

# **Analysis of Consumer Knitex Limited and Its Industry in Bangladesh: An Internship Experience Perspective**

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

# **Analysis of Consumer Knitex Limited and Its Industry in Bangladesh: An Internship Experience Perspective**

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## Letter of Transmittal

To

Mirza Mohammad Didarul Alam, PhD  
Associate Professor  
United International University

Subject: Submission of Internship Report.

Dear Sir,

I am delighted to inform you that I have successfully completed my Internship Report based on my research project “**Analysis of Consumer Knitex Limited and its Industry in Bangladesh An internship Experience perspective**” to fulfill my graduation requirement. During the report compilation period I have attained essential knowledge about the subject matter based on which I have successfully prepared this report.

Hence, as the mandatory aspect of completion of the Project, I am submitting my Internship Report on my experience gained. I am faithful that the prepared report would find itself to be appealing and satisfactory in your mind. I strongly feel that the experience I have gained have enhanced my skill set and persona to work as a professional entity. I am grateful for the immense level of support and suggestions that you have provided me with for the completion of this project.

I will be available for any clarification, justification and modification that may require.

Sincerely Yours

*Tuni Kamal*

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ID No: 111-161-295

School of Business & Economics

United International University

## Certification of similarity index

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## Declaration of the Student

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I do hereby declare that the internship report of “**Analysis of Consumer Knitex Limited and Its Industry in Bangladesh An internship experience perspective**” prepared under the supervision of Mirza Mohammad Didarul Alam PhD, Associate Professor, School of business and economics, United International University, Dhaka-1209, Bangladesh

I further affirm that work and information reported in this internship report is original and no part or whole has been submitted to, in any form, any other University or Institution for any degree or any other purpose.

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BBA

(Major in Marketing)

## Acknowledgement

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First and foremost, all praises and thanks to the Almighty Allah, for giving me enough strength and patience to complete the report work.

With due respect, I wish to express my sincere gratitude to my internship supervisor, Mirza Mohammad Didarul Alam PhD, Associate Professor of United International University for his valuable advice and guidance. His support and guidance highly motivated me to accomplish this report. While doing this report I have gained knowledge on the textile industry and more or less history of the textile industry.

I would like to express my utmost gratitude to the people who have supported me throughout the making of this report. I am very thankful for their aspiring guidance and friendly advice during the project work.

Lastly, but very important, my special thanks to Mr. SubhamPrasanna Thakur, Senior Finance and Accounts Officer of Consumer Knitex Ltd. Mr. SubhamPrasanna Thakur has provided me such vital information of the organization and has immensely helped me while preparing this report. Without his support, this report could not be made such precisely. Thus, I am thankful to him for helping me despite his busy schedule.

## Executive summary

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This report has been made about the “**Analysis of Consumer Knitex Limited and its industry in Bangladesh An internship experience perspective**” This report contains six chapters. This report will provide a idea about the textile industry not only within the country but the foreign market as well.

The first chapter is the **Introduction of the report**, which consists of the history of the RMG (Read made garments) or the textile industry of Bangladesh, it's status and its growth and recognition. The chapter also includes the background of the report, objectives of the report, scope of the report, methodology, data collection procedure, data analysis and reporting, definition of key terms.

The second chapter is the **Company and Industry preview**. This chapter contains company analysis, trend and growth, customer mix, product / service mix, operations, SWOT analysis, Industry analysis, specification of the industry, external economic factor, technological factors, barriers to entry, supplier power, buyer power, threat of substitute, industry rivalry. These analyses are based on facts and figures according to CKL.

The third chapter is the **Theoretical Aspects**. This chapter includes all the details of the marketing activities, marketing mix, product, price, place, promotion and Financial Analysis and Findings of Consumer Knitex Limited (CKL).

The Fourth chapter is the **Internship Experience in Consumer Knitex Limited**. This chapter contains all the details of my internship about the responsibilities, and position in the company, which is an intern of the Finance & Accounts Department. My learning during the internship, the training and observation, and the academic knowledge I could use in discussed briefly.

Chapter Fifth is a **Conclusions and key facts**. This is the chapter that is helpful to the management and investors who are looking forward to Consumer Knitex Limited. The recommendations are also helpful to the management team of the company to know what improvements does it requires for the department activities as well as the company itself.



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# CHAPTER I: INTRODUCTION

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## 1.1 Background of the report

Textile industries are emerging sector of Bangladesh & its Marketing strategy will help to keep up us in rising Market. Businesses all over the world have set better & different marketing strategy for profit making actions & getting bigger and bigger also mentionable that someone getting looser when their strategy does not work out. The thought is that, the business has social commitments or more and past making a benefit is corporate social obligation. The article of clothing industry of Bangladesh has been the key fare division and a fundamental wellspring of outside trade throughout previous 25 years. The business gives work to around 3 million specialists of whom 90% are ladies. The entire strategy is firmly related with the pattern of movement of creation. It has been uncovers that the propensity of low work charges is the key explanation behind the exchange of piece of clothing fabricating in Bangladesh, Bangladesh Garment Sector and Global Chain The reason for this exchange can be cleared up by the compensation structure in the piece of clothing industry, everywhere throughout the world.

## 1.2 Objectives of the report

The main goal of this report is to describe and Analysis of consumer knitex limited and its industry in Bangladesh. The inquiry is to figure up the thought some different part of the Marketing, financial and commercial contactor the feature of clothing industry. The research helps me to project preparations and different thought of background of reciprocation, it will beforehand my experience for my future legal profession to knowledge the specific workout of consumer kitex limited, to find out the good issues rating in advertising workout of consumer knitex limited, to fulfill the evidence about Textile Marketing work of CKL.

## 1.3 Scope of the report

Better understanding and analysis of how consumer knitex limited and its industry (Bangladesh) are performed, give a basic idea about the Marketing, Finance and

commercial department of CKL. Provide all ratio analysis result and recommendations for the company to improve their Financial strength.

## **1.4 Methodology**

This report has been prepared dependent on indispensable and other information.

### **1.4.1 Data Collection Procedure**

This beginning of format or information stray into two article which are essential and Optional source.

**Essential Source:** in essential source information are collected strongly from CKL by individual meeting and perception.

**Optional information:** optional information are collected through different website diary and course book and other information collected by going various purchasing firm.

### **1.4.2 Data Analysis and Reporting**

Both subjective and quantitative devices are utilized to analysis the accrued information various kind programing are utilized for advertise the piece information from the investigation for example Microsoft Excel, Microsoft PowerPoint.

## CHAPTER 02: COMPANY AND INDUSTRY PREVIEW

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### 2.1 Company Analysis

Consumer Knitex Limited is a Export arranged piece of clothing fabricating unit. Consumer Knitex Limited possesses and works a sewing industrial facility. The organization is situated in Dhaka, Bangladesh. consumer Knitex Limited doesn't have any Key Executives recorded. Today has a labor force of more than 1000. Prepared in doing a wide range of sew items for both EU market and USA for most recent 6 years, Consumer Knitex Limited is glad for its commitment in being among the central member in Bangladesh Apparel industry. Consumer Knitex Limited in creating on-time quality clothes, yet in addition delivering then under completely socially/legitimately consistent joins together.

Installment mode: By Irrevocable and Transferable Letter of credit. Terms of installment : L/C at sight.

Cargo terms : FCA, FOB, CFR, CIF

Processing plant Products : Men's, Ladies, Boys and Girls Garments Production Capacity : 150,000 PCS for each Meth.

Creation Lead Time: 60 Days.

#### 2.1.1 Trend and Growth

In 1986, Companies Mauritians de Textile Lee (CMT) started with its modest and humble ethics. It kept up to take the title of being the pioneer in the realm of shirt wear industry. IN 1986, Louis Lai Fat Fur and Francois Woo Shing Hai were the organizers of CMT. That time this association was 100% Mauritian organization. It contained 30 representatives in those days. CMT had just one sewing production line which generally centered around cut, make, and trim systems.

**1990 to 1996:** Capital venture and Vertical combination During this time CMT got created with the innovation CAD/CAM which was utilized for cutting, article of clothing assembling and making designs. CMT at that point began to grow coloring and weaving. They built up their data innovation and furthermore the progression of

the Enterprise Resource Planning (ERP) framework. For the development of the association, they fabricated an administrator building, two texture plants and three sewing industrial facilities.

**1997 to 2002:** Consolidation & Widening of administrations CMT has genuinely inferred a long way to significantly arrive at that it set out to achieve or complete, which is in inconsistency of the statement of purpose that was recruited twenty years prior. Today CMT has become the greatest shirt wear producer in the Sub - Saharan region and in Mauritius, beginning its excursion back in 1986.

**2003 to 2006:** Expansion of tasks, overhauling administrations and worldwide effort CMT engaged in the item plan and advancement focus. CMT began top notch turning factories and sewing plants that were the greatest in Mauritius. At that point CMT joined coloring and sewing. At that point extended vertical combination into embellishments and trims producing. Expanding its development, they had six sewing industrial facilities, an administrator building and two texture plants, they chose interest into esteem added measures.

**2007 to 2008:** BHAG By 2008, a major bristly nery objective set to move CMT among the world's best ten shirt wear makers. CMT has really determined a long way to impressively arrive at that it set out to achieve or complete, which is in inconsistency of the statement of purpose that was recruited twenty years prior. Today CMT has become the greatest shirt wear maker in the Sub - Saharan territory and in Mauritius, beginning its excursion back in 1986.

### 2.1.2 Customer mix

The rundown of clients that Consumer Knitex Limited arrangements with are:

**Table 01: Clients purchase items from Consumer Knitex Limited**

Name	Country	Products
Burton	UK	Shoe, Boots, Jeans, Polo shirt



Celio	France	Jeans, Shirts, Jackets
Dorothy Perkins	London, UK	Jeans, Shoes, Tops
Design Link International	France	Women and Men's attire
Kariban France	France	T-shirt, Pullover, Polos, Trousers, Shirts
Next PLC	UK	Beddings, Dresses, Jackets
Topshop	UK	Coats, Jackets, Jeans, Dresses
Utopia Group	London, UK	Jackets, Dresses, Jeans

### 2.1.3 Product and service mix

CKL gives administration by giving the best quality item from crude cotton. From the underlying period of turning to sewing, slicing to coloring, sewing to completing until the last advance of wary frivolity; each and every stage in the vertically consolidated strategy is finished with extraordinary precision and definite cautiously. This assists with featuring the hour of the striking turnaround of the organization.

Textile Fabric coloring, weaving and wrapping up:

- To build up its textures, CKL gives extraordinary abilities,
- Starting from light-weight to weighty
- Preparing pullovers, ribs, provoke, textures and so forth
- Making polyester, thick, cotton and polyamide.
- Garment assembling and adornment:
- They offer cutting and sewing outfits for youngsters, ladies and men.
- They offer typical shirts and pullover wears.
- Fifteen shades of embroidery fabrics, enriched with dabs and applique.
- Transfer prints, metallic, plastisol and so on

- CKL has master creators for best cutting and sewing styles for window hangings and exceptional styles of the apparel.
- The novel quality is ensured

### **2.1.4 Operations**

CMT gives a full-bundle office to its customer base, going from design to landed transport in supply habitats in the United States and in Europe. Exhaustive techniques include:

- ❖ Product plan and improvement
- ❖ Yarn turning and coloring
- ❖ Fabric sewing, coloring and wrapping up
- ❖ Cutting and sewing
- ❖ Printing
- ❖ Embroidery
- ❖ Garment wash and coloring
- ❖ Landed conveyance into circulation focuses

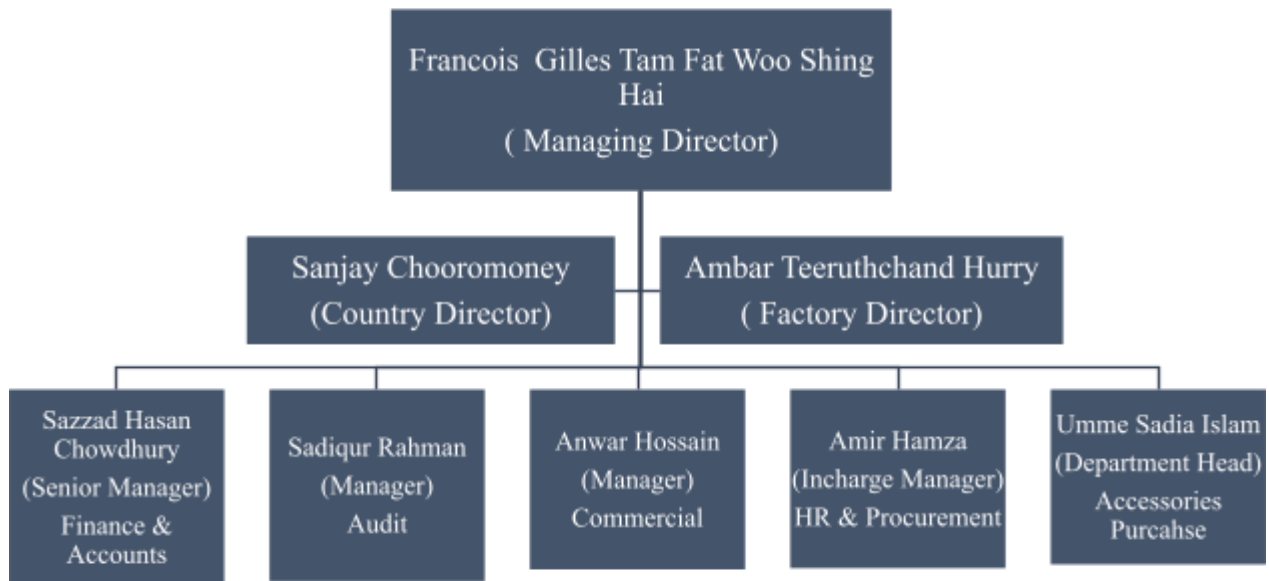
Power over the full inventory network makes CMT a solid complete specialist co-op of a huge range of significant worth added shirt pieces of clothing intended to meet the remarkable and consistently changing requirements of its clients.

The CKL has five divisions essentially, which are the Audit office, Finance and Accounts office, Commercial office, General Purchase office, and HR and Accessories office.

The division of Finance and Accounts and the Audit office manages all the installment systems of the organization whether it be managing the purchaser or provider, by planning charges checks and different exchanges of the organization. The business office deals with the things imported and sent out.

The division of General Purchase and Accessories office needs to manage buying the stuffs that are needed for every day activities. Beginning from office materials like writing supplies, PCs, or filtering machines and so on to processing plant gear like

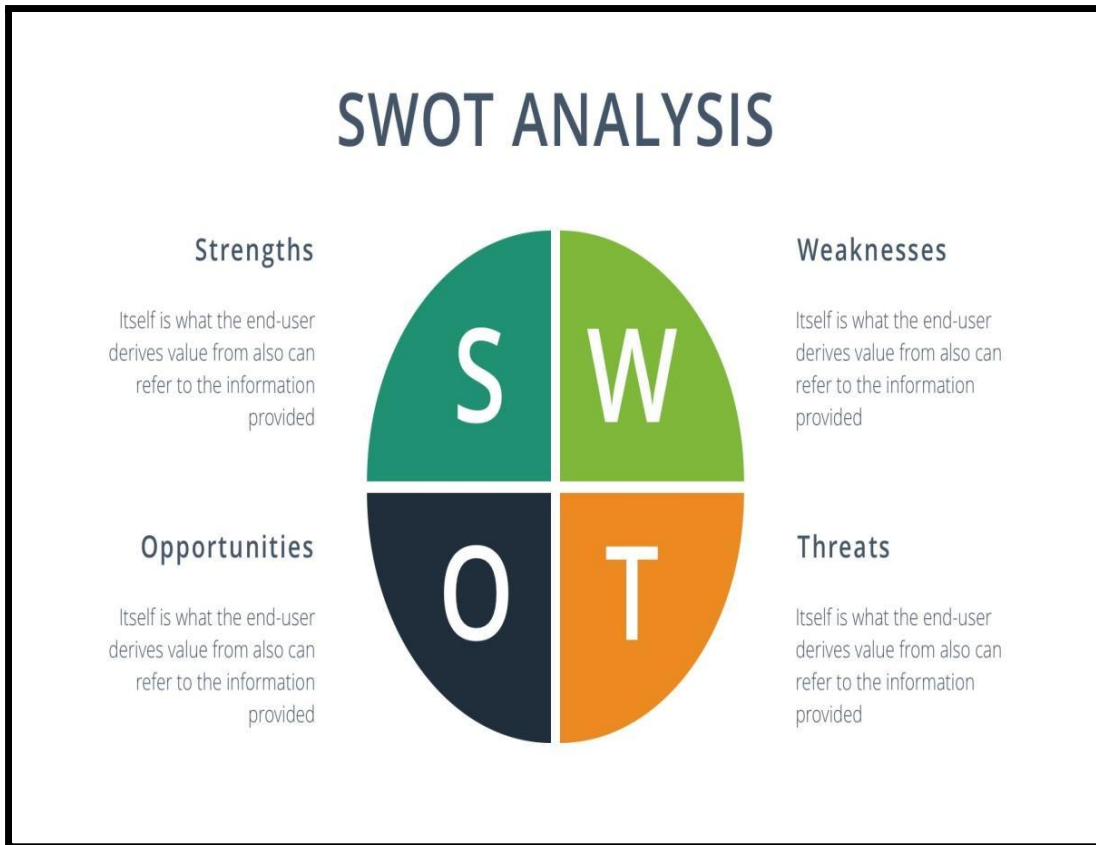
coloring machine, weaving machine and so on The HR works for enrolling and preparing representatives, giving data of organization.



**Figure 1: Hierarchy of Consumer Knitex Limited, Dhaka Office.**

### **2.1.5 SWOT Analysis of the Company**

SWOT evaluation helps an organization to improve its situation, quality of the product, overcome shortcomings, risk and open prompting identifying the competitive advantageous capability of the organization. It's also empowers a company to comprehend its market position. Here's the SWOT analysis of CMT (Bangladesh) is prepare to perceive the embedding of the company better.



**Figure 2: SWOT Analysis**

**Strength**

- ❖ CMT has a group of genuine and capable representative.
- ❖ CMT keeps up reasonable connection between high administration and staff.
- ❖ Could not keep up the establishments and guideline with regards to satisfactory law inferable from government impedance.
- ❖ CMT utilize progressed data framework.
- ❖ CMT keeps a decent association between higher administration and representative.
- ❖ CMT has a solid security framework.
- ❖ CMT has a very much enriched office.

**Weakness**

- ❖ Could not keep up the guidelines and guideline as indicated by suitable law due to government impedance.
- ❖ Raw materials are not accessible here.
- ❖ Decision can take just the higher administration.
- ❖ Lack of legitimate govt. strategy.
- ❖ Poor market inclusion in Bangladesh

### **Opportunity**

- ❖ New unfamiliar purchasers going to the market
- ❖ Improving administration quality than contender
- ❖ Improve higher consumer loyalty by giving quality item
- ❖ Take the chance to get an enormous measure of cash.

### **Threats**

- ❖ Increased the quantity of unfamiliar purchasers.
- ❖ Government strategy intrudes on the advancement interaction.
- ❖ Growing up the expense of creation.
- ❖ BGMEA rules and guideline are such a lot of complex in nature.
- ❖ Project zones are bothered by the nearby town political.

## **2.2 Industry Analysis**

Things of clothing and material area assumes a significant part in the economy of Bangladesh. There are 4621 articles of clothing plants in Bangladesh which contributes a ton to the monetary advancement of our country. One of the significant wellsprings of unfamiliar trading profit is coming from fare of RMG and materials industry. Significant purchasers of RMG of Bangladesh are European Union, USA, UK, and Australia and so on All out 78% of product fares of Bangladesh are comes from the fare of RMG, dress 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 trades, in which over

83% was provided from RMG area. This area remains in the third situation in the attire producing all through the world and gets the telling spot 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 style around the planet. In Bangladesh the greater part of the articles of clothing organization is claimed by the nearby financial backer just 5% of the articles of clothing organization is possessed by unfamiliar financial backer. This area covers over 80% of complete fare in Bangladesh and creates US\$27.16 billion inside 2016-17. This area likewise contributes 12.36% in the GDP of Bangladesh inside 2016-17.

### **2.2.1 SPECIFICATION OF INDUSTRY**

Materials are the most significant since it addresses the way of life of a country. Materials are produced using biodegradable materials. There principle things that are cotton, silk and fleece are the most significant for materials, aside from that filaments likewise assume a crucial part. The most essential work of material is turning and weaving. The most significant and essential work in turning is changing the fiber into yarn. After that turning cycle that is transformed into texture, which we say an interaction of weaving.

We realize sewing is an interaction of texture producing by changing over yarn into a circle. In Bangladesh, there are many weaving ventures, as Tamishna Fashion Wear Limited. Each weaving industry produces things like sweaters, pants wears, T-shirts, coloring, sewing, produces textures, produces embellishments and so forth

Bangladesh is currently is the second-biggest article of clothing exporter on the planet. To make a spot in the worldwide market Bangladesh is doing best to present greener choices in material creation. Joins States Green Building Council (USGBC), which is a NGO that measures eco-accommodating issues of possessed and attractive settlements, has given an authentication from USGBC as of late.

The business that is the report dependent on is the material area, which is the most significant and for the most part adds to the country among any remaining ventures.

## 2.2.2 EXTERNAL ECONOMIC FACTORS

The outer monetary components may incorporate development, (GDP), expansion, financial approach and so forth Gross domestic product: In Bangladesh, around 70% of income comes from the articles of clothing area, having \$40.53 billion from trades Bangladesh is the seventh quickly developing economy with 7.3% GDP.

**Swelling:** Inflation implies the buying force of the country's cash is diminishing. Assessed in the year 2020, Bangladesh's swelling is low at 5.5 % in light of the fact that the Bangladesh article of clothing area gives a ton of items to send out and sets out work open doors and hence diminishing the joblessness rate.

**Monetary approach:** Fiscal arrangement is a methodology when the public authority manages the consumption level and duty rates to notice and impact a nation's economy. Consistently the Bangladesh government gives a financial plan to a year. The income of Bangladesh for the most part comes from charge. That duty comes from the pieces of clothing or material industry.

## 2.2.3 Technological Factors

Innovative elements are every one of those factors that help to survey the options into mechanical abilities. Mechanical components can be both inner and outer. Organizations use innovation by not just equipment and programming also. For instance, quality control, creation cycle, products and enterprises, correspondence, hardware, data, transport and conveyance. The current situation is that a country's reliance over mechanical variables implies all around the world it can achievement without any problem. Mechanical components can help in creating advertising systems. for instance, Siemens and Boeing are putting a ton in 3D printing procedures to plan their items. Quality control in a material industry intends to ensure that an item meets client assumptions. On the off chance that an organization guarantees great quality control, it unquestionably helps capably explores the assembling cycle and augments benefit.

The assembling and creation of material and fiber in this time is taking the mechanical advancement in the greetings tech world. The trend setting innovation has caused us to take care of job effectively and quicker. It saves time, and that is the most significant and helpful to us.

Contingent upon the efficiency and frameworks cost, we can utilize the innovation into new techniques for attire producing. The activity of putting these new advances finished has had an intelligent social effect on the laborers and their position. It has additionally influenced the requirement for preparing, the executives and abilities of the associations.

In the realm of the design business, the most engaged is retailing. In the article of clothing fabricating innovation, the market drivers contain the significance for the most part on quality, plan, adaptability, quick reaction and progressed textures. The extraordinary merchandisers spread their commitment and dealings with the provider's privilege with yarn, textures and filaments. The place of the exchanging framework fixes the quantity of steps of article of clothing and material assembling joined with retailing. Such associations utilize electronic information trading as a fundamental innovation to fabricate and deal with the inventory network interaction of their organization.

#### **2.2.4 Barriers to entry:**

Boundaries to passage are those deterrents that stop or attempt to stop any new contender to enter another mechanical territory. Obstructions of passage are for the most part valuable to the current organization in a region since it guarantees their pay and benefit. The boundary is high for Bangladesh in the outside nations.

**Table 2: Barriers to entry**

Detail	Foreign Market	Local Market
Hindrances to entry	High	Low

Hindrances to section are valuable for the current associations as they can guard their livelihoods and benefit. Essentially, boundaries to passage contains exceptional



tax cut to outstanding firms, copyrights, licenses and, solid brand. By and large, the public authority makes the boundaries to section that can be regular. For instance, when an unfamiliar organization enters Bangladesh for procuring income then the Bangladesh government must be paid high assessment for setting up any organization.

For the neighborhood market, the danger isn't so high on the grounds that there are a great deal of unutilized assets in Bangladesh. Bangladesh's administration couldn't reach to the financial matters of scale and along these lines permits new contestants on the lookout.

### **2.2.5 Supplier power**

The provider power is consistently filling in Bangladesh since the nation has had the option to keep up the installment strategy with the providers. Providers are those from whom organizations and firms purchase crude materials, other inadequate items, or other creation parts, and so on The purchasing and selling contract between the purchaser and provider make a market. Provider power is the point at which one gathering prevails upon dealing with the other party as far as benefit. In the Bangladesh attire area, the providers are extremely incredible on the grounds that Bangladesh articles of clothing imports the majority of its crude materials and frill. In spite of the fact that, Bangladesh has a decent standing that it has the homegrown market to supply crude materials. Subsequently, homegrown providers are getting chances in the opposition.

### **2.2.6 Buyer power**

Bangladesh material area utilizes cost-adequacy and manages numerous nations for rethinking. The purchaser has the privilege to drop the request on the off chance that if the conveyance is deferred, or the item quality isn't acceptable. Bangladesh engages numerous clients on the planet therefore, Bangladesh stands firm on the second footing in the piece of clothing area on the planet. Along these lines, there is an unrivaled force of bartering in the possession of purchasers in Bangladesh articles of clothing. Keeping up the cost and nature of the item is the explanation that Bangladesh articles of clothing are notable now universally. Since the work cost in

Bangladesh is practically nothing. Bangladesh may lose purchasers on the off chance that they bargain in giving modest and quality items. Numerous brands from the global market are intrigued by the reevaluating of Bangladeshi articles of clothing and need to make the best arrangement. Subsequently, there are numerous auxiliaries opened in Bangladesh.

### **2.2.7 Threat of Substitutes**

The best contenders or danger of substitutes are India and China in view of their quickly developing advancement on the lookout. By one way or another the explanation that Bangladesh is behind in the opposition is its less ability to persuade the client. Accordingly, clients change to other's items over Bangladesh. Though, some global doesn't pick Bangladesh to do showcase as a result of political agitation. To limit the danger of substitute, Bangladesh article of clothing may follow the system to adjust Chinese items and Indian items whenever offered in minimal effort and better-quality items is danger of substitute for Bangladeshi Garments since China and India are catching business sector quicker than Bangladesh. We are falling behind somewhat as a result of helpless nations barding clients. In this way, in some cases clients lean toward other's items to Bangladesh. Furthermore, the public authority has less standing on the planet than that of China and India. Also, numerous worldwide brands would prefer not to come because of shaky political circumstances, power emergency and administrative noise. Along these lines, to guarantee development and benefit, Bangladesh should attempt to substitute the Indian and Chinese items by giving modest and quality items.

### **2.2.8 Industry Rivalry**

In the market of articles of clothing area, universally, there is an extreme intensity for Bangladesh to contend around the world, in light of the fact that there are nations like India and China that draw in an ever increasing number of shoppers. While locally competition in Bangladesh material is by all accounts insignificant in light of the fact that the economies of scale are yet so far in the event of creation.

Then again, India and China are the greatest contenders. Despite the fact that, Bangladesh imports numerous crude materials yet in the event that it utilizes homegrown materials all things being equal, Bangladesh can be the pioneer in the attire business all around the world. The opposition is extremely intense since the market has possible applicants. For example, because of political turmoil financial backers are losing interest in Bangladesh and change to different nations like Srilanka. They apply similar strategies to lead the market. Still Bangladesh has a high opportunity to beat the contenders in light of the fact that the business sectors have no hindrances and endpoints.

## **CHAPTER 3: THEORETICAL ASPECTS**

### **3.1 Marketing Activities**

Advertising Activities suggests practices occurring at Launch and after the Launch of a Product, and are including anyway are not confined to, dispatch activities and events, orchestrating, affiliation or conceivably interest at neighborhood and general congresses and discussions, Opinion Leader and speaker recognizing evidence and improvement; practices related to the progression and making of exhibiting plans, Promotional Material, correspondence plan including publicizing undertaking and direct to buyer notice, bargains oblige get-togethers and social occasions, bargains propel getting ready, bargains drive course of action plans including a region game plans, estimations, analyzing plan, bargains force effort noticing, quick and indirect participation with specialists, drug trained professionals, other restorative administrations specialists and where authentic, customers, any Phase IV ponders, restricted time practices concerning life cycle the load up, open association, and other regular dispatch and post-dispatch works out.

### **3.2 Marketing Mix**

The advancing mix is apparently the most famous stage in publicizing. The segments are the advancing "methodologies" in any case called the "four Ps" publicizing decisions generally fall into the followings four controllable classes.

#### **3.2.1 Product**

Product is anything's that can offered to the market for acquisition, use that might satisfy want or need. fuses actual articles, organizations, individuals, spots, affiliations and musings. Thing is the vital P of the advancing mix and it is the most fundamental piece of the promoting mix. To be fruitful at displaying, you ought to have a thing that people need. Product and ventures are cases of things. Here are a couple of occasions of the thing decision to be made:

- Quality level
- Design
- Features
- Brand Name
- Packaging
- Services
- Variety

### **3.2.2 Price**

Second spot in the promoting mix goes to 'Cost'. Worth suggests the proportion of money a customer needs to pay to accomplish a thing. Worth affirmation isn't simple. Cost should be straightforwardly for the thing. It should be like the costs others bearing for a comparative thing. Some new business visionaries feel that they should esteem their things much lower than their adversaries. A couple of occasions of assessing decisions to be made include:

- Least Price.
- Discount.
- Allowance.
- Payment Period.
- Returns.
- Seasonal Pricing.

### **3.2.3 Place**

The third P in the advancing mix signifies 'Spot'. This evades to the methods for scattering finished things from the collecting unit to the last client. This would incorporate transportation and limit of items, till they are profited by the customer.

A couple of occurrences of dissemination decisions include: Distribution Channels.

- Transportation.
- Location.
- Inventory the executives.
- Market Coverage.
- Logistics.

### **3.2.4 Promotion**

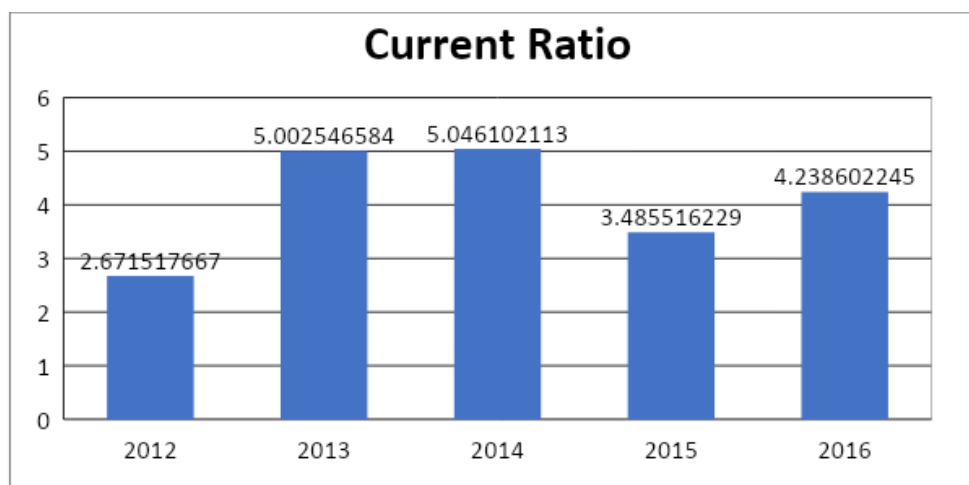
The fourth P in the publicizing mix signifies 'Headway', which suggests an association's correspondence line with the end customer or buyer. Progression relates to how you spread the news about your thing, by the day's end headway is advancing. Zeroing in on techniques arranging a publicizing or restricted time fight that pulls in the thought of a specific customer or buyer. Advancing correspondence decisions include:

- Advertising.
- Personal Selling.
- Sales advancement.
- Public relations.
- Marketing correspondence financial plan.

### **3.2.5 Financial Analysis And Findings**

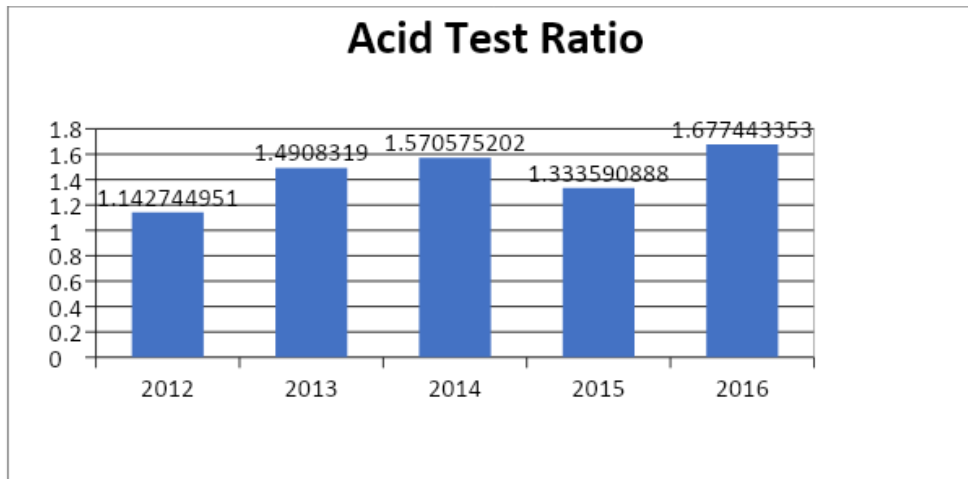
By analyzing financial data we can understand the operational efficiency of the firm, overall performance and managerial control of the firm. Financial statement analysis is the common approach to understand the financial strength of a firm. In this report I use several ratios to analyze the operational efficiency, profitability and solvency of the CMT (Bangladesh) by using financial statement of the both Consumer Knitex Limited (CKL) and Dignity Textile Mills Limited (DTML).

### Year to year comparative ratio analysis:



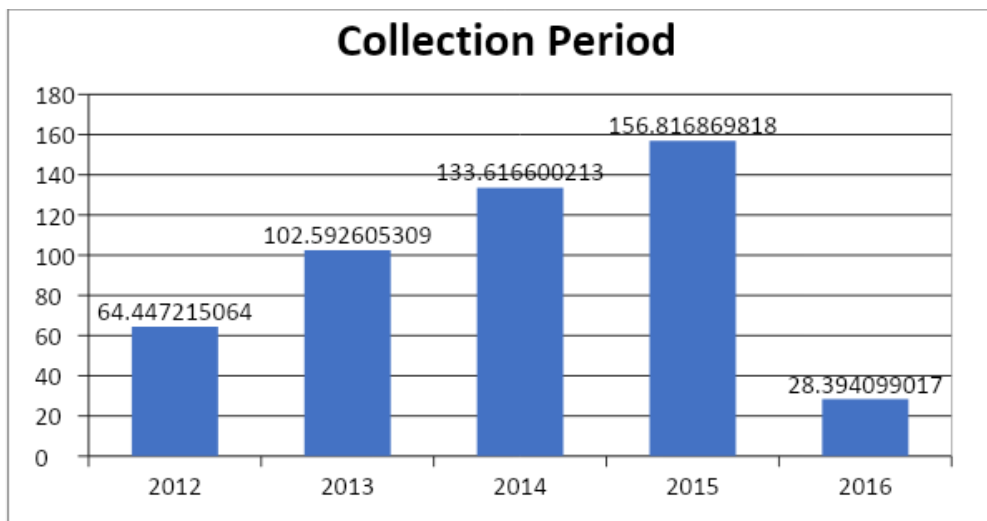
**Figure 3: Current Ratio**

**Comments:** The Ratio shows fluctuating trend. It reached peak in 2014 and lowest in 2012. But this trend do not show actual scenario regarding Absolute Current Asset and Current Liability. In 2016 Current Asset was about 20321539779 whereas in 2014 it was about 3194154551. However throughout these 5 years CMT (Bangladesh) have been holding adequate to meet its current obligations.



**Figure 4: Acid Test Ratio**

**Comments:** Acid Test Ratio remains almost stable throughout the years. This ratio basically involves most liquid assets e.g: Marketable Securities and account receivables in addition to cash along with cash which reflects the ability of CMT (Bangladesh) to meet its short term obligations more appropriately. The ratio over the year reflects that CMT (Bangladesh) holds liquid assets marginally to meet its current obligation.

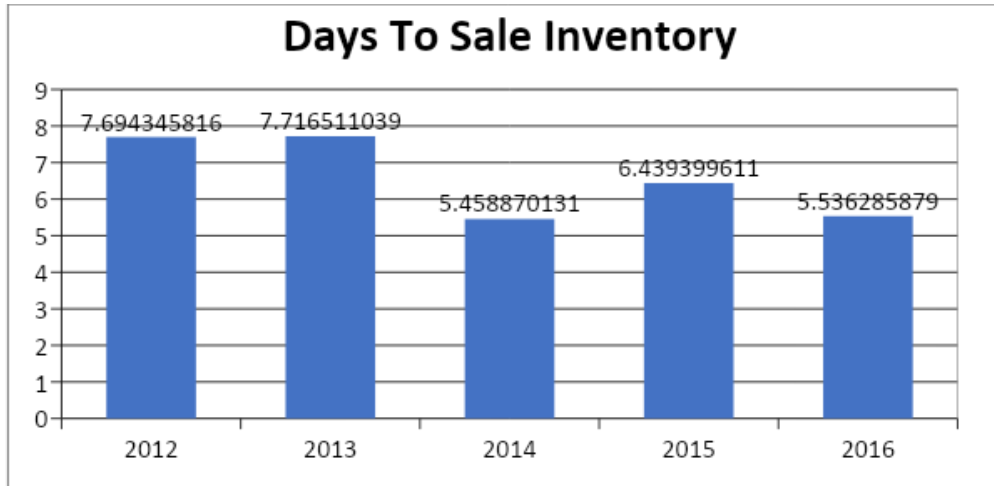


**Figure 5: Collection Period**

**Comment:** Collection period indicates the time taken to collect accounts receivables. The lower this period more liquidity the company will hold. However, this depends on the policies taken by market competitors. In 2016 collection period are about 28.39

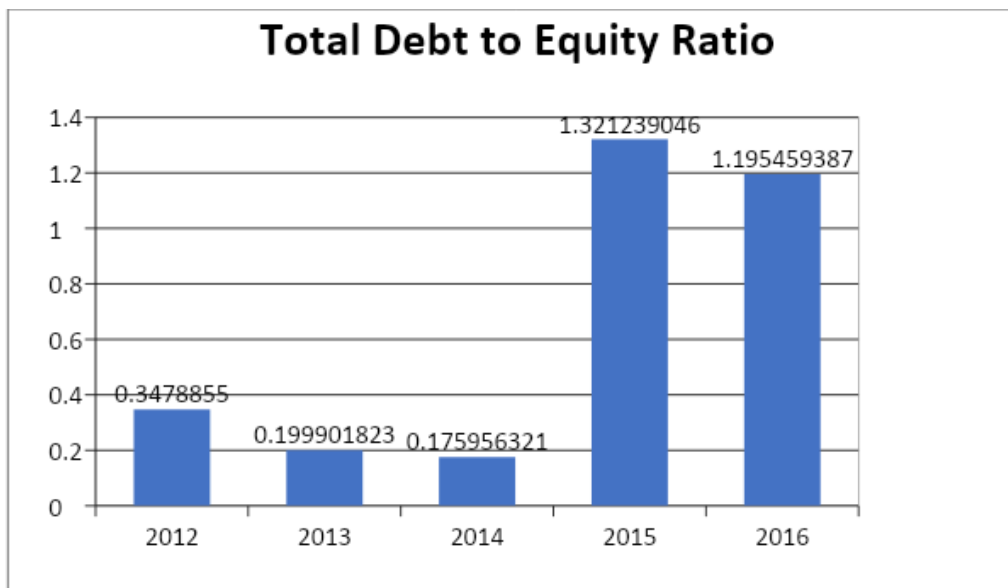


which is far lower than the previous years. Possible reason could be because of holding more current liabilities compared to previous years



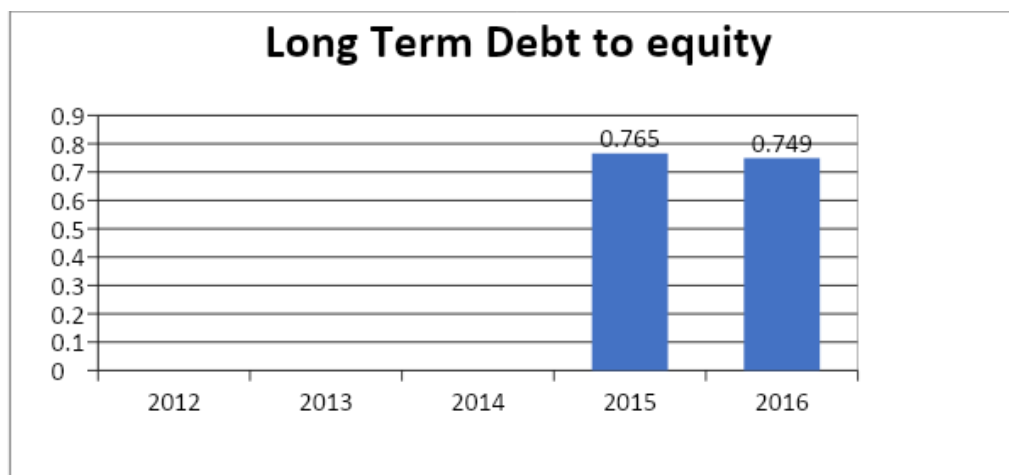
**Figure 6: Days to Sale Inventory**

**Comment:** Days to sale inventory measures the time taken to get the inventories sold. This ratio is important for CMT (Bangladesh) to determine its Working Capital need. This ratio depicts the fluctuating trend over the years. However, the variations are not significant. CMT (Bangladesh) requires not much time to get its inventory sold. In the year 2016 it is about 5.54 days.



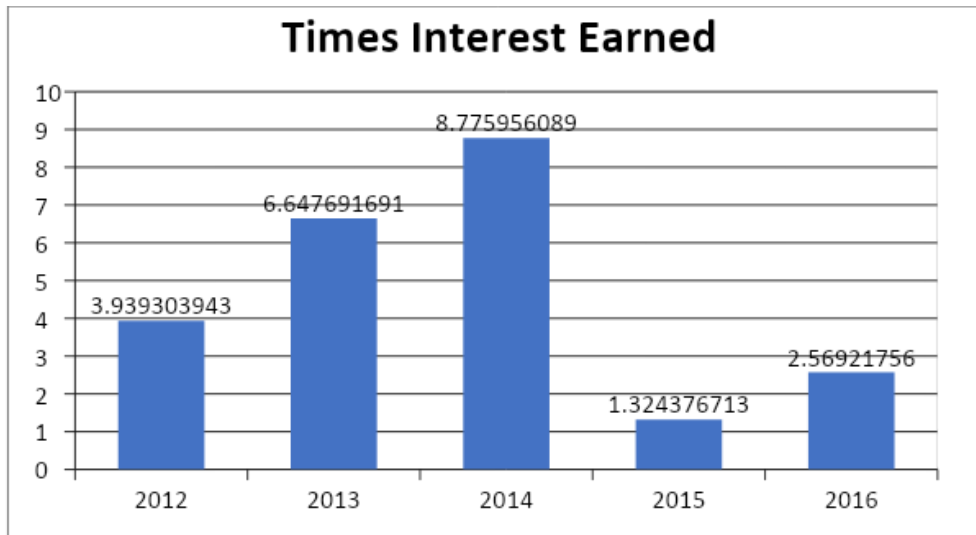
**Figure 7: Total Debt to Equity Ratio**

**Comment:** The Key measure in evaluating long term structure and capacity is the Debt to Equity Ratio. If this ratio is too high, it may indicate that the company has used up its borrowing capacity has no caution for future events. If it is too low, it may mean that, available leverage is not being used to the owners. If the ratio is trending up it may mean that earnings are too low to support the needs of the enterprise and if its trending down it may mean that the company is doing well and setting the stage for expansion. The Debt to Equity Ratio for CMT (Bangladesh) is almost similar in 2015 and 2016 and it is too low in 2012, 2013, 2014. The reason for such deviation is the presence of long term debt in the Capital Structure in 2015 to 2016.



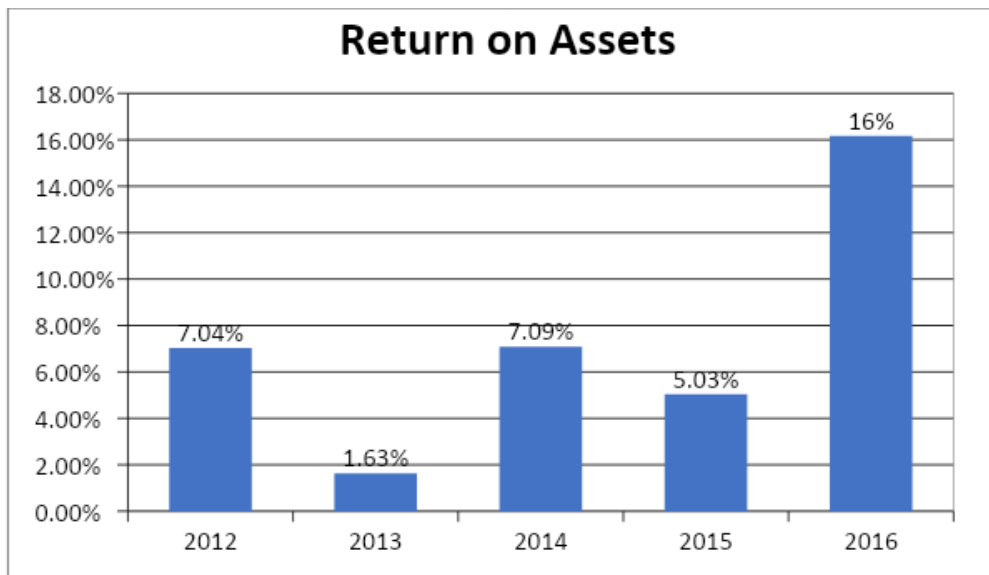
**Figure 8: Long Term Debt to Equity**

**Comment:** CMT (Bangladesh) did not obtain any long term Debt up to 2014. Although the ratio is higher in 2015 compared to 2016, the absolute amount of long term debt is higher in 2016. The reason for such deviation is the absolute amount of Equity which is significantly higher in 2016.



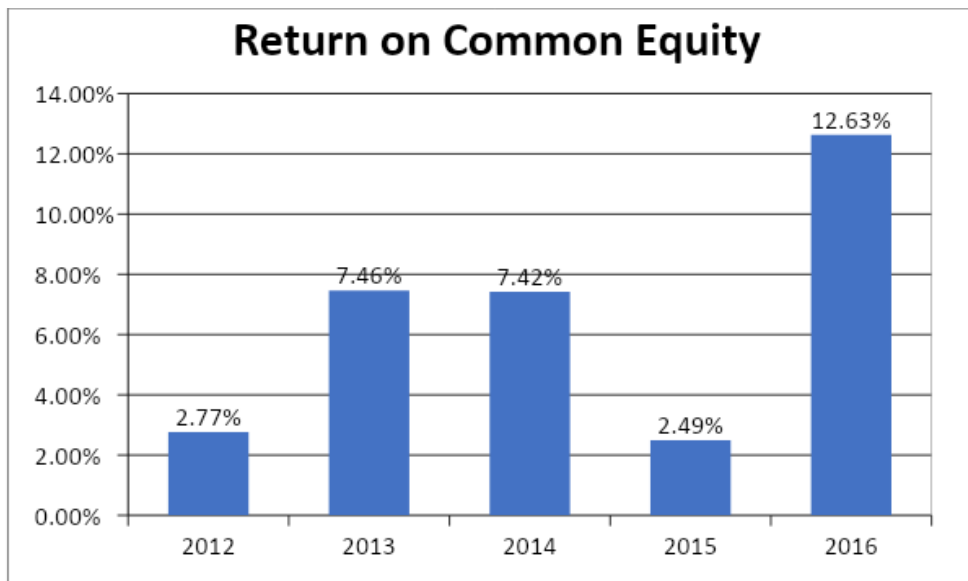
**Figure 9: Times Interest Earned**

**Comment:** The ability to make interest payment is more a function of company's liability to generate positive cash flows from operations in the short run as well as overtime. Thus time interest earned shows how comfortably the company should be able to make interest payment assuming that earning trends are stable. Time interest earned is comparatively higher in 2013 and 2014 as company did not incur any long term debt in that year. Hence the interest cost was low and the ratio was higher.



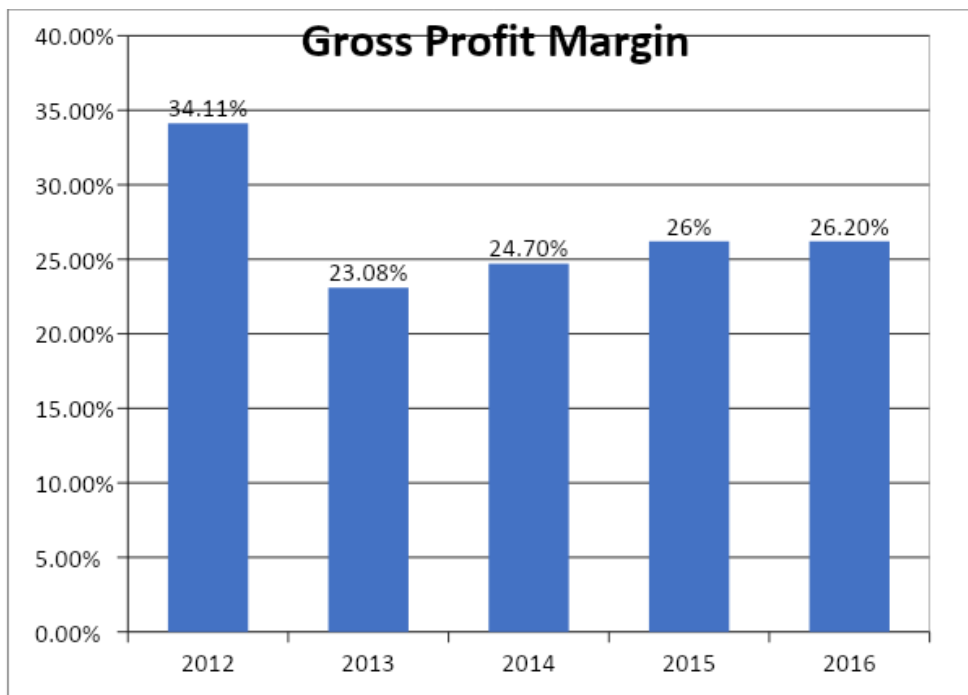
**Figure 10: Return on Assets**

**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.



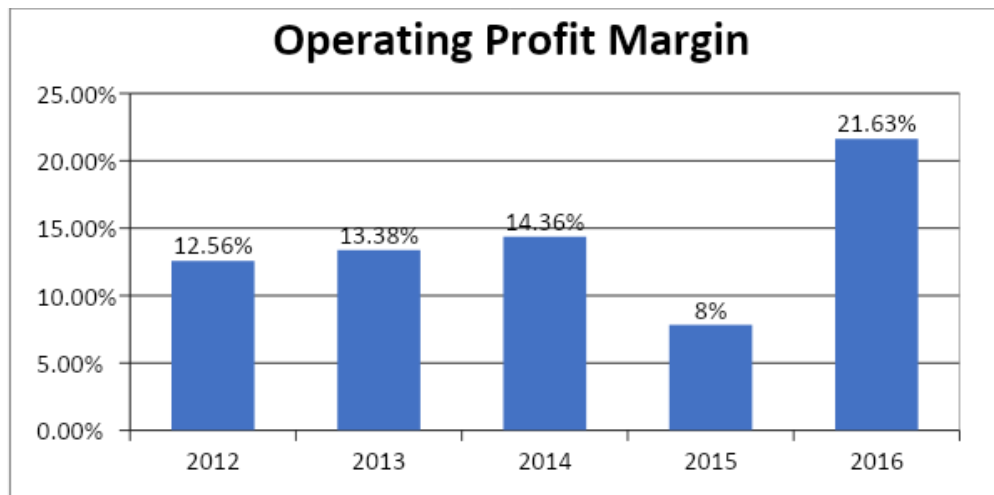
**Figure 11: Return on Common Equity**

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



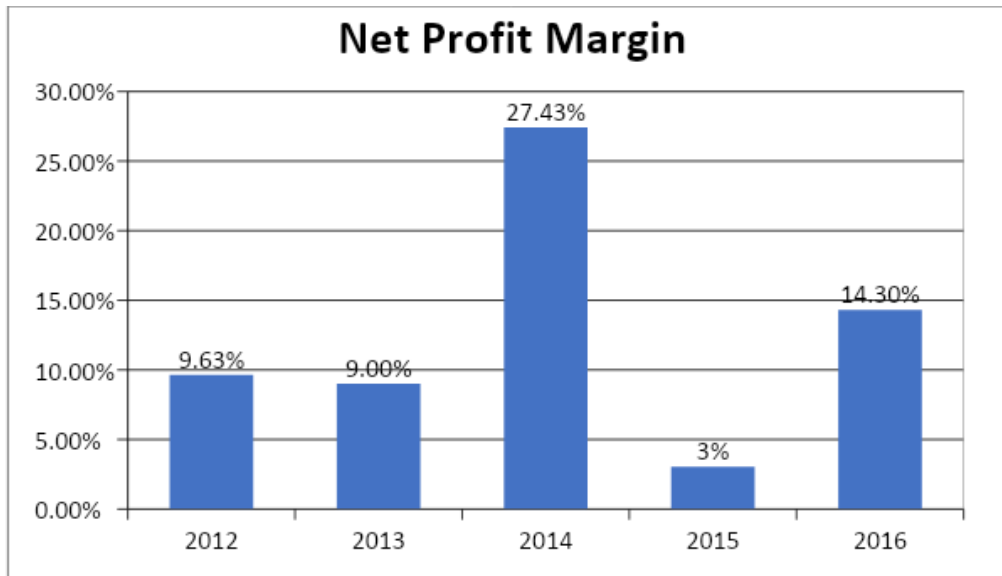
**Figure 12: Gross Profit Margin**

**Comment:** The ratio represents the percentage of sales revenue that exceeds the variable cost. When this ratio is low, it is a sign that product cost is high in comparison with selling price. The ratio shows almost a stable trend over the year, although the sales are higher in 2016, the ratio remains stable as the cost of goods sold was also high. In 2012 the ratio is higher as cost of goods sold was the lowest in 2012.



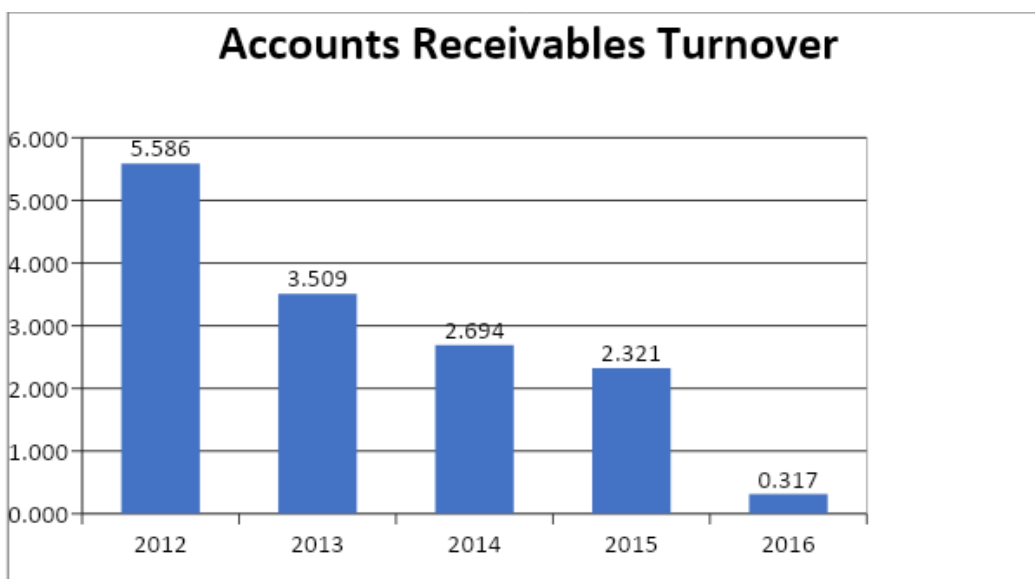
**Figure 13: Operating Profit Margin**

**Comment:** This ratio shows the portion of sales that exceeds the cost (both variable and fixed). When there is a weakness in this ratio, it is generally an indication that either gross margins are too low or volume is too low with respect to fixed cost. Here operating profit margin is highest in 2016 as sales volume is too high compared to previous years.



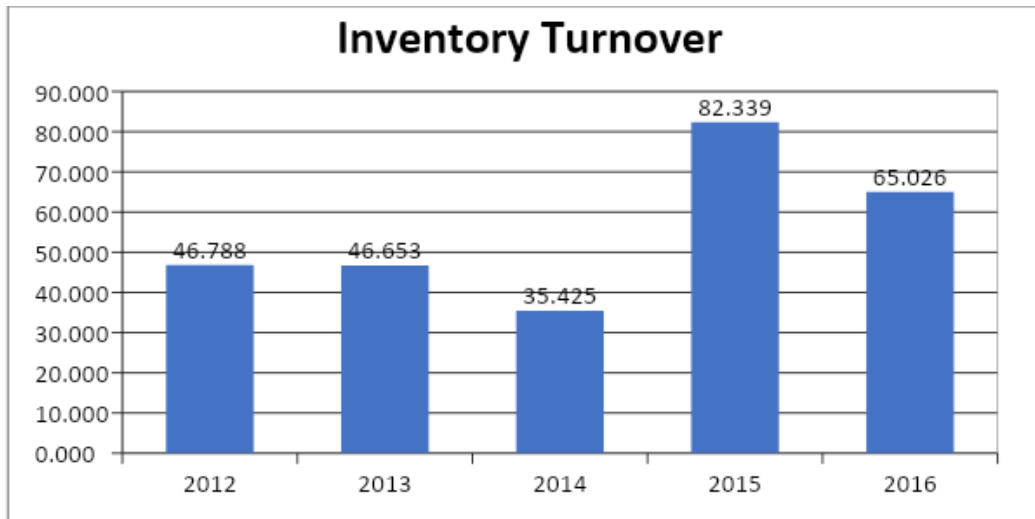
**Figure 14: Net Profit Margin**

**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.



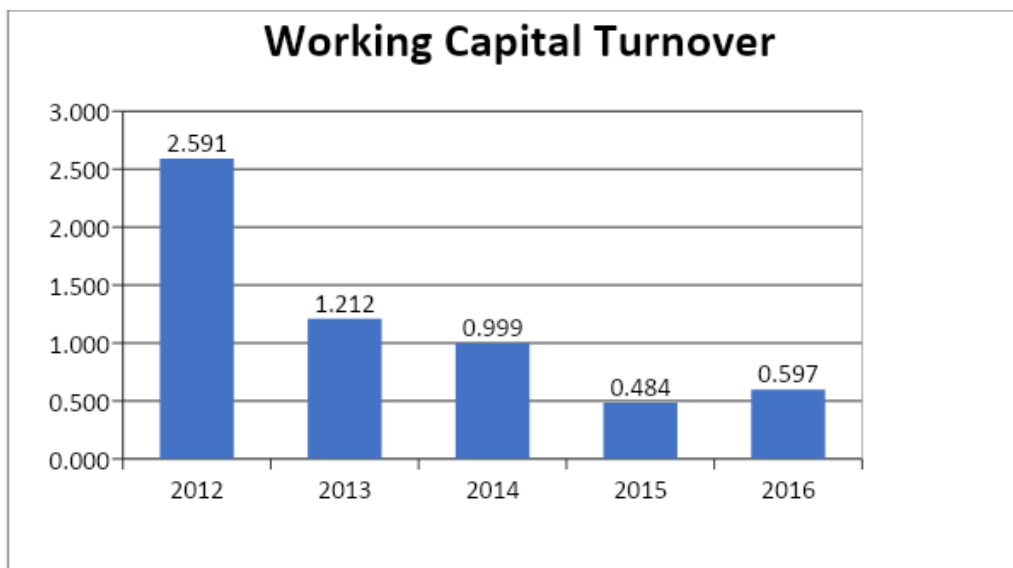
**Figure 15: Accounts Receivables Turnover**

**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.



**Figure 16: Inventory Turnover**

**Comment:** Inventory Turnover measures likelihood of generating cash from Inventories. The ratio shows fluctuating trend over the years. This ratio is highest in 2015 although cost of goods sold was the highest in 2016. This is because larger amount of inventories in 2016.



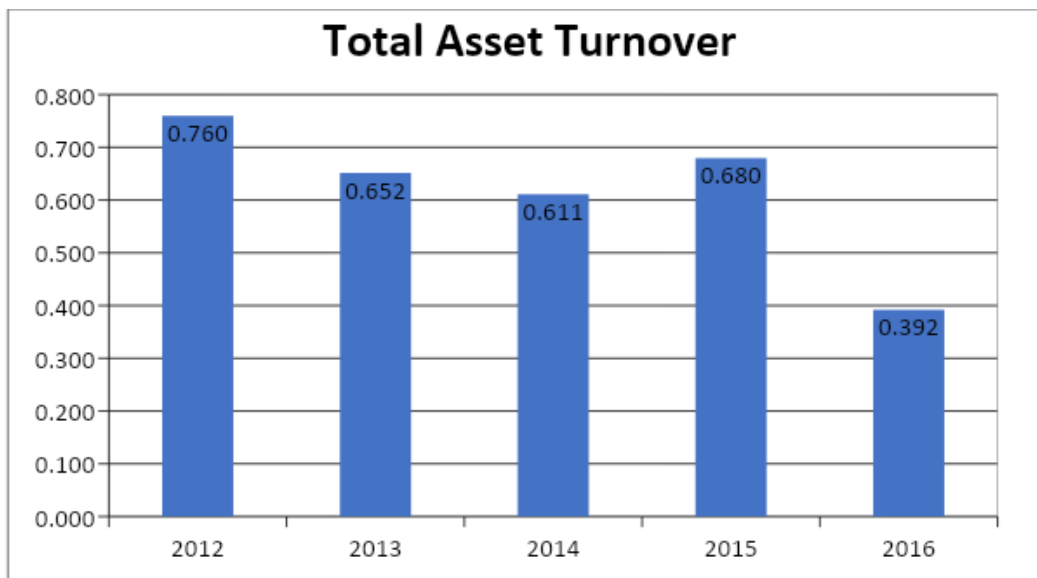
**Figure 17: Working Capital Turnover**

**Comment:** This ratio measures the likelihood of generating sales using its working capital. Working Capital is highest in 2012 which means in that year the company was able to utilize its working capital more efficiently compared to other years. The ratio above measures the under utilizations of Working Capital



**Figure 18: Price to Earnings**

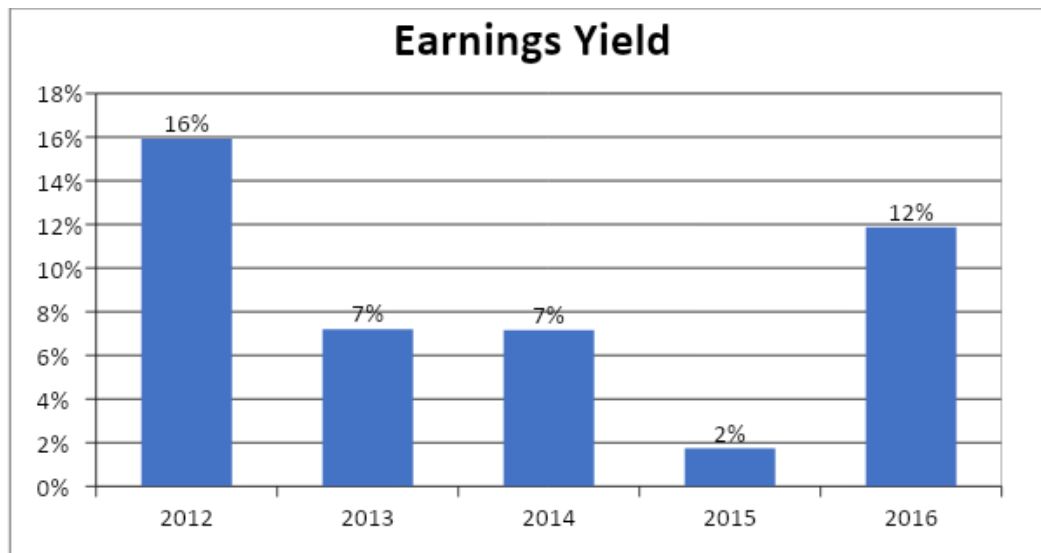
**Comment:** This ratio measures the amount that the investor has to spend to earn each Taka. The lower the ratio is the better the position. In 2016 this ratio is 8.43 and in 2015 it was about 57.48. This is because the EPS was comparatively low in 2015.



**Figure 19: 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.



**Figure 20: Earnings Yield**

**Comment:** It measures the amount the investor can earn from each taka invested. The higher the ratio is the higher the performance of the company. The ratio is highest in 2016 as sales were too much higher and cost of goods sold was not so high which leads to higher yield.

## **CHAPTER 4: INTERNSHIP EXPERIENCES**

### **4.1 Position, Duties, and Responsibilities**

I have filled in as an understudy in Consumer Knitex Limited (CKL), which is a sister Consistency of Companies Mauricienne de Textile Ltee (CMT). I was the assistant of the Finance and Accounts office. My entry level position period was for a quarter of a year. During these three months of temporary job, I have seen a development in myself. I was appointed to do the filtering of the records, vouchers and other trivial money stuffs. This assignment went for very nearly fifteen days. At that point I was approached to transfer those examined archives to their site so Mr. Gilles can think about the organization's exercises. From that point forward, soon I was finished with transferring all the archives. At that point Mr. Subham, Senior Finance and Accounts Officer, allocated me to dominate based work. I needed to make the top-sheets of all the unimportant money of the organization. The organization is likewise associated with trade and import, whose costs where must be inputted by me in dominate.

I additionally need to get and check the bills of the providers which comes from the Audit division in the wake of checking. I go for additional checking. At that point I needed to submit them to Miss Marufa Sultana, Finance and Accounts official, who gets ready checks for the providers' installments.

I need to set up an itemized dominate sheet for the TAX and VAT paid to the providers, which I needed to give to my senior, Miss OchiraKarmakar.

Another obligation, which was truly intriguing to me, was to compose the exchanges of the bills, from which checks were to be composed and furthermore this is an assignment which is further to be checked by Mr. Sanjay Kumar Choromoney, Country Director. This was a significant assignment to be dealt with in light of the fact that the exchange detail must be exact containing entire detail so it is extremely straightforward subsequent to perusing by Mr. Sanjay.

### **4.2 Training**

If we talk about training then of course, no special or specific training was provided. Because I worked as an intern there yet, their special guidance was my training. All credit goes to Mr. Subham and Miss Marufa. This appreciation is well deserved

because these during these three months they disclosed to me each in detail. Thus, it was extraordinary to work when I became acquainted with about the subtleties of the assignments.

### **4.3 Contribution to Departmental Functions**

My commitment to the exercises to the Finance and Accounts divisions was my energy and my efficiency towards my work. To engage in division capacities, one ought to appreciate the work yet most significant is to work effortlessly. I have been impacted by the Finance and records division due to their cordial nature, and desire to help me each time when things were not satisfactory to work for. Not just the Finance and Accounts Department, the Audit division likewise disclosed to me their work. This caused me to learn additional data which may not be conceivable to know whether they didn't fill in as a group.

### **4.4 Evaluation**

Despite the fact that I was in the Finance and Accounts office, I just need to do the work area work. My errands were to check the bills, plan top-sheets of the bills, get ready exchange subtleties of the checks, input expenses of LC. I appreciated doing all these on the grounds that whatever task was given to me those were exceptionally simple to do. In any case, it was by all accounts simple as my tutor truly clarified the assignments well overall.

Undoubtedly, I set aside less effort to do the necessary errands. Yet, most significant was to do the work right. Without doing such a slip-up is vital in any association to remain whether it be as an understudy or a representative.

Albeit, neither my group nor my area of expertise administrator did at any point grumble in regards to my work. My tutor and furthermore the account group use to allow input each day after I complete the work.

### **5.5 Skills Applied**

Entry level position is a piece of the BBA program to finish the degree. Not just that, truth be told, a temporary job makes a path for an understudy to become more acquainted with the corporate world. It is a time span where an understudy can understand and discover how to use oneself as an assistant. Similarly, I have had the option to utilize the abilities I have.

During the 3 months of my entry level position of CKL. I have had the option to utilize my delicate abilities. Delicate abilities are characterized as one's character attributes and relational abilities that one denotes the capacity to work and cooperate with others. I could help the organization right off the bat with my relational abilities. Since the organization's country director is Sanjay Kumar Choromoney, a Mauritian, we need to impart in great English, and since I needed to make exchange subtleties in English my relational abilities got supportive.

I was an understudy in the Department of Finance and Accounts. Subsequently, to realize the dominate or bookkeeping page was clearly vital. I have taken an interest in dominate workshops. In this way, I have a decent information on utilizing dominate other than the fundamental dominate. Utilizing full scale dominate, V-query.

#### **4.6 New Skills Developed**

New abilities that I have created during my temporary position is most importantly, how to keep up the time, which we call time the board. Indeed, time the executives is a lot of crucial for any association. Since, after I complete an errand, I needed to introduce the work appointed to my guide. At that point my tutor needs to check it and give it to the chief. I have expanded a few highlights:

- My composing expertise during my entry level position.
- Macro dominate,
- Scanning and record likewise checking
- Bank proclamation
- An whole buy measures

#### **4.7 Application of Academic Knowledge**

After the information acquired in the four-year-long degree off BBA, the scholastic information I could apply in my entry level position program are:

- The information on utilizing monetary formulae
- Time the board
- Maintaining rules and guideline
- Teamwork

The information on utilizing monetary formulae: While concentrating in the college, I took part in a workshop "The Excelist", where essential preparing and a few equations where instructed. That preparation on dominate got helpful in my temporary job program.

**Time the executives:** After joining the organization as an understudy, what I realized is that the most significant in the corporate world is to be reliable. An individual's reliability is the impression of their degree of commitment. Similarly, my devotion was found in my time the board. About the participation, however regarding doing the works in a brief timeframe.

**Keeping up rules and guidelines:** As an assistant, I adhered to all the directions that were given by the group chief and accomplished all the work accurately.

**Collaboration:** Whenever the office needed to deal with any venture work, I needed to help the group.

## CHAPTER 5 : CONCLUSIONS AND KEY FACTS

### **5.1 Recommendations for improving department operations:**

- The organizational hierarchy is not so good. They should increase hierarchy.
- Some employees should behave properly with their juniors.
- Proper training is required for new employees.
- The company must recruit new faces to Finance & Accounts department and Audit department.
- The workload must be equally divided, so that work does not stop there when one person is absent.
- Number of employees must be increased.
- The salary must be attractive as it is an MNC.
- There is a lack of efficiency of the employees.

### **5.2 Conclusion**

RMG sector in Bangladesh has a great impact on economic growth of the country. From last four years RMG and Textile industry has been the major contributor of foreign export in Bangladesh. Companies Mauricienne De Textile Ltée (CMT), a pioneer in fashion industry all over the world for its jersey-wear, which starts its journey in Bangladesh in 2010. In January 2011, they purchased Dignity Textile Mills Limited following the acquisition by CMI of Consumer Knitex Limited in October 2011. I work there as an intern which helps me to acquire practical knowledge about operational activities of a textile firms. I describe all the activities I routinely done in my internship period in Consumer Knitex Limited. In this report I try to provide a brief idea about the entire operational activity of the CMT(Bangladesh) and also analyze its financial statements through ratio analysis.This report provides a better understanding about the operational performance of the CMT (Bangladesh) as well as financial performance Of CMT (Bangladesh).

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