

Internship Report on MASCO INDUSTRIES LIMITED

(A concern of MASCO GROUP)

Kendua, Kanchan, Rupganj, Narayanganj

BY

MD. TAUHIDUL ISLAM

ID-18281012

This internship report is submitted to the Executive Development Centre, Brac Institute of Governance and Development, Brac University in partial fulfilment of the requirements for the degree of
Post Graduate Diploma in Knitwear Industry Management

**Executive Development Centre
Brac Institute of Governance and Development
Brac University**

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INTERNSHIP PERIOD

02 MAY 2019- 24 JUL 2019

Acknowledgement

This report is based on three months' long internship in Masco Industries Limited – a sister concern of Masco Group. I am grateful to a number of people like my industry supervisor, academic supervisor, colleagues, and co-worker to complete this internship.

At first, I would like to express my gratitude to the almighty God for giving me the strength to perform my responsibilities as an intern and complete the report within the stipulated time. I would like to express my appreciation to my industrial supervisor Md. Maydul Hasan Assistant Manager (Knitting), Masco Industries Limited. I am grateful to him for his effective guidance and endless encouragement during my work at various departments of the Masco Industries Limited as intern. I am also indebted to my academic supervisor Mohammad Sirajul Islam Program Manager and Deputy Director – EDC BIGD, BRAC University for his guidance to prepare this internship report.

I would like to express special thanks to Tanmoy Chowdhury (Senior Manager), A.B.M Yousuf Sharker and Zhangir Alam (Asst. Manger Fabric) to give me endless support and opportunities to complete my internship. They always helped me with their valuable advice to improve my skills. Special thanks to all of my colleagues in different departments who helped me by providing valuable information about their respective department, which was very essential for completing of my internship and preparing internship report.

I want to express special thanks to the Government of the People's Republic of Bangladesh and Ministry of Finance to establish Executive Development Centre (EDC) at BRAC Institute of Governance and Development (BIGD) which offers Post Graduate Diploma in Knit wear Industry Management and also thanks to Asian Development Bank (ADB) for providing financial support for the Skills for Employment Investment Program (SEIP).

Finally, I express my deepest gratitude to my parents who endlessly supported me and gave me encouragement and inspiration whenever I needed it.

Certification by Academic Supervisor

This is to certify that **Md. Tauhidul Islam. ID No 18281012**, a student of Post Graduate Diploma in Knitwear Industry Management, under Executive Development Centre, Brac Institute of Governance and Development, Brac University, has worked under my academic supervision during his internship period in Masco Industries Limited and he is a regular employee of the organization. I am pleased to state that he worked hard in preparing this report and he has been able to present different aspects of his internship work in this report. The information and findings presented in the report seem to be authentic.

I wish him every success in his professional career.

Mohammad Sirajul Islam

Program Manager and Deputy Director

EDC, BIGD, BRAC University

Certification by Industry Supervisor

This is to certify that **Md. Tauhidul Islam .ID No 18281012**, a student of Post Graduate Diploma in Knitwear Industry Management, under Executive Development Centre, Brac Institute of Governance and Development, worked under my supervision during his internship period at Masco Industries Ltd. He is currently working in Knitting Department as an Executive. I am pleased to state that he worked hard in fulfilling his professional duties and responsibilities as part of his internship. He demonstrated strong willingness to learn new knowledge and skills. He maintained high standard of professional norms during his internship.

I wish him every success in life.

Md Maydul Hasan

Asst. Manager, knitting

Masco Industries Ltd.

Declaration

I, the undersigned, declare that this internship report is based on my primary work as intern in Masco Industries Ltd. a sister concern of Masco Group. My internship began from 2nd May, 2019 and continued until 24th July, 2019.

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

Md. Tauhidul Islam Class

ID: 18281012 Batch: 1st

Post Graduate Diploma in Knitwear Industry Management

Executive Development Programme,

BRAC Institute of Governance and Development

Executive Summary

This report is prepared on the basis of my three months' practical experience in different departments of Masco Industries Ltd. This internship helped me have a practical idea about different departments of Masco Industries Ltd and overall Masco Group, which was not possible for me by working only at my own department. MASCO Group is one of the largest Knit Composite Garments and Textile industries in Bangladesh, which is equipped with all kinds of modern machineries and other facilities. MASCO Group Ltd always try to provide their level best support to all of their buyers with better quality. It not only has a large production capacity but also has a smart quality team to provide quality products to their customers. They work closely with their clients to effectively manage quality assurance needs throughout their supply chains and mitigate risks in terms of quality, health, safety, social responsibility and environment, thus protecting brand reputation and minimize costs. This report has been presented based on my observation and experience gathered from the company. The organization has many divisions and departments but the internship focuses on (a) Supply Chain Management (SCM), (b) Human Resource Management, (c) Textile Production Management (TPM).

This report describes the functions of different department, working organogram, working procedure, SWOT analysis of every department. After analysing and evaluating each department possible suggestion to improve the present status of the organization is described in details at the end of this report along with my self-learning.

Table of Contents	Page
Acknowledgement	i
Certification by Academic Supervisor	ii
Certification by Academic Supervisor	iii
Declaration	iv
Executive Summary	v
Chapter 1	1-2
Introduction	1
Chapter 2	3-6
2.1 Overview of the Organization	3
Chapter 3	7-22
3.1 Internship work on Supply Chain Management in Masco	7
3.1.1 Responsibilities of a Supply Chain Manager	8
3.1.2 Yarn supply chain flow chart in Masco	9
3.2 Internship Work on Human Resource Management at Masco	13
3.3 Internship Work on Production Management at Masco	17
Chapter 4	23-29
4.1 Application of Generic and Industry Specific courses of PGD-KIM	23
4.1.1 Supply chain management	23
4.1.2 Human Resource Management	24
4.1.3 Production management	25
4.2 Suggestions for Industry Improvement	26
4.2.1 About supply chain management	26
4.2.2 About Human resource management	27
4.2.3 About production management	27
4.3 Learning for self-improvement	29
4.3.1 Supply chain management	29
4.3.2 Human resource management	29
4.3.3 Production management	29
Chapter 5	30
Conclusion	30
Annex I: Annex Board of Directors	31
Annex II: Annex Organogram of Masco Group	32
Annex III: Top buyers list in 2018	33

List of Figures	Page
Figure 2.1: Clients of Masco Group	4
Figure 2.2: Certifications of Masco Group	5
Figure 3.1 Supply chain flow chart in Masco	8
Figure 3.2 Yarn supply chain flow chart in Masco	9
Figure 3.3: Process of Letter of credit (L/C)	11
Figure 3.4: Scope of Human Resources Management	14
Figure 3.5: Sub-divisions of job analysis in Masco	16
Figure 3.6: Existing situation of knitting production	17
Figure 3.7: Average per day production of last five months in Masco Group	18
Figure 3.8: Production management process at Masco Industries Ltd	19
Figure 3.9: Knitting Machine Evaluation for the month of June 2019	21
Figure 3.10: Capacity Calculation and Target Set up	21
Figure 3.11: Manpower (Operators)	22
Figure 4.1: SWOT of supply chain management at Masco	24
Figure 4.2: SWOT of Human Resource Management at Masco	25
Figure 4.3: SWOT of production management at Masco	26
Figure 4.4: Possibilities to add new machines	28
Figure 4.5: Improvement plan for Masco Industries for next four months	28

List of Acronyms

RMG	Ready-Made Garments.
BGMEA	Bangladesh Garments Manufacturers and Exporters Association.
ADB	Asian Development Bank.
SEIP	Skills for Employment Investment Program.
EDC	Executive Development Centre.
MIL	Masco Industries Limited.
BSCI	Business Social Compliance Initiative.
SEDEX	The Supplier Ethical Data Exchange.
GOTS	Global Organic Textile Standard.
BoD	Board of Directors.
PI	Proforma Invoice.
L/C	Letter of Credit.
HRM	Human Resource Management.
SCM	Supply Chain Management.

Chapter 1

Introduction

Bangladesh is the second largest ready-made garments (RMG) exporting country in the world. Now a days the international market for RMG export is more competitive than past and our nearest competitor like Vietnam is going upward than us. Bangladesh Garments Manufacturers and Exporters Association (BGMEA) set a goal two years ago in Apparel Summit 2014 for increasing annual export of readymade garments to US\$50 billion by 2021 on the 50th anniversary of the People's Republic of Bangladesh. Customers are getting bored of basic garments items, it's high time to move forward to different functional value added products. Bangladeshi Manufacturers need to be ready for this and diversify their products in those areas as well as. Price loss is an important fact.

Ready Made Garments (RMG) is the leading sector in Bangladesh in terms of foreign currency earnings. Bangladesh is the second largest garments exporter next to china. Though Garments sector contributes a large margin of export earnings about 80% of the economy, till we are in trouble and facing challenges to find a smart manager/executive. Survey findings reveal that majority of executives/managers have serious skill shortage in international business, market economy and managerial skills to lead the industries. In this situation, textile industries need a large number of skilled technical and business managers for rapid and sustainable economic growth of Bangladesh. With the financial support of Asian Development Bank (ADB), under the Skills for Employment Investment Program (SEIP), Finance Division, Ministry of Finance, Government of People's Republic of Bangladesh the Brac Institute of Governance and Development, BRAC University established an Executive Development Centre (EDC) to offer

a Post Graduate Diploma in Knitwear Industry Management. I have enrolled into this nine-months' long programme as 1st Batch . This programme is split into three terms. In Term I, I have completed Generic Courses such as HR Skills and Competencies... and in Term II Industry Specific Courses that include Communication skill, Leadership, HRM, Operation Management, Quality Management, Decision Making, Problem solving, Supply Chain Management, Strategic Planning & Soft Skills. As per requirement to fulfil the programme I have been attached to Masco Industries Limited to complete internship as Term III. The objectives of the internship are stated below:

=> To achieve detail knowledge and working procedure of the organization.

=>To focus on the operational activities in different sections in MIL.

=>Apply the gained theoretical knowledge gained from generic and industry specific courses in the industrial settings

=>Increase proficiency in specific business disciplines; such as human resources management, operations management, marketing, accounting, and finance and business law.

=>Develop and improve skills in communication, technology, quantitative reasoning and teamwork.

Chapter 2

Overview of the Organization

2.1 Overview of the Industry

Masco Group is an export-oriented manufacturer company established in 2001 by M.A. Sabur.

The product type is Circular Knit Garments. At this time span, the group has employed around 18,000 people. The goal of Masco is to remain at the cutting edge of every industry and create a prominent value for all the stakeholders, surrounding communities and not to forget the wider economy. The group is planning to expand the textile business in near future and working on it. Masco Picasso Ltd, Masco Exports Ltd and

MASCO at a glance

Established: 2001

Founder: M.A. Sabur

Knitting capacity: 1500 tons

Dyeing capacity: 1500 tons

Garments capacity: 9.5 Millions

Total sales volume- \$815.50 Million/year

Major Compliance Certifications: BSCI, C-TPAT, SEDEX Membership, OEKO-TEX 100, the Walt Disney Certification, Organic Certificate, ECO Certificate & GOTS Certificate.

Concept knitting Ltd units are under expansion. This iconic group Exports high standard quality of garments throughout the world.

Until now, the Masco Group has been doing business with almost 50 customers of Europe/America. The German-based C&A is the largest buyer of Masco Group which purchase approximately 23 percent of the Group's total export volume. H&M is the second largest buyer. The Groups sells around 22 percent of its export volume to the H&M. Top 36 buyers' lists and export volume of 2018 are presented in Annex I. Figure 2.1 and Figure 2.2 present key clients and certification of Masco Group and .

Figure 2.1: Clients of Masco Group



Figure 2.2: Certifications of Masco Group



The overall operations of the business units are managed by seven functional departments namely, Human Resources and Administration, each department is headed by Senior Manager or Manager who is accountable to the Executive Director. The detailed organogram of the Group is given in Annex II.

There are 14 business units in Masco namely **Masco** Knitting Ltd, Shanta Expressions Ltd, Concept Knitting Ltd, Tasniah Fabrics Ltd, Masco Cottons Ltd , Mascotex Ltd, Masco Industries

Ltd (G1), Masco Industries Ltd (G2 , MPL Wear Ltd , Masco Picasso Ltd , Masco Embroidery Ltd, Masco Dyeing Ltd, Masco Sample and CAD Section, Masminu motors.

All the business activities are guided and controlled by Board of Director led by Chairman of the group. The Board consists of five members including Managing Director, two directors and Executive Director of the Group. The current BoD is given in Annex I.

Chapter 3

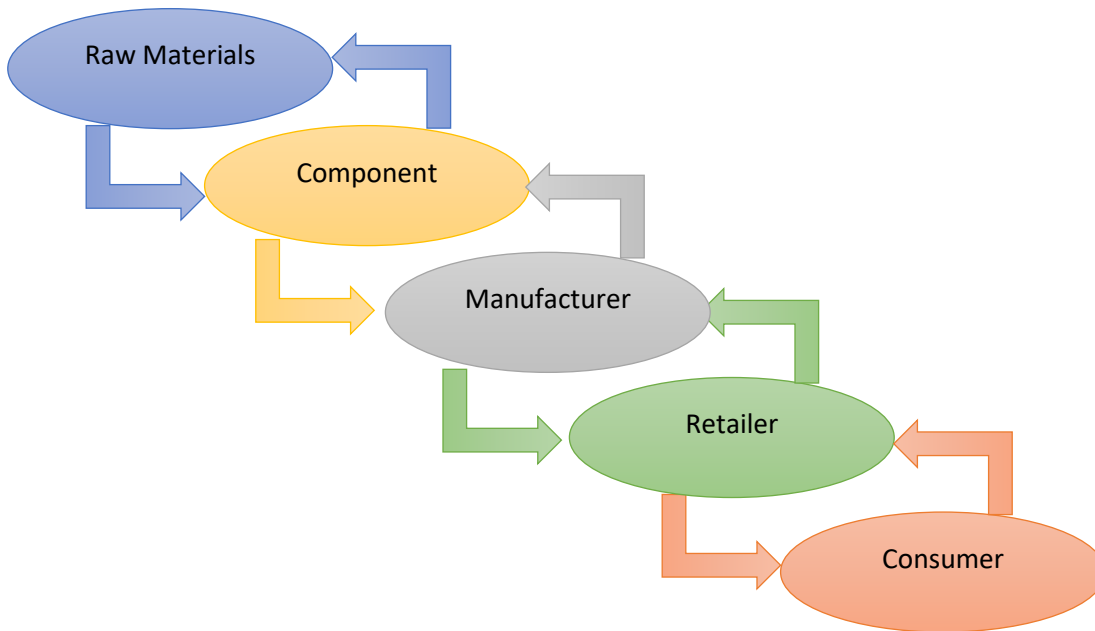
Description of Tasks Accomplished during Internship

3.1 Internship work on Supply Chain Management in Masco

Supply chain management (SCM) plays an integral part of an organization's success. Efficient running of supply chains allows organizations to quickly deliver products to the end-user. The supply chain of the textile and clothing sector consists of all stages involved, directly or indirectly, in fulfilling a customer request. The supply chain, beginning with sourcing of raw materials, design and production through to distribution and marketing, is being organized as an integrated production network. When the decision about location is being made, costs, quality, reliability of delivery, delivery time, access to quality inputs, and transport and transaction costs are important factors for achieving competitiveness through the supply chain.

SCM is important for Masco because it increases competitiveness to suppliers and customer satisfaction. Effective supply chain of Masco gives businesses a competitive advantage in the marketplace and help mitigate risks associated with acquiring raw materials and delivering products or services. In Masco group I have found 1500 tons of yarn, more than nine tons of different dyes and chemical supplied by different suppliers per month. Masco Sources mostly raw yarn from Malek, Nahar, Viyellatex, Aman, Mosharaf, ON spinning, Nrg, Nz, Rswm, Garg, Vardhaman spinning mills. Most Dyes chemicals are supplied from huntsman. I have found a sequential supply chain at Masco Group which can be depicted through a flowchart (Figure 3.1).

Figure 3.1 Supply chain flow chart in Masco



3.1.1 Responsibilities of a Supply Chain Manager

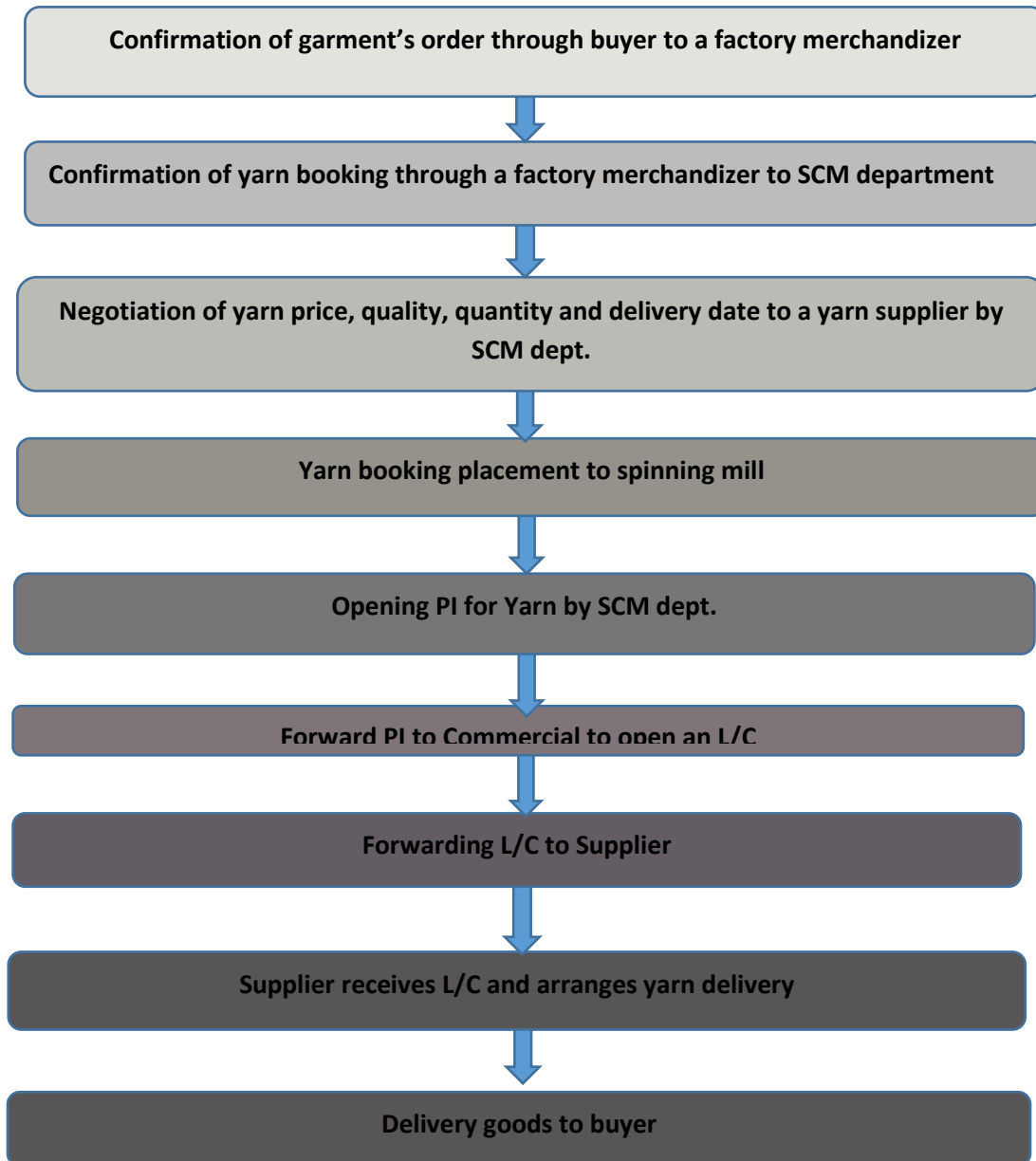
While performing my internship in supply chain I have observed the following responsibilities of the supply chain manager in Masco:

- ✓ Make strategic plan for supply chain management
- ✓ Ensure and optimize company's production plan from raw material sourcing to finished goods shipment
- ✓ Pricing, sourcing and procurement of textile raw materials to ensure smooth subsequent operations.
- ✓ Estimate upcoming raw materials market price.
- ✓ Inventory management and control.
- ✓ Pricing and costing for new garments product development for buyers.
- ✓ Maintain supplier and internal relationship management.
- ✓ Set yarn quality parameters for supplier according to buyer's requirement.

3.1.2 Yarn supply chain flow chart in Masco

As intern I have worked in yarn procurement for fifteen days. I have learned that the yarn procurement is managed through step-by-step process (Figure 3.2).

Figure 3.2 Yarn supply chain flow chart in Masco



I have also observed that with regards to managing supply chain or import products, the company complies with government policies and procedures. I have discussed the payment procedures to the supplier with the Senior Executive of SCM. The important procedures of payment are stated below:

Proforma Invoice:

A Proforma Invoice is a document sent to a buyer from a seller in advance of a shipment or delivery of goods. It is presented for payment before the dispatch of goods. In simple words, Proforma Invoice offers the prices of goods to a customer. It is often used to declare value of customs but is not an official invoice. Most proforma invoices provide the buyer with precise sale price but a Proforma Invoice is not issued by the seller until the seller and the buyer both have agreed to the terms of the order. It basically shows company's info, description of goods, quantity, registration code, unit price and total value. The following criteria are usually mentioned in a Proforma Invoice:

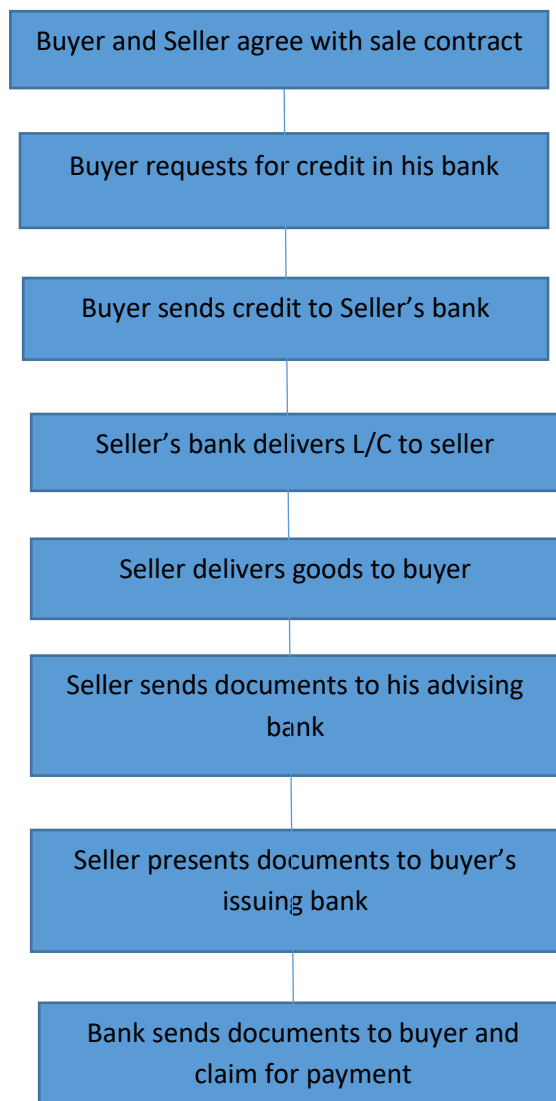
- Name of the Exporter and Importer, Address, and Email and Contact number.
- Country of Origin, Quantity of goods, Exchange rate in Dollar.
- Place of loading and discharge.
- Proforma Invoice No, Description of Goods, Validity date of PI, L/C bank name, account number and swift code.
- Negotiation, acceptance and other terms.

Letter of Credit (L/C):

A letter of credit is a secure way to make payments for the products or goods. It is a document in which a bank guarantees that the seller will receive payments for his goods. It is a safe way of payments. It guarantees the buyer's payment will be paid to the seller on time.

The exporter and importer agree with the sale terms and the buyer issues bank for opening a letter of credit in favour of the seller. The process of L/C is depicted in Figure 3.3.

Figure 3.3: Process of Letter of credit (L/C)



Letter of Credit authorization form has the following details:

—Applicant's name and details, beneficiaries' name and details, types of credit, date of issue, description of goods, additional conditions.

—Date and place of expiry, total amount in dollar, country of origin, L/C number.

—Shipment is allowed or not, transshipment is allowed or not, place of discharge, date of shipment.

There are two categories of L/C such as:

Revocable L/C: Revocable L/C can be cancelled or revoked at any time by the buyer. It's a rather uncommon type of L/C as it doesn't provide any protection to the seller.

Irrevocable L/C: An irrevocable L/C cannot be revoked or amended without the consent in both parties. Irrevocable letter of credit is commonly used as it provides more security than revocable one.

Commercial Invoice:

Commercial invoices are a description of sold goods and its pending payments of customers in a legal format. Right after receiving the Proforma Invoice from the suppliers, the buyer sends a Letter of Credit to the suppliers. As per agreed to the date of shipment, the seller arrange ship for the purpose of shipping goods. The seller issues Commercial Invoice at this time. It's a legal document used for foreign trade. The Commercial Invoice is one of the main documents used by customs in determining customs duties. The document specifically indicates:

—Date and no of invoice, term of documents, payment terms, country of origin and country of final destination, type of packaging

— Quantity or weight of goods, a total description of goods, unit value and total value in dollar.

Packaging List:

The document provides a detailed description of the content things being shipped. It covers the material in each individual package, providing information such as individual weight, gross weight and measurements for each package.

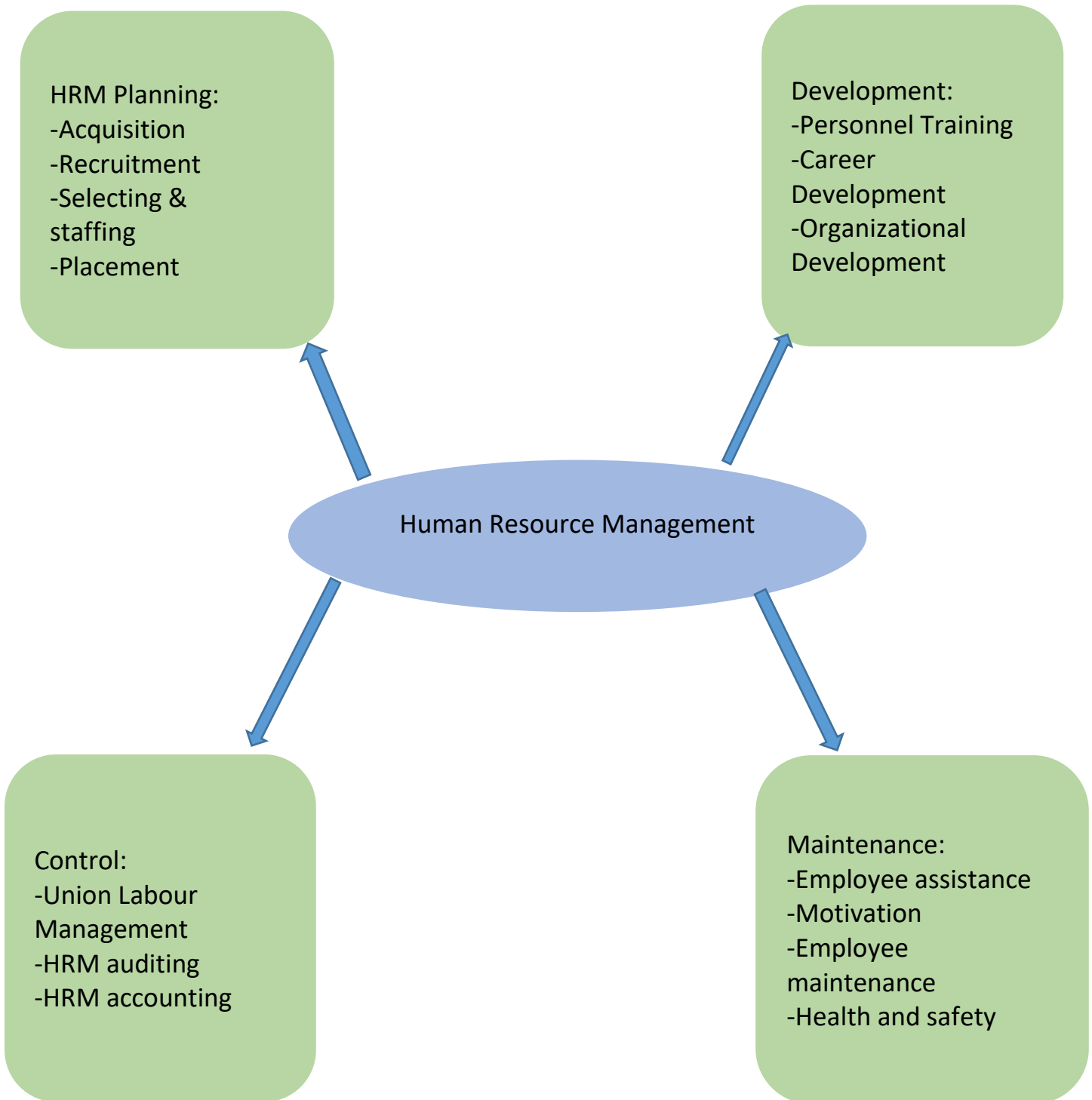
3.2 Internship Work on Human Resource Management at Masco

Human resource management is a practice that deals with recruiting, selecting, training and development of human resources in an organization. It involves all management decisions and practices that directly affect or influence the people or human resources who work for the organization. Masco's Human Resource Management is responsible for

- hiring capable person
- utilizing the human resources effectively
- satisfying the needs of employees individually and in team.
- developing human resources to ensure the company's goal
- minimizing the total cost and maximizing the profit.
- defining the organizational structure and driving out the productivity through an effective plan.
- building good relations among various units and sister concerns.
- promoting better communication practices within organizations.

The scope of functional responsibility of HRM of Masco is illustrated in Figure 3.4.

Figure 3.4: Scope of Human Resources Management



During my internship in this department I found job analysis as critical element of HRM. It is the process to define a particular job description, duties and requirements. It collects data related to operation of the work. It also provides a detail description of responsibilities about the given job.

Masco's job analysis is done based on the following parameters:

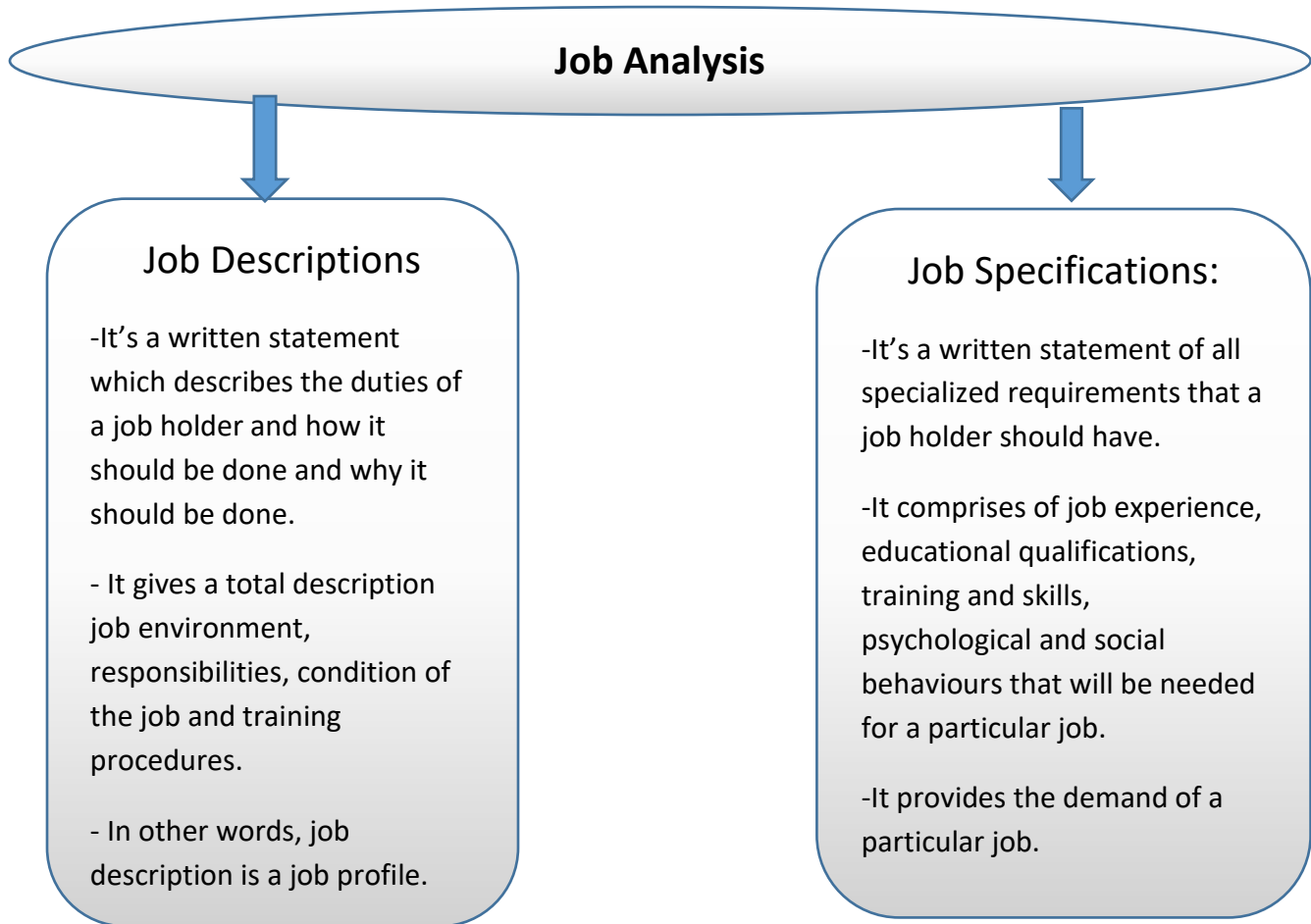
- Job title
- Job department
- Job description
- Job duties
- Knowledge, experience and skill for required for the job
- Age limitation

The main purposes of job analysis in Masco are to

- find out the right fit between job and employee.
- provide a detail description of a particular job.
- figure out the best possible way to perform a job.
- appoint the best person who fits in all criteria that will be written in a job description analysis form.
- assess the employees to determine the worth of a specific task.
- maintain the relation of the job the job and technology to other jobs.
- evaluate the job worthiness.

Fundamentally job analysis includes two subdivisions in Masco Group which is presented in Figure 3.5.

Figure 3.5: Sub-divisions of job analysis in Masco



Job requisition is another pillar of HRM in Masco Group. A job requisition is a written document that states to request for a hire and as well as mention the value for the role. It's a formal request to fill a position in a company. Some common parameters of a job requisition are used in Masco group as stated below:

- Type of requisition, requisition title, requisition number/code, name of the department.
- The preferred starting date, names of requisition approvers, total budget for the post.
- Details of requisition the status of employment and reason for hiring, job description.
- Mentioning if the hiring is replacement / reallocation or a new post.

3.3 Internship Work on Production Management at Masco

Production management is concerned with those process which convert the inputs into outputs. I have spent 45 days of my internship period in the production department of Masco Industries Ltd where I have observed the production procedure and find out the strategy they follow for increasing productivity. As an advanced industry its working activity is different from garment and other textile industries. Figure 3.6 and Figure 3.7 present existing production situation of Masco Group.

Figure 3.6: Existing situation of in house and sub contract knitting production

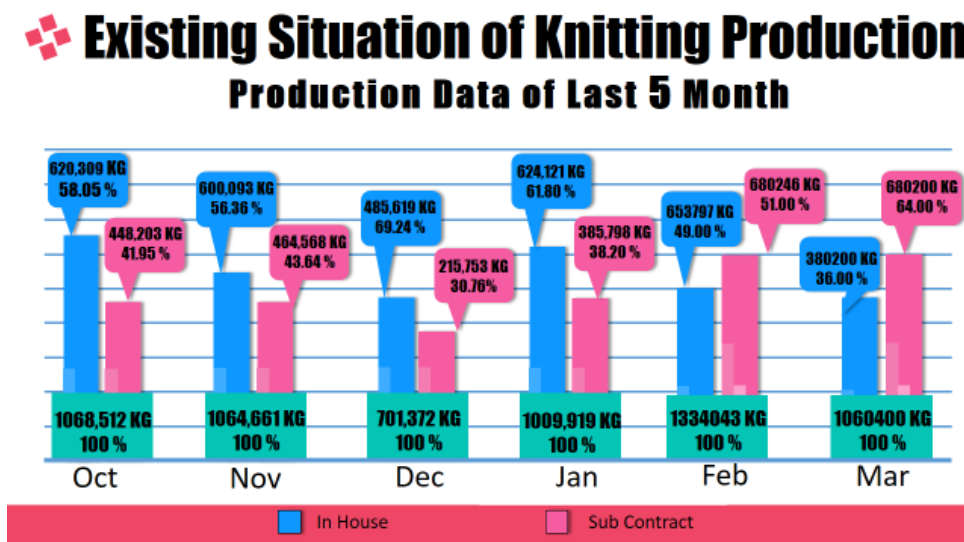
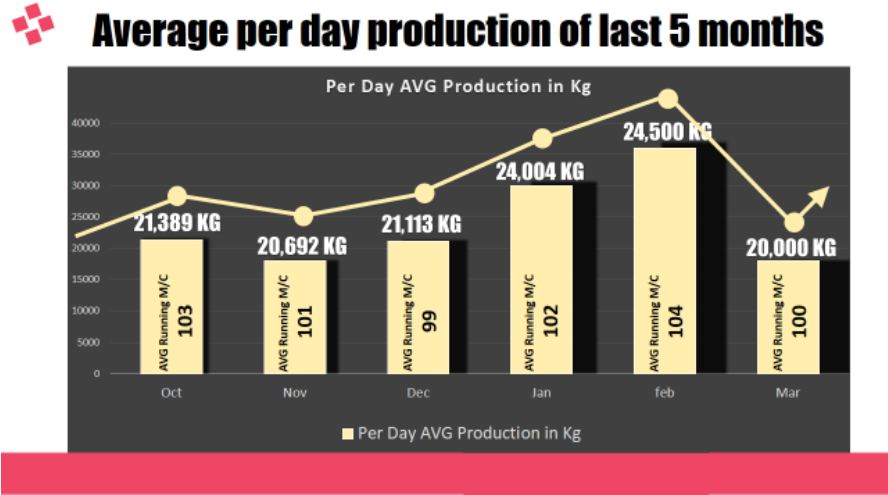


Figure 3.7: Average per day production of last five months in Masco Group



Masco Industries Ltd is equipped with various automated world class machineries to give a massive support to our valuable buyer. Here we have a strong production team and they have enough supportive team for smooth production. Before starting production any style of any buyer in the production floor, production team arrange a pre-production meeting with the concern people of each department. It is held on every Wednesday and we discuss upcoming production order technical difficulties and how to solve these difficulties. There is a Production Manager and a Production Coordinator for each floor and buyer. One manager works as multi tasker like one manager is responsible both production floor and also a number of buyers. 1stly after getting the order sheet from budget dept. they approved order sheet with process loss. Then booking yarn by officer it will be knitting on floor with the visualization of central planning system. In knitting dept. all system will be automatic & also visual for everyone & here also regularly maintain lean.

Figure 3.8 shows the production management process in Masco Industries Ltd.

Figure 3.8: Production management process at Masco Industries Ltd



The detailed description of the production management process is given below.

Planning:

We set monthly, weekly, daily basis planning on the basis of raw materials availability. Everyday makes a WIP (Work in Process) report and make forecasting report at previous day. Our planning department get the shipment plan of each style of each buyer from our central planning department. Usually we get information about all upcoming order booking from online MIS365 and take necessary preparation like raw material and machine availability, production planning. If there is any raw material are to buy from international market development department share the data to the planning department and planning department place the order of that yarn to the procurement department. Finally, they provide An ETA (estimate time of arrival) then we make knitting, dyeing & garments plan.

Organizing:

After getting production plan from the planning department production concern collect the production file form the production coordinator along with approval strike off, FPS and organize all the equipment & allocate line & machine as per capacity.

Leading:

Production officer of each floor and each shift lead the daily production. They give instruction to their subordinate floor in-charge and supervisor to start the production and before starting the production they also give a short brief about the style, what type of risk factor should be considered in that particular style and what type of difficulties may face to complete that style and what type of steps should be taken to avoid any unwanted damage of the goods.

Controlling:

To solve any problem at production management stage our JAL team use the 5W1H questioning technique (What, Who, Why, Where, When, How). During production running if there is any problem occur they use 5W1H tools to solve that problem by the following way-At first they identify the problem then by root cause analysis who is responsible for that problem, why the problem is happening, where the problem is, when the problem is to be solved and how the problem will be solved and finally make a SOP for future.

Figure 3.9, Figure 3.10 and Figure 3.11 present knitting machine evaluation for the month of June 2019, capacity calculation and target set up and manpower respectively.

Figure 3.9: Knitting Machine Evaluation for the month of June 2019



Figure 3.10: Capacity Calculation and Target Set up

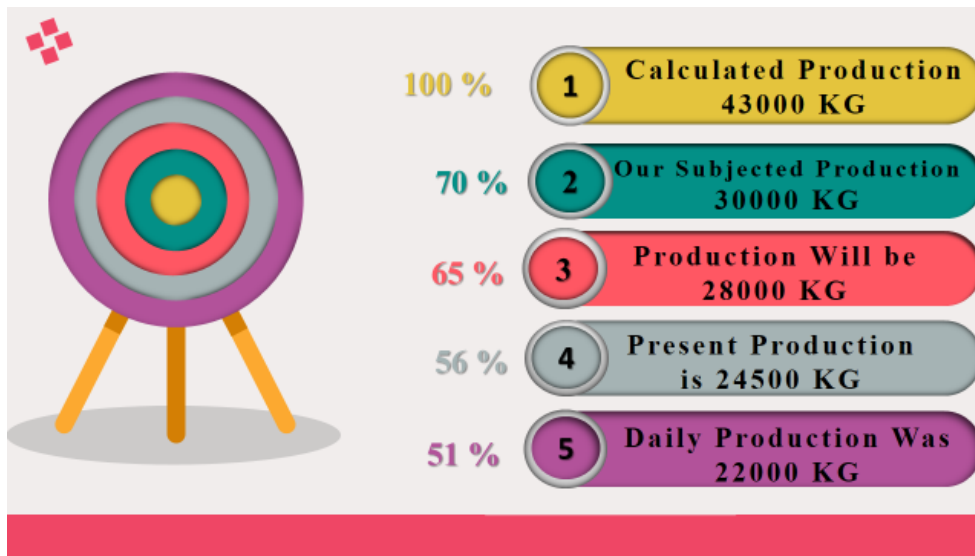
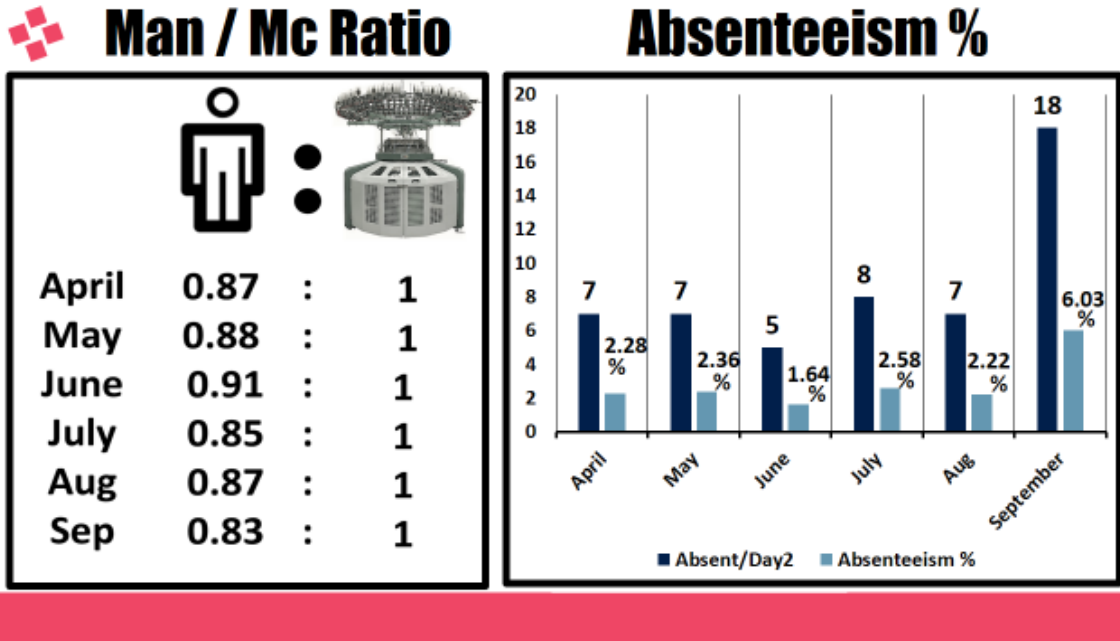


Figure 3.11: Manpower (Operators)



Chapter 4

Critical Assessment of Internship Work

4.1 Application of Generic and Industry Specific courses of PGD-KIM

During my internship I tried my best to relate my previous course work at real world and to analyse every department closely and find out their strength and lacking through SWOT analysis and discussing with employee of each department and from my own working experience in this organization.

4.1.1 Supply chain management

My internship work in supply chain department has been built on KIM 204: Quality Management. During the academic sessions I have learned theoretical and general procurement and supplies in manufacturing industries. Based on my course work and internship on supply chain management I can assess the present supply chain management of the Masco Group which is presented in Figure 4.1.

Figure 4.1: SWOT of supply chain management at Masco



4.1.2 Human Resource Management

My internship work in HRM department has been built on KIM 101: HR Skills and Competencies. During the academic sessions I have learned theoretical and general of HRM in manufacturing industries. Based on my course and internship work on HRM I can assess the present HRM of the Masco Group which is presented in Figure 4.2.

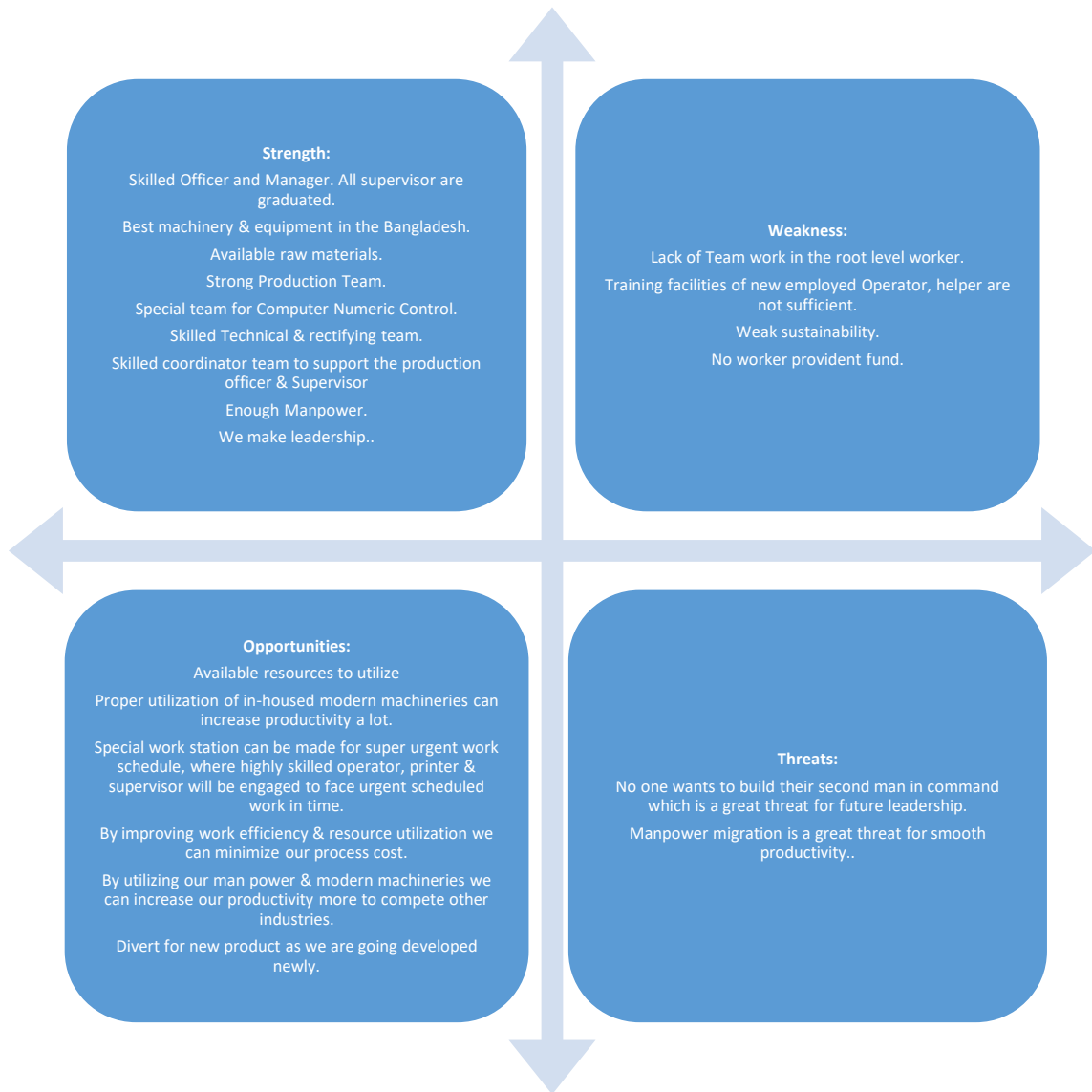
Figure 4.2: SWOT of Human Resource Management at Masco



4.1.3 Production management

My internship work in production management has been built on KIM 203: Production Management. During the academic sessions I have learned theoretical and general of Production Management in manufacturing industries. Based on my course and internship work on Production Management I can assess the present Production Management of the Masco Group which is presented in Figure 4.3

Figure 4.3: SWOT of production management



4.2 Suggestions for Industry Improvement

4.2.1 About supply chain management

Although Masco group has good supply chain system but after completing internship at supply chain I think Masco needs to give more attention to the following areas:

- Raise Cost Awareness
- Improve Returns Management.

- Real-Time Inventory Management.
- Monitor Vendor Performance.
- Understand vendors that their performance is the performance of Masco.

4.2.2 About Human resource management

Management skill development program can be arranged by HR department to train up all the management staff to improve their work and develop multi skilled manpower. Knowledge sharing program can be arranged to make multi skilled manpower. More young and energetic executives can be hired and trained up as per organization need. In this regard HR department can play a vital role. Efficiency of HR departmental employee should increase. They need to be more professional during selection and evaluation of human resources for the organization.

4.2.3 About production management

I analysed the production in economical perspectives and have been able to describe the comparison between existing situations and would be situation. I found some weakness in production system. So, I put forward development plan to increase productivity by using optimum resource (manpower, machine, and energy). Figure 4.4 and Figure 4.5 present the possibilities of adding new machines and improvement plan for next four months at Masco.

Figure 4.4: Possibilities to add new machines

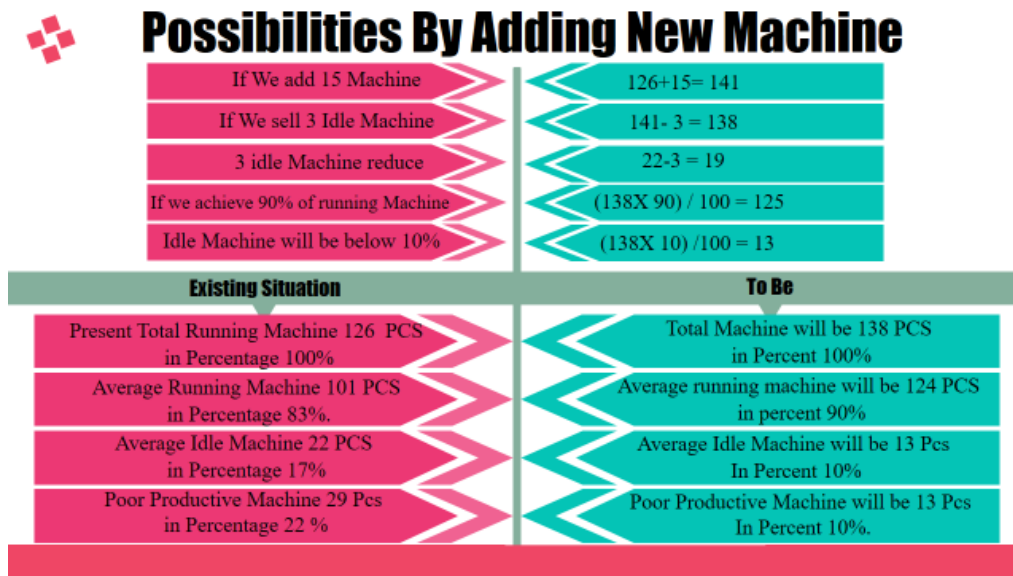
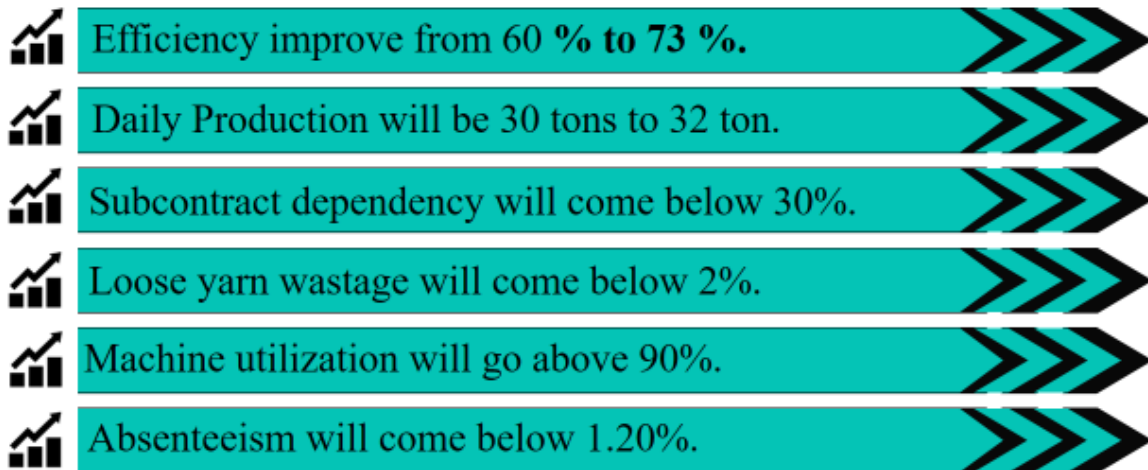


Figure 4.5: Improvement plan for Masco Industries for next four months

Improvement Plan for next in 4 month(Knitting)



Although this organization is one of the best in garment industry of Bangladesh but still there is many things to improve to take the company in the peak of success. All the officer and supervisor need to be train up and provide motivation to improve their skill and build up cost minimization

and process reduction mind map. Consciousness should be developed from the bottom-line worker to top management regarding wastage and cost minimization. Organization should pay more attention towards Price negotiation with buyer. Unskilled person in price negotiating may causes business loss and buyer losing. That person who is responsible for price negotiation with buyer must have transparent knowledge about print type, chemical costing, print difficulty level, productivity, capability of the production team for bulk production and price should be market oriented.

4.3 Learning for self-improvement

4.3.1 Supply chain management

During my internship I have learned the overall management of supply chain at Masco Group including the procedures of creating L/C, concept about PI (Proforma Invoice) More specifically, I have learned yarn booking and payment procedure. I will be able to apply this learning if I am assigned to manage supply chain anywhere including my current organization.

4.3.2 Human resource management

I have learnt recruitment process, job description, job analysis, and training of existing and new employees. I have also conducted a training programme for the workers. This learning helped me understand the expectation of the organization from employees including me and vice-versa. Built on this learning I will be careful about my duties and responsibilities to demonstrate myself an asset for the organization.

4.3.3 Production management

In the internship period I have learnt how the production team works, how they coordinate with each other's for better quality production. Specifically, I have learned about production planning, find out the weaknesses of production team and factors behind these weaknesses.

Chapter 5

Conclusion

Masco Group is crafting happiness to all of her employee since 2001. During my internship and all of my employment period through my own experience I can say that it is one of the best organizations in Bangladesh. Although there need to make some improvement but still it provide enough facilities and work friendly environment to its entire employee.

For starters, the process of Employee Involvement Programs may improve individual motivation and morale. Involvement programs help capture the creativity, energy, and ideas many people have. They also allow departments and individuals to work cross-functionally, and create an environment of learning and constant renewal. This may improve work methods and processes continually, reduce the costs of doing business, improve safety, and reduce accidents. Exchanging ideas always improves communication and the knowledge that top management is open and willing to act on the ideas improves trust.

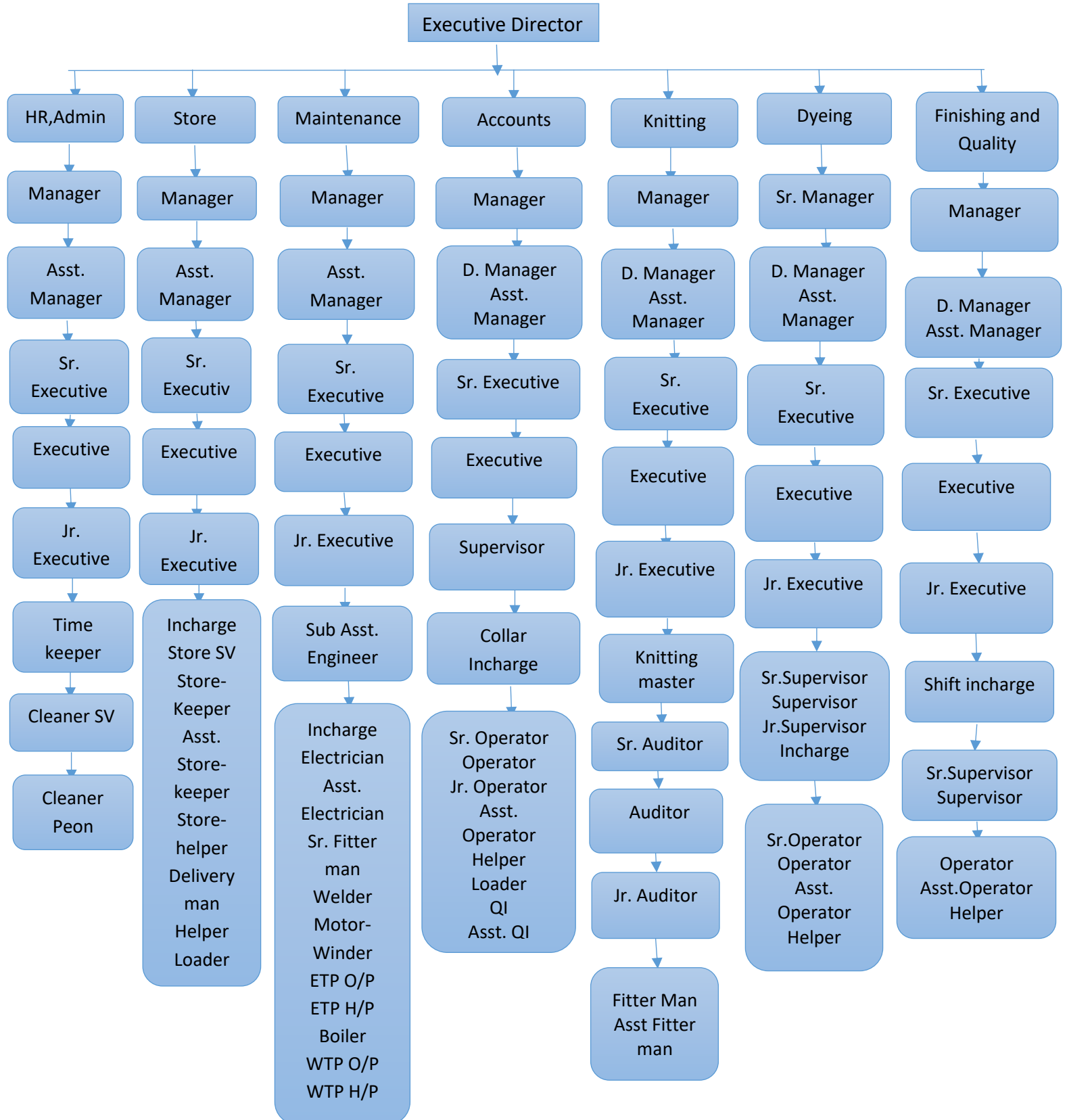
Recognition can be achieved by employees having the reward given at a gathering of employees, and by recognizing the award in corporate communications, such as the corporate newsletter or Intranet site.

Annex I: Annex Board of Directors



1. M A Sabur (Chairman, Masco Group)
2. Ahmed ArifBillah (Managing Director, Masco Group)
3. Fahima Akhter (Director, Masco Group)
4. Farhana Akhter (Director, Masco Group)
5. ATM Mahbubul Alam Chowdhury (Executive Director, Masco group)

Annex II: Annex Organogram of Masco Group



Annex III: Top buyers list in 2018

SL	Buyer Name	Country	Continent	Export percentage
1	C&A	Germany	Europe	22.59
2	H & M	Sweden	Europe	21.09
3	Gymboree	USA	North America	7.49
4	Otto Int'l	Germany	Europe	5.69
5	Target (Aus)	Australia	Australia	5.49
6	Benetton	Italy	Europe	5.02
7	Carrefour	France	Europe	3.92
8	Cubus	Norway	Europe	3.88
9	Ostin	Russia	Europe	3.07
10	Debenhams	UK	Europe	2.79
11	KappAhl	Sweden	Europe	2.67
12	Tao	France	Europe	1.98
13	Osh Kosh, Carters	Canada	North America	1.9
14	Zara (I.T.X)	Spain	Europe	1.81
15	Mayoral	Spain	Europe	1.57
16	New Yorker(Team)	Germany	Europe	1.54
17	Lindex	Sweden	Europe	1.12
18	Pull & Bear (ITX)	Spain	Europe	0.78
19	Zara (Padma)	Spain	Europe	0.76
20	Kohl's	USA	North America	0.65
21	El-Corte	Spain	Europe	0.58
22	St Major	France	Europe	0.54
23	K-Mart	Australia	Australia	0.53
24	New Yorker (KSL)	Germany	Europe	0.42
25	Brand Machine (BMG)	UK	Europe	0.41
26	Lidl	Germany	Europe	0.34
27	Adler	Check Republic	Europe	0.32
28	KappAhl	Sweden	Europe	0.3
29	Sventex	Sweden	Europe	0.2
30	Pepe Jeans	Spain	Europe	0.15
31	Mango	Spain	Europe	0.15
32	Pull & Bear (Padma)	Spain	Europe	0.09
33	Orchestra	France	Europe	0.07
34	Esprit	Germany	Europe	0.04
35	Alcott	Italy	Europe	0.03
36	Stylix	Masco Brand	Masco Brand	0.02