

Report On
Ha-Meem Group
Foreign Supply Chain & Commercial Activities

By

Fazlay Rabby
ID: 24281034

An internship report submitted to the Executive Development Center, BRAC Institute of Governance and Development (BIGD), BRAC University in partial fulfillment of the requirements for the degree of
Post Graduate Diploma in Knitwear Industry Management (PGD-KIM)

Executive Development Center, BIGD
BRAC University
November 2025

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Declaration

It is hereby declared that

1. The internship report submitted is my/our own original work while completing degree at Brac University.
2. The report does not contain material previously published or written by a third party, except where this is appropriately cited through full and accurate reference.
3. The report does not contain material which has been accepted, or submitted, for any other degree or diploma at a university or other institution.
4. I/We have acknowledged all main sources of help.

Student's Full Name & Signature:

Fazlay Rabby
ID: 24281034

Academic Supervisor's Full Name & Signature:

Muhammad Ziaur Rahman (Zia)
Senior Trainer, PGD-KIM,
BIGD, Brac University

Letter of Transmittal

Muhammad Ziaur Rahman (Zia)

Senior Trainer, PGD-KIM,

BIGD, Brac University

66 Mohakhali, Dhaka-1212

Subject: Report On Ha-Meem Group Foreign Supply Chain & Commercial Activities.

Dear Sir,

This is my pleasure to display my entry level position provide details regarding' supply chain activities in Bangladesh Ha-Meem Group, which I was appointed by your direction.

I have attempted my best to finish the report with the essential data and recommended proposition in a significant, compact and comprehensive manner as possible.

I trust that the report will meet the requirements.

Sincerely yours,

Fazlay Rabby

24281034

PGD KIM, Batch-28

Brac University

Date: 22 September 2025

Non-Disclosure Agreement

This agreement is made and entered into by and between Ha-Meem Group and the undersigned student at EDC, BIGD, Brac University

Student's Full Name & Signature:

Fazlay Rabby
24281034

Industry Supervisor's Full Name & Signature:

Zahairul Haque
Assistant Manager, Supply Chain Management
Ha-Meem Group

Acknowledgement

At the very outset, I would like to convey my profound gratitude to Almighty for granting me the strength, patience, and opportunity to successfully complete my internship report. Without His blessings, it would not have been possible to accomplish this task.

I extend my sincere appreciation to my respected Academic Supervisor, **Mr. Muhammad Ziaur Rahman (Zia)**, Senior Trainer, PGD-KIM, BIGD, Brac University, for his continuous guidance, constructive feedback, and invaluable advice throughout the preparation of this report. His support and mentorship have been instrumental in shaping the quality of this work.

I am equally indebted to my Industrial Supervisor, **Mr. Zahairul Haque**, Assistant Manager, Supply Chain Management, Ha-Meem Group, whose professional insights, practical directions, and consistent encouragement enabled me to gain an in-depth understanding of the supply chain and commercial practices of the organization.

My heartfelt thanks also go to **SICIP, Brac University**, and the **Ha-Meem Group**, for providing me with the platform, resources, and necessary support to carry out my internship program effectively.

Preparing this report has been both a challenging and rewarding experience. The process allowed me to acquire substantial knowledge and practical exposure regarding industrial operations and supply chain management. I have genuinely learned a great deal and enriched my professional capabilities through this journey. I would also like to express my special gratitude to the officials of Ha-Meem Group, particularly **Mr. Nitish Kumar (Head of Department, SCM)**, **Mr. Asifuzzaman (Senior Merchandiser)**, **Mr. Ataur Rahman (Senior Manager, Planning)**, and other team members. Their valuable time, cordial cooperation, and the information they shared greatly facilitated the successful completion of this report.

Finally, I remain truly grateful to all individuals who extended their assistance, inspiration, and guidance during my internship tenure. Their contributions have not only supported me in accomplishing this report but also enriched my learning journey, which I believe will benefit me significantly in my future professional career.

Executive Summary

This internship report was prepared as a partial requirement of the **Post Graduate Diploma in Knitwear Industry Management (PGD-KIM)** offered by the **Executive Development Center (EDC)** under the **Brac Institute of Governance and Development (BIGD), Brac University**. As part of the program, I completed a three-month industrial training at **Ha-Meem Group**, one of the most reputed conglomerates in Bangladesh's apparel industry. The Group was widely known as a leading manufacturer and exporter of ready-made garments,

The report summarized my internship experience in several sections. The first section described Ha-Meem Group's background, mission, vision, and strategic goals. The second section explained its organizational structure, departments, and product lines, showing how its vertically integrated system ensured coordination and efficiency.

The third section focused on my practical work experience across different departments such as Supply Chain and Capacity Planning, Commercial (Clearing and Documentation), Merchandising, Quality Assurance, Logistics, Modelist, Human Resource Management, and Corporate Social Responsibility (CSR).

The fourth section analyzed the strengths and challenges of various departments and suggested recommendations for improving efficiency, digitalization, and competitiveness.

I worked under the guidance of Lt. Col. (Retd.) Md. Delwar Hossain (Deputy Managing Director), with academic supervision from **Mr. Md. Muhammad Ziaur Rahman (Zia)**, Senior Trainer, PGD-KIM and industrial supervision from **Mr. Md. Jahairul Islam**, Assistant Manager, Supply Chain Management, Ha-Meem Group. Their support and feedback greatly enhanced my learning.

Overall, the internship at Ha-Meem Group was a valuable experience that bridged academic learning with practical application and strengthened my professional and analytical skills.

Keywords: Apparel Industry; Supply Chain; Capacity Planning Management; Export-Oriented; Corporate Social Responsibility; Improving Efficiency.

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Chapter 1

1.1 About Organization

Ha-Meem Group is a leading and most diversified company in Bangladesh, which is strong in manufacturing knitwear and denim products. Within the last 40 years, the Group has grown its vertical integration to emerge as the supplier of the major retailers and brands around the world in terms of bulk capacity, current production facilities and robust backward linkage services. In the knit industry, Ha-Meem has a mature knitting, dyeing, and finishing facility that enables the company to handle the entire supply chain on a single umbrella. It is not only that the quality and compliance are better controlled but also allows shorter lead times which is particularly important in addressing the ever-evolving demands of global fashion markets. The company specializes in a large range of knitwear such as T-shirts, polo shirts, sweatshirts, active wear and provides customers in North America, Europe and Asia.

Rifat Garments Ltd. has also established one of the largest denim manufacturing plants in Bangladesh besides its knit business. The mill of denim within the Group boasts of the latest slasher and rope dyeing equipment, which yields approximately four million meters of denim fabric each month. The several denim garmenting units and special washing plants complete this backlink by offering complete line of fashion washes such as laser, over-dyeing, wrinkle-free and 3D whisker. High-volume production of fabric and technology of excellent-finishing plants enables **Rifat Garments Ltd. (A concern of Ha-Meem Group)** to produce more than seven million woven, knit and denim garments every month.

The ability of Rifat Garments Ltd. on scale, as well as innovation and compliance, is the strength of their knit and denim operations. The Group also has heavy incorporated design studios, CAD modes and sample development unit whereby it manufactures as many as 800 new samples per day to serve its customers all over the world. In addition, sustainability has

gained a central theme and some of its departments have embraced green practices, energy-conserving equipment, and the integration of renewable energy via rooftop solar power plants. The mixture of mass-produced fashion, vertical integration, fashion development, and sustainable business makes Ha-Meem Group among the most competitive knit and denim manufacturing companies in the Bangladesh apparel sector and strengthens its contribution to the export economy of the country.

1.2 Overview of the Industry

Knitwear industry can be considered as one of the two leading sectors of the ready-made garment (RMG) industry of Bangladesh, as it accounts to exceeding half of the overall apparel exports of the state. The knit garment exports in the fiscal year 2023-24 amounted to more than USD 24billion, out of the national RMG of approximately USD 47billion, and therefore is the largest segment of the export portfolio. Knitwear products including T-shirts, polo shirts, sweatshirts, leggings, and undergarments take up most of the exports that Bangladesh makes to the major international markets especially the European Union, the United States, the United Kingdom, Canada, and Japan. The preference trade arrangements have been able to integrate Bangladesh as a duty-free country into Europe with this country becoming the second largest producer of knitwear across the globe after China.

The knit industry factory environment varies with over 2,500 units concentrated predominantly in Dhaka, Narayanganj, Gazipur and Savar. The knit factories, unlike the woven factories, are usually vertically integrated and many groups have their own spinning, knitting, dyeing, finishing, printing and embroidery division. With this incorporation, shorter lead times can be achieved (15 to 30 days on average) than the longer turnaround of woven garments. The knit industry has reached about 13000 tons of daily production of knit in Bangladesh and delivers more than 8 billion garments per year.

The knit sector is competitive due to several reasons. The comparatively low cost of production, presence of a substantial number of skilled labor force and high level of vertical integration contribute to the fact that manufacturers are very responsive to the demands of the buyers. Moreover, most of the major knitwear manufacturers have invested in energy efficient infrastructure, and this has seen a rise of LEED certified green factories which have contributed to increasing the reputation of Bangladesh as a manufacturing country that is environmentally friendly.

1.3 Company's Vision and Mission

At Ha-Meem Group the mission is based on always providing high quality apparel items and on time and helping to uplift the society mitigating poverty and unemployment and enhancing industrialization in Bangladesh. The firm lays a lot of emphasis on professionalism, commitment to customers, and constant modernization in operations.

Its vision is pegged into establishing market leadership by providing exclusive and superior quality products because of having an empowered, efficient and honest workforce.

1.4 Goals & Objectives

At Ha-Meem Group, there is a clear growth strategy that expands the goals and objectives that the company aims to achieve as one of the best exporters of apparel in Bangladesh. The major objective of the Group is to become a trusted global supplier of knitwear and denim products, guaranteeing world-leading quality, delivery within the required time, and environmentally friendly production. To this end Ha-Meem will still look to vertical integration by increasing knitting, dyeing, finishing and denim washing capacity which will minimize the reliance on outside suppliers, decrease lead times and allow Ha-Meem greater competitiveness in the global market. The other significant goal is to ensure high adherence to global labor, safety, and environmental regulations. Ha-Meem always focused on developing and running green

and energy efficient industries and implemented green energy solutions in the form of solar systems on the rooftops. The commitment does not only help to reinforce the agenda of global sustainability but also enhances long term relationships with the international buyers who are increasingly seeking environmentally responsible sourcing.

1.5 Organizational structure, Organogram, Branches and Departments

Ha-Meem Group is designed in a vertically integrated conglomerate that is controlled by a strong management team and has several subsidiaries in textile, apparel, accessory, media, and ancillary industries. The following table is a lengthy description of its organizational structure, levels, and branches of operation.

1.5.1 Executive Leadership & Management Team

The top management of Ha-Meem has A. K. Azad as Chairman, Chief Executive Officer, and Managing Director, and Lt. Col. (retd.). Md. Delwar Hossain in the position of deputy managing director. Below, there is a top executive team comprised of Chief Operating Officer (COO), Directors, and General Managers in major departments like production, finance, merchandising, compliance, HR and quality assurance. This highest leadership jointly establishes the quality policy, strategy and operational control.

1.5.2 Factory Network & Branches

Ha-Meem Group has a wide-spread network of production:

- About 300 garment factories distributed over Ashulia, Savar, Gazipur and Tongi which have about 26 garment factories, and employ about 50000 individuals
- Ha-Meem Knit will be a new branch which will have a starting capacity of 10 tons/day of composite knit and will be increased to 50 tons and will provide tops and bottoms in men, women, and children lines

1.5.3 Denim Plant & Backward Linkages

The denim vertical of Ha-Meem starts with Ha-Meem Denim Mills Limited on a 100-acre compound in Gazipur (Sreepur, Maona) and has a slasher and rope dyeing capacity to produce up to 4-6 million meters of denim per month. This mill supplies the finished denim items into the other garment plants and how the mill fits perfectly into six (or more) washing plants of Ha-Meem which have 150,000 pcs/day capacity and offers high fashion washes such as laser, 3D whisker, over-dye, and wrinkle-free finishes; and all the plants are equipped with on-site effluent treatment.

1.5.5 Support Departments & Ancillaries

In these main lines of operations, a host of internal departments and factories helps to support them:

Design & Sampling (Ha-Meem Design Studio): Has CAD-based sample room with capacity to produce up to 800 samples/day

Accessory & Packaging Units: Entails in-house production of labels, polybags, cartons, zippers, elastic as well as embroidery / printing units covering more than 95 percent of the accessory's requirements

Jute Mill, Chemical Formulation Plant, and Transport Services: The additional examples of backward integration and operational independence are supported by these side activities.

1.5.6 Organizational Hierarchy & Departments

Ha-Meem has functional departments spread over the corporate head office campuses and factories. Core departments include:



Ha-Meem's functional departments are distributed across corporate head office and factory campuses. Core departments include:

1.6 Products produced by industry

The textile and apparel industry of Bangladesh plays a pivotal role in the national economy, contributing over 80% of the country's export earnings in this industry, knitwear industry is the biggest export occupying over half of the total apparel export. Knit products have been very popular in the foreign market because of their comfortability, multi-purpose, low cost, and capability of Bangladeshi manufacturers to deliver high quality and on time.

Bangladesh has developed a good reputation in the world on the production of different varieties of knitwear clothing to men, women, and children. Knitting, dyeing, printing, embroidery and finishing facilities have advanced in industry and thus the country is able to serve both the basic and fashion-oriented segments.

Major Knitwear Products:

- **T-Shirts:** Basic, fashion, printed, embroidered, and embellished T-shirts in cotton and blended fabrics.
- **Polo Shirts:** Classic pique and jersey polos with various collar designs and finishes.
- **Tank Tops & Vests:** Lightweight casual wear for men and women.
- **Leggings & Bottoms:** Cotton and stretch fabric leggings, joggers, and casual bottoms.
- **Children's Knitwear:** T-shirts, tops, dresses, and sleepwear for kids and infants.
- **Seasonal & Fashion Items:** Knit sweaters, cardigans, and lightweight fashion garments.

1.6.1 Products produced by the Ha-Meem Group

Ha-Meem Group is one of the biggest vertically integrated apparel producers of Bangladesh that creates a variety of high-end garments and textile products that sell to international customers globally in North America, Europe, and Asia. The product line of the Group includes knitwear, denim, woven products and value-added textile items, which is reinforced by the full integrated production facility such as knitting, spinning, dyeing, finishing, embroidery, printing and washing.

Knitwear Products: Ha-Meem knit division manufactures a broad range of clothing such as T-shirts, polo shirts, sweatshirts, tank tops, leggings, and active wear, and children wear. High-quality cotton and blended yarns are used, and high-quality knitting, dyeing, and finishing technologies have been used to produce these products. The design studio has CAD systems and sample-making facilities, which enable Ha-Meem to create up to 800 new samples in a day so that it can keep up with the world fashion trends.

Denim Products: Ha-Meem Group has a state-of-the-art denim mill that can produce approximately 4-6million meters of denim fabric in one month. Its brand of denim clothing comprises jeans, jackets, skirts, shorts, and shirts. The denim washing facilities also offer full

line of fashion finish like laser effect, 3D whisker, over-dye, stone-washed and wrinkle-free denim and can offer both the basic and value-added denim apparel to the international markets.

Sustainable and Innovative Products: Ha-Meem has begun to incorporate green practices in all its production facilities in accordance with the demands of sustainable fashion in the world. Organic cotton, recycled fibers and energy efficient dyeing and finishing processes are all products that are being added into its portfolio, making the Group an accountable supplier in the world apparel industry.

Chapter 2

Description about task accomplishment

2.1 Marketing & Merchandising Department

Through my Rifat Garments Ltd internship. (One of the concerns of Rifat Garments Ltd.), I was able to actively participate in and support the Marketing and Merchandising Department that could be considered the key constituent of the whole supply chain as the initial step. My direct participation provided me with practical experience of the way marketing and merchandising activities start and handle the entire order process since the buyer communicates to order confirmation.

2.1.1 Buyer Communication and Order Confirmation

I had close interaction with the merchandising business team who are constantly in touch with foreign shoppers like H&M, GAP, Zara, and C&A. Their functions include buyer inquiries, costing, sample approvals and production scheduling.

Key Activities I Was Involved In:

- Receiving tech packs and order inquiries from buyers.
- Reviewing specifications such as fabric composition, GSM, color, trims, and accessories.
- Coordinating with the sampling unit for development, fitness, and pre-production samples.

Example:

- Buyer: H&M
- Style: 24SP-HM-POLO-021
- Order Qty: 150,000 pcs
- Fabric Requirement: 100% Cotton Pique, 220 GSM

After order confirmation by the buyer, I helped the merchandiser to issue the Purchase Requisition (PR) of the raw materials, and this was the beginning of the procurement process.

2.1.2 Costing and Price Negotiation

I had to coordinate activities with the merchandising department before final order placement by preparing detailed cost sheets in terms of fabric, trims, washing, CM (Cost of Making), overhead, and freight. I was involved in collection of updated supplier prices and attended meetings in which final cost was presented and accepted.

Practical Tasks I Performed:

- Marking of costing sheets, material consumption, and determination of FOB prices.
- Coordinating with procurement for updated fabric and trim prices.

- Internal discussions on final price approvals before sending quotations to buyers.

Example of Costing Summary:

Particulars	Cost/pc (USD)
Fabric	1.82
Trims & Accessories	0.25
Washing & Finishing	0.20
CM (Cost of Making)	0.45
Overhead	0.10
Total FOB Price	2.82 USD/pc

2.1.3 Time and Action (TNA) Planning

I was also actively engaged in helping the merchandising team in the preparation of the TNA Calendar, which monitors the important milestones, including fabric booking, lab dip approval, PP sample approval, bulk fabric in-house, cutting, sewing, and shipment.

Activity	Target Date	Responsible Dept.
Fabric Booking	15 July 2025	Procurement
Lab Dip Approval	25 July 2025	Merchandising
Bulk Fabric In-house	28 Sept 2025	Commercial

Activity	Target Date	Responsible Dept.
Cutting Start	02 Oct 2025	Production
Shipment	25 Nov 2025	Commercial/Export

2.1.4 Sample Development and Buyer Approval

I was directly involved in the activities of developing the sample with the sample room and technical department. This enabled me to learn the ways in which the different sample types add to buyer confidence and confirmation of the order.

Types of Samples I Worked On:

- Development Sample for initial buyer review.
- Fit Sample for measurement accuracy.
- Pre-production (PP) Sample before bulk production.

I kept sample tracking sheets and facilitated buyer feedback records in Buyer Communication.

2.1.5 Order File and Coordination with Commercial & Production

Once the buyer did the PO confirmation, I helped in preparing the Master Order File which had all approvals, POs, fabric and trim details, and shipment instructions. To distribute these files to the departments concerned, I assisted in distributing them as follows:

- **Commercial Department:** for LC/TT opening and shipment documentation.
- **PPC Department:** for production scheduling.
- **Procurement Department:** for raw material sourcing.

2.2 Foreign Supply Chain

It was in the Commercial and Procurement Department, where I was experiencing my internship at Ha-Meem Group, that I sought in foreign procurement, processing of LC and shipment documentation. Having practical engagement gave me a clear picture as to how sourcing of foreign raw materials facilitates the running of smooth production and export processes.

2.2.1 Practical Supply Chain Flow Observed

In my department, I observed and assisted in this full workflow: PR (Purchase Requisition) → CS (Comparative Statement) → Work Order/ PO → LC/TT → Shipment/Inhouse → Inventory Update → Production Consumption.

I have worked with the following entire workflow in my department; PR (Purchase Requisition) - CS (Comparative Statement) → Work Order/PO → LC/TT → Shipment/Inhouse → Inventory Update → Production Consumption

2.2.2 Purchase Requisition (PR) Handling

I assisted in the review of PRs submitted by the Merchandising or Planning team following PRs submitted on the confirmation of buyer orders and confirmed fabric, trim or accessory requirements before submitting them to the approval.

Particulars:

- **Buyer:** H&M
- **Style:** 24SP-HM-POLO-021
- **Fabric Required:** 100% Cotton Pique, 220 GSM
- **Required Qty:** 85,000 yards
- **PR No.:** PR-FAB/INTL/2025/142

2.2.3 Comparative Statement (CS) Preparation

- I helped in the reviewing of PRs by the Merchandising or Planning team after PRs have been submitted on the confirmation of buyer. An CS is compiled based on price, lead time, quality and performance of the supplier.

Comparison between the Suppliers:

- **Supplier A:** Shanghai Textile Co. Ltd. (China) – USD 2.95/YD, 30 days lead time
- **Supplier B:** PT IndoFab (Indonesia) – USD 2.88/YD, 28 days lead time

Supplier B is chosen after consideration based on cost and delivery benefit.

2.2.4 Work Order / Purchase Order (PO) Preparation

Once approved by the management, I would prepare draft Work Orders or POs and verify the information (item name, supplier, and quantity) and then approve it and initiate LC.

Particulars:

- **PO No.:** PO/INTL/FAB/2025/0786
- **Item:** 100% Cotton Pique Fabric
- **Qty:** 85,000 Yards
- **Value:** USD 245,000
- **LC Terms:** At Sight, 100%
- **Port of Loading:** Tanjung Priok

2.2.4 Commercial Activities (LC / TT Process)- Practical Tasks

2.2.5 I collaborated with the Commercial team in preparing LC opening forms, checking supplier PI values and approve draft LCs prior to issuing. I also got to know how to detect discrepancies and liaise with banks in correction.

Documents Required:

- Commercial Invoice (CI)
- Packing List (PL)
- Bill of Lading (BL)
- Certificate of Origin (COO)

2.2.6 Shipment & In-house Follow-up

We also constantly made calls to suppliers and freight forwarders to check on the schedules of shipments and revised shipment tracking documents of the on-time delivery.

Particulars:

- **Vessel:** MV ASIAN GLORY
- **ETD:** 10 Sept 2025
- **ETA:** 22 Sept 2025
- **BL No.:** MDL/INDO/2025/0911
- **Lot No.:** LOT-FAB-0925-INDO

2.2.7 Inhouse & Inventory Management (ERP Entry)

Upon shipment clearance, I modified the information on goods in the ERP system and checked QC reports and issued GRN numbers.

Data Entry:

- **Inhouse Date:** 28 Sept 2025
- **Qty Received:** 84,950 yards (Shortage: 50 yards)
- **GRN No.:** GRN/INTL/0925/149
- **Location:** Central Fabric Store (Unit-4)

2.2.9 Monitoring and SOP Compliance (Practical Observation)

I noted that Ha-Meem Group has a very high level of compliance of SOP in every stage between PR and traceability and accountability of shipment.

- **Procurement SOP:** Approval matrix for PR → CS → PO
- **Commercial SOP:** LC checklist, document verification
- **Inventory SOP:** GRN process, batch/lot traceability

2.2.10 Practical Challenges Observed

- The supplier delays in documentation (CI/PL/COO) resulted in LC discrepancy during my observation.
- Port congestion and demurrage risks
- Variance between booked and in-house quantities

2.3 Commercial Department Activities (Import Division)

During my internship at Ha-Meem Group, I had the chance to closely observe and indirectly assist The Commercial Department that plays a vital role in the execution of import related operations for some types of raw materials from abroad.

2.3.1 Functional Overview of the Commercial Department

The Commercial Department of Ha-Meem Group looks after all import and export documentation, banking procedures, and formalities of porting out the shipments. Its basic role in the import process involves:

- Preparing and verifying **LC opening documents**
- Coordinating with **banks for LC issuance and amendment**

- Ensuring **timely endorsement and acceptance of documents**
- Maintaining correspondence with **foreign suppliers and shipping lines**

2.3.2 LC (Letter of Credit) Opening Process

In our organization, I came to know that after PO is passed by management, Commercial Department prepares itself for opening LC with respective bank against PI after it is approved by the management. I touched upon the step-by-step process with commercial officers to know how they handle import finance.

Process Flow:

1. **PI Verification:** The Commercial team experiences Proforma Invoice (PI) verification from the supplier to verify terms, price and schedule of shipment.
2. **LC Application:** According to approved PO and PI, they prepare application of LC Opening Form and deposit it in the bank (in this case, Premier Bank Ltd.) with necessary documents, PO copy, PI and CS approval, VAT /Trade License, IRC and Import Registration Certificate.
3. **LC Draft Checking:** A draft LC is reviewed by the Commercial and Seller teams to ensure accuracy for some details like HS Code, port names, shipment period and payment.
4. **LC Transmission:** Once corrected and approved by the management, the bank issues the final LC through SWIFT to the supplier's bank e.g. Bank Mandiri, Indonesia.

Example Observed:

- **LC No.:** LCAF2025/001256
- **Value:** USD 245,000

- **Issuing Bank:** Premier Bank Ltd., Bangladesh
- **Beneficiary Bank:** Bank Mandiri, Indonesia
- **LC Type:** At Sight, 100%

2.3.3 Document Finalization and Bank Endorsement

After shipment, the shipping documents are sent by the suppliers through the bank as per the terms of LC. I saw how Commercial team focus on checking these documents thoroughly so that there should not be discrepancy before acceptance.

Key Documents Reviewed:

Commercial Invoice (CI), Packing List (PL), Bill of Lading (BL), Certificate of Origin (COO), Inspection Certificate, Beneficiary Certificate (if required)

The Commercial team carefully verifies:

Consignee name and LC number Shipment Quantity and invoice value BL date and shipment period Country of origin and HS Code TIN BIN IRC & Bank BIN No.

2.3.4 Role of C&F Agent in Customs Clearance

Ha-Meem Group deals with Labib Co. Ltd., who are professional Clearing and Forwarding (C&F) agents, completing the formalities from customs and performing the physical delivery of imported goods. Upon receipt of the endorsed documents Customs Department submits the same for the clearance of goods to Labib Co. Ltd.

C&F Process by Labib Co. Ltd.:

1. **Document Submission:** C&F agent submits Endorsed documents (CI, PL, BL, COO, LC copy etc.) to Customs Authority at Chattogram Port.

2. **Assessment:** Customs Duty, Taxes and VAT Preliminary / Assessment The customs officials assess duty, taxes and VAT as per HS Code and declared value.
3. **Final Assessment & Duty Payment:** The duty assessed is informed by the Ha-Meem Commercial team by Labib Co. Ltd. The Commercial Team then arranges a payment of duty through the bank (using pay order/ap online treasury system).
4. **Release Order (RO):** After the payment confirmation, customs provide a release order of the goods.

2.3.5 Final Assessment and Customs Clearance

I noticed that customs clearance is one of the most important and time-sensitive types of clearance of any import. During my internship, I worked on few clearance files in which the customs made temporary as well as final assessments prior to release.

Example:

- **Vessel:** MV ASIAN GLORY
- **ETD:** 10 Sept 2025
- **ETA:** 22 Sept 2025
- **Customs Duty Paid On:** 25 Sept 2025

2.3.6 Logistics and Post-Clearance Support

Once the goods are released, the Commercial Department sends all the clear documents and the copies of GRN to the Logistics and Inventory teams. The logistics unit then schedules the internal port to factory transport using approved carriers. I helped with the change to the shipment tracking sheet and in-house entry records for the imported fabric with the following in place:

- **In-house Date:** 28 Sept 2025
- **Qty Received:** 84,950 yards
- **Shortage:** 50 yards

The Commercial team also reconciles the **final invoice value, duty paid, and bank charges** before closing each LC file.

2.3.7 Observed Challenges in Commercial Activities

While making observations and discussing with the team, I observed some operational issues that tend to affect efficiency:

- Delay in supplier documents (CI/PL/COO) causing LC discrepancy
- Port congestion increasing container detention charges
- Occasional mismatch in HS Code or declared value during customs assessment

2.4 Quality Assurance Department

During my internship at Ha-Meem Group, I also saw the activities of the Quality Assurance (QA) Department that play an important role in maintaining standards for the products and ensuring that each shipment should be based on the quality that a buyer specifies. Once the merchandising department finalizes an order and production commences, the QA department keeps an eye on every stage from raw inspection of fabrics to the final finished garments to ensure they meet the international quality standards and the specifications of the buyers. The quality department works closely with the Merchandising units, Production units, and Finishing units.

2.4.1 Fabric Inspection (4-Point System)

Before the start of bulk production, the incoming fabrics are thoroughly checked to detect any defects in the process of weaving, dyeing or finishing. I had the opportunity to observe this process in detail in the Fabric Inspection Section, in which the 4-Point System is used -- an internationally recognized way of measuring the quality of fabric.

Key Steps Observed:

1. Fabric Roll Checking:

Each fabric roll that is received from the supplier is visually inspected in light using a fabric inspection machine.

2. Defect Identification:

Inspectors mark abnormalities, such as holes, stains, knit defects, color shading, and mis-picked by means of stickers or chalk.

3. Point Allocation:

Each defect is rated with 1, 2, 3 or 4 penalty points depending on its size and severity.

4. Acceptance Criteria:

Rolls having an overall defect score above 40 points per 100 square yards rejected/returned to supplier.

Example of Fabric Inspection Record:

Roll No.	Fabric Type	GSM	Total Points/100 yd ²	Result
24SP-HM-POLO-021-01	100% Cotton Pique	220	28	Pass
24SP-HM-POLO-021-02	100% Cotton Pique	220	46	Fail

Roll No.	Fabric Type	GSM	Total Points/100 yd ²	Result
24SP-HM-POLO-021-03	100% Cotton Pique	220	32	Pass

I enthusiastically took part in the checking of these inspection sheets where I learned how to interpret the codes of defects, and how the quality of fabric creates the final performance of the garment.

2.4.2 In-Process Quality Control (Inline Inspection)

After the approval of the fabric, the garments go into the cutting and sewing stages, where the production process is monitored by the in-line quality inspectors. The goal is to identify any defects early enough in the process for them to be corrected before huge quantities get affected.

Common Defects Observed:

Open stitches or missed stitch, uneven seams, Fabric shading between panels, wrong size labels or missing trims and during my internship, I helped the QC inline team to note down defect percentage and find out what caused frequency of specific stitching issue. This provided me with understanding of how early-stage quality control saves time, money and materials.

2.4.3 Final (Finished Goods) Inspection

Once the garments are completed, pressed and packed, they go through the Final Quality Inspection before being sent out. This is the most important stage of quality control since the goods must be found completely in accordance with the specifications of the buyer and international AQL standards.

Key Inspection Parameters: Garment measurements as per approved size chart, color consistency and matching of shades, appearance of stitching & trimming of thread, accuracy of print and embroidery, packing, folding and verifying label of bar code.

Example of Final Inspection Result:

Buyer	Style	Order Qty	Sample Size	AQL Level	Result
H&M	24SP-HM-POLO-021	150,000 pcs	315 pcs	2.5	Pass

I was right in working with the QA supervisor to help with several final inspections. I noticed how random samples were taken and compared to the approved sample of the buyer. Any slight problems were recorded in the inspection report, and if there was a need, the production line concerned was notified to take corrective measures prior to the release of shipments.

2.4.4 Testing and Lab Approval

For some buyers such as H&M, GAP and Zara, further laboratory tests are mandatory. The fabric and garments samples are sent to the QA department for the test of colorfastness, shrinkage and tensile strength. The approved test reports are attached to the shipment.

2.4.5 Documentation and Reporting

All results of inspections are very carefully recorded and archived in case required later. I learnt how QA documentation provides traceability and accountability in the whole process of production.

Documents Reviewed and Assisted With:

- Fabric Inspection Report (4-Point System)
- Inline Quality Check Report
- Final Inspection Report
- AQL Summary Sheet

Through involvement in this, I learned how keeping systematic documentation in place aids the company to portray transparency and reliability when buyers need to audit or evaluate.

2.4.6 Coordination with Other Departments

Quality Department works hand in hand with:

- **Merchandising Department:** for the understanding of the buyer specifications and test requirements and approval processes.
- **Production Department:** for taking corrective actions to be taken and for the consistency of the process.
- **Commercial Department:** final shipment clearance only for QA approval.

2.5 Production Department

During my internment period at Rifat Garments Ltd. (A concern of Ha-Meem Group), I also worked on the activities of Production Department which makes operational backbone of the whole supply chain. Following the order finalization of the Marketing & Merchandising team and the fabric approval of the Quality Department, the Production Department now gets the authority to carry out the bulk manufacturing process as per the specifications set by the buyer as per time and action (TNA), or calendar. The Production Department at Ha-Meem Group has well-structured workflow that ensures the smooth running of large-scale garment manufacturing on a timely and efficient basis.

2.5.1 Production Planning and Control (PPC)

The Production Planning & Control (PPC) section is entrusted with the task of planning the daily production schedule based on the confirmed orders from buyers, availability of raw materials and capacity of the line.

Key Responsibilities Observed:

- Preparing daily and weekly production plans based on the TNA calendar.
- Allocating styles to production lines according to fabric type, machine setup, and skill requirements.
- Monitoring production progress through daily output reports.
- Communicating with merchandising and QA to ensure sample and bulk approval before production.

Example of a Production Plan Summary:

Buyer	Style	Order Qty	Line No.	Daily Target	Start Date	End Date
H&M	24SP-HM-POLO-021	150,000 pcs	Line 08 & Line 09	5,000 pcs	02 Oct 2025	25 Nov 2025

I worked on how PPC officers update daily production output, any deviation would be reported to management. This process ensures that bottleneck in the process such as breakdown.

2.5.2 Cutting Section

Once the fabric passes the 4-point inspection and passes QA, it is brought to the Cutting Section where the rolls of fabric are layered, marked, and cut to measurements.

Steps:

1. **Fabric Relaxation:** Fabric is left to relax for 12-24 hours prior to being cut to prevent fabric from shrinking.

2. **Marker Making:** CAD systems are used for preparing efficient markers in which there is less wastage on the fabric.
3. **Spreading and Cutting:** Several layers of fabric are spread and cut either manually or with the help of automatic cutting machines.

Key Machines Used:

- Auto Spreader
- Cutting Machine (Straight Knife / Band Knife)
- CAD Marker Plotter

During my time interning, I witnessed and participated in the first-hand effects of precision in cutting, when it comes to properly fitting a garment and sewing it more efficiently.

2.5.3 Sewing Section

The Sewing Section is the center of the production floor. This is where fabric pieces are brought together and assembled into finished garments by means of different stitching operations. I spent a lot of time working on line balancing, workstations and quality control procedures, within the sewing area.

Layout and Workflow Observed:

- Each line consisted of 40–50 operators with supervisors and line quality inspectors.
- The production floor was organized by product type (e.g., polo shirts, T-shirts, denim).
- Operations followed a sequential workflow, collar join → shoulder attach → sleeve attach → side seam → bottom hem → finishing.

Key Observations:

- Industrial machines such as JUKI, Brother, and Pegasus were widely used.
- Line balancing was maintained through continuous observation of operator performance.
- Real-time production data was shown on LED boards of hourly target vs. achievement.

I learned of the direct impact of teamwork, operator skills, and efficiency in relation to production output and cost. I also realized the importance of communication between the production supervisors and the merchandising team when changes or reworks of styles are encountered.

2.5.4 Finishing and Packing Section

After passing through the sewing and quality sections, garments go to the Finishing Section, where they are ironed, trimmed, labeled, folded and packed according to the instructions of the buyer.

Key Finishing Steps:

1. **Thread Trimming and Spot Cleaning-** Maintaining that all loose threads or stains are absent etc.
2. **Ironing and Pressing-** With the help of steam, pressing is done accurately for neatness.
3. **Label and Tag Attachment-** Based on processing buyer packaging standards.
4. **Folding and Poly Bag Insertion-** According to the buyer's folding template.

Chapter 3

Critical assessment of Internship work

3.1 SWOT Analysis of Rifat Garments Ltd.

While I was working in my internship at Rifat Garments Ltd. (A concern of Ha-Meem Group), I got a chance to closely work and get involved in the day to day activities of several departments such as Marketing & Merchandising, Quality Assurance, Production, Commercial, Supply Chain etc. based on my direct experience and understanding, the following SWOT analysis represents the internal strengths and weaknesses of the company and external opportunities and threats.

3.1.1 Strengths

- **Strong Buyer Network:** Rifat Garments Ltd have strong relationships with top global buyers like H&M, GAP, Zara, Khols amongst others, so that there is a continuous flow of business.
- **Vertical Integration:** The company's in-house facilities from the spinning to the finishing of the clothes allow better controls over quality, lead time, and cost.
- **Skilled Workforce:** Many trained merchandisers, production planners, and quality controllers make sure they are doing their work professionally.
- **Advanced Machinery:** The use of modern machinery in the cutting, sewing, and finishing sections helps to improve production efficiency and product quality.

3.1.2 Weaknesses

- **Manual Documentation:** A lot of reporting and approval systems are still manual sometimes, which results in delays in internal communication.
- **Limited Digital Integration:** Due to the absence of full ERP or digital monitoring tools across the departments, redundancy in data happens.
- **Dependence on Few Major Buyers:** When there is heavy dependence on few large buyers, there is a risk if there is fluctuation in demand.

- **Workforce Pressure:** With the high volume of orders, staff of production departments also tend to get work pressure during peak seasons.

3.1.3 Opportunities

- **Expansion into Sustainable Apparel:** Increased demand for eco-friendly and organic products presents an opportunity to diversify products.
- **Automation and Data Analytics:** Monitoring of Industry 4.0 technologies can be used for better forecasting, efficiency in production processes, and quality control.
- **Global Market Expansion:** There are potential markets to enter new markets in Europe and North America with value-added products lines.
- **Skill Development Programs:** Continuous training can also be conducted further to increase the productivity and satisfaction with the job.

3.1.4 Threats

- **Global Economic Instability:** Changes in the prices of foreign exchange and raw material can impact on profit margins.
- **Rising Competition:** Competition from other countries in the region such as Vietnam, India and China is increasing, which poses a threat to Bangladesh's cost advantage.
- **Changing Buyer Policies:** The buyer's compliance and sustainability requirements now are becoming stricter.
- **High Tariff Imposed by the US:** The imposition of higher import tariffs by USA on some types of apparel can adversely affect the demand and profitability of exports.
- **Political and Port Delays:** Political unrest or port congestion can disrupt more shipment schedules and affect the performance of delivery.

3.2 Personal Recommendations for Improvement of Rifat Garments Ltd

Based on my experience during internship and the insights of the department, I would like to propose a few recommendations to help improve operational efficiency and coordination in Rifat Garments Ltd.

- **Digital Transformation:**
Introduce a central ERP system that will connect all departments from merchandising

to commercial to have better communication and share data in real-time and reduce the amount of paperwork.

- **Employee Skill Development:**

Conduct ongoing training on communication, negotiation and analytical skills to enhance decision making and inter department work.

- **Sustainability Practices:**

Increase the use of organic fabrics, water-saving washing technologies, and waste recycling to comply with global sustainability standards to attract eco-conscious buyers.

- **Automation in Production:**

Invest in automated cutting, sewing and packing systems that will improve production efficiency and minimize reliance on manual labor during peak periods of production.

- **Cross-Departmental Coordination Meetings:**

Hold a coordination meeting between the merchandising, quality assurance, and production departments on a weekly basis to review progress against the TNA and identify any potential delays.

3.3 Application of PGD Course Learning to Internship Work

The Post Graduate Diploma (PGD) program gave me theoretical knowledge about the fashion industry and skills which I could practically apply during my internship at Rifat Garments Ltd. The sections below explain how some competencies that were learnt in the PGD course were implemented in different departments.

1. Business Operation Skills

The [PGD's on Business Operations] course on the end-to-end garment supply chain made me understand it from the order placement to the shipment of the garments. I practically lived the experience of the strategic coordination between the merchandising, procurement, production and commercial teams to guarantee the timely completion of with orders. I also learned how lead time, cost and quality are related in the business operations of apparel companies.

2. HR Skills and Competencies

I used skills relating to Human Resources (HR) skills such as teamwork, time management, and conflict resolution while working with other departments. I worked on the question of workforce management supervisors of production in terms of motivation and attendance management, which enabled me to understand the systems of evaluating employees and their performance in a large manufacturing setup.

3. Communication Skills

Throughout my internship, effective communication was a big necessity. I came in touch with the merchandisers, quality inspectors and production planners regularly. This helped me develop my professional writing (emails, reports, order follow ups) and verbal communication skills especially when dealing with sensitive information such as buyer approvals and LC documentation.

4. Industrial Engineering (IE) and Production Management

I used production management concepts when I was working with the PPC and the sewing departments. What I did was line balancing, capacity utilization and production efficiency tracking. This experience helped me to link IE theories such as workflow optimization, bottleneck analysis and productivity improvement with the real-life example of garments production systems.

5. Merchandising and Quality Management

My PGD modules of merchandising and quality management were directly applicable to my work. I supported the merchandisers in preparing cost sheets and PR documents while also supporting the QA teams in fabric inspection and final garment checking. I learned how buyer specifications, as well as AQL standards and quality reports, assure international compliance and customer satisfaction.

7. Analytical Skills and Competencies

Analytical skills were very important as I was preparing costing sheets, analyzing result of fabric inspection and TNA progress report etc. I used Excel based data analysis to consider the production outputs, quality defect ratios and the cost per unit comparisons for enhancing my understanding of how data-driven decisions support operational efficiency.

3.4 Self-Improvement Through Internship Experience

The internship work at Rifat Garments Ltd was a turning point in my learning journey in the field of professional learning. It gave me a taste of the real world of how a large-scale export-oriented garment industry works and gave me a chance to develop both professionally as well as personally.

Key Areas of Self-Improvement:

1. Professional Communication:

My ability to effectively communicate with cross-functional teams had increased dramatically. I learned how to deal with emails, documentation and communicating with buyers in a professional manner.

2. Practical Understanding of Supply Chain:

Working across many different departments provided me with hands-on experience in the entire supply chain process from the sourcing of raw material to the shipment document.

3. Problem-Solving Skills:

I learned to detect production and quality problems at an early stage, analyzed the causes of these problems and worked with teams to find practical solutions for these situations.

4. Time and Task Management:

What I improved was my feeling of prioritization and scheduling while keeping TNA deadlines and helping in several tasks at the same time.

5. Teamwork and Adaptability:

The internship taught me how to work with a team under pressure, adapt to new situations and coordinate different teams.

6. Confidence and Professional Discipline:

By working in a structured corporate environment, I became confident, disciplined, and had a great understanding of workplace ethics and organizational culture.

Chapter 4

Conclusion

When I was doing internship at Rifat Garments Ltd. (A concern of Ha-Meem Group), I worked actively with all the major departments including Marketing & Merchandising, Supply Chain, Commercial, Quality Assurance and Production department to get practical knowledge about the whole cloth manufacturing process. This engagement gave me a measure of understanding of how every department is inter-linked in a vertically integrated organization - right from the communication from the buyer and receipt of confirmations of orders, through the entire process of procuring the raw materials, planning the schedule of production, quality control, and final dispatch.

By working side-by-side with the merchandising team, I have gained a good understanding of how international buyer relations, the costing, TNA planning and order documentation are professionally done. My involvement with the supply chain and commercial departments provided me with practical knowledge of purchasing in a foreign country, LC processing, helped me build up my knowledge of how international trade works. I worked the quality assurance procedures also such as the 4-Point System, AQL inspection, and final product testing. Furthermore, I worked in the production and the PPC sections where I learned about practical aspects of cutting, sewing, finishing, and meeting day-to-day production targets. This experience has increased my professional discipline and teamwork skills while closing the gap between academic knowledge and industrial practice. I also noticed that Rifat Garments Ltd. has a great vertical integration and sustainable practices with cutting-edge technologies which make it one of the top apparel exporters in Bangladesh. Overall, this internship gave me invaluable experience in the real-world and helped solidify my confidence and prepare me to contribute to the industry of textiles and apparel in the future.