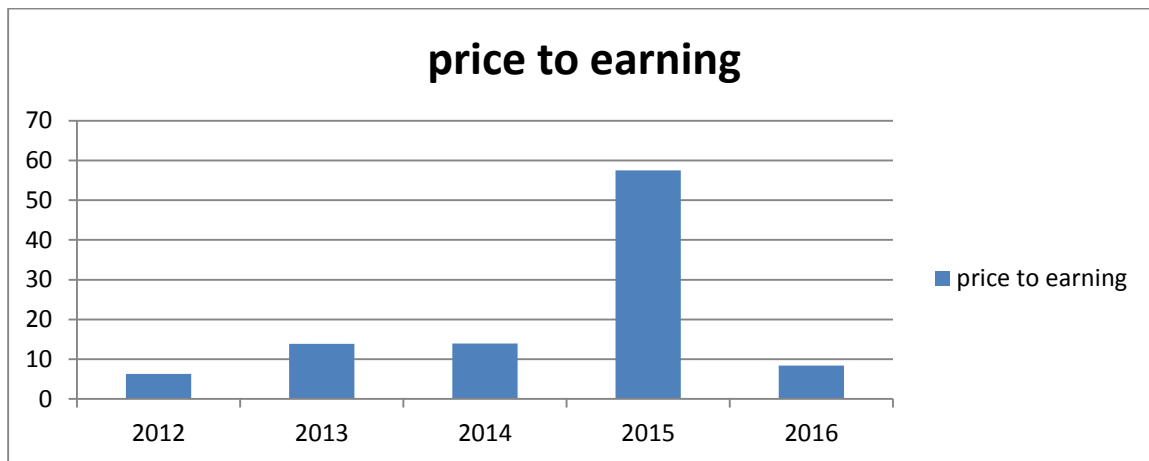
Comment: Inventory Turnover estimates probability of creating money from Inventories. The proportion shows fluctuating pattern throughout the years. This proportion is most elevated in 2015 in spite of the fact that cost of merchandise sold was the most elevated in 2016. This is on the grounds that bigger measure of inventories in 2016..

Working capital turnover



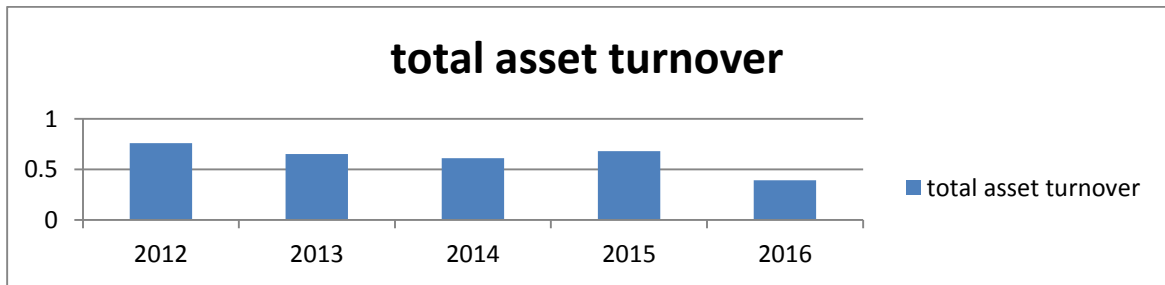
Comment: This proportion gauges the probability of producing deals utilizing its working capital. Working Capital is most elevated in 2012 which implies in that year the organization had the option to use its working capital all the more proficiently contrasted with different years. The proportion above measures the under uses of Working Capital

Price to Earning



Comment: This ratio measures the amount that the investor has to spend to earn each Taka. The lower the ratio is the better the position. In 2016 this ratio is 8.43 and in 2015 it was about 57.48. This is because the EPS was comparatively low in 2015.

Total Asset turnover



Comment: The ratio measure the company's ability to generate sales through asset utilization. Throughout the year, the ratio is below 1 which means CMT (Bangladesh) is not so much efficient to utilize its assets to generate sales.

Major Finding of this study

Here I provide some major finding which I found through the financial analysis of CMT (Bangladesh) and working as a team member of finance accounts and audit team throughout my internship period.

- Excellent work environment provide by CMT (Bangladesh), which helps to increase the efficiency in work process.
- All the five departments are very much well organized to provide a better service.
- CMT insures highest level of customer satisfaction to become a successful firm and secure the leading position in the market

- CMT Analyze the buying decision of the customer to provide better solution to them and also analyze the supplier's actions to improve product quality.
- CMT follows a standard reward and payroll system, which highly motivated the employee
- Ratios explain the operational efficiency, profitability and solvency are quite well throughout the selected five years.
- Overall production process is vertically integrated process which is carefully design to produce quality product and ensure timely delivery of order.
- CMT (Bangladesh) has to work on some specific ratios to overcome its cash shortfalls.
- CMT (Bangladesh) use latest technology to improve their product quality.
- CMT (Bangladesh) use effective distribution channel to distribute its product throughout the world.

Chapter IV: Internship Experience

4.1 Position, Duties & Responsibility

Description of the job

I joined Consumer Knitex Limited as an intern in advertising office and work with the Reward and Talent Acquisition Team. Marketing in the fitting venture and recuperation is the greatest capacity of the Marketing and Commercial Department in Compagnie Mauricienne de Textile Ltée (CMT). Right venture fundamentally cares for a wide range of benefit gave to the workers of CMT BD Ltd, money related just as non-budgetary. As an assistant I accomplish some normal work like preparing Check, Checking Bills, dealing with record of the organization alongside new undertaking account on a month to month premise. As a colleague of ability obtaining group I took in a ton of things that is embraced to dealing with account which applicant consummately coordinate with the activity particular.

Specific responsibility of the job

Presently a day each organization attempts to keep record their data PC based framework. That is the reason a large number of the association embrace some fundamental showcasing programming which gives them adaptability in data recoding, summing up that data and detailing the exchange to the association top administration. Like different firms CMT (Bangladesh) embrace the notable showcasing programming SAP. Guardians Company of CMT in Mauricious is for the most part embraced this product. This product is essentially use by the promoting, buy and records division of CMT. Buy branch of CMT record all the buys data and information buy passage on the product. By utilizing this product CMT Purchase Department make PURCHASE ORDER (PO). Additionally I handle it during my entry level position period and checking all Purchase Order (PO) and different bills.

Internship Experience

I start my internship as an individual from Reward and Talent Acquisition Team of CMT (Bangladesh). In the CMT; they guarantee an excellent workplace, all the representatives are so much amicable. As the hour of filling in as an understudy they show me a ton of handy usage what I realize all through my scholarly period. The administrative center is perfectly enhanced and all the offices are a lot of efficient. All over condition of the workplace is nature cordial and it's been an extraordinary accomplishment for me to work with this exceptionally gifted group.

4.2 Training

In my three months work experience I experience particular commitments, planning, composed conversation, bunch meeting, etc. All of everybody here treat me as an invariable delegate that causes me far to go things quickly and experience the veritable state of the corporate world. Individuals who are working here are genial and the working environment is incredible.

As an intern I was busy with various kinds of exercises. Among them my key obligations are given below:



Receiving Bills

Every day quantities of bills of different surfaces ruffle and various purposes begin from different suppliers. Nearby these bills some basic papers must be joined and checked by material checking center and Baxter Security Service. The papers that require to be joined are the Invoice, P.O. (Purchase Order) of the materials, the MRIR (Material Receiving and Inspection Report). On these bills there should be sign of explicit people as well. By checking all of these associations and requirements one bill must be gotten. Later the bills are balanced and sent for portion.

Correcting Bills

In the wake of obtaining the bills the next stage is to deal with them. Coordinative they got quantity with the organized quantity, recognizing the MRIR (Material Received and scrutiny Report) got quantity and receipt quantity, removing the rejected materials from the real bill, recheck the problem solving so on square measure the system of adjusting a bill. Once the rectification these bills square measure sent for the any procedure of installment.

Checking payments

In CMT raw materials and machineries are purchase from different suppliers and we have to be compelled to pay our suppliers. That's why we have to keep a close eye on each installment of suppliers. We keep all the records of payment with great care. We use SAP to record the payment to suppliers. We use a special form of payment to our suppliers which helps them to ease with U.S business policy

Payment Voucher		
PV No:	Date:	
Amount:	Method of Payment	
Cash:	Check#:	
To:		
The Sum of:	Payee:	
Being:		
Approved By:	Paid By:	Signature
<i>Payment Voucher Template</i>		

Uploading on accounting portal

I also upload the scanned document into the accounting portal of the CMT with a short description of each document, which directly connect with headquarter of Mauritius. All the business documents and bookkeeping are recorded with SAP which is automatically added in the accounting portal of the CMT (Bangladesh).

4.3 Skills Applied

As a intern also I good performed in fields works such as market visiting, market evaluation etc. Audit work such as visit market and try to evaluate accurate market price of the product or quality of the product etc. Also I success many of the fields works help of my finance and marketing knowledge.

4.4 New Skilled Developed

- **Problem Solving Skills]**

What real-life problems have you solved till now other than to decide what to wear the next day and how to dodge the upcoming assignment deadline? An internship introduces you to real-life work problems and hence develops your problem-solving skills.

- **Work Ethics**

You won't really learn about work ethics until you are in a tangible work environment. In college education, we are used to making excuses for late submissions, short attendance and

what not! But it is only when we are introduced to the actual environment that we learn work ethics.

- **Adaptability Skills**

Not everyone is adaptable from the beginning. In fact, you can refuse to be so even during your internship experiences but the loss is yours. Being adaptive to your surroundings easily is one of the most useful soft skills not only desirable to employers but also important to your self-growth. So, make the most of your internship experiences and learn some adaptability skills while you are there.

- **Communication Skills**

Talking of soft skills, can the **importance of communication skills** be ever put into words? It's one of the top listed skills that recruiters look for in a resume and something that can get you from bottom to top. Communicating well is a gem of a skill which you can learn during your internship experiences.

- **Responsibility**

Often missed out in the list of soft skills, being responsible is an integral skill required in the job arena. Your internship experience makes you more responsible and accountable for what decisions you make and how you execute what's been allocated to you.

- **Time Management**

Last on our list, but still as important as the others, is time management. Earlier, you could just miss a class because you had some personal commitments. During an internship which is almost the beginning of your work life, you can't mark your absence on a regular basis.

Hence, it helps you learn to manage your time better by maintaining a balance between your work and personal life, without harming any of them.

4.5 Application of academic knowledge

I joined Consumer Knitex Limited as an intern in marketing, there have lot of works in ms word and ms excel, because of some past knowledge I easily done that. For my academic knowledge like some course such as corporate finance, financial statement analysis Etc. I learned many excel work which is really helpful for me.

Chapter V: Conclusion and key fact

5.1 Recommendation for improving departmental operation

Here are some suggestions to CMT (Bangladesh) to improve their overall operational and financial performance. These suggestions help CMT (Bangladesh) to acquire their organizational goals ensuring better service

1. Cost of raw materials should be reduced to increase the profit and also have to increase the sales volumes adapting effective marketing strategy.
2. Provide adequate training to the employee to adapt with the changing trend of this particular sector.
3. Advancement of production technology, ordering procedure and delivering system.
4. Reduce the time in converting inventory in cash, ensure rapid collection of receivables
5. Reduce the time of transforming inventories into sale.

5.2 Key Understanding

RMG (Ready Made Garment) is Important and supportive for our Bangladesh. Bangladesh has risen as a key player in RMG (Ready Made Garments) area since 1978. Materials and apparel represent about 85% of all out fare income of Bangladesh. Out of which, 75%

Originates from the clothing area which covers the significant results of sew and woven shirts, pullovers, pants, skirts, shorts, coats, sweaters, sports wears and a lot increasingly easygoing and design things. The area as of now utilizes roughly 1.5+ million laborers, for the most part females from oppressed social classes.

5.3 Conclusion

RMG part in Bangladesh greatly affects monetary development of the nation. From most recent four years RMG and Textile industry has been the significant patron of outside fare in Bangladesh. Compagnie Mauricienne De Textile Ltée (CMT), a pioneer in style industry everywhere throughout the world for its pullover wear, which begins its excursion in Bangladesh in 2010. In January 2011, they bought Dignity Textile Mills Limited after the securing by CMI of Consumer Knitex Limited in October 2011. I work there as an assistant which encourages me to procure down to earth information about operational exercises of a material firms. I portray all the exercises I routinely done in my temporary position period in Consumer Knitex Limited. In this report I attempt to give a short thought regarding the whole operational movement of the CMT (Bangladesh) and furthermore investigate its fiscal summaries through proportion examination. This report gives a superior comprehension about the operational exhibition of the CMT (Bangladesh) just as monetary execution Of CMT (Bangladesh).

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