UNITED INTERNATIONAL UNIVERSITY



Internship Report

On

Business operation of a Trading Organization:

A case study on SEN GROUP

Submitted To

Mohammad Tariq Hasan

Assistant Professor

School of Business & Economics

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Submitted By

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ACKNOWLEDGEMENT

All praise to almighty God. I would like to convey my thanks to a number of persons who helped me in completing this dissertation. The endeavor and strain undertaken by those cannot be left without recognition.

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LETTER OF TRANSMITTAL

To
Mohammad Tariq Hasan
Assistant Professor
School of Business and Economics
United International University

Subject: **Submission for Internship Report**

Dear Sir,

I am pleased to present my work report on "**Business operation of a trading Organization: A case study on SEN GROUP**" This is a part of our education. It will help to complete my study. It will also help me to perform accurately in my job. Take my cordial thanks for giving me the opportunities to increase my knowledge and ideas by giving this task. You will be happy to know that I am able to complete my task on time. I will be very happy if you grant my report and give me opinion by remarking it to fulfill my education and oblige thereby.

Sincerely yours
Name: Shathi Akther
ID: 111 133 053
BBA Department

DECLARATION

This is informing that the report on **"Business operation of a trading Organization: A case study on SEN GROUP.**" has been prepared in partial fulfillment of the Bachelor of Business Administration program. It has been prepared for academic purposes only. I have collected information from website and report of the companies and so on.

I hereby do solemnly declare that the work "**Business operation of a trading Organization: A case study on SEN GROUP**", presented out by me and has not been previously submitted to any other University or Organization for an academic qualification/certificate/diploma or any degree.

Shathi Akther
ID: 111 133 053

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Executive Summary

Jute is a natural fiber that is locally known as the golden fiber. It is one of the cheapest and the strongest of all natural fibers and is considered fiber of the future. Jute is the second only for cotton in the world production of textile fibers. India, Bangladesh, China and Thailand are the leading producers of Jute. It is also produced in Southwest Asia and Brazil. The jute fiber is also known as Pat, Kosta, Nalita, Bimli or Mesta (Kenaf).

SEN GROUP is a trading and manufacturing company. There five businesses are mainly operating in the trading and manufacturing sector. As part of the trading business, the companies trade in commodities like Paddy, Rice, Jute, Wheat etc. Under the Manufacturing business line, we produce Paddy, Rice, Jute, Wheat, sawdust, Ash, Brick mill etc. Sen & Son Limited is a Bangladesh based company specifically focusing on sourcing and supplying different types of Jute products from Bangladesh. Being a successful supplier, Sen & Son Limited offers a wide range of environment friendly and elegant jute products for commercial and consumer use.

In this report, I describe SEN GROUP organization export policy, their market, stuff and many other things. Here I also describe how to enter export market, their competitor, strength and weakness.

The company will deal with importing and exporting products. To succeed and achieve business goals, the company will depend heavily on both social media and print media campaigns while maintaining public relations and personal contacts with domestic and international import-export traders. The website of the company will be a valuable online platform that its activities, the product lines that it conveys, and how it will be presented become a trading partner with the company and policy regarding trade and business terms.

CHAPTER ONE: INTRODUCTION

1.1 Introduction

Background of the thesis-

There is no country in the world that produce the entire product they need.Every country is dependent on other countries. There for they produce those commodities which has comparative advantage. Bangladesh is a developing country. So most of the products, they import and some of the products export like as Frozen Food, garments cloth, Tea, Shrimps.

SEN GROUP is a trading and manufacturing company. These Five businesses are mainly operating in the trading and manufacturing sector. As part of the trading business, the companies trade in commodities like Paddy, Rice, Jute, Wheat etc. Under the Manufacturing business line, we produce Paddy, Rice, Jute, Wheat, sawdust, Ash, Brick mill etc.

1.2 SEN GROUP

Kshitindra Mohan Sen, the creator of the Sen Family Company, started in 1954 with his innovative business ventures in addition to the family business of growing hectares of farmland. But his sudden demise in 1967 and the war of independence of Bangladesh in 1971 brought the family of Sen into a difficult situation. However, by retaining the dream of Kshitindra Mohan Sen, in 1972, his sons, Mr. Ramesh Chandra Sen and Mr. Paresh Chandra Sen, rejuvenated their family business immediately after the liberation war. Starting with a rice factory, the family later ventures into the corn mill, Jute Supply Company to the national government, state-owned and private jute mill, transport company and involved in the construction industry, including contracts for government agencies such as Bangladesh Water Development Board, Local Govt. Engineering Department, Department of Public Health, etc. The family business has experienced various phases of impact over the course of about 60 years. What was once only an equity-only, a family business and a family business was a company, a large company and a large number of companies ready to undertake. The new generation’s Sens are open to all opportunities of the modern world and are ready to take the next steps to enter this modern world. The new era of Sen Family Business started with a license from the family business under a license trade name M / S Parul Trade International - which eventually

became the parent company of all other Sen Family companies. The rich history of this 60-year company and the company insight of the new generation Sen Family are ready to take the family business to a new dimension.

Partha Sarathi Sen, son of Mr. Paresh Chandra Sen, is involved in the family business after completing his studies at home and in the United Kingdom. He has a Bachelor in Science degree in Computer Science Engineering and a PG certificate in Mobile & Satellite Communication. In 2010, Mr. Partha became involved in the family business after completing his studies from abroad. After his involvement with the family business, the other members of the family agreed to open a number of new companies in export and import that keep the existing business lines on the market. Mr. Partha has decided to start export activities first. That is why in January 2011 he started the Jute goods export in India with the trade name M / S. Parul Trade International. After having followed the years of smooth and successful execution of the export activities, he decided to expand his export activities for Jute goods to Europe and Africa. He also decided to start the fertilizer and construction sector.

Table 1.1
Generations of SEN GROUP

	Name	Year
1st generation	Mr. Kshitindra Mohan Sen	1954
	Mr. Ramesh Chandra Sen	1963
2nd generation	Mr. Paresh Chandra Sen	1963
	Mr. Prashanta Kumar Sen	1975
3rd generation	Mr. Partha Sarathi 0Sen	2010

1.3 Objective of the study

The objectives of the proposed study

- To identify what type of activities practice they done
- Identify their strength and weakness
- Know the theoretical training and development policy

- To know their tanning policy
- Recommend the Necessary steps for overcoming problem

1.4 Rational of the study

This report is on "**Business Operation of a TradingOrganization: A case study on SEN GROUP**" commence as it is a part of my internship program which by the Bachelor of Business Administration in Accounting Information System to perform a practical knowledge in any organization. For this requirement to fulfill I have done three months' internship program in SEN GROUP. This report is made under the guidance of Mohammad Tariq Hasan, Assistant Professor, Department of Business & Administration, United International University.

1.5 Scope of the study

In this report, I describe their overall service and their activities. Here I describe their overall performance, activities and organizational step. SEN GROUP has growth stage in Bangladesh so they need more time to go their destination.

1.6 Limitations of the Report

In my life, this is the first assignment of outside of course in practical life. I am the student of BBA program and just one-step of behind of completing my formal studies. Without completing the study, doing practical performance in the formal stage becomes very difficult. Therefore, there is a lack of my proper knowledge and also practical knowledge, beside these there have some other limitations;

- Do not find enough time after doing the job
- Do not get all the information
- Some valuable information's and secretes are not shared
- All the information's are not available in website
- Some strategy and confidential subject, report, forms were not disclosed to me
- Unwilling to give information more because of extra harassment without their responsibility

CHAPTER TWO: METHODOLOGY OF THE STUDY

2.1 Data collection Method

In this report I used secondary data, I used different type of record, document operational process. I also take some formal and informal interview for making this report. I also used secondary data.

2.1.1 Primary Sources of Information

Primary data collect from

- Face to face discussion
- Over telephone
- Document
- Record

2.1.2 Secondary Sources of Information

The secondary data collected from the following sources:

- ✓ Websites of SEN GROUP.
- ✓ Internet

CHAPTER THREE: ORGANIZATIONAL BACKGROUND AND INDUSTRY PERSPECTIVE

3.1 Industry Scenario of Bangladesh

3.1.1 Current Export and Import Situation in Bangladesh

Foreign trade is very important for the economy of Bangladesh. When a country going to import small and export a large number item then their economic is going to develop. After the liberation of Bangladesh, government tries to increases our export. The major export items are raw goods, jut goods, frozen food, fish, readymade garments etc.

While Bangladesh import major of the item form different countries like as, oil, ship, aircraft, car etc. After the collapse of RANA plaza, Tazreen Fashion, Political instability export earning is going down. So that government highly focuses in RMG sector and the result is highest, foreign revenue comes from RMG sector especially increase in knit and woven. Major revenue comes from raw jute and jute item.

Bangladesh almost import all the machinery item, food, care etc. when a country imports more thanexport item then the country going to face big problem. Government tries to balance export and import item.

3.1.1.1 Exports of Bangladesh

From April 2018 to May the export increase is 230.70 to 243.39 billion. Bangladesh averagely exports 43.66 BTD Billion from 1972 until 2018. In May 2018 Bangladesh exports 243.39BDT billion that is highest export earnings and lowest export in February 1972 0.05 Billion.

In this graph, we can see that from 2014 to 2018 export scenery. In 2015 our export is decrease for a little time, after that it's again grow up.

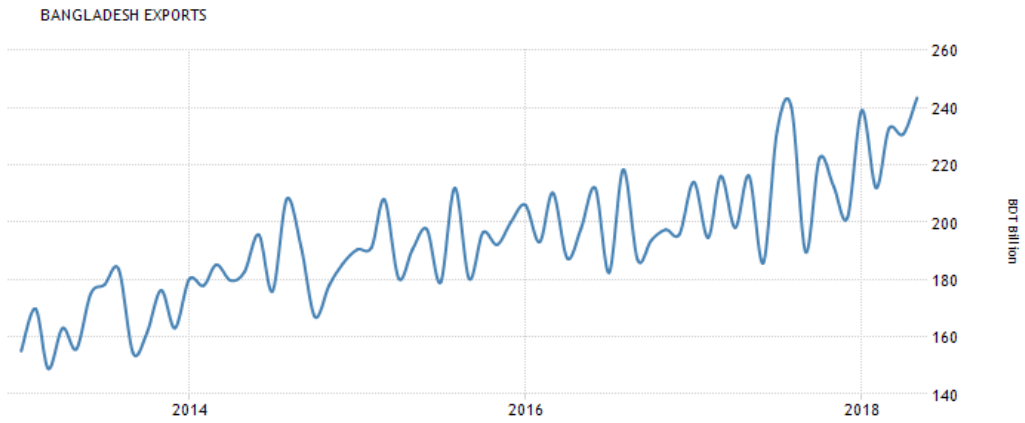


Figure 3.1
Export trend of Bangladesh from 2013 to 2018

3.1.1.2 Import of Bangladesh

From May 2018 to April importof Bangladesh, increase 453.15 to 404.24 billion. Bangladesh averagely imports 74.323.66 BTD billion from 1976 until 2018. In May 2018 Bangladesh export 453.15.39BDT billion that is highest export earnings and lowest export in February 1976 which is 0.57 Billion

Bangladesh is always depending on import. Almost every item is import from different country. In this graph we see that from 2013 to 2018 the import scenery of Bangladesh



Figure 3.2
Import trend of Bangladesh from 2013 to 2018

3.1.2 Industry and Market Analysis

Top Jute Producing Countries in the World

Jutes aregenerally produced in Asian subcontinent. The major jutes produced countries in the world are Bangladesh, India, and Myanmar. Bangladesh is the second largest jutes produced country in the world

3.1.3 Production of Raw Jute

The main jute producing countries of the world are India, Bangladesh, China and Thailand. India is the world's largest producer of raw materials for raw jute and jute, contributing to more than 50% and 40% of global production respectively.

In this graph we can see that some of the country's jute production level

Table 3.1
Jute production in the world

(Figures in Lakh Bales of 180kg each)

Countries	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15 (Preliminary)
WORLD	143.38	171.58	174.03	162.98	158.91	156.72
India	82.71	92.22	94.72	86.33	87.78	79.89
Bangladesh	59.45	78.02	78.05	75.72	75.22	75.89
Nepal	0.98	0.80	0.80	0.83	0.87	0.98
Myanmar	0.24	0.53	0.46	0.06	0.03	0.06

3.1.4 Export and Import of Raw Jute

3.1.4.1 Export of Raw Jute

Bangladesh's export raw jute 970.00BDt million in May 2018, and this record decrease from the previous number 1470.00 BTD million in April 2018. Bangladesh average raw jute export 450.00 BTD million from January 1989 to May2018.in 2018 may Bangladesh export raw jute 2700.00BDt million that is highest export earnings and lowest export in July 2010 which is 30million. All the data is collected by CECI and Bangladesh bank report

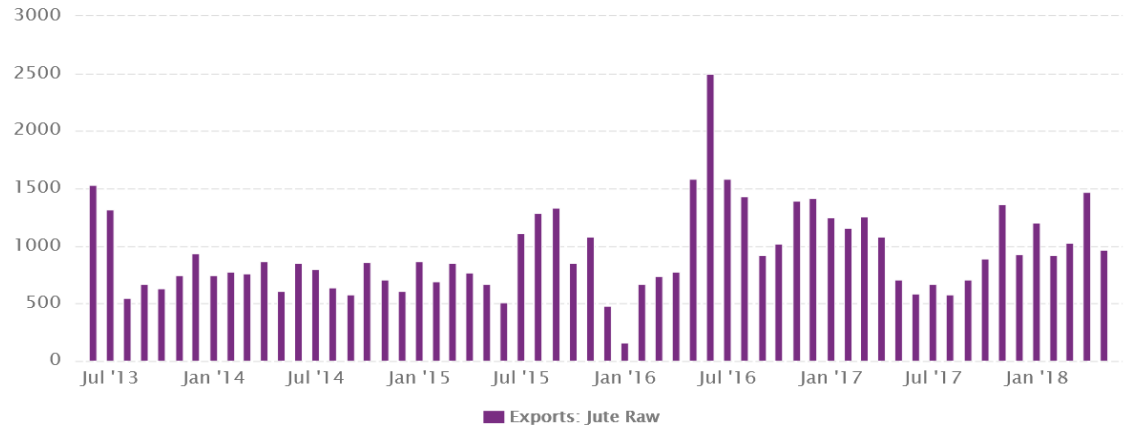


Figure 3.3
Export trend of Raw Jute

3.1.4.2 Import of Raw Jute

China and India is the biggest market of importing raw jute. Here is the scenery of raw jute importer countries in the world. They purchase the raw jute and make the raw jute products.

Table 3.2
Raw Jute importer countries

(Figures in Lakh Bales of 180kg each)

Countries	2009	2010	2011	2012	2013	2014 (Preliminary)
WORLD	23.43	21.39	26.80	26.40	17.48	14.76
Africa	0.81	1.24	0.81	1.23	1.02	0.90
Latin America	0.29	0.81	0.66	0.42	0.26	0.42
Near East	0.12	0.10	0.09	0.09	0.07	0.06
Far East	20.99	18.09	23.89	23.03	14.67	11.69
India	5.72	3.32	8.73	8.27	2.94	2.45
Pakistan	7.14	5.47	5.37	5.22	4.72	4.09
China	5.32	5.78	6.09	5.59	3.36	1.87

Others	2.81	3.52	3.71	3.96	3.64	3.28
North America	0.10	0.15	0.12	0.16	0.14	0.14
Europe	0.85	0.77	0.84	0.89	0.84	0.98
CIS	0.14	0.16	0.30	0.48	0.46	0.49
Oceania	0.08	0.04	0.04	0.06	0.03	0.03
Others	0.04	0.03	0.04	0.03	0.01	0.04

3.1.5 Export and Import of Jute products

3.1.5.1 Export of Jute Products

According to the Export Promotion Bureau (EPB), revenues from raw jute exports were $ 95.5 million in the period July-January of FY2017-18, of jute yarn and kundalini were $ 414.6 million, of jute sack and bag were $ 92.5 million and other jute products were $ 70.3 million. "There is a huge demand for jute and jute products from Bangladesh in about 60 countries, but we are not succeeding in making good use of this huge export potential because we are lagging behind in the production and diversification of jute and jute products.

Table 3.3
Export countries of Jute product

(Figures in Thousand Tones)

Countries	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15 (Preliminary)
WORLD	709.7	783.1	1027.2	895.2	1157.9	1036.8
Africa	2.8	2.1	2.5	2.5	2.5	2.5
Latin America	0.6	0.7	1.1	1.7	1.6	1.1
Near East	10.9	11.8	10.5	9.0	11.8	9.8
Far East	668.5	742.3	991.1	862.0	1121.1	1006.4
India	163.5	182.9	211.7	171.1	179.4	107.9
Bangladesh	459.4	475.5	696.3	597.4	858.7	817.4
Pakistan	6.9	12.0	10.5	15.9	13.2	9.5
China	15.9	12.0	10.3	12.6	4.2	2.8
Others	22.8	59.9	62.3	65.0	65.6	68.8
North America	3.5	5.2	4.3	2.7	2.7	1.9
Europe	21.1	19.9	17.0	16.6	16.5	13.5
CIS	0.9	0.2	0.4	0.1	0.5	0.3
Oceania	0.2	0.2	0.1	0.1	0.1	0.0
Others	0.9	0.7	0.2	0.5	1.1	1.3

3.1.5.2 Import of Jute products

Most of the country import Jute product. India and China is the biggest importer of Jute product. South Asia is the biggest market of jute product

Table 3.4
Import countries of Jute product

(Figures in Thousand Tones)

Countries	2009	2010	2011	2012	2013	2014 (Preliminary)
WORLD	699.7	738.7	814.3	973.0	954.1	967.8
Africa	44.9	45.0	68.5	59.9	62.1	61.8
Latin America	12.8	13.5	20.0	15.3	13.5	15.7
Near East	290.9	347.0	330.9	372.6	372.1	427.2
Far East	184.7	146.5	215.4	362.8	344.3	304.5
India	112.8	87.1	117.9	141.9	99.6	130.7
Pakistan	4.5	9.4	1.3	2.8	3.7	3.0
China	7.9	14.3	54.3	66.3	97.8	119.5
Others	59.5	35.7	41.9	151.8	143.2	51.3
North America	28.4	33.8	35.2	34.8	35.9	41.5
Europe	86.2	99.9	89.6	74.5	74.9	73.0
CIS	13.5	16.8	20.4	25.4	22.3	19.5
Oceania	21.8	20.6	23.9	17.1	19.4	14.9
Others	16.5	15.6	10.4	10.6	9.6	9.7

3.1.6 Export performance during 2011-2017

Jute is one of the revenue generator items of Bangladesh. It is the 5th position of revenue earner in 2017.

In appendix A, the chart is shown that in 2012-2013 Bangladesh export 1030.61 after that it will decrease, then again, it grows up.

3.1.7 Destination of Bangladeshi Jute Goods

Bangladesh exports jute Bag in most of the countries.

In appendix B, we can see about jute exporting countries and jute product items.

3.1.8 Market Trends

Considering the above data information, we can say that the demand of jute goods is increasing. There are huge potentials of exporting jute goods in the international market.

3.1.9 Tariffs, Trade Barriers, Red Tape

Government of Bangladesh encourages the export of jute goods. GOB only charges 0.60% advance source tax from the export proceeds. GOB also provides 10% subsidies to the manufacturers on the export value of jute goods to encourage this industry.

3.2 SEN GROUP Business Overview

Apart from the extremely successful and traditional family businesses, the Sen Family at this point owns a few different lines of businesses under seven registered company names:

Table 3.5
Name of Company and line of Business information

Sl	Name of Company	Line of Business
1	Parul Trade International	Jute Export and related business
2	Sen & Son Limited	Paddy, Rice and Jute, Jute Goods & Rugs
3	M/s. Partha Sarathi Sen	Fertilizer, Brick Mills & Investments in stock market
4	Parul Engineering & Consultants Ltd.	Construction & Interior Designing and LPG
5	Parul Limited	Chemical and medicinal drugs business
6	Nardo Tours & Travels	Tourism Company
7	K. M. Auto Rice Mills Ltd.	A Modern Rice Milling factory

Although the age of the abovementioned-registered companies is between 6-7 years, the family business has a long and rich heritage. The Sen Family business has been continuing under the "Hindu Joint Family" business model since the year 1956. These five registered companies are the first step towards converting the family-owned business into a large corporate name. These Five businesses are mainly operating in the trading and manufacturing sector. As part of the trading business, the companies trade in commodities like Paddy, Rice, Jute, Wheat etc. Under the Manufacturing business line, we produce Paddy, Rice, Jute, Wheat, sawdust, Ash, Brick mill etc. The family has the plan for involving in construction, manufacturing, transport and Information Technology business sector in near future. Keeping the dreams in mind the family has formed these five above mentioned companies and well operating in the market.

3.2.1 Mission

Our mission is to create long-term value and improve the quality of life in carrying out our activities for society, citizens, customers, employees, shareholders, and other stakeholders based on Leadership with Trust.

3.2.2 Vision

To deliver a customer experience the best, as globally competitive, creative, and ethical thought-leaders. We want to be the leading multinational group at the forefront of a better future, sustainably creating value with a quality service for people: citizens, customers, and shareholders whom we care for and engage in our corporate life and for the communities in which we carry out our activities, generating employment and wealth.

3.2.3 Employees of Sen Business

In this table, we can see the number of staffs is present in SEN GROUP-

Table 3.6
Employees of SEN GROUP

Year	Permanent	**Part-time/ Seasonal**
2007	10	90
2008	13	100
2009	13	100
2010	13	110
2011	15	120
2012	15	120
2013	15	120
2014	15	135
2015	21	160
2016	23	160
2017	27	175

3.2.4 Future Plan

The Sen Family has planned to get into several other ventures and expand some of its existing ventures in future. The potential is of interest are:

- Construction Business
- LPG Business
- Jute Mill
- Flour Mill
- Transportation Business
- Hotel and Tourism Business I
- information and Technology Sector

- Chemical and Administered
- Drug Sector
- Ready-made Garments sector

3.2.5 Jute (SEN GROUP)

Jute, the 'Golden fiber' as it is called, is the raw material used for making sacks world over. It's truly one of the most useful fibers gifted to man by nature, which is beautifully crafted in the form of handicrafts and many days to day products. Besides being the cheapest and the most important material of all textile fibers, it also provides work for millions of farmers, landless laborers, industrial workers and many others, both directly and indirectly.

Bangladesh is recognized as the largest producer of raw jute and the biggest manufacturer of jute goods. There is tremendous capacity within people here to manufacture the widest range of products, tailored to customer demands. The country's modern and excellent research & development facilities in the area of jute agriculture, product development & machinery design are used for developing high quality jute products matching the international standards.

Bangladesh Jute Industry has the capacity to produce and meet the International demand for food grade Jute bags and cloth. Food grade Jute Bags and cloth manufactured in Bangladesh - are a boon in the context of global environmental and ecological concern. Bangladesh food grade jute bags have a twin edged advantage: preservation of food in the most natural way.

3.2.6History of Jute

- Integral part of culture of Bengal for centuries
- Early use dates back to 16th Century
- Mostly for household items like ropes, matting etc.
- 1855: first jute mill at Rishra, WB, Oldest Industry
- 1873: first export of raw jute from India
- 1901: Industry boomed after invention of machine
- 1947: Partisan-Shock for India Jute Industry

- 1960: The golden era of Indian Jut
- Appearance of synthetic fiber in 1970
- Trade declined largely in following years
- Between 2004-2009 market recovered & price increased more than 200%

3.2.7 Operational Readiness

We have the robust relationship with Bangladeshi jute mills companies and closely working with them and thus able to provide high volume different types jute products to its clients at a competitive price within a short length of stipulated time.

3.10.7.1 Product Readiness

Sen & Son Limited is a Bangladesh based company specifically focusing on sourcing and supplying different types of Jute products from Bangladesh.

Being a successful supplier, Sen & Son Limited offers a wide range of environment friendly and elegant jute products for commercial and consumers use i.e.

V.O.T. (Food grade) / M.O.T.

Std. Binola Jute Bags,

Std. B. Twill Jute bag,

Light Cees Jute Bag,

Heavy Cees Jute Bags.

- Hessian Cotton Pack
- Hessian Cloth
- Jute Yarn
- Jute Carpet Backing Cloth (CBC)
- Soil Saver
- Sand Bags, etc. made from natural jute of Bangladesh.

3.2.8 Products of SEN GROUP

Here are some of jute products SEN GROUP exports in different countries-



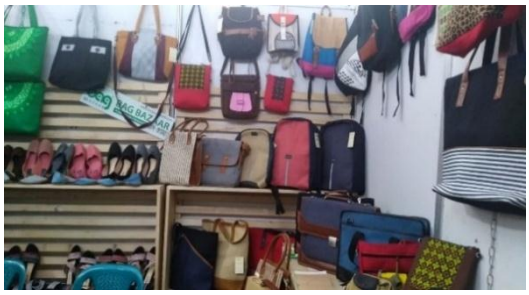
Pic: jute made Sandal



Pic: Bag



Pic: Sandal,Bag,



Pic: Jute Made products



Pic: jute made Sandal



Pic: Different type of products



Pic: jute made hand Bag



Pic: jute made basket



Pic: jute made shopping bag



Pic: jute made Box,hand bag

Figure 3.4
Sample of Verity of Jute products

3.2.9 Financials

3.2.9.1 Asset- Equity Size

From the Asset-Equity size analysis of the Sen Family business, it can be seen that over the last 10 years, the asset size of the business has increased steadily whereas the business was not highly leveraged.

Table 3.7
Asset-Equity Size of Business (2007-2016)

In Crore (1 Crore=10Million) BDT

Year	Asset	Liability	Owner's Equity
2007	16.5	1.5	15
2008	17.5	2	15.5
2009	18.1	1.1	17
2010	19.1	1.4	17.7
2011	20	1.5	18.5
2012	21.5	1.4	20.1
2013	22	1.4	20.6
2014	23.4	2.0	21.4
2015	23.0	2.0	21.0
2016	25.6	3.5	22.1

3.2.10 Jute Goods

The Jute industry in Bangladesh offers a wide range of products that are functional, environmentally friendly, biodegradable, attractive and much cheaper than the products made from other materials. Jute has an excellent residual value that increases demand on the national and international market. Some of Jute's products are clothing, carpets, rugs, chair covers, car seat covers, sandals, bags, handicraft items and more. Here is a list of Jute products with extensive demand and application on the market:

- Jute is used to develop packaging fabrics and construction materials for the manufacturing industry. Bags made of jute are used for the transport of varied goods such as wheat, rice, corn, sugar, maize, fertilizers, vegetables and more.
- Jute is used as a textile fibber that is applied with composite and non-woven technology to develop technical and non-woven textiles.
- Jute is also used to design and develop an extensive range of fabrics such as sacking, jute cloth, carpet backing cloth, home furnishings, wall coverings, upholstery and more.
- There is a great demand for a range of different jute products in the market, such as espadrilles, home textiles, technical textiles, floor coverings, composites and more.
- Jute is slowly but massively engaged in conquering the fashion industry, creating a wide range of fashionable clothing and accessories, such as Jute shoes, Jute Sarees, Jute jackets, Jute jewellery, etc.

3.2.11 Uses of Jute Goods

- Bags and sacks for packing almost all kinds of agricultural produces, minerals, cement etc.
- Packs for packing wool and cotton.
- Wrapping materials / fabrics.
- Carrier and backing fabric for carpet and linoleum.
- Cordage and twines.
- Webbing to cover inner springs in auto-seats and upholster furniture.
- Cargo separator in ship.

- Cloth for mine ventilation and partition.
- Filling material in cable.
- Roofing and floor covering apparel.
- Footwear lining.
- Wall covering and furnishing fabric; m. Fashion accessories.
- Soil erosion control fabric and many more.

3.2.12 Tariffs, Trade Barriers, Red Tape

Government of Bangladesh encourages the export of jute goods. GOB only charges 0.60% advance source tax from the export proceeds. GOB also provides 10% subsidies to the manufacturers on the export value of jute goods to encourage this industry.

MFN Applied Tariffs

Table 1 - Tariffs on Jute and Jute Products for selected major importers

Product name	Jute fibres, raw or retted	Other raw fibre of Jute	Single Yarn of Jute	Multiple Yarn of Jute	Fabrics of jute : Un-bleached	Fabrics of jute : Other	Felt and stitch-bonded of Jute	Other felt of jute	Carpets of Jute	Sack and bags of Jute
HS Code	5303.10	5303.90	5307.10	5307.20	5310.10	5310.90	5602.10	5602.29	5702.39	6305.10
Australia	0	0	5	5	0	0	5	5	3.33	0
China	5	5	6	6	10	10	10	10	14	10
EU	0	0	0	0	4	4	6.7	6.7	8	3
Ghana	10	10	10	10	20	20	20	20	20	20
Indonesia	0	5	5	5	7.5	10	10	5	15	5
Iran	22	4	10	10	50	50	30	30	50	65
Japan	0	0	0	0	10	10	5.6	5.6	8.2	0
Nepal	5	5	10	10	15	15	15	15	30	15
Pakistan	0	0	10	10	25	25	15	15	25	25
Russian Fed.	5	5	5	5	10	10	15	15		15
Saudi Arabia	5	5	5	5	5	5	5	5	5	5
Syria	1	1	1	1	5	5	5	5	50	3
Thailand	5	5	5	5	5	5				10
Turkey	0	0	0	0	4	4	6.7	6.7	8	3
USA	0	0	0	0	0	0	11.3	6.3	1.8	0

Source: WTO.

Figure 3.5

Tariffs on jute and jute products for selected major importers

Bengal jute and burlap products are confronted with higher tariff barriers in Kenya, Iran, Singapore, Colombia, Vietnam, Brazil, the Philippines and Barbados. Also the imposition of high anti-dumping duties (ADD) from Brazil and India limits the export possibilities in those countries.

India is one of the largest export markets for Bengal jute products. Although India is the friendly neighbor of Bangladesh, it has unfortunately imposed anti-dumping duties on the Bangladeshi jute products that export to India from the year 2016 onwards.

Another important market for jute bags is African countries for the packaging of agricultural products such as potatoes, coffee, cashew nuts, etc. Because of the many different political situations, most countries have UN / US sanctions in professions and other sectors. Some countries are also closed on the mainland. Because of the sanctions, the payment of international transactions often gets into trouble. As some countries are closed on the mainland, the use of the other countries in seaports and roads to deliver jutes must accept unnecessary delays, additional inspections, certifications and costs.

Another potential market for exporting Jute goods from Bangladesh is the coffee industry of Central and South American courtiers. Although the market of this region has enormous potential, the distance, the culture, the language and the time zone difference are the biggest problems for the Bengali exporters. Also the very limited or absence of foreign missions from our government is another disadvantage that enters a very potential market in this market.

Also Bangladesh is also faced with anti-dumping duties imposed by Brazil for 25 years. Although Bangladesh is considering introducing a mid-term review of an anti-dumping duty, exports of jute bags to the Latin American country have fallen to close to zero. At present, the anti-dumping duty on Bangladeshi jute bags amounts to US $ 0.16 per ton, which fell by 58.7 percent in 1992. The percentage was increased to 64.5 percent in 1998. Since the imposition of anti-dumping duties almost no jute bags from Bangladesh have been exported directly to Brazil. However, the jute bags from Bangladesh are not exported directly to Brazil, but a small part of the article goes through the European market.

Brazil last imposed the anti-dumping duty on imports of jute bags from Bangladesh for another five years in November 2016, which seriously impeded the country's exports there. The Bangladesh Tariff Commission (BTC) recently issued a report on the state of export of jute bags to Brazil according to instructions from the Ministry of Commerce (MoC). In 2016, Brazil imported jute bags worth $ 8,542 million from different countries of the world, but not from Bangladesh. However, Bangladesh exports raw jute and jute

yarn to Brazil. In the 2015-16 financial years, approximately 4,609 tons of yarn and jute yarn were exported from Bangladesh to the Latin American country.

3.2.13 Export Licensing

3.2.13.1 Formation of company

Step 1. Under the company act 1994, need to incorporate a company from Registrar of Joint Stock Companies and Firms (RJSC)

Step 2. Trade License

Step 3. Tax Identification Number

Step 4. VAT registration

Step 5. Opening of a Bank Account

Step 6. Membership of Bangladesh Jute Goods Exporters Association

Step 7. Obtaining Export Registration Certificate (ERC) from the office of Chief Controller of Import & Export

Step 8. Getting license for Jute Goods Exporter from Department of Jute, Ministry of Textile & Jute.

3.2.13.2 Other Requirements and Certificates

- Certificate of Origin (CO)
- GSP Certificate
- Bill of Lading (B/L)
- Pre Shipment Inspection (PSI) – Federal Inspection, Bureau Veritas, SGS
- Phytosanitary Certificate / Fumigation Certificate
- Certificate of Conformity
- PVoC (Pre-Export Verification of Conformity)

3.2.14 Competitive Analysis

3.2.14.1 Price Competitiveness

Bangladesh is one of the few countries where jute and jute products are grown and produced. Bangladesh is the second largest producer of jute after India and one of the top suppliers of the biodegradable natural fiber. Price competitiveness analyzes of the raw jute and jute raw materials reveal that the export prices of almost all Bengal jute products proved to be competitive. The price of raw jute exports from Bangladesh has remained more or less comparable compared to the world average. Jute prices are often subject to extreme volatility and seasonal fluctuations. Jute has to compete with other fibers, especially polypropylene. While the price of jute fibers is about half of propylene, the price of jute bags generally tends to be more than twice as expensive as polypropylene bags. This price difference influences the competitive position of jute bags. Polypropylene polymer resin prices dropped rapidly compared to jute due to widespread availability, which meant that jute textile packaging had lost much of its market share in plastics in the early 1970s. Especially during FY1984-85, when the prices of jute rose strongly because of a number of unfavorable weather conditions in the main producing countries, this led to a shortage of jute supplies on the international market. This resulted in a sharp rise in jute prices, giving synthetic fibers the chance to penetrate further into the jute markets, particularly in developed countries; and as soon as the jute products lost their market share to polypropylene, it could not recover the previous share because of the higher cost price and delivery restrictions.

In China and Thailand, woven polypropylene bags were allowed to compete freely, resulting in the collapse of the natural fiber market. Bangladesh's entry into the world market for various jute products would therefore not be a major challenge, since labor costs are so cheap and competitive compared to other countries in the world and the scale economy plays a crucial role in minimizing the costs of jute diversified products.

3.2.15 Non-price Factors

Although the lack of price competitiveness of the jute bags does not fully explain the reasons for the significant rise of polypropylene, combinations of some other price and non-price factors are also responsible for the exclusion of jute products. Non-price factors

include technical features such as strength, weight, breathability of bags, biodegradability and water resistance. Technical characteristics also seem to be significant for the end use. High tensile strength and impact resistance light weight, non-shrink ability and water resistance - these are the main characteristics that work in favor of polypropylene. Jute bags have largely been replaced in the packaging of products, especially for chemical and industrial products, because they have to be watertight. On the other hand, breathability is required for packaging fruit and vegetables. Jute bags are preferred in such cases. Polypropylene is preferred in the automatic bag filling system, which is not possible with a jute bag. The use of jute bags in the packaging of food products is also adversely affected by the growing concern about health and hygiene due to the presence of burlap and fibers. Complaints are sometimes submitted by importers about the quality of jute yarns, with problems such as unevenness, badly tied knots and incorrect packaging (UNCTAD 1996). The main use of polypropylene yarn in this context is the consistency in the quality of the fiber and extra distance without seams on the yarns. As a natural fiber, burlap is more vulnerable to adverse weather conditions. For this reason, some buyers prefer polypropylene products from domestic or nearby origin. On the other hand, reusability and biodegradability of jute bags make jute more competitive for the developed world. Due to environmental awareness regarding the use of natural fibers, burlap will probably become more important in the future. The increasing concern about the dangers of flammability and smoke toxicity of plastic backing benefited the choice of jute cellulosic fibers compared to synthetic materials in secondary carpet backings, which was a good news for jute (UNCTAD 1996).

3.2.16 Some Important Features of Jute

3.2.16.1 Advantages of Jute Fibre

- Jute has great antistatic properties; so that no static charges are produced, while making or using Jute products.
- Jute is an insulating fiber and therefore it was used to make clothing.
- The temperature is transmitted in this fiber
- Moisture-repairing properties are good enough (about 13.75%).Produce no irritation in skin.

- 100% biodegradable; so it is environmentally friendly fiber like cotton.
- Cheap in the market.
- Available in the market and the overall productivity of Jute Fiber is good.
- Tensile strength is high.
- Jute Fabric is very breathable and comfortable to use.
- Can be widely used in the Agriculture, Textile, Woven and Non-woven sectors.
- Jute Fibercanis mixed with natural and synthetic fibers.
- Can die by Basic, Vat, Sulpher and Reactive Dyes.

3.2.16.2 Disadvantages of Jute Fibre Using

- The folding resistance of Jute is very low.
- Draping property is not good enough.
- Create a shadow effect and become yellowish when sunlight is used.
- If Jute gets wet, it loses its power.

3.2.17 Distribution Channels

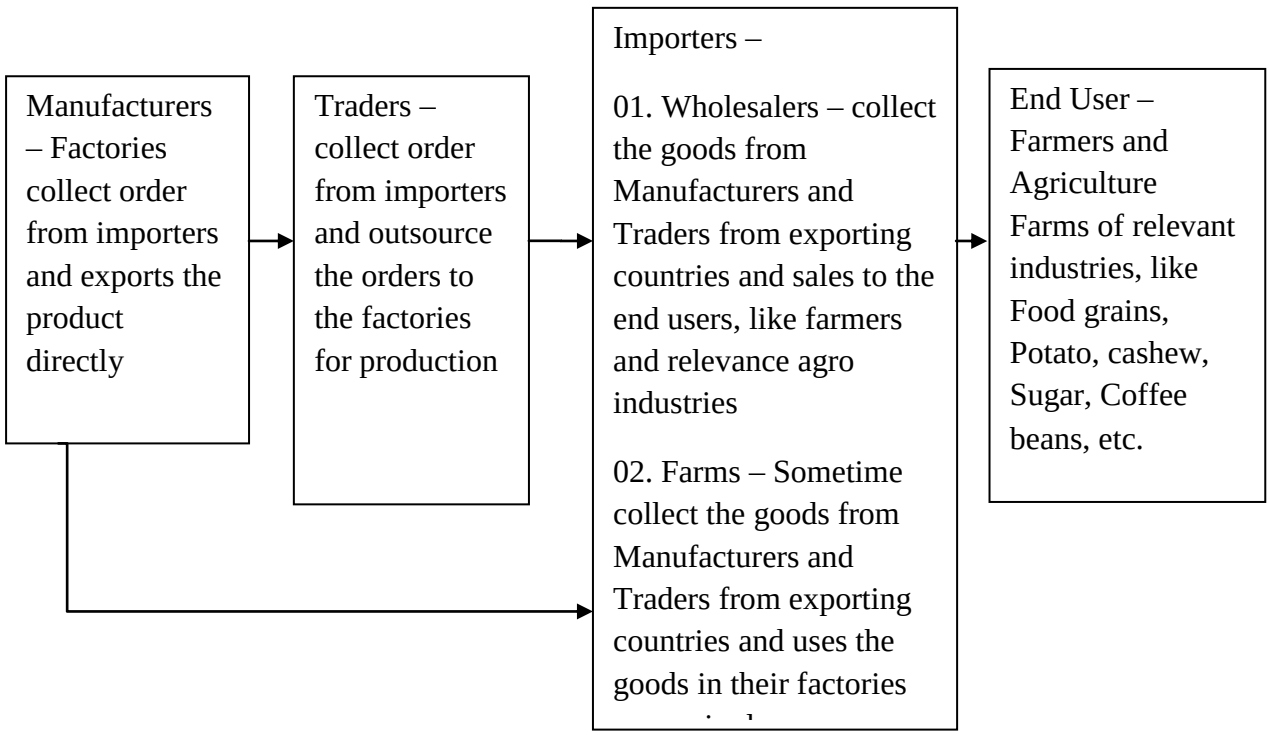


Figure 3.6
Channels of distribution

3.2.18 Competitions

Indian, Chinese and Vietnamese jute diversified goods are more popular because of their product range and depth colors, designs and quality.

3.2.19 Market entry strategy

Go "Indirect"

As we are not exporting our goods with our brand and in our outlets and selling to, or through a distributor is relatively cheap and straightforward way to enter a new market, so we have selected Go "Indirect" strategy.

3.2.20Finding Trading Partners

We search for the traders through internet, met with the existing peoples working already in these regions and communicated directly with our known traders/importers doing business the market we want to work for.

3.2.21Agreements and Commissions

1. After negotiating the price, shipping terms and payment terms we send Proforma Invoice (PI) to our customer for their acceptance.
2. Receive acceptance and sales contract with their banking details and shipping marks.
3. Start processing for shipment.

3.2.22 Target Markets

The data provided earlier show that imports of Jute goods are increasing year after year in the African and Central and South American regions. The productions of their crops are also increasing.

Doing business with neighboring countries, such as India, is easy to find a trading partner. Because the geographical location, language and culture are not so different from us.So that we can easily communicate with the trading partners, and often with the end users. With the establishment of a long-standing business reputation with India in Jute products, our company has decided to expand its activities in African and Central and South American regions. It is not so easy to enter these regions. The products we work for are not as diverse as RMG. In addition, the customer size is not that big. So selecting just one product or a single country can be an option for new companies to enter the market, but it is not so viable for existing, relatively large companies. These are the major challenges

for exporters of jute goods entering the new market as the exporter and importers tend to have links. In addition, the market regions we want to visit are so far away from us and the geographical position, language and culture are completely different from us.

The data provided earlier show that imports of Jute goods are increasing year after year in the African and Central and South American regions. The productions of their crops are also increasing.

Even the barriers we mentioned earlier, it is difficult for Bengali exporters to do business in these regions. However, we have found that competition in these regions is relatively low for us from other domestic exporters due to geographical, linguistic and cultural barriers.
Now, except for India, we export goods to African and Central American regions through our trading partners in Egypt and Europe.

3.2.23 Schedule of Activities/Timetable

Step 1. In the first instance we select a region / country

Step 2. Start communicating with the importers at least six months earlier with a season. Because different types of product are needed in different seasons.

Step 3. Arrange finances.

Step 4. (+/-) Five to three months before the expected scheduled shipment depending on the region, we started sourcing the factories and booked the planning to outsource our required products.

Step 5. Start with the schedule and freight costs.

Step 6. Offer the price to our customers as required, such as FOB, CFR, CIF.

Step 7. Start final negotiation of rates and payment terms (Adv TT, CAD at first sight, L / C, Credit for a fixed duration) with the customer.

Step 8. Drafting schedules with the factories for delivery of goods to container sheds.

Step 9.Inspections before shipment, certifications.

Step 10. Last negotiation with shipping companies that confirm freight costs with shipping company.

Step 11.Receiving advance payments according to T & C.

Step 12. Draw up a schedule with the forwarding agent for the booking of containers, the filling of goods in containers and the loading of goods to seagoing vessels.

Step 13. Design a C & F agent for completing customs formalities.

Step 14.Sailing the ship.

Step 15.Issue of B / L.

Step 16. Collect all export documents.

Step 17.Completion of bank formalities.

Step 18. Send the documents directly to the planned bank of the importer or to the importer according to T & C.

Step 19.Receiving payments according to T & C.

3.3 SOWT analysis

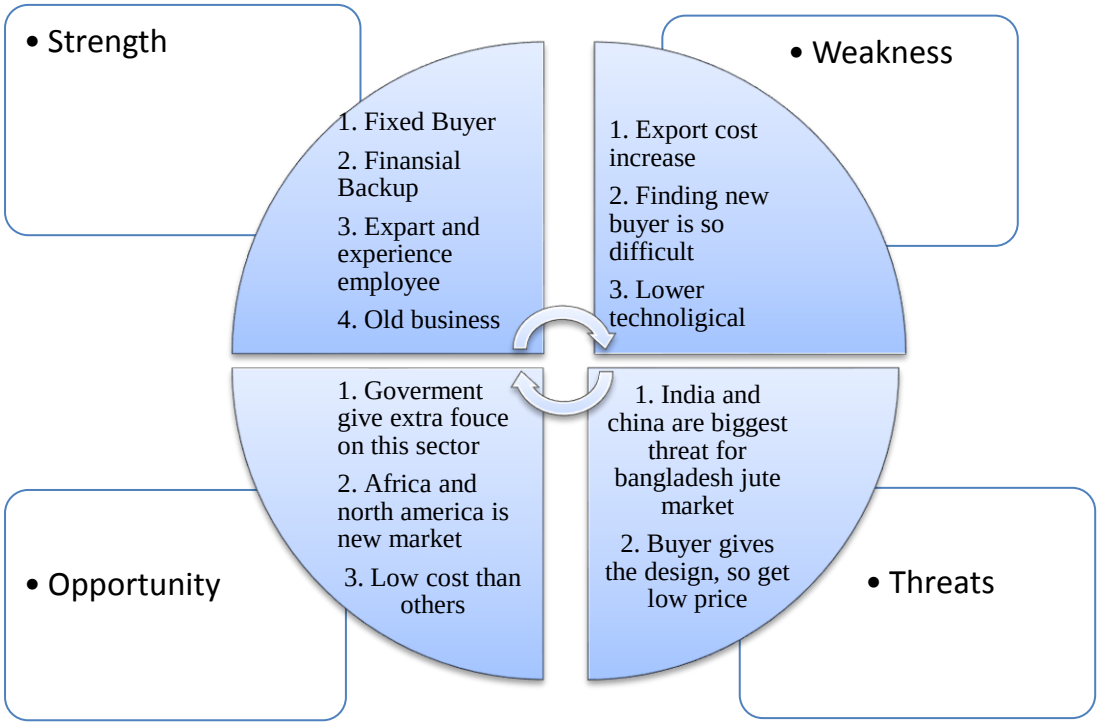


Figure 3.7
SOWT analysis

CHAPTER FOUR: FINDINGS AND ANALYSIS OF THE STUDY

4.1 Findings of the study

Here I find that to doing this report, SEN GROUP has some strengths and weaknesses that are their internal environment so that they may chance to improve it just like;

- Export cost increase: Now a day the rent cost is going high. So that they need to minimize this.
- Finding buyers: Buyers are the main source for their profit. However, all the main buyers live in outside the country. So finding the real buyers is another problem.
- Technological: The SEN GROUP is a small company & their profit margin is also low. So that they are not technologically improved themselves for minimizing their cost.

They have some strength like as;

- Fixed buyer: They are working with some fixed buyers, and they give them minimum profit.
- Strong marketing: SEN GROUP has a strong marketing power and sales team. They find new buyer and sale it as much as they can.
- Financial backup: Since SEN GROUP work for long time, they have a good reputation in market that helps them to collect bank loan. They also have own financial backup.
- Expert and experience staff: their staffs are so expert and experience full. So that the team give them good backup to earn money.

4.2 Analysis of the study

During this period from anglicizing the data and observation there are some things get clear about SEN GROUP. There are given below:

- They may use their own transportation so that their cost will decrease and help to earn more money.
- They may open new office in foreign so that will be easy to find new buyer.

- They are not technologically improved themselves. They may use update technology to minimize their cost.
- They may also have listed themselves in stock market so that their company will grow up.
- China and India are the biggest threat for Bangladesh. Quality may be the key factor to move upward for this company to defend with those countries.

CHAPTER FIVE: CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

It is a great pleasure to have practical exposure to the SEN GROUP. Without practical knowledge via academic knowledge, it is not possible to compare the academic knowledge &practical knowledge with each other. During the practical orientation period, it is observed that function of collation front end, which helps me a lot to be a professional career in near future. There are some rules and regulations to do the job. But the fact often does not meet the rules given. It's not very to work there because the client almost foreigner, so that is very difficult to manage them also need very good English. Also that I need to know all the knowledge about the products, because they ask any question for any product.

5.2 Recommendations

During my internship period, I have found some recommendations and other aspects of business. I would like to present the following recommendations.

a) SEN GROUP need to focus core product like jute, they earn most of the revenue from sell raw and jute product
b) They need to develop their website and all the information need to available then
c) They may enter the stock market for more finical support
d) They need to open emergency contract number how are available all the time
e) I think they published annual report so That customer knows about them
f) SEN GROUP doing B2B business so they need more marketing officer to promote them
g) Their main buyer is India and Africa so if they open foreign branch, customers may easily contract with them

CHAPTER SIX: APPENDIX

6.1 Reference

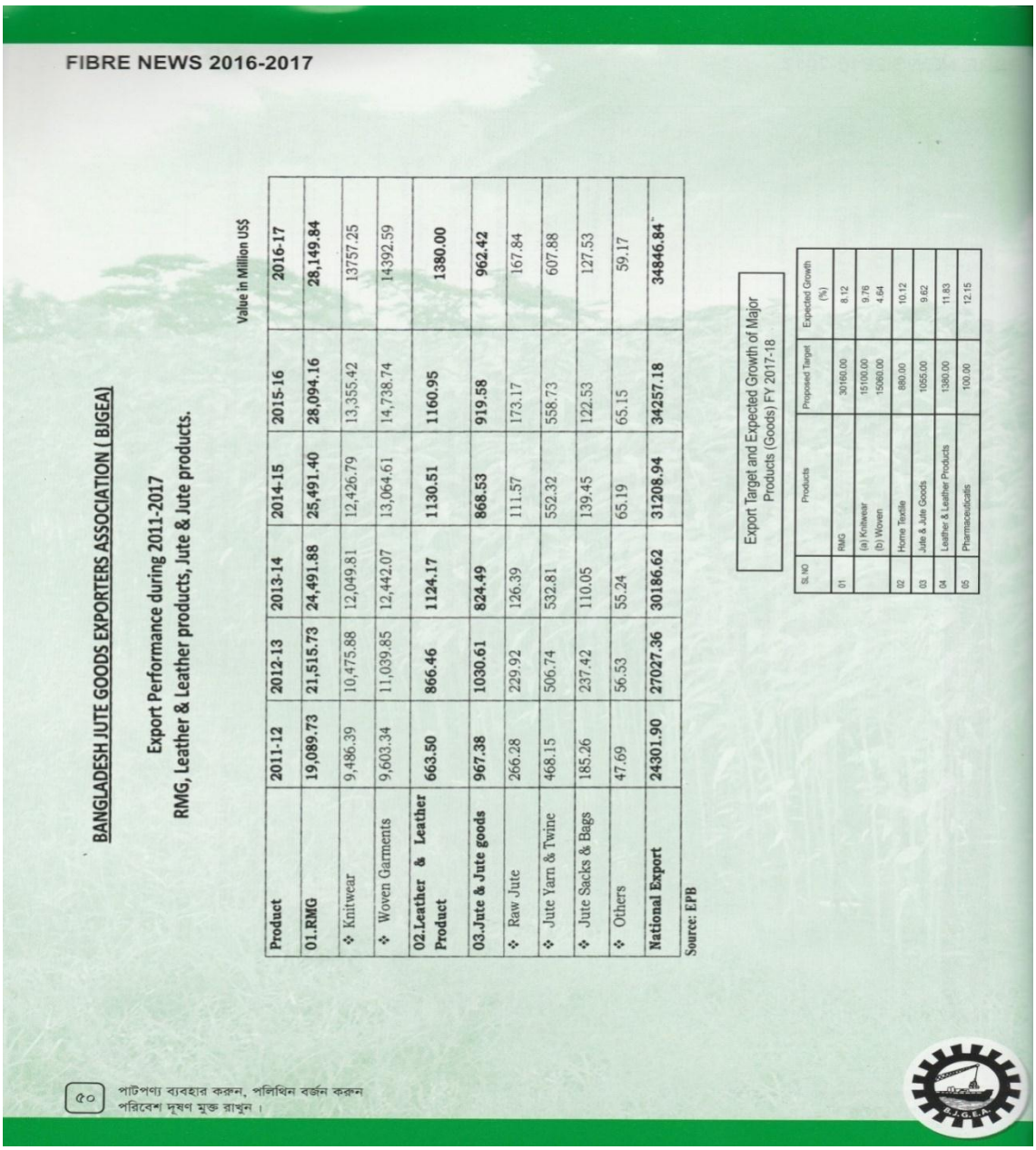
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6.2 Appendix A



FIBRE NEWS 2016-2017

BANGLADESH JUTE GOODS EXPORTERS ASSOCIATION (BJGEA)

Export Performance during 2011-2017
RMG, Leather & Leather products, Jute & Jute products.

Value in Million US$

Product	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17
01.RMG	**19,089.73**	**21,515.73**	**24,491.88**	**25,491.40**	**28,094.16**	**28,149.84**
❖ Knitwear	9,486.39	10,475.88	12,049.81	12,426.79	13,355.42	13757.25
❖ Woven Garments	9,603.34	11,039.85	12,442.07	13,064.61	14,738.74	14392.59
02.Leather & Leather Product	**663.50**	**866.46**	**1124.17**	**1130.51**	**1160.95**	**1380.00**
03.Jute & Jute goods	**967.38**	**1030.61**	**824.49**	**868.53**	**919.58**	**962.42**
❖ Raw Jute	266.28	229.92	126.39	111.57	173.17	167.84
❖ Jute Yarn & Twine	468.15	506.74	532.81	552.32	558.73	607.88
❖ Jute Sacks & Bags	185.26	237.42	110.05	139.45	122.53	127.53
❖ Others	47.69	56.53	55.24	65.19	65.15	59.17
National Export	**24301.90**	**27027.36**	**30186.62**	**31208.94**	**34257.18**	**34846.84***

Source: EPB

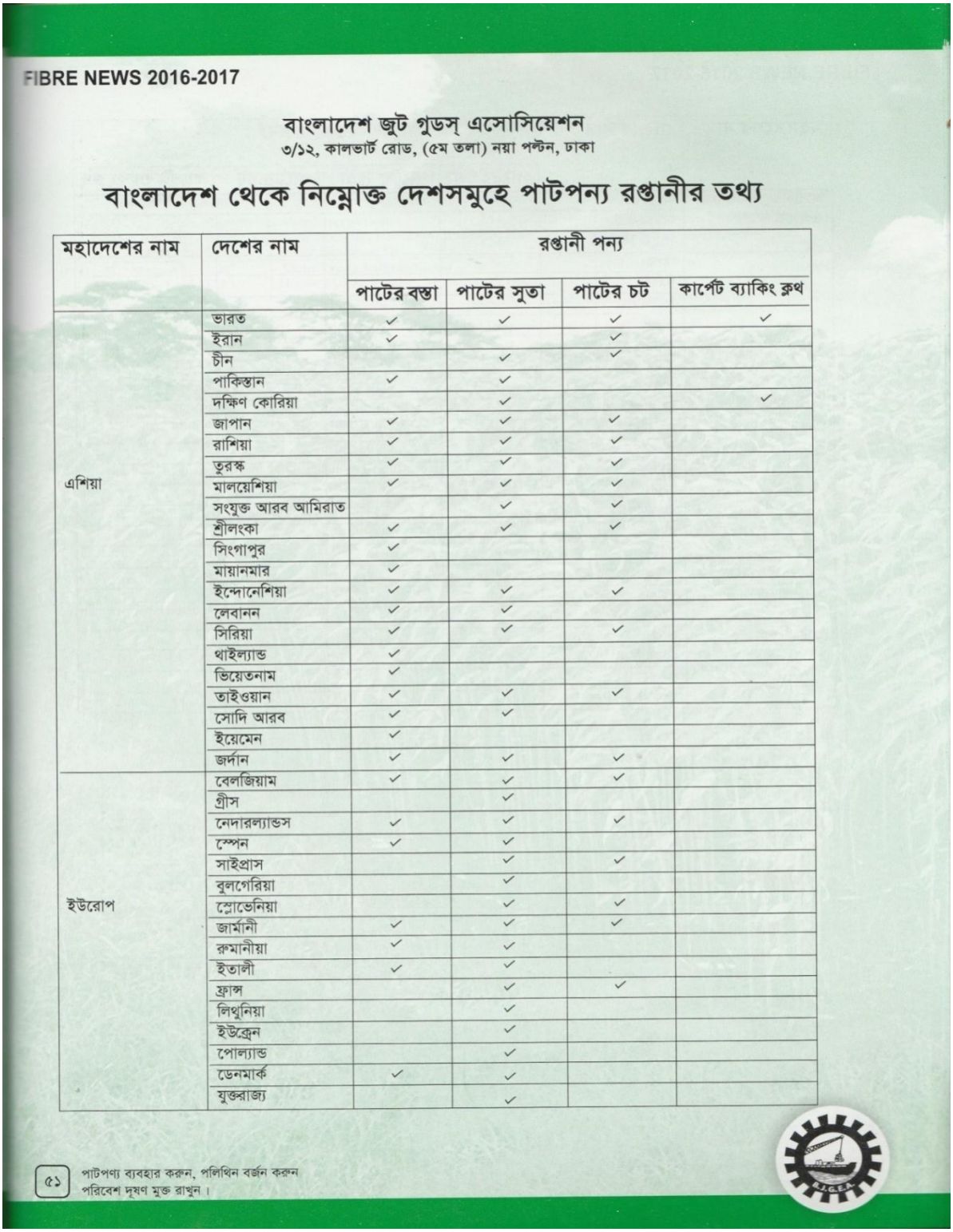
Export Target and Expected Growth of Major Products (Goods) FY 2017-18

Sl. NO	Products	Proposed Target	Expected Growth (%)
01	RMG	30160.00	8.12
	(a) Knitwear	15100.00	9.78
	(b) Woven	15060.00	4.64
02	Home Textile	880.00	10.12
03	Jute & Jute Goods	1055.00	9.62
04	Leather & Leather Products	1380.00	11.83
05	Pharmaceuticatls	100.00	12.15

৫০ পাটপণ্য ব্যবহার করুন, পলিথিন বর্জন করুন
পরিবেশ দূষণ মুক্ত রাখুন।

Figure: 6.1
Export performance of jute from 2011 to 2017

Appendix B



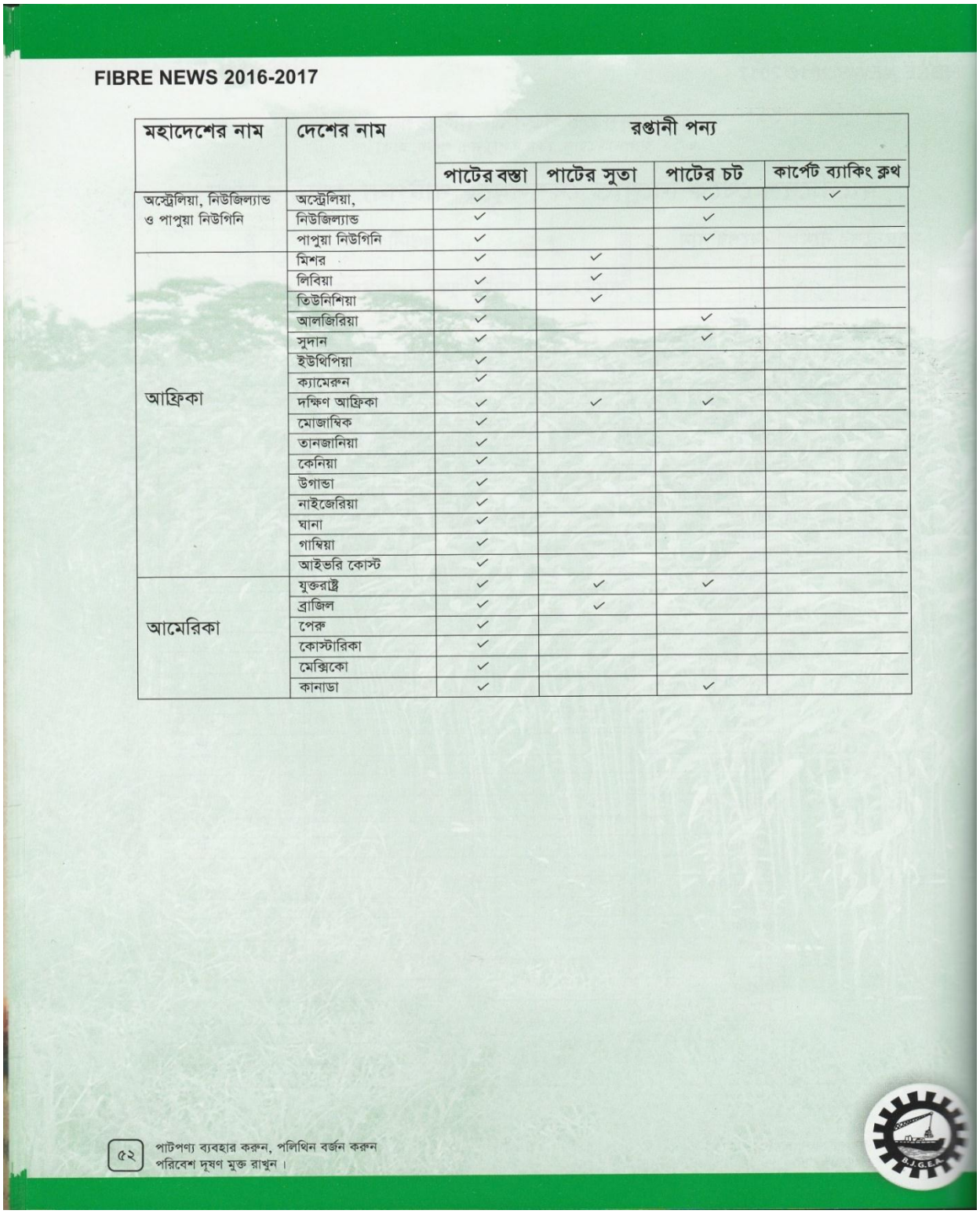
FIBRE NEWS 2016-2017

বাংলাদেশ জুট গুডস্ এসোসিয়েশন
৩/১২, কালভার্ট রোড, (৫ম তলা) নয়া পল্টন, ঢাকা

বাংলাদেশ থেকে নিম্নোক্ত দেশসমুহে পাটপন্য রপ্তানীর তথ্য

মহাদেশের নাম	দেশের নাম	রপ্তানী পন্য			
		পাটের বস্তা	পাটের সুতা	পাটের চট	কার্পেট ব্যাকিং ক্লথ
এশিয়া	ভারত	✓	✓	✓	✓
	ইরান	✓		✓	
	চীন		✓	✓	
	পাকিস্তান	✓	✓		
	দক্ষিণ কোরিয়া		✓		✓
	জাপান	✓	✓	✓	
	রাশিয়া	✓	✓	✓	
	তুরস্ক	✓	✓	✓	
	মালয়েশিয়া	✓	✓	✓	
	সংযুক্ত আরব আমিরাত		✓	✓	
	শ্রীলংকা	✓	✓	✓	
	সিংগাপুর	✓			
	মায়ানমার	✓			
	ইন্দোনেশিয়া	✓	✓	✓	
	লেবানন	✓	✓		
	সিরিয়া	✓	✓	✓	
	থাইল্যান্ড	✓			
	ভিয়েতনাম	✓			
	তাইওয়ান	✓	✓	✓	
	সোদি আরব	✓	✓		
	ইয়েমেন	✓			
	জর্দান	✓	✓	✓	
ইউরোপ	বেলজিয়াম	✓	✓	✓	
	গ্রীস		✓		
	নেদারল্যান্ডস	✓	✓	✓	
	স্পেন	✓	✓		
	সাইপ্রাস		✓	✓	
	বুলগেরিয়া		✓		
	স্লোভেনিয়া		✓	✓	
	জার্মানী	✓	✓	✓	
	রুমানীয়া	✓	✓		
	ইতালী	✓	✓		
	ফ্রান্স		✓	✓	
	লিথুনিয়া		✓		
	ইউক্রেন		✓		
	পোল্যান্ড		✓		
	ডেনমার্ক	✓	✓		
	যুক্তরাজ্য		✓		

৫১ পাটপণ্য ব্যবহার করুন, পলিথিন বর্জন করুন
পরিবেশ দূষণ মুক্ত রাখুন।



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মহাদেশের নাম	দেশের নাম	রপ্তানী পন্য			
		পাটের বস্তা	পাটের সুতা	পাটের চট	কার্পেট ব্যাকিং ক্লথ
অস্ট্রেলিয়া, নিউজিল্যান্ড ও পাপুয়া নিউগিনি	অস্ট্রেলিয়া,	✓		✓	✓
	নিউজিল্যান্ড	✓		✓	
	পাপুয়া নিউগিনি	✓		✓	
আফ্রিকা	মিশর	✓	✓		
	লিবিয়া	✓	✓		
	তিউনিশিয়া	✓	✓		
	আলজিরিয়া	✓		✓	
	সুদান	✓		✓	
	ইউথিপিয়া	✓			
	ক্যামেরুন	✓			
	দক্ষিণ আফ্রিকা	✓	✓	✓	
	মোজাম্বিক	✓			
	তানজানিয়া	✓			
	কেনিয়া	✓			
	উগান্ডা	✓			
	নাইজেরিয়া	✓			
	ঘানা	✓			
	গাম্বিয়া	✓			
	আইভরি কোস্ট	✓			
আমেরিকা	যুক্তরাষ্ট্র	✓	✓	✓	
	ব্রাজিল	✓	✓		
	পেরু	✓			
	কোস্টারিকা	✓			
	মেক্সিকো	✓			
	কানাডা	✓		✓	

Figure: 6.2
Export countries of Jute from Bangladesh