

# Final Report

## Design and Implement Training Program on Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade under Bangladesh Regional Connectivity Project-1



### Submitted to:

The Project Director  
Bangladesh Regional Connectivity Project-1  
WTO Cell, Ministry of Commerce  
Government of the People's Republic of Bangladesh

### Submitted By:

## Bandhan Society – DTCL JV

102/Ka, Pisciculture Housing Society, Shyamoli, Dhaka-1207  
Contact No. 02-48110909, 01712143916  
Email: bandhansociety@yahoo.com  
Website: bandhansociety.org

January 2023

# Final Report

On

## Design and Implement Training Program on Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade under Bangladesh Regional Connectivity Project-1

### Submitted to:

Project Director (Joint Secretary)  
Bangladesh Regional Connectivity Project-1  
Level-12 (West side),  
Probashi Kollayan Bhaban,  
71-72 Old Elephant Road,  
Eskaton Garden, Dhaka 1000

### Submitted by:

Bandhan Society-DTCL Joint Venture  
House # 102/Ka,  
Pisciculture Housing Society,  
Shyamoli, Mohammadpur,  
Dhaka-1207  
E-mail: bandhansociety@yahoo.com

**Financial Supported by:** BRCP-1, Ministry of Commerce

# Content

Acknowledgement .....	V
Abbreviations .....	VI
Glossary - Terms and word used in the Report .....	IX
Team Composition .....	XIII
Executive Summary .....	XVIII

<u>Sl. No.</u>	<u>Particulars</u>	<u>Page</u>
1.	Introduction and Background	01
2.	Objectives of the Project	03
3.	Scope of Work under the Project	04
4	Expected Output	07
5.	Target Groups	07
6.	Selection of the Project Area	07
6.1	Participants Selection Process and Training Batches Organization	09
7.	Project Duration	11
8	Project Components	11
8.1	<b>Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress</b>	11
8.1a	Online Workshop for Curriculum Finalization	11
8.1.1	Development of Training Schedule, Module, Manual & Other Training Materials	21
8.1.1a	Workshop for Finalizing the Training Materials (Manual, Module & Schedule)	22
8.1.2	Piloting Training	27
8.1.2.1	Objective of the Piloting Training	27
8.1.2.2	Piloting Training Date and Venue	27
8.1.2.3	Piloting Training Organization	28
8.1.2.3.1	Piloting Training Methods and Activities	28
8.1.2.4	Suggestions/Recommendations to adjust Training Curriculum	39
8.1.2.4.1	Suggestions/Recommendations from Trainees	39

8.1.2.4.2	Suggestions/Recommendations from BRCP-1	40
8.1.2.4.3	Observation by the Monitoring Team of Bandhan Society	40
<b>8.2</b>	<b>Implementation of the Training Curriculum/Activities</b>	<b>41</b>
8.2.1	Objectives of the Training Implementation	41
8.2.2	Training Approach	41
8.2.3	Training Method and Activities	42
8.2.4	ToT and Refresher ToT for the Master Trainers	42
8.2.5	Brief on Training Batches Organized	44
8.2.6	Profile of Training Batches and Trainees	47
8.2.6.1	Gender and Age Groups	48
8.2.6.2	Education and Experiences	49
8.2.6.3	Category of Entrepreneurs (Enterprises)	51
8.2.7	COVID-19 Measures during the Training	52
8.2.8	Gender Abuse Policies Compliance in the Training	52
8.2.9	Inauguration of the Training Batches	53
8.2.9.1	List of Guests Attended in Different Training Batches	54
8.2.9.2	Expectation of the Trainees from the Training Program	57
8.2.9.3	Pre and Post Training Test	59
8.2.10	Imparting Training Sessions	61
8.2.10.1	List of External Resource Persons attended in different batches	63
8.2.10.2	List of Materials Distributed	71
8.2.10.3	Group Work during Training Session	71
8.2.10.4	After Training Future Plans of the Participants	72
8.2.10.4.1	Five Plans after Receiving the Training	72
8.2.10.4.2	Support Might be Needed to Achieve the Planned Activities	74
8.2.10.4.3	Types of further Training that Maybe Needed to Develop Capacity of the women Entrepreneurs	76
8.2.10.5	Selection Procedure of Potential Participants	78
8.2.10.5.1	Methodology for Selecting Potential Participant	79
8.2.11	Refresher Workshop After Receiving the Training	81
8.2.11.1	Objective of the Refresher Workshop	81
8.2.11.2	Post Training Refresher Workshop -1 at Jashore District	81
8.2.11.3	Post Training Refresher Workshop - 2 at Bogura	96



8.2.11.4	Post Training Refresher Workshop- 3 at Savar, Dhaka.	107
8.2.11.5	Post Training Refresher Workshop- 4 at Dhaka city.	115
8.2.12	Closing Session of Training Batches	123
8.2.13	Monitoring and Evaluation	125
8.2.13.1	Monitoring	125
8.2.13.1.1	Monitoring by BRCP-1	125
8.2.13.1.2	Monitoring by Bandhan Society-DTCL JV	127
8.2.13.2	Evaluation of the Project	128
8.2.13.2.1	Evaluation of the Training Program by the Trainees	129
8.3	Challenges Faced During Implementing the Project	130
9.	Some Recommendations from Bandhan Society-DTCL JV End	133
10	Conclusion	134

Annexure A	Some Success Story of the Training Program	136
Annexure B	Photo Gallery of Training Program	157
Annexure-01	Training Schedule (English version).	162
Annexure-02	Questions in Bangla for Pre and Post Training Test for Agro-processing Trainee	168
Annexure-02a	Questions in Bangla for Pre and Post Training Test for Cut Flower Trainee	173
Annexure-03	Batch-wise Result of Pre & Post Training Test	178
Annexure-04	Batch-wise List of Potential Selected Entrepreneurs from 40 Batches	219

:  
:  
:

## ACKNOWLEDGEMENTS

At first, the Bandhan Society-DTCL JV would like to express its deepest sense of gratitude to the Almighty Allah who enabled them to start and carry out the Training Program and prepare this Final Report as well.

The Bandhan Society-DTCL JV express its heartiest and sincerest gratitude, boundless respect, propound regards and indebtedness to the respectable Project Director, BRCP-1 Mr. Md. Mijanur Rahman, Joint Secretary, Ministry of Commerce for his efficient and invaluable advice and excellent support for organizing the training and constructive criticism, valuable suggestions and continuous encouragement in every aspect from the very beginning to the completion of each of the training batch and to prepare this Final Report.

Very special thanks are extended to Mr. Md. Hafizur Rahman, DG, WTO Cell and Addl. Secretary, MoC; Dr. Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, Ministry of Commerce, Dr. M Shahab Uddin, Project Manager, BRCP-1; Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant and Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant, BRCP-1 for their continuous suggestions, hard work and constructive criticisms to make the training program success through monitoring reports and verbal suggestions. The author is also grateful to the Senior Team Members of the Trade Facilitation Project of Bandhan Society-DTCL JV for their visit at training site, conduction of some of the training sessions and finally fruitful suggestions to make the training activities smoothen and effective as well as in preparing this Final Report.

Bandhan Society-DTCL JV has expressed its special thanks and gratitude to Respectable Shamsun Nahar, Member of Parliament (Women Seat-13 Gazipur), and Dr. Nadira Binte Amin, President, WEND for their support and presence in different training batches to encourage our trainees as well as to appreciate us for implement the project effectively.

Bandhan Society-DTCL JV extends its indebtedness to Deputy Director, Department of Women Affairs; Deputy Director, Department of Social Services, and Deputy Director, DAE of training implementation districts for their cordial support and attending inaugural session of training as Chief Guest/Special Guest. Very special thanks to BSTI for their resource person support to maximum batches. We are grateful to the Bank Managers of Sonali Bank Ltd, National Bank, BRAC Bank, Bank Asia, BASIC Bank Ltd. of training organizing areas for their support as Resource Person. Bandhan Society-DTCL JV is also grateful to the Management, NGO Forum for Public Health, ASPADA Training Academy, Uttara Training Institute, Bogura, WCC, Chattogram, Udayan Swabolambi Sangstha, PSTC), Gazipur, Opener Solution, RISDA Polytechnic Institute, Savar, Banchte Shikha, Jashore, Gagkhali UP for their help and support in getting training venue at their premises.

Last but not the least thanks are due to the training participants for attending the training venue timely, and for active participate in training to make the training program successful without which it would not have been possible to provide the flesh and blood to this Final Report of the Trade Facilitation Project.

May ALLAH let this for the good of humanity to the fulfillment of the aspiration of all referred to here.

**ED, Bandhan Society**

# Abbreviations

AC	Air Conditioner
ADD	Additional Deputy Director
AEO	Agriculture Extension Officer
AGM	Assistant General Manager
AIS	Agricultural Information Services
BARI	Bangladesh Agricultural Research Institute
BFA	Bangladesh Flower Association
BRCP-1	Bangladesh Regional Connectivity Project-1
BSTI	Bangladesh Standards and Testing Institution
BWDB	Bangladesh Water Development Board
DAE	Department of Agricultural Extension
DAM	Directorate of Agricultural Marketing
DD	Deputy Director
DG	Director General
DMO	District Marketing Officer
DTO	District Training Officer
ERC	Export Registration Certificate
e-TIN	Electronic Taxpayer's Identification Number
FGD	Focus Group Discussion
FYM	Farm Yard Manure
GAP	Good Agricultural Practices
GDP	Gross Domestic Products
GoB	Government of Bangladesh
HACCP	Hazard Analysis Critical Control Point
HS Code	Harmonized System Code
HTL	Host Team Leader
ICT	Information Communication Technology

IRC	Import Registration Certificate
IT	Information Technology
KII	Key Informant Interview
LDC	Least Developed Country
LFP	Labour Force Participation
LGIs	Local Government Institutes
MBA	Master of Business Administration
MDG	Millennium Development Goal
MoA	Ministry of Agriculture
MoC	Ministry of Commerce
M.Sc.Ag	Master of Science in Agriculture
NBR	National Board of Revenue
NID	National Identity
PD	Project Director
PPP	Power-Point Presentation
PSO	Principal Scientific Office
RFP	Request For Proposal
SAARC	South Asian Association for Regional Cooperation
SDG	Sustainable Development Goal
SPSS	Statistical Package for the Social Sciences
TBT	Technical Barriers to Trade
TIN	Tax Identification Number
TNA	Training Need Assessment
ToR	Terms of Reference
ToT	Training of Trainer
UAO	Upazila Agriculture Officer
UNO	Upazila Nirbahi Officer
UP	Union Parishad
UV	Ultra-Violet

VAT	Value-Added Tax
VC	Value Chain
WB	World Bank
WCC	Women Chamber of Commerce
WE	Women and e-Commerce Forum
WHO	World Health Organization
WTC	World Trade Center
WTO	World Trade Organization

## GLOSSARY      TERMS AND WORD USED IN THE STUDY

<i>Al-Qur'an</i>	Al-Qur'an is the holy religious book of Islam i.e. Qur'an is the central religious text of Islam, believed by Muslims to be a revelation from Allah. The Quran is thought by Muslims to be not simply divinely inspired, but the literal word of Allah.
<i>Bangladesh Bank</i>	Bangladesh Bank is the central bank of Bangladesh and is a member of the Asian Clearing Union. It is fully owned by the Government of Bangladesh. The bank is active in developing green banking and financial inclusion policy and is an important member of the Alliance for Financial Inclusion.
<i>Collective Action</i>	Collective action refers to action taken together by a group of people whose goal is to enhance their condition and achieve a common objective. Collective Action is becoming increasingly popular as a tool to help solve some of the more difficult and systemic aspects of business & marketing. It also plays an important role for peer companies keen to ensure a level playing field when acquiring new business.
<i>Cut Flower</i>	A cut flower is a flower or bud that is cut from its bearing plant. Cut flowers are mainly used for decorative purposes, typical uses are in vase displays, wreaths and garlands and florists enjoy the economic benefits of cut flowers. Since cut flowers are a global industry there are dedicated individuals or companies in various countries that focus on cut flower farming.
<i>e-Commerce</i>	e-Commerce is the activity of electronically buying or selling of products on online services or over the Internet.
<i>Entrepreneur</i>	An entrepreneur is an individual who creates a new business, bearing most of the risks and enjoying most of the rewards. The process of setting up a business is known as entrepreneurship. The entrepreneur is commonly seen as an innovator, a source of new ideas, goods, services, and business/or procedures. Entrepreneurs play a key role in any economy, using the skills and initiative necessary to anticipate needs and bringing good new ideas to market.
<i>Faria</i>	"Faria" is a Bengali word means collector of agricultural produces from farmers in small quantity for trading at local level. In fact, the Faria aggregates small quantity of produces from different farmers and sale out to bigger traders in bulk.



*Focus Group Discussion (FGD)* A Focus Group Discussion (FGD) is a discussion of a group of persons from similar backgrounds or experiences together to discuss a specific topic of interest guided by a facilitator, also called moderator, during which group members talk freely and spontaneously about a certain topic fixed in advance in a group environment. It is a form of qualitative research where questions are asked about their perceptions attitudes, beliefs, opinion or ideas.

*Good Agricultural Practices* Good agricultural practice is a certification system for agriculture, specifying procedures that must be implemented to create food for consumers or further processing that is safe and wholesome, using sustainable methods. Good Agricultural Practices (GAPs) are the basic environmental and operational conditions necessary for the production of safe, wholesome fruits, vegetables, flowers or any agricultural produces. The purpose of GAPs is to give logical guidance in implementing best management practices that will help to reduce the risks of microbial contamination of fruits and vegetables. Examples of GAPs include worker hygiene and health, manure use and water quality throughout the production and harvesting process.

*Holy Geeta* The Shrimad Bhagavad Gita, often referred to as the Geeta, is a 700-verse Hindu scripture that is part of the epic Mahabharata, dated to the second half of the first millennium BCE and exemplary for the emerging Hindu synthesis. It is considered to be one of the holy scriptures for Hinduism.

*HS Code* Harmonized System (HS) Codes are commonly used throughout the export process for goods. The Harmonized Commodity Description and Coding System, also known as the Harmonized System of tariff nomenclature, is an internationally standardized system of names and numbers to classify traded products. "Harmonized System" or simply "HS" is a multipurpose international product nomenclature developed by the World Customs Organization (WCO). The HS Code contributes to the harmonization of Customs and trade procedures, and the non-documentary trade data interchange in connection with such procedures, thus reducing the costs related to international trade.

*Market System* A market system is any systematic process enabling many market players to offer and demand helping buyers and sellers interact and make deals. A market system is the network of

buyers, sellers and other actors that come together to trade in a given product or service.

*Paiker*

“Paiker” is a Bengali word means a trader who sales or buys in bulk i.e. a “Paiker” receives large quantities of goods from a manufacturer/farmers and distributes them to stores, where they are sold to consumers. In theory, this enables the retailer to sell the goods at a better price for the consumer.

*Phytosanitary*

Phytosanitary is relating to the health of plants, especially with respect to the requirements of international trade. Phytosanitary measures are quarantine and biosecurity measures which applied to protect plant life or health from risks arising from the introduction, establishment and spread of pests and diseases and from risks arising from additives, toxins and contaminants in feed and production measures.

*Plant Quarantine*

Plant quarantine means action in the effort to prevent the introduction and the dissemination of Plant Pest from overseas and from one area to another area within the country through legal restriction on the movement of plants and plant products.

*Post-harvest Activities*

Post-harvest activities include harvesting, handling, storage, processing, packaging, transportation and marketing. Losses of horticultural produces including cut flowers are a major problem in the post-harvest chain. They can be caused by a wide variety of factors, ranging from growing conditions to handling at retail level

*Propagating Materials*

Propagating material means any part of the plant that can be used to reproduce the protected variety. Propagating material means a seed, an entire plant or a vegetative part of a plant (grafts, stocks, shoots, parts of rootstocks, tubers, etc.) intended for the propagation of plants of a certain variety.

*Samity*

“Samity” is a Bengali word means association i.e. group of people organized for a joint purpose.

*Taka*

Taka is the currency of the People's Republic of Bangladesh. It is the basic monetary unit of Bangladesh, equal to 100 Poisha.

*Union Parishad*

Union Parishad or Union councils are the smallest rural administrative and local government units in Bangladesh. Each Union is made up of nine Wards. Usually, one village is designated as a ward. There are 4,554 unions in Bangladesh.

*Upazila*

'sub-district' pronounced Upazila, formerly called Thana, is an administrative region in Bangladesh. The Upazilas are the second lowest tier of regional administration in Bangladesh

*Value Addition*

*Value-added* is the additional features or economic *value* that a company adds to its products and services before offering them to customers. In economics, specifically macroeconomics, the term value added refers to the contribution of the factors of production (i.e. capital and labor) to raising the value of the product and increasing the income of those who own said factors. Outside of business and economics, value added refers to the economic enhancement that a company gives its products or services prior to offering them to the consumer, which justifies why companies are able to sell products for more than they cost the company to produce. Additionally, this enhancement also helps distinguish the company's products from those of its competitors.

*Vision 2041*

Bangladesh Vision 2041 is a national strategic plan to further develop the socio-economic standing of the Peoples Republic of Bangladesh, issued by Prime Minister Sheikh Hasina and formulated by National Economic Council. Vision 2041 is striving to eradicate extreme poverty and gain the status of the Upper Middle-Income Country (UMIC) by 2030 and the status of the High-Income Country (HIC) by 2041, with poverty being absent.

## Team Composition

SL #	Name of the Professionals	Position	Expertise
01	Dr. Abul Ashraf	Team Leader	<p>PhD in Agricultural and MBA. Expertise in Project Management and Implementation; he has experience in socioeconomic and rural development, agricultural development, training and monitoring, livelihood improvement and poverty reduction research studies and programs. He has experience in facilitating group formation &amp; small scale agro company establishment to establish a formal structure in these small scale agro companies. Training need assessment surveys and developed effective training delivery mechanism, Institutional design, development &amp; restructuring of the promoting agents (service providers), Contribution to development of appropriate agribusiness models. Participated in project monitoring &amp; evaluation exercises. Developed training modules, course curriculum, training toolkits, all required training delivery mechanism He has expertise on project management, financial management, staff management and report writing.</p>

02	Dr. Shamim A. Yousuf	Lead Training Expert	<p>PhD in Agriculture with a major in Agroforestry. Expertise in the field Agricultural development, water management for crop production, Agro-based Value Chain development (Production, marketing, networking development and trade regulatory regime), climate change adaptation in agricultural production, Livelihood improvement. Besides, he has working experience on the Market &amp; Marketing Channel of Agricultural Products; Business Development &amp; Value Chain. He has expertise in imparting training on different skill development programs. He also experienced in preparation of training modules &amp; training materials &amp; conducting the training program as well as preparation of Project proposals.</p>
03	Shafiqur Rahman Khan **	Trade and Entrepreneurship Development Consultant	<p>Certificate course on Micro &amp; Small Enterprise Development &amp; Business Management and MBA. He has expertise in assessing and guiding business, economic, environment and climatic conditions of the micro-entrepreneurs for Business Development. Helping entrepreneurs thrive through facilitating access to finance (A2F) and access to market (A2M) and Business development support (BDS) towards develop into a sustainable business enterprise. Contributes to strengthen the rural economy through developing sustainable business enterprise (MSE) in Bangladesh. Enabling Access to Finance for unserved small business' by developing its investment readiness. Promote digital financial facility for unbanked people through collaborating with different stakeholder in digital financial ecosystems.</p>

03	Md. Enamul Haque Ena	Trade and Entrepreneurship Development Consultant	<p>PhD in Economics Expertise in increasing and supporting financial access for women entrepreneurs; development of financial literacy and business education for women entrepreneurs; Capacity development for MFIs and rural banks specially of gender-sensitive financial inclusion; Development of women friendly infrastructure at the borders and customs PPSFS; Development of facilities for women in Special Economic Zones; Development of networking and access to information by women producers and traders; Strengthening of associations to promote women 's involvement; Capacity development of women through skills building; To review training programs in similar fields; Conduct the refinement of training needs assessment; Carry out the training participants selection process; Designing and Development of training curriculum including detail designing of training curriculum;</p>
04	Md. Lutfur Rahman	Trade Expert	<p>Masters in Business Administration. He has expertise in trade related projects, work as a Trade Expert in the study/policy development projects. Mainly responsible for preparing detailed plan of quantitative and qualitative analysis, identify institutional weakness of Bond for Trade Facilitation and Cross-Border management in Bangladesh. He has expertise in developing international standard Bill of Entry for Bangladesh Customs, Organize &amp; conduct training associated with changes to the import clearance process including the new Bill of Entry, and in new techniques such as Post Clearance Audit, Develop command over ASYCUDA++ system, Organize and conduct the change management seminar in Chittagong Custom House, Conduct random field visit to supervise the field activities and ensure the quality of data collection,</p>



			Review current status of the Bangladesh Land Port Management, which includes speedy international trade procedure, transport formalities, documentations and related issues and Identify major institutional weakness for Trade Facilitation and Cross-Border management in Bangladesh
05	Md. Golam Mawla	Master Trainer	MSS (Economics). Experienced in organizing training, imparting training and developing training materials and report writing, He has experience in market development and network development and ICT apps usages. He has also expertise in development of women friendly infrastructure at the borders and customs PPSFS; Development of facilities for women in Special Economic Zones; Development of networking and access to information by women producers and traders; Strengthening of associations to promote women involvement
06	Md. Zaved Meadad	Master Trainer	MSS (Economics). Experienced in community mobilization, Group formation, organizing training, imparting training and developing training materials and report writing. He has also experienced in of facilitiing for women in Special Economic Zones; Development of networking and access to information by women producers and traders; Strengthening of associations to promote women's involvement
07	Md. Ruhul Amin	Master Trainer	MSS (Economics). Expert in community mobilization, organizing training, imparting training and developing training materials and training report. Development of a training schedule and mechanism to receive trainees' feedback and complaints anonymously. Development of an independent monitoring and evaluation mechanism for training; Conduct Pilot training and adjustments to the

			curriculum before full scale; Implantation of Training with an inclusive and participatory way
08	Md. Gazi Salauddin	Master Trainer	MSS (Economics). Expert in community mobilization, Group formation and organizing training, imparting training and developing training materials and report writing. He has experiences in imparting various training on primary & secondary stakeholder, leadership development community management on WASH, women empowerment gender and development, Trade development, livelihood, local economy and marketing & entrepreneur development.

**\*\* N. B.:** The Trade and Entrepreneurship Development Consultant Mr. Shafiqur Rahman Khan was involved with this project at the beginning and he worked for about 3 months. Then unfortunately, due to some of his personal problems and some of his physical problems, he expressed his unavailability to work with this trade Facilitation Project and resigned from this project. So, Bandhan Society-DTCL JV has to find out one potential replacement of Mr. Shafiqur Rahman Khan, hence, they proposed and applied to BRCP-1 for Mr. Md. Enamul Haque Ena as Trade and Entrepreneurship Development Consultant as replacement of Mr. Shafiqur Rahman Khan. Accordingly, the Ministry approved the replacement application and Mr. Enamul Haque Ena was working for this project.

# Executive Summary

## 1. Introduction and Background

Bangladesh Regional Connectivity Project-1 under Ministry of Commerce has been completed 3 projects on Agro-processing sector, Cut flower sector and ICT sector to increase women participation and entrepreneurship development to them on their respective sector. Accordingly, some potential entrepreneurs have been selected from 3 completed projects (Agro-processing, Cut flower and ICT sector projects). BRCP-1 was intended to provide further training of those potential entrepreneurs on trade facilitation including regulatory regime and procedural aspects of trade. Therefore, they (BRCP-1) invited qualified training management consultant to assist the Bangladesh Regional Connectivity Project-1 to implement the project successfully. And **Bandhan Society and Development Technical Consultants Private Limited Joint Venture (Bandhan Society-DTCL JV)** has been awarded the assignment to implement at different districts of Bangladesh.

The Project “**Design and Implement Training Program on Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade under Bangladesh Regional Connectivity Project-1**” is being implemented by the Bandhan Society-DTCL JV (service provider); covering all the districts areas identified by earlier 3 projects. Bandhan Society-DTCL JV implemented this project since 01 February 2022 just after signing the contract on 01 February 2022 and completed all field activities including organization of the training activities by December 2022. The project beneficiaries were mostly women; specifically, the women belong to training participants of Agro-processing, Cut Flower and ICT training programs.

## 2. Objectives of the Project

The ultimate objectives of the assignment are to develop a training curriculum and implement training on technical knowledge on different aspects of trading to enhance women’s capacity to run their business maintaining all regulatory regime and procedural aspects of export.

The specific objectives of the assignment are –

- a. To develop training module, manual and other training materials to conduct 6-days training of 42 batches,
- b. To provide training to the selected traders to develop capacity on Business start-up and Business Development skill,
- c. To provide training to the selected traders to develop capacity on business planning and marketing skill,
- d. To provide training to the selected traders to develop their capacity on product quality and to get certification from quality control agencies.
- e. To provide training to the selected traders to develop their capacity on calculating income & expenditure and preparing a Balance-Sheet.
- f. To provide training to the selected traders to develop their capacity on digital market and digital financial system.
- g. To provide training to the selected traders to develop their capacity on export–import, tax & VAT rules for export and import, IRC & ERC process for export trading.
- h. To provide training to the selected traders to develop their capacity on utilization of trade portal for international trading.

### **3. Scope of Work Under the Project**

The scope of this work was three-folds:

- Refinement of training needs primarily identified by the project.
- Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress or outcome.
- Implementation of the training curriculum.

**Later on, during the contract signing time, the work scopes under the component 01 - Refinement of training needs primarily identified by the project has been cast-off from the work scope of this assignment. Hence, the consultant has worked on this project on the rest of the 2 components only.**

### **4. Expected Outputs**

In order to achieve the immediate objectives of the Project, the Service Provider (Firm) will produce the following outputs over the project period:

- Produced an Inception Report with project activities and its implementation plan.
- A final selection criterion for selecting potential trainees for this assignment.
- List of total 1050 persons as potential trainees for this assignment
- Developed training curriculum, training implementation plan and module
- Organized two batches of pilot-training on the developed module.
- Organized 01 batch TOT on developed Training Module (on trade facilitation, regulatory regime and procedural aspects of trade) for Field Level Trainers
- Delivered training for around 1000 women entrepreneurs through 40 batches of Skill Development Training for Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade for women entrepreneurs and or representative of relevant bodies who are directly involved in various stages of the agro-processing (mainly food items and vegetables), cut-flower sector and ICT usages for trading.
- Completed 04 Post-Training Refresher Workshops to address any questions that might arise during implementation of the training in real life.
- Produced 4 reports on after training refresher workshops.
- Produced 7 number of Monthly Training Progress Report
- Produced Final Report of the assignment.

### **5. Target Groups**

BRCP-1 has already implemented 3 projects on cut flower sector, agro-processing sector and on ICT sector. Some potential entrepreneurs had already been selected from completed 3 projects. However, total 1050 persons (Including Piloting of the training) will be selected from identified potential entrepreneurs of said 3 projects as the training participants (Target group of this assignment) of which at least 75% will women representatives of relevant bodies and or women entrepreneurs who are directly involved in various stages of the cut flower value chain, agro-processing and ICT activates in Bangladesh.

### **6. Selection of the Project Area**

Bandhan Society-DTCL JV has collected all documents and reports of earlier training of women entrepreneurs on Agro-processing, Cut Flower sector and ICT sectors. Bandhan Society- DTCL JV had primarily selected 23 districts for the said assignment as working area. It was decided that if as

per participant selection criteria by the BRCP-1 Management, the consultant cannot identify required number of qualified training participants, in that case, the Bandhan Society-DTCL JV would include new participants by the consent of the Client. So, finally the working area was settled into 19 districts to organize a training program.

### **6.1 Participants Selection Process and Training Batches Organization**

Prior implementation of the training activities, the important criteria to be a trainee of this project were, the trainees must be from potential list of earlier 3 projects along with the fulfillment of below criteria:

- Minimum must be able to read and write with basic accounting literacy,
- At least one year business operation/work experience,
- Any actor from direct value chain of the particular sectors (if pre-selected by WB),
- Female owners/actors in the value chain would be encouraged and will get priority,
- Owners of small and medium enterprises would be encouraged.

Initially, one of the important criteria for trainee selection was the minimum SSC pass. During the trainee selection period, it was found that identification of a total of 1050 SSC pass participants for this project from the selected potential list of 3 earlier projects was a very difficult task. Then, it was decided that for a potential participant, Bandhan Society-DTCL JV can consider the education level. There was a suggestion from BRCP-1 Management that if any potential entrepreneur was dropped from potential list during sectoral training, they might be included by the consent from BRCP-1.

Selected potential entrepreneurs of a particular Upazila area was not enough to form a batch; to form a batch of 25 persons, for some cases, Bandhan Society-DTCL JV has to select participants from more or less 2-3 neighboring Upazilas, which has led the Consulting team to organize residential training for some participants in some batches.

### **7. Project Duration**

It's a 12 (Twelve) months project and as it has been started from 1<sup>st</sup> February 2022, the project will be continued up to 31<sup>st</sup> January 2023.

### **8. Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress.**

On the basis of the refined training needs of the women of cut flower and agro-processing entrepreneurs, Bandhan Society-DTCL has developed the training curriculum and course schedule involving the experienced & expert Training professionals. While preparing the curriculum, the level of education of the targeted group, their needs and socioeconomic status were taken into consideration. The developed Curriculum was submitted to the project authority for necessary comments and suggestions. Later, the draft Curriculum has been finalized after incorporating all necessary correction and suggestions of a online workshop organized by BRCP-1 authority. Then, the final Curriculum with 12 major topics was submitted to the BRCP-1 Management for approval.

After finalization of the curriculum, experts of Bandhan Society-DTCL JV have developed training content and a training schedule. While preparing the training schedule, experts have tried to cover all contents mentioned in curriculum. Education level, experiences, and socioeconomic condition of the women entrepreneurs (Both farmers & businesspersons) were also important consideration while preparing detail contents of a particular topic. After completing development of the training schedule, it was submitted to BRCP-1 management for approval. It was approved as a draft and Bandhan Society-DTCL JV was asked to develop training manual and other training materials. Then, by the

direct involvement of all project experts of Bandhan Society-DTCL JV, it has developed training manual and other necessary training materials. Considering the education level and socioeconomic condition of the women entrepreneurs, the training manual was prepared very easy words, made it elaborately and more pictorial than texts. Audio-visual training aids were also prepared to make the training more effective.

A feedback mechanism of the trainees and a monitoring & an evaluation plan checklist were also developed with specific measurement indicators. Then, on behalf of Bandhan Society-DTCL JV, the Management of Bangladesh Regional Connectivity Project-1 has communicated and organized an workshop to review, discuss and to recommend suggestions for finalizing the Training Materials (Training Manual, training plan and session note & materials) already developed by Bandhan Society-DTCL JV to implement training activities.

Incorporating all the workshop suggestions and comments, all these training materials were again sent to the Management of BRCP-1 and they gave their consent to organize 2 Pilot Training batches to understand the efficacy and effectiveness of the training materials developed as well as to fine tune these training materials (if needed) prior to final approval.

After conducting pilot training through the developed training module, manual and schedule, and incorporating all suggestions and doing other corrections, these training materials have been finalized and have approved to organize the training for 40 batches.

## **9. Implementation of the Training Curriculum/Activities**

After some adjustment and incorporation of suggestion and feedback from Piloting Training, Bandhan Society-DTCL JV started to organize training of 40 batches at different areas of Bangladesh. Location of the training batches has been finalized based on earlier project location, availability of potential entrepreneurs and consent from BRCP-1. The 6-days training of each batch was started at sharp 9:00 am and was continued until 5:00 pm daily. To complete the assignment in time, Bandhan Society-DTCL, at the same time, has organized two batches of training separately at 2 venues. At least two experts from the Joint Venture were present in every batch of the training to monitor training quality as well as facilitate some of the sessions.

### **9.1 Objectives of the Training**

Though the ultimate objectives of the training are increasing technical know-how to enhance women's role in trade facilitation, regulatory regime, procedural aspects and its exports. There are some specific objectives of the training, which are described below –

- a. To aware & make participants more skill on procedural aspect of a business start-up
- b. To aware and to educate the trainees on marketing, market & linkage development, networking, flower value chain and value addition,
- c. To aware and to make skill the trainees on preparing a budget for business
- d. To be aware of and to educate the trainees on financial management – accounting, bookkeeping & record keeping of their business.
- e. To be aware and skill the capacity of the trainees of agro-processing sector for quality aspects and BSTI certification process.
- f. To warn trainees on different procedures & formalities for export market and to educate trainees on the procedure of getting Trade license, TIN Registration, Phyto-sanitary certificate, Bank loan and opening a Bank account.
- g. To be aware and to teach the trainees on digital marketing – e-commerce and f-commerce.



## **9.2 Training Approach**

The training was imparted in a participatory way by following NFE approach (Adult Learning Approach). Trainees were allowed to share their experiences with each other on different trading issues and finally, the facilitator sum up systematically the issue with adding some points (if trainees missed). To make the training issue livelier and more interesting, enough power point presentation, video documents screening, group work & presentation, and practical demonstration, citing example from participants' real life have been maintained so that, the participants can learn with fun and enjoyment. Besides these, two Hosting Team Leader (HTL) were selected for each day of 6-days training to anchoring and presenting the sessions of the day as well as to develop leadership among the trainees.

## **9.3 Training Methodology and Activities**

The training has been designed for the persons (male & female both) who were identified as potential participants from earlier completed 3 projects (cut flower project, agro-processing project and ICT sector project) as well as who are involving in business process. As, we have three types of participants – participants from cut flower sector, participants from agro-processing sector and participants from ICT sector, we have a few change in training contents as well as in imparting techniques of the sessions for the participants of these 3 sectors. However, the 6-days training was proceeded as per guide and instructions of the Training Module and Training Manual. The below methods were followed to conduct individual sessions of the training:

- Power Point Presentation
- Lecture with participatory discussions
- Group Discussion with real life example
- Group exercise and assignments
- Video Presentation and
- Daily Recapitulation session

### **9.3.1 ToT and Refresher ToT for the Master Trainers**

Engagement of quality trainers for conduction of a training program is a big issue. Without trained & skilled trainers, desirable results from the training cannot be achieved. At the very beginning of the training for the 40 batches, Bandhan Society-DTCL JV has organized ToT for 8 persons on “Skill Development Training of Women Entrepreneurs for Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”. The ToT was organized for 6 days and it was conducted in the same way that the Master Trainers would impart the training in the fields. All experts of the project of Bandhan Society-DTCL JV along with two guest Resource Persons were present in the ToT and conducted the different sessions on Bank & Banking facilities and regulatory aspects of trade. From the BRCP-1 side, Dr. M Shahab Uddin, Project Manager and Ms. Shaheena Sultana, Gender Specialist were present for several days to monitor ToT activities.

After the ToT of 8 Master Trainers, Bandhan Society has selected the best 4 trainers for this training program. The selected Master Trainers were qualified and experienced in facilitating training activities in business and marketing related issues. The deployed four regular Master Trainers, those were:

- a. Md. Golam Mawla, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- b. Md. Zaved Meadad MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- c. Md. Ruhul Amin, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- d. Md. Gazi Salauddin, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV

After reviewing the performance of the Master Trainer as well as suggestions from the BRCP-1, Bandhan Society-DTCL has arranged 4-days Refresher ToT for the Master Trainers in first week of June 2022 where, Dr. Shahab Uddin, Project Manager, and Mr. Tausif Rochie, Junior Monitoring and Supervising Consultant from BRCP-1 Management side were present.

Besides these, as there are some differences in the Training Manual of ICT sector participants, hence, a ToT for 2 days on 29<sup>th</sup> and 30<sup>th</sup> October 2022 has been organized for the Master Trainers at office premises of Bandhan Society to make acquainted them on ICT related Training Manual as well as to discussed on, how to deliver the training sessions to the participants with usages of ICT in business activities.

### 9.3.2 Brief on Training Batches Organized

Bandhan Society-DTCL JV has organized a total 40 batches of women entrepreneurs training in all over Bangladesh covering location at 19 districts. Out of total 40 batches, 9 batches were organized for Cut Flower sector participants, 28 batches were organized for participants involving in agro-processing sector activities and 3 batches were organized for the participants those who were acquainted ICT knowledge to utilize in business activities.

In maximum training batch of the project, Deputy Director, DAE; Deputy Director, Directorate of Women Affairs, DD/AD, BSTI of concern district were well informed on this training program and somebody from them were present at each of the training batches as Chief Guest or as Special Guest. Bandhan Society-DTCL JV, at a time, has organized two batches of training separately at 2 hall rooms of a venue or 2 separate venues. At least one member from the monitoring team from Bandhan Society-DTCL JV was present in every batch of the training to monitor training quality.

Out of total 1000 participants, 809 (81%) were women and 193 (19%) were man. Maximum participants (21.2%) were from (26 – 30) age group section followed by (36 – 40) age group (18.4%) where youngest one was 21 years old and most senior was 48 years old.

About 11 percent of training participants are below SSC level means they are more experienced with other related qualities than academic education. It is also observed that trainees covered master's level education is 35.2 percent and graduation level education covered about 24.5 percent of total trainees. If we consider the education level individually then, maximum (18% of total trainees) participants belong to SSC pass category.

One of the important criteria for selecting participants of this training program was working experiences in the said sectors. Hence, minimum qualification is fixed 2-3 years of working experience in cut flower or agro-processing sectors. 18 percent (Maximum of the trainees have working experience of 2 years, whereas, about 15 percent trainees have experiences of 7 years and separately about 16 percent of trainees have working experience of 4 years, 5 years and 6 years. Maximum 18 years' experience has noticed one trainee.

Agro-processing trainees were from 6 categories; the highest 26 percent trainees belonged to **“Vegetables and Fruit Production and Selling”** category. About 23 percent participants were belonged to category of **“Cake, Food Items and Pita”** About 21 percent of the trainees were belonged to category of **“Jam, Jelly, Pickles, Yogurt”**. About 13 percent of trainees were belonged to category of **“Oil and Spices”** About 11 percent of the trainees were belonged to category of **“Honey, Ghee & Mushroom”** and rest 6 percent of the trainees were belonged to category of **“Herbal foods and medicine”**, Besides these categories, there were some trainees categories like “Block, Boutique & Home Garments”, “Leather based handicrafts” and “Painted ornaments & show-pieces” which percentage were very insignificant!

Bandhan Society-DTCL JV has organized a total of 9 batches of training for cut flower sector participants. These were mainly conducted at Jashore and Jhainadah districts with one batch at Dhaka city area and one batch at Manikgonj district. The trainees were from 4 categories; 55 percent trainees were belonging to “Producer & Trader” category, 23 percent of trainees were from “Faria” category, 14 percent trainees were from “Paiker” category and only 8 percent of trainees were belongs to “Retailer” category of cut flower sector.

### **9.3.3 COVID-19 Measures and Gender Abuse Measures during the Training**

During the period of this training activity, COVID-19 infestation has reduced significantly, even though, every day before starting the training session, the training hall must sterilize by spraying appropriate sanitizers. Hand wash materials have been installed outside the training hall and all participants must wash their hands with soap prior to entering the training hall, these are mandatory for every day of the training. Hand sanitizers were always kept available in the training hall for frequent usage.

In this training program, we had more than 80 percent women as training participants. Hence, at the very beginning of the training of each of the batch, Bandhan Society-DTCL JV had an awareness raising session on **Gender Abuse**. Gender harassment is the non-sexual act of harassing or repeatedly troubling or otherwise persecuting an individual because of his or her gender.

Finally, at the end of the discussion, to maintain friendly training environment as well as friendly male female relationship during the training period, the following measures have been taken and were hanged in the training venue in the written form as like poster:

1. Irrespective to male or female, everybody should respect view & opinion of each other during the training session.
2. It would be treated as serious offence if any male trainee tries to undermine any female trainee in any forms.
3. If any male trainee shows any sort of discrimination or harassment or negligence towards any female trainee then, first time he would be chary on the issue. Continuing the same attitude toward female trainees, his/their daily training allowance would be cut off. If these would not work and repetition of undermining or harassment towards female trainee would continuing then, finally he or involved male trainees would be dismissed from the training activities.

### **9.3.4 Inauguration of the Training Batches**

Every batch of this training has inaugurated very unpretentious way to avoid and loss of time for unproductive things. Normally, one or two relevant governmental and or non-governmental officers/local business leader were invited just to inaugurate the training activities. In some special cases, the Management of Bandhan Society-DTCL JV and Team Leader also inaugurated the Training activities.

### **9.3.5 Expectations of the Trainees from the Training Program**

At the beginning of training of each batch, expectations of trainees from the training program were identified and observed so that, trainers could incorporate all interested issues of the trainees in the training schedule. Expectations of all 31 agro-processing batches and 9 cut flower batches have been compiled and some are described below separately -

### **Expectations of the trainees of Agro-processing Sector –**

1. What are the challenges to be a successful entrepreneur?
2. Want to know about the techniques for to be a successful entrepreneur.
3. The certificates or documents are needed for doing export and import, from where we can obtain those for ourselves.
4. How can we find foreign buyers using the internet?
5. We want to know the process of export and import.
6. We want to learn about digital marketing process & techniques,
7. How can we get TIN & VAT certificates?
8. How can easily we obtain bank loan?
9. We want to know about the Rules and Regulation for running a business.
10. Want to know about BSTI and its certification process.

### **Expectations of the trainees of Cut-Flower Sector:**

1. How can we increase our flower business?
2. What are the documentary requirements to start a flower business?
3. How would be a successful woman entrepreneur?
4. Where we can get improved flower varieties and quality propagating materials
5. Details about export process.
6. How can we follow GAP in the cut flower sector?
7. What are the necessities for production of quality flowers and market development?
8. How can best utilize our small capital in a profitably cut flower sector?
9. Want to know Business Management system.
10. What is business planning and its importance?

#### **9.3.6 Pre and Post Training Test**

Prior to the start of the training activities, the knowledge level of the participants was evaluated through a set of questions related to training content. After imparting the training all through the 6 days on different issues covering the Training Manual, the knowledge level of the trainees was evaluated again with the same set of questions.

Reviewing the pre and post training tests, it is clear that there is no significant differences between cut flower sector trainees and agro-processing sector trainees for knowledge gathering and conceive of training contents. The lowest score in pre-training test was 4 in cut flower sector and 5 was in agro-processing sector whereas, in post-training test it was 16 and 21 in cut flower sector and agro-process sector respectively. Maximum score in pre-training test was 24 in both sectors whereas, in post-training test it was 30 - full marks in both sectors again, average score in pre-test was about 14.6 in cut flower and 16.3 in agro-processing sector whereas, in post-test it was about 27.7 and 28.3 respectively. So, we can assume that the training organized by Bandhan Society-DTCL JV was very effective and successful for the women entrepreneurs.

#### **9.3.7 Imparting Training Sessions**

Engagement of quality trainers for conduction of a training program is a big issue. Without trained & skilled trainers, desirable results from the training cannot be achieved. For this training program, Bandhan Society-DTCL JV has deployed four regular trainers.

During the whole training period, in each of the training batch, at least 2 project Experts and sometimes 3 or 4 project Experts have visited training location several times to impart some of the training sessions. List of the project Experts are given below:

- Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV
- Dr. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV
- Mr. Lutfur Rahman, Trade Facilitation Expert, Bandhan Society-DTCL JV
- Mr. Mohammad Enamul Haque Ena, Trade and Entrepreneurship Development Consultant, Bandhan Society-DTCL JV

### **List of Materials Distributed**

- Bag
- Name Tag
- Notebook.
- Pen
- Manual

### **Group Work during Training Session**

At the end of imparting some training sessions, the participants were involved in performing some group work. The main intension of the group work was to let them better understand/conceive the training issues from each other of the group and to assess how much the participant had understood the training issues. In the earlier training batches, Bandhan Society had split the batch into 4 groups to perform session-based group work. But, later on, after the suggestion from Monitoring Team, BRCP-1, from 4<sup>th</sup> batch and onward, each batch has split into 5 small groups to perform group works.

### **9.3.8 After Training Future Plans of the Participants**

At the end of each training batch, Bandhan Society has organized a feedback session as well as collect data/information on their future plan after having this training, what would problems they may face to fulfil their plan, what sort of support they might need from the authority and whether they need further training to strengthen their business. During evaluation and compilation of the trainees plans and requirements, these required data /information have been collected through numbers of written structured questions:

#### **Five Plans after Receiving the Training**

At the end of the training, when the participants were asked for what would be their 5 plans to utilize the training knowledge? A list of 12 activities plans has been prepared and has been supplied to each of the trainees of individual batches and were asked to choose 5 activities they personally would plan to execute the knowledge acquired from the training. The outcomes of their answers were compiled & analyzed separately for the participants from agro-processing sector and participants from cut flower sector. After training, agro-processing participants have planned 12 types of activities of which maximum 66 percent of trainees have planned to open a bank account by the name of their business and lowest 16 percent of the trainees have planned to buy smart phone to communicate with buyers to expand their business.

In case of Cut Flower sector participants' training, they also have also planned for 12 types of activities of which highest 85 percent of trainees said they would take initiatives for getting trade license to expedite their business activities and lowest about 19 percent of trainees have planned to establish flower shop to retail flowers as well as to business with flower value added products.

### **Support Might be Needed to Achieve the Planned Activities**

When the trainees were asked for support, they might be needed to implement their plans, various types of answers came out. The answers were compiled & analyzed, and it is found that 86 percent of trainees felt that they did not have enough capital and they wanted to have support for bank loan with low interest rate & easy terms. Some 83 percent of trainees wanted to get support for capacity building training on Market, Marketing & e-commerce. About 72 percent of trainees felt advisory support for production technology, marketing, and trade. About 71 percent of trainees thought that they need scope for experience sharing visit to improve their product qualities and about 63 percent of trainees felt that there should have one-stop service center to get all sorts of certificates for their business. Another 63 percent of trainees separately felt that they need machinery and equipment support to implement their plan efficiently. Raw materials of agro-processed food are available only in seasons, hence, about 62 percent of trainees wanted support to have year-round availability of their raw-materials to smoothen their production flow. About 59 percent of the trainees perceived that for export development, they needed easy export process support from the authorities. Besides these, 53 percent of trainees need support for Install buying of computer and pick-up van to enhance their production and business. About 44 percent of trainees thought that they needed matching fund support to enhance their business activities.

### **Types of further Training that Maybe Needed to Develop Capacity of the women Entrepreneurs.**

Regarding further training, the participants perceived 11 types of training at different weightages that would help them to be a successful entrepreneur of agro-business sector. Whereas, cut flower sector participants identified 10 types of training for the development of their capacity and their sector. About 75 percent (highest portion of the participants) of the trainees agro-processing sector have wanted further training on "Packaging, Packaging Materials and Packaging Process". But about 74 percent (highest portion of the participants) of the trainees from cut flower sector wanted further training on "A-Z of cut flower export" to be a successful businessperson of this sector.

#### **9.3.9 Selection Procedure of Potential Participants**

As per project demand, Bandhan Society-DTCL JV has identified some of the potential and progressive trainees and businesspersons from each of the training batch so that, if, BRCP-1 would want to be organized any upgraded training for the agro-processing/cut flower entrepreneurs, they would have scope to easily identify the desirable persons. Through a special selection process, from 40 batches of the training, Bandhan Society-DTCL JV has identified to total 464 potential trainees. List of selected potential and progressive trainees of 40 batches of this training project is given in the annexure 04 of this report.

#### **9.3.10 Refresher Workshop After Receiving the Training**

As per ToR of the project, Bandhan Society-DTCL JV would have to organize four refresher training in the mode of workshop at their convenient regions after the completion of the trainings of regional level. Hence, 4 Post-training Refresher Workshops have been organized at Jeshore, Bogura, Savar, Dhaka and Dhaka city areas during the whole training period. These post training refresher workshops were organized by 30 – 35 training participants who had then completed the training course as well as had some scope to utilize the knowledge of the training. So that, we would have important feedback from them to refine training contents as well as training imparting strategies.



## **Objective of the Workshop**

Main objectives of the workshop are –

- To understand and know about the activities/plans that trainees have initiated and or are implementing after they have received this “skill development training of women entrepreneurs on trade facilitation and regulatory regime of trade” training. And on the basis of regional resources, trainees’ interest & capabilities and also, identify/select most demanded 5 customized actions, which would help development of production and trade of agro-processed items and cut flowers and with its by-products.
- To know about the problems/barriers/limitations for executing trainees plans and compile those against 5 customized actions.
- To know what sorts of measures they have taken or needed to be taken to solve those kinds of problems and limitations.
- To know what the cooperation are and supports the trainees are needed from government or from concern authority to implement their planned actions.

### **9.3.10.1 Recommendations from the Workshop**

During the presentation of all groups, Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV has compiled all the recommendations/needs of the participants for the improvement of their cut flower/agro-processing sector. The recommendations of all 4 Post Training Refresher Workshops are compiled and are described below –

#### **For Agro-processing Sector:**

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs’ groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- Need to make agro-processing machinery available at entrepreneurs’ level with affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish a helpline to solve various problems of agro-processed food entrepreneurs.
- Need financial support to establish a Mushroom Sale Center in Dhaka city areas.
- Need to organize more hands-on training on food quality measures, marketing and branding of products.
- Need to mobilize ourselves to form product based small group for Collective Action
- Need to scope for attending “Export Fair” at foreign country level.
- Need food testing laboratory at regional level.

#### **For Cur flower Sector:**

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs’ groups.
- Need cold storage available for flower at production area.
- Need simplified procedure for all regulatory certificates.
- Need fixed marketplace at local level with facilities for women.
- Need hands-on Training from production of exportable flowers to export process,
- Need to establish emergency helpline to solve various problems of flower entrepreneurs.

- Need to make available the quality planting/propagating materials at local level.
- Need improved transportation system (With cooling system) for marketing of flowers and flowers products.
- Need practical training on flower processing for flower trading.
- Need more hands-on training on digital marketing and online communication.

### **9.3.10.2 Five Customized Actions Needed by the Trainees**

Dr. Shamim has analyzed all the needs & demands of cut flower sector/agro-business sector (agro-processed foods) identified by the participants. Most of the demands would need government support to fulfil but there were some demands, would need to take initiatives from entrepreneurs' end as well. The most feasible and planned activities that the groups would want to perform by getting support from concern authorities for the development of their business sector are –

#### **Agro-processing Sector:**

1. Collect all regulatory certificates for doing agro-processed foods business better way.
2. Establish mini-factory of quality agro-processed foods of different types.
3. Establish office cum sale center of their produces and Mushroom participants want to establish joint sale center at Dhaka city areas.
4. Formation of Business Group/Producer Group to develop market & marketing efficiently.
5. Make agro-processing machinery available at their level with affordable price.

#### **For Cut Flower Sector:**

1. Collect all regulatory certificates for doing business.
2. Production of export quality flowers of different varieties
3. Establish office cum sale center of their produces.
4. Formation of product based small group for Collective Action
5. Make available the quality planting materials and production inputs/materials for quality flower production.

### **9.3.11 Closing Session of Training Batches**

The closing of the six-days training is an important event for Bandhan Society-DTCL JV as it is part of the training. But they had no provision for celebrating the closing event with other functions. As part of training, normally it is organized at the last part of the 6<sup>th</sup> day. Usually, the Joint Venture invites local level governmental or non-governmental officer, social leader or any other business icon/business leader in the closing session. Sometimes personnel or guests from BRCP-1 along with Management of Joint Venture were present in the training closing session. After getting feedback and experiences from 2 - 3 participants of the training, their suggestions for the betterment of business as well as their concern sector (agro-processing or cut flower sector), the Chief Guest distributes certificates among the trainees and the Chairperson of the session close the event with vote of thanks.

### **9.3.12 Monitoring and Evaluation**

#### **9.3.12.1 Monitoring.**

Monitoring is a tool to keep program activities on the right track. This training program is also monitored in many folds by BRCP-1 Management as well as by Bandhan Society-DTCL JV Management end. To monitor the project activities, at the beginning of the project implementation, monitoring tools i.e., a monitoring check list has been developed. The monitoring checklist was also sent to the BRCP-1 Management and gave their consent as "Okay".

Activities of this project (Training activities) were monitored physically and electronically (by phone, zoom apps, internet etc.) by both BRCP-1 and Bandhan Society-DTCL JV regularly. For every batch, PD, BRCP-1 monitored attendance of the trainees on morning 10:00 clock and checked any problem/difficulty do Bandhan Society-DTCL was facing to execute training activities.

Besides physically visit to the training venue, from BRCP-1 end, Dr. Shahab Uddin, Project Manager, Ms. Shaheena Sultana, Gender Expert, Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant, Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant were also do communication over phone or through online browsers to monitor training activities and other project activities regularly and provided suggestions accordingly.

Bandhan Society-DTCL JV side, excluding Monitoring Team of Joint Venture, project experts have monitored training activities physically and through online apps regularly. Ms. Sanzida Khanam, Executive Director and Md. Abu Bakar Siddique, Director have visited the training sites several times physically to monitor training activities and have made some suggestions to improve training quality and to improve the logistic support.

### **9.3.12.2 Evaluation of the Project**

Evaluation is a process of assessing the achievements or shortfalls of a particular project activities against a set of indicators selected prior to start implementing the interventions of a project i.e., an evaluation is methodical, providing information that is credible, reliable, and useful to enable the incorporation of lessons learned into decision-making process of users as well as of Client. So, after implementation of all planned activities of the project, PD, BRCP-1 attended in the closing session of many batches to evaluate impact as well as success of the training activities. During closing session, Project Director talked with every participant to check their increment of knowledge level and he was impressed by the perfect answer of all trainees. Hence, he appreciated the efforts of Bandhan Society-DTCL JV for implementing training activities efficiently.

Prior to the starting of the training activities, the knowledge level of the participants was evaluated through a set of training content related questions. Knowledge increment of the trainees by the training program can easily be understood from the results of pre and post training tests.

The lowest score in pre-training test was 4 in cut flower sector and 5 was in agro-processing sector whereas, in post-training test it was 16 and 21 in cut flower sector and agro-process sector respectively. Maximum score in pre-training test was 24 in both sectors whereas, in post-training test it was 30 - full marks in both sectors again, average score in pre-test was about 14.6 in cut flower and 16.3 in agro-processing sector whereas, in post-test it was about 27.7 and 28.3 respectively.

So, we can assume that the training organized by Bandhan Society-DTCL JV was very effective and successful for the women entrepreneurs.

#### **9.3.12.2.1 Evaluation of the Project by the trainees**

Besides pre and post training knowledge evaluation of the trainees, at the end of 6 days skill development training of women entrepreneurs, Bandhan Society-DTCL JV has organized a session at each batch to evaluate training quality, contents, training materials as well as imparting skill of the trainers by the participants. The training was evaluated through 12 open-ended structured questions. After reviewing the opinion sheets of the trainees of 40 batches, it can be concluded that (Table 15) almost all trainees about 100 percent trainees (If we consider fully agreed and agreed options) have very good consent with maximum parameter of the training evaluation. That means they enjoyed the training, learnt on many new things (On business start-up, Business Planning, Value Addition, GAP, online & offline marketing, online buyer searching, networking and export-import etc.). However, the success of the training is that the trainees are confident to utilize the acquired knowledge from the

training to make their agro-processing products business more profitable way with meeting-up all regulatory issues and each of the trainee has prepared at least 5 plan of action to utilize the knowledge of the training.

#### **9.4 Challenges Faced During Implementing the Project**

Implementation of all activities of the said assignment was not very smooth. Every time during the implementation stage, Bandhan Society has to face many problems and challenges to make the assignment successful. Bandhan Society had to strive for excellent and always tried to way out the most effective procedure for mitigation the problems and challenges. However, some of the mentionable challenges faced during the implementation period and its mitigation are described below:

- Some of the contents of this training (e.g., Value chain, Market System, GAP, Accounts & Bookkeeping, export-import process etc.) are relatively harder and boring to the low education level trainees (producers and businesspersons). This was really a big challenge to Bandhan Society-DTCL JV for conducting successful training.

##### **Mitigation Measures:**

So, keeping this problem in mind, trainers had to prepare themselves with interesting examples, video presentations, simple wording lectures and group exercise sessions. Besides these, for getting relief from monotonous Trainers of Bandhan Society-DTCL JV, always invites at least 2 Guest Trainers and 3 project experts for imparting training in every batch. Finally, in this way Bandhan Society-DTCL JV could minimize the challenge.

- Selection and finding out appropriate participants for each training batch is a big challenge because, sometimes participants of potential list was found not available, due to wrong cell number could not be able to communicate, some have changed their profession after the COVID Pandemic and so on. We had to depend on cell phone communication to each individual participant separately, which is huge job and need to 3-4 calls to select one participant and sometimes was very difficult to get real information.

##### **Mitigation Measures:**

To solve this problem, we have done in depth telephonic interview and also tried to select some participants from WE network and through this technique; situation has improved significant level.

- Women in Bangladesh society whether she is working woman or housewife, but she has a big role in family keeping & management. Hence, continuous 6 days training from 9:00 am to 5:00 pm daily was a difficult task for Bandhan Society-DTCL JV to manage and keeping women in the training attentive all day long.

##### **Mitigation Measures:**

So, Bandhan Society use to communicate with the trainees one week before the training for their mindset, besides this, motivate them importance of this training for their business and future – “If you want to develop your business and yourself, you have to sacrifice these 6 days for the training” and finally who gave consent, were selected for this training. In this way, we have solved this situation.

#### **10. Some Recommendations from Bandhan Society-DTCL JV End**

During organizing and implementing the training activities for a total of 1050 entrepreneurs of Agro-processing and Cut-flower sectors, it has been experienced many limitations as well as scopes for the improvement of the said two sectors and its business. Some of the recommendations from the Bandhan Society-DTCL JV ends for the improvement of the sectors and its business are given below:

### **For Cut Flower Sector**

- For production of exportable flowers, quality seedlings should be raised through establishing region-based Tissue Culture Lab; this may be done by public-private partnership approach
- Materials for protective structures e.g., UV polythene, agro shed net etc. and materials & inputs for flower production and post-harvest activities are needed to make available at local market with fair price
- For the improvement of flower quality, need to establish sorting, grading & packaging center at production area level
- Specialized cold storage for preservation of fresh flowers and for flower propagating materials should be established at greater production zone.
- Need to establish flower wholesale marketplace with modern cooling system at all big towns especially at Dhaka city area.
- Need to have a fixed wholesale marketplace at production areas with infrastructural & cooling facilities.
- Arrangement of easy-termed loan support for the potential women entrepreneurs
- Arrangement of further training on flower business, market system, Online business platform, entrepreneur development, linkage & networking development
- For the aim of flower exportation, concern govt. agency has to develop an integrated plan for necessary linkages development to grow quality flowers and to enter international markets.
- To protect interest of the flower growers and to save the environment, impose high tariff on import of plastic flowers and need to enforce usages of fresh flowers in all sorts of govt. program
- Need to organize training on flower processing to prepare decorative home appliance and to prepare perfume, soap, flower tea etc. from different aromatic flowers,
- Need to invite reputed international industry to establish flower processing factory in Bangladesh to allow our entrepreneurs to observe and learn on processing issues from them.

### **For Agro-processing Sector**

- Need to organize more comprehensive training on Business development, Market & Market Development, Entrepreneurship Development, Leadership and Accounts Keeping
- Need to organize for matching-fund to the selected potential women entrepreneurs to establish a production example.
- Need to provide some machinery support to the potential entrepreneurs' groups.
- Need to mobilize small groups of the same enterprise and organize hand-on training to export their products.
- Needs easy term loan support to potential and prospective women entrepreneurs.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates with minimal fees for small women entrepreneurs.
- Need to make available agro-processing machinery at regional level with an affordable price.
- Need to organize hands-on Training on packaging, export process and online buyer searching.
- Need to establish a helpline to solve various problems of agro-processed food entrepreneurs.
- Need to organize more hands-on training on food quality measures, marketing and branding of products.
- Need to mobilize entrepreneurs to form product based small group for Collective Action
- Need to create scope for women entrepreneurs to attend "Export Fair" at foreign country level.
- Need food testing laboratory at regional level.

## 11. Conclusion

Despite many challenges, Bandhan Society-DTCL JV could organize and impart the training of all 40 batches very successfully within the stipulated timeframe. The training program was conducted successfully, and all the participants took active part in all the six days of the training. The results from the pre-test and the post-test have showed that some issues and topics that the trainees did not know before the training and after the training, they are able to explain the topics. Again, the trainees have evaluated the training arrangement, management, use of training aids; training methodology and training conduction techniques all were very good. That means there was no problem in the training process; only some adjustment and revision were needed for participants selection in one or two batches.

Participants enjoyed the training activities, and some are found very keen to utilize the knowledge of the training and prepare further plan to expand their business. It is very early to assess the impact of the training as we have completed the training activities by 31<sup>st</sup> December 2022 and the report has been prepared by 31<sup>st</sup> January 2023. However, In the meantime, 122 participants have collected Trade License and other 110 persons have applied for Trade License; 45 persons have completed TIN registration; 47 persons have communicated with BSTI for certification; 3 persons have done ERC; 338 persons have changed in color & design of their product package; besides these, total 322 persons have communicated with EPB, Joyeeta, BARI, BIDA, SME Foundation and 18 persons have become member of “Joyeeta Foundation” and 21 persons have opened bank account on business name. That means, the impact of training is very visible.

Bandhan Society-DTCL JV has tried to mobilize the training team so professionally that it has completed all the field level activities smoothly and efficiently. This training was beginning to enhance capacity of the women entrepreneurs and Bandhan society-DTCL JV is expecting that the concern authority will look after the problems identified and recommended by the workshop of the project to improve these sub-sectors. Bandhan Society-DTCL JV is very grateful to BRCP-1 Management for being with them to support for implementing such a nice and important project.

Finally, Bandhan Society-DTCL JV has enjoyed implementing this project and would like to thanks to all personnel involved with BRCP-1, Ministry of Commerce to provide them scope to implement such a nice and important project which would bring benefit to the women entrepreneurs as well to the nation.

We hope in future Bandhan Society-DTCL will have scope to work together for the improvement of trade and export of agrobusiness and cut flower business by the women entrepreneurs in Bangladesh.

## 1. Introduction and Background

Bangladesh is a land of about 168 million people within its 147,570 sq. km territory. Per capita GDP is US\$ 2227 (PC, 2021). Since independence in 1971, Bangladesh has achieved substantial improvements in some social indicators like a decrease in infant and maternal mortality as well as illiteracy, and an increase in life expectancy, access to safe water and sanitation. However, approximately 21.8% (BBS, PC, 2019) of the population still continue to live below poverty. The economic performance of the country has been relatively strong since 2010, with an annual 7-8% average GDP growth rate. Bangladesh has already graduated in middle-income country status in March 2021 and likely to become a developing country by 2041. Bangladesh is now passing a transition period as it is graduating from the LDC status. It is expected to face stiff competition in the global market after graduation due to termination of unilateral preferential market access. The country, therefore, needs to develop its own strategies in ensuring smooth graduation. The government therefore is implementing massive development works considering the “**Vision-2021**” and “**Vision-2041**”. Sustained economic growth along with steady agricultural improvement has been fundamental to poverty reduction. Sustainability of growth, particularly energy sector growth is, however particularly important to achieve energy security and 4<sup>th</sup> generation industrialization.

Despite these challenges, Bangladesh has already achieved Millennium Development Goals (MDGs) and planning to achieve Sustainable Development Goals (SDGs) by 2016-2030. Reaching the SDG targets simply will not be possible without a strong and sustainable agricultural sector. Almost all the SDGs are relevant to the gas and energy sector. The pathway of linkage is either direct (like in the case of **Goal 4** of the SDGs aims to quality education and **Goal 5**: Gender Equality and **Goal 9**: Industry Innovation and Infrastructure by the year 2030.

Bangladesh is the third largest economy in South Asia. It is among the most densely populated countries in the world with a population of about 168.5 million in a land area of 147,570 square kilometers (km). Bangladesh’s economy grew well above the average for developing countries in recent years, averaging 7-8 percent since 2015. With a per capita GDP of US\$ 2227, Bangladesh has already become a **Middle-Income Country** in March 2021 and will be qualified in developed country status by 2041 (PC, 2021).



Icons of Sustainable Development Goals

Despite of many limitations and challenges, Bangladesh has made substantial progress in reducing poverty, and there is much to celebrate and learn from the Bangladesh experience. This is confirmed by multiple direct estimates of poverty, and by corroborating evidence. The Government of Bangladesh remains committed to continually improving national poverty monitoring, which underpins domestic policy.

South Asia is one of the most dynamic regions in the world but remains one of the least economically integrated. Regional trade can be a strong driver of economic growth. Yet in South Asia, regional trade and connectivity is poor and undermines the economic potential of all the countries in the

region, including Bangladesh. Regional trade accounts for just over five percent of total trade in South Asia-as compared to 50 percent of total trade in East Asia and the Pacific-with the current USD 23 billion in South Asian regional trade far below its potential worth of USD 67 billion (Kathuria 2018). The low level of women's economic participation in the region including in Bangladesh is a critical constraint to growth. While labor force participation (LPF) in Bangladesh has increased more rapidly for women than for men, there remains an almost 50 percent point gender gap. Women are unemployed and underemployed at higher rates than are men and are overwhelmingly engaged in the informal sector (Bangladesh Bureau of Statistics 2016a). Bangladeshi women earn three-quarters of the wages received by their male counterparts (*Solotaroff, et al. 2019*), and are concentrated in less profitable and traditionally "female" industries (Bangladesh Bureau of Statistics 2016a). Even within the same industry, women and men fall into different roles with women concentrated in lower levels of value chains (World Bank 2016). A large share of working women is engaged in unpaid work or work from home (BBS 2016a), constrained by domestic responsibilities and mobility restrictions. Bangladeshi women's involvement in entrepreneurship and trade is also limited, with most women entrepreneurs focused on the national market. As with women's employment, female entrepreneurs are concentrated in a smaller number of sectors and industries when compared to male entrepreneurs and are largely relegated to lower positions (*Solotaroff, et al. 2019*). Relatively few women-owned firms are also involved in cross-border trade. Women's limited access to assets, poor infrastructure at borders and ports, cumbersome bureaucracies, lengthy clearance processes, corruption, and frequent documentary and other non-tariff barriers tend to be especially challenging for vulnerable traders operating on a small scale, like women. Women's access to institutions and programs that support trade and entrepreneurship is also low, contributing to their difficulty in establishing contacts with potential buyers. Furthermore, workplace and market-based entrepreneurial activities are considered to be 'male domains' and work opportunities as vendors, purchasers, or middlemen are greatly restricted for women, in part due to mobility restrictions (*Asadullah and Wahhaj 2016*). Women's participation in trade can contribute to economic growth and be a powerful driver for women's economic empowerment. Trade can be a driver of female labor since it often increases demand for low skilled workers in developing countries and women are concentrated in low-skilled jobs (*Livani and Solotarof 2019*). Promoting inclusive trade and market opportunities can uniquely generate livelihoods and create jobs while simultaneously improving the business environment and strengthening the productivity and competitiveness of female-led firms and female-dominated sectors.

In these contexts, in response, Bangladesh Regional Connectivity Project-1 under Ministry of Commerce has been initiated 3 projects on Agro-processing sector, Cut flower sector and ICT sector to increase women participation and entrepreneurship development to them on their respective sector. Accordingly, some potential entrepreneurs have been selected from 3 completed projects (Agro-processing, Cut flower and ICT sector projects). BRCP-1 was intended to provide further training of those potential entrepreneurs on trade facilitation including regulatory regime and procedural aspects of trade. Therefore, they (BRCP-1) invited qualified training management consultant to assist the Bangladesh Regional Connectivity Project-1 to implement the project successfully. And **Bandhan Society and Development Technical Consultants Private Limited Joint Venture (Bandhan Society-DTCL JV)** has been awarded the assignment to implement at different districts of Bangladesh.



The Project “**Design and Implement Training Program on Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade under Bangladesh Regional Connectivity Project-1**” is being implemented by the Bandhan Society-DTCL JV (service provider); covering all the districts areas identified by earlier 3 projects. Bandhan Society-DTCL JV implemented this project since 01 February 2022 just after signing the contract on 01 February 2022 and completed all field activities including organization of the training activities by December 2022. The project beneficiaries were mostly women; specifically, the women belong to training participants of Agro-processing, Cut Flower and ICT training programs. The objectives of the assignment (Consulting services) were to develop training curriculum and implement training on technical expertise of trading, trade promotion, marketing, trade regulatory regime, procedural aspects of trade to enhance women’s participation and role in the trade and export of their produces. This Final Report has been prepared for submitting to the Project Director in accordance with the agreed Deed of Contract. The report has described the progress and present status of the project in the light of the activities carried out. The report has also included implementation methodology and work plan, achievements challenges faced and some recommendation for further enhancement of trade and export of the micro and medium women entrepreneurs of Bangladesh.

## **2. Objectives of the Project**

The ultimate objectives of the project are to develop a training curriculum and implement training on technical knowledge on different aspects of trading to enhance women’s capacity to run their business maintaining all regulatory regime and procedural aspects of trade..

The specific objectives of the assignment are –

- a. To develop training module, manual and other training materials to conduct 6-days training of 42 batches,
- b. To provide training to the selected traders to develop capacity on Business start-up and Business Development skill,
- c. To provide training to the selected traders to develop capacity on business planning and marketing skill,
- d. To provide training to the selected traders to develop their capacity on product quality and to get certification from quality control agencies.
- e. To provide training to the selected traders to develop capacity on calculating income & expenditure and preparing Balance-Sheet.
- f. To provide training to the selected traders to develop their capacity on digital market and digital financial system
- g. To provide training to the selected traders to develop their capacity on export–import, tax & VAT rules for export and import, IRC & ERC process for export trading.
- h. To provide training to the selected traders to develop their capacity on utilization of trade portal for international trading.

### **3. Scope of Work Under the Project**

The scope of this work was three-folds:

- Refinement of training needs primarily identified by the project.
- Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress or outcome.
- Implementation of the training curriculum.

Training curriculum was developed for a female audience and has delivered to women. A quota of no more than 25% men was (indicatively) set for training to encourage discussion and capacity building and yet to allow these women to learn from the male entrepreneurs as well. Detail of the scope of the work for this assignment is described below:

#### **3.1 Component 1: Refinement of training needs primarily identified by the project.**

The capacity building activities was concentrated on successful promotion of export in these specialized areas through enhancing capacity of female traders. The major focus of training have included but not limited to trade facilitation procedures, introduction of regulatory regime of trade and export /import procedure enhancement.

a. The areas for training for the women traders would include but not limited to following areas:

The areas for training for the women traders would include but not limited to following areas:

- I. Business Plan, Procedure and Development and Government regulation for starting up a firm/business.
- II. Key features of Export Policy of Bangladesh and Challenges of export diversification and expansion
- III. Import Policy Order of Bangladesh (IRC & ERC Procedure) and Procedure for Trade Licensee, VAT, TAX, TIN Certificate
- IV. Government facilities for Business startup and Access to Finance and Digital Payment Method
- V. Laboratory Testing facilities
- VI. Value chain development
- VII. New technology introduction (E-commerce and application of IT)
- VIII. Product specific improvements in sanitary and phyto-sanitary/TBT standards (Export and import point of view) including HACCP, BSTI, Quality and Food safety, Plant Quarantine and related government regulations.
- IX. Carrying out practical field studies in identification of standards or regulations in the country that are impeding trade on the potential exportable identified items,
- X. Entrepreneurship development,
- XI. Improvements in the transportation, packing and storage facilities,

- XII. Marketing of products in export markets including market access information,
- XIII. Networking, marketing, bargaining and negotiations.
- XIV. Export Promotion, market analysis, procedures and networking
- XV. Guidelines for Foreign Exchange Transaction and Bangladesh bank facilities for Women Entrepreneurs

The abovementioned areas of training have been identified from a World Bank study titled 'Diagnosis & Scoping Study on Increased Integration for Bangladeshi Women in Regional Trade'. This study has an elaborate discussion about the current context about trade facilitation and capacity gaps of women traders in Bangladesh. The training firm/institution engaged by the project would review the abovementioned areas and would revise the training focus, if needed. The firm would then finally prepare the areas of training under this activity. The specific tasks in this component would include but not limited to following items:

- (a) Review of training programs in similar fields carried out through other development partners,
- (b) Carry out refinement of training needs based on the training focus identified above,
- (c) Identify the selection criteria and target groups for trainings:

Carry out the training participant's selection process in following 3 steps:

Firstly, revisit the existing selection criteria of training participants that has been administered to identify 1050 participant's potential for export, selected from 3150 participants in 3 sectors: cut-flower, agro-processing & ICT (1050 participants have been trained in each sector).

Secondly, verify information provided by the partner training firms regarding participants' profile in the proposed list of participants for each sector.

Thirdly, propose improvement/alteration, with justification, in trainee selection criteria and/or identify participants from the said 3 /other sectors who are more deserving candidates and possess higher potential to become female exporters but need to attend the trade facilitation training.

**NB – Later on, during the contract signing time, the work scopes under the component o1 - Refinement of training needs primarily identified by the project has been cast-off from the work scope of this assignment. Hence, the consultant has worked for this assignment on rest 2 component only.**

### **3.2 Component: Development/designing of training curriculum**

The development and design of the training curriculum included detailed designing of training curriculum. The institution/firm would include among others the following agendas in training modules.

- Development of various training modules (with implementation manuals) relating to technical skills, business skills, soft skills and practical orientation of technologies. These modules should also bring to the participants international and local examples/lessons.

- Identification and signup for women and men to be trained.
- Finalization of the list of selected participants and recruitment of women and men to be trained (approximately 1050 persons); according to the criteria for participant's selection, which should be reviewed and improved/alterred, if required, by the selected firm(s)/institution(s) and must be approved by BRCP-1 authority.
- Identification of trainers and training locations and times those are convenient for women.
- Development of a training schedule and metrics to measure progress.
- Develop a mechanism to receive trainees' feedback and complaints anonymously.
- Develop an independent monitoring and evaluation mechanism for training.
- Pilot of training (at least two batches) and adjustments to the curriculum before full-scale training.

The training should include role playing, group exercise to build capacity to increase sales.

### **3.3 Component: Implementation of training**

The implementation of training would start after pilot training and adjustment in training module based on observations received during piloting. The delivery of the trainings would follow the following key principles:

1. Trainings would be delivered in an inclusive and participatory way. Training would include real-life practical sessions, as necessary for complete understanding about the subject/technology etc.
2. Trainings would encourage open debate in the training room.
3. Trainings would bring to the discussion as much as possible women leaders for the trainees to interact with and learn.
4. Trainings would conclude by receiving formal feedback from participants.
5. After the training, the trainers should work with each participant to identify five customized actions that they would like to increase their involvement in the agro- processing sector.
6. After the training, a survey would need to be conducted to assess other needs of participants including, but not limited to, logistics/transportation, infrastructure needs (like cold storage), marketing support, financing, additional trainings, and so on.
7. After training, a refresher workshop for participants will need to be organized to address any questions that might arise during implementation of the training in real life.

## **4. Expected Outputs**

In order to achieve the immediate objectives of the Project, the Service Provider (Firm) will produce the following outputs over the project period:

- Produced an Inception Report with project activities and its implementation plan.
- A final selection criterion for selecting potential trainees for this assignment.
- List of total 1050 persons as potential trainees for this assignment
- Developed training curriculum, training implementation plan and module
- Organized two batches of pilot-training on the developed module.
- Organized 01 batch TOT on developed Training Module (on trade facilitation, regulatory regime and procedural aspects of trade) for Field Level Trainers
- Delivered training for around 1000 women entrepreneurs through 40 batches of Skill Development Training for Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade for women entrepreneurs and or representative of relevant bodies who are directly involved in various stages of the agro-processing (mainly food items and vegetables), cut-flower sector and ICT usages for trading.
- Completed 04 Post-Training Refresher Workshops to address any questions that might arise during implementation of the training in real life.
- Produced 4 reports on after training refresher workshops.
- Produced 7 number of Monthly Training Progress Report
- Produced Final Report of the assignment.

## **5. Target Groups**

BRCP-1 has already implemented 3 projects on cut flower sector, agro-processing sector and on ICT sector. Some potential entrepreneurs had already been selected from completed 3 projects. However, total 1050 persons (Including Piloting of the training) will be selected from identified potential entrepreneurs of said 3 projects as the training participants (Target group of this assignment) of which at least 75% will women representatives of relevant bodies and or women entrepreneurs who are directly involved in various stages of the cut flower value chain, agro-processing and ICT activates in Bangladesh.

## **6. Selection of the Project Area**

Bandhan Society-DTCL JV has collected all documents and reports of earlier training of women entrepreneurs on Agro-processing, Cut Flower sector and ICT sectors. Bandhan Society- DTCL JV had primarily selected 24 districts for the said assignment as working area. At the very beginning of the project, experts of this project and personnel from Bandhan Society-DTCL JV visited some of the potential areas where earlier training have been imparted and primarily selected the areas for this training project as well. The primarily selected areas with provable numbers of participants

(Identified by earlier 3 projects) were collected and reviewed for this project with set of participants selection criteria. It was decided that if as per participant selection criteria by the BRCP-1 Management, the consultant cannot identify required number of qualified training participants, in that case, the Bandhan Society-DTCL JV would include new participants by the consent of the Client. So, initially identified 24 districts of the earlier 3 project areas have been changed. After several times participants selection and cancelation, finally Bandhan Society-DTCL JV has able to select total 1050 veritable participants (Including two batches of Piloting training) for this from 19 districts areas. The finally identified training participants along with sector and district location are given at Table 01 below:

**Table 01: Finally Identified Project Location with Identified Potential Entrepreneurs**

SI.	District	Upazila Covered	No. of Trainees		
			Cut Flower	Agro-Processing	ICT
1	Dhaka & Gazipur	Dhaka Metro, Savar, Gazipur Sadar, Kapasia, Sreepur.	47	248	70
2	Manikgonj	Manikgonj, Sadar, Singair	25	25	0
3	Tangail	Tangail Sadar, Delduar, Modhupur	0	28	0
4	Mymensingh	Fulpur & Muktagacha	0	26	0
5	Narsingdi	Narsingdi Sadar, Shibpur & Raipura	0	25	0
6	Rajshahi	Rajshahi city & Paba	0	25	0
7	Chapainawabgonj	Chapai Sadar, Shibgonj	0	25	0
8	Bogura	Bogura Sadar & Shibgonj	0	50	0
9	Rangpur	Rangpur Sadar, Pirgacha & Mithapukur	0	50	0
10	Dinajpur	Dinajpur Sadar, Biral	0	27	0
11	Sylhet & Moulavibazar	Sylhet Sadar & Sreemangal	0	52	0
12	Chattogram & Rangamati	Cgattogram City & Rangamati Sadar	0	77	0
13	Jashore	Jashore Sadar, Jhikargacha, Sharsha & Bagarpara	148	51	0
14	Jhenaidah, Magura & Natore	Jhenaidah Sadar, Kaligonj, Kortchandpur, Magura Sadar, Mohammadpur & Lalpur (Natore)	26	25	0
	<b>19 Districts</b>		<b>246</b>	<b>734</b>	<b>70</b>
	<b>Total Trainees (Including 2 piloting batches) =</b>		<b>1050</b>		

## 6.1 Participants Selection Process and Training Batches Organization

Prior implementation of the training activities, the important criteria to be a trainee of this project were, the trainees must be from potential list of earlier 3 projects along with the fulfillment of below criteria:

- Minimum must be able to read and write with basic accounting literacy,
- At least one year business operation/work experience,
- Any actor from direct value chain of the particular sectors (if pre-selected by WB),
- Female owners/actors in the value chain would be encouraged and will get priority,
- Owners of small and medium enterprises would be encouraged.

Initially, one of the important criteria for trainee selection was the minimum SSC pass. During the trainee selection period, it was found that identification of a total of 1050 SSC pass participants for this project from the selected potential list of 3 projects was a very difficult task. After sharing this problem with BRCP-1 Management, with due approval from Ministry, it was decided that for a potential participant, Bandhan Society-DTCL JV can consider the education level. In that case, the participant must be able to read and write with basic accounting literacy. So, to identify appropriate trainees for this project, Bandhan Society-DTCL JV has gone beyond the selected list of completed 3 projects and there was a suggestion from BRCP-1 Management that if any potential entrepreneur was dropped from potential list during sectoral training, they might be included by the consent from BRCP-1.

Selected potential entrepreneurs of a particular Upazila area was not enough to form a batch; to form a batch of 25 persons, for some cases, Bandhan Society-DTCL JV has to select participants from more or less 2-3 neighboring Upazilas, which has led the Consulting team to organize residential training for some participants in some batches. As, residential training is a troublesome event again, as there was no budget for night-halt at consultant part, Bandhan Society-DTCL JV has tried its best to select minimum number of participants for night halt during the training. According to ToR of the RFP, the expenses of these type of night halt would be borne by BRCP-1 and Bandhan Society-DTCL JV has organized this type of night halt with minimum cost.

It is noted that due to constraint in numbers and location of selected potential trainees the number of participants in each batch has varied from 20-22 to 28-30 but the total number of trainees (1050 including piloting training) was fixed. It was decided that in each batch, female participants would be at least 75%. But, due to limitation in the number of selected male-female potential entrepreneurs in a particular area, there was some variation in the percentage of male and female participants at individual batch level but, in the total 40 batches, finally female and male percentage was 81% and 19% of respectively.

We were suggested to selected participants from potential lists (of completed sectoral 3 projects), then priority from list of Women Chamber of Commerce, then from list of Women and e-commerce Networking where, ratio of WCC and WE would be maximum 70:30. We could select hardly 2 to 3 persons from Potential List as they did not match the selection criteria of this training program. The

list provided by the WCC does not match the participants' selection criteria. We could select hardly 10-12 persons from a list of 50 persons. So, selection of appropriate participants is a challenge for the training project.

We had to select and prepare training batches from different districts for the project and many of them were discarded by the BRCP-1 Management as not fully matched with the criteria and objectives of the project. However, the location and number of batches have been organized finally are given below:

**Table 02: Location-wise and Sector-wise Final Training Batches Organized**

Sl.	District	Upazila	No. of Training Batch		
			Cut Flower	Agro-Processing	ICT
1	Dhaka & Gazipur	Dhaka Metro, Savar, Gazipur Sadar, Kapasia, Sreepur.	2 (Including Piloting)	10	3
2	Manikgonj	Manikgonj, Sadar, Singair	1	1	0
3	Tangail	Tangail Sadar, Delduar, Modhupur	0	1	0
4	Mymensingh	Fulpur & Muktagacha	0	1	0
5	Narsingdi	Narsingdi Sadar, Shibpur & Raipura	0	1 (Piloting)	0
6	Rajshahi	Rajshahi city & Paba	0	1	0
7	Chapainawabgonj	Chapai Sadar, Shibgonj	0	1	0
8	Bogura	Bogura Sadar & Shibgonj	0	2	0
9	Rangpur	Rangpur Sadar, Pargacha & Mithapukur	0	2	0
10	Dinajpur	Dinajpur Sadar, Biral	0	1	0
11	Sylhet & Moulavibazar	Sylhet Sadar & Sreemangal	0	2	0
12	Chattogram & Rangamati	Cgattogram City & Rangamati Sadar	0	3	0
13	Jashore	Jashore Sadar, Jhikargacha, Sharsha & Bagarpara	6	2	0
14	Jhenaidah, Magura & Natore	Jhenaidah Sadar, Kaligonj, Kortchandpur, Magura Sadar, Mohammadpur & Lalpur (Natore)	1	1	0
	<b>19 Districts</b>		<b>10</b>	<b>29</b>	<b>3</b>



## 7. Project Duration

It's a 12 (Twelve) months project and as it has been started from 1<sup>st</sup> February 2022, the project will be continued up to 31<sup>st</sup> January 2023.

## 8. Project Components

The major components of this project are given below:

- Refinement of training needs primarily identified by the project.
- Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress or outcome.
- Implementation of the training curriculum.

**During the contract signing time of this project, the work scopes under component o1 - Refinement of training needs primarily identified by the project has been cast-off from the work scope of this assignment. Hence, the consultant has worked on this project only for 2 components.**

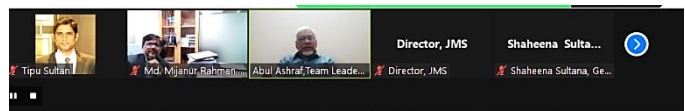
Component-wise detailed performance of Bandhan Society-DTCL JV is given in follows –

### 8.1 Develop and design a training program or curriculum, including a robust monitoring and evaluation framework to assess progress.

As training need assessment activity of women entrepreneurs from cut flower & agro-processing sectors has discard from the project activity, professionals and experts of Bandhan Society-DTCL JV collected all necessary literatures and project documents. They reviewed all those literatures and documents and based on the documents, assumed training needs of the women of cut flower & agro-processing sectors entrepreneurs, Bandhan Society-DTCL JV has developed the training curriculum and course schedule involving the experienced & expert Training professionals. While preparing the curriculum, the level of education of the targeted group, their needs and socioeconomic status were taken into consideration. The developed Draft Curriculum was submitted to the BRCP-1 authority for necessary comments and suggestions.

#### 8.1a Online Workshop for Curriculum Finalization

For finalizing the Curriculum, BRCP-1 Management organized an online workshop on 15<sup>th</sup> February 2022 where, Mr. Md. Hafizur Rahman, Director General (Additional Secretary), WTO Cell, MoC was present as Chief Guest; Md. Munir Chowdhury, National Trade Expert, BRCP-I, MoC was present as Moderator. The workshop was conducted by the Chair of Mr. Md. Mijanur Rahman, Project Director (Joint Secretary), BRCP-I, MoC. Experts and professionals from relevant



		being a successful entrepreneur.		
Business startup and Business Development	<ul style="list-style-type: none"> <li>• What is business, types and characteristics of business</li> <li>• Importance of business development and process of business development.</li> <li>• What types of legal documents and</li> </ul>	<ul style="list-style-type: none"> <li>▪ To update the participants about the types and characteristics of business, importance and process of business development</li> <li>▪ To aware the participants</li> </ul>	2.5 hours	Lecture, PPP, participatory discussion & experience sharing and group exercise.

**Screen shared during presentation of draft training curriculum by Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV in the online workshop.**

departments/offices were present in this online workshop and made some comments as suggestions. Participants in the online workshop are given below –

**Not listed based on seniority or position:**

- i. Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, MoC
- ii. Mr. Md. Mijanur Rahman, Project Director (Joint Secretary), BRCP-I, MoC.
- iii. Md. Munir Chowdhury, National Trade Expert, BRCP-I, MoC
- iv. Dr. M Shahab Uddin, Project Manager, BRCP-1, MoC
- v. Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV
- vi. Mr. Alamgir Faruque, Department of ICT
- vii. Mr. Babul Proshad, President, Bangladesh Flower Society
- viii. Dr. Ferdousi Begum, President, FBCCI
- ix. Dr. M M Amir Hossain, Managing Director, DTCL
- x. Dr. Farjan Nasrin Khan, PSO, BARI, Gazipur
- xi. Dr. Shamim A. Yousuf, Lead Training Expert, Bandhan Society-DTCL JV
- xii. Dr. Md. Saleh Ahmed, Kernel Foundation
- xiii. Mr. Emamul Hossain, General Secretary, Bangladesh Flower Society
- xiv. Dr. AFM Jamal Uddin, Professor, Horticulture Department, SAU
- xv. Mr. Jewel Rana, Additional Deputy Director (Export), Plant Quarantine Wing, DAE
- xvi. Kumkum Sultana, Deputy Director, EPB
- xvii. Mr. Lutfor Rahman, Trade Expert, Bandhan Society-DTCL JV
- xviii. Mr. Md. Safiuzzaman, DPD, NSW
- xix. Mr. Maksudur Rahman, FPC, BRCP-1, MoC
- xx. Mr. Mamun-Ur-Rashid, Project Coordinator, Bandhan Society-DTCL JV
- xxi. Mr. Md. Rukunuzzaman, Joyeeta Foundation
- xxii. Mr. Md. Afzal Hossain, Bhuiyan, Head of Strategic Partnership, IDE
- xxiii. Mr. Md. Kamrul Islam, Joint Director, Bangladesh Bank, Dhaka
- xxiv. Mr. Md. Abdur Rahim, Flower Association Bangladesh
- xxv. Mr. Md. Mashiur Rahman, Joint Director, Bangladesh Bank, Dhaka
- xxvi. Mr. Mitul Kumar Saha, Joint Director, Hortex Foundation
- xxvii. Nazma Akter, Manager, SME Foundation
- xxviii. Prof. Dr. S.M. Fakhurul Islam, Shushilan.
- xxix. Mr. Evance Rozario, Executive Marketing, BAPA
- xxx. Ms. Sanzida Khanam, Executive Director, Bandhan Society
- xxxi. Mr. Serajul Islam, Department of Fisheries
- xxxii. Mr. Shafiqur Rahman Khan, Trade and Entrepreneurship Development Consultant, Bandhan Society-DTCL JV
- xxxiii. Ms. Shahana Jefreen, Director, BWCCI
- xxxiv. Ms. Shaheena Sultana, Gender Specialist, BRCP-1, MoC
- xxxv. Mr. Ranjit Pal, Director, Plant Quarantine Wing, DAE
- xxxvi. Mr. Zahir Uddin Md. Babor, OS, BFS

**General Observation from the Workshop:**

1. The participants' selection criteria must be maintained with utmost care and with high regard or this training will fall flat, and the ultimate objective of the efforts will be unmet. Please share a list of participants' selection criteria for the project beforehand.
2. Right after session 1.0 (Entrepreneurs development) there must be a 30 minutes session to introduce what regulatory framework means for businesses and what are the specific regulatory requirements that businesses need to comply with in Bangladeshi context.
3. Successful local/non-local female entrepreneurs must be included as guest lecturer to share her experiences and encourage the participants. These entrepreneurs will share what were the barriers and struggles they had to face when they started their businesses and how they had overcome those barriers will be a great exposure to these female entrepreneurs (training participants).
4. Please review the participants list before each training session to determine the business sectors (particular industry sector) and types (manufacturing/trade/service) of their businesses. This will help the trainers to decide the focus of the sessions and their examples; this will enrich the skills of participants to apply in practical life as these examples will be more relevant.

#	Topic	Comments
1.0	Entrepreneur development	This is a very basic topic which has been covered quite well in the last training in the cut flower and agro-processing sector. However, for participants who did not attend those trainings need not to receive 1 hour & 30 minutes of such session as these selected participants are expected to be existing entrepreneurs who have at least 1 -2 years of business experience.
2.0	Business start-up and business development	This is a good topic. The exercise must be done with care and detail discussion as this will provide the participants a very well exposure to necessary requirements of start-up businesses and how to proceed towards improvement of their businesses.
3.0	Business start-up and business development (continued)	<ul style="list-style-type: none"> <li>• This session must be administered with detail explanations and participants must have opportunity to ask questions of clarifications.</li> <li>• The sources for doing those regulatory registration and obtaining certificates/licenses must be informed.</li> <li>• This session also should focus on type of businesses (agri/manufacturing/trade/services) as they differ from each other.</li> </ul>
4.0	Business planning	Exercise is very important. After the participants present their business plan their mistakes and successes must be highlighted.
5.0	Market, market connection & networking	This looks alright

6.0	Marketing	This session needs to include and/or bring session 8.0 (product standard control and product standard certificates) right after session 6.0 as they are very much interlinked. In order to capture bigger markets, regional and export markets regulatory framework requirements are important, such as licenses and certifications, etc.
7.0	Value chain	Please also include supply-chain in this session to give the participants a clear idea on how both value chain and supply chain work. This is mostly required for export market access.
8.0	Product standard control and product standard certificates	Please include what are the criteria/requirements to obtain those certificates. This is very important.
9.0	Bank and other financial institutions	This looks fine.

**The rest of the modules (topic: 10 – 12.2) look alright and relevant.**

Besides these, other suggestions from the workshop guests are:

- In Export Policy Section, in case of agro-processing items, need to describe requirements aspects of countries to be exported
- In the Market Development topic of the curriculum, productivity improvement issues can be included.
- In the Networking (Intra & Inter country) topic, can be included the marketing and BTP along with process of access to information by the women entrepreneurs.
- In the case of e-commerce topics, cross border payment issues can be included.
- May need separate section in the curriculum for cut flower, agro-processing and ICT sectors.
- To increase export of agro-process products, need to describe SPS, TBT for some specific products elaborately with importance.
- May be develop 3 separate curricula for 3 sectors – cut flower, agro-process and ICT.
- Marketing issues of production groups may be included in the curriculum.
- Need to consider the education level of the participants during development of curriculum.
- Need to rearrange of the topics in the curriculum and leadership development for women entrepreneurs can be include in the curriculum.

After incorporating all necessary corrections and suggestions of the workshop as described above, the draft Curriculum was finalized. Then, the final Curriculum again submitted to the BRCP-1 Management for approval. The approved curriculum is given below –

**Table 03: Showing the Approved Curriculum for the Training Program**

#	Topic	Description	Objectives	Length	Medium/Method
1.0	<b>Entrepreneurship Development</b>	<ul style="list-style-type: none"> <li>• What are enterprise and entrepreneur</li> <li>• Qualities/features of a successful entrepreneur</li> <li>• What are the issues need to maintain to success in business</li> <li>• What are the challenges for entrepreneurship development and its mitigation measures?</li> </ul>	<ul style="list-style-type: none"> <li>▪ To aware the participants about enterprise, entrepreneur and qualities of successful entrepreneur</li> <li>▪ To inform the participants about the issues that are needed to maintain to be a successful entrepreneur</li> <li>▪ To inform the participants about the challenges in being a successful entrepreneur.</li> </ul>	1.5 hours	Lecture, PPP, participatory discussion and group exercise , video show on successful woman entrepreneur
2.	<b>Business start-up and Business Development</b>	<ul style="list-style-type: none"> <li>• What is business, types and characteristics of business</li> <li>• Importance of business development and process of business development,</li> <li>• What types of legal documents and legislative permission are needed to start a business as a beginner?</li> <li>• Approaches/strategies for developing a successful business</li> <li>• Identification of main actions to bring forward a business.</li> <li>• Objectives and outline of business feasibility study</li> <li>• Process of business feasibility study</li> </ul>	<ul style="list-style-type: none"> <li>• To update the participants about the types and characteristics of business, importance and process of business development</li> <li>• To aware the participants about the certificates and registrations they are needed to start business.</li> <li>▪ To inform the participants about the strategies they should follow for successful business</li> <li>▪ To educate the participants on technique of studying feasibility of a business</li> </ul>	2.5 hours	Lecture, PPP, participatory discussion & experience sharing and group exercise.

3.	<b>Business start-up and Business Development – Contd.</b>	<ul style="list-style-type: none"> <li>• What are Trade License, Joint Stock Company Registration, VAT, Tax or TIN Certificates in business?</li> <li>• When and where one can get these certificates and registrations?</li> <li>• Description of detailed and separate procedure for getting these certificates and registrations.</li> </ul>	<ul style="list-style-type: none"> <li>▪ To inform and explain the participants about different license and registration in doing business.</li> <li>▪ To aware the participants on when and where they can have these certificates and registration</li> <li>▪ To educate the participants about the detail procedure to have these certificates and registration.</li> </ul>	1.5 hours	Lecture, PPP, participatory discussion and group exercise, video screening
4.	<b>Business Planning</b>	<ul style="list-style-type: none"> <li>• What is business-plan, importance of business plan and different aspects of business-plan</li> <li>• Steps of business planning</li> <li>• Procedure to prepare a business plan.</li> </ul>	<ul style="list-style-type: none"> <li>▪ To inform the participants about business plan, its different aspects and importance</li> <li>▪ To educate the participants about the steps of business plan</li> <li>▪ To make participant skill in preparing their business plan through practicing.</li> </ul>	2.5 hour	Lecture, PPP, participatory discussion and group practical exercise.
5.	<b>Market, Market linkage and Networking</b>	<ul style="list-style-type: none"> <li>• What is market? Market conception and characteristics of market</li> <li>• Techniques to entrance in market</li> <li>• Description on how packaging, preservation or storage and transportation process influences a business</li> <li>• What is market linkage and importance of market linkage</li> <li>• What is networking, importance of</li> </ul>	<ul style="list-style-type: none"> <li>▪ To enlighten the participants about the market, characteristics of market and techniques to enter in the market</li> <li>▪ To inform importance of packaging, preservation and transportation process in business</li> <li>▪ To inform the participants about importance of market linkage and networking in</li> </ul>	2.0 hour	Lecture, participatory discussion video screening and group practical exercise.

		networking for market development, what are the issues of networking	market development.		
6.	<b>Marketing</b>	<ul style="list-style-type: none"> <li>• What is marketing?</li> <li>• Importance of marketing mix, how one can use it for market promotion</li> <li>• Importance of bargaining and negation skills in marketing</li> <li>• Techniques to improve bargaining and negotiation skills in marketing.</li> </ul>	<ul style="list-style-type: none"> <li>▪ To educate the participants on different aspects of marketing</li> <li>▪ To inform the participants on marketing mix and its use</li> <li>▪ To aware participants on importance of bargaining and negotiation skills in marketing</li> <li>▪ To develop bargaining and negotiation capacity of the participants in marketing</li> </ul>	1.5 hours	Lecture, participatory discussion and role-play
7.	<b>Value Chain</b>	<ul style="list-style-type: none"> <li>• What is value chain</li> <li>• Why value chain mapping and value chain analysis are important</li> <li>• How value chain helps in improvement of quality of products and business</li> <li>• What is value addition, how it influences a business</li> </ul>	<ul style="list-style-type: none"> <li>▪ To aware the participants about the importance of value chain</li> <li>▪ To inform the participants about value chain mapping and value chain analysis to improve market.</li> <li>▪ To teach the participants about the process of product quality improvement through value chain</li> <li>▪ To educate the participants on value addition and its importance in market improvement</li> </ul>	1.75 hours	Lecture, participatory discussion, video screening and group exercise
8.	<b>Product quality control and</b>	<ul style="list-style-type: none"> <li>• What is quality of product/food</li> </ul>	<ul style="list-style-type: none"> <li>▪ To aware the participants about the quality of foods/products</li> </ul>	1.5 hours	Lecture, participatory discussion and

	<b>Licensing Authority</b>	<ul style="list-style-type: none"> <li>• What is safe food/product</li> <li>• Importance of product quality in expanding and improving business</li> <li>• Introduction of govt. agencies responsible for food/product quality</li> <li>• Detail procedure to get certificate/registration from those quality control agencies.</li> </ul>	<ul style="list-style-type: none"> <li>▪ To aware the participants on safe products/food</li> <li>▪ To educate importance of quality of food/products in expanding the business</li> <li>▪ To educate the participants about the licensing or registration procedure from the quality control agencies</li> </ul>		practical exercise
9.	<b>Bank and other Financial Institute</b>	<ul style="list-style-type: none"> <li>• Function or services of different financial institute</li> <li>• Necessary documents and procedure to open a bank accounts</li> <li>• Bank transection process</li> <li>• Documentary requirement for getting a loan from Bank</li> <li>• Bangladesh Bank facilities for women entrepreneurs</li> </ul>	<ul style="list-style-type: none"> <li>▪ To inform the participants about the services of different financial institute</li> <li>▪ To inform the participants about procedure and requirements of opening of bank account</li> <li>▪ To educate the participants about bank transection</li> <li>▪ To aware the participants on process &amp; papers to get loan from Bank.</li> </ul>	1.15 hour	Lecture, participatory discussion and role-play.
10.	<b>Financial Management</b>	<ul style="list-style-type: none"> <li>• What is financial management and importance of good financial management system</li> <li>• What is budget and why?</li> <li>• Some important considerations for budget preparation</li> </ul>	<ul style="list-style-type: none"> <li>• To inform the participants about financial management and importance of good financial management system</li> <li>▪ To inform the participants about budget and importance of budget</li> </ul>	1.5 hours	Lecture, PPT presentation, participatory discussion and group exercise.



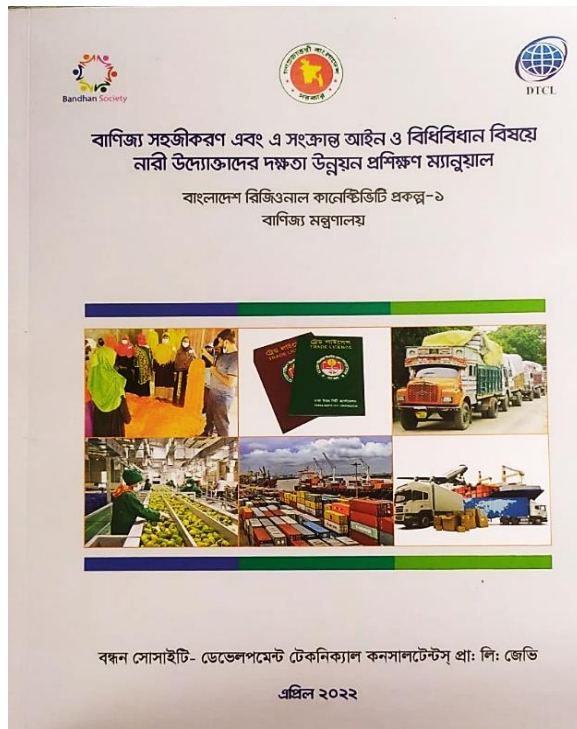
			<ul style="list-style-type: none"> <li>▪ To educate the participants how to prepare a budget</li> </ul>		
10.1	<b>Bookkeeping</b>	<ul style="list-style-type: none"> <li>• Introduction &amp; importance of Bookkeeping</li> <li>• Bookkeeping procedure</li> <li>• Registers and record keeping in the accounting process</li> <li>• Practicing of bookkeeping</li> </ul>	<ul style="list-style-type: none"> <li>▪ To learn in details about bookkeeping and bookkeeping systems?</li> <li>▪ To practice all the registers and documents of bookkeeping process.</li> </ul>	2.25 hours	Lecture, participatory discussion and practical & group exercise.
10.2	<b>Income and Expenditure</b>	<ul style="list-style-type: none"> <li>• What are income &amp; expenditure,</li> <li>• Calculation of income and expenditure</li> <li>• Preparation of balance sheet</li> </ul>	<ul style="list-style-type: none"> <li>▪ To educate the participants about income and expenditure</li> <li>▪ To educate the trainees about calculating process of income and expenditure</li> <li>▪ To practice the bookkeeping procedure by the trainees</li> </ul>	2.25 hours	Lecture, PPP, participatory discussion, practical and group exercise.
11.0	<b>Digital Financial System</b>	<ul style="list-style-type: none"> <li>• Digital transection systems</li> <li>• What are Mobile Banking and Agent Banking</li> <li>• Services and activities of Mobile Banking and Agent Banking</li> </ul>	<ul style="list-style-type: none"> <li>▪ To understand digital marketing and digital transection</li> <li>▪ To understand digital banking system.</li> </ul>	1.25 hours	Lecture, PPP, video screening, and participatory discussion.
11.1	<b>Digital Market Place</b>	<ul style="list-style-type: none"> <li>• E-commerce in business</li> <li>• F-commerce in business</li> <li>• Application of ICT and different mobile apps in business</li> <li>• Online buyer searching</li> </ul>	<ul style="list-style-type: none"> <li>▪ To educate the participants on application of e-commerce &amp; f-commerce in business.</li> <li>▪ To inform the participants on use of ICT apps in business</li> <li>▪ To make skill of the participants for online buyer searching.</li> </ul>	2.0 hours	Lecture, PPP, participatory discussion, practical and group exercise
12.0	<b>Import and Export</b>	<ul style="list-style-type: none"> <li>• What is commodity import and export?</li> <li>• Key features of export policy of Bangladesh.</li> <li>• Challenges of export diversification and expansion</li> </ul>	<ul style="list-style-type: none"> <li>• To make understand the export and import</li> <li>• To educate key features of export policy of Bangladesh</li> </ul>	2.75 hours	Lecture, PPP, participatory discussion and group exercise

			<ul style="list-style-type: none"> <li>To aware on challenges of export diversification and expansion</li> </ul>		
12.1	<b>Import and Export (Continued)</b>	<ul style="list-style-type: none"> <li>Guideline for Foreign Exchange Transaction for export &amp; import</li> <li>Bangladesh bank facilities for women and women entrepreneurs</li> <li>Identify the standards or regulations in the country that are impeding the trade of potential exportable identified items (cut flower, agro-processed foods, ICT etc.)</li> </ul>	<ul style="list-style-type: none"> <li>To educate the guideline for Foreign Exchange Transaction for export &amp; import</li> <li>To inform on Bangladesh bank facilities for women and women entrepreneurs <ul style="list-style-type: none"> <li>To make understand the participants on the standard/regulation that are impeding trade of some exportable items</li> </ul> </li> </ul>	1.5 hours	Lecture, PPP, participatory discussion and group exercise
12.2	<b>Import and Export (Continued)</b>	<ul style="list-style-type: none"> <li>Marketing of products in export markets including market access information</li> <li>What is IRC and ERC? What are the registration procedure</li> </ul>	<ul style="list-style-type: none"> <li>To aware and to orient the participants about Marketing of products in export markets</li> <li>To inform the participants about market access information of export market</li> <li>To inform about IRC &amp; ERC and its registration procedure</li> </ul>	1.75 hours	Lecture, PPP, video show, participatory discussion and group exercise

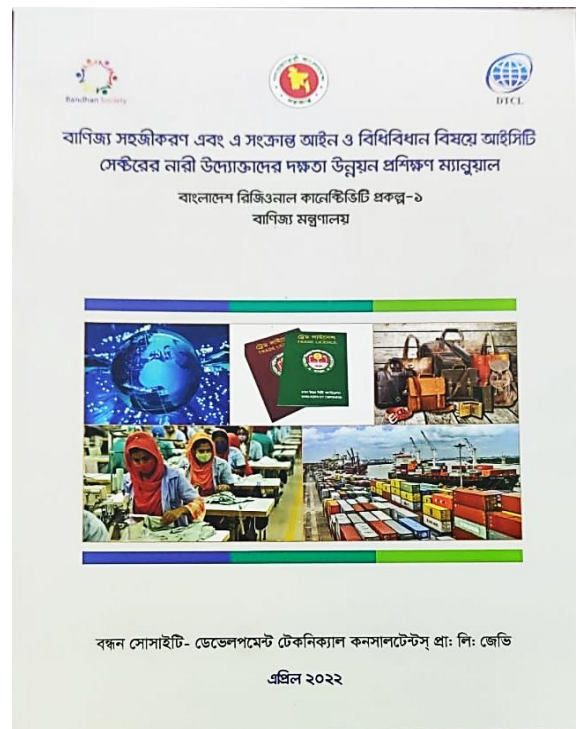
### 8.1.1 Development of Training Schedule, Module, Manual & Other Training Materials

After finalization of the curriculum, experts of Bandhan Society-DTCL JV have developed training content and a training schedule. While preparing the training schedule, experts have tried to cover all contents mentioned in curriculum. Education level, experiences, and socioeconomic condition of the women entrepreneurs (Both farmers & businesspersons) were also important consideration while preparing in depth contents of a particular topic. After completing development of the training schedule, it was submitted to BRCP-1 management for approval. It was approved as a draft and Bandhan Society-DTCL JV was asked to develop training manual and other training materials. Then, by the direct involvement of all project experts of Bandhan Society-DTCL JV, it has developed training manual and other necessary training materials. Considering the education level and socioeconomic condition of the women entrepreneurs, the training manual was prepared very easy words, prepared it elaborately and more pictorial issues than texts. Audio-visual training aids were also prepared to make the training more effective.

Based on the location of the potential participants of earlier projects, the primary identification and listing of participants has been completed in this stage. Though, prior to organizing a training batch, the training batches have been revised several times to include most appropriate and potential entrepreneurs in the training. Finally, Bandhan Society-DTCL JV was able to organize the training program in all Divisions except Barisal. Due to lack of adequate number of potential participants as well as lack of identified enterprise of the assignment, Barishal division was discarded from the training activities.



**Cover page of final Training Manual for skill development training of women entrepreneurs of Cut flower and Agro-processing Sectors.**



**Cover page of final Training Manual for skill development training of women entrepreneurs of ICT Sector.**

A feedback mechanism of the trainees was developed at this stage that was anonymous in nature. For that, "Liker Scale" type of questionnaire has been developed and the types of questions that

were included, such as, Object of the training has been explained very precisely, the training has been able to fulfill the expectation of the trainees, we will be able to utilize the acquired knowledge from the training, in the training, session sequence and timetable have been maintained perfectly, topics of the training were arranged so nicely that those were easy to understand., group work in the training was very effective, imparting technique & quality of training were very good, trainers had very good preparation, trainers have been able to fulfill the objectives of the training, in the training, participation and experience sharing among the trainees have been encouraged, there was enough time for questioning & discussing a topic, the quality of the training materials was appropriate in the sessions etc. Besides, there were some open-ended questions to collect qualitative feedback. To get the opinion/evaluation of the training by the trainees, easy, understandable feedback tools were also developed and finalized at this stage by getting consent of BRCP-1 authority. Moreover, a monitoring and an evaluation plan and checklist were also developed with specific measurement indicators.

### 8.1.1a Workshop for Finalizing the Training Materials (Manual, Module & Schedule)

On behalf of Bandhan Society-DTCL JV, the Management of Bangladesh Regional Connectivity Project-1 has communicated and organized an workshop to review, discuss and to recommend suggestions for finalizing the Training Materials (Training Manual, training plan and session note & materials ) already had developed by Bandhan Society-DTCL JV to implement training activities of the project “Designing and Implementing Training Program on Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade” under Bangladesh Regional Connectivity Project-1.



Dr. Md. Jafar Uddin, CEO (Former Senior Secretary, MioC), Bangladesh Foreign Trade Institute is addressing in the workshop as Chief Guest.

The workshop was organized at Conference Room of Bangladesh Foreign Trade Institute, TCB Bhaban, Kawran Bazar, Dhaka on 22<sup>nd</sup> March 2022. Dr. Md. Jafar Uddin, CEO (Former Senior Secretary, Ministry of Commerce), Bangladesh Foreign Trade Institute, TCB Bhaban, Kawran Bazar was present as Chief Guest. The workshop was Chaired by Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce. The other guest attended in the workshop are given below:

#### Not listed based on seniority or position:

1. Dr. Md. Jafar Uddin, CEO (Former Senior Secretary, Ministry of Commerce), Bangladesh Foreign Trade Institute, TCB Bhaban, Kawran Bazar
2. Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce.

3. Mr. Md. Munir Chowdhury, National Trade Expert, BRCP-1, Ministry of Commerce
4. Dr. M Shahab Uddin, Project Manager, BRCP-1, MoC
5. Shaheena Sultana, Gender Specialist, BRCP-1, MoC
6. Kbd. Md. Mamun Hossain, Post-harvest & Quality Assurance Specialist, Hortex Foundation
7. Lily Akter Banu, Managing Director, WADA Agro Pvt. Ltd. (WCC)
8. Nasima Khanom, Deputy Secretary, MoA
9. Mr. Babul Proshad, President, Bangladesh Flower Society
10. Mr. Emamul Hossain, General Secretary, Bangladesh Flower Society
11. Dr. Farjana Nasrin Khan, PSO & Head, Floriculture HRC, BARI, Gazipur
12. Mr. Md. Mashiur Rahman, Joint Director, Bangladesh Bank, Dhaka
13. Dr. Abul Ashraf, Team Leader, Trade Facilitation Project, Bandhan Society-DTCL JV
14. Mr. Shafiqur Rahman Khan, Trade & Entrepreneurship Development Consultant, Bandhan Society-DTCL JV
15. Kbd. Md. Hafizur Rahman, Executive Secretary, BFVAPEA
16. Kumkum Sultana, Director, Export Promotion Bureau
17. Mr. Evance Rozario, Executive Marketing, BAPA
18. Mr. Mohammad Kamal Hossain, Assistant Director, DWA
19. Mr. Md. Masudur Rahman, Asst. General Manager, SME Foundation
20. Tahsina Begum, Deputy Director (Deputy Secretary) Jatiyo Mohila Sangstha, MoWCA
21. Mr. Md. Lufor Rahman, Trade Facilitation Expert, Bandhan Society-DTCL JV
22. Dr. Md. Saleh Ahmed, Chairman, Kernel Foundation, Gulshan-1, Dhaka
23. Tania Islam, Deputy Secretary, Ministry of Commerce
24. Kbd. Md. Afzal Hossain Bhuiyan, Head of Strategic Partnership, IDE
25. Sanzida Khanam, Executive Director, Bandhan Society
26. Mr. Muhammad Mamun-Ur-Rashid, Project Coordinator, Bandhan Society-DTCL JV
27. Mr. Abu Bakar Siddique, Director, Bandhan Society

At the beginning of the workshop, Mr. Md. Mijanur Rahman, Chairperson of the workshop and Project Director (Joint Secretary), BRCP-1, Ministry of Commerce welcomed everybody to attend the workshop even their busy time. He introduced and discussed the context of the project. “In the meantime, a draft training Manual has been developed by Bandhan Society-DTCL JV to implement the training project”, he added. Then, Mr. Project Director discussed the objectives of that workshop and urged all the participants to go through the different chapters of the Training Manual critically for providing necessary comments and suggestions to make the Manual final.



**Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC is discussing background and context of the workshop as well as objectives of the workshop.**



Then, all the workshop participants were split into 4 groups and decided that each group would check and review 3 sections of the Training Manual and would provide suggestions for upgrading and finalization of those sections/chapters. The groups and their responsibilities for reviewing topics of Manual are given below:

**a. Group No. – 1**

Sl. #	Group Member	Topics to be Reviewed
01	Mr. Md. Masudur Rahman, Asst. General Manager, SME Foundation	1. Business Startup and Business Development 2. Business Planning 3. Facilities for women entrepreneurs provides by Bank and other Financial Institute
02	Mr. Md. Mashiur Rahman, Joint Director, Bangladesh Bank, Dhaka	
03	Nasima Khanom, Deputy Secretary, MoA	
04	Lily Akter Banu, Managing Director, WADA Agro Pvt. Ltd. (WCC)	
05	Dr. M Shahab Uddin, Project Manager, BRCP-1, MoC	



Workshop participants are busy in reviewing the Training Manual during Technical Session



Workshop participants are busy in reviewing the Training Manual during Technical Session

**b. Group NO. -2**

Sl. #	Group Member	Topics to be Reviewed
01	Dr. Farjana Nasrin Khan, PSO & Head, Floriculture HRC, BARI, Gazipur	1. Products Quality Control, Quality Controlling Authorities and Certifications. 2. Marketing (Cut Flower/ Agro-processing) 3. Value Chain (Cut Flower/ Agro-processing)
02	Mr. Evance Rozario, Executive Marketing, BAPA	
03	Dr. Md. Saleh Ahmed, Chairman, Kernel Foundation, Gulshan-1, Dhaka	
04	Mr. Babul Proshad, President, Bangladesh Flower Society	
05	Tahsina Begum, Deputy Director (Deputy Secretary) Jatiyo Mohila Sangstha, MoWCA	
06	Dr. Abul Ashraf, Team Leader, Trade Facilitation Project, Bandhan Society-DTCL JV	

**c. Group No. – 3**

Sl. #	Group Member	Topics to be Reviewed
01	Kbd. Md. Afzal Hossain Bhuiyan, Head of Strategic Partnership, IDE	1. Income & Expenditure Accounts 2. Digital Market 3. Digital Financial System
02	Shaheena Sultana, Gender Specialist, BRCP-1, MoC	
03	Mr. Mohammad Kamal Hossain, Assistant Director, DWA	
04	Kbd. Md. Mamun Hossain, Post-harvest & Quality Assurance Specialist, Hortex Foundation	
05	Mr. Shafiqur Rahman Khan, Trade & Entrepreneurship Development Consultant, Bandhan Society-DTCL JV	

**d. Group No. – 4**

Sl. #	Group Member	Topics to be Reviewed
01	Mr. Md. Lufor Rahman, Trade Facilitation Expert, Bandhan Society-DTCL JV	1. Export & import and its Concept and Process 2. Tax and Duty Policy and Process for Import-Export 3. Documents for Export-Import
02	Kumkum Sultana, Director, Export Promotion Bureau	
03	Mr. Emamul Hossain, General Secretary, Bangladesh Flower Society	
04	Tania Islam, Deputy Secretary, Ministry of Commerce	
05	Kbd. Md. Hafizur Rahman, Executive Secretary, BFVAPEA	

After about one and half hours' time for group works on specific topics, all groups came up with some suggestions and comments and presented their outcome in the house. During the presentation, there was a scope for questions and answers on each of the presentations. The house had scope to discuss everything elaborately. Group-wise compile suggestions are described below:

**Suggestions and comments from Group No. – 01:**

- a. Market linkage issues of Small & Medium Entrepreneurs can be linked with large businesspersons/Exports and can be included in the Training Manual
- b. Double entry accounting system maybe include in the Training Manual
- c. Challenges in Business and its mitigation/overcome techniques should be in Training Manual
- d. Issues of Consumers' Rights may be included in the Training Manual

### Suggestions and comments from Group No. – 02:

- a. Need to segregate training issues of Cut Flower and Agro-processing training in the Manual
- b. Detailed process of certification from Quality Controlling Authorities should be in the Manual.
- c. Export Standards for cut flower and other processed foods/fruits can be described in the Training Manual
- d. Concept of safe food/product and its business issues can be included in the Training Manual.



Group outcome presentation by one group.

### Suggestions and comments from Group No. – 03:

- a. Process and prerequisites of e-Commerce business (selling & buying) can be included in the Training Manual.
- b. Assets/Machineries or Appliances Inventory and Management of a business farm can be discussed in the Training Manual.

### Suggestions and comments from Group No. – 04:

- a. Export & import and its Concept and Process, Tax and Duty Policy and Process for Import-Export and Documents for Export-Import these 3 Topics should be described in the manual in very simple sentences with easy wording.
- b. Border Clearance and Requirements like BSTI certificates, Phytosanitary certificate, other customs papers/documents for export & import should be discussed in the Manual
- c. Local Business Development Mapping should be included in the Training Manual.
- d. The process for collecting ERC & IRC by the entrepreneurs online can be discussed in the Manual.
- e. In case of exporting the selected products like mango, pineapple, jackfruit, potato etc. demand and quality requirements of exporting country should be discussed in the Training Manual.



Group outcome presentation by one group.

In that workshop, the Training Manual, Training Schedule as well as Training Plan were discussed elaborately. Some of the participants made comments and suggestions instantly in the workshop and some have sent written suggestions later on through BRCP-1 to Bandhan Society-DTCL JV. Bandhan Society-DTCL JV team has conceived all the suggestions and comments of the workshop and after incorporating all suggestions and feedback from that workshop, Bandhan Society-DTCL JV has blended some topics, elaborated some market and business-related topics and developed revised Training Schedule of total 12 Sessions and accordingly revised Training Manual and other training materials as well.



All these training materials were again sent to the Management of BRCP-1 and they gave their consent to organize 2 Pilot Training batches to understand the efficacy and effectiveness of the training materials developed as well as to fine tune these training materials (if needed) prior to final approval.

After conducting pilot training through the developed training module, manual and schedule, and incorporating all suggestions and doing other corrections, these training materials have been finalized and have approved to organize the training for 40 batches. The approved final training schedule is enclosed in this report as **Annexure-01**.

### **8.1.2 Piloting Training**

The objectives of the consulting service are to develop training curriculum to implement training on different aspects of trade, for example, business startup, business planning, accounts keeping, marketing, value addition, e-commerce & f-commerce, export-import along with regulatory aspects of trade for the women entrepreneurs. Accordingly, Bandhan Society-DTCL JV has developed training curriculum, Training Module and Training Manual to implement “Skill Development Training for Women Entrepreneurs” training to the 1050 participants. Prior to start large-scale training (for 1000 participants), Bandhan Society-DTCL JV has organized 2 batches of **Piloting Training** at Savar and Narsingdi following the developed training Manual & Module to understand whether the training manual and module are appropriate for the targeted participants. After incorporating feedback and suggestions of Piloting Training, the training manual has been finalized for main training activities of 1000 participants.

#### **8.1.2.1 Objective of the Piloting Training**

The broad objective of the Pilot Training was to understand whether the training manual and module are appropriate for the targeted participants. However, some specific objectives of the Pilot Training were.

- To test the practicality and efficiency of the developed training Manual & Module
- To find out gaps & laps of the training Manual & Module prior to approval by the BRCP-1
- To judge the capability of the trainers in imparting the training
- To judge the capacity of the training firm on organization, time management and logistics support for smooth running of the training activities.
- To fill the laps & gaps and finalize the training Manual & Module

#### **8.1.2.2 Piloting Training Date and Venue**

Bandhan Society-DTCL JV has arranged the first Piloting training from 9<sup>th</sup> April 2022 to 14<sup>th</sup> April, 2022 at Savar, Dhaka and second one was from 16<sup>th</sup> April, 2022 to 21<sup>st</sup> April, 2022 at Narsingdi Sadar, Narsingdi.

First batch of the Piloting training was organized at Savar Upazila of Dhaka district, the venue was at Training Centre of Risda Polytechnic Institute, Berulia, Savar and it was conducted for the participants from Cut Flower Sector. The second batch was in Regional Cooperative Training Institute, Narsingdi Sadar, Narsingdi and it was conducted for the participants from agro-processing sector.

### **8.1.2.3 Pilot Training Organization**

Bandhan Society-DTCL JV had developed 2 Training Manuals to cover the training activities of this assignment. The first Manual is for the entrepreneurs involved in agro-processing business and cut flower business and second one Manual is for the entrepreneurs who have knowledge on ICT & its devices to use those for enhancement of their business activities. Hence, Bandhan Society-DTCL JV has organized 2 batches of Pilot Training separately to test or check the Manual how suitable for agro-processing and cut flower sector participants. In the Piloting training, all the training norms and strategies as well as the training materials designed for this assignment, have been tested and followed. Monitor & Evaluation Team from both BRCP-1 side and Bandhan Society-DTCL side were present to observe training organization, venue, training imparting techniques, knowledge of trainers, dealing of trainers with the participants, control over of trainers to the dealing of participants to participants, use and effectiveness of training materials, attendance of the participants and attention of the participants etc.

#### **8.1.2.3.1 Training Methods and Activities**

The training has been designed for the persons (male & female both) who were identified as potential participants from earlier completed 2 projects (cut flower project and agro-processing project) as well as who have educational qualification at least SSC pass. As, we have two types of participants – participants from cut flower sector and participants from agro-processing sector, Piloting training was done separately for two groups. First Piloting Training was organized for the participants from cut flower sector and second Piloting training was organized for participants from agro-processing sector. Based on the developed Curriculum, a draft final Training Manual was developed, and the 6-days training was ahead as per guide and instructions of the Training Module and Training Manual. The below methods were followed to conduct individual sessions of the training -

- Power Point Presentation
- Lecture with participatory discussions
- Group Discussion with real life example
- Group exercise and assignments
- Video Presentation and
- Daily Recapitulation session

### 8.1.2.3.2 Inauguration of the Piloting Training

In the inauguration session of the Savar Piloting training, respectable Project Manager of Bangladesh Regional Connectivity Project-1 Dr. M Shahab Uddin was present as Chief Guest. Mr. Nur Mohammad, President, Agargoan Flower Wholesale Market was present in the inauguration session as Special Guest. This session was chaired by Ms. Sanzida Khanam, Executive Director, Bandhan Society.

At the beginning, Dr. Abul Asharaf, Team Leader, Trade Facilitation Project delivered greetings

speech and welcomed everyone; he explained the current situation of business of cut flower sector of Bangladesh and appreciated the steps of training from Ministry of Commerce. Thereafter, Mr. Nur Mohammad delivered his speech; in his speech, he shared his experiences regarding the flower business and the limitations in



**Dr. M Shahab Uddin, Project Manager, BRCP-1 is talking in the inaugural session of Savar Piloting batch.**

this sector. He also said that if we could reduce the post-harvest loss, it would be very profitable for the farmers as well as for all the stakeholders involved in this sector. Chief guest Dr. M Shahab Uddin, Project Manager, BRCP-1 said during his speech that the training would be very useful to the trainees and hoped that the trainees would bring the industry at its highest level. He said that within the few years, the flowers business has come up as an important foreign earning sector. “We should elegance this sector through this type of training activities,” he added and inaugurated the pilot training program. In his speech, he thanked everyone for attending the training and informed the goal of this training program. He also discussed the plan of BRCP-1 regarding this training program and finally, he publicized the inauguration of the Pilot Training program.

At the end, Ms. Sanzida Khanam, ED, Bandhan Society, as the Chairperson of the inauguration



**Ms. Sanzida Khanam, Executive Direct, Bandhan Society, as Chair of the session is closing the Inaugural Session of Piloting batch-1 at Savar.**

session, thanked everybody attending the training session, especially the Chief Guest & to other Special Guests. She also expressed her gratitude to the Management of RISDA Polytechnic Institute to allow Bandhan Society-DTCL JV to organize the training activities at their training venue. Finally, she announced the closing of

inauguration session with a vote of thanks.

In the inauguration session of second Pilot Training at Zonal Cooperative Training Institute, Narsingdi, respectable Project Manager of Bangladesh Regional Connectivity Project-1 Dr. M Shahab Uddin was present as Chief Guest and Mr. Abu Bakar Siddique, Director, Bandhan Society was present as Chairperson of the program.

At the beginning, the chief guest of the inauguration session, Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce talked about women empowerment and present scenario of



**Mr. Lutfur Rahman, Trade Facilitation Expert is imparting session on Export & Import at Piloting batch**

business by the women entrepreneurs. He discussed the objectives of this Piloting Training and hoped that all concerns would cooperate to find out any shortfall in the Training Manual or in the training imparting process. He thanked all concern for implementing such a nice program and expressed his opinion that the training program is the demand of the time. Finally, he announced the

inauguration of the Piloting Training program of Narsingdi.

At the end, the Chairperson of the inauguration session Mr. Abu Bakar Siddique, Director, Bandhan Society expressed his gratitude to all guests and the participants for their presence to make the training program successful. He specially thanked the Principal, Cooperative Zonal Training Institute, Narsingdi for his support as well as to allow Bandhan Society-DTCL JV to organize that 6-days Piloting Training at their training room. Then he closed the inauguration session with a vote of thanks.

### 8.1.2.3.3 Pre-Training Activities – Expectation of the Trainees

After introduction of trainees with each other, the facilitators organized pre-training test for the trainees to understand their knowledge level to revise training contents for them to be an entrepreneur of cut flower sector/agro-processed sector. Expectations of trainees from the training are also identified by forming trainee groups. The compiled expectations of trainees from the 2 pilot batches are given below –

- Want to know about marketing system and what are the concerns for marketing goods.
- Techniques of quick and quality production and profitability
- Advance technologies for agro-processed foods
- Techniques to be a successful businessperson.
- Business policies and techniques
- What are the regulatory issues to fulfill for doing food business?
- How can get a bank loan with easy terms?
- Techniques of online marketing



**Ms. Shaheena Sultana, Gender Expert, BRCP-1 observing group activities during Savar Piloting Training**

- How we can operate facebook page
- How can I expand my business?
- Improved technologies of flower production
- How to increase numbers of buds in a branch
- How we can enlarge the size of roses.
- How we (as small traders) can get involved in the export market.
- How internet will help us to find buyers.
- What is export portal in Bangladesh?



Overview of training room of Piloting batch at Narsingdi

#### 8.1.2.3.4 List of Materials Distributed

- Bag
- Note book
- Pen
- Manual

#### 8.1.2.3.5 Pre & Post-training Test

Participants had a pretest at the beginning and a posttest at the end of the course. Table 1 & 2 presents score by individual participants in the two tests at Savar and Narsingdi respectively. It is evidence that participants has gained considerably all kind of knowledge about Business Start-up, Business Planning, Quality and Regulatory Aspect of Products, Value Chain & Supply Chain, Digital Marketing, e-commerce & f-commerce and Export & Import etc. through the training.

**Table 04: Showing Pre & Post Training Test Results of Cut Flower Piloting Training Batch # 01**

Sl.	Name	Marks obtained at Pre-test	Marks obtained at Post-Test	Variance	Knowledge Improvement %
1	Sultana Akter Dolly	11	25	14	46.7
2	Nasrin Akter	18	29	11	36.7
3	Sathi	11	25	14	46.7
4	Md. Almas Uddin	15	26	11	36.7

5	Urmi Akter	17	22	5	16.7
6	Lima Akter	18	28	10	33.3
7	Ranjan Kumar Saha	12	26	14	46.7
8	Md. Read Hossain	14	26	12	40.0
9	Zannatul Fedous Brishti	19	29	10	33.3
10	Sahida Akter	18	28	10	33.3
11	Alim Dewan	17	27	10	33.3
12	Most. Supeya Khatun	14	27	13	43.3
13	S. M Mohiuddin	19	28	9	30.0
14	S.M. Moniruzzaman	18	29	11	36.7
15	Md. Ariful Ismal	19	28	9	30.0
16	Mofasel	16	27	11	36.7
17	Imran Hossain	19	29	10	33.3
18	Md Ashraf Uddin	15	27	12	40.0
19	Pranali Monika Palma	13	28	15	50.0
20	Mirza Sharmin Akter	11	24	13	43.3
21	Alamin Dewan	15	27	12	40.0
22	Prianka Adlin Palma	14	26	12	40.0
23	Swapna Khatun	10	22	12	40.0
24	Most. Fatema Akter	11	25	14	46.7
25	Md. Torikul Islam	12	27	15	50.0

**Table 05: Showing Pre & Post Training Test Results of Agro-processing Piloting Training Batch # 02.**

Sl.	Name	Marks obtained at Pre-test	Marks obtained at Post-Test	Variance	Knowledge Improvement %
1	Shiulee	15	27	12	40.0
2	Hazera	15	29	14	46.7
3	Most. Ayesha Akter	13	27	14	46.7
4	Rahmath Ali	13	28	15	50.0
5	Salina Begum	6	21	15	50.0
6	Md. Mazedul Islam	8	24	16	53.3
7	Md. Mohiuddin Bhuiya	17	25	8	26.7
8	Rebeka Sultana	13	24	11	36.7
9	Rabeya Akter	8	28	20	66.7
10	Yasmin	12	26	14	46.7
11	Ranjita Akter	11	21	10	33.3
12	Md. Asadul haque	12	26	14	46.7
13	Zunia	11	27	16	53.3
14	Anwara Begum	6	18	12	40.0
15	Zannati	11	25	14	46.7
16	Razib	12	22	10	33.3
17	Yearun Nahar	10	24	14	46.7
18	Nasrin	12	25	13	43.3
19	Ratna	8	18	10	33.3
20	Lipi Akter	12	26	14	46.7
21	Nilufa Yesmin	10	24	14	46.7
22	Asma Akter Ripa	13	25	12	40.0
23	Most. Rashida Begum	12	23	11	36.7
24	Munni Akter Eti	14	27	13	43.3
25	Roksana Begum	8	21	13	43.3



### 8.1.2.3.6 Training Manual

The *Trade facilitation Training for Women Entrepreneurs* was conducted based on 12 topics through the draft final Manual. As, most of the participants have selected from earlier projects which were completed more than 1.5 years back, so recapitulation session of 6 topics were included at the very beginning of the Training Manual. Hence, the first day of training was kept for inauguration, introduction, training rules, expectation of trainees, pre-test and recapitulation of earlier projects. From the second day the training sessions, content of every session and duration of the session of the Piloting Training imparted are given below –

**Table 06: Showing the Training Sessions with Contents during Piloting Training Organization**

Sl.	Session	Content	Time duration
01	Business Start-up and Business Development	<ul style="list-style-type: none"> <li>• Types and characteristics of business,</li> <li>• Importance of business development and business development process</li> <li>• As a businessperson, what are the documents and permission will be needed at the very beginning of a business?</li> <li>• Techniques for being success in business</li> <li>• Identify main activities to bring forward a business</li> <li>• Objectives and concept of studying feasibility of a business</li> <li>• Process of business feasibility study</li> </ul>	2.0 hour
02	Business Planning	<ul style="list-style-type: none"> <li>• What is business-plan, importance of business plan and different aspects of business-plan</li> <li>• Steps of business planning</li> <li>• Procedure to prepare a business plan and budget</li> </ul>	1 hours & 45 minutes
2a	Business Planning (Practical session)	<ul style="list-style-type: none"> <li>• Budget preparation practice</li> <li>• Business plan preparation practice</li> </ul>	2 hours & 30 minutes
03	Product quality control and Licensing Authority	<ul style="list-style-type: none"> <li>• What is quality of product/food</li> <li>• What is safe food/product</li> <li>• Importance of product quality in expanding and improving business</li> <li>• Introduction of govt. agencies (TBT, BSTI, HACCP, Plant Quarantine, Sanitary and Phyto- Sanitary etc.) responsible for food/product quality</li> <li>• Detailed procedure to get certificates from the quality controlling authorities.</li> <li>• Describe the condition/pre-requisite to export fresh and or processed Mango, Pineapple, Jackfruit and Potato to Saudi Arabia or other countries.</li> </ul>	3 hour & 45 minutes



04	Marketing	<ul style="list-style-type: none"> <li>• What is value addition, importance of value addition in business?</li> <li>• How packaging, preservation and transportation influences business of a product?</li> <li>• What is networking? How networking influence market development of a product, discuss issues of Networking,</li> <li>• Importance of bargaining and negation skills in marketing, how one can develop this skill?</li> </ul>	2 hours & 45 minutes
05	Value Chain & Supply Chain	<ul style="list-style-type: none"> <li>• What is value chain – concept and importance,</li> <li>• Discuss functions of different value chain actors from producer to consumers,</li> <li>• What is supply chain? Discuss supply chain management</li> </ul>	1.0 hours
06	Facilities to the Women Entrepreneurs by Banks and other Non-banking Financial Institute	<ul style="list-style-type: none"> <li>• Orientation on services and activities of bank and other financial institute,</li> <li>• Bank loan, papers &amp; others requirement for getting a bank loan</li> <li>• Bangladesh Bank facilities for women entrepreneurs</li> </ul>	1.0 hours
07	Income and Expenditure Accounts	<ul style="list-style-type: none"> <li>• Discuss Registers and Records those are kept in accounting system and its practicing</li> <li>• Calculation of income and expenditure</li> <li>• Preparation of balance sheet</li> </ul>	2 hours & 45 minutes
08	Digital Market Places	<ul style="list-style-type: none"> <li>• Discuss E-commerce in business</li> <li>• Discuss F-commerce in business</li> <li>• Application of ICT and different mobile apps in business</li> <li>• Techniques on Online buyer searching</li> </ul>	2 hours & 30 minutes
09	Digital Financial System	<ul style="list-style-type: none"> <li>• Digital transection systems</li> <li>• What are Mobile Banking and Agent Banking</li> <li>• Services and activities of Mobile Banking and Agent Banking</li> </ul>	1.0 hour

10	Concept of Export & Import and Challenges of export expansion in Bangladesh.	<ul style="list-style-type: none"> <li>• What is export and import?</li> <li>• Key features of export policy of Bangladesh.</li> <li>• Discuss challenges of export diversification and expansion in Bd.</li> </ul>	1 hour & 45 minutes
11	Principles of Tariff & Duties for Export & Import	<ul style="list-style-type: none"> <li>• Taxation rules for Export and Import</li> <li>• Guideline for Foreign Exchange Transaction for export &amp; import</li> <li>• Online filling of Customs forms</li> <li>• Discuss on Single Window</li> <li>• Discuss on Certificate of Origin</li> <li>• Discuss on duty draw-back system</li> </ul>	2 hours & 30 minutes
12	Export & Import Process and Its Necessary Documents	<ul style="list-style-type: none"> <li>• Marketing techniques in export markets including market access information</li> <li>• Different rules &amp; regulations of import &amp; export</li> <li>• Customs VAT &amp; Tax and its calculation</li> <li>• What are Trade License, VAT, TIN Certificates in business?</li> <li>• Description of detailed procedure for obtaining these certificates</li> <li>• What is IRC and ERC and its registration procedure</li> </ul>	3 hours & 45 minutes
12a	Trade Portal of Bangladesh	<ul style="list-style-type: none"> <li>• Orientation on Bangladesh Trade Portal and its utilization</li> </ul>	1.0 hour

By imparting participatory training on above these 12 contents & sub-contents, trainees have learnt a lot on business start-up, business planning and marketing issues, different regulatory issues of trade and certifications, rules of export & Import trading etc. They enjoyed the training, and however, they had some suggestions for further improvement of the Training Manual as well. Besides trainees' suggestions, representatives from the BRCP-1 were also monitored the training activities and they had also some suggestions for the improvement of Training Manual. Bandhan Society-DTCL JV had also a monitoring team for the training activities, so, they had also some observations. All are discussed in the recommendation section of this report.



Mr. Lutfor Rahman, Trade Facilitation Expert is imparting session on Export-Import Issues during Piloting Training at Narshingdi area (Piloting batch 2)

As per developed training schedule, 6 days training has been imparted by mainly project trainers (Master Trainers), all project experts were also imparted some sessions as on their area of expertise. Besides, 2 Guest Resource Persons were imparted session at each batch during the training period. In Savar Piloting Training, as Guest Resource Person one Banker Mr. Abdur Rahman, DGM, BASIC Bank, Motijheel Branch, Dhaka-1000 was present in the session. He has discussed on Banking systems, process for opening a bank account and required papres/documents to open a bank account. He also discussed on bank loan procedure and required papers to get the bank loan. Besides, facilities by Bangladesh Bank for women entrepreneurs were also discussed during his session conduction.



Mr. Abdur Rahman, DGM, BASIC Bank, Motijheel Branch, Dhaka is imparting his session during Piloting at Savar.

Product quality and regulatory issues were discussed by Team Leader in both the Piloting training at Savar and Narsingdi where, he discussed quality and safety auspects for preparing agro-processed foods as well as for production of cut flowers. Importance of BSTI and HACCP certification for food business and procedural auspects of getting the certificates were also discussed in the training session. Mr. Team Leader was also discussed on importance of phyto-sanitary certification and the process & where to get the certificates.

**8.1.2.3.7 Feedback from the Trainees**

On the last day of the training, participants were given an opportunity to evaluate the trainers and the training in various aspects. Table 07 & 08 indicate the scores that participants from Savar and Narsingdi respectively gave for each of the statements. Generally, participants were satisfied with the trainers, training and logistics arranged in the training.



Dr. Abul Ashraf, Team Leader, Trade Facilitation Project, is imparting training session during Piloting Training batch at Savar.

**Table 07: Showing the Feedback of Participants from Cut Flower Piloting Batch at Savar.**

Particulars	Fully agreed	Agreed	Partially Agreed	Disagreed	Fully Disagreed
1. Object of the training has been explained very precisely	24	-	1		
2. The training has been able to fulfill the expectation of the trainees	24	1			
3. We will be able to utilize the acquired knowledge from the training	23	1	1		

4. In the training, session sequence and timetable have been maintained perfectly	25				
5. Topics of the training were arranged so nicely that those were easy to understandable.	24	1			
6. Group work in the training were very effective.	23	1	1		
7. Training imparting technique & quality of training were very good.	24	1			
8. Trainers had very good preparation	23	2			
9. Trainers have able to fulfill the objectives of the training	24	1			
10. In the training, participation and experience sharing among the trainees have been encouraged	25				
11. There was enough time for questing & discussing a topic	25				
12. The quality of the training materials was appropriate in the sessions.	22	2	1		

13. As a whole, how you evaluate the training program?

Very Good	Good	Average	Bad	Very bad
24	1	0	0	0

14. Your comments/evaluation on training-room, logistics and other facilities?

Very Good	Good	Average	Bad	Very bad
24	1	0	0	0

**Table 08: Showing the Feedback of Participants from Agro-processing Piloting Batch at Narsingdi.**

Subject	Fully agreed	Agreed	Partially Agreed	Disagreed	Fully Disagreed
1. The purpose of the training was well documented	25	0			
2. The training has been able to meet expectation well	25	0			
3. I will be able to use the acquired knowledge	25	0			
4. Session and schedule has been adhered to in the training	25	0			

5. All subject was easy to understand	25	0			
6. Group work was very helpful	25	0			
7. The quality of training was good	25	0			
8. The trainers were well prepared	25	0			
9. The trainer were able to fulfil the purpose of the training well	22	3			
10. Participation and interaction have been encouraged	23	2			
11. Enough time has been given for questions and discussion	25	0			
12. The quality of the training materials were appropriate	21	4			

13. As a whole, how you evaluate the training program?

Very Good	Good	Average	Bad	Very bad
23	2	0	0	0

14. Your comments/evaluation on training-room, logistics and other facilities?

Very Good	Good	Average	Bad	Very bad
20	5	0	0	0

#### 8.1.2.4 Suggestions/Recommendations to Adjust Training Curriculum

Bandhan Society-DTCL JV has intended to organize the training effectively and efficiently and one can observe its reflection through the increased knowledge of the trainees (from pre & post training test) as well as their evaluation of the training activities. They were satisfied with the training organization, management, logistics supplied and on training contents. However, they have some recommendations for further improvement of the Training Manual. Their suggestions are described below –

##### 8.1.2.4.1 Suggestions/Recommendations from Trainees

- In some sessions, where there is scope to include pictorial presentation, needs to reconsider for adding more picture/photographs.
- Need to include more video presentations on maintaining product quality, packaging and networking issues.
- To develop a clear conception of trade regulatory issues, the process of getting different certificate should



Ms. Shaheena Sultana, Gender Expert, BRCP-1 is talking with the training participants during Savar Piloting

be discussed a bit more with practical classes.

- Video presentation on Supply Chain issue and Bookkeeping issue are needed to include
- Export and import issues would be needed later on, so can make these sessions shorter now and put the time for marketing and f-marketing issues.
- Need to include further issues in export issue like – Cargo service, Insurance.

#### **8.1.2.4.2 Suggestions/Recommendations from BRCP-1**

- Please add an image of the Phyto-Sanitary Certificate in the Manual
- Please include image of Trade License, Income Tax Certificate and VAT Registration Certificates
- International standard of cut flowers can be added in the Manual
- Please add the link where trainees can get Bangladesh Bank Circular of loan for women entrepreneurs.
- Images of Book and documents of accounts can be included to the Manual so that, trainees can buy those in future by showing to the shopkeeper and recall the format from the images.
- The online buyer search can be shown in practical step by step because it's all about exporting products.
- Please add how to use the mobile banking apps systematically so that trainees can use those apps later following the manual.
- Please add the link of trade enquiry point of BTP

#### **8.1.2.4.3 Observation by the Monitoring Team of Bandhan Society**

Bandha Society had also keen interest to understand the effectiveness and acceptances of the Training Manual as well as to understand the capacity of the trainers to impart the training. Therefore, they have also some observations to review to make the Training Manual final. The observations are as follows-

- Two trainers could not perform up to the marks in imparting the training and need to further be nursing for them.
- Trainees enjoyed it as well as have learnt more from the video presentation, therefore, as much as there are scope, video presentation should be included.
- Export and Import session is a bit harder to the trainees. For more explanation and clarity, need to include more 2-3 issues with simple sentences.
- Training presentations should be prepared separately for Cut flower trainees groups and agro-processing training groups.
- This monitoring team also acknowledges the issues/recommendations raised/provided by the trainees as well as by the BRCP-1.

## **8.2 Implementation of the Training Curriculum/Activities**

The objectives of the consulting service are to develop training curriculum to implement training on different aspects of trade, for example, business startup, business planning, accounts keeping, marketing, value addition, e-commerce & f-commerce, export-import along with regulatory aspects of trade for the women entrepreneurs. Hence, after some adjustment and incorporation of suggestion and feedback from Piloting Training, Bandhan Society-DTCL JV started to organize training of 40 batches at different areas of Bangladesh. Location of the training batches has been finalized based on earlier project location, availability of potential entrepreneurs and consent from BRCP-1. The 6-days training of each batch started at sharp 9:00 am and was continued until 5:00 pm daily. To complete the assignment in time, Bandhan Society-DTCL, at the same time, has organized two batches of training separately at 2 venues. At least two experts from the Joint Venture were present in every batch of the training to monitor training quality as well as facilitate some of the sessions.

### **8.2.1 Objectives of the Training**

Though the ultimate objectives of the training are increasing technical know-how to enhance women's role in trade facilitation, regulatory regime, procedural aspects and its exports. There are some specific objectives of the training, which are described below –

- a. To aware & make participants more skill on procedural aspect of a business start-up
- b. To aware and to educate the trainees on marketing, market & linkage development, networking, flower value chain and value addition,
- c. To aware and to make skill the trainees on preparing a budget for business
- d. To aware and to educate the trainees on financial management – accounting, bookkeeping & record keeping of their business
- e. To aware and skill the capacity of the trainees of agro-processing sector for quality aspects and BSTI certification process.
- f. To aware trainees on different procedures & formalities for export market and to educate trainees on procedure of getting Trade license, TIN Registration, Phyto-sanitary certificate, Bank loan and opening a Bank account.
- g. To aware and to teach the trainees on digital marketing – e-commerce and f-commerce.

### **8.2.2 Training Approach**

The training was imparted in a participatory way with following NFE approach (Adult Learning Approach). Trainees were allowed to share their experiences with each other on different trading issues and finally, the facilitator sum up systematically the issue with adding some points (if trainees missed). To make the training issue livelier and more interesting, enough power point presentation, video documents screening, group work & presentation, and practical demonstration, citing example from participants' real life have been maintained so that, the participants can learn with fun and

enjoyment. Besides these, two Hosting Team Leader (HTL) were selected for each day of 6-days training to anchoring and presenting the sessions of the day as well as to develop leadership among the trainees.

### **8.2.3 Training Methodology and Activities**

The training has been designed for the persons (male & female both) who were identified as potential participants from earlier completed 3 projects (cut flower project, agro-processing project and ICT sector project) as well as who are involving in business process. As, we have three types of participants – participants from cut flower sector, participants from agro-processing sector and participants from ICT sector, we have a few change in training contents as well as in imparting techniques of the sessions for the participants of these 3 sectors. For conducting training of the participants from Cut flower sector and agro-processing sector, Bandhan Society-DTCL JV has followed one training manual and for the training of participants from ICT sector, it has followed another training manual. From April 2022 to December 2022, all the 42 training batches including the 2 Piloting Training were organized and completed at different selected places very successfully. However, the 6-days training was proceeded as per guide and instructions of the Training Module and Training Manual. The below methods were followed to conduct individual sessions of the training:

- Power Point Presentation
- Lecture with participatory discussions
- Group Discussion with real life example
- Group exercise and assignments
- Video Presentation and
- Daily Recapitulation session

### **8.2.4 ToT and Refresher ToT for the Master Trainers**

Engagement of quality trainers for conduction of a training program is a big issue. Without trained & skilled trainers, desirable results from the training cannot be achieved. At the very beginning of the training for the 40 batches, Bandhan Society-DTCL JV has organized ToT for 8 persons on “Skill Development Training of Women Entrepreneurs for Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”. The ToT was organized for 6 days, and it was conducted in the same way that the Master Trainers would impart the training in the fields. All experts of the project of Bandhan Society-DTCL JV along with two guest Resource Persons were present in the ToT of the Master Trainers and conducted the different sessions on Bank & Banking facilities and regulatory aspects of trade. From the BRCP-1 side, Dr. M Shahab Uddin, Project Manager and Ms. Shaheena Sultana, Gender Specialist were present for several days to monitor ToT activities.

In the ToT session, the trainers were teaching not only contents of each training session but also on training imparting techniques, word selection during lecture, body language of the trainers,



techniques of participatory training, involvement of all participants in the discussion session and Group Work and finally, the procedure of reviewing/recapping of every session at the end of the training session. All the observers and people monitored the ToT activities, opinioned that ToT was performed very effectively by the Bandhan Society-DTCL JV. They hoped for the best success for all the Master Trainers.

After the ToT of 8 Master Trainers, Bandhan Society-DTCL JV has selected best 4 trainers for this training program. The selected Master Trainers are qualified and experienced in facilitating training activities in business and marketing related issues. The deployed four regular trainers, those are:

- a. Md. Golam Mawla, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- b. Md. Zaved Meadad MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- c. Md. Ruhul Amin, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV
- d. Md. Gazi Salauddin, MSS (Economics), Master Trainer, Bandhan Society-DTCL JV

After reviewing the performance of the Master Trainer as well as suggestions from the BRCP-1, Bandhan Society-DTCL has arranged 4-days Refresher ToT for the Master Trainers in first week of June 2022 where, Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce and Mr. Tausif Rochie, Junior Monitoring and Supervising Consultant, BRCP-1, Ministry of Commerce were present. This Refresher ToT has developed full confidence among the Master Trainer to impart any session of the training program efficiently.

Besides these, as there are some differences in the Training Manual of ICT sector participants, hence, a ToT for 2 days on 29<sup>th</sup> and 30<sup>th</sup> October 2022 has been organized for the Master Trainers at office premises of Bandhan Society to make acquaint them on ICT related Training Manual as well as to discussed on, how to deliver the training sessions to the participants with usages of ICT in business activities.

Mainly Project Experts have conducted the special ToT on ICT related Training manual, besides this, on the second day



**Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce is talking with Master Trainers during Refresher ToT of Master Trainers at Bandhan Society Office, Dhaka**



**Dr. Shamim A. Yousuf, Lead Training Expert is imparting a ToT session for the Master on Training Manual for ICT Trained participants.**

of the ToT, Mr. Md. Mamun-Ur-Rashid, Jr. Monitoring & Supervising Consultant, BRCP-1, Ministry of Commerce was present as Resource Person. He discussed the session “Online buyer searching techniques” and “Usages of ITC web site for getting compliance and standard issues for exporting food items in different countries”. He also discussed and showed practically on Bangladesh Trade Portal and its application for international trade.

After discussion of the whole issues of ToT, the Master Trainers were organized for MOCK test to understand their confidence level as well as to observe their understanding on ICT knowledge to impart the training covering the said training Manual.

### 8.2.5 Brief on Training Batches Organized

Training batch formation with the potential women entrepreneurs from a selected location was a challenge for Bandhan Society-DTCL JV. As per plan, Bandhan Society-DTCL JV used to prepare and submit the training batches to the BRCP-1 for checking and approval normally 4 to 5 days before the training organization. And it happened that in many cases, Bandhan Society-DTCL JV had to prepare a new list as the monitoring team of BRCP-1 found the listed participant of a batch does not match with the participant selection criteria. Even, in sometime Bandhan Society-DTCL JV had to discard training batch and location by the suggestions of BRCP-1. However, with all the challenges and limitations, finally Bandhan Society-DTCL JV has able to organize all 40 batches of training very successfully within the stipulated timeframe. Location, date, sector and male-female number of 40 batches are given below in Table no. 09.

**Table 09: Showing Batch-wise Male and Female with Venue and Sector of the Assignment**

Batch #	Date	Venue	Upazila Covered	Sector	Participants	
					Female	Male
1	23.04.2022 to 28.04.2022	Arab Bhaban, Beutha Road, Manikgonj.	Manikgonj Sadar and Singair	Agro-processing	20	5
2	23.04.2022 to 28.04.2022	Language Martyr Rofique Museum, Singair, Manikgonj	Singair, Manikgonj	Cut flower	15	10
3	14.05.2022 to 19.05.2022	Love & Care Community Center, Phul-Mor, Panishara Jhikargacha	Jhikargacha, Jashore	Cut flower	17	8
4	14.05.2022 to 19.05.2022	UP Hall Room, Godkhali, Jhikargacha	Jhikargacha, Jashore	Cut flower	16	9
5	21.05.2022 to 26.05.2022	Love & Care Community Center, Phul-Mor, Panishara Jhikargacha.	Jhikargacha, Jashore	Cut flower	18	7
6	21.05.2022 to 26.05.2022	UP Hall Room, Godkhali, Jhikargacha	Jhikargacha, Jashore	Cut flower	19	6

07	11.06.2022 to 16.06.2022	Banchtey Shekha Training Center, Jashore	Jashore Sadar and Satkhira Sadar	Agro-processing	16	8
08	11.06.2022 to 16.06.2022	Darajhat UP, Bagharpara, Jashore	Bagharpara, Jashore.	Agro-processing	19	7
09	18.06.2022 to 23.06.2022	Love & Care Community Center, Panishara	Jhikargacha, Jashore	Cut Flower	20	5
10	18.06.2022 to 23.06.2022	Bellal Community Center, Panishara	Jhikargacha, Jashore	Cut Flower	14	9
11	25.06.2022 to 30.06.2022	Srizony Foundation, Jhenaidah	Jhenaidah Sadar, Magura Sadar, Md.pur and Kaligonj	Agro-processing	17	8
12	25.06.2022 to 30.06.2022	Suniketan Patshala, Kaligonj, Jhenaidah	Jhenaidah Sadar, Kortchandpur, Kaligonj & Lalpur, Natore	Cut Flower	17	9
13	02.07. 2022 to 07.07.2022	Hall Room of Opener Solution Ltd. 45, Ring Road, Md.pur	Dhaka city area	Agro-processing	24	2
14	02.07. 2022 to 07.07.2022	Hall Room of Opener Solution Ltd. 45, Ring Road, Md.pur	Dhaka city area	Cut flower	18	4
15	06.08.2022 to 11.08.2022	Training Room of RISDA Poly-technical Institute	Savar, Dhaka	Agro-processing	21	1
16	06.08.2022 to 11.08.2022	Training Room of RISDA Poly-technical Institute	Savar, Dhaka	Agro-processing	13	12
17	20.08.2022 to 25.08.2022	Hall Room of Opener Solution Ltd. 45, Ring Road, Md.pur	Dhaka City area, Dhaka	Agro-processing	24	0
18	20.08.2022 to 25.08.2022	Hall Room of Opener Solution Ltd. 45, Ring Road, Md.pur	Dhaka City area, Dhaka	Agro-processing	25	0
19	27.08.2022 to 01.09.2022	Training Center, NGO Forum for Public Health, Tangail	Tangail Sadar, Delduar & Modhupur.	Agro-processing	28	00
20	27.08.2022 to 01.09.2022	Training Hall of ASPADA Training Academy, Mymensingh	Mymensingh, Muktagacha, Fulbaria	Agro-processing	22	04
21	03.09.2022 to 08.09.2022	Training center of Uttara Deve. Program Society (UDPS), Bogura	Bogura Sadar, Shibgonj	Agro-processing	23	02
22	03.09.2022 to 08.09.2022	Training center of Uttara Deve. Program Society (UDPS), Bogura	Bogura Sadar, Shibgonj	Agro-processing	22	03

23	10. 09. 2022 to 15.09.2022	Meeting Room of Nawabgonj Press Club, Chapai Nawabgonj.	Chapai Sadar, Shibgonj and Godagari, Rajshahi	Agro-processing	18	07
24	10. 09. 2022 to 15.09.2022	Regional Training Center, NGO Forum for Public Health, Rajshahi	Rajshahi City and Paba	Agro-processing	21	04
25	17.09.2022 to 22.09.2022	Conference Room of Midnight Sun, Keranipara, Rangpur	Rangpur Sadar	Agro-processing	22	03
26	17.09.2022 to 22.09.2022	Conference Room of Midnight Sun, Keranipara, Rangpur	Rangpur Sadar and Mitapukur	Agro-processing	18	07
27	24.09.2022 to 29.09.2022	Training Center of NGO Forum for Public Health, Sylhet	Sylhet Sadar and Sreemangal	Agro-processing	24	01
28	24.09.2022 to 29.09.2022	UCEP Training Center, Sylhet	Sylhet Sadar	Agro-processing	23	04
29	01.10.2022 to 06.10.2022	Training Room of FPAB, Ghasipara, Dinajpur.	Dinajpur Sadar and Biral.	Agro-processing	27	00
30	15.10.2022 to 20.10.2022	Women Chamber of Commerce, Agrabad, Chattogram	Chattogram City area	Agro-processing	26	00
31	15.10.2022 to 20.10.2022	Women Chamber of Commerce, Agrabad, Chattogram.	Chattogram City area	Agro-processing	25	00
32	22.10.2022 to 27.10.2022	Opener Solution Ltd. 40, Probal Tower, Ring Road, Mohammadpur, Dhaka-1207	Dhaka City area	Agro-processing	20	03
33	22.10.2022 to 27.10.2022	Opener Solution Ltd. 40, Probal Tower, Ring Road, Mohammadpur, Dhaka-1207	Dhaka City area	Agro-processing	13	11
34	29.10.2022 to 03.11.2022	Population Services & Training Center (PSTC) Masterbari, Kawaltia, Gazipur Sadar, Gazipur	Gazipur Sadar, Kapasia & Sreepur.	Agro-processing	19	05
35	05.11.2022 to 10.11.2022	Udayan Swabolambi Sangsta, 4/9, Humayun Road, Mohammadpur, Dhaka-1207	Dhaka City area	ICT	24	00
36	12.11.2022 to 17.11.2022	Udayan Swabolambi Sangsta, 4/9, Humayun Road, Mohammadpur, Dhaka-1207	Dhaka City area	ICT	25	00

37	19.11.2022 to 24.11.2022	Udayan Swabolambi Sangsta, 4/9, Humayun Road, Mohammadpur, Dhaka-1207	Dhaka City area	ICT	20	01
38	26.12.2022 to 01.12.2022	Udayan Swabolambi Sangsta, 4/9, Humayun Road, Mohammadpur, Dhaka-1207	Dhaka City area	Agro-processing	17	08
39	03.12.2022 to 08.12.2022	Population Services & Training Center (PSTC) Masterbari, Kawaltia, Gazipur Sadar, Gazipur	Gazipur Sadar, Kapasia & Sreepur	Agro-processing	22	09
40	20.12.2022 to 25.12.2022	Conference Hall, Office of DD, DAE, Rangamati Hill District	Rangamati Sadar	Agro-processing	15	11
<b>Total Trainees =</b>					<b>807</b>	<b>193</b>

Source: Reports & docs. of Bandhan Society-DTCL JV

## 8.2.6 Profile of Training Batches and Trainees

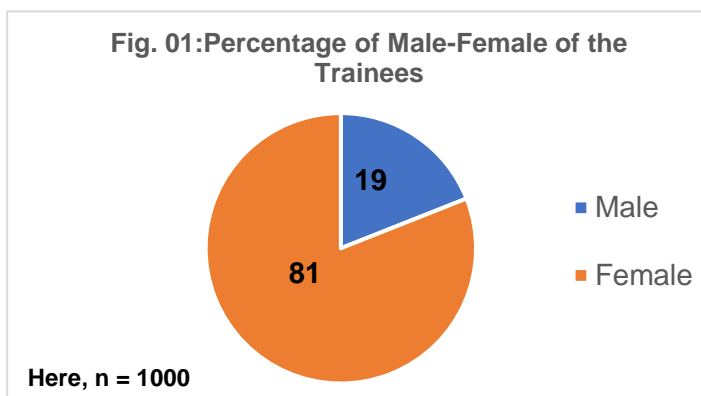
In maximum training batch of the project, Deputy Director, DAE; Deputy Director, Directorate of Women Affairs, DD/AD, BSTI of concern district were well informed on this training program and somebody from them were present at each of the training batches as Chief Guest or as Special Guest. Bandhan Society-DTCL JV, at a time, has organized two batches of training separately at 2 hall rooms of a venue or 2 separate venues. At least one member from monitoring team from Bandhan Society-DTCL JV was present in every batch of the training to monitor training quality.

Out of organized 40 training batches, 28 batches were organized for the participants from agro-processing sector, 9 batches were organized for the participants from Cut Flower Sector and 3 batches were organized for the participants from ICT sector. During training implementation period, prior finalization of every training batch, local Women Chamber of Commerce, Networks for Women Entrepreneurs (WE) were communicated to assist for selecting potential entrepreneurs for the training.

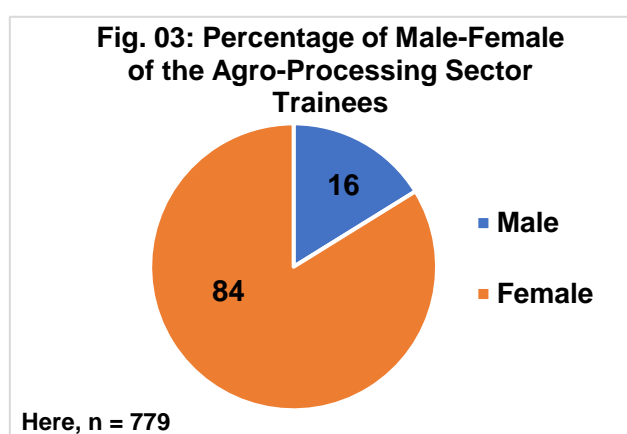
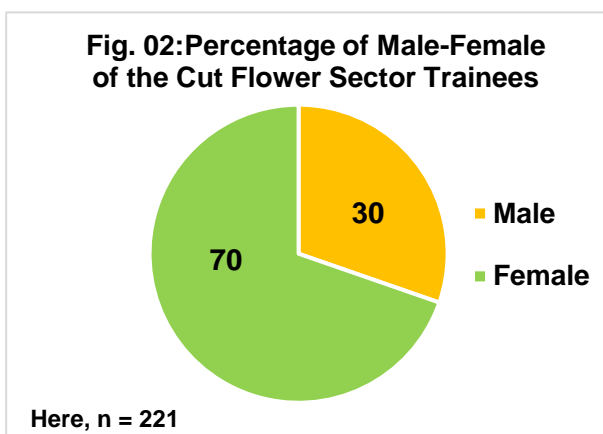
After selection and finalization of participants for each 2 training batches, venue, and 2 external resource persons, all had to send to BRCP-1 Management for approval. After reviewing and checking the participants' particulars, BRCP-1 Management has approved the training batches (sometimes with suggestions for replacing some of the participants) for conducting the training activities.

### 8.2.6.1 Gender and Age Group

Considering the man's profession, women are a bit behind in the business sector. Hence, women are given a priority in this training program. Earlier it was planned, at least 75% of training participants would be women. If we consider a total of 40 training batches, it is observed from Fig. 01 that 81 percent of total 1000 participants were women, and it was a great achievement by Bandhan Society-DTCL JV that they have able to



include more than 75% women entrepreneurs in this training activities. Again, if we consider only the training participants of cut flower sector, it is observed from the Fig.02 that 70 percent of the participants are female entrepreneurs and 30 percent are male whereas, in agro-processing sector training (Fig. 03), 84 percent participants are female and 16 percent participants are male (Here, we considered ICT participants as agro-processing participants because, they involve in agro-processing business).



One of the important criteria to be a participant of this training activity was the age of the participants. It was decided that an ideal participant would be from 20 to 50 years old. Hence, Bandhan Society-DTCL JV tried to maintain all criteria during selection of training participants. From Table 10, it is observed that maximum 21.2 percent participants are from 26 – 30 years age group whereas, average age of the participants is 34 years. It is also observed that the age of the youngest trainees was 21 years, only 2 trainees belonged to this age group whereas, the age of the oldest trainees was 48 years and 32 trainees belonged to this age group. Again, if we consider 10 years age groups like 26 – 35, or 30 – 40 or 36 – 45 then, percentage of the participants are very close to each other like 37.6%, 34.8% and 35.9% respectively.

**Table 10: Showing Distribution of Ages of Training Participants**

Sl. #	Age Group (Year)	Frequency	Percentage	Remarks
01	21 - 25	172	17.2	
02	26 - 30	212	21.2	
03	31 - 35	164	16.4	
04	36 - 40	184	18.4	
05	41 - 45	175	17.5	
06	46 - 50	93	9.3	
Age of youngest one is 21 years (2 trainees) and age of oldest one is 48 years (32 trainees)				
Average age is 34 years				
Age 38 had maximum frequency of 66				

Sources: Records of Bandhan Society-DTCL JV Training Program.

### 8.2.6.2 Education and Experiences

It was decided that minimum education level would be SSC pass to be a participant of this said training program. However, considering the experiences and other issues, this bar might be relaxed. Hence, from Table 11, it is observed that about 11 percent of training participants are below SSC level means, they are more experienced with other related qualities. It is also observed that trainees covered Master's level education is 35.2 percent and graduation level education covered about 24.5 percent of total trainees. If we consider the education level individually, then, maximum (18% of total trainees) participants belong to SSC pass category.

**Table 11: Showing Distribution of Education Level of Training Participants**

Sl. #	Level of Education	No. of Trainees	Remarks
01	PhD	1	
02	Masters	MA	99 9.9% of total trainees
03		M.Sc.	70 7% of total trainees
04		M.Com	57 5.7% of total trainees
05		MBA	126 12.6% of total trainees
06		Graduate	BA
07	B.Sc.		55 5.5% of total trainees
08	B.Com		2 0.2% of total trainees
09	BBA		81 8.1% of total trainees
10	Honors		51 5.1% of total trainees

11	HSC	113	11.3% of total trainees
12	SSC	180	18% of total trainees
13	Class-10	9	0.9% of total trainees
14	Class-9	46	4.6% of total trainees
15	Class-8	54	5.4% of total trainees
<b>Total =</b>		<b>1000</b>	

Sources: Records of Bandhan Society-DTCL JV Training Program.

**Table 12: Showing Distribution of Experiences of Training Participants**

Sl. #	Years of Experience	No. of Trainee	Remarks
01	2	180	
02	3	174	
03	4	164	
04	5	159	
05	6	164	
06	7	154	
07	8	2	
08	14	2	
09	18	1	
<b>Total =</b>		<b>1000</b>	

Sources: Records of Bandhan Society-DTCL JV Training Program.

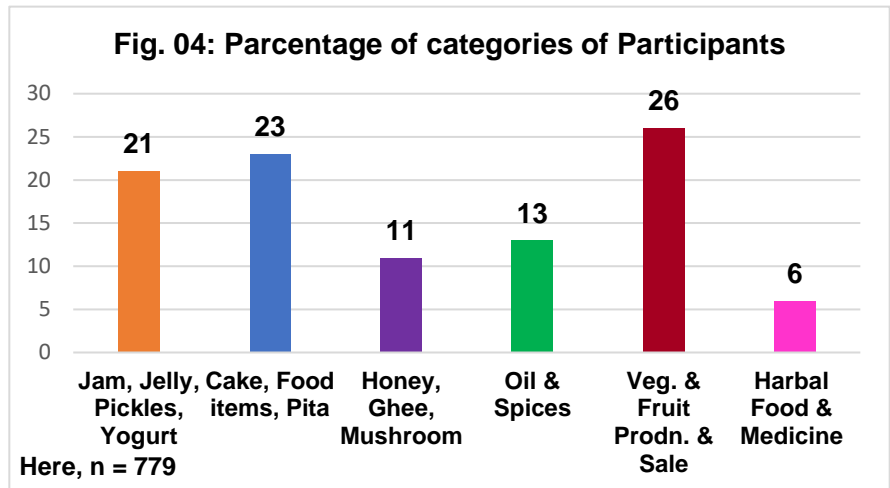
One of the important criteria for selecting participants of this training program was working experiences in the said sectors. Hence, minimum qualification is fixed 2-3 years of working experience in cut flower or agro-processing sectors. From Table 12, it is clearly understood that Bandhan Society-DTCL JV has maintained this experience criteria during selecting training participants very efficiently. From Table 12, it is observed that 18 percent (Maximum of the trainees have working experiences of 2 years, whereas, about 15 percent trainees have experiences of 7 years and separately about 16 percent of trainees have working experiences of 4 years, 5 years and 6 years. Maximum 18 years' experience has noticed one trainee.



### 8.2.6.3 Category of Entrepreneurs (Enterprises)

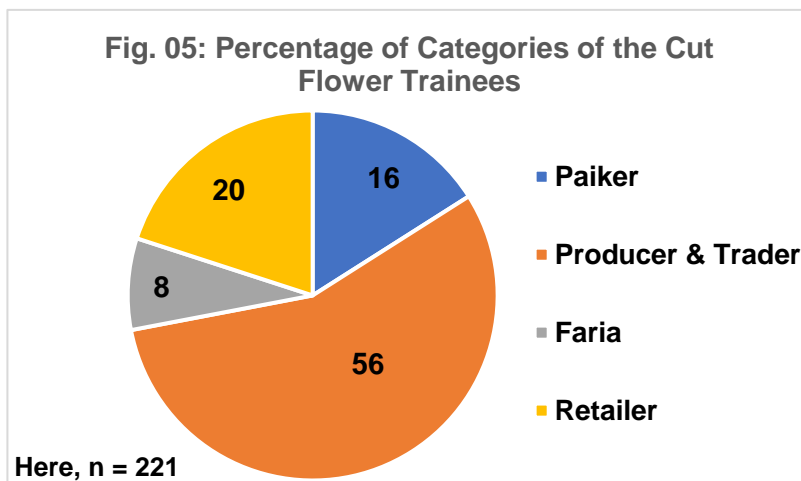
It is observed from the Fig. 04 that agro-processing trainees were from 6 categories; highest 26 percent trainees were belonged to “Vegetables and Fruit Production and Selling” category,

means they are mainly involved in production and marketing of these types of foods. About 23 percent participants were belonged to category of “Cake, Food Items and Pita” means, they are doing production and business with these types of food products. About



21 percent of the trainees were belonged to category of “Jam, Jelly, Pickles, Yogurt” means, they are involving in production and marketing of these food items. About 13 percent of trainees were belonged to category of “Oil and Spices” means these trainees are involving in production and marketing of edible oils and different spices. About 11 percent of the trainees were belonged to category of “Honey, Ghee & Mushroom” which mean they are involving in production and marketing of those food items and rest 6 percent of the trainees were belonged to category of “Herbal foods and medicine”, they are also involving production and marketing of these types of products. Besides these categories, there were some trainees categories like “Block, Boutique & Home Garments”, “Leather based handicrafts” and “Painted ornaments & show-pieces” which percentage were very insignificant and have not shown in Fig. 04.

Bandhan Society-DTCL JV has organized a total of 9 batches of training for cut flower sector participants. These were mainly conducted at Jashore and Jhinaidah districts with one batch at



Dhaka city area and one batch at Manikgonj district. During training time, UNO Jhikargacha Upazila, UAO Jhikargacha Upazila and leaders of flower association, Officers from Juba Unnayan and BRDB attended the training sessions as guests and appreciated the activities. It is observed from the Fig 05 that trainees were from 4 categories;

55 percent trainees were belongs to “Producer & Trader” category, 23 percent of trainees were from “Faria” category, 14 percent trainees were from “Paiker” category and only 8 percent of trainees were belongs to “Retailer” category of cut flower sector.

### 8.2.7 COVID-19 Measures during the Training

The whole world including Bangladesh is suffering from pandemic COVID-19 problems. As it is a very infectious virus, the government has restricted gatherings and many of the normal activities of everyday life. However, for emergency work, government has announced WHO's safety guideline for all like maintaining of social distancing (One meter distance) from one to another, frequent hand sanitization by appropriate sanitizers, use of mask continuously when staying at outside home, wash hands with soap continuously for 20 seconds prior entrance to home or coming to a meeting from outside etc. This said training was a timebound activity for Bandhan Society-DTCL JV; so, it was emergency for them to organize the training at field level. That was why Bandhan Society-DTCL JV has to follow all the measures mentioned in the COVID-19 protection guideline.

During the period of this training activities, COVID-19 infestation has reduced significantly, even though, everyday before starting the training session, the training hall has to sterilize by spraying appropriate sanitizers. Hand wash materials have been installed outside training hall and all participants have to wash their hands with soap prior to enter to the training hall, these were mandatory for every day of the training. Keeping in mind the social distancing issue, seat of the trainees has been kept 1 meter apart at every batch. Hand sanitizers was kept available always in the training hall for frequent usages.

### 8.2.8 Gender Abuse Policies Compliance in the Training

In this training program, we had more than 80 percent women as training participants. Hence, at the very beginning of the training of each of the batch, Bandhan Society-DTCL JV had an awareness raising session on **Gender Abuse**. Gender harassment is the non-sexual act of harassing or repeatedly troubling or otherwise persecuting an individual because of his or her gender. People often think of harassment as taking place primarily in a sexual context. However, harassment based solely on gender can include:

- Offensive remarks
- Interference or physical assault
- Generalized sexist slurs.
- Obscene humor or jokes about sex or any gender in general
- Degrading anecdotes
- Gender-derogatory nicknames
- Demeaning or insulting conduct that conveys negative attitudes about a particular gender or transgendered person.
- Gender-based belittling or patronizing comments
- Transmission or display of gender-degrading graffiti or material.

Finally, at the end of the discussion, to maintain friendly training environment as well as friendly male female relationship during the training period, the following measures have been taken and were hanged in the training venue in the written form as like poster:

1. Irrespective to male or female, everybody should respect view & opinion of each other during the training session.
2. It would be treated as serious offence if any male trainee tries to undermine any female trainee in any forms.
3. If any male trainee shows any sort of discrimination or harassment or negligence towards any female trainee then, first time he would be chary on the issue. Continuing the same attitude toward female trainees, his/their daily training allowance would be cut off. If these would not work and repetition of undermining or harassment towards female trainee would continuing then, finally he or involved male trainees would be dismissed from the training activities.

### 8.2.9 Inauguration of the Training Batches

Every batch of this training has inaugurated very unpretentious way to avoid and loss of time for unproductive things. Normally, one or two relevant governmental and or non-governmental officers/local business leader were invited just to inaugurate the training activities. In some special cases, the Management of Bandhan Society-DTCL JV and Team Leader also inaugurated the Training activities.



**Ms. Ferdousi Begum, DD, Department of Women Affairs, Mymensingh has attended in the batch no. 20 as Chief Guest of Inaugural Session.**

In the inaugural session, all guests appreciated BRCP-1 for providing financial support to implement such a nice and important training project. They expected that by the end of this project, more women (entrepreneurs) would be involved in financial activities to build the nation. In some of the training batches, Ms. Sanzida Khanam, Executive Director, Bandhan Society and Mr. A B Siddique, Director, Bandhan Society attended as guest in



**Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC is talking with participants of batch no. 32 & 33 at Dhaka during Inaugural Session as Chief Guest.**

the inaugural session. Mr. Siddique has informed to the participants that Bandhan Society has been working for the development of women folks since its inception in 1997. He urged to the participants to be attentive in the training session, as it is a comprehensive and formal training ever organized for the development of the women entrepreneurs by Bandhan Society-DTCL JV.

The Joint Venture has organized a total of 10 batches of training at the Dhaka city areas and 2 batched at Gazipur district areas and Mr. Md. Mijanur Rahman, Project Director, BRCP-1 attended Inaugural Session of all these 12 batched along with other guests. He was also present at the maximum closing session of these 12 batches. List of guests visited in different batches of the training to inaugurate or to close the training activities are given below:

### 8.2.9.1 List of Guests Attended in Different Training Batches

a. Mr. Mahbulul Haque, UNO, Jhikargacha, Jashore, was present as Chief Guest in inaugural session of Batch no. 03. Md. Sher Ali Sardar, President, Flower Growing Society of Bangladesh and Md. Uzzal Hossen, General Secretary, Flower Growing Society of Bangladesh were also present as Special Guest in the inaugural session of Batch no. 03.

b. Md. Shajahan Ali, Chairman, Gadkhali Union Parishad, Jhikargacha, Jashore was present as Chief Guest and Md. Abdur Rahim, Ex-President, Bangladesh Flower Society was present as Special Guest in inaugural session of Batch no. 04.



Mr. Mahbulul Haque, UNO, Jhikargacha, Jashore, was present as Chief Guest in inaugural session of Batch 03

c. Md. Mostafizur Rahman Manager, Agrani Bank, Gadkhali Branch, Jhikargacha, Jashore was present as Chief Guest in inaugural session of Batch no. 05

d. Md. Abu Ayub Hosen, UP Deputy Assistant Officer (Land) was present as Chief Guest in inaugural session of Batch no. 06

e. Sajjad Hossen, UAO, Jashore Sadar, was present at inaugural session of training batch no. 07



Md. Shajahan Ali, Chairman, Gadkhali Union Parishad, Jhikargacha, Jashore was present as Chief Guest in inaugural session of Batch no. 04

f. Mr. Zakir Hossen, Chairman, Darajhat Union Parishad, Bagharpara, Jashore was present in the inaugural session of training batch no. 08

g. Dr. Kazi Nazib Hasan, Assistant Commissioner (Land), Jhikargacha was present and inaugurated training batch no. 09 and 10 at Panishara, Godkhali area.,

h. Md. Jahidul Karim UAO, Jhenaidah Sadar was present and inaugurated the training batch no. 11 at Jhenaidah district town area.

i. During the inauguration of training batches no. 15 and 16 at Savar area, Team Leader of this project Dr. Abul Ashraf was present. And Sanzida Khanam, Executive Director, Bandhan Society, Mr. AB Siddique, Director, Bandhan Society and Dr. Abul Ashraf, Team Leader jointly inaugurated training batches no 17 and 18 at Dhaka city area.

j. Ms. Konika Mollick, DD, Department of Women Affairs, Tangail has attended inaugural session of batch no. 19 on 27<sup>th</sup> August 2022 as Chief Guest.

k. Mr. Mahmudul Hasan, Additional Deputy Director, DAE, Tangail has attended in the closing session of batch no. 19 on September 01, 2022, as Chief Guest.



l. Ms. Ferdousi Begum, Deputy Director, Department of Women Affairs, Mymensingh has attended the Training Batch no. 20 at Mymensingh on 27<sup>th</sup> August 2022 as Chief Guest of Inaugural Session.

m. Mr. Md. Manowar Hossain, Joint Secretary, Ministry of Labor and Employment has visited the training activities of batch no. 20 at Mymensingh on 28<sup>th</sup> August 2022 as Special Guest.



Shahida Akhter, DD, Department of Women Affairs, Chapainawabganj has visited batch no. 23 as Chief Guest in inaugural session.

n. Mr. Md. Motiuzzaman, Deputy Director, DAE, Mymensingh has visited training batch no. 20 at Mymensingh on 1<sup>st</sup> September 2022 as Chief Guest of closing session.

o. Mr. Shahidul Islam, Deputy Director, Department of Women Affairs, Bogura has visited the training batches no. 21 and 22 at Bobura on 3<sup>rd</sup> September 2022 as Chief Guest of inaugural session.

p. Mr. AHM Robiul Karim, Deputy Director, Bureau of Non-Formal Education, Bogura has attended the training batches no. 21 and 22 at Bogura as Chief Guest of closing session.

q. Mst. Shahida Akhter, Deputy Director, Department of Women Affairs, Chapainawabganj has visited training batch no. 23 at Chapainawabganj district town on 10<sup>th</sup> September 2022 as Chief Guest in inaugural session.

r. Mr. Md. Rofiqul Alam, Vice President, District Press Club, Chapainawabganj has visited the training batch no. 23 at Chapainawabganj district town on 15<sup>th</sup> September 2022 as Chief Guest of Training Closing Session



Ms. Shabnam Shirin, DD, Department of Women Affairs, Rajshahi has visited batch no. 24 as Chief Guest in inaugural session.

s. Ms. Shabnam Shirin, Deputy Director, Department of Women Affairs, Rajshahi has visited training batch no. 24 at Rajshahi district town on 10<sup>th</sup> September 2022 as Chief Guest in inaugural session of the training.

t. Mr. Md. Abdul Matin, Deputy Director, Department of Social Service, Rangpur has visited the training batches no. 25 and 26 at Rangpur district town area on 17<sup>th</sup> September 2022 as Chief Guest of the Inaugural Session of the training.

u. Mr. Md. Jahangir Alam, Deputy Director, Directorate of National Consumer Rights Protection, Rangpur has visited the training batches no. 25 and 26 at Rangpur district town area on 22<sup>nd</sup> September 2022 as Chief Guest of the Closing Session of the training and Ms. Monira Hossen, ED, ISDO was also present in these 2 batches as Special Guest of Closing Session.

v. Mr. Md. Taher Khan, Mayor, Luton City, UK & DD, Primary Education Board, London, UK has visited the training batch no. 27 at Sylhet district town on 26<sup>th</sup> September 2022 as Special Guest of the training.

w. Mr. Nibas Ranjjan Das, Deputy Director, Social Service, Sylhet has visited the training batch no. 27 at Sylhet district town on 29<sup>th</sup> September 2022 as Chief Guest of the Closing Session of the training.

x. Ms. Jannatus Safa Shahinur, President, Women Chamber of Commerce, Dinajpur has attended inaugural session of batch no. 29 on 1<sup>st</sup> October 2022 as Chief Guest.

y. Ms. Monowara Hakim Ali, President, Women Chamber of Commerce, Chattogram has attended inaugural session of training batch no. 30 & 31 on 15<sup>th</sup> October 2022 as Chief Guest.



**Dr. Nadira Binte Amin, President, WEND delivering speech in the Inaugural Session of training batch no. 38 as Special Guest in the Dhaka city area.**

z. Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, Ministry of Commerce attended the Training Batches no. 32 & 33 at Dhaka city area on 22<sup>nd</sup> October 2022 as Chief Guest of Inaugural Session.

aa. Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce has attended the training of batch no. 32 & 33 at Dhaka city area on 22<sup>nd</sup> October 2022 as Chairperson of Inaugural Session.

bb. Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, Ministry of Commerce attended the Closing Session of Training Batches no. 36 in the Dhaka city area as Chief Guest.

cc. Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce has attended the inaugural session of the training batch no. 34 and 35, 36 & 37 at Gazipur and Dhaka city area respectively as Chief Guest of Inaugural Session.

dd. Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce attended the inaugural session of the training batch no. 38 and 39 at Dhaka city area and Gazipur respectively as Chairperson of Inaugural Session.



**Respectable Shamsun Nahar, Member of Parliament (Women Seat-13, Gazipur) addressing in the Inaugural Session of training batch no. 39 as Chief Guest in the Gazipur district area.**

ee. Dr. Nadira Binte Amin, President, WEND attended Inaugural Session of training batch no. 38 as Special Guest in the Dhaka city area.

ff. Respectable Shamsun Nahar, Member of Parliament (Women Seat-13, Gazipur) attended in the Inaugural Session of training batch no. 39 as Chief Guest in the Gazipur district area.

gg. Mr. Tapan Kumar Paul, Deputy Director, Department of Agricultural Extension, Rangamati attended Inaugural Session of batch no. 40 at Rangamati Sadar area as Chief Guest.



**Mr. Tapan Kumar Paul, Deputy Director, DAE, Rangamati is addressing in Inaugural Session of batch no. 40 at Rangamati Sadar area as Chief Guest.**

hh. Md. Shofiqul Islam, Post-harvest and Fruit Processing Expert (Ex-DD, Horticulture Center, DAE, Rangamati) attended training batch no. 40 and imparted a long session on “Fruit Processing Techniques & Fruit Drying” as special resource person at Rangamati Sadar area.



Dr Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, Ministry of Commerce is talking with the trainees of batch no. 40 at Rangamati as Chief Guest of Closing Session.

ii. Dr Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, Ministry of Commerce attended training batch no. 40 at Rangamati hill district as Chef Guest of Closing Session. She talked with the participants and was impressed by observing the impact of training on all participants.

jj. Mr. Md. Abdul Jabbar Mondol, Assist Director and District Head, National Consumer Rights Protection, Dhaka district present during training batch no. 38 at Dhaka. He discussed quality issues of many products including foods, electric & electronic, consumer items even live products like fishes, birds, chicks etc. He talked with all participants learned about their products accordingly discussed rules and regulations from consumers’ end to protect their rights. Mr. Abdul Jabbar appreciated this type of training for small entrepreneurs, and he expressed that he would love to attend this training again.



Mr. Md. Abdul Jabbar Mondol, Assistant Director and District Head, National Consumer Rights Protection, Dhaka district is discussing consumer rights protection rules and regulation in training batch no. 38 at Dhaka.

### 8.2.9.2 Eexpectation of the Trainees from the Training Program

At the beginning of training of each batch, expectation of trainees from the training program were identified and observed so that, trainers could incorporate all interested issues of the trainees in the training schedule. Expectations of all 31 agro-processing batches and 9 cut flower batches have been compiled and are described below separately -

#### Expectations of the trainees of Agro-processing Sector –

1. What are the challenges to be a successful entrepreneur?
2. Want to know about the techniques for to be a successful entrepreneur.
3. The certificates or documents are needed for doing export and import, from where we can obtain those for ourselves.
4. How we can find out foreign buyers using internet?
5. We want to know the process of expert and import
6. We want to learn about digital marketing process & techniques,
7. How can we get TIN & VAT certificates?
8. How can easily we obtain bank loan?
9. We want to know about the Rules and Regulation for running a business



10. Want to know about BSTI and its certification process
11. How can we cover/capture Markets of all over Bangladesh?
12. How can find a potential buyer?
13. How we can do marketing of our products by avoiding the traditional Syndicates?
14. Want to know about the standard marketing systems.
15. How we can increase product quality?
16. How can maintain GAP in vegetable production?
17. We want to know the techniques of marketing a product keeping the product quality as well.
18. We want to know about the profitable products we can produce & do marketing easily.
19. What are the qualitative demand and compliances of foreign buyers for agro-processed foods
20. We want to know about product packaging and its registration process?
21. We want to visit an agro-processing industry where, standards and compliances are maintained.
22. How can we obtain necessary capital/loan for our business?
23. How can we get certification of all standards?
24. Safe food production and its export process
25. Food loading & cargo system from Bangladesh to export.
26. Want to know easy Collective Actions to export our products jointly.

**Expectations of the trainees of Cut-Flower Sector:**

1. How can we increase our flower business?
2. What are the documentary requirements to start a flower business?
3. How would be a successful women entrepreneur
4. Where we can get improved flower varieties and quality propagating materials
5. Detail about exporting process
6. How can we follow GAP in cut flower sector?
7. What are the necessities for production of quality flower and market development
8. How can best utilize our small capital in a profitably in cut flower sector
9. Want to know Business Management system
10. What is business planning and its importance
11. How can we assure the quality of flower to be produced?
12. Should small trader like me need to go for Trade License?
13. How can we get Bank loan at our level?
14. How can we use digital market place for our cut flower business?



15. Procedures to get phyto-sanitary certificate
16. How can we find out buyers through online system?
17. Want to know e-commerce to get benefits for cut flower business.

### 8.2.9.3 Pre and Post Training Test

Prior to the starting the training activities, the knowledge level of the participants were evaluated through a set of questions related to training content. After imparting the training all through the 6 days on different issues covering the Training Manual, the knowledge level of the trainees were evaluated again with same set of questions. **Bangla version question set for pre & post training test of agro-processing participants and cut flower participants separately enclosed with this report as Annexure-2 and Annexure-2a respectively.**

The training was imparted following the adult learning techniques and trainees have conceived a reasonable level of knowledge to be a skilled flower/agro-processed entrepreneur. Knowledge increment of the trainees by the training program can easily be understood from the results of pre and post training test. From the Table 13 for cut flower sector, it is revealed that out of 30, highest score and lowest score at pre-training test are 24 and 4 respectively with average of 14.6 scores whereas, at post-training test, highest and lowest score are 30 and 16 respectively with an average of 27.7 scores.

In the pre-training test, it is also observed that highest 57 percent trainees are belongs to score range of 13 - 18 and maximum 27 trainees have acquired separately score 17 and 18. Highest score (24), which is 80 percent of total score, has achieved by only 3 trainees.

However, in the post training test, it is observed that highest 66 percent of trainees are belongs to score range of 28 – 30 (i.e. 93% to 100% of total score) and score 30 has acquired by maximum 63 trainees which is 100% of total score. It means about 28 percent of the total trainees have scored 100 percent marks in the post-training test.

**Table 13: Score Range of the Trainees of Cut Flower Sector for Pre & Post Training Test**

Pre-test				Post-test			
Score Range	Frequency	Percentage of Trainees	Mean	Score Range	Frequency	Percentage of Trainees	Mean
1 - 6	9	4	14.6	16 - 19	7	3	27.7
7 - 12	53	24		20 - 23	9	4	
13 - 18	126	57		24 - 27	60	27	
19 - 24	33	15		28 - 30	145	66	
<b>Score 17 &amp; 18 had the highest frequency of 27</b>				<b>Score 30 had the highest frequency of 63</b>			
<b>Lowest score was 4 and highest was 24</b>				<b>Lowest score was 16 and highest was 30</b>			

Here, N = 221, Total score = 30

In case of agro-processing sector training, from the Table 14, it is revealed that out of 30, highest score and lowest score at pre-training test are 24 and 5 respectively with average of 16.3 scores whereas, at post-training test, highest and lowest score are 30 and 21 respectively with an average of 28.3 scores.

In the pre-training test, it is also observed that highest 43 percent trainees are belongs to score range of 13 - 18 and maximum 55 trainees have acquired individually score 18. Highest score (24), which is 80 percent of total score, has achieved by 43 trainees.

**Table 14: Score Range of the Trainees of Agro-Processing Sector in Pre & Post Training Test**

Pre-test				Post-test			
Score Range	Frequency	Percentage of Trainees	Mean	Score Range	Frequency	Percentage of Trainees	Mean
1 - 6	9	1	16.3	19 - 21	9	1	28.3
7 - 12	166	21		22 - 24	47	6	
13 - 18	329	43		25 - 27	156	20	
19 - 24	275	35		28 - 30	567	73	
<b>Scores 18 had the highest frequency of 55</b>				<b>Score 30 had the highest frequency of 365</b>			
<b>Lowest score was 5 and highest was 24</b>				<b>Lowest score was 21 and highest was 30</b>			

Here, N = 779, Total score = 30

However, in the post training test, it is observed that highest 73 percent of trainees are belonged to score range of 28 – 30 (i.e., 93% to 100% of total score) and the score 30 has acquired by maximum 365 trainees which is 100% of total score. During the post training test, highest score (30) has acquired by 365 trainees It means about 47 percent of the total trainees have scored 100 percent marks in the post-training test

Reviewing the above facts, it is clear that there is no significant differences between cut flower sector trainees and agro-processing sector trainees for knowledge gathering and conceive of training contents. Lowest score in pre-training test was 4 in cut flower sector and 5 was in agro-processing sector whereas, in post-training test it was 16 and 21 in cut flower sector and agro-process sector respectively. Maximum score in pre-training test was 24 in both sectors whereas, in post-training test it was 30 - full marks in both sectors again, average score in pre-test was about 14.6 in cut flower and 16.3 in agro-processing sector whereas, in post-test it was about 27.7 and 28.3 respectively. So, we can assume that the training organized by Bandhan Society-DTCL JV was very effective and successful for the women entrepreneurs. **Batch-wise, pre and post training test results are given at annexure -03.**

## 8.2.10 Imparting Training Sessions

Engagement of quality trainers for conduction of a training program is a big issue. Without trained & skilled trainers, desirable results from the training cannot be achieved. For this training program, Bandhan Society-DTCL JV has deployed four regular trainers. All these trainers are qualified and experienced and are prepared for this specialized training through organizing TOT. The Master Trainers were very much confident and efficient to impart training activities on “Business Start-Up”, “Business Planning and Marketing” including business regulatory issues and



Md. Zaved Meadad, Master Trainer is imparting a session in batch no. 26 at Rangpur district town.

product quality control, online market development, finance & accounting, networking and export & import issues. At the beginning of the project, Bandhan Society-DTCL JV had organized a ToT for 6 persons on “Skill Development Training of Women Entrepreneurs for Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade” and selected the best 4 trainers among 6 for this training program. Besides this, Bandhan Society-DTCL JV has arranged project experts for conducting different sessions of the training in each of the batches.

After reviewing the performance of the Master Trainer as well as suggestions from the BRCP-1, Bandhan Society-DTCL has arranged 4-days Refresher ToT for the Master Trainers in first week of June 2022 where, Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce and Mr. Tausif Rochie, Junior Monitoring and Supervising Consultant, BRCP-1, Ministry of Commerce were present. This Refresher ToT has developed full confidence among the Master Trainer to impart any session of the training program.



Master Trainer is imparting session with citing real life example in training session in batch no. 31 at Chattogram

During the whole training period, in each of the training batch, at least 2 project Experts and sometimes 3 or 4 project Experts have

visited training location several times to impart some of the training sessions. List of the project Experts are given below:

- Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV
- Dr. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV
- Mr. Lutfor Rahman, Trade Facilitation Expert, Bandhan Society-DTCL JV
- Mr. Mohammad Enamul Haque Ena, Trade and Entrepreneurship Development Consultant, Bandhan Society-DTCL JV

Dr. Md. Abul Ashraf, Team Leader of this project has also visited in different training batches at Dhaka, Savar, Jashore and he took training sessions mainly on quality aspects of agro-process foods, food preservation, HACCP & GMP principles for safe food production and food safety measures. As these issues were new and attractive to the trainees, the trainees were very keen to learn about the process of Good Manufacturing Practice (GMP). He also discussed on Good Agricultural Practices (GAP) as agro-processed food safety starts from production of raw materials (Fruits and or vegetables). He also discussed Traceability and SPS issues, from where and how they can get certifications from Sanitary issues as well as Phyto-sanitary issues. At the end of the session, during the recap/review session, Mr. Team Leader has answered many queries of the participants which was very interesting and effective to the participants.



**Dr. Abul Ashraf, Team Leader is discussing importance of Food Quality & Food Safety with the participants in training batch no. 32 at Dhaka city area**

Dr. Shamim Ahamed Yousuf, Lead Training Expert has visited almost all batches of training of the project. He mainly conducted session on Marketing and Value Chain-Supply Chain where, he had to discuss on Market & Marketing, Market Development, Importance of Networking in Business, Ways to Develop Networking, Importance of Packaging, Preservation and Transportation in Market Development, Importance of Bargaining and Negotiation in Business Development, How Value Chain Works for Product Improvement, Supply Chain Management etc. He also discussed on some very common mistakes done in business with citing practical examples and has urged to the participants not to go for business without enough knowledge and experiences on their apticular business. Participants were enjoyed his classes and have ensured for striving for their best efforts.



**Dr. Shamim A. Yousuf, Lead Training Expert is imparting one session during training batch no. 21 at Bogura**

Mr. Enamul Haque Ena, Trade and Entrepreneurship Development Consultant has visited the maximum training batches and covered training at Dhaka, Gazipur, Tangail, Mymensingh, Jashore, Chattogram, and Rangamati areas. In the training, he imparted sessions on Business Start-Up, Business Planning and Budgeting for a Business in



**Mr. Enamul Haque Ena, Trade and Entrepreneurship Development Consultant is imparting one session in training batch no. 20 at Mymensingh.**



all batches. Participants of these 8 batches were highly glad to learn on these topics and they hoped, these would enhance their business at considerable level. During the training session, he used to ask the participants on their business-starting scenario and what were the documents they had already collected to smooth running of their business? Then he suggested doing their business very formal way with all regulatory documents that are applicable for them.

Mr. Lutfor Rahman, Trade Facilitation Expert has also visited maximum training batches at different district areas Dhaka, Rajshahi, Chapainawabgonj, Sylhet, Jeshore, and Jhenaidah. He took training sessions mainly on all aspects of export and import. As these issues were new and attractive to the trainees, the trainees were very keen to learn the process of exporting flower from Bangladesh, what are they way to export agro-processed foods from Bangladesh. what are the requirements and regulatory issues to export flower and processed foods from Bangladesh.



Mr. Lutfor Rahman, Trade Facilitation Expert is imparting training class at batch no. 24 in Rajshahi city area.

All these were discussed during the training and the trainees were very happy with these sessions. Mr. Rahman was also discussed on VAT, income Taxes for the business personnel and customs duty at different port level during export and import.

### 8.2.10.1 List of External Resource Persons Imparted Training Session

Besides these, as per ToR obligation, we have invited 2 Guest Resource Persons for every training batch, hence, the visit schedule of Guest resource Persons is described below:

#### During training of Batch no. 01

On 25/04/2022, Mr. Md. Adur Razzak, AGM and Branch Manager, Agrani Bank, Manikgonj visited batch no. 01 and conducted a session on Bank, Banking and Bank services.

On 27/04/2022, Mr. Abdul Baten, Licensing Officer, Manikgonj Pourashava, Manikgonj.visited batch no. 01 and conducted a session on the trade licensing system and renewal procedure.



Mr. Md. Abdur Razzak, AGM & Branch Manager, Agrani Bank, Manikgonj is imparting training session as Guest Resource person at batch no. 01

#### During training of Batch no. 02

On 23/04/2022 Dr. Farjana Nasrin Khan, PSO, BARI, Gazipur visited and conducted sessions for cut flower sector participants.

On 27/04/2022, Mr. Md. Kamrul Islam, Officer, NRBC Bank, Singair, Manikgonj visited batch no. 02 and conducted a session on Banking and Bank services.

#### **During training of Batches no. 03 & 04**

On 16/05/2022, Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, Jashore visited batches no 03 and 04 at Jhikargacha area and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure.

On 15/05/2022, Mr. H.M. Ahsanul Kabir, Deputy Commissioner, Customs House, Benapole Port, Jashore visited both 03 & 04 training batches and conducted a session on custom rules and procedures during export & import.

#### **During training of Batches no. 05 & 06**

On 23/05/2022, Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, Jashore visited batches no 03 and 04 at Jhikargacha area and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure.

On 22/05/2022, Mr. H.M. Ahsanul Kabir, Deputy Commissioner, Customs House, Benapole Port, Jashore visited both 03 & 04 training batches and conducted session on custom rules and procedures during export & import.



**Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine, Benapole Port, DAE, Jashore is imparting training in batch no. 12 at Kaligonj, Jhenaidah.**

#### **During training of Batch no. 07**

On 12/06/2022 Mr. Shariful Islam, SPO & Manager, Agrani Bank, Bazar Branch, Jashore visited batch no. 07 and impart a session on Banking activities and services.

On 13/06/2022 Mr. H.M. Ahsanul Kabir, DC, Customs House, Benapole Port, Jashore and conducted session on custom rules and procedures during export & import.

#### **During training of Batch no. 08**

On 13/06/2022 Mr. H.M. Ahsanul Kabir, DC, Customs House, Benapole Port, Jashore and conducted session on custom rules and procedures during export & import.

On 14/06/2022 Mr. Md. Moniruzzaman, PO & Manager, Bagharpara Branch, Jashore



**Md. Mostafizur Rahman, Manager, Agrani Bank, Godkhali Branch is discussing in closing session as Special Guest**

#### **During training of Batch no. 09**

On 21/06/2022 Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, DAE, Jashore and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure

On 23/06/2022 Mr. Mostafizur Rahman, Manager, Agrani Bank, Godkhali Branch, Jhikargacha, Jashore.

### **During training of Batch no. 10**

On 21/06/2022 Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, DAE, Jashore and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure

On 23/06/2022 Mr. Mostafizur Rahman, Manager, Agrani Bank, Godkhali Branch, Jhikargacha, Jashore

### **During training of Batch no. 11**

On 26/06/2022 Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, DAE, Jashore and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure



**Mr. Ahsanul Kabir, Deputy Commissioner, Customs House Benapole is imparting training session as External Resource Person in batch no. 06.**

On 27/06/2022 Mr. Md. Khaledur Rahman, SO & Manager, Agrani Bank, Jhenaidah Sadar Branch, Jhenaidah

### **During training of Batch no. 12**

On 26/06/2022 Mr. Subrata Kumar Chakraborty, Deputy Director, Plant Quarantine Center, Benapole, DAE, Jashore and conducted sessions at both the batches on Sanitary & Phyto-Sanitary issues and certification procedure

On 27/06/2022 Mr. Md. Abu Tuhin, SPO & Manager, Rupali Bank Ltd. Kaligonj Branch, Jhenaidah

### **During training of Batch no. 13**

Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka has visited the training batch no.13 of Dhaka city area at Mohammadpur, Dhaka on 4<sup>th</sup> July 2022.

Md. Ziaul Islam, Addl. DD, Plant Quarantine Wing, DAE, Khamarbari, Dhaka has visit to the training batch no. 13 on 5<sup>th</sup> July 2022.

Mr. Md. Mamunur Rahman, Assistant General Manager, BASIC Bank, Shyamoli Branch, Mohammadpur, Dhaka has visited the training batches no. 13 of Dhaka city area at Mohammadpur, Dhaka on 6<sup>th</sup> July 2022.



**Mr. Mamunur Rahman, AGM, BASIC Bank is conducting training session in batch 14 as External Expert.**

### **During training of Batch no. 14**

Md. Ziaul Islam, Addl. DD, Plant Quarantine Wing, DAE, Khamarbari, Dhaka has visited to the training batch no. 14 on 5<sup>th</sup> July 2022.

Mr. Md. Mamunur Rahman, Assistant General Manager, BASIC Bank, Shyamoli Branch, Mohammadpur, Dhaka visited the training batches no. 14 of Dhaka city area at Mohammadpur, Dhaka on 6<sup>th</sup> July 2022.



### **During training of Batch no. 15**

On 08/08/2022 Mr. Anowarul Haque, AGM & Manager, BASIC Bank, Dhanmondi Branch, Dhaka

On 09/08/2022 Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka



**Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka is imparting training session as External Expert.**

### **During training of Batch no. 16**

On 08/08/2022 Mr. Anowarul Haque, AGM & Manager, BASIC Bank, Dhanmondi Branch, Dhaka

On 09/08/2022 Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka

### **During training of Batch no. 17**

On 23/08/2022 Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka

On 24/08/2022 Mr. Nurur Rahman Chowdhury, DGM, BASIC Bank Ltd, Head Office, Dhaka

### **During training of Batch no. 18**

On 23/08/2022 Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka

On 24/08/2022 Mr. Nurur Rahman Chowdhury, DGM, BASIC Bank Ltd, Head Office, Dhaka

### **During training of Batch no. 19**

On 27/08/2022 Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka visited and conducted session in batch no.19

On 30/08/2022 Mr. Al-Amin, AGM & Manager, BASIC Bank, Elanga Branch, Tangail visited and conducted a session on role and services of a Bank.



**Mr. Nurur Rahman Chowdhury, DGM, BASIC Bank Ltd, Head Office, Dhaka is imparting a training session. at batch no. 18.**

### **During training of Batch no. 20**

On 01/09/2022 Mr. Sumon Roy, Executive Manager and Branch in Charge, BASIC Bank, Mymensingh Branch visited batch no. 20 and impart a session on Banking activities and services.

On 29/08/2022 Engineer Md. Nazrul Islam, Field Officer, BSTI, Divisional Office, Mymensingh has visited the training batch and conducted session on quality & regulatory issues.

### **During training of Batches no. 21 and 22**

On 06/09/2022 Engr. Zunaid Ahmed, Inspecting Officer, BSTI, Bogura has visited both the batches and imparted session on BSTI related issues.

On 07/09/2022 Mr. Md. Abu Sayem Talukder, Principal Officer, National Bank Ltd, Bogura visited both the batches to conduct class on Banking services and role.



### **During training of Batch no. 23**

On 12/09/2022 Mr. Md. Anisur Rahman, Chief Executive Officer, Chapainawabganj Pourashava, visited the training batch and conducted a session on Trade License issue, its collection and renewal process.

On 13/09/2022 Md. Nazmul Haque, Officer & Credit In-charge, Bank Asia, Chapainawabganj visited the training batch and conducted a session on the role and services of a Bank.



Eng. Md. Zunaid Ahmed, Inspecting Officer, BSTI, Bogura is imparting training session in batch-21 at Bogura town area.

### **During training of Batch no. 24**

On 12/09/2022 Mr. Dulal Miah, Cluster and Branch Manager, BRAC Bank, Rajshahi Branch visited the batch and impart a session on Banking activities and services.

On 14/09/2022 Mr. Debobrato, Assistant Director, BSTI, Rajshahi Office, visited the batch and conducted a session on BSTI activities.

### **During training of Batches no. 25 and 26**

On 18/09/2022 Mr. Md. Mostafizar Rahman, Senior Manager, Prime Bank, Rangpur has visited batch 25 to conduct a session on role and services of Bank.

On 18/09/2022 Mr. Md. Niazur Rafiq, Officer & Relationship Manager, Prime Bank, Rangpur visited batch 26 and conducted a session on the role and services of Bank.

On 20/09/2022, Engr. Md. Zahidur Rahman, Assistant Director (CM), BSTI, Divisional Office, Rangpur visited both batches no. 25 and 26 to conduct a session on BSTI issues at both batches.



Eng. Md. Zahidur Rahman, Assistant Director, Standards Wing, BSTI, Rangpur is imparting training session in batch-26 at Rangpur city area.

### **During training of Batches no. 27 & 28**

On 27/09/2022, Mr. Shams Md. Javed Sufian, Executive Manager & Head of Branch, BASIC Bank, Sylhet visited both batches no. 27 and 28 and conducted a session on role and services of Bank.

On 28/09/2022, Mr. Md. Habibur Rahman, Assistant Director, BSTI Sylhet Divisional Office visited both the batches no. 27 & 28 and imparted a session on BSTI related issues.

### **During training of Batch no. 29**

On 02/10/2022, Mr. Md. Nuruzzaman, Deputy Director, DAE, Dinajpur visited the training batch no. 29 at Dinajpur city area and conducted a session on agro-processed food and food quality issues.

On 04/10/2022, Mr. Md. Kamal Hossain, Sr. Asst. Vice President and Manager, National Credit and Commerce Bank Ltd., Dinajpur Branch, Dinajpur visited the training batches no. 29 to conduct a session on Bank, Banking and Services of Bank for women Entrepreneurs.

### **During training of Batches no. 30 & 31**

Mr. Md. Anowarul Haque, SPO & Manager, BASIC Bank, Agrabad Branch, Chattogram, has visited the training batches no. 30 and 31 on 16<sup>th</sup> & 17<sup>th</sup> October 2022. respectively and conducted a session on Bank Services, Bank Loan & Interest Rate, Special offers to the Women Entrepreneurs etc.



**Mr. Md. Mostaque Ahmed, Assistant Director, Certification Marks Wing, BSTI, Chattogram is imparting training session in batch-31 at Chattogram city area.**

Mr. Md. Mostaque Ahmed, Assistant Director, Certification Marks Wing, BSTI, Chattogram has visited to the training batch no. 30 and 31 for the participants of Chattogram on 19<sup>th</sup> October 2022 and conducted a session in both the batches on Role and Activities of BSTI, Different Certifications and Process of getting the Certificates

### **During training of Batches no. 32 and 33**

Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka has visited the training batch no.32 and 33 for the participants of Dhaka city area on 24<sup>th</sup> October 2022.



**Mr. Enamul Hoque, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka has visited the training batch no.32 and 33 and imparted a session on quality & Regulatory issues.**

Mr. Md. Mamunur Rashid, SPO & Manager, BASIC Bank, Shyamoli Branch, Dhaka has visited the training batches no. 32 and 33 respectively on 25<sup>th</sup> October 2022. for the participants of Dhaka city areas.

### **During training of Batch no. 34**

Mr. Md. Sajjad Hossain, Manager, BASIC Bank, Salna Branch, Gazipur has visited the training batches no. 34 on 02<sup>nd</sup> November 2022 and conducted a session on Bank Services, Bank Loan & Interest Rate, Special offers to the Women Entrepreneurs etc.

Dr. Monirul Alam, Department of Agribusiness, Bangabandhu Sheikh Mujibur Rahman Agricultural University, Salna, Gazipur has visited training batch no. 34 on 03<sup>rd</sup> November 2022.

### **During training of Batch no. 35**

Mr. Md. Nozir Ahamed Miah, Deputy Director, MSC, BSTI, Dhaka has visited training batch no.35 for the participants of Dhaka city area on 05<sup>th</sup> November 2022 and conducted a session on Role and Activities of BSTI, Different Certifications and Process of getting the Certificates.



**Mr. Nozir Ahamed, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka is imparting session at batch no. 33 at Dhaka.**

Mr. Md. Mamuner Rahman, Assistant General Manager, BASIC Bank, Shyamoli Branch, Dhaka has visited the training batches no. 35 on 7<sup>th</sup> November 2022 and conducted a session on Bank Services, Bank Loan & Interest Rate, Special offers to the Women Entrepreneurs etc.

### **During training of Batch no. 36**

Mr. Md. Nozir Ahamed Miah, Deputy Director, MSC, BSTI, Dhaka has visited training batch no.36 for the participants of Dhaka city area on 12<sup>th</sup> November 2022 and conducted a session on Role and Activities of BSTI, Different Certifications and Process of getting the Certificates.

Mr. Md. Saiful Islam, SPO & Manager, Sonali Bank Ltd, Collage Gate Branch, Mohammadpur, Dhaka has visited the training batches no. 36 on 16<sup>th</sup> November 2022. and he has conducted a session on Function and Services of a Bank, process & documents are needed to open a bank account, documentary requirement for getting a bank loan and special offers to the Women Entrepreneurs by Bangladesh bank etc.



**Mr. Md. Sazzad Hossain, Manager, BASIC Bank, Salna Bazar Branch, Gazipur is imparting session at batch no 34 at Masterbari, Gazipur.**

### **During training of Batch no. 37**

Mr. Md. Nozir Ahamed Miah, Deputy Director, MSC, BSTI, Dhaka visited training batch no.37 for the participants of Dhaka city area on 20<sup>th</sup> November 2022. He has conducted a session on the Role of BSTI for quality controlling & maintaining hygiene, procedure to get different certifications and other regulatory activities of BSTI.

Mr. Md. Saiful Islam, SPO & Manager, Sonali Bank Ltd, Collage Gate Branch, Mohammadpur, Dhaka visited the training batches no. 37 on 23<sup>rd</sup> November 2022. and he has conducted a session on Function and Services of a Bank, process of & documents are needed to open a bank account, documentary requirement for getting a bank loan and special offers to the Women Entrepreneurs by Bangladesh bank etc.

### **During training of Batch no. 38**

Mr. Md. Nozir Ahamed Miah, Deputy Director, MSC, BSTI, Dhaka has visited training batch no.38 for the participants of Dhaka city area on 27<sup>th</sup> November 2022. He conducted a session on Role of BSTI for quality controlling & maintaining hygiene, procedure to get different certifications and other regulatory activities of BSTI.

Md. Mamunur Rahman, DGM, BASIC Bank, Shyamoli Branch, Dhaka has visited the training batches no. 38 on 01<sup>st</sup> December 2022, and he conducted a session on Function and Services of a Bank, process & documents are needed to open a bank account, documentary requirement for getting a bank loan and special offers to the Women Entrepreneurs by Bangladesh bank etc.

### **During training of Batch no. 39**

Mr. Md. Sazzad Hossain, DGM and Branch In-Charge, BASIC Bank, Mawna Branch, Gazipur has visited the training batches no. 39 on 07<sup>th</sup> December 2022 and he conducted a session on Function and Services of a Bank, process & documents are needed to open a bank account, documentary requirement for getting a bank loan and special offers to the Women Entrepreneurs by Bangladesh bank etc.



Kbd. Md. Saiful Islam, Deputy Director, Department of Agricultural Extension, Gazipur has visited training batch no. 39 on 08<sup>th</sup> December 2022 and he imparted a session on agribusiness its scope and potentiality in Bangladesh, documents for doing business, and importance of SPS in trading and exporting.



**Md. Saiful Islam, DD, DAE, Gazipur is imparting training session on agribusiness its scope and potentiality in batch no. 39 at Gazipur.**

**During training of Batch no. 40**

A.H.M. Shahadullah, Principal Officer & Credit In-Charge, Sonali Bank Ltd., Rangamati Hill Branch, Rangamati has visited the training batch no. 40 on 21<sup>st</sup> December 2022 and he conducted a session on Function and Services of a Bank, process & documents are needed to open a bank account, documentary requirement for getting a bank loan and special offers to the Women Entrepreneurs by Bangladesh bank etc.

Noel Chakma, Assistant License Inspector, Rangamati Municipality has visited training batch no.40 for the participants of Rangamati area on 25<sup>th</sup> December 2022. He conducted a session on importance of Trade license, process of getting trade license and renewal process with cost.

Out of total 40 training batches, Bandhan Society-DTCL JV could make available the BSTI personnel (Deputy Director or Assistant Director or other officers) in 22 batches of Training. They have discussed on BSTI rules and regulation for maintaining quality standard of agro-products in Bangladesh. They also discussed documentary requirements to obtain different certifications from BSTI and its procedural aspects as well. They also suggested some techniques for getting NOC from BSTI for some non-mandatory food items. At the end, they urged to all participants to come their offices for getting all sorts of standard related supports they would have need for their food Enterprises. Trainees had several queries to the Resource Persons, and they enjoyed the session by BSTI personnel very much.



**Mr. Debobrato, Assistant Director, BSTI, Rajshahi is imparting training session in batch-24**



**Eng. Md. Nazrul Islam, Field Officer, BSTI, Mymensingh is imparting training session in batch-20 at Mymensingh town area.**



**Mr. Md. Habibur Rahman, Assistant Director, BSTI, Sylhet is imparted a session on BSTI related issues at batch no. 27.**

Another Guest Resource Person category was Bankers. Bandhan Society-DTCL could arrange a banker for each of the 40 batches of this training program. It was an opportunity for our trainees as well as for us that we could invite a senior level Banker for each of the batches to discuss on general services of a bank, special services of bank for women entrepreneurs and documents & processes for getting bank loan. They also clarified different queries by the trainees. They have assured to the participants that they would help them if they need any bank loan from their respective bank.



Mr. Md. Nazmul Haque, Officer & Credit-in Charge, Bank Asia, Chapainawabganj is imparting a training session at batch no. 23

### 8.2.10.2 List of Materials Distributed

- Bag
- Name Tag
- Note book
- Pen
- Manual

### 8.2.10.3 Group Work during Training Session

At the end of imparting some training sessions, the participants were involved in performing some group work. The main intension of the group work was to let them better understand/conceive the training issues from each other of the group and to assess how much the participant had understood the training issues. In the earlier training batches, Bandhan Society-DTCL JV had split the batch into 4 groups to perform session-based group work. But, later, after the suggestion from Monitoring Team, BRCP-1, from 4<sup>th</sup> batch and onward, each batch has split into 5 small groups to perform group works. The issues or topics of group works of different sessions are compiled and given below –



Group work by the batch no. 27 at Sylhet town area.

- Note down the documents are needed to apply for a Bank loan
- What are the documents needed to open a bank account
- What are the documents needed for apply for Trade License
- Do work out a business plan

- Prepare a budget of a business for one year
- Explain what flower/vegetable value chain is.
- What are the options for flower value addition
- What are the documents needed to get BSTI standard certificate?
- Draw a flow-chart to get a phyto-sanitary certificates
- Draw a flow chart to produce pickle in light of GMP
- Do entry the income & expenditure (Will supply by the trainer) in the Cash & Ledger Books
- Draw a flow chart to open a Facebook account
- Draw a flow-chart to open a Facebook page
- Draw a sketch to search a buyer online
- Draw a flow chart to export flower from Bangladesh

It was observed from the outcome of the group works that more than 95% of questions were answered correctly. For the remaining 5% of questions, trainees had some confusion and that was why the trainers had to discuss further on some issues after the presentation of the group works.



Participants are busy doing Group Work

#### **8.2.10.4 After Training Future Plans of the Participants**

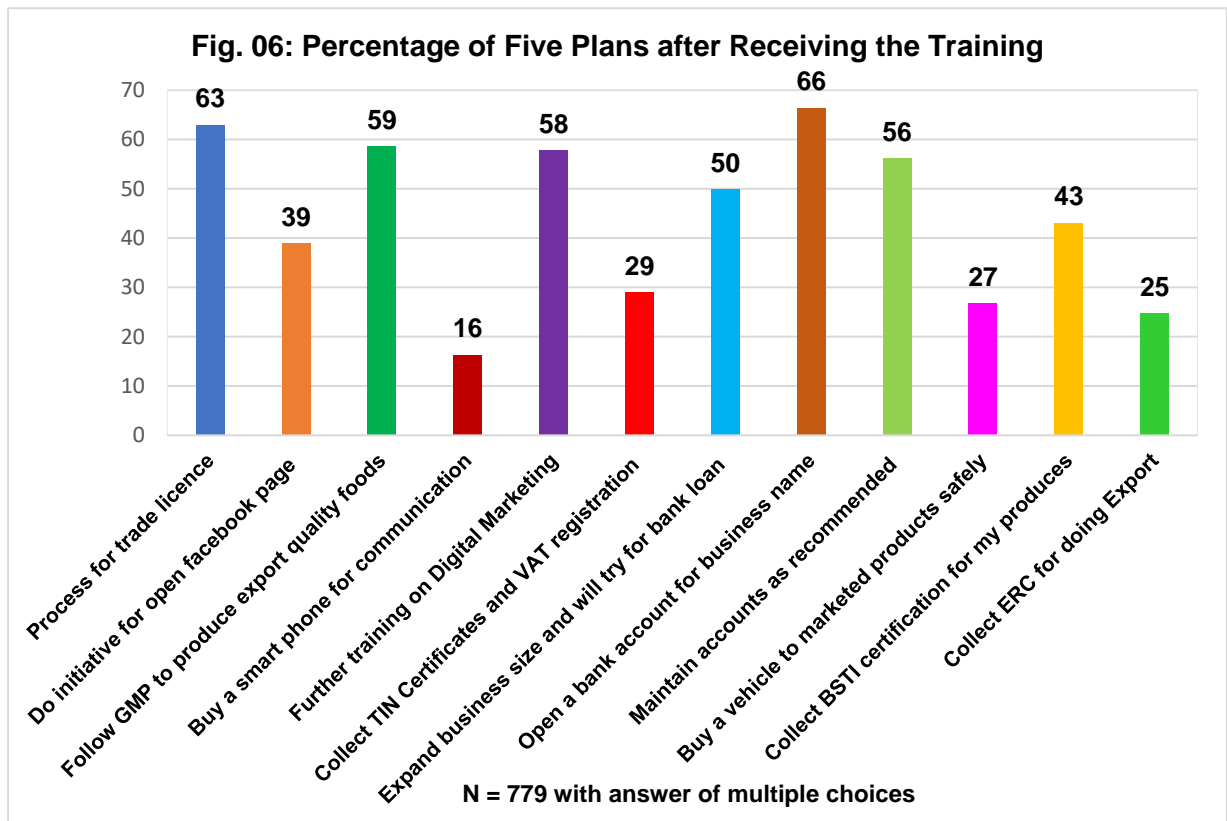
At the end of each training batch, Bandhan Society-DTCL JV has organized a feedback session as well as collect data/information on their future plan after having this training, what would problems they may face to fulfil their plan, what sort of support they might need from the authority and whether they need further training to strengthen their business. A brief description of the outcome from trainees of 40 batches has compiled and is given in the below. During evaluation and compilation of the trainees plans and requirements, these required data /information have been collected through numbers of written structured questions.

##### **8.2.10.4.1 Five Plans after Receiving the Training**

At the end of the training, when the participants were asked for what would be their 5 plans to utilize the training knowledge? A list of 12 activities plans has been prepared and has been supplied to each of the trainees of individual batches and were asked to choose 5 activities they personally would plan to execute the knowledge acquired from the training. The outcomes of their answers were compiled & analyzed separately for the participants from agro-processing sector and participants from cut flower sector. It is observed from Fig 06 that after training, agro-processing participants have planned for 12 types of activities. This training has able to understand the trainees about a Bank account of business name to expedite their business activities hence, about 66 percent



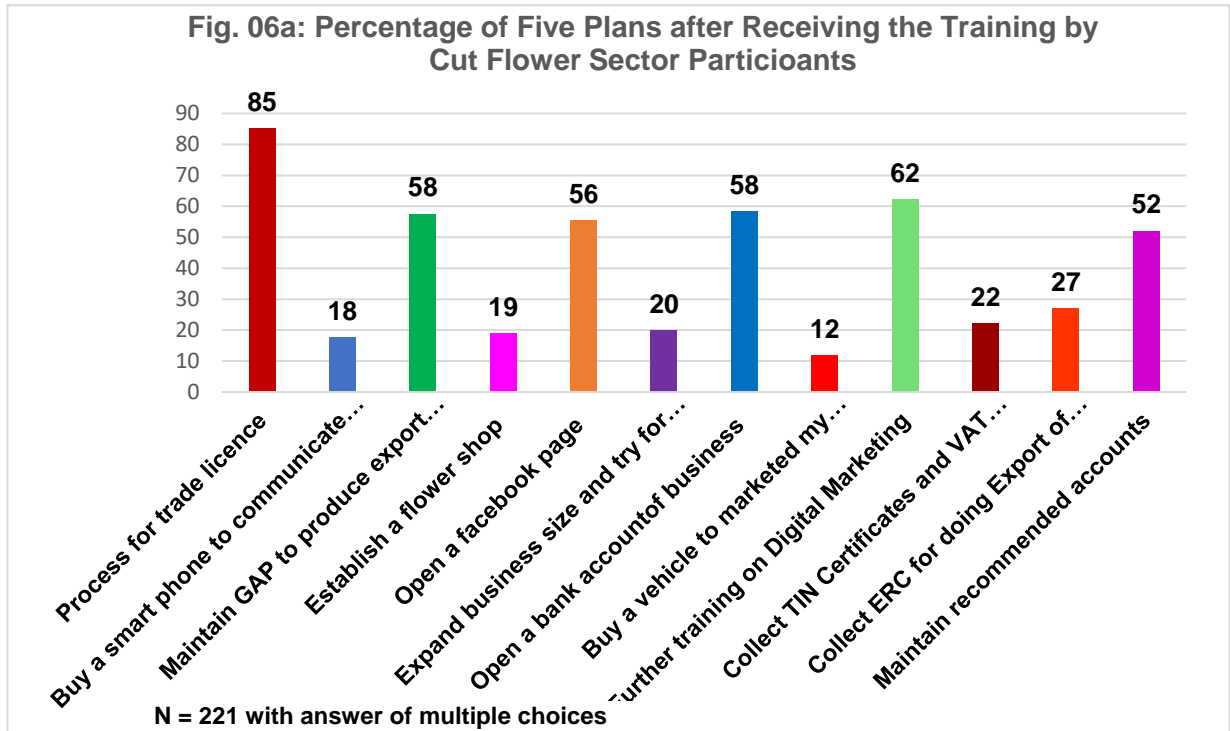
of trainees have planned to open a bank account by the name of their business. They also learnt about the importance of trade licenses in business hence, 63 percent of trainees have planned to have trade license for smoothen their business activities. In the training, participants also learnt the



importance of GMP hence, about 59 percent of trainees have planned for producing their food products by maintaining GMP so that they would have quality foods to export. This training has able to grow interest of the entrepreneurs on digital marketing issues, hence 58 percent of trainees have planned for having further training on Digital Marketing issues to expand their business online. In the training, participants were aware of the benefit and impact of proper accounts keeping hence about 56 percent of the trainees planned to keep their books of business accounts as per recommended way. About 50 percent of trainees have planned to expand their farm size by getting loans from banks.

In the training, participants learned that BSTI is the quality controlling agency and for food business, they must have BSTI certificates hence, about 43 percent of trainees have planned for getting BSTI certificates for their food products. Besides these, about 39 percent of trainees have planned to open/create a Facebook page for trading their products online. Again, about 29 percent of participants have planned for collecting TIN certificate & VAT registration to enhance their business activities. About 25 percent of trainees have planned to collect ERC to initiate export activities of their products. In the training, participants have learnt that networking and communication are vital issues for the growth of their business; to communicate with buyers many of them had mobile phone however, about 16 percent of the trainees have planned to buy smart phone to communicate with buyers to expand their business.

In case of Cut Flower sector participants' training, it is observed from the Fig 06a that after training participants have also planned for 12 types of activities of which highest 85 percent of trainees said they would take initiatives for getting trade license to expedite their business activities and about 62 percent of trainees have planned for having further training on Digital Marketing. In the training participant were learnt on importance of GAP in producing quality flowers hence, about 58 percent



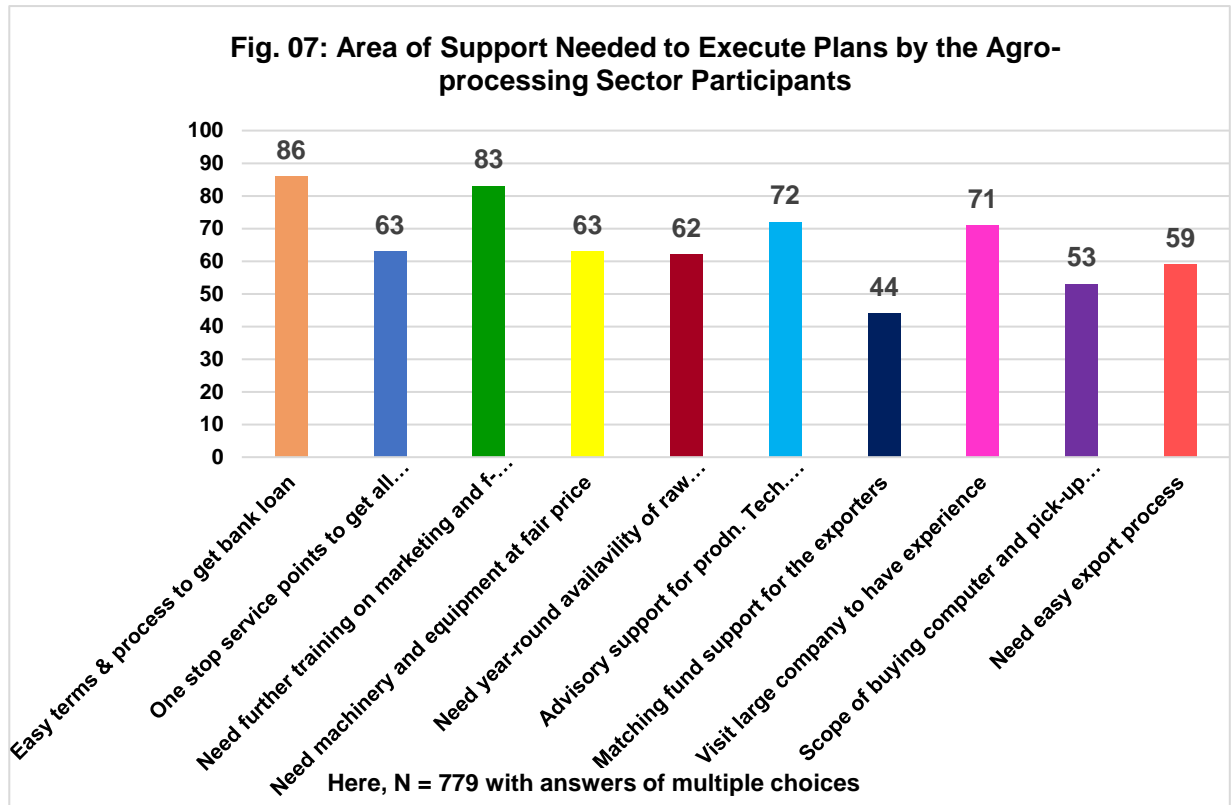
of trainees have planned for production of flowers by maintaining GAP with intension to produce exportable flowers. Another 58 percent of trainees have planned separately to open a Bank account in the name of their business/enterprise. In the training, participants had learnt the importance of accounts keeping so, about 52 percent of the trainees have planned to keep their business accounts as per recommended way. This training has able to grow interest of the entrepreneurs to do international trading hence, about 27 percent of trainees have planned to collect ERC for flowers exportation. About 20 percent of trainees have planned to expand their farm size by getting loan from banks whereas; about 19 percent of trainees have planned to establish flower shop to retail flowers as well as to business with flower value added products.

#### 8.2.10.4.2 Support Might be Needed to Achieve the Planned Activities

When the trainees were asked for support, they might be needed to implement their plans, various types of answers came out. The answers were compiled & analyzed, and it is found from the Fig. 07 that they emphasized to expand their business, but 86 percent of trainees felt that they did not have enough capital and they wanted to have support for bank loan with low interest rate & easy terms. Some trainees have emphasized on further capacity building training to fulfill their plan that was why, 83 percent of trainees wanted to get support for capacity building training on Market, Marketing & f-commerce. About 72 percent of trainees felt advisory support for production technology, marketing, and trade. About 71 percent of trainees thought that they need scope for experience sharing visit to improve their product qualities and about 63 percent of trainees felt that



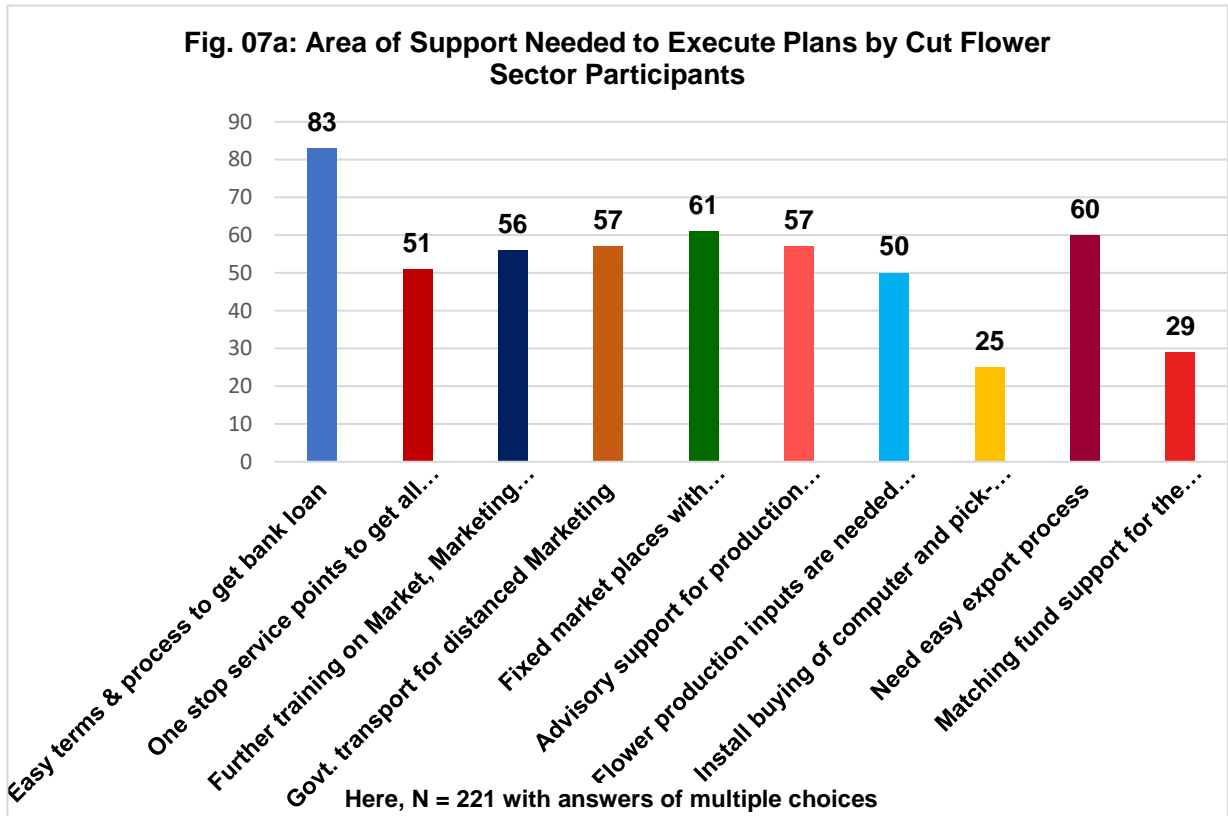
there should have one-stop service center to get all sorts of certificates for their business. About another 63 percent of trainees separately felt that they need machinery and equipment support to implement their plan efficiently. Raw materials of agro-processed food are available only in seasons,



hence, about 62 percent of trainees wanted support to have year-round availability of their raw-materials to smoothen their production flow. About 59 percent of the trainees perceived that for export development, they needed easy export process support from the authorities. Besides these, 53 percent of trainees need support for Install buying of computer and pick-up van to enhance their production and business. About 44 percent of trainees thought that they needed matching fund support to enhance their business activities.

Again, when the cut flower trainees were asked for support, they might need to implement their plans, various types of answers came out. The answers were compiled & analyzed, and it is found from the Fig. 07a that they emphasized to expand their farm and or business but 83 percent of trainees felt that they did not have enough capital and they wanted support for having loan with low interest rate & easy terms. In the training, trainees have learnt the importance of export-import, especially importance of flower export, accordingly some of them have planned to export their flowers. Therefore, 60 percent of trainees wanted support from the concern authority to export their products in an easy process. Again, 61 percent of trainees wanted govt. supports for having fixed & organized marketplaces to enhance their cut flower business. It is also observed that 57 percent of the trainees separately need support for flower transportation through cooling van and advisory for business development & production respectively. Some trainees have emphasized on further capacity building training to fulfill their plan that is why, 56 percent of trainees wanted to get support for capacity building training on Market, Marketing & Flower Processing. Some 51 percent of trainees wanted a one stop support center to obtain all trade related certificates. Trainees have learnt the

importance of quality flowers for export and controlled production i.e. flower production in shed is prerequisite for exportable flower production. However, these materials are not available here, so, about 50 percent of the trainees wanted support to make available the propagating and shed



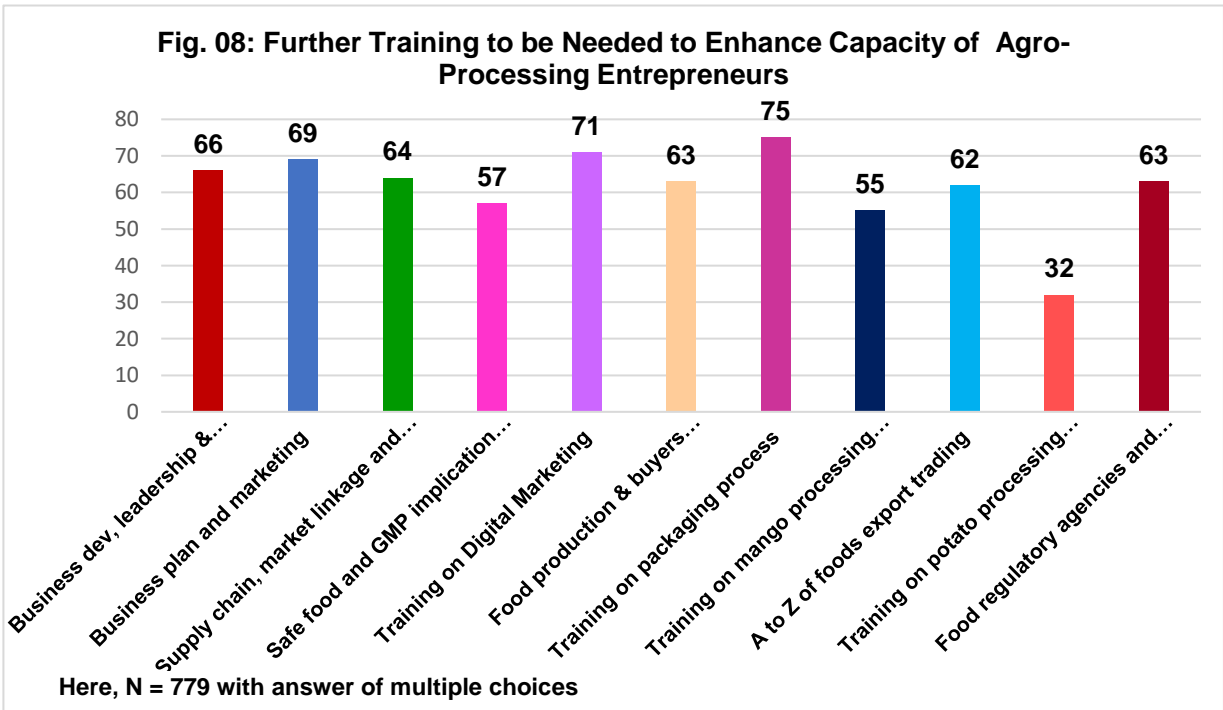
materials at local level with fair prices. Some 29 percent of the trainees thought that they need matching fund support to export their flowers. Besides these, 25 percent of trainees need support for Install buying of computer and pick-up van to enhance their flower production and business.

#### 8.2.10.4.3 Types of further Training that Maybe Needed to Develop Capacity of the women Entrepreneurs.

After completion of this training of 6-days, the participants were asked what further training they might require to be a successful entrepreneur of agro-processing business sector? The question was asked with a written structured answer of multiple choice. Among total choice of 13 open-ending question on training, it is observed from the Fig. 08 that the participants perceived for 11 types of training at different weightage that would help them to be a successful entrepreneur of agro-business sector. After training, the participants were very much encouraged and motivated to involve with business of agro-processing products (Either processed food items and or fresh fruits & vegetables) and 75 percent (highest portion of the participants) of the trainees have wanted further training on “Packaging, Packaging Materials and Packaging Process”. About 71 percent of participants thought that “E-commerce, f-commerce and digital marketing” training would be needed to smooth execution on their plans. About 69 percent of trainees thought that they need further training on “Business Planning and Marketing” to make their plan successful. About 66 percent of trainees thought “Business development, Leadership and Organizational Management” would be needed for further development of their business plan. From Fig. 08, it is also observed that “Supply-Chain, Market

Linkage and Networking” training is selected by 64 percent of trainees to implement their agro-processing business plans. About 63 percent of participants separately thought that to be a successful entrepreneur they need “Food regulatory agencies and process to obtaining certificates” and “Quality food production and buyers’ compliances” training respectively.

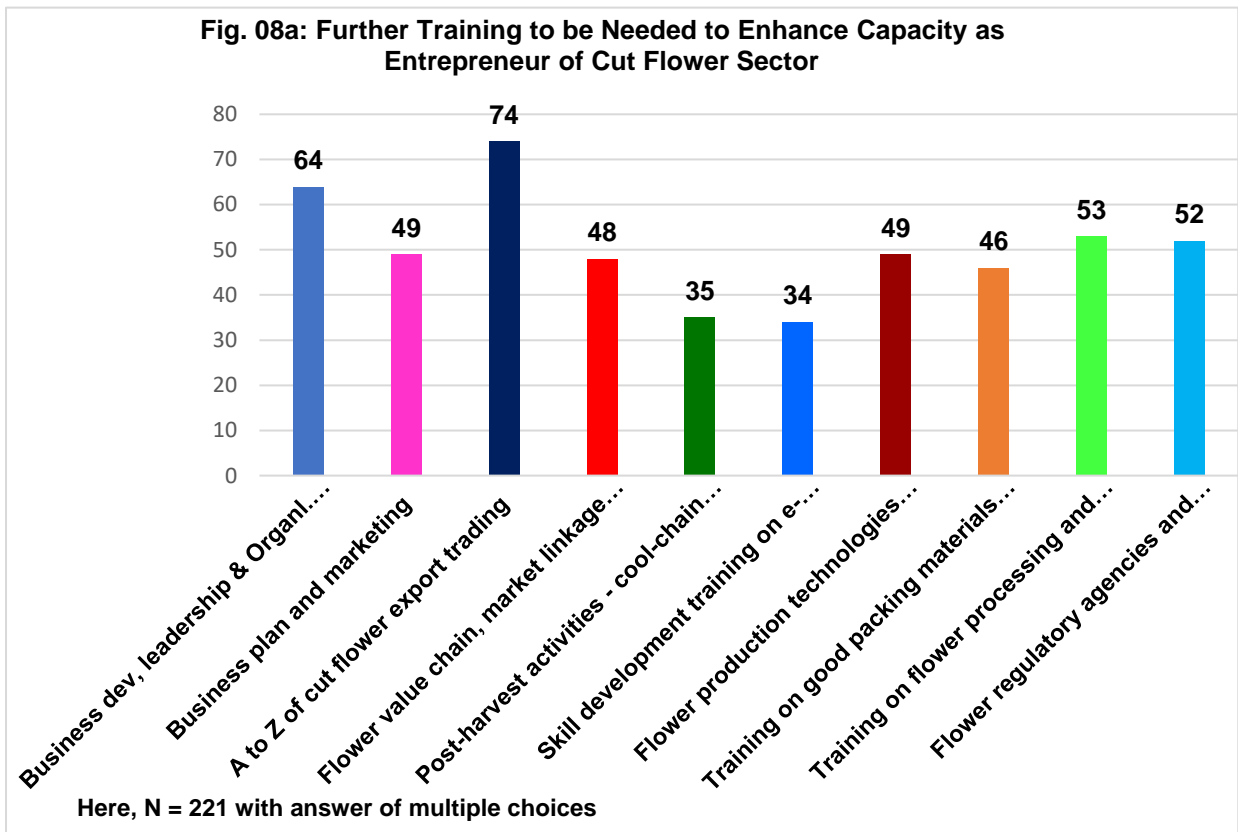
Besides these, 62 percent of trainees thought that training on “A to Z of Agro-processed food Export



Trading” is important to them to be a successful entrepreneur. Besides these training, 57 percent of trainees and 55 percent of trainees were planned for further training on “Safe foods and GMP implication” and “Mango processing technology” respectively to enhance their capacity to be a agro-processing foods businessperson. It is also observed from the above table that about 32 percent of trainees wanted to have further training on “Potato processing and production of potato Chips” to fulfill their plans.

Almost the same types of questions were also asked to the cut flower sector participants to understand their need for further training to develop their capacity to implement plans. The questions were asked with written structured answer of multiple choice. Among total choice of 10 open-ending question on training, it is observed from Fig. 08a that the participants perceived for all 10 types of training at different weightage that would help them to be a successful entrepreneur of cut flower sector. After training, the participants were very much encouraged and motivated to involve with cut flower business and 74 percent (highest portion of the participants) of the trainees wanted further training on “A-Z of cut flower export” to be a successful businessperson of this sector. The second highest demanded training (wanted by 64 percent trainees) was “Business development, Leadership and Organizational Management”. “Training on flower processing and dyed flower care & handling” training was selected by 53 percent of participants as further training to enhance their capacity to be a successful entrepreneur of cut flower sector. About 52 percent of

participants thought that to be a successful entrepreneur they need “Flower regulatory agencies and process to obtaining certificates” training.



Besides these, 49 percent of trainees were separately thought that training on “Flower production technology with Buyers’ Compliances” and “Business Planning and Marketing” are important to them to be a flower entrepreneur. From Fig. 08a, it is also observed that Flower Value-Chain, Market Linkage and Networking training was selected by 48 percent of trainees to improve their cut flower business. Besides these training, about 46 percent of trainees, 35 percent of trainees and 34 percent of trainees were planned for further training on “Good packing materials and safe packaging process”, “Post-harvest activities - cool-chain management. & use of vase-life hormone” and “Skill development training on e-commerce and f-commerce” respectively to enhance their capacity to be a cut flower businessperson.

### 8.2.10.5 Selection Procedure of Potential Participants

As per project demand, Bandhan Society-DTCL JV has identified some of the potential and progressive trainees and businesspersons from each of the training batch so that, if, BRCP-1 would want to organize any upgraded training for the agro-processing/cut flower entrepreneurs, they would have scope to easily identify the desirable persons. Through the following selection process, from 40 batches of the training project, Bandhan Society-DTCL JV **has identified to total 464 potential trainees**. List of selected potential and progressive trainees from 40 batches is given in **the annexure 04** of this report. The methodology of the selection process of the Potential participant is described in below –

### 8.2.10.5.1 Methodology for Selecting Potential Participant

After the completion of this skill development training of women entrepreneurs of agro-processing cut flower and ICT sectors, all the participants of individual batch have asked to answer one question. The question is:

**What are the resources/potentialities do you have to be an entrepreneur of agro processing/cut flower/ICT sector?**

To make easy to the trainees, the question has ready answers of multiple types; trainees have just tick on the issue appropriate to him/her. To find out appropriate and potential person for further training, Bandhan Society-DTCL JV has given emphasis on the answer to the questions. The probable questions would be as follow –

- a. I have education of ..... Level.
- b. I have a business with annual financial enrolment is Tk. ....
- c. I have working experience in agro processing/cut flower business for ..... Years
- d. I have received .....no. training on foods/flower production issues.
- e. I have received ..... no. training on marketing & business management
- f. I have appreciation letter/ certificates from ..... no. organizations.
- g. I have trade license to work for my business.
- h. I have TIN registration.
- i. I have bank account of my business name.
- j. I have good amount of capital to invest.
- k. I have a dream to be a successful entrepreneur of agro processing/cut flower sector
- l. I have own vehicle for transportation – van/Bicycle/Rickshaw/car.
- m. I am maintaining properly books of account of my business.
- n. I have an office of my business.
- o. I have a showroom or sale centre.
- p. I have ..... skill persons to work for me.
- q. I have good linkage with service providers and concern authorities.
- r. I have good linkage with food/flower market actors
- s. I know how to operate smart phone with internet browsing.
- t. I have experience to use diff. ICT apps for getting services in foods/flower production/business.

Then, Bandhan Society-DTCL JV has put score 5 for each of the valid answer and has calculated total score from the question for each of the trainee. Then, the acquired score has been turned to 50% score. Again, Master Trainers of Bandhan Society-DTCL JV have assessed individual trainee of each batch through structured format of 10(Ten) issues. Each issue was 10 points mark. All Master Trainers have involved in the trainees' assessment process and the score has been turned into average score. Then, total acquired score of a trainee has been converted into 40% score. Then, a score sheet has prepared by adding 10% score from post-training test plus 40% score from Trainers' assessment plus 50% score from the answer to the question.

Then, all Master Trainers have sat together and analysed the score sheet as well as have considered some unseen/non-measurable issues also. Those who has obtained 50 and above score, would be selected and listed as potential participant from each of the batch and this list has been compiled monthly to send to the Management of BRCP-1

**Issues through which Master Trainers have assessed the trainees are –**

- i. Education
- ii. Age and smartness
- iii. Length of experiences in Agro-processing/cut flower business sector
- iv. Scope for expansion his/her business
- v. Interest & responses in the training class
- vi. Interest & intension towards GMP/GAP and Regulatory issues
- vii. Knowledge on basic accounting
- viii. Basic knowledge on market system/value chain
- ix. Leadership quality
- x. Willingness to be an entrepreneur.

**Design of Trainee Assessment Format by the Master Trainers**

Sl. #	Name of trainees	Obtained score on assessment issues										Total Score	40% of Score
		i	ii	iii	iv	v	vi	vii	viii	ix	x		

**Final Score Sheet**

Sl #	Name of the Trainee	10% Score from Pre & Post Test	40% Score from M. Trainers' Assessment	50% Score from Answer to the Question	Total Score	Remarks
1						
2						
3						

### **8.2.11 Refresher Workshop After Receiving the Training**

As per ToR of the project, Bandhan Society-DTCL JV would have to organize four refresher training in the mode of workshop at their convenient regions after the completion of the trainings of regional level. Hence, 4 Post-training Refresher Workshops have been organized at Jeshore, Bogura, Savar, Dhaka and Dhaka city areas during the whole training period. These post training refresher workshops were organized by 30 – 35 training participants who had then completed the training course as well as had some scope to utilize the knowledge of the training. So that, we would have important feedback from them to refine training contents as well as training imparting strategies. First “**Post Training Refresher Workshop**” organized by Bandhan Society-DTCL JV at Jashore district town area.

#### **8.2.11.1 Objective of the Workshop**

Main objectives of the workshop are –

- ⇒ To understand and know about the activities/plans that trainees have initiated and or are implementing after they have received this “skill development training of women entrepreneurs on trade facilitation and regulatory regime of trade” training. And on the basis of regional resources, trainees’ interest & capabilities and also, identify/select most demanded 5 customized actions, which would help development of production and trade of agro-processed items and cut flowers and with its by-products.
- ⇒ To know about the problems/barriers/limitations for executing trainees plans and compile those against 5 customized actions.
- ⇒ To know what sorts of measures they have taken or needed to be taken to solve those kinds of problems and limitations.
- ⇒ To know what the cooperation are and supports the trainees are needed from government or from concern authority to implement their planned actions.

#### **8.2.11.2 Post Training Refresher Workshop-1 at Jashore District**

The first Post Training Refresher Workshop was organized at Jashore district town area on 17<sup>th</sup> August 2022. It was a whole day event and excluding Chief Guest, Special Guests and other Guests, 30 selected trainees from earlier completed training were present in the workshop. List of the participants of workshop is given below:

##### **Workshop Participants (Not listed based on seniority or position):**

Dr. M. Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce

Dr. AM Amir Hossain, Managing Director, DTCL

Mr. Md. Monzurul Haque, DD, DAE, Jashore

Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Ministry of Commerce

Mr. A B Siddique, Director, Bandhan Society

Dr. Md. Shamim A. Yousuf, Lead Training Expert & Consultant, Bandhan Society-DTCL JV



Md. Zaved Meadad, Master Trainer, Bandhan Society-DTCL JV

Md. Ruhul Amin, Master Trainer, Bandhan Society-DTCL JV

Md. Khairuzzaman Khan Shimul, Training Coordinator, Bandhan Society-DTCL JV

30 Ex-Trainees from 10 batches of Jashore, Jhenaidah, Magura & Natore district areas.

The workshop activities were started by the registration of the participants from different Upazilas and districts. Formally the workshop activities started at 10:00 a.m. followed by self-introduction of



Participants are welcoming Chairperson of workshop Dr. M M Amir Hossain, MD, DTCL with flower bouquet



Participants are welcoming Chief Guest of workshop Dr. M Shahab Uddin, PM, BRCP-1 with flower bouquet

the participants. There were two segments of the workshop – the inaugural session and technical session. Inaugural session was chaired by Dr. M M Amir Hossain, Managing Director, DTCL, Respectable Project Manager, BRCP-1, Ministry of Commerce Dr. M. Shahab Uddin was present in the workshop as Chief Guest. Mr. Md. Monzurul Haque, Deputy Director, Department of Agricultural Extension (DAE), Jashore, Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Ministry of Commerce and Mr. A B Siddique, Director, Bandhan Society were also present in the workshop as Special Guest. The technical session was facilitated by the chair of Dr. Shamim A. Yousuf, Lead Training Expert, Bandhan Society-DTCL JV.

At the very beginning of the Workshop, Mr. Md. Abu Bakar Siddique, Director, Bandhan Society initiated the discussion through welcome address. He thanked to all guests and participants for timely attending the workshop. He briefed the activities of Bandhan Society and informed that Bandhan Society has been working for women empowerment, environment, education, agriculture development and capacity building of disadvantaged. "Bringing the women for more involvement in the production and international trade is the dream of both BRCP-1, Ministry of Commerce and Bandhan Society-DTCL JV," he added. Hence, this training project is



Mr. Md. Abu Bakar Siddique, Director, Bandhan Society is delivering Welcome Speech in the Workshop



being implemented by the financial support of BRCP-1. He urged to the workshop participants (the trainees) to participate actively during the Group Work to fulfill the objectives of the workshop. He expressed his gratitude to the Chief Guest Dr. M. Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce for his keen interest on spurt of women trades in Bangladesh, supportive attitude towards Bandhan Society-DTCL JV and presence in this workshop even his busy work schedule. He also expressed his heartfelt thanks to Dr. M M Amir Hossain, MD, DTCL for making space to attend this workshop even his tight work schedule. Mr. Siddique also expressed his special thanks to Mr. Md. Monzurul Haque, DD, DAE, Jashore and Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Ministry of Commerce for their immense cooperation and support to Training Program of Bandhan Society-DTCL JV as well as for attending this workshop as Special Guest. He repeatedly urged to the participants to keep touch with the Bandhan Society-DTCL JV for future cooperations. Finally, he again thanked everybody for their cooperation specially the trainees as participants of this workshop.

Then, Dr. Shamim A. Yousuf, Lead Training Expert presented the activities and achievement of the project. It was a power point presentation and for each slide presentation, Dr. Shamim has provided a brief explanation on that issue. Through the presentation, Dr. Shamim has provided a brief on the project background, formulation process, project activities (Targets) and progress. He also highlighted some recommendations in his presentation made by the trainers of the project. Those recommendations are given below –



Dr. Shamim A. Yousuf, Lead Training Expert is presenting Project Implementation & Progress by the Bandhan Society-DTCL JV

### For Cut Flower Sector

- For production of exportable flowers, quality seedlings should be raised through establishing region-based Tissue Culture Lab; this may be done by public-private partnership approach
- Materials for protective structures e.g., UV polythene, agro shed net etc. and materials & inputs for flower production and post-harvest activities are needed to make available at local market with fair price
- For the improvement of flower quality, need to establish sorting, grading & packaging center at production area level
- Specialized cold storage for preservation of fresh flowers and for flower propagating materials should be established prior selecting greater production zone.
- Need to establish flower wholesale marketplace with modern cooling system at all big towns especially at Dhaka city area.

- Need to have fixed wholesale marketplace at production areas with specific plan for structural development
- Arrangement of easy-termed loan support for the potential women entrepreneurs
- Arrangement of training on flower business, market system, Online business platform, entrepreneur development, linkage & networking development
- For the aim of flower exportation, concern govt. agency has to develop an integrated plan for necessary linkages development to grow quality flowers and to enter international markets.
- To protect interest of the flower growers and to save the environment, impose high tariff on import of plastic flowers and need to enforce usages of fresh flowers in all sorts of govt. program
- Need to organize training on flower processing to prepare decorative home appliance and to prepare perfume, soap, flower tea etc. from different aromatic flowers,
- Need to invite reputed international industry to establish flower processing factory in Bangladesh to allow our entrepreneurs to observe and learn on processing issues

### For Agro-processing Sector

- Need to organize more comprehensive training on Business development, Market & Market Development, Entrepreneurship Development, Leadership and Accounts Keeping
- Need to aware on Linkage Development & Networking and support them (through mobilization) to form their own organization for Collective Action.
- Need to aware more on Food Quality and GMP issues to the Entrepreneurs
- Need to organize for matching-fund to the selected potential women entrepreneurs to establish the example.
- Need to provide some machinery support to the potential entrepreneurs' groups
- Need to mobilize small groups of same enterprise and organize hand-on training to export their products

### 8.2.11.2.1 Speech by the Special Guests

In the workshop, as a Special Guest, Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Ministry of Commerce thanked all participants for their presence in the workshop. “We have many scopes and potentiality for enlarging our business and export”, she added and urged to all, especially the women, to come forward with their cut flower/agro-processing business. She hoped that the participants would be in contact with this project by more & effective involvement of trading. At the end, she thanked the workshop organizers and wished for every success of the workshop.



Ms. Shaheena Sultana, Gender Specialist, BRCP-1, Ministry of Commerce is addressing in the inaugural session of workshop.

Mr. Md. Monzurul Haque, Deputy Director, Department of Agricultural Extension (DAE), Jashore thanked all participants to attend the workshop as well as to involved in agro-processing & cut flowers business. He also thanked and appreciated Bandhan Society-DTCL JV to work for a nice project. “Women have more problems than the male to work in the business sector as women have to maintain both household works and field/business work”, he added. “So, we should organize more and more technical training for our women entrepreneurs”. He wished. He also informed that to produce agro-processed-foods, we must newness and specialty in the product quality as well as taste.



Mr. Md. Monzurul Haque, DD, DAE, Jashore is addressing to the participants in the Workshop.

In the meantime, women have come forward in many sectors. He urged to all participants to communicate with him for any sort of agricultural problems and as district Chief of DAE, he would try to provide all sorts of support at his level. At the end, from the DAE side, he appreciated the all the participants to have excellent achievement in the cut flower and agro-processing sectors. He ended his speech by wishing every success of the workshop.

### 8.2.11.2.2 Inaugural Speech by Chief Guest Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce

At the very beginning of the speech, the Chief Guest Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce thanked to all for joining with this workshop from distance places like Natore, Magura and Jhenaidah districts. He appreciated Bandhan Society-DTCL JV for organizing such a time demanded workshop and for implementing the training project on Trade facilitation for the women entrepreneurs of cut flower and agro-processing sectors. He also praised the nice venue of the workshop – the Training Room of Banstey Shikha its space and location. Regarding the decoration of the training room, he suggested displaying more posters on



Respectable Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce, addressing in the workshop as Chief Guest

“Business or Market Promotional Slogan” and this might be considered in the next workshop. He informed that women entrepreneurship development is also government priority project. Government wants to bring the women in the mainstream of financial activities. He said that training develops the skill and capacity of a person. Therefore, we should not neglect the importance of training. Again, “Women are doing many things for our family and for our country, we should not depress their contribution”, he added. “We should respect women contribution and should assured their further involvement in trade of cut flower/agro-processing sectors”, he also added.



According to him, packaging is one of the main problems of our exports. “Our farmers and processors should need more export-oriented initiatives”, he added. He urged all to do business with maintaining all regulatory issues and documents with sincerity. “Success will come automatically”, he added. At the end, he urged to all for not sitting slothfully after receiving the training rather, utilize the training knowledge, plan for doing more efficient and profitable business of cut flower and agro-processing sectors. Finally, Dr. M Shahab Uddin wished very success of the workshop and announced inauguration of the After-training Refresher Workshop.

### 8.2.11.2.3 Speech by Chairperson of the Workshop and Managing Director, DTCL

Dr. M M Amir Hossain, Managing Director, Development Technical Consultants Pvt. Ltd. (DTCL) and Chairperson of the inaugural session, has started his speech with his heart-felt gratitude to the Chief Guest respectable Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce, other respectable Special Guests, and ex-trainees (workshop’s main participants) from different parts of Jashore, Jhenaidah, Magura and Natore for their valuable time to this workshop. He informed that main driving force of a country is its small and medium enterprises. “As for example, we can look to the development of China” he added.



Dr. M M Amir Hossain, Managing Director, DTCL and Chairperson of the workshop is addressing during Inaugural Session of the Workshop

He also mentioned the example of “Akis Biri” for business development process. For having successful business, we must have production development, varietal improvement and communicate with appropriate department/agency for getting different facilities. “For getting export-import support we must go the Ministry of Commerce”, he added. Dr Amir requested the participants to follow all the technical issues they had learn in the training, try to be performing their business with all valid certificates and papers. He also informed that cut flower is a potential sector of Bangladesh and agro-processed foods sector is also a raising & potential sector for Bangladesh; we have lot of scope to export the products of these sectors. Hence, urged to the participants to take their business interventions more efficiently and effectively. At the end, after inviting all participants to attend the technical session, he announced the closing of the Inaugural Session with vote of thanks.

### 8.2.11.2.4 Technical Session of the Workshop

The Technical Session of the workshop has been facilitated by Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society. Md. Zaved Meadad and Md. Ruhul Amin, Master Trainer, Bandhan Society-DTCL JV were act as Reporters.

At the beginning, 30 participants were divided into 5 groups, each group had 6 members. Hence, there were 3 groups from the cut flower sector and 2 groups from agro-processing sector. The groups were -

- a. Rose Group
- b. Tuberose Group
- c. Gerbera Group
- d. Litchi Group
- e. Mushroom Group

#### **8.2.11.2.4.1 Group Discussion and Works**

At the beginning of the Group Work, Dr. Shamim Again discussed the objectives of the workshop, means, what Bandhan Society-DTCL JV would like to have from the workshop? Accordingly, each of the Group was provided with 4 questions to work on. Then, Dr. Shamim clarified the questions to all Groups and requested them to note down their opinion/answers on brown paper for all questions. He urged all to have a well discussion among themselves before writing down their answers on Brown Paper. After one hour group discussion and work, each of the Group came up with their output and presented in the workshop.

The pattern of these 4 questions were common for all 5 small groups.

#### **The 4 questions were -**

1. What have they learned from the training?
2. What have you planned or already implemented (encouraged by the training)?
3. What problems you are facing in implementing your works or you might face problems in implementing your plans?
4. What kind of help or support do you need from the authorities to solve the problems?

#### **8.2.11.2.4.2 Group Presentation and Outputs of Cut Flower Sector**

The 3 groups of cut flower sector discussed and worked separately for about 1 and half hours, then came up with their ideas/outcomes and presented them to the house. After compiling presentations of the 3 cut flower Groups' activities, the compile outcomes are given below:

#### **Compiled Group outputs on “What have they learned from the training?”**

1. What papers or documents are needed at the very beginning of a business?
2. Business plan and its feasibility
3. Budget & budgeting of a business
4. GAP

5. What is phyto-sanitary and its certification process?
6. Process of getting Trade License
7. Market and marketing
8. Importance of networking in business
9. Post-harvest activities and Importance of post-harvest activities in cut flower sector
10. Process of opening a Bank account
11. Process and required papers for having bank loan.
12. Facilities at Bangladesh Bank for women entrepreneurs,
13. Digital marketplace and marketing
14. Digital financial system
15. Registers of Account Keeping
16. Income & expenditure and bookkeeping
17. Calculating cost of production
18. Importance of bargaining/negotiation, preservation, and transportation
19. Value chain, supply chain
20. Overview on Export and import
21. Process of getting ERC and IRC
22. What is "Country of Origin"
23. What is Tax and VAT
24. Online buyer search techniques.
25. Export process (in flow chart)
26. Orientation on Bangladesh Trade Portal
27. C&F agents, cargo servicing
28. Importance of Packaging and labeling
29. Importance of Cargo insurance



**Ms. Shaheena Sultana, Gender Specialist, BRCP-1 is observing activities of one Group during the workshop**

**Compiled Group outputs on "What have you planned or already implementing (Encouraged by the training)"**

1. Have planned for collecting Trade License
2. Have planned to open a bank account for my flower business.
3. Have planned to establish an office cum sale center for my business.

4. Have planned to produce exportable flowers by maintaining GAP.
5. Have planned to form Exportable Flower Producer Groups
6. Have planned to produce flowers by Contract Farmers for Export
7. Have planned to receive more training on digital marketing and online buyer searching.
8. Have planned for getting bank loan for expansion of the business.
9. Have planned for keeping business accounts in recommended procedure.
10. Have plan for receiving more training on “Business Development and Marketing.”



Dr. Shamim is assisting & clarifying to conceive group activities during the workshop

**Compiled Group outputs on “What problems you are facing in implementing you works, or you may face problems in implementing your plans?”**

- It is very difficult to maintain GAP, some producers are using fertilizers, pesticide and irrigation water more than recommendation doses.
- We have no modern equipment to collect/harvest flowers properly.
- Due to lack of quality planting materials, we cannot produce quality flowers.
- Lack of cold storage to preserve Corm, Bulb, seeds etc.
- Lack of capital
- Unavailability of processing machineries and reagents
- Weak transportation system
- Lack of proper technical knowledge for producing exportable flowers
- Insufficient advisory and information support for flower production
- Lack of adequate knowledge on expert process
- Complicacy to obtain different business regulatory certificates.
- Insufficient initiatives for flower development research
- Limited scope to know the soil quality of different lands.



**Compiled Group outputs on “What kind of help or support you are needed from the authorities to solve the problems?”**

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs' groups.
- Need cold storage available for flower at production area.
- Need simplified procedure for all regulatory certificates.
- Need fixed marketplace at local level with facilities for women.
- Need hands-on Training from production of exportable flowers to export process,



**Participants are performing group activities in the workshop**

- Need to establish emergency helpline to solve various problems of flower entrepreneurs.
- Need to make available the quality planting/propagating materials at local level.
- Need improved transportation system (With cooling system) for marketing of flowers and flowers products.
- Need practical training on flower processing for flower trading.
- Need more hands-on training on digital marketing and online communication.

**8.2.11.2.4.3 Group Presentation and Outputs of Agro-processing Sector**

The 2 groups of Agro-processing sector discussed and worked separately for about 1 and half hours, then came up with their ideas/outcomes and presented them to the house. After compiling presentations of the 2 Agro-processing Groups' activities, the compile outcomes are given below:

**Compiled Group outputs on “What have they learned from the training?”**

1. What are the papers or documents that are needed at the very beginning of a business?
2. Business plan and its feasibility
3. Budget & budgeting of a business
4. GAP & GMP
5. Foods quality and standards
6. Activities of BSTI and Plant Quarantine Wing of DAE
7. Export requirement of some foods
8. What is phyto-sanitary and its certification process?

9. Process of getting Trade License
10. Market and marketing
11. Importance of networking in business

12. Opening of a Facebook Page
13. Importance of packaging in marketing

14. Process of opening a Bank account
15. Process and required papers for having bank loan.

16. Facilities at Bangladesh Bank for women entrepreneurs,



**Participants are asking question to the workshop on their sectoral problems**

17. Digital marketplace and marketing
18. Digital financial system
19. Registers of Account Keeping
20. Income & expenditure and bookkeeping
21. Calculating cost of production

22. Importance of bargaining/negotiation, preservation, and transportation

23. Value chain, supply chain
24. Overview on Export and import
25. Process of getting ERC and IRC
26. What is "Country of Origin"
27. What is Tax and VAT



**Group presentation and question & answer during the workshop**

28. Online buyer search techniques.
29. Export process (in flow chart)
30. Orientation on Bangladesh Trade Portal
31. C&F agents, cargo servicing
32. Importance of Packaging and labeling
33. Importance of Cargo insurance

**Compiled Group outputs on “What have you planned or already implementing (Encouraged by the training)”**

1. Have planned for collecting Trade License
2. Have planned to open a bank account for my flower business.
3. Have planned to establish an office cum sale center for my business.
4. Have planned to produce quality foods by maintaining GMP and HACCP
5. Have planned to apply for getting BSTI certificates for all my products,
6. Have planned to form a Producer Groups of same types of food product.
7. Have planned to receive more training on digital marketing and online buyer searching.
8. Have planned for getting bank loan for expansion of the business.
9. Have planned for keeping business accounts in recommended procedure.
10. Have plan for receiving more training on “Business Development and Marketing.”
11. Have planned to search for mechanization support for my products and if feasible, would collect machines for my production.

**Compiled Group outputs on “What problems you are facing in implementing you works, or you may face problems in implementing your plans?”**

- We have no equipment to produce/process food items, manual production is hampering our production efficiency.
- Our raw materials are seasonal fruits/vegetables, lack of cold storage to preserve those hampers our year-round production.
- Lack of capital
- We have no adequate technical expertise for quality food production as well as we have limited Laboratory facility scope/support to test our food.
- Unavailability of processing machineries and reagents
- We have very poor knowledge on Food Safety Measures, BSTI and other food regulatory issues.
- We have very poor scope to attend “Export Fair” at foreign country to explore our products’ market.
- We have no idea or capacity for branding our products.
- Lack of proper technical skill and skilled manpower for producing exportable agro-processed foods at our level
- Insufficient advisory and information support for agro-processed foods production
- We have very poor knowledge on demand of expert market and online buyer searching process.
- Complicacy to obtain different business regulatory certificates.
- Individually we have no bulk of production to go for export market.

**Compiled Group outputs on “What kind of help or support you are needed from the authorities to solve the problems?”**

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs’ groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- We need to make available agro-processing machinery at our level at an affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.
- Need to organize more hands-on training on food quality measures, marketing and branding of products
  - Need to mobilize ourselves to form product based small group for Collective Action
  - Need to scope for attending “Export Fair” at foreign country level.
  - Need food testing laboratory at regional level.



**Group presentation and question & answering during the workshop**

**8.2.11.2.5 Response by the Chief Guest and Project Manager, BRCP-1 and others to the Questions/Problems raised by the participants.**

In response to the raised problems of workshop participants, Mr. A B Siddique, Director, Bandhan Society informed to the participants that they should be the members of Women and e-commerce Forum (WE), Dhaka and attend in different trade fair, he hoped everything would be solved. He urged all the participants to keep communication with Bandhan Society, it would be with them to help in solving many things of trade barriers.

During the “Group Work” presentation session of the workshop, each of the groups raised some problems or limitations, those are the factors that hinder the expansion of their business and business activities. In response of those raised problems, Dr. M Shahab Uddin, Chief Guest of the workshop as well as Project Manager, BRCP-1 cited the experiences of Amol Group of India, which was initially a Farmers Group; with proper planning and ambition, it has turn to a business firm and



**Dr. M Shahab Uddin, Chief Guest of the workshop and Project Manager, BRCP-1 is talking with the participants in response their raised problems and limitations.**



now it is an established business organization in India. “Same way we are needed to organize ourselves a group of business organization”, he added. Dr. M Shahab Uddin informed us that our country is small, we have limited resources with limited capability. Hence, “We will not be able to provide support to all but some selected individual or Self-Help Organization- SHO will receive some support from BRCP-1” he added. Already Standard Operating Process-SOP for this support has been developed. He also informed that to solve many of their raised problems, BRCP-1 would organize 20 batches of training by the participants from cut flower sector and 40 batches training by the participants from agro-processing sector. According to him, religious impediments or social barriers are actually not any more an obstacle to our business development. “Rather, our will force, and initiatives are more important for growing a business organization”, he added. “Now a day, knowledge acquired for any issue is not a problem, we can learn many things (what’s not?) from Google”, he added. Finally, Dr. M Shahab Uddin hoped that someday all problems would be solved, the only things, all concerns should work together,

### 8.2.11.2.6 Recommendations from the Workshop

During the presentation of all groups, Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV has compiled all the recommendations/needs of the participants for the improvement of the cut flower business as well as business of the agro-processing sector The recommendations are described below –

#### Cut Flower Sector

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs’ groups.
- Need cold storage available for flower at production area.
- Need simplified procedure for all regulatory certificates.
- Need fixed marketplace at local level with facilities for women.
- Need hands-on Training from production of exportable flowers to export process,
- Need to establish emergency helpline to solve various problems of flower entrepreneurs.
- Need to make available the quality planting/propagating materials at local level.
- Need improved transportation system (With cooling system) for marketing of flowers and flowers products.
- Need practical training on flower processing for flower trading.
- Need more hands-on training on digital marketing and online communication.



At the end, Chairperson of the workshop, Dr M M Amir Hossain is discussing on what should be the role of the entrepreneurs to develop their sectoral business

### **Agro-processing Sector**

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs' groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- We need to make available agro-processing machinery at our level at an affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.
- Need to organize more hands-on training on food quality measures, marketing and branding of products
- Need to mobilize ourselves to form product based small group for Collective Action
- Need to scope for attending "Export Fair" at foreign country level.
- Need food testing laboratory at regional level.

#### **8.2.11.2.7 Five Customized Actions Needed by the Trainees of Jashore - Jhenaidha Areas**

Dr. Shamim has analyzed all the needs & demands of agro-business sector (Cut flower and agro-processed foods) identified by the participants. Of these demands, most of the demands would need government support to fulfil but there were some demands, would need to take initiatives from existing entrepreneurs' side. The most feasible and planned activities that the groups would want to perform by the support from concern authorities for the development of their business sector are –

##### **For Cut Flower Sector:**

1. Collect all regulatory certificates for doing business
2. Production of export quality flowers of different varieties
3. Establish office cum sale center of their produces
4. Formation of product based small group for Collective Action
5. Make available the quality planting materials and production inputs/materials for quality flower production

##### **For Agro-processing Sector:**

1. Collect all regulatory certificates for doing agro-processed foods business
2. Production of export quality agro-processed foods of different types
3. Establish office cum sale center of their produces
4. Formation of Business Group/Exportable Flower Producer Group and market development
5. Make available agro-processing machinery at our level with an affordable price.

Finally, Dr. Shamim, President of the Technical Session of the Workshop, thanked all the participants for their suggestions and actions for the development of cut flower sector and agro-processing sector along with its business. He thanked the entire guests including Chief Guest to participate in this workshop and Management of Bandhan Society-DTCL JV for arranging such a nice workshop at a nice venue and announced closing of workshop activities with vote of thanks.

### 8.2.11.3 Post Training Refresher Workshop-2 of Bogura.

The second post training refresher workshop was organized at Bogura district on 02 October 2022. The training venue was at Uttara Training Institute, Bhai Paglar Mor, Colony, Bogura. Guests from concerned departments and 33 trainees from completed 6 batches from Rajshahi, Chapainawabgonj, Bogura and Rangpur districts were present in the workshop. List of workshop participant is given below:

#### Workshop Participants (Not listed based on seniority or position):

Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce

Ms. Sanzida Khanam, Executive Director, Bandhan Society

Mr. Md. Dulal Hossain, Deputy Director, Department of Agricultural Extension, Bogura

Mr. Md, Shahidul Islam, Deputy Director, Department Women Affairs, Bogura.

Mr. Md. Mizanur Rahman, Assistant Director, BSTI, Bogura

Mr. A B Siddique, Director, Bandhan Society

Dr. Md. Shamim A. Yousuf, Lead Training Expert & Consultant, Bandhan Society-DTCL JV

Md. Zaved Meadad, Master Trainer, Bandhan Society-DTCL JV

Md. Gazi Salauddin, Master Trainer, Bandhan Society-DTCL JV

Md. Khairuzzaman Khan Shimul, Training Coordinator, Bandhan Society-DTCL JV

33 Ex-Trainees from 6 batches of Chapainawabganj, Rajshahi, Bogura and Rangpur areas.

#### 8.2.11.3.1 Workshop Activities

The workshop activities were started by the registration of the participants from different Upazilas and districts. Formally the workshop activities started at 10:00 a.m. followed by self-introduction of the participants. There were two segments of the workshop – the inaugural session and technical session. Inaugural session was chaired by Ms. Sanzida Khanam, Executive Director, Bandhan Society.



Participants are welcoming Chief Guest of workshop Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, Ministry of Commerce with flower bouquet

Respectable Project Director, BRCP-1, and Joint Secretary, Ministry of Commerce Mr. Md. Mijanur Rahman was present in the workshop as Chief Guest. Mr. Md. Dulal Hossain, Deputy Director, Department of Agricultural Extension (DAE), Bogura, Mr. Md. Shahidul Islam, Deputy Director, Department of Women Affairs, Bogura, Mr. Md. Mizanur Rahman, Assistant Director, BSTI, Bogura and Mr. A B Siddique, Director, Bandhan Society were also present in the workshop as Special Guest. The technical session was facilitated by Dr. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV.



### 8.2.11.3.1.1 Welcome speech by Md. Abu Bakar Siddique, Director, Bandhan Society

At the very beginning of the Workshop, Mr. Md. Abu Bakar Siddique, Director, Bandhan Society initiated the discussion through a welcome address. He thanked all guests and participants for timely attending the workshop. He briefed the activities of Bandhan Society-DTCL JV as well as Bandhan Society and informed that Bandhan Society has been working for women empowerment, environment, education, agriculture development and capacity building of disadvantaged. “Bringing the women for more involvement in the production and international trade is the dream of both BRCP-1, Ministry of Commerce and Bandhan Society-DTCL JV,” he added. Hence, this training project is being implemented by the financial support of BRCP-1. He urged to the workshop participants (the trainees) to participate actively during the Group Work to fulfill the objectives of the workshop. He expressed his gratitude to the Chief



Mr. Md. Abu Bakar Siddique, Director, Bandhan Society is delivering Welcome Speech in the Workshop

Guest Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce for his keen interest on spurt of women trades in Bangladesh, supportive attitude towards Bandhan Society-DTCL JV and presence in this workshop even his busy work schedule. He also expressed his heartfelt thanks to Ms. Sanzida Khanum, ED, Bandhan Society for making space to attend this workshop even her tight work schedule. Mr. Siddique also expressed his special thanks to Mr. Md. Dulal Hossain, DD, DAE, Bogura Mr. Md. Shahidul Islam, DD, DWA, Bogura, and Mr. Md. Mizanur Rahman, Assistant Director, BSTI, Bogura for their immense cooperation and support to Training Program of Bandhan Society-DTCL JV as well as for attending this workshop as Special Guest. He repeatedly urged the participants to keep touch with the Bandhan Society-DTCL JV for future cooperations. Finally, he again thanked everybody for their cooperation, especially the trainees to participate to this workshop.

### 8.2.11.3.1.2 Introduction and Queries of Chief Guest

After self-introduction by all guests, Mr. Md. Mijanur Rahman, Chief Guest of the workshop and PD, BRCP-1 asked all participants to introduce themselves with description of their location, products, sale volume and problems. Then, as per suggestion, individually all 33 participants have described their products, production, and existing problems. Where needed, the PD, BRCP-1 has responded and suggested to the entrepreneurs (trainees). So, it was a long session and helped the participants including the guest about the present status of our women entrepreneurs, their problems and impact of



Mr. Md. Mijanur Rahman, Chief Guest of the workshop and PD, BRCP-1 talking with all participants about their products, quality & marketing and problems they are facing.

the training imparted by Bandhan Society-DTCL JV. Mr. Mijanur Rahman, PD, BRCP-1 was happy to learn about the positive consequences of the imparted training program.

### 8.2.11.3.1.3 Speech by the Special Guests

Mr. Md. Mizanur Rahman, Assistant Director, BSTI, Bogura, as a Special Guest, informed that he simple impressed learning the achievement by the participants of the workshop in the field of agro-processed food sector. He has made some suggestions to improve their business and urged them to communicate with him for any sorts of BSTI related problems. At the end he thanked Bandhan Society-DTCL JV for the nice and important training program already had imparted as well as for inviting him in that workshop to have nice experiences with those agro-process entrepreneurs' activities.

Another Special Guest of the workshop Mr. Md. Shahidul Islam, Deputy Director, Department of Women Affairs, Bogura thanked to the Bandhan Society-DTCL JV for inviting him in that workshop as well as thanked to all

participants for sharing their nice and innovative enterprises. He informed that at his office they have very poor scope for providing financial support to the women entrepreneurs, but they have some scope to provide technical supports to the women. He also informed that there are some



Mr. Md. Shahidul Islam, Deputy Director, Department of Women Affairs, Bogura is addressing in the workshop as Special Guest

scopes to the banks for women to get loan with law interest rate, but small entrepreneurs can not avail that scope due to lack of necessary documents and evidence. He urged all participants to communicate with him and he would provide all support available at his jurisdiction. Finally, he thanked PD, BRCP-1 and Chief Guest of the workshop for supporting this nice training program and wished every success of the workshop and ended his addressing.

Mr. Md. Dulal Hossain, Deputy Director, Department of Agricultural Extension (DAE), Bogura thanked all participants for attending the workshop as well as to involved in agro-processing products business. He also thanked and appreciated Bandhan Society-DTCL JV for working on a nice project.

“Women have more problems than the male to work in the business sector as women have to maintain both household works and field/business work”, he added. “So, we should organize more and more technical training for our women entrepreneurs”, he wished. He also informed that to produce agro-



Mr. Md. Dulal Hossain, DD, DAE, Bogura is addressing to the participants in the Workshop.

processed-foods, we must newness and specialty in the product quality as well as taste. In the meantime, women have come forward in many sectors. He urged all participants to communicate with him for any sort of agricultural problems and as district Chief of DAE, he would try to provide

all sorts of support at his level. At the end, from the DAE end, he appreciated all the participants for having excellent achievement in the agro-processing sectors. He ended his speech by wishing for every success of the workshop.

#### **8.2.11.3.1.4 Inaugural Speech by Chief Guest Mr. Md. Mijanur Rahman, Project Director, BRCP-1, and Joint Secretary, Ministry of Commerce**

At the very beginning of the speech, the Chief Guest Mr. Md. Mijanur Rahman, Joint Secretary, Ministry of Commerce and Project Director, BRCP-1 thanked to all for joining with this workshop from distance places like Chapainawabganj, Rajshahi and Rangpur districts. He appreciated Bandhan Society-DTCL JV for organizing such effective workshop and for implementing the training project on Trade facilitation for the women entrepreneurs of agro-processing sectors. He also praised the nice venue of the workshop – the Training Room of Uttara Training Institute, Bhai Paglar Mor, Colony, Bogura, its space and location. He informed that through the training program, BRCP-1 is intended to



**Respectable Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce is addressing in the workshop as Chief Guest**

provide further support to the women entrepreneurs in the form of “Piloting Activities”, where a group of 5 to 10 persons (Self Help Organization) would come-up with potential and feasible business plan, they need to start their business and then apply for support to the BRCP-1. They must start first then apply to BRCP-1 for support, he suggested repeatedly.

According to him, packaging is one of the main problems in the marketing of our products. “We need to improve this packaging as well as get registration for packaging”, he added. He urged all to do business with maintaining all regulatory issues and documents with sincerity. “Success will come automatically”, he added. At the end, he appreciated all participants for their achievements in agro-processing sector but not sitting slothful after achieving this success rather, utilize the training knowledge, plan for doing more efficient and profitable business of agro-processing sectors. Finally, Mr. Md. Mijanur Rahman, Chief Guest of the workshop wished very success of the workshop and announced inauguration of the Post-training Refresher Workshop-2.

#### **8.2.11.3.1.5 Speech by Chairperson of the Workshop and Executive Director, Bandhan Society**

Ms. Sanzida Khanam, Executive Director, Bandhan Society and Chairperson of the inaugural session, has started his speech with his heart-felt gratitude to the Chief Guest respectable Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce, other respectable Special Guests, and ex-trainees (workshop’s main participants) from different parts of



Chapainawabgonj, Rajshahi, Rangpur and Bogura districts for their valuable time to this workshop. She also expressed her gratitude to the Management of Uttara Training Institute for allowing their Venue for this workshop. Ms. Sanzida Khanam requested the participants to follow all the technical issues they had learnt in the training and try to perform their business with all valid certificates and papers. At the end, after inviting all participants to attend the technical session, she announced the closing of the Inaugural Session with a vote of thanks.



**Ms. Sanzida Khanam, Executive Director, Bandhan Society and Chairperson of the inaugural session is addressing for closing the Inaugural Session of the Workshop**

### 8.2.11.3.1.6 Visited to the Products Displayed Site

In the workshop, all participants have brought their produces, displayed & presented those at the workshop venue with very decorative and nice ways. After the closing of the Inaugural Session of workshop, PD, BRCP-1 and other guest visited the displayed products and appreciated them for nice and innovative achievement with diversified agro processed produces. Mr. Md. Mizanur Rahman, Assistant Director, BSTI, Bogura has impressed observing the products of women entrepreneurs. He made some suggestions instantly after observing packaging of maximum products and assured the participants for all sorts of his help related to BSTI issues.



**Md. Mizanur Rahman, PD, BRCP-1 and other Guests are observing the displayed products of trainees.**



**Mr. Mizanur Rahman, PD, BRCP-1 and other Guest are observing Display corner of workshop participants.**

### 8.2.11.3.1.7 Technical Session of the Workshop

The Technical Session of the workshop has been facilitated by Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society. Md. Zaved Meadad, Master Trainer and Md. Khairuzzaman Shimul, Training Coordinator, Bandhan Society-DTCL JV acted as Reporters.

At the beginning, 30 participants were divided into 5 groups, each group had 6 members. All the participants were from agro-processing sector. The groups were -

- a. Group - 1
- b. Group - 2
- c. Group - 3
- d. Group - 4
- e. Group - 5

### 8.2.11.3.1.8 Group Discussion and Works

At the beginning of the Group Work, Dr. Shamim Again discussed the objectives of the workshop, means, what Bandhan Society-DTCL JV would like to have from the workshop? Accordingly, each of the Group was provided with 4 questions to work on. Then, Dr. Shamim clarified the questions to all Groups and requested them to note down their opinion/answers on brown paper for all questions. He urged all to have a well discussion among themselves before writing down their answers on Brown Paper. After one hour group discussion and work, each of the Group came up with their output and presented in the workshop.



Dr. Shamim, Lead Training Expert is observing and clarifying Grop Work issues to the workshop participants

The pattern of these 4 questions were common for all 5 small groups.

#### The 4 questions were -

1. What have you learned from the training?
2. What have you planned or already have implemented utilizing the knowledge from the training?
3. What problems they are facing in implementing their works or they might face problems in implementing their plans?
4. What kind of help or support they would need from the authorities to solve the problems?



### 8.2.11.3.1.8 Group Presentation and Outputs of Agro-processing Sector

All the 5 groups of Agro-processing sector discussed and worked separately for about 1 and half hours, then came up with their ideas/outcomes and presented them to the house. After compiling presentations of the 5 Agro-processing Groups' activities, the compiled outcomes are given below:



Gazi Salauddin, Master Trainer is clarifying Group Work issues to the workshop participants

#### a. Compiled Group outputs on “What have they learned from the training?”

From these 6 days training we have learned the below issues

1. What is Enterprise? What is Entrepreneur and what are the qualities of an entrepreneur?
2. We learnt about GAP, GMP, HACCP, TBT, SPS
3. Supply Chain
4. ERC and IRC
5. Trade License, Trademarks, VAT, Tax, Opening Bank Account and BSTI & Its Certification
6. Business Plan
7. Budget
8. Balance Sheet Preparation
9. Value Addition
10. Packaging Issues
11. Marketing
12. Value Chain
13. Digital Marketing
14. E-Commerce Platform
15. Orientation on Export and Import
16. Plant Quarantine
17. Process of Phyto-sanitary Certificate
18. Cash Book and Ledger Book
19. Advertisement Technique
20. CM License
21. Calculating Cost of Production
22. Process of getting a Bank Loan



Participants are busy with Group Work activities



23. Papers and Documents for Export & Import
24. Country of Origin
25. Customs Duty and Duty Drawback
26. Business Start-up
27. Bangladesh Trade Portal
28. Company Registration
29. Insurance
30. What are Utility Services
31. Breakeven Point
32. Clearance from Department of Environment
33. Quality of a Leader
34. Procedure for Opening a LC at Bank
35. Facilities for Women Entrepreneurs
36. Introduction on Domine & Hosting and Cyber Security



One of the Group of workshop is presenting their Group Work activities

**b. Compiled Group outputs on “What have you planned or already have implemented utilizing the knowledge from the training.”**

1. Planned to collect Trade License and TIN Certificate
2. Open a bank account on a business name
3. Mobilize capital for business activities
4. Will process to get BSTI Certificated for their products
5. Will work for getting Trademarks
6. Will produce quality foods by maintaining GMP and HACCP
7. Planned to improve packaging and will get packaging certification from BSTI
8. Planned for expanding business with include more manpower and advertising for market improvement
9. Will maintain business accounts as per recommended manner
10. Will do business by preparing plan and budget
11. Will do all financial correspondence through bank accounts



Group Presentation

**c. Compiled Group outputs on “What problems you are facing in implementing your works, or you may face problems in implementing your plans?”**

1. Shortage of own capital and problems in getting Bank Loan
2. Lack of proper skill and technologies for food preservation
3. Problems in Packaging & Marketing
4. Problems in collecting and storing raw materials
5. Problems in collecting safe & chemical free food raw materials & other food ingredients
6. Shortage of skill manpower
7. Lack of proper training in food processing technologies
8. Lack of machines and instruments to prepare bulk of production
9. Delivery problems of processed food products, especially liquid foods to other districts
10. Lack of knowledge on different facilities for us by the government
11. System barrier (official rules & fees) to get different trade related documents and certifications



Group Presentation by another Group

**d. Compiled Group outputs on “What kind of help or support you would be needed from the authorities to solve the problems?”**

1. Need to establish a one stop service point to get all sorts of trade related licenses or certificates easily
2. Need easy terms and low interest Bank Loan
3. Organize more training on Marketing, processing Technologies and food preservation technologies.
4. Assistance in smooth food delivery mechanisms
5. Need Export Promotion Bureau at regional level to assist in export related issues
6. Need matching funds for our factory & machinery
7. Need to have scope to visit food processing factories and industry at home and abroad
8. Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
9. We need to make available agro-processing machinery at our level with affordable price
10. Need to establish a helpline to solve various problems of agro-processed food entrepreneurs.
11. Need to mobilize ourselves to form product based small group for Collective Action
12. Need food testing laboratory at regional level.

### 8.2.11.3.1.9 Response by the Chief Guest and Project Director, BRCP-1 and others to the Questions/Problems raised by the participants.

In response to the raised problems by workshop participants, Mr. A B Siddique, Director, Bandhan Society informed to the participants that they should be the members of Women and e-commerce Forum (WE), Dhaka and attend in different trade fair, he hoped everything would be solved. He urged all the participants to keep communication with Bandhan Society, it would be with them to help in solving many things of trade barriers.

During the “Group Work” presentation session of the workshop, each of the groups raised some problems or limitations, those are the factors that hinder the expansion of their business and business activities. In response of those raised problems, Mr. Md. Mijanur Rahman, Chief Guest of the workshop as well as Project Director, BRCP-1 informed that BRCP-1 is working on maximum issues the entrepreneurs have mentioned. But they should also come up with certain things like all necessary documents, they must ensure the quality aspects through



Mr. Md. Mijanur Rahman, Chief Guest of the workshop and Project Director, BRCP-1, Ministry of Commerce is talking with the participants in response their raised problems and limitations.

BSTI and need very good packages with packaging registration. To solve technological problems in agro-processing sector, he also informed that BRCP-1 would organize 40 batches training by the potential participants from agro-processing sector along with hands-on training for each technology. Regarding easy term bank loan for the women, the PD, BRCP-1 informed that BRCP-1 would also have a plan for meeting with all concerns to find out a reasonable way but they should prepared themselves with all required documents to get a bank loan. Finally, the Chief Guest and Project Director, BRCP-1 Mr. Md. Mijanur Rahman hoped that someday all problems would be solved, the only things, all concerns should need to work together.

### 8.2.11.3.1.10 Recommendations from the Workshop

During the presentation of all groups, Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV has compiled all the recommendations/needs of the participants for the improvement of the agro-processing sector The recommendations are described below –

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs' groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- Need to make agro-processing machinery available at entrepreneurs' level with affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.



- Need to organize more hands-on training on food quality measures, marketing and branding of products
- Need to mobilize ourselves to form product based small group for Collective Action
- Need to scope for attending “Export Fair” at foreign country level.
- Need food testing laboratory at regional level.

### 8.2.11.3.1.11 Five Customized Actions Needed by the Trainees of Chapainawabgonj to Rangpur Areas

Dr. Shamim has analyzed all the needs & demands of agro-business sector (agro-processed foods) identified by the participants. Most of the demands would need government support to fulfil but there were some demands, would need to take initiatives from entrepreneurs’ end as well. The most feasible and planned activities that the groups would want to perform by the support from concern authorities for the development of their business sector are –

For Agro-processing Sector:

1. Collect all regulatory certificates for doing agro-processed foods business
2. Establish mini-industry of quality agro-processed foods of different types
3. Establish office cum sale center of their produces
4. Formation of Business Group/Exportable Flower Producer Group and market development
5. Make available agro-processing machinery at their level with affordable price.

Finally, Dr. Shamim, Chairperson of the Technical Session of the Workshop, thanked all the participants for their suggestions and actions for the development of agro-processing sector along with its business. He thanked the entire guests including Chief Guest to participate in this workshop and Management of Bandhan Society-DTCL JV for arranging such a nice workshop at a nice venue and announced closing of workshop activities with vote of thanks.



Mr. Md. Mijanur Rahman, PD, BRCP-1 and Chief Guest of the Workshop is with the Guests and with some of the workshop participants

#### **8.2.11.4 Post Training Refresher Workshop-3 of Savar, Dhaka.**

The Third Post Training Refresher Workshop was organized at Mushroom Development Institute at Savar on 03 November 2022. Guests from concerned departments and 33 trainees from completed training batches covering the areas from Dhaka (Savar), Manikgonj, Tangail, Mymensingh, and Narsingdi districts areas. Where, 8 batches of training have been organized. List of workshop participant is given below:

##### **Workshop Participants (Not listed based on seniority or position):**

Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce

Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce

Ms. Sanzida Khanam, Executive Director, Bandhan Society

Dr. Md. Ferdous Ahmed, In charge, Mushroom Development Institute and Deputy Director, Department of Agricultural Extension, Dhaka.

Mr. Md. Nozir Ahamed, Deputy Director (CM) BSTI, Dhaka

Ms. Shaheena Sultana, Gender Expert, BRCP-1, Ministry of Commerce

Dr. Akhter Jahan Kakon, Deputy Director, Mushroom Development Institute, Savar, Dhaka

Mr. A B Siddique, Director, Bandhan Society

Dr. Md. Shamim A. Yousuf, Lead Training Expert & Consultant, Bandhan Society-DTCL JV

Md. Zaved Meadad, Master Trainer, Bandhan Society-DTCL JV

Md. Khairuzzaman Khan Shimul, Training Coordinator, Master Trainer, Bandhan Society-DTCL JV

33 Ex-Trainees from 8 batches of Savar, Dhaka, Manikgonj, Tangail, Mymensingh, and Narsingdi districts areas.

##### **8.2.11.4.1 Workshop Activities**

The workshop activities were started by the registration of the participants from different Upazilas and districts. Formally the workshop activities started at 10:00 a.m. followed by self-introduction of the participants. There were two segments of the workshop – the **inaugural session** and **technical session**. The inauguration session was chaired by Ms. Sanzida Khanam, Executive Director, Bandhan Society. Respectable Project Director, BRCP-1, and Joint Secretary, Ministry of Commerce Mr. Md. Mijanur Rahman was present in the workshop as Chief Guest. Dr. M Shahab Uddin, Project Manager, BRCP-1, Mr. Md. Nozir Ahamed, Deputy Director, MSC wing, BSTI, Dhaka, Dr. Md. Ferdous Ahmed, In-Charge, Mushroom Development Institute and Deputy Director, Department of Agricultural Extension (DAE), Dhaka, Dr. Akhter Jahan Kakon, Deputy Director, Mushroom Development Institute, Savar, Dhaka, and Mr. A B Siddique, Director, Bandhan Society were also present in the workshop as Special Guest. The technical session was facilitated by Dr. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV.

#### 8.2.11.4.1.1 Welcome speech by Md. Abu Bakar Siddique, Director, Bandhan Society

At the very beginning of the Workshop, Mr. Md. Abu Bakar Siddique, Director, Bandhan Society initiated the discussion through a welcome address. He thanked all guests and participants for timely attending the workshop. He briefed the activities of Bandhan Society and informed that Bandhan Society has been working for women empowerment, environment, education, agriculture development and capacity building of disadvantaged. “Bringing the women for more involvement in the production and international trade is the dream of both BRCP-1, Ministry of Commerce and Bandhan Society-DTCL JV,” he added. Hence, this training project is being implemented with the financial support of BRCP-1. He urged the workshop participants (the trainees) to participate actively during the Group Work to fulfill the objectives of the workshop. He expressed his gratitude to the Chief Guest Mr. Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce for his keen interest on spurt of women trades in Bangladesh, supportive attitude towards Bandhan Society-DTCL JV and presence in this workshop even his busy work schedule. He also expressed his heartfelt thanks to Ms. Sanzida Khanam, ED, Bandhan Society for making space to attend this workshop even her tight work schedule. Mr. Siddique also expressed his special thanks to Mr. Md. Nozir Ahamed, DD, BSTI, Dhaka, Dr. Md. Ferdous Ahmed, In-charge, Mushroom development Institute and DD, DAE, Dhaka, and Md. Akhter Jahan Kakon, Deputy Director, DAE (Deputed at Mushroom Development Institute, Savar, Dhaka for their immense cooperation and support to Training Program of Bandhan Society-DTCL JV as well as for attending this workshop as Special Guest. He repeatedly urged the participants to keep touch with the Bandhan Society-DTCL JV for future cooperations. Finally, he again thanked everybody for their cooperation, especially the trainees to participate in this workshop.



Participants are welcoming Chief Guest of workshop Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, Ministry of Commerce with flower bouquet

#### 8.2.11.4.1.2 Introduction and Queries of Chief Guest

After self-introduction by all guests, Mr. Md. Mijanur Rahman, Chief Guest of the workshop and PD, BRCP-1 asked all participants to introduce themselves with description of their location, products, sale volume and problems. Then, as per suggestion, individually all 33 participants have described their products, production, and existing problems. Where needed, the PD, BRCP-1 has responded and suggested to the entrepreneurs (trainees). Besides the responsiveness of the PD, BRCP-1, Mr. Md. Nozir Ahamed, DD, BSTI also responded and suggested some quality & regulatory issues of



Mr. Md. Mijanur Rahman, Chief Guest of the workshop and PD, BRCP-1 talking with all participants about their products, quality & marketing and problems they are facing.



maximum participants individually. So, it was a long session and helped the participants specially the guest to understand the present status of our women entrepreneurs, their problems and impact of the training imparted by Bandhan Society-DTCL JV. The PD, BRCP-1 was happy to learn about the outcomes of the imparted training program as well as the achievement they have done by this time.

#### **8.2.11.4.1.3 Speech by the Special Guests**

Dr. Md. Ferdous Ahmed, In charge, Mushroom Development Institute and Deputy Director, Department of Agricultural Extension, Dhaka, as a Special Guest, informed that he simple impressed learning the achievement by the participants of the workshop in the field of agro-processed food sector. He has made some suggestions to improve their business and urged them to communicate with him about any sorts of Mushroom production related problems. “Production of any produces is meaningless if there is no market, we must develop good market of Mushroom and then it will be a good place of good business”, he added. So, the training has



**Overview of the workshop-3 at Mushroom Development Institute, Savar.**

been supported by BRCP-1, Ministry of Commerce is a very important training for the small entrepreneurs. At the end he thanked Bandhan Society-DTCL JV for the nice and important training program already had imparted as well as for inviting him to that workshop to have nice experiences with a group of agro-process entrepreneurs’ and their activities.

Another Special Guest Mr. Md. Nozir Ahamed, Deputy Director (CM) BSTI, Dhaka expressed his special thanks to all attended entrepreneurs for their struggle to better business with many potential agro-processed items. He also appreciated Bandhan Society-DTCL JV to aware the entrepreneurs on food quality and regulatory aspect of trade. He urged all participants to communicate with him for any sort of regulatory problem and he would help them at his level best.

#### **8.2.11.4.1.4 Technical Session of the Workshop**

The Technical Session of the workshop has been facilitated by Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society. Md. Zaved Meadad, Master Trainer and Md. Khairuzzaman Shimul, Training Coordinator, Bandhan Society-DTCL JV acted as Reporters.

At the beginning, 30 participants were divided into 5 groups, each group had 6 members. All the participants were from agro-processing sector. The groups were -

- a. Group - 1
- b. Group - 2
- c. Group - 3
- d. Group - 4
- e. Group - 5

#### 8.2.11.4.1.5 Group Discussion and Works

At the beginning of the Group Work, Dr. Shamim Again discussed the objectives of the workshop, means, what Bandhan Society-DTCL JV would like to have from the workshop? Accordingly, each of the Group was provided with 4 questions to work on. Then, Dr. Shamim clarified the questions to all Groups and requested them to note down their opinion/answers on brown paper for all questions. He urged all to have a well discussion among themselves before writing down their answers in Brown Paper. After one hour group discussion and work, each of the Group came up with their output and presented in the workshop.



Workshop participants are discussing among themselves on Groop Work issues.

The pattern of these 4 questions were common for all 5 small groups.

#### The 4 questions were -

1. What have you learned from the training?
2. What have you planned or already have implemented utilizing the knowledge from the training?
3. What problems they are facing in implementing their works or they might face problems in implementing their plans?
4. What kind of help or support they would need from the authorities to solve the problems?

#### 8.2.11.4.1.6 Group Presentation and Outputs of Agro-processing Sector

All the 5 groups of Agro-processing sector discussed and worked separately for about 1 and half hours, then came up with their ideas/outcomes and presented them to the house. After compiling presentations of the 5 Agro-processing Groups' activities, the compiled outcomes are given below:



One of the Group of workshop is presenting their Group Work activities

#### a. Compiled Group outputs on “What have they learned from the training?”

From these 6 days training we have learned the below issues

1. What is Enterprise? What is Entrepreneur and what are the qualities of an entrepreneur?
2. We learnt about GAP, GMP, HACCP, TBT, SPS
3. Supply Chain

4. ERC and IRC
5. Trade License, Trademarks, VAT, Tax, Opening Bank Account and BSTI & Its Certification
6. Business Plan
7. Budget
8. Balance Sheet Preparation
9. Value Addition
10. Packaging Issues
11. Marketing
12. Value Chain
13. Digital Marketing
14. E-Commerce Platform
15. Orientation on Export and Import
16. Plant Quarantine
17. Process of Phyto-sanitary Certificate
18. Cash Book and Ledger Book
19. Advertisement Technique
20. CM License
21. Calculating Cost of Production
22. Process of getting a Bank Loan
23. Papers and Documents for Export & Import
24. Country of Origin
25. Customs Duty and Duty Drawback
26. Business Start-up
27. Bangladesh Trade Portal
28. Company Registration
29. Insurance
30. What are Utility Services
31. Breakeven Point
32. Clearance from Department of Environment
33. Quality of a Leader
34. Procedure for Opening a LC at Bank
35. Facilities for Women Entrepreneurs
36. Introduction on Domine & Hosting and Cyber Security

**b. Compiled Group outputs on “What have you planned or already have implemented utilizing the knowledge from the training.”**

1. Planned to collect Trade License and TIN Certificate
2. Open a bank account on a business name
3. Mobilize capital for business activities
4. Will process to get BSTI Certificated for their products
5. Will work for getting Trademarks
6. Will produce quality foods by maintaining GMP and HACCP
7. Planned to improve packaging and will get packaging certification from BSTI
8. Planned for expanding business with include more manpower and advertising for market improvement
9. Members of Mushroom group have planned to establish a joint sale center at Dhaka level.
10. Will maintain business accounts as per recommended manner
11. Will do business by preparing plan and budget
12. Will do all financial correspondence through bank accounts

**c. Compiled Group outputs on “What problems you are facing in implementing you works, or you may face problems in implementing your plans?”**

1. Shortage of own capital and problems in getting Bank Loan
2. Lack of proper skill and technologies for food preservation
3. Problems in Packaging & Marketing
4. Problems in collecting and storing raw materials
5. Problems in collecting safe & chemical free food raw materials & other food ingredients
6. Shortage of skill manpower
7. Lack of proper training in food processing technologies
8. Lack of machines and instruments to prepare bulk of production
9. Delivery problems of processed food products, especially liquid foods to other districts
10. Lack of knowledge on different facilities for us by the government
11. System barrier (official rules & fees) to get different trade related documents and certifications

**d. Compiled Group outputs on “What kind of help or support you would be needed from the authorities to solve the problems?”**

1. Need to establish a one stop service point to get all sorts of trade related licenses or certificates easily
2. Need easy terms and low interest Bank Loan

3. Organize more training on Marketing, processing Technologies and food preservation technologies.
4. Assistance in smooth food delivery mechanisms
5. Need Export Promotion Bureau at regional level to assist in export related issues
6. Need matching funds for our factory & machinery
7. Need to have scope to visit food processing factories and industry at home and abroad
8. Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
9. We need to make available agro-processing machinery at our level with affordable price
10. Need to establish a helpline to solve various problems of agro-processed food entrepreneurs.
11. Need to mobilize ourselves to form product based small group for Collective Action
12. Need food testing laboratory at regional level.

#### **8.2.11.4.1.7 Recommendations from the Workshop**

During the presentation of all groups, Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV has compiled all the recommendations/needs of the participants for the improvement of the agro-processing sector. The recommendations are described below –

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs' groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- Need to make agro-processing machinery available at entrepreneurs' level with affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.
- Need financial support to establish a Mushroom Sale Center at Dhaka city areas.
- Need to organize more hands-on training on food quality measures, marketing and branding of products
- Need to mobilize ourselves to form product based small group for Collective Action
- Need to scope for attending "Export Fair" at foreign country level.
- Need food testing laboratory at regional level.

#### **8.2.11.4.1.8 Five Customized Actions Needed by the Trainees of Savar, Manikgonj, Tangail, Mymensingh and Narsingdi Districts Areas**

Dr. Shamim has analyzed all the needs & demands of agro-business sector (agro-processed foods) identified by the participants. Most of the demands would need government support to fulfil but there were some demands, would need to take initiatives from entrepreneurs' end as well. The most feasible and planned activities that the groups would want to perform by the support from concern authorities for the development of their business sector are –

##### **For Agro-processing Sector:**

1. Collect all regulatory certificates for doing agro-processed foods business
2. Establish mini-industry of quality agro-processed foods of different types
3. Establish office cum sale center of their produces and Mushroom participants want to establish joint sale center at Dhaka city areas.
4. Formation of Business Group/Exportable Flower Producer Group and market development
5. Make available agro-processing machinery at their level with affordable price.

Finally, Dr. Shamim, Chairperson of the Technical Session of the Workshop, thanked all the participants for their suggestions and actions for the development of agro-processing sector along with its business. He thanked the entire guests including Chief Guest to participate in this workshop and Management of Bandhan Society-DTCL JV for arranging such a nice workshop at a nice venue and announced closing of workshop activities with vote of thanks.



### **8.2.11.5 Post Training Refresher Workshop-4 at Dhaka.**

The fourth Post Training Refresher Workshop was organized at Udayan Swabolambi Sangstha at Humayun Road, Mohammadpur, Dhaka on 12 December 2022. Guests from concerned departments and 38 trainees from completed training of 10 batches covering the areas mainly from Dhaka and Gazipur districts. But some participants of Mushroom production and processing from Rangpur, Chapainawabgonj and Rangamati Hill districts were also present in the workshop. List of workshop participant is given below:

#### **Workshop Participants (Not listed based on seniority or position):**

Farhana Iris, Joint Secretary (WTO Section-3) WTO Wing, Ministry of Commerce

Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce

Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce

Ms. Sanzida Khanam, Executive Director, Bandhan Society

Dr. M M Amir Hossain, Managing Director, DTCL

Mr. Md. Habibur Rahman, Director, DTCL

Dr. Afia Ahkter, Deputy Director (In-Charge), DAE, Dhaka.

Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV

Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV

Mr. Md. Enamul Haque Ena, Trade and Entrepreneurship Development Consultant, Bandhan Society-DTCL JV

Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant, BRCP-1, Ministry of Commerce

Mr. A B Siddique, Director, Bandhan Society

Md. Zaved Meadad, Master Trainer, Bandhan Society-DTCL JV

Md. Khairuzzaman Khan Shimul, Training Coordinator, Bandhan Society-DTCL JV

38 Ex-Trainees from 10 batches of Dhaka city areas and Gazipur districts areas with some participants from Chapainawabgonj, Rangpur and Rangamati districts.

#### **8.2.11.5.1 Workshop Activities**

The workshop activities were started by the registration of the participants from different Upazilas and districts and recitation from Holy Quran. Formally, the workshop activities started at 10:00 a.m. followed by self-introduction of the participants. There were two segments of the workshop – the **inaugural session** and **technical session**. The inauguration session was Chaired by Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce. Respectable Farhana Iris, Joint Secretary (WTO Section-3) WTO Wing, Ministry of Commerce was present in the workshop as Chief Guest. Dr. M Shahab Uddin, Project Manager, BRCP-1, Dr. Afia Ahkter, Deputy Director (In-Charge), DAE, Dhaka, Dr. M M Amir Hossain, Managing Director, DTCL and Mr. A B

Siddique, Director, Bandhan Society were also present in the workshop as Special Guest. The technical session was facilitated by Dr. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV.

#### 8.2.11.5.1.1 Welcome speech by Md. Abu Bakar Siddique, Director, Bandhan Society

At the very beginning of the Workshop, Mr. Md. Abu Bakar Siddique, Director, Bandhan Society initiated the discussion through a welcome address. He thanked all guests and participants for timely attending the workshop. He briefed the activities of Bandhan Society and informed that Bandhan Society has been working for women empowerment, environment, education, agriculture development and capacity building of disadvantaged. “Bringing the women for more involvement in the production and international trade is the dream of both BRCP-1, Ministry of Commerce and Bandhan Society-DTCL JV,” he added. Hence, this training project is being implemented with the financial support of BRCP-1. He urged the workshop participants (the trainees) to participate actively during the Group Work to fulfill the objectives of the workshop. He expressed his gratitude to the Chief Guest Farhana Iris, Joint Secretary (WTO Section-3) WTO Wing, Ministry of Commerce for her keen interest on spurt of women trades in Bangladesh, supportive attitude towards Bandhan Society-DTCL JV and presence in this workshop even her busy work schedule. He also expressed his heartfelt thanks to Md. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce for making space to attend this workshop even with his tight work schedule. Mr. Siddique also expressed his special thanks to Dr. Afia Ahkter, Deputy Director (In-Charge), DAE, Dhaka, to Dr. M M Amir Hossain, Managing Director, DTCL and Experts of this project for their immense cooperation and support to Training Program of Bandhan Society-DTCL JV as well as for attending this workshop as Special Guest. He repeatedly urged the participants to keep touch with the Bandhan Society-DTCL JV for future cooperations. Finally, he again thanked everybody for their cooperation, especially the trainees to participate in this workshop.



Farhana Iris, Joint Secretary (WTO Section-3) WTO Wing, Ministry of Commerce is addressing in the workshop as Chief Guest

#### 8.2.11.5.1.2 Introduction and Queries of Chairperson

After self-introduction by all guests, Mr. Md. Mijanur Rahman, Chairperson of the workshop and PD, BRCP-1 asked all participants to introduce themselves with a description of their location, products, sale volume and problems. Then, as per suggestion, individually all 33 participants have described their products, production, and existing problems. Where needed, the PD, BRCP-1 has responded

and suggested to the entrepreneurs (trainees). Besides the response of the PD, Dr. M Shahab Uddin, Project Manager, BRCP-1 was also responded and suggested some quality & regulatory issues of maximum participants individually. So, it was a long session and helped the participants specially the guest to understand the present status of our women entrepreneurs, their problems and impact of the training imparted by Bandhan Society-DTCL JV. PD, BRCP-1 was happy to learn about the outcomes of the imparted training program as well as the achievements they have made by this time.



**Mr. Md. Mijanur Rahman, Chairperson of the workshop and PD, BRCP-1 talking with all participants about their products, quality & marketing and problems they are facing.**

### 8.2.11.5.1.3 Speech by the Special Guests

Dr. Afia Akhter, DD (In charge), Department of Agricultural Extension, Dhaka, as a Special Guest, informed that she was simply impressed learning the achievement by the participants of the workshop in the field of agro-processed sector. She has made some suggestions to improve their business and urged them to communicate with her for any sort of agricultural production related problems. “Production of any produces is meaningless if there is no market, we must develop good market of our produces and then it would be a good place of good business”, she added. To her the training has been supported by BRCP-1, Ministry of Commerce is a very important training for the small entrepreneurs. At the end, she thanked Bandhan Society-DTCL JV for the nice and important training program already had imparted as well as for inviting her to the workshop to have nice experiences with a group of entrepreneurs and their activities.



**Dr. Afia Akhter, Deputy Director (In-Charge), DAE, Dhaka addressing in the workshop as Special Guest**

Another Special Guest Dr M M Amir Hossain, Managing Director, DTCL Dhaka expressed his



**Dr. M M Amir Hossain, Managing Director, DTCL is talking and sharing in the workshop as Special Guest**

special thanks to all entrepreneurs who attended the workshop for their struggle to better business with many potential agro-processed items. He also appreciated BRCP-1 Management to provide scope to aware the entrepreneurs on food quality and regulatory aspect of trade. Dr Amir requested the participants to follow all the technical issues they had learn in the training, try to perform business with all valid

certificates and papers. He informed that agro-processed foods sector is also a raising & potential sector for Bangladesh; we have lot of scope to export the products of these sectors. Hence, urged to the participants to take their business interventions more efficiently and effectively. At the end, after inviting all participants to attend the technical session, he announced the closing of the Inaugural Session with vote of thanks.

#### **8.2.11.5.1.4 Technical Session of the Workshop**

The Technical Session of the workshop has been facilitated by Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society. Md. Zaved Meadad, Master Trainer and Md. Khairuzzaman Shimul, Training Coordinator, Bandhan Society-DTCL JV acted as Reporters.

At the beginning, 38 participants were divided into 5 groups, each group had 7 members. All the participants were from agro-processing sector. The groups were -

- a. Group - 1
- b. Group - 2
- c. Group - 3
- d. Group - 4
- e. Group - 5

#### **8.2.11.5.1.5 Group Discussion and Works**

At the beginning of the Group Work, Dr. Shamim Again discussed the objectives of the workshop, means, what Bandhan Society-DTCL JV would like to have from the workshop? Accordingly, each of the Group was provided with 4 questions to work on. Then, Dr. Shamim clarified the questions to all Groups and requested them to note down their opinion/answers on brown paper for all questions. He urged all to have a well discussion among themselves before writing down their answers in Brown Paper. After one hour group discussion and work, each of the Group came up with their output and presented in the workshop.

**The pattern of these 4 questions were common for all 5 small groups.**

The 4 questions were -

1. What have you learned from the training?
2. What have you planned or already have implemented utilizing the knowledge from the training?
3. What problems they are facing in implementing their works or they might face problems in implementing their plans?
4. What kind of help or support they would need from the authorities to solve the problems?

### **8.2.11.5.1.6 Group Presentation and Outputs of Agro-processing Sector**

All the 5 groups of Agro-processing sector discussed and worked separately for about 1 and half hours, then came up with their ideas/outcomes and presented them to the house. After compiling presentations of the 5 Agro-processing Groups' activities, the compiled outcomes are given below:

#### **a. Compiled Group outputs on “What have they learned from the training?”**

From these 6 days training we have learned the below issues

1. What is Enterprise? What is Entrepreneur and what are the qualities of an entrepreneur?
2. We learnt about GAP, GMP, HACCP, TBT, SPS
3. Supply Chain
4. ERC and IRC
5. Trade License, Trademarks, VAT, Tax, Opening Bank Account and BSTI & Its Certification
6. Business Plan
7. Budget
8. Balance Sheet Preparation
9. Value Addition
10. Packaging Issues
11. Marketing
12. Value Chain
13. Digital Marketing
14. E-Commerce Platform
15. Orientation on Export and Import
16. Plant Quarantine
17. Process of Phyto-sanitary Certificate
18. Cash Book and Ledger Book
19. Advertisement Technique
20. CM License
21. Calculating Cost of Production
22. Process of getting a Bank Loan
23. Papers and Documents for Export & Import
24. Country of Origin
25. Customs Duty and Duty Drawback
26. Business Start-up
27. Bangladesh Trade Portal
28. Company Registration

29. Insurance
30. What are Utility Services
31. Breakeven Point
32. Clearance from Department of Environment
33. Quality of a Leader
34. Procedure for Opening a LC at Bank
35. Facilities for Women Entrepreneurs
36. Introduction on Domine & Hosting and Cyber Security

**b. Compiled Group outputs on “What have you planned or already have implemented utilizing the knowledge from the training.”**

1. Planned to collect Trade License and TIN Certificate
2. Open a bank account on a business name
3. Mobilize capital for business activities
4. Will process to get BSTI Certificated for their products
5. Will work for getting Trademarks
6. Will produce quality foods by maintaining GMP and HACCP
7. Planned to improve packaging and will get packaging certification from BSTI
8. Planned for expanding business with include more manpower and advertising for market improvement
9. Members of Mushroom group have planned to establish a joint sale center at Dhaka level.
10. Will maintain business accounts as per recommended manner
11. Will do business by preparing plan and budget
12. Will do all financial correspondence through bank accounts

**c. Compiled Group outputs on “What problems you are facing in implementing you works, or you may face problems in implementing your plans?”**

1. Shortage of own capital and problems in getting Bank Loan
2. Lack of proper skill and technologies for food preservation
3. Problems in Packaging & Marketing
4. Problems in collecting and storing raw materials
5. Problems in collecting safe & chemical free food raw materials & other food ingredients
6. Shortage of skill manpower
7. Lack of proper training in food processing technologies



8. Lack of machines and instruments to prepare bulk of production
9. Delivery problems of processed food products, especially liquid foods to other districts
10. Lack of knowledge on different facilities for us by the government
11. System barrier (official rules & fees) to get different trade related documents and certifications

**d. Compiled Group outputs on “What kind of help or support you would be needed from the authorities to solve the problems?”**

1. Need to establish a one stop service point to get all sorts of trade related licenses or certificates easily
2. Need easy terms and low interest Bank Loan
3. Organize more training on Marketing, processing Technologies and food preservation technologies.
4. Assistance in smooth food delivery mechanisms
5. Need Export Promotion Bureau at regional level to assist in export related issues
6. Need matching funds for our factory & machinery
7. Need to have scope to visit food processing factories and industry at home and abroad
8. Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
9. We need to make available agro-processing machinery at our level at an affordable price.
10. Need to establish a helpline to solve various problems of agro-processed food entrepreneurs.
11. Need to mobilize ourselves to form product based small group for Collective Action
12. Need food testing laboratory at regional level.

**8.2.11.5.1.7 Response by the BRCP-1 Management to the Questions/Problems raised by the participants.**

In response to the raised problems by workshop participants, Mr. A B Siddique, Director, Bandhan Society informed to the participants that they should be the members of Women and e-commerce Forum (WE), Dhaka and attend in different trade fair, he hoped everything would be solved. He urged all the participants to keep communication with Bandhan Society, it would be with them to help in solving many things of trade barriers.

During the “Group Work” presentation session of the workshop, each of the groups raised some problems or limitations, which are the factors that



**Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce and Special Guest of the workshop is talking with the participants in response their raised problems and limitations.**

hinder the expansion of their business and business activities. In response of those raised problems, Dr. M Shahab Uddin, Project Manager, BRCP-1 (on behalf of PD, BRCP-1 Md. Mijanur Rahman) informed that BRCP-1 is working on maximum issues the entrepreneurs have mentioned. But they should also come up with certain things like all necessary documents, they must ensure the quality aspects through BSTI and need very good packages with packaging registration. To solve technological problems in agro-processing sector, he also informed that BRCP-1 would organize 40 batches training by the potential participants from agro-processing sector along with hands-on training for each technology. Regarding easy term bank loan for the women, Dr. M Shahab Uddin informed that BRCP-1 would also have a plan for meeting with all concerns to find out a suitable mechanism, but trainees should prepare themselves with all required documents to get a bank loan. Finally, the Project Manager, BRCP-1 Dr Shahab Uddin hoped that someday all problems would be solved, the only things, all concerns should need to work together.

#### **8.2.11.5.1.8 Recommendations from the Workshop**

During the presentation of all groups, Dr. Md. Shamim Ahamed Yousuf, Lead Training Expert, Bandhan Society-DTCL JV has compiled all the recommendations/needs of the participants for the improvement of the agro-processing sector The recommendations are described below –

- Needs easy term loan support.
- Needs matching fund support to the feasible entrepreneurs' groups.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates.
- Need to make agro-processing machinery available at entrepreneurs' level with affordable price.
- Need hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.
- Need financial support to establish a Mushroom Sale Center in Dhaka city areas.
- Need to organize more hands-on training on food quality measures, marketing and branding of products
- Need to mobilize ourselves to form product based small group for Collective Action
- Need to scope for attending "Export Fair" at foreign country level.
- Need food testing laboratory at regional level.

#### **8.2.11.5.2 Five Customized Actions Needed by the Trainees of Dhaka City and Gazipur District Areas.**

Dr. Shamim has analyzed all the needs & demands of agro-business sector (agro-processed foods) identified by the participants. Most of the demands would need government support to fulfil but there were some demands, would need to take initiatives from entrepreneurs' end as well. The most feasible and planned activities that the groups would want to perform by getting support from concern authorities for the development of their business sector are –

### Agro-processing Sector:

1. Collect all regulatory certificates for doing agro-processed foods business better way.
2. Establish mini-factory of quality agro-processed foods of different types
3. Establish office cum sale center of their produces and Mushroom participants want to establish joint sale center at Dhaka city areas.
4. Formation of Business Group/Producer Group to develop market & marketing efficiently.
5. Make agro-processing machinery available at their level with affordable price.

Finally, Dr. Shamim, Chairperson of the Technical Session of the Workshop, thanked all the participants for their suggestions and actions for the development of agro-processing sector along with its business. He thanked the entire guests including Chief Guest to participate in this workshop and Management of Bandhan Society-DTCL JV for arranging such a nice workshop at a nice venue and announced closing of workshop activities with vote of thanks.

### 8.2.12 Closing Session of Training Batches

Closing of the six-days training is an important event for Bandhan Society-DTCL JV as it is part of the training. But they had no provision for celebrating the closing event with other functions. As part of training, normally it is organized at the last part of the 6<sup>th</sup> day. Usually, the Joint Venture invites local level governmental or non-governmental officer, social leader or any other business icon/business leader in the closing session. Sometimes personnel or guest from BRCP-1 along with Management of Joint Venture were present in the training closing session. After



Closing session of training batch no. 36 at Dhaka



Closing session of training batch no. 35 at Dhaka

getting feedback and experiences from 2 - 3 participants of the training, their suggestions for the betterment of business as well as their concern sector (agro-processing or cut flower sector), the Chief Guest distributes certificates among the trainees and the Chairperson of the session close the event with vote of thanks.

After learning the experiences and feedback from the trainees, in all batches, the Chief Guest and the Special Guests were very much impressed by the success and the achievement of the trainees through this training and during their discussion, appreciated Bandhan Society-DTCL Joint Venture for implementing the training very efficiently and effectively for the development of the women entrepreneurs and their business activities. They also appreciated BRCP-1 for took over such a nice and value-added project for women folks. Photos of some of the closing sessions are given below –





**Dr. Farhana Iris, Joint Secretary, Ministry of Commerce at Closing of training batch no. 40 at Rangamati**



**Ms. Fatema Johura, DD, Department of Women Affairs, Dhaka is distributing certificated in the closing session of batches 13 & 14.**



**Md. Mijanur Rahman, PD, BRCP-1 and DTCL representatives in Closing of training batch 38 at Dhaka**



**Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, Ministry of Commerce at closing of training batch 36 at Dhaka.**



**President, WCC, Dinajpur is in Closing session of training batch no. 29 at Dinajpur.**



**Mr. Md. Jahangir Alam, DD, National Consumers Rights Protection, Rangpur is distributing certificates among the participant in closing session at batch 26.**



**Md. Shajahan Ali, Chairman, Gadkhali Union Parishad, Jhikargacha is distributing certificates among the trainees in closing session.**



**Mr. Md. Rafiqul Alam, Vice-President, District Press Club, Chapainawabganj is distributing certificates among the participant in batch 23.**

## **8.2.13 Monitoring and Evaluation**

### **8.2.13.1 Monitoring.**

Monitoring is a tool to keep program activities on the right track. This training program is also monitored in many folds by BRCP-1 Management as well as by Bandhan Society-DTCL JV Management end. To monitor the project activities, at the beginning of the project implementation, monitoring tools i.e., a monitoring check list has been developed. The monitoring checklist was also sent to the BRCP-1 Management and gave their consent as “Okay”.

#### **8.2.13.1.1 Monitoring by BRCP-1**

Though COVID-19 infestation has been diminished to a significant level, still there was a risk all through the implementing period of the project again, BRCP-1 Management had too busy for their own official works and sometimes had time constrain to go field to monitor the project activities hence, monitoring of the project was also done by online through Zoom apps or over cell-phone along with physically visit at training venue.

##### **A. Online Monitoring by BRCP-1**

Due to time constrain and problems due risk of CORONA virus infestation, Mr. Mijanur Rahman, Project Director, BRCP-1 and Joint secretary, Ministry of Commerce has monitored attendance and activities of the training and the participants in most of the batches through Zoom Apps. He also used to make cell-phone calls to the training coordinator and Management of Bandhan Society-DTCL JV to hear training imparting activities or whether Bandhan Society-DTCL was facing any problems implementing the training activities. For every batch, he monitored attendance of the trainees on morning 10:00 clock and checked any problem/difficulty do Bandhan Society-DTCL was facing to execute training activities.

Dr. M Shahab Uddin, Project Manager, BRCP-1, Ministry of Commerce was also made telephonic call frequently and regular online communication with Management of Bandhan Society-DTCL JV as well as with Training Coordinator/Trainers to monitor training activities in the fields. Besides these, Ms. Shaheena Sultana, Gender Expert, Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant, Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant were also do communication over phone or through online browsers to monitor training activities and other project activities regularly and provided suggestions accordingly.

##### **B. Physically Monitoring by BRCP-1**

During training implementation period, Mr. Mijanur Rahman, Project Director, BRCP-1 and Joint Secretary, Ministry of Commerce has visited physically to all the training batches organized at Dhaka city and Gazipur district areas to monitor training organizations, training imparting quality, training venue and reaction/feedback of the trainees. He also attended three post training refresher workshops organized by Bandhan Society-DTCL JV at Bogura, Savar and Dhaka city area. He was impressed by observing the measures and sitting arrangement against COVID-19 pandemic situation organized by Bandhan Society-DTCL JV all through the training period. He expressed his satisfaction with all aspects of training activities - arrangement, foods, daily attendance of the trainees, training methods, arrangement & distribution of training materials and logistics, product



display by the trainees etc. Mr. PD has appreciated Bandhan Society-DTCL JV for implementing the training activities very efficiently and has expressed his special thanks to Bandhan Society-DTCL JV for hard work to implement the training activities of the project.

As a part of monitoring of the project activities at field level, Mr. Md. Hafizur Rahman, DG, WTO Cell and Addl. Secretary, Ministry of Commerce has visited 3 training batches. He observed training sessions, talked with the trainees and had some experiences on BSTI fee problems of agro-processing sector and some government



**Mr. Md. Mijanur Rahman, Project Director, BRCO-1 is talking with participants of batch no. 32 & 33 at Dhaka as part of monitoring.**



**Mr. Md. Hafizur Rahman, DG, WTO Cell and Addl. Secretary, Ministry of Commerce along with PD, BRCP-1 and ED, Bandhan Society is talking with the participants of Training Batch 32 & 33 at Dhaka city area as part of monitoring**

strategical & policy problems which are hindering the development of the agro-business by the small entrepreneurs. He was impressed by the answers and attitudinal changes of the trainees specially, by the female trainees. Mr. Md. Hafizur Rahman also talked with leather goods entrepreneurs, Handicrafts, Block-Boutique and processed food entrepreneurs regarding the training, after hearing and observing all the things finally, he appreciated Bandhan Society-DTCL JV for

very nicely and effectively organizing and imparting the training program.

From the BRCP-1 Management side, Dr. Farhana Iris, Joint Secretary (WTO Section-3), WTO wing, Ministry of Commerce also visited one batch at Rangamati Hill district to monitor training activities and found everything fine and perfect. She also attended one Post Training Refresher Workshop in Dhaka city area. He appreciated Bandhan Society-DTCL JV for organizing the training activities maintaining all professionalism.

Dr. M Shahab Uddin, Project Manager, Ms. Shaheena Sultana, Gender Specialist, Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant, Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant from BRCP-1 Management, Ministry of Commerce have visited physically at training venues several times to monitor training activities. Specially, Mr. Mamun-Ur-Rashid and Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant from BRCP-1 end have visited all the training venue physically and provided necessary suggestions to refine training qualities. BRCP-1 Management has appreciated Bandhan Society-DTCL JV for organizing training maintaining all standards and expressed their satisfaction regarding training



**Ms. Shaheena Sultana, Gender Expert, BRCP-1 is talking with participants of batch no. 31 at Chattogram as part of monitoring.**



imparting methods. They also appreciated Bandhan Society-DTCL JV for distribution of nice & colorful Training Manual, bag, pen, notebook, and other materials.

During the visit of Dr. M Shahab Uddin, Project Manager, BRCP-1 suggested selecting two Hosting Leaders from the participants daily to anchor the training schedule and sessions as well as to assist facilitators in organizing logistics & training materials during sessions time. Besides, he also



**Mr. Mamun-Ur-Rashid, Jr. Monitoring and Supervising Consultant, BRCP-1 is talking with trainees of batch-15 to cover monitoring issues.**



**Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant is talking with participants of batch no. 34 at Gazipur.**

suggested splitting the participants into 4-5 groups to perform group works. This would help develop leadership quality among the participants. Regarding technical aspects, he suggested to practice online buyer searching procedure step by step by all trainees of all batches. All the suggestions of monitoring members of BRCP-1 Management have been incorporated and maintained in the rest of the training batches. During the visit of Ms. Shaheena Sultana, Mr. Mamun-Ur Rashid and Mr. Tausif, they made some suggestions to improve the arrangement of training venue and arrangement of more video clips to show the regulatory aspects of food products and packaging of agro-products for better marketing, all these were also arranged and maintained in the rest of the batches after the suggestions.

### 8.2.13.1.2 Monitoring by Bandhan Society-DTCL JV

Besides monitoring by the BRCP-1 Management, from Bandhan Society-DTCL JV side, excluding Monitoring Team of Joint Venture, project experts have monitored training activities physically and through online apps regularly. As per project plan as well as concern of BRCP-1 Management, Bandhan Society-DTCL JV has prepared a monitoring plan in a way that at least two from the project experts would



**Ms. Sanzida Khanam, Executive Director, Bandhan Society is taking with participants of batch 31 as part of monitoring.**



**Mr. A B Siddique, Director, Bandhan Society is talking with trainees as part of monitoring.**

present at each and every batches of the training and accordingly, Team Leader, Lead Training Expert, Trade and Entrepreneurship Development Consultant and Trade Expert have visited training

site physically to monitor training activities and suggested the trainers and Training Coordinator for fine tuning of the different works to improve training activities. Ms. Sanzida Khanam, Executive Director, Bandhan Society and Md. Abu Bakar Siddique, Director, Bandhan Society have visited the training sites several times physically to monitor training activities and have made some suggestions to improve training quality and to improve the logistic support. Besides this, they monitored the training activities very closely over phone and zoom apps (whenever they were unable to visit physically) and provided all necessary suggestions to maintain quality of the training. Beyond these, all Experts including Team Leader were also monitor training activities over phone and or zoom apps regularly.

During physical monitoring time, Dr. Shamim A. Yousuf, Lead Training Expert suggested to the Master Trainers to review their own performances daily for self-criticisms to improve training imparting quality. He also suggested the Trainers Team display daily training schedule on Brown Paper and inform the daily schedule & topics to the participants at the beginning of the day by the Hosting Team Leader (HTL).

As per developed monitoring checklist, Monitoring Team of Bandhan Society-DTCL JV had to submit monthly monitoring report of the project to the Management and after reviewing the progress, Management has taken necessary action for the adjustment during the training imparting period.

### 8.2.13.2 Evaluation

Evaluation is a process of assessing the achievements or shortfalls of a particular project activities against a set of indicators selected prior to start implementing the interventions of a project i.e., an evaluation is methodical, providing information that is credible, reliable, and useful to enable the incorporation of lessons learned into decision-making process of users as well as of Client. So, after implementation of all planned activities of the project **“Designing and Implementing Training Program of Trade Facilitation for Women Traders including Regulatory Regime and Procedural Aspects of Trade”** under Bangladesh Regional Connectivity Project-1, the project has been evaluated by BRCP-1 Management as well as by Bandhan Society-DTCL JV in many forms.

Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, Ministry of Commerce was present at Inaugural Session of all training batches organized at Dhaka and Gazipur districts area and he was also attend in the closing session of those batches to evaluate impact as well as success of the training activities. During closing session, the Project Director talked with every participant to check their increment of knowledge level and he was impressed by the perfect answer of all trainees. Hence, he appreciated the efforts of Bandhan Society-DTCL JV for implementing training activities efficiently.



**Dr. M M Amir Hossain, Managing Director, DTCL and Joint Venture partner is talking with trainees of batch no. 35 to monitor & evaluation the training activities.**

Besides this, Ms. Shaheena Sultana, Gender Expert, BRCP-1, Mr. Mamun-ur-Rashaid and Mr. Ahmed Tausif Reza Rochi, Jr. Monitoring and Supervising Consultant from BRCP-1 end were present in all 40 training batches. Mr. Mamun and Mr. Tausif talked and checked with trainees on

training topics and the increase in their knowledge level. Ms. Shaheena also observed and talked with trainees on different aspects of training, improvement in product packaging, issues of product marketing and everybody was happy on training method, organization, and training imparting techniques. They also monitored attendance and attention of the participants and have appreciated the techniques of 100 percent attendance within 9:15 am every day. They evaluated the training activities as well as the performance of Master Trainers as very effective and efficient.

Prior to the starting the training activities, the knowledge level of the participants were evaluated through a set of training content related questions. Knowledge increment of the trainees by the training program can easily be understood from the results of pre and post training test. From the Result Tables 13 and 14, it is clear that there is no significant differences between cut flower sector trainees and agro-processing sector trainees for knowledge gathering and conceive of training contents. Lowest score in pre-training test was 4 in cut flower sector and 5 was in agro-processing sector whereas, in post-training test it was 16 and 21 in cut flower sector and agro-process sector respectively. Maximum score in pre-training test was 24 in both sectors whereas, in post-training test it was 30 - full marks in both sectors again, average score in pre-test was about 14.6 in cut flower and 16.3 in agro-processing sector whereas, in post-test it was about 27.7 and 28.3 respectively.

So, we can assume that the training organized by Bandhan Society-DTCL JV was very effective and successful for the women entrepreneurs.

### 8.2.13.2.1 Evaluation of the Training Program by the Trainees

Besides pre and post training knowledge evaluation of the trainees, at the end of 6 days skill development training of women entrepreneurs, Bandhan Society-DTCL JV has organized a session at each batch to evaluate training quality, contents, training materials as well as imparting skill of the trainers by the participants. The training was evaluated through 12 open ended structured questions. After reviewing the opinion sheets of the trainees of 40 batches, it can be concluded that (Table 15) almost all trainees about 100 percent trainees (If we consider fully agreed and agreed options) have very good consent with maximum parameter of the training evaluation. That means they enjoyed the training, learnt on many new things (On business start-up, Business Planning, Value Addition, GAP, online & offline marketing, online buyer searching, networking and export-import etc.). However, the success of the training is that the trainees are confident to utilize the acquired knowledge from the training to make their agro-processing products business more profitable way with meeting-up all regulatory issues and each of the trainee has prepared at least 5 plan of action to utilize the knowledge of the training.

**Table 15: Opinion Percentage of Trainees on Evaluating Training Activities**

SI	Survey Questions	Full agreed	Agreed	Somewhat Agreed	Disagree	Totally Disagree
1	Object of the training has been explained very precisely	960	30	10	0	0
2	The training has been able to fulfill the expectation of the trainees	950	40	10	0	0
3	We will able to utilize the acquired knowledge from the training	960	30	10	0	0

4	In the training, session sequence and timetable have been maintained perfectly	950	40	10	0	0
5	Topics of the training were arranged so nicely that those were easy to understandable.	950	50	0	0	0
6	Group works in the training were very effective.	940	50	10	0	0
7	Training imparting technique & quality of training were very good.	960	30	10	0	0
8	Trainers had very good preparation	960	30	10	0	0
9	Trainers have able to fulfill the objectives of the training	960	40	0	0	0
10	In the training, participation and experience sharing among the trainees have been encouraged	970	30	0	0	0
11	There was enough time for questing & discussing a topic	970	30	0	0	0
12	Quality of the training materials was appropriate in the sessions.	960	30	10	0	0

Source: Training documents. Here, N = 1000

### 8.3 Challenges Faced During Implementing the Project

Implementation of all activities of the said assignment was not very smooth. Every time during the implementation stage, Bandhan Society-DTCL JV has to face many problems and challenges to make the assignment successful. Bandhan Society-DTCL JV had to strive for excellent and always tried to way out the most effective procedure for mitigation the problems and challenges. However, some of the mentionable challenges faced during the implementation period and its mitigation are described below:

- The whole world including Bangladesh has been suffering from pandemic COVID-19 problems. As it is very infectious virus, government has restricted gatherings and many of the normal activities of everyday life. However, for emergency work, government has announced WHO's safety guideline for all like maintaining of social distancing (One meter distance) from one another, frequent hand sanitization by appropriate sanitizers, use of mask continuously when staying at outside home, wash hands with soap continuously for 20 seconds prior entrance to home or coming to a meeting from outside etc. This said training is a time bound activities for Bandhan Society-DTCL JV; therefore, it was emergency for them to organize the training at field level. Though COVID-19 infestation has been lowered a significant level, still it has slowed down and hindered many of the activities of this project. So, it was a challenge for Bandhan Society-DTCL JV to complete the project activities in time.

**Mitigation Measures:**

Bandhan Society-DTCL JV must follow all the measures mentioned in the COVID-19 protection guideline. Every day, before starting the training session, the training hall has to sterilize by spraying appropriate sanitizers. Hand wash materials have been installed outside the training hall and all participants have to wash their hands with soap prior to entering the training hall, these were mandatory for every day of the training. Besides, every participant would have a mask along with other training materials. Keeping in mind the social distancing issue, seat of the trainees has been kept 1 meter apart at every batch. Hand sanitizers were kept available always in the training hall for frequent usages.

- Some of the contents of this training (e.g., Value chain, Market System, GAP, Accounts & Bookkeeping, export-import process etc.) are relatively harder and boring to the low education level trainees (producers and businesspersons). This was really a big challenge to Bandhan Society-DTCL JV for conducting a successful training.

**Mitigation Measures:**

So, keeping this problem in mind, trainers had to prepare themselves with interesting examples, video presentations, simple wording lectures and group exercise sessions. Besides these, for getting relief from monotonous Trainers of Bandhan Society-DTCL JV, always invites at least 2 Guest Trainers and 3 project experts for imparting training in every batch. Finally, in this way Bandhan Society-DTCL JV could minimize the challenge.

- Selection and finding out appropriate participants for each training batch is a big challenge because, sometimes participants of potential list was found not available, due to wrong cell number could not be able to communicate, some have changed their profession after the COVID Pandemic and so on. We had to depend on cell phone communication to each individual participant separately, which is huge jobs and need to 3-4 calls to select one participant and sometimes was very difficult to get real information..

**Mitigation Measures:**

To solve this problem, we have done in depth telephonic interview and also tried to select some participants from WE network and through this technique; situation has improved significant level.

- Women in Bangladesh society whether she is working woman or housewife, but she has a big role in family keeping & management. Hence, continuous 6 days training from 9:00 am to 5:00 pm daily was a difficult task for Bandhan Society-DTCL JV to manage and keeping women in the training attentive all day long.

**Mitigation Measures:**

So, Bandhan Society-DTCL JV use to communicate with the trainees one week before the training for their mindset, besides this, motivate them importance of this training for their business and future – “If you want to develop your business and yourself, you have to sacrifice these 6 days for the training” and finally who gave consent, were selected for this training. In this way, we have solved this situation.

- We were suggested to select participants from Shushilan's potential list, then priority would be given from list of Women Chamber of Commerce, then list of Women and e-commerce Networking where, ratio of WCC and WE would be maximum 70:30. Practically, Bandhan Society-DTCL JV could select a few trainees from Shushilan's Potential List as they were not covering the selection criteria of this training program. The list provided by the WCC was not match with participants selection criteria. We could select hardly 10-12 persons from a list of 50 persons they (WCC) usually provided for a batch at different areas. So, selection of appropriate participant was a challenge for the training project.

**Mitigation Measures:**

To minimize this challenge, Bandhan Society-DTCL had to work 2 weeks before to organize a training batch. They deployed more manpower with more investment to communicate with different business forum like Women Chamber of Commerce (WCC), Women and e-Commerce Forum (WE), Bangladesh Agro-Process Association (BAPA) etc. collected potential list from them. Then, checked and talked individually with all the listed persons and finally was able to select appropriate participants maintaining trainees' selection criteria and submitted to the BRCP-1 Management for approval.

- To complete training activities of 40 batches within stipulated timeframe, Bandhan Society-DTCL had to organize training in every week from Saturday to Thursday without any leave or holiday. So, it was a great challenge for the Master Trainers after closing one training batch on Thursday and then again organize next training batch on Saturday where, they were needed to travel distanced places from one venue to another venue with a tension where they would stay for night as the training was for 6 days.

**Mitigation Measures:**

To mitigate this challenge, Bandhan Society-DTCL JV has to engage additional staff who were responsible to select and finalize training venue with all logistics as well as where the Master Trainers would stay, that was also needed to finalize prior to organizing training program at one location. Though this was a financial burden for Bandhan Society-DTCL JV but to mitigate the challenge they had no other alternatives.

- In some cases, Bandhan Society-DTCL JV has to organize a training batch comprising participants from 2 – 3 Upazilas, in that case, they had to organize residential training for some of the trainees. In Bangladesh context, guardians are hardly agreed to allow their daughter/daughter-in-law for night stay outside home as a trainee. So, it was a challenge for Bandhan Society-DTCL JV to organize a training batch comprising trainees from 2 – 3 Upazilas.

**Mitigation Measures:**

In this case, Bandhan Society-DTCL must went for extra efforts to counseling the guardians of trainee as well as they had to organize residential training along with one member of guardian of female trainee. Though it was a troublesome job with involvement of extra cost. But, Bandhan Society-DTCL has to allow these trouble and extra cost to mitigate the challenge.



## **9. Some Recommendations from Bandhan Society-DTCL JV End**

During organizing and implementing the training activities for a total of 1050 entrepreneurs of Agro-processing and Cut-flower sectors, it has been experienced many limitations as well as scopes for the improvement of the said two sectors and its business. Some of the recommendations from the Bandhan Society-DTCL JV ends for the improvement of the sectors and its business are given below:

### **For Cut Flower Sector**

- For production of exportable flowers, quality seedlings should be raised through establishing region-based Tissue Culture Lab; this may be done by public-private partnership approach
- Materials for protective structures e.g., UV polythene, agro shed net etc. and materials & inputs for flower production and post-harvest activities are needed to make available at local market with fair price
- For the improvement of flower quality, need to establish sorting, grading & packaging center at production area level
- Specialized cold storage for preservation of fresh flowers and for flower propagating materials should be established at greater production zone.
- Need to establish flower wholesale marketplace with modern cooling system at all big towns especially at Dhaka city area.
- Need to have fixed wholesale marketplace at production areas with infrastructural & cooling facilities.
- Arrangement of easy-termed loan support for the potential women entrepreneurs
- Arrangement of further training on flower business, market system, Online business platform, entrepreneur development, linkage & networking development
- For the aim of flower exportation, concern govt. agency has to develop an integrated plan for necessary linkages development to grow quality flowers and to enter international markets.
- To protect interest of the flower growers and to save the environment, impose high tariff on import of plastic flowers and need to enforce usages of fresh flowers in all sorts of govt. program
- Need to organize training on flower processing to prepare decorative home appliance and to prepare perfume, soap, flower tea etc. from different aromatic flowers,
- Need to invite reputed international industry to establish flower processing factory in Bangladesh to allow our entrepreneurs to observe and learn on processing issues from them.

### **For Agro-processing Sector**

- Need to organize more comprehensive training on Business development, Market & Market Development, Entrepreneurship Development, Leadership and Accounts Keeping
- Need to organize for matching-fund to the selected potential women entrepreneurs to establish a production example..
- Need to provide some machinery support to the potential entrepreneurs' groups

- Need to mobilize small groups of same enterprise and organize hand-on training to export their products
- Needs easy term loan support to potential and prospective women entrepreneurs.
- Need cold storage available for preserving seasonal fruits/vegetables at least at production area.
- Need simplified procedure for collecting all regulatory certificates with minimal fees for small women entrepreneurs.
- Need to make available agro-processing machinery at regional level with an affordable price.
- Need to organize hands-on Training on packaging, export process and online buyer searching.
- Need to establish helpline to solve various problems of agro-processed food entrepreneurs.
- Need to organize more hands-on training on food quality measures, marketing and branding of products
- Need to mobilize entrepreneurs to form product based small group for Collective Action
- Need to create scope for women entrepreneurs to attend “Export Fair” at foreign country level.
- Need food testing laboratory at regional level.

## 10. Conclusion

Despite many challenges, Bandhan Society-DTCL JV could organize and impart the training of all 40 batches very successfully within the stipulated timeframe. The training program was conducted successfully, and all the participants took active part in all the six days of the training. The results from the pre-test and the post-test have showed that some issues and topics that the trainees did not know before the training and after the training, they are able to explain the topics. Again, the trainees have evaluated the training arrangement, management, use of training aids; training methodology and training conduction techniques all were very good. That means there was no problem in the *training* process; only some adjustment and revision were needed for participants selection in one or two batches.

Participants enjoyed the training activities, and some are found very keen to utilize the knowledge of the training and prepare further plan to expand their business. It is very early to assess the impact of the training as we have completed the training activities by 31<sup>st</sup> December 2022 and the report has been prepared by 31<sup>st</sup> January 2023. However, In the meantime, 122 participants have collected Trade License and other 110 persons have applied for Trade License; 45 persons have completed TIN registration; 47 persons have communicated with BSTI for certification; 3 persons have done ERC; 338 persons have changed in color & design of their product package; besides these, total 322 persons have communicated with EPB, Joyeeta, BARI, BIDA, SME Foundation and 18 persons have become member of “Joyeeta Foundation” and 21 persons have opened bank account on business name. That means, the impact of training is very visible.

Bandhan Society-DTCL JV has tried to mobilize the training team so professionally that it has completed all the field level activities smoothly and efficiently. This training was beginning to

enhance capacity of the women entrepreneurs and Bandhan society-DTCL JV is expecting that the concern authority will look after the problems identified and recommended by the workshop of the project to improve these sub-sectors. Bandhan Society-DTCL JV is very grateful to BRCP-1 Management for being with them to support for implementing such a nice and important project.

Finally, Bandhan Society-DTCL JV has enjoyed implementing this project and would like to thanks to all personnel involved with BRCP-1, Ministry of Commerce to provide them scope to implement such a nice and important project which would bring benefit to the women entrepreneurs as well to the nation.

We hope in future Bandhan Society-DTCL will have scope to work together for the improvement of trade and export of agrobusiness and cut flower business by the women entrepreneurs in Bangladesh.

**Annexure- A:**  
**Some Success Stories of the Training Program**

# Success Story - 01

Muslima Khatun  
Masters in Development Studies, Age – 35 years.  
Address: Karbala, DC Bungalow Road, Jashore.  
Cell phone: 01712-336261

Muslima Khatun one of the trainees of training batch no. 07 at Jashore Sadar area, organized by Bandhan Society-DTCL by the assistance of Bangladesh Regional Connectivity Project phase - I (BRCP-1), Ministry of Commerce.

From an early age, Muslima has an aim to be an entrepreneur. After completing her education, she joined an office and done very good performance there. But she had no interest in official work rather own business. She left the job and came back to Jashore (her hometown). At that time women entrepreneurs of Jashore area were mainly involving with Sharies with Katha Stich and some handicraft items but Muslima started her business with chilli & turmeric powder (spices) as she thought that these items are needed by every household every day. Accordingly, she purchased some fresh turmeric and fresh red chill. After processing it she crushed those into powder from other's grinding machine. Then she started business in 2017 with these 2 spices items online with an advertising of fresh & chemical free spices. She got very good response from consumer ends, Then, she wanted to increase her business size, but she had no capital, and she had no idea from here she can get loan for her business.



Happy Muslima Khatun with her some of the products.

In the meantime, she received a training named **Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade**



Muslima is discussing hygiene & GMP issues to her co-manufacturers during preparing a food item.

organized by Bandhan Society-DTCL JV where, learned importance and process of getting Trade License, Business Plan and Budgeting, Online & offline Marketing, special facilities for women entrepreneurs from Bangladesh Bank and from other financial institute, procedure getting bank loan. Besides, she learned about food quality, GMP, its regulatory issues, BSTI and the importance of packaging. According to her, this was very valuable

and effective training which has changed her business into very good shape.

After the training, Muslima applied for and already received a trade license in the name of her business **Prism Agro and Foods**. In the meantime, she expanded her business by getting a bank loan at the

rate of 4% interest. Initially, the bank refused to provide her with a 4% interest rated loan as she had no evidence/prove as an entrepreneur. Then, Muslima showed the training completion certificate she received from Bandhan Society-DTCL JV where, it was mentioned the word as “Skill Development Training for Women Entrepreneurs” and the bank finally approved her loan as women entrepreneur with 4% interest rate. Then, she expanded her business and started production of different types of pickles and food items. For any food production she strongly maintains the



**Muslima Khatun is happy getting premises certificate Civil Surgeon Office, Jashore.**

GMP and HACCP principles. Already she collected BSTI certificate for 2 products, premises certificate from Civil Surgeon Office, Jashore and trademark registration. In the meantime, she did a contract with Army Medical College, Jashore as food supplier and she is supplying foods & snacks to different meetings and programs.

Muslima Khatun is very grateful to Bandhan Society-DTCL JV for allowing her as one of the trainees of **“Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”** training which has been changed her life and livelihood.



## Success Story - 02

### **Farzana Bobby Biswas**

**Education:** SSC pass, **Age** – 43 years.

**Address:** Bobby Mushroom Center. Laxmipur, Jhenaidah.

**Cell phone:** 01764-306276

Farzana Bobby Biswas is one of the trainees of training batch no. 11 of Jhenaidah district. Her main product or signature product is Mushroom and Mushroom based foods.

After passing the SSC examination, she was married to a petty trader in Lakhhipur village of Jhenaidah district. She used to spend her days in mental trouble with husband's poor family. Poverty was a constant companion of her life. In that situation, she was looking for ways to earn income. Then she got various training from district Department of Women Affairs and Directorate of Youth Development and started her business with making clothes & Home Garment items. She had significant success with Home Garment items but still it was not enough income for her family.



Bobby at her Mushroom Center with bunch of mushroom.

One day Bobby watched a TV program on mushroom cultivation organized and presented by Shaikh Siraj through TV serial “Mati O Manush”. Bobby was inspired & excited by watching the report on mushrooms in “Mati O Manush” program and started mushroom cultivation. For being a successful mushroom cultivator, she had to receive training from different institutes. Afterward, she had a scope by FAO to have a training on mushroom cultivation from Vietnam. Then, she became a



Bobby is working at different section of her Mushroom Center

famous mushroom cultivator in the Jhenaidah area. But she could not emerge as a successful trader as she had no ideas about business, business plan, marketing and so on. Besides these, she had to face many social barriers, problems in marketplaces along with some holdback from her family as well. All these could not stop her in business, she included home garments item in her business to enhance income. She was striving for best efforts to her business and was looking for further training on business development.

At this situation, incidentally, she heard about the “**Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade**” training of Bandhan Society-DTCL JV and expressed her interest to be a trainee of the said training program. From the training she learned about trade license, business feasibility assessment & business planning, market & marketing, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition and so on.

This training increased her confidence to be a successful entrepreneur, just after the training, she has renewed her trade license (which date was failed 2-3 years back), has opened a bank account in business name, expand her business areas by including beef fattening, fish culture in ponds and layer chicken rearing. She has changed the packaging of mushroom products. She has recruited total 15 man & women to look after the production and marketing of her produces. In the meantime, she



Mushroom based different products of Boby.

attended some fairs and exhibitions for the promotion of her products. Now, she is very much concerned about marketing policy and strategies, value addition and packaging of products – the most important issues she has learnt from the training.

Now, Farzana Boby is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.

## Success Story - 03

### **Sayed Ummul Owara**

**Education:** BBA (HRM), **Age** – 27 years.

**Address:** House # 12. Road # 09, Kallayanpur, Dhaka

**Cell phone:** 01710-839343

Sayed Ummul Owara is one of the trainees of training batch no. 32 of organized at Dhaka city areas. Her main products or signature products are Mango bar, Mango leather and pickles of different fruits.

Sayed Ummul Owara had a dream to be a successful entrepreneur as well as a social worker, has started business with mango bar. She is passionate about creating a unique and high-quality mango bar product. She has been producing and selling mango bar and a popular snack made from dried and compressed mango pulp for several years. Even though, she was facing several challenges in maintaining the quality of this product and scaling up her business. Her products were very popular at a very local level. She had no idea about marketing and product promotion process. That was why her cost of production was higher and the profit margin was very low. After having very hard work to produce the quality products and at the end of days with minimum profit made her very frustrated. She was about the situation to give up the business activities. At this situation, incidentally, she



Sayed Ummul Owara along with her mates prior to preparing quality foods maintaining GMP.

heard about the “**Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade**” training of Bandhan Society-DTCL JV and expressed her interest to be a trainee of the said training program. From the training she learned about



Sayed Ummul Owara is showing some of her products.

trade license, business feasibility assessment & business planning, market & marketing, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition and so on.

She also learned about the potential health risks associated with unhygienic practices and the importance of complying with food safety regulations. After the training session, she implemented the techniques learned in my mango bar production maintaining GMP and HACCP issues. She started using high-quality mangoes and hygienic processing equipment, and she also ensured that her packaging materials were properly sealed and labeled. She has changed the product packaging design, changed marketing strategies (as learnt in the training), collected trade license, included other pickles in her production list and established a sale center/showroom.



As a result, the quality of mango bars and business dimensions have been improved significantly, and she was able to increase her sales to new customers, she was able to improve the quality of her product, expand her business, and became a leader of her community. In addition, she started to impart training to other interested small entrepreneurs of her community on the proper techniques of mango processing and bar production to fulfill her eagerness towards social work. She became a mentor for other aspiring entrepreneurs, helping them to start and scale up their businesses.



**Some of the products (Fruit slices and pickles) by Sayeda Ummul Owara**

Sayeda Ummul Owara expressed her heartfelt gratitude to Bandhan Society-DTCL JV for organizing such a wonderful training for women entrepreneurs which has allowed to fulfill her dream of successful entrepreneur as well as a Social Worker.



**Showing Olive processing for pickle, mango slices and jackfruit slices for drying by Sayeda Ummul Owara.**



**Dried & packaged Mango slices**



**Dried & packaged Jackfruit slices**



**Prepared pices of Mango Bar**

## Success Story - 04

### **Mst. Mashura Akthar**

**Education:** Masters in Bangla Literature, **Age** – 32 years.

**Address:** RCCI Mor, Purba Shalban, Rangpur.

**Cell phone:** 01717-591554 1

Mashura Akthar is one of the trainees of training batch no. 25 at Rangpur district. Her main product or signature products are Potato Chips, “Sidal” (processed wet fish) and “Kumra Bodi” (a special dried curry item prepared from Black Gram & wax gourd).

Mashura Akthar has started her journey as a successful entrepreneur since 2020 during the COVID-19 infestation period with the face mask to prevent Corona virus infestation. Before doing this, 2-3 years back, she started business with readymade garments items just by collecting from others and selling to interested clients at her locality. From an early age, Mashura has had an ambition to be a successful entrepreneur. Hence, after completion of her education, she started business with readymade garments items just by collecting and selling method, no production by own. She invested around 16000 Taka for this purpose and lost all the invested money. Then, she was in real trouble from her husband’s family side especially from husband’s ends. His punching words were hitting her heart regularly and she became sick, but Mashura did not give-up her struggle for successful entrepreneur.



**Homemade potato chips produced and packaging by Mashura Akthar**

Suddenly, she learnt about the training “**Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade**” of Bandhan Society-DTCL JV and joined the training with keen interest. She was just impressed and happy to learn about Business Start-up and Business Planning, Business Feasibility and Budgeting, Market & Marketing, Value Chain and Value Addition, Food quality & its regulatory issues (GMP, HACCP, BSTI etc.), Product Packaging, Trademarks, Trade license, e-commerce & f-commerce, Bargaining & Negotiation Skills, Networking & Network Development and so on from this training. It has changed her trading attitude; she was more confident to be a successful entrepreneur.



**Home garment items by Mashura Akthar**

Feasibility and Budgeting, Market & Marketing, Value Chain and Value Addition, Food quality & its regulatory issues (GMP, HACCP, BSTI etc.), Product Packaging, Trademarks, Trade license, e-commerce & f-commerce, Bargaining & Negotiation Skills, Networking & Network Development and so on from this training. It has changed her trading attitude; she was more confident to be a successful entrepreneur.

She was just impressed and happy to learn about Business Start-up

and Business Planning, Business Feasibility and Budgeting, Market &



**Mashura Akthar has appreciated by the platform “Beginning Business Online” for her outstanding business activities through online.**



After having the training, at first, Mashura Akthar collected Trade License from Rangpur City Corporation. Prepared her “Visiting Card”. Developed cash-memo for her business dealing. Purchased a large digital scale for weighing her products and has planned to purchase a packaging machine.

Her current products are:

- Homemade potato chips, which she is selling in bulk (wholesale) and in retail,
- Homemade “Daler Bodi”, which she is selling in bulk (wholesale) and in retail,
- The most traditional food of North-Bengal - the “Sidal”, which she is selling in bulk (wholesale) as well as in retail,
- Homemade “Balachaw”, which she is selling in bulk (wholesale) and in retail,
- Mixed pickles, Beef-meat pickles and Dried beef-meat
- Ready mixed “Peaju” and
- Homemade garments items.

Mashura has developed a Facebook page named “Tuba Boutiques & Kitchen Zone” and is very popular in Rangpur areas. The training has allowed her to perform marketing activities very efficiently, enhanced her ideas of value addition and made her a confident woman entrepreneur to perform business of multiple products. Some of her products are exporting to different countries by others and she has a dream, some day, she would export her products directly by herself.



Printed Cash-Memo and visiting Card by Mashura Akthar

Mashura Akthar has expressed her heartfelt gratitude to Bandhan Society-DTCL JV for allowing her to attend such a nice & realistic training course which has helped to bring her dream into the light.



Trade license by Mashura Akthar from Rangpur City Corporation



Md. Sumon Miah, Founder President, Hellow Rangpur is providing a Crest to Mashura Akthar for her excellent entrepreneur performance.



The purchased Digital Scale (Balance) by Mashura Akthar for weighing her products before packaging.



## Success Story – 05

### **Renesan Chakma**

**Education:** M.Sc. in Botany (Study going on), Age – 24 years.

**Address:** Rangapani, Rangamati.

**Cell phone:** :01516-753529

**Renesan Chakma** is one of the trainees of training batch no. 40 at Rangamati district. Her main product or signature products are different herbal “Face Cleanser” and dried fruits. The name of her initiative/enterprise is “Renu’s Tukitaki”.

Renesan had to struggle a lot for her study since childhood because her father died when she was 5 years old. After passing HSC, she started doing tuition in different places of Rangamati to support her mother’s small income to maintain family expenses.

She gained a lot of knowledge by doing tuition at different places of Rangamati including Kalindipur, Rangapani, College gate, Banrupa, Tabalchari, as well as has also gained many bitter experiences too – watching a girl of only 18 years of age going out of the house to earn money, a group of scoundrels would wait in the neighborhood and threaten her with various oppressions. But all this could not stop her struggle to improve livelihood, she was going ahead with her studies and tuition, suddenly CORONA came and stopped everything of her activities.



After the training, Renesan use to go out for network development & communication to enhance market and business activities

She realized that she had to find a way to earn from home because in the last 4 years, she had maintained all her own expenses (educational and others) and parts of family expenses by earnings from tuitions. And then, if she had no income, her higher study



Different kinds of herbal facial cleansers produced by Renesan.

and family everything would have been in trouble. At that time, she found out a UK based training group “Formula Botanica” who are offering different training online and Renesan did a course on “Formulating organic cosmetics with plants, flowers and herbs for skincare and haircare”.

At first, she started to produce Neem facial cleansers, after marketed that online it has become quite popular. Then one by one she increased her product number by producing Tulsi Facial Cleanser, Charcoal Facial Cleanser, Various Face Packs, Hair Packs and so on. Though all those products were popular online, as a whole, total sale volume was not as expected/planned. Hence, the income was not enough for her family expenses. So, she established a shop/outlet named “Sabangi” at Agrani Bank Building, New Court Road, Rangamati to start offline trading.

As she had very few products to run a shop, again, in Rangamati area there are huge seasonal fruits like pineapple, papaya, banana, cashew nuts etc. Then she started drying seasonal fruits and started selling dry pineapple, dry papaya, cashew nuts etc. both offline from shop and online.

As she was working with agricultural products, she had a communication with Deputy Director, DAE, Rangamati and from him she learnt about the “Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade” training of Bandhan Society-DTCL JV and expressed her interest to be a trainee of the said training program. From the training she learned about trade license, business feasibility assessment & business planning, market



After packing dried fruits and other products, Renesan is sealing packet to complete packaging.

& marketing, networking, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, bank loan process, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition, cost of production, bargaining & negotiation and so on.



After drying, Renesan is packing pineapple slices for marketing.

At the early stage of her business, she had to face various problems, but she did not stop her struggle for excellence and better achievement. As she had very few knowledge of market & marketing, networking, value addition, minimizing cost of production, she could not keep good profit margin from her various products. She is living far away from the big city, transportation cost to collect ingredients and packaging materials from the city physically was comparatively higher and ultimately her production cost was higher and had less profit.



Renesan is showing some of her packaged products

After completing this training, she has redesigned & improved product packages, communicated with different wholesalers and business



Renesan is receiving “Trade Facilitation & Regulatory regime” training completion certificate from Dr Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, MoC.

media to improve the marketing of her business.

As she learnt HACCP, GMP, BSTI, value addition, she has improved her product quality, applied for trademark & trade license applied for bank loan to expand her business.

Many people say that online business is very easy, its true; but if one wants to have very good business, he/she need to work hard and need to learn a lot about business startup and business planning; which she has learn from the said training. Now she is more confident to run her business efficiently. Now, Renesan Chakma is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.



## Success Story – 06

### **Fatema Saiada**

**Education:** B. Sc.in Computer Science, MBA Major in HRM, **Age** – 40 years.

**Address:** House # 39, Road # 11 (New), Dhanmondi, Dhaka -1205.

**Cell phone:** 01716-353339

Fatema Saiada is one of the trainees of training batch no. 35 in Dhaka city area. Her main product or signature product is “Homemade Sweetmeat”, and the name of her online page is “Go Love Jamun”.

The present successful entrepreneur Fatema Saiada never thought to be an entrepreneur. She completed her education in B. Sc. in Computer Science and Masters in Business Administration (HR). Fatema Sayeda was born in Dhaka but grew up in Noakhali. Her father was a Deputy Magistrate, mother was a homemaker. She is the youngest among ten siblings.

After completion of education, she joined the Human Resource Department of a corporate office in Dhaka. She has two daughters and to have more time to take care of her daughters, she left the corporate world and joined a school as a teacher. During the Corona period, an anarchic situation was created worldwide, people were trapped between four walls. It was at such a time that her entrepreneurial career began. Talking about her debut as an entrepreneur, she said, "After losing my father at a very young age, I learned at a young age how much money is needed in life. During my schooling, I taught the neighboring children, and while in school, I also got a scholarship. The idea of being self-reliant was ingrained in my mind very well in my childhood”.



Fatema Saiada is with her home garment products.

During the CORONA period, most of the offices including all schools were closed and ultimately her income was also stopped. At that critical situation, she was thinking about finding out a way for income. As she had skill in preparing different types of sweets, it was her elder daughter who came up with the idea to prepare sweets and sale those to other flat owners



Golab Jamun a femous sweets by Fatema Saiada



Kalojam a femous sweets by Fatema Saiada



Different sweets by Fatema Saiada



Shamchom, Sondesh & sweets by Fatema Saiada

of their building. Accordingly, she made various sweets and confectionary products herself, she was able to get customers in a very short period, which boosted her confidence as a budding entrepreneur and by the help and inspiration of her daughter, she opened an online page named “Go-Love Jamun””. The demand for sweets increased from the ground floor to upper floors of the building, through them

the reputation of sweets spread to many people. Then she scaled up her sweetmeats business and also included three-pieces, sarees, hijabs, bedsheets, hand-made jewelry, along with homemade foods in her business.

After doing business for some while with other people's garment products, Fatema planned for doing business of garments item by designing & producing own products and opened another online page "Karuneel". Through "Karuneel" Fatema is doing business of sarees,



Here are displaying diff. sweetmeat and Ghee products of Fatema

clothes, ladies dresses, blouses of her own design and she also introduced couple set in her garments item, designed various song and festival themed sarees. She got a good response for the theme sarees. Then, her business was increasing day by day. She received orders from different corners of the country for garment items and



Fatema Saiada is displaying her garment products

had very good sales in sweetmeats. But she was not getting the expected profit from her business. She was thinking about how to improve the business techniques and marketing & profit issues. In that situation she heard about the "Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade" training of Bandhan Society-DTCL JV and expressed her interest to be a trainee of the said training program. From the training she learned about trade license, business feasibility assessment & business planning, market & marketing, networking, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, bank loan process, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition, cost of production, bargaining & negotiation and so on.

After the training, she collected trade license to start the business professionally, started a mobile-based business account and an entrepreneur-supporting bank account for credit and debits, has changed in packet & packaging of her products. Applied for and received membership registration from Joyeeta Foundation. Now, she has a total of 10 workers including "Model" for different ladies' dresses.



Fatema Saiada is receiving Membership Certificate from Joyeeta Foundation.

Now, Fatema Saiada is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.



## Success Story – 07

### **Jasmin Nahar**

**Education:** MSS (Economics), PGD in HRM, **Age** – 40 years.

**Address:** 2214/1, Shah Kabir Mazar Road, Uttar Khan, Uttara, Dhaka.

**Cell phone:** 01725-606211

**Jasmin Nahar** is one of the trainees of training batch no. 39 at Gazipur district. Her main product or signature products are “Pickles” and Jackfruit Chips. The name of her venture is J.B. Creation.

Jasmine Nahar after completing her education - Honors & Masters in Economics and PGD in HRM, she joined an organization of RMG sector as Manager, HR & Compliance Department. After working about 8 years for them, she felt the organization in 2020 and started her entrepreneurial life with the aim of achieving self-reliance. She opened a business page online and started business with agro-processed products like Pickles, jams, jellies, chips etc.

In the meantime, she received training from Bangladesh Agricultural Research Institute, Joydebpur on scientifically fruit processing, specially, Jackfruit processing to prepare jackfruit chips. She continued further training from Bangladesh Agricultural Research Institute in the production of Jackfruit Chips, Jackfruit Pickle, Jackfruit Satwa, Jackfruit Powder different foods from green Jackfruit.

Being all of her efforts for business development and selling, she could not make a good profit from all of her products. Even sometimes, she had to face net loss. She was frustrated with her business



**Jasmin Nahar with her different pickle and jelly products**



**Jasmin Nahar with her different packeted dry fruits products**

and about a decision to give up everything and join again RMG sector as employee. At that situation, eventually, she learnt about the “**Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade**” training of Bandhan Society-DTCL JV and she expressed her interest to be a trainee of the said training program.

Jasmin Nahar attended and completed the training successfully. From the training she learned about trade license, business feasibility assessment & business planning, market & marketing, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition and so on. Those six days of the training from 3<sup>rd</sup> December 2022 to 8<sup>th</sup> December 2023, brought radical changes in her entrepreneurial life. She took steps to advance her business institutionally and got a trade license to smoothen her business. She also made extensive changes to the product packaging. From this training, she learned about various legal aspects of food

processing and marketing. She applied and registered with the Jayeeta Foundation and with the Bangladesh Small & Cottage Industries Corporation (BSCIC). After this training of Bandhan Society-DTCL JV her business management capability and financial ability increased. Above all, this training and after training activities (e.g., as part of Collective Action initiative, she formed a group of same mentality entrepreneurs to produce jackfruit processing products in large quantity), has allowed her to get further 8-days training from Shushilan. Already, her Youth Agro Group has prepared a proposal to submit to Bangladesh Regional Connectivity Project-1 for



**Jasmin Nahar is preparing food items**



**Jasmin Nahar is showing her collected Trade License. products**

support to her organization. Her Youth Agro Group has already rented a house at Salna, Gazipur area to establish a factory. They have a plan to go into production very soon. According to Jasmin, all of these achievements have been possible only due to the training of Bandhan Society-DTCL JV. Jasmin said that the next problem during marketing, faced by microentrepreneurs like her, was quality packaging. Compared with large companies' colorful and nice packaged products, inexperienced and new entrepreneurs like them with ordinary packaged products cannot survive. So, from the beginning, entrepreneurs should consider packaging quality of their products and the training they have received from Bandhan Society-DTCL JV, has imparted in depth knowledge on packaging and marketing techniques.

Now, Jasmin (along with her group members) is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.



## Success Story – 08

### **Munmun Akter**

**Education:** MSS (Political Science), **Age** – 35 years.

**Address:** House # 12, Road # 04, Block – E, Section- 01, Mirpur, Dhaka.

**Cell phone:** 01777-677141

Munmun Akter is one of the trainees of training batch no. 32 at Dhaka City areas. Her main products or signature products are “Parda Biryani”, Sweetmeats and “Pickles”.

In 2015 Munmun completed a training course on “Foods & Confectionaries” organized by the Social Service Department. But she did not try it commercially. During the CORONA periods, when everything was closed, she had to keep herself confined within the house. Then she started preparing different types of foods and tried to sell those to the neighbors. After getting very good feedback, she opened a Facebook page and started selling food online. As an entrepreneur Munmun used to work only with homemade food. This was a good initiative, but she has no idea about business, its plan-policy nothing. When she sold out a product, apparently it seemed to her it was a very profitable job. But, in the long run, i.e., at the end of month it used to appear to her a losing concern, because her monthly sale volume was too small to survive a business. She had only food items to sale out but could not find any way to improve her business.



Munmun Akter

In that situation, she learned about the “**Skill Development Training of Women Entrepreneurs For**



Munmun Akter with Food items

**Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”** training of Bandhan Society-DTCL JV and she expressed her interest to be a trainee of the said training program. After the training, she expanded her business and included new items like pickles, chips, jams, jellies, etc. along with homemade foods. From this training, Munmun learned about business planning, product quality control, marketing, value chain, supply chain, bank transactions, income, expenditure, how to do digital marketing, import and export. Most important thing, trade license, bank account, importance of TIN & VAT, BSTI, b mark, packaging, Food quality measures GMP, HACCP etc.



Some of the popular sweetmeats by Munmun Akter

After training, Munmun is performing the following activities to improve her business activities -

1. Developed a business work plan, converted those plans into Action and performing business activities as per developed plan.
2. Maintaining income and expenditure as recommended and calculating profit-loss every month in excel sheet.
3. Calculated cost of production of individual product and adjusted pricing of all products
4. Did an assessment on market demand and set production plan
5. Improved packaging, labeling and logo
6. Collecting product ingredients (Raw materials) through an outsourcing
7. Applied and collected Trade License in the name of the business
8. Opened a Bank Account in the name of business
9. Collected TIN certificate.

Now, Munmun's business is well organized, she is able to market her products efficiently, and is able to develop a very good professional network among different stakeholders of her business.



**Munmun Akter is receiving Star Award from Best Entrepreneur Category organized jointly e-bd & 1.2.3. online Paper**

They are dreaming of employment of thousands of people in their agro-processing industries in future.

It was an important training for entrepreneurs like her; through this training, a small entrepreneur like Munmun is working with the dream of making today's small business into an industry of tomorrow.



**Munmun Akter is receiving Export Readiness Training completion certificate from SME Foundation.**

Now, Munmun Akter is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.

## Success Story – 09

### **Khadiga Khanom**

**Education:** Bachelor of Social Science, **Age:** 43 years.

**Address:** Vill. – Barun, P. O. – Barun Bazar, P.S. – Kapasia, Gazipur.

**Cell Phone:** 01757-256750

Khadiga Khanom is one of the trainees of training batch no. 32 in the Dhaka City area. Her main products or signature products are Jam, Jelly, Pickles and other products from jackfruit.

Khadiga was born in Kapasia Upazila of Gazipur district. After death of her father, then she was studying in class six. She had to get married at early age, when she was only 11 years old. That was a very unhappy chapter of her life and for many unjustified reasons she was divorced and got a second marriage in 2007 when her age was 27 years. Now, she has two sons though she was divorced in the blame of barren woman.

In the meantime, she completed SSC, HSC and BSS and started working



**Khadiga is working for jackfruit processing.**

for an NGO in 2006. But after the birth of her 2 babies, it was impossible for her to continue jobs as she had no helping hands and she had to go back to her village home leaving the NGO jobs. Her husband had a small grocery shop which was not profitable for them. They were in a serious financial crisis. Then in 2011, she received a 21-days training from the Department of Youth Development on Tailoring and started doing business by purchasing a swing machine and some clothes. For better performance in business, then she did a course on Fashion Designing from SME Foundation. She mobilized some jobless poor women and formed a working Group, trained them in different trades and was supplying/selling their produces to Arang, Nipun etc.



**Khadiga Khanom**

During the COVID-19 period, she had to stop everything and was passing time just idly and thought of doing something from home. At that time, she prepared different Jam, Jelly and Pickles and started selling online. Her products became popular, but she was not able to make as much profit as expected. Then after some relief from COVID-19, she received training from the Food Processing Department of



**Showing different stages of jackfruit processing and packaging**

BARI, Gazipur and learned about preparing Chips, Pickles and dried fruit from Jackfruit. Khadiga has got expertise in preparing and production of many items still she was lacking behind of procedural



aspects of business. Khadiga was looking for training on these issues but there was none who had this type of training course. Then, eventually she learned about the **“Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”** training of Bandhan Society-DTCL JV and she expressed her interest to be a trainee of the said training program.

Khadiga attended and successfully completed the training and learned about business planning, product quality control, marketing, value chain, supply chain, bank transactions, income, expenditure, how to do digital marketing, import and export. Most important thing, trade license, bank account, importance of TIN & VAT, BSTI, b mark, packaging, Food quality measures GMP, HACCP etc.



**Khadiga with her partners are displaying their different products from Jackfruit**

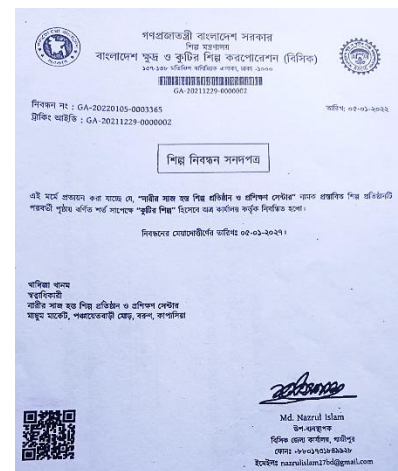
After the training, she expanded her business by getting a bank loan of Tk.3,00,000 and included new

items like pickles, chips, jams, jellies, etc. from jackfruit along with her handicraft & clothes items. Updated her trade license (Which has date failed for several years.), did some changes in product packaging and trying to develop her network by communicating different stakeholders.



**Khadiga is receiving award from State Minister, Ministry of Youth & Sports as a successful self worker**

Now, Khadiga Khanom is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur. Cortege



**Khadiga received Industrial Registration Certificate for her organization to work as Cortege**

## Success Story – 10

### **Umme Tabassum Janifar**

**Education:** Postgraduate In HRM, **Age** – 29 years.

**Address:** House # 02, Flat # 7 B, Ranking Street, Wari, Dhaka.

**Cell phone:** 01717-079772

Umme Tabassum Janifar is one of the trainees of training batch no. 38 at Dhaka city area. Her main product or signature products are “Face Pack” and hair treatment herbal oil. The name of her venture is Jani’s Shop.

Umme Tabassum Janifar is a successful women entrepreneur, Trainer of herbal healthcare remedies production and a kind-hearted Social Worker. Janifar was employed before graduation in an organization as an HR officer. Due to the official workload as well as regular university classes, she could not take care of herself. Again, due to time constraint, she could not take proper management & care of her hair, instead she did frequent re-bonding of hair, resulting in huge hair fall. Again, due to lack of skincare, she faced various problems. She got scared and anxious about her skin and hair.

Since her childhood, she observed that her elder sisters used to apply homemade remedies for skincare and haircare. She tried some of those homemade remedies for her skin & hair care treatments and got amazing results. Then, she happily shared those home remedies on social media, but within a short time, it went viral, and many people wanted to buy her natural haircare and cosmetics from me.



Janifar with some of her Skincare & Haircare products.

At the beginning, Janifar had no intension or interest to be an entrepreneur and she used to gift all of her products to the friends. Later, as the demand increased, she started selling those at a nominal profit. Janifar loves to do social charity work, hence, she is involved with some “Old Homes” and Orphanages. The money she used to earn from her job and business of selling skincare products, she used to spend on various charity works.



Herbal beauty pack – Pore Minimization



Hair Combo



Organic Rose pack



Pain Relief Oil

At the time of CORONA outbreak, she lost her job, again, she had to stop doing her business as COVID-19 is a very conterminous disease and she had no option but sitting idly for time pass. During such situations, suddenly an issue strikes her mind that she could prepare all her herbal Beauty & Health products and could be able to sell through online (along with offline, which would relief her from idleness as well she would be able to continue her donations (For which her listed organization were requesting frequently and she could not help them as expected, she was in pressure.).



Then, she created the online page named Jani's Shop and advertised the products she prepared. Within a few days the sale started, and she was able to earn from home and from the earnings, she was able to provide food assistance to about 1000 CORONA affected families as well as she did other charity works also. This inspired her a lot to develop her profession in Ayurvedic Skincare and she has done online and offline diploma courses from different countries. Currently she is working to expand her business as well as working as Trainer to develop women entrepreneurs of Herbal Healthcare products and also working as a resource person in flower by product manufacturing sector.

Janifar had some herbal Beauty Products which were very popular among the women but comparing its popularity level, Janifar could not be able to make profit as expected level and could not development market as well. Because she had no idea about business and marketing issues, she had no legal papers & documents to run a business smoothly. When she learned about the **“Skill Development Training of Women Entrepreneurs For Trade Facilitation, Regulatory Regime and Procedural Aspects of Trade”** training of Bandhan Society-DTCL JV, she expressed her interest to be a trainee of the said training program. From the training she leaned about trade license, business feasibility assessment & business planning, market & marketing, quality food production (GMP, HACCP etc.), e-commerce, f-commerce, proper bookkeeping, trade regulatory issues – BSTI, SPS, trademarks etc., importance of packaging, value addition, calculating cost of production and so on.



Janifar is providing admiration Certificate for her Successful completion of training on Cut flower Bi-product organized by YSR Horticulture University, Andraprodesh, India.

After the training, Janifar changed and improved packaging of her products, opened a Bank account of her business name, took initiatives to test her products from laboratory, maintaining business accounts as per recommended, prepared a production plan, improving her networks to expand market. Now, Umme Tabassum Janifar is very happy with her business and expressed her gratitude to Bandhan Society-DTCL JV as well as BRCP-1, Ministry of Commerce for allowing her as one of the participants of said training which has brought her these success in business and helped her to be a successful woman entrepreneur.



Janifar is preparing organic Rose Powder



Janifar is preparing flower tea.



Super Hair Oil – the signature product of Janifar

**Annexure- B:**  
**Photo Gallery of the Project**



# Photo Gallery



**Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, Ministry of Commerce is distributing certificate among the trainees in the closing session of batch no. 36 at Dhaka city area.**



**Respectable Shamsun Nahar, Member of Parliament (Women Seat-13, Gazipur) addressing in the Inaugural Session of training batch no. 39 as Chief Guest in the Gazipur district area.**



**Dr. Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, Ministry of Commerce is talking with the participants as Chief Guest in closing session of batch no. 40 at Rangamati district.**



**Participants from batch no. 37 is providing a gift of their work to Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, MoC.**



**Respectable Shamsun Nahar, Member of Parliament and Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC along with Trainers and Management of Bandhan Society-DTCL JV.**



**Dr. Afia Ahkter, Deputy Director (In-Charge), DAE, Dhaka is addressing in Post-training Refresher Workshop at Dhaka where, Dr. Farhana Iris, Joint Secretary, MoC was present as Chief Guest and Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC was present as Chairperson.**





**Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC is observing products of leather entrepreneurs during the training at display corner of trainees' products.**



**Mr. Md. Hafizur Rahman, Director General, WTO Cell and Additional Secretary, MoC is observing products of Handicraft & Home Garments Entrepreneurs during the training at display corner of trainees' products.**



**Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, MoC is observing products of Handicraft Jewelry Entrepreneurs during the training at display corner of trainees' products.**



**Shaheena Sultana, Gender Specialist, BRCP-1, MoC is observing products and packaging during the training at display corner of trainees' products.**



**Mr. Md. Abdul Jabbar Mondol, Assistant Director and Head, National Consumer Rights Protection, Dhaka district is imparting a training session on products quality and consumer rights rules & regulations.**



**Dr. Abul Ashraf, Team Leader, Bandhan Society-DTCL JV is imparting a session where, Mr. Mijanur Rahman, PD, BRCP-1 and Dr. Nadira Binte Amin, President, WEND are present as Chief Guest and Special Guest respectively.**





**Mr. Md. Abdul Matin, Deputy Director, Department of Social Service, Rangpur is talking with the trainees during inaugural session of batch no. 25 & 26 at Rangpur.**



**Mr. Saiful Islam, DD, DAE, Gazipur is imparting training session on agribusiness its scope and potentiality in batch no. 39 at PSTC, Gazipur.**



**Mr. Md. Taher Khan, Mayor, Luton City, UK visited training batch no. 27 at Sylhet as special guest and appreciated training activities.**



**Mr. Md. Dulal Hossain, Deputy Director, DAE, Bogura is taking with participants of Post Training Refresher Workshop at Bogura and sharing his experiences on agrobusiness in Bangladesh with the participants.**



**Mr. Nozir Ahamed, Deputy Director (Agriculture and Foods), Standards Wing, BSTI, Dhaka is imparting session at batch no. 33 at Dhaka as resource person.**



**Mr. Md. Anowarul Haque, SPO & Manager, BASIC Bank, Agrabad Branch, Chattogram is imparting a session on bank & banking service during batch no. 31 at Chattogram as external resource person.**





**Md. Muhammad Mamun-Ur-Rashid, Jr. Monitoring & Supervising Consultant, BRCP-1 is talking with trainees of batch 38 at Dhaka to cover monitoring issues.**



**Mr. Md. Zaved Meadad, Master Trainer, Bandhan Society-DTCL JV is clarifying participants about Group Work topics during training session.**



**Shaheena Sultana, Gender Specialist, BRCP-1 is observing products and talking with the trainees as part of monitoring during training batch 31 at Chattogram.**



**Mr. A B Siddique, Director, Bandhan Society is talking with trainees from Bandhan Society-DTCL JV end as part of monitoring.**



**Mr. Md. Mijanur Rahman, PD, BRCP-1 and Joint Secretary, Ministry of Commerce is with the participants of Post Training Refresher Workshop at Bogura.**



**Dr Farhana Iris, Joint Secretary (WTO Section-3), WTO Wing, Ministry of Commerce is with the trainees of batch no. 40 at Rangamati.**



**Dr. M Shahab Uddin, Project Manager, BRCP-1 along with Dr. M M Amir Hossain, MD, DTCL are in the closing session of Training batch no. 17 at Dhaka.**



**Mr. Md. Enamul Haque Ena, Trade and Entrepreneurship Development Consultant, Bandhan Society-DTCL JV is talking with the participants while imparting session on marketing and packaging at batch no. 40 in Rangamati.**

## **Annexure – 01**

### **A Copy of Training Schedule (English version)**

**Bandhan Society-DTCL JV**  
**Skill Development Training of Women Entrepreneurs For Trade**  
**Facilitation, Regulatory Regime and Procedural**  
**Aspects of Trade**

**Training Schedule**

<b>Day-1</b>				
<b>Time</b>	<b>Main Topic</b>	<b>Detailed of Topic</b>	<b>Method</b>	<b>Facilitators</b>
09:00 – 09:15		Welcome & Registration		Training Coordinator/ Facilitators/ Participants
09:15 – 09:45	Pre-training Test		Written Test	Training Coordinator/ Facilitators
09:45 – 10:00	Training Inauguration	<ul style="list-style-type: none"> <li>• Welcome Address</li> <li>• Context and objectives of the training</li> <li>• Importance of the training and Inauguration of the training.</li> </ul>	Lecture	Representative from BRCP-1, representatives from concern offices, representatives from Bandhan Society-DTCL JV and Team Leader
10:00 – 10:15	Refreshment			
10:15 – 10:30	Ice breaking, Rules & regulation of a training	<ul style="list-style-type: none"> <li>• Introduction to each other</li> <li>• Set the rules &amp; regulations during the training</li> </ul>	Participatory and group works	Coordinator, Trainers & Facilitators
10:30 – 01:00	Recap on earlier Training	<ul style="list-style-type: none"> <li>• Entrepreneurship Development</li> <li>• GAP</li> <li>• Post-harvest Management and Packaging</li> <li>• Value Chain</li> </ul>	Lecture, Multimedia presentation & Group discussion	Coordinator, Trainers & Facilitators
01:00 – 02:00	Lunch & Prayer			
02:00 – 04:45	Recap on earlier Training (Continued)	<ul style="list-style-type: none"> <li>• Value Addition</li> <li>• Market &amp; Marketing</li> <li>• Networking</li> <li>• Accounting system, Registers &amp; Record keeping and its practices.</li> <li>• Banking system</li> </ul>	Lecture, Multimedia presentation & Group discussion	Coordinator, Trainers & Facilitators
04:45 – 05:00	Afternoon Refreshment and Closing of Day-1 Training			
<b>Day-2</b>				
09:00 – 11:00	Business Start-up and Business Development	<ul style="list-style-type: none"> <li>• Types and characteristics of business,</li> <li>• Importance of business development and business development process</li> <li>• As a businessperson, what are the documents and permission that will be needed at the very beginning of a business?</li> <li>• Techniques for being successful in business.</li> <li>• Identify main activities to bring</li> </ul>	Lecture, Multimedia presentation, Group discussion and Group work	Trainers / Facilitators and local resource person on concern topic



		<p>forward a business.</p> <ul style="list-style-type: none"> <li>Objectives and concept of studying feasibility of a business.</li> <li>Process of business feasibility study</li> </ul>		
11:00 – 11:15	Refreshment			
11:15 – 01:00	Business Planning	<ul style="list-style-type: none"> <li>What is business-plan, importance of business plan and different aspects of business-plan?</li> <li>Steps of business planning</li> <li>Procedure to prepare a business plan and budget</li> </ul>	Lecture, Multimedia presentation, and Group work	Trainers / Facilitators and local resource person of concern topic
01:00 – 02:00	Lunch & Prayer			
02:00 – 04:30	Business Planning (Contd.)	<ul style="list-style-type: none"> <li>Practice on Business Budget preparation</li> <li>Practice on Business Plan preparation</li> </ul>	Group work (Practical)	Trainers / Facilitators
04:30 – 04:45	Recapitulation of whole day Topics	<ul style="list-style-type: none"> <li>Business startup and business development</li> <li>Business planning</li> <li>Budget</li> </ul>	Participatory Discussion	Coordinator, Trainers & Facilitators
04:45 – 05:00	Afternoon Refreshment and Closing of Day-2 Training			
<b>Day-3</b>				
09:00 – 10:45	Product quality control and Licensing Authority	<ul style="list-style-type: none"> <li>What is the quality of product/food?</li> <li>What is safe food/product?</li> <li>Importance of product quality in expanding and improving business</li> <li>Introduction of govt. agencies (Traceability, TBT, BSTI, HACCP, Plant Quarantine, Sanitary and Phyto- Sanitary etc.) responsible for food/product quality</li> </ul>	Lecture, Multimedia presentation, and Group work	Trainers / Facilitators and local resource person of concern topic
10:45 – 11:00	Refreshment			
11:00 – 01:00	Product quality control and Licensing Authority (Contd.)	<ul style="list-style-type: none"> <li>Detailed procedure to get certificates from the quality controlling authorities.</li> <li>Describe the condition/pre-requisite to export fresh and or processed Mango, Pineapple, Jackfruit and Potato to other countries.</li> </ul>	Lecture, Multimedia presentation, Group work and Practical work	Trainers / Facilitators and local resource person of concern topic
01:00 – 02:00	Lunch & Prayer			
02:00 – 03:30	Marketing (Cut Flower or Agro-processing)	<ul style="list-style-type: none"> <li>How packaging, preservation and transportation influence the business of a product?</li> <li>What is networking? How networking influence market development of a product, discuss issues of Networking,</li> </ul>	Lecture, Multimedia presentation, video screening, participatory discussion and Group practice	Trainers / Facilitators and local resource person of concern topic

		<ul style="list-style-type: none"> <li>Importance of bargaining and negation skills in marketing, how one can develop this skill?</li> </ul>		
03:30 – 04:30	Value Chain (Cut Flower or Agro-processing)	<ul style="list-style-type: none"> <li>Discuss functions of different value chain actors from producer to consumers,</li> <li>What is a supply chain? Discuss supply chain management</li> </ul>	Lecture, Multimedia presentation, participatory discussion and Group practice on value chain	Trainers / Facilitators and local resource person of concern topic
04:30 – 04:45	Recapitulation on whole day Topics	<ul style="list-style-type: none"> <li>Product quality control and Licensing Authority</li> <li>Marketing</li> <li>Value Chain</li> </ul>	Participatory discussion	Trainers / Facilitators
04:45 – 05:00	Afternoon Refreshment and Closing of Day-3 Training			
<b>Day-4</b>				
09:00 - 10:30	Facilities for Women Entrepreneurs from Bank and other Financial Institute	<ul style="list-style-type: none"> <li>Function or services of different financial institute</li> <li>Documentary requirement for getting a loan from Bank</li> <li>Bangladesh Bank facilities for women entrepreneurs</li> </ul>	Lecture, Multimedia presentation and participatory discussion	Trainers / Facilitators and local resource person of concern topic
10:30 – 10:45	Refreshment			
10:45 – 01:00	Income and Expenditure	<ul style="list-style-type: none"> <li>Income and expenditure process</li> <li>Preparation of Balance-Sheet</li> </ul>	Lecture, Multimedia presentation, participatory discussion, Group work and Practical class	Trainers / Facilitators
01:00 – 02:00	Lunch & Prayer			
02:00 – 04:30	Digital Market Place	<ul style="list-style-type: none"> <li>E-commerce in business</li> <li>F-commerce in business</li> <li>Application of ICT and different mobile apps in business</li> <li>Online buyer searching</li> </ul>	Lecture, Multimedia presentation, Group work and Practical class	Trainers / Facilitators and local resource person of concern topic
04:30 – 04:45	Recapitulation on whole day Topics	<ul style="list-style-type: none"> <li>Recap on Bank and other Financial Institute</li> <li>Recap on Financial Management</li> <li>Recap on Bookkeeping</li> <li>Recap on Income &amp; Expenditure accounts</li> </ul>	participatory discussion.	Trainers / Facilitators
04:45 – 05:00	Afternoon Refreshment and Closing of Day-4 Training			



<b>Day-5</b>				
09:00 -10:30	Digital Financial System	<ul style="list-style-type: none"> <li>Digital transection systems</li> <li>What are Mobile Banking and Agent Banking</li> <li>Services and activities of Mobile Banking and Agent Banking</li> </ul>	Lecture, Multimedia presentation, video screening & participatory discussion.	Trainers / Facilitators and local resource person of concern topic
10:30 – 10:45	Refreshment			
10:45 – 01:00	Concept and process of Import - Export	<ul style="list-style-type: none"> <li>What are imports and exports?</li> <li>Key features of export policy of Bangladesh.</li> <li>Challenges of export diversification and expansion</li> </ul>	Lecture, Multimedia presentation, participatory discussion and Group work.	Trainers / Facilitators and local resource person of concern topic
01:00 – 02:00	Lunch & Prayer			
02:00 – 04:30	Tax & Excise Duty Policy for Export & Import	<ul style="list-style-type: none"> <li>Tax policy of Export &amp; Import</li> <li>Guideline for Foreign Exchange Transaction for export &amp; import</li> <li>Online fill-up of different forms of Export &amp; Import</li> <li>Custom clearing process at a port for Export &amp; Import (For cut flower &amp; agro-processing products)</li> <li>Single Window</li> <li>Certificate of Origin</li> <li>Duty Drawback System</li> </ul>	Lecture, Multimedia presentation, participatory discussion, and Group work.	Trainers / Facilitators and local resource person of concern topic
04:30 – 04:45	Recapitulation on whole day Topics	<ul style="list-style-type: none"> <li>Digital Financial System</li> <li>Digital Market Place</li> <li>Export &amp; Import</li> </ul>		Trainers / Training Coordinator/Facilitators
04:45 – 05:00	Afternoon Refreshment and Closing of Day-5 Training			
<b>Day-6</b>				
09:00 - 11:00	Necessary Papers & Documents for Export & Import	<ul style="list-style-type: none"> <li>Techniques, process and steps of international trading (Exporting) and accessibility to international market.</li> <li>Trade License</li> <li>Discussion of Custom VAT and Income Tax</li> <li>Rules &amp; regulations of export and import.</li> </ul>	Lecture, Multimedia presentation, participatory discussion, Group work and Practical class	Trainers / Facilitators and local resource person of concern topic
11:00 – 11:15	Refreshment			
11:15 – 01:00	Necessary Papers & Documents for Export & Import (Contd.)	<ul style="list-style-type: none"> <li>What are Export Registration Certificate (ERC) and Import Registration Certificate (IRC)?</li> <li>Process of getting ERC &amp; IRC.</li> </ul>	Lecture, Multimedia presentation, participatory discussion, Group work and Practical class	Trainers / Facilitators and local resource person of concern topic

01:00 – 02:00	Lunch & Prayer			
02:00 – 03:00	Export & Import	<ul style="list-style-type: none"> <li>Bangladesh Trade Portal and its importance</li> </ul>	Lecture, Multimedia presentation, participatory discussion, and Practice class	Trainers / Facilitators and local resource person of concern topic
03:00 – 03:30	Recapitulation on whole day Topics	<ul style="list-style-type: none"> <li>Tax Policy for Export and Import.</li> <li>Necessary papers &amp; documents for export &amp; import</li> <li>Bangladesh Trade Portal.</li> </ul>	Participatory discussion	Trainers / Training Coordinator/ Facilitators
03:30 – 03:55	Post-training Test	<ul style="list-style-type: none"> <li>Written Test</li> </ul>	Mode meter and MCQ Format	Trainers / Training Coordinator/ Facilitators
03:55 – 04:25	Workplan & Demand of the Trainees	<ul style="list-style-type: none"> <li>Work plan of the trainees and assessment for future training demand</li> </ul>	Written answer, Form of question - answer	Trainers / Training Coordinator/ Facilitators
04:25 – 04:45	Closing of Training	<ul style="list-style-type: none"> <li>Discussion on Training Activities</li> <li>Closing of Training</li> </ul>	Lecture, Discussion	
04:45 – 05:00	Afternoon Refreshment, Closing of Day-6 Training and departure venue by the participants			

## **Annexure – 02**

### **Questions in Bangla for Pre and Post Training Test (Agro-processing Sector)**

**বন্ধন সোসাইটি-ডিটিসিএল জেভি**  
**বাণিজ্য সহজীকরণ এবং এ সংক্রান্ত আইন ও বিধিবিধান বিষয়ে**  
**নারী উদ্যোক্তাদের দক্ষতা উন্নয়ন প্রশিক্ষণ**

প্রশিক্ষণ পূর্ববর্তী/পরবর্তী মূল্যায়ন নিরীক্ষা

(এগ্রো-প্রসেসিং সেক্টর)

সময়: ৩০ মিনিট

পূর্ণ মানঃ ৩০

তারিখ:.....

নাম:.....

পেশা: .....

১। একজন সফল উদ্যোক্তার সবচে' বড় গুণ হলো -

- ক. অধিক শিক্ষিত হতে হবে
- খ. ঝুঁকি গ্রহণের সাহস ও মানসিকতা থাকতে হবে
- গ. রাজনৈতিক সংশ্লিষ্টতা থাকতে হবে

সঠিক উত্তরে টিক (✓) দিন

২। নিরাপদ খাদ্যপণ্য উৎপাদনের ক্ষেত্রে কোন বিষয়টি সম্পৃক্ত

- ক. বি. এস. টি. আই
- খ. গুড ম্যানুফ্যাকচারিং প্রাক্টিস (জিএমপি)
- গ. ফসল (পণ্য) উৎপাদনের কৌশল

৩। ব্যবসার শুরুতেই সাধারণতঃ যেসব অনুমতি-পত্র বা দলিলাদি প্রয়োজন হয় তার মধ্যে প্রথম হল

- ক. মূলধন সংগ্রহ করা
- খ. ট্রেড লাইসেন্স সংগ্রহ করে
- গ. সঠিক ব্যবসা পরিকল্পনা তৈরী করা

৪। ব্যবসায়িক কাজে ব্যাংক ঋণ নিতে হলে অবশ্যই লাগবে

- ক. ব্যবসার নামে একটি ব্যাংক হিসাব
- খ. একজন বড় ব্যবসায়ীর প্রত্যয়ন
- গ. শিক্ষাগত যোগ্যতার প্রত্যয়নপত্র

৫। ব্যাংকের যে হিসাব থেকে প্রতিদিন বা প্রতি সপ্তাহে যতবার ইচ্ছা টাকা রাখা যায় এবং প্রয়োজনমত টাকা উত্তোলন করা যায় তাকে বলে

- ক. স্থায়ী হিসাব
- খ. চলতি হিসাব
- গ. সঞ্চয়ী হিসাব

৬। ব্যবসা ক্ষেত্রে আর্থিক রেকর্ড বা হিসাব রাখা কেন জরুরী?

- ক. ব্যাংক বা আর্থিক প্রতিষ্ঠান থেকে ঋণ পাওয়ার জন্য
- খ. অফিস বা প্রতিষ্ঠান সাজিয়ে রাখার জন্য
- গ. সঠিক পরিকল্পনা তৈরীর মাধ্যমে লাভজনক প্রতিষ্ঠান স্থাপনের জন্য

- ৭। কোন প্রতিষ্ঠান থেকে কাউকে নগদ বা চেকে টাকা পরিশোধ করা হলে উক্ত হিসাব লিপিবদ্ধ করার জন্য যে ভাউচার প্রস্তুত করতে হয় তাকে বলে
- ক. ডেবিট ভাউচার
  - খ. ক্রেডিট ভাউচার
  - গ. সেভিংস ভাউচার
- ৮। ব্যবসার সম্ভাব্যতা যাচাই কেন প্রয়োজন?
- ক. ব্যবসায়ীক কাজ সহজ করার জন্য
  - খ. অনেকগুলি ব্যবসা থেকে সবচেয়ে উপযোগী বা গ্রহণযোগ্য ব্যবসাটি নির্বাচন করা
  - গ. স্বল্প পুঁজিতে ব্যবসা করার জন্য
- ৯। বাজার সম্ভাব্যতা যাচাই-এর ৪টি প্রধান উপাদানের একটি হলো -
- ক. বাজারে পর্যাপ্ত পণ্য সরবরাহ করা
  - খ. বিপণন বা বাজারজাতকরণের সমস্যা চিহ্নিত করা
  - গ. বিপণন মিশ্রণ প্রয়োগ করে কিভাবে পণ্য বাজারজাত করা হবে সে পরিকল্পনা ঠিক করা।
- ১০। কোন ব্যবসায় লাভ-ক্ষতির হিসাবের সময় অবচয় কাকে বলে -
- ক. কোন পণ্য স্টক করে পরে বেশী দামে বিক্রয় করা
  - খ. কোন একটি স্থায়ী সম্পদ ক্রয়ের পর প্রতি বছর তার ক্ষয়জনিত মূল্য নির্ধারণ করা
  - গ. কোন একটি পণ্য ক্রয় করে ক্ষতিতে বিক্রয় করা
- ১১। ব্যবসা শুরু করার আগে কেন বাজেট তৈরী গুরুত্বপূর্ণ
- ক. সমস্ত মূলধন একবারেই যোগাড় করার জন্য
  - খ. কোথা থেকে অর্থ সংগ্রহ করা হবে এবং তার পরিমাণ কত ইত্যাদি বিষয়ের সামগ্রিক চিত্র জানার জন্য
  - গ. ব্যবসাতে বেশী মুনাফা করার জন্য
- ১২। ব্যবসা ক্ষেত্রে ব্রেক-ইভেন পয়েন্ট বলতে কি বুঝায়?
- ক. ব্যবসায় ক্ষতি হয়ে যাওয়াকে ব্রেক-ইভেন পয়েন্ট বলে
  - খ. ব্যবসা পরিচালনের সময় কোন একটি কার্যক্রম বন্ধ হয়ে যাওয়া বা ভেঙ্গে পড়াকে ব্রেক-ইভেন পয়েন্ট বলে
  - গ. ব্যবসা ক্ষেত্রে স্থায়ী খরচ বাদে উৎপাদন খরচ ও বিক্রয় লব্ধ আয় যখন সমান হয় তাকে ব্রেক-ইভেন পয়েন্ট বলে
- ১৩। গুণগত মানের খাদ্য বলতে আমরা কি বুঝি?
- ক. যে কোন ধরনের ভেজাল মুক্ত ও স্বাস্থ্যগত ঝুঁকি মুক্ত খাদ্যকে বুঝি
  - খ. বেশী দামী ও সুস্বাদু খাদ্যকে বুঝি
  - গ. থাই বা চাইনিজ জাতীয় খাদ্যকে বুঝি
- ১৪। সার্টিফিকেশন মার্কস প্রত্যয়নপত্র বলতে কি বুঝায়?
- ক. কর্তৃপক্ষের দেয়া একজন সফল ব্যবসায়ী প্রত্যয়নপত্র
  - খ. বাংলাদেশে ব্যবসা পরিচালনার যোগ্যতার প্রত্যয়নপত্র
  - গ. পণ্যের একটি চিহ্ন যা বিদ্যমান মান এবং প্রবিধানগুলির সাথে পণ্যটির উৎপাদন প্রক্রিয়া ও মান সামঞ্জস্যপূর্ণ



## ১৫। HACCP কী?

- ক. খাদ্যের মান নিয়ন্ত্রণকারী সংস্থা
- খ. একটি পদ্ধতি যার দ্বারা কাঁচামাল থেকে শেষ পণ্য পর্যন্ত বিজ্ঞান-ভিত্তিক নিয়ন্ত্রণ প্রয়োগ করে খাদ্য-জনিত অসুস্থতা সৃষ্টি করতে পারে এমন ঝুঁকি প্রতিরোধ করে
- গ. খাদ্যপণ্য উৎপাদনের একটি রেজিস্ট্রেশন।

## ১৬। স্যানিটারী ও ফাইটোস্যানিটারী সার্টিফিকেট কেন প্রয়োজন হয়

- ক. উদ্ভিদ রোগ-বালাই দমন করার জন্য
- খ. তাজা কৃষিজ পণ্যের ব্যবসা করার জন্য
- গ. আমদানি ও রপ্তানির সময় এক দেশ থেকে অন্য দেশে রোগ-বালাই বিস্তার রোধ করার জন্য

## ১৭। ক্রেতার চাহিদা অনুযায়ী, উৎপাদিত পণ্যের গুণগত মান বজায় রেখে বিক্রেতা তার পণ্য সরবরাহ করে ক্রেতার সন্তুষ্টি অর্জন করাকেই মূলত

- ক. ভ্যালু চেইন বলে
- খ. সাপ্লাই চেইন বলে
- গ. বাজারজাতকরণ বলে।

## ১৮। মূল্য সংযোজন বলতে আমরা কি বুঝি?

- ক. কম দামে পণ্য ক্রয় করে বেশী দামে বিক্রয় করাকে মূল্য সংযোজন বলে
- খ. কোন পণ্য ক্রয়ের পর বিভিন্ন উপায়ে এর গুণগতমান বৃদ্ধি করে সেই পণ্যের উচ্চমূল্য প্রাপ্তি নিশ্চিত করাকে মূল্য সংযোজন করা বুঝি
- গ. সময়ের সাথে কোন পণ্যের দাম বৃদ্ধির প্রক্রিয়াকে মূল্য সংযোজন বলে।

## ১৯। সাপ্লাই চেইন ও ভ্যালু চেইন এ প্রধান পার্থক্য কি?

- ক. সাপ্লাই চেইন ও ভ্যালু চেইন এ তেমন কোন পার্থক্য নেই
- খ. সাপ্লাই চেইন উৎপাদনের পর থেকে শুরু হয় আর ভ্যালু চেইন উৎপাদনের আগ থেকে শুরু হয়
- গ. সাপ্লাই চেইন কার্যক্রমের মধ্যে কোন পণ্য এক স্থান থেকে অন্য স্থানে স্থানান্তর অন্তর্ভুক্ত। অন্যদিকে, ভ্যালু চেইন প্রাথমিকভাবে পণ্য বা পরিষেবার মূল্য সংযোজনের সাথে সম্পর্কিত

## ২০। বাংলাদেশ ব্যাংক কর্তৃক সহায়ক জামানতবিহীন কেবলমাত্র ব্যক্তিগত জামানতের বিপরীতে নারীদেরকে কত টাকা পর্যন্ত ঋণ সীমার সুবিধা প্রদানের নির্দেশ দিয়েছে?

- ক. ১০ লক্ষ টাকা
- খ. ১৫ লক্ষ টাকা
- গ. ২৫ লক্ষ টাকা

## ২১। খাতওয়ারী আয় ও ব্যয়ের হিসাব যে বইয়ে রাখা হয় তাকে বলে

- ক. সাধারণ খতিয়ান
- খ. নগদান বহি
- গ. মজুদ রেজিস্টার

## ২২। ই-কমার্স কার্যক্রমের জন্য কি ধরনের জ্ঞান ও সুযোগ প্রয়োজন?

- ক. ই-কমার্স কার্যক্রমের রেজিস্ট্রেশন লাগবে
- খ. কম্পিউটার বা এনরয়েড ফোন থাকা ও ব্যবহার করার জ্ঞান থাকতে হবে
- গ. ই-কমার্স কার্যক্রম পরিচালনার জন্য নির্দিষ্ট অফিস লাগবে।

২৩। ব্যবসা ক্ষেত্রে এফ-কমার্স বলতে কি বুঝায়?

- ক. এফ-কমার্স বলতে ফরওয়ার্ড কমার্স বা আধুনিক ব্যবসা পদ্ধতিকে বুঝায়
- খ. এফ-কমার্স বলতে ফেসবুক প্ল্যাটফর্ম ব্যবহার করে অনলাইন ব্যবসাকে বুঝায়
- গ. এফ-কমার্স বলতে ফ্রেন্ড'স কমার্স বা বন্ধুদের ব্যবসা বুঝায়।

২৪। কাগজের ব্যবহার ছাড়া ইলেকট্রনিক উপায়ে টাকা-পয়সা লেনদেন করাকে বলে

- ক. মানি অর্ডার
- খ. ডিজিটাল লেনদেন
- গ. মানি ট্রেসফার।

২৫। পরোক্ষ রপ্তানি পরিচালনার জন্য প্রয়োজন

- ক. নিজস্ব কর্মী বাহিনী
- খ. বিদেশী বিক্রয় প্রতিনিধি এবং এজেন্ট নিয়োগ
- গ. কমিশন এজেন্ট

২৬। রপ্তানির ক্ষেত্রে কৃষি পণ্য এবং কৃষি প্রক্রিয়াজাত পণ্যকে কোন খাতের অন্তর্ভুক্ত করা হয়েছে?

- ক. বিশেষ সুবিধাপ্রাপ্ত খাত হিসাবে
- খ. সর্বোচ্চ অগ্রাধিকার খাত হিসাবে
- গ. বিশেষ উন্নয়ন খাত হিসাবে।

২৭। সার্টিফিকেট অফ অরিজিন (CO) বলতে কি বুঝায়?

- ক. কোন পণ্যের মানগত প্রত্যয়নপত্রকে বুঝায়
- খ. কোন পণ্যের জাতীয়তার প্রত্যয়নপত্রকে বুঝায়
- গ. কোন পণ্যের বিশেষ সুবিধাপ্রাপ্তির প্রত্যয়নপত্রকে বুঝায়

২৮। আমদানি-রপ্তানি বানিজ্যে ডিউটি ড্র-ব্যাক কথাটির মানে কি?

- ক. ডিউটি মুক্ত বানিজ্য বুঝায়
- খ. ভুলে অতিরিক্ত ডিউটি দেয়া হয়ে থাকলে তা' ফেরত পাওয়ার ব্যবস্থাকে বুঝায়
- গ. কোন কাঁচামাল আমদানি করার সময় ডিউটি শোধ করার পর যদি সেই কাঁচামাল দিয়ে কোন পণ্য উৎপাদন করে রপ্তানি করা হয়, তবে রপ্তানি পণ্য তৈরী করতে যে পরিমাণ কাঁচামাল প্রয়োজন হয়েছে, সেই পরিমাণ কাঁচামালের আমদানি ডিউটি (যা আগেই শোধ করা হয়েছিল) এখন ফেরত পাওয়ার ব্যবস্থাকে ডিউটি ড্র-ব্যাক বুঝায়।

২৯। এক্সপোর্ট রেজিস্ট্রেশন সার্টিফিকেট (ই.আর.সি) কোন দপ্তর থেকে ইস্যু করা হয়?

- ক. বানিজ্য মন্ত্রণালয়ের এক্সপোর্ট-ইম্পোর্ট শাখা থেকে
- খ. আমদানি ও রপ্তানির আঞ্চলিক কার্যালয়ের চিফ কন্ট্রোলার অব ইমপোর্ট এন্ড এক্সপোর্ট এর দপ্তর থেকে
- গ. রপ্তানি উন্নয়ন ব্যুরোর কেন্দ্রীয় কার্যালয় থেকে

৩০। কৃষিপণ্য রপ্তানির জন্য ফাইটো-স্যানিটারী সনদ বা উদ্ভিদ-স্বাস্থ্য প্রমাণ-পত্র কিথায় থেকে নিতে হবে

- ক. রপ্তানি উন্নয়ন ব্যুরো
- খ. কৃষি সম্প্রসারণ অধিদপ্তর
- গ. কৃষি বিপণন অধিদপ্তর

## **Annexure – 02a**

### **Questions in Bangla for Pre and Post Training Test (Cut Flower Sector)**

**বন্ধন সোসাইটি-ডিটিসিএল জেভি**  
**বাণিজ্য সহজীকরণ এবং এ সংক্রান্ত আইন ও বিধিবিধান বিষয়ে**  
**নারী উদ্যোক্তাদের দক্ষতা উন্নয়ন প্রশিক্ষণ**  
**প্রশিক্ষণ পূর্ববর্তী/পরবর্তী মূল্যায়ন নিরীক্ষা**  
**(কাট ফ্লাওয়ার সেক্টর)**

সময়: ৩০ মিনিট

পূর্ণ মানঃ ৩০

তারিখ:.....

নাম:.....

পেশা: .....

- ১। ব্যবসা শুরু করার প্রথমেই আমার কোন বিষয়টি থাকতে হবে সঠিক উত্তরে টিক (✓) দিন
- ক. যথেষ্ট মূলধন থাকতে হবে  
খ. সহযোগিতা করার জন্য সফল ব্যবসায়ী আত্মীয় থাকতে হবে  
গ. "আমি ব্যবসা করবো" - এই ইচ্ছা ও আত্মবিশ্বাস থাকতে হবে ।
- ২। একজন সফল উদ্যোক্তার সবচে' বড় গুণ হলো -
- ক. অধিক শিক্ষিত হতে হবে  
খ. ঝুঁকি গ্রহণের সাহস ও মানসিকতা থাকতে হবে  
গ. রাজনৈতিক সংশ্লিষ্টতা থাকতে হবে
- ৩। উত্তম কৃষি চর্চার প্রধান উপাদানটি কি?
- ক. বড় বড় সুন্দর ফুল উৎপাদন করা  
খ. নিরাপদ ও গুণগত মানসম্পন্ন ফুল উৎপাদন  
গ. কোন প্রকার রাসায়নিক দ্রব্য (সার, কীটনাশক ইত্যাদি) ব্যবহার না করে ফুল/ফসল উৎপাদন ।
- ৪। ব্যবসার শুরুতেই সাধারণতঃ যেসব অনুমতি-পত্র বা দলিলাদি প্রয়োজন হয় তার মধ্যে প্রথম হল
- ক. মূলধন সংগ্রহ করা  
খ. ট্রেড লাইসেন্স সংগ্রহ করে  
গ. সঠিক ব্যবসা পরিকল্পনা তৈরী করা
- ৫। ব্যবসায়িক কাজে ব্যাংক ঋণ নিতে হলে অবশ্যই লাগবে
- ক. ব্যবসার নামে একটি ব্যাংক হিসাব  
খ. একজন বড় ব্যবসায়ীর প্রত্যয়ন  
গ. শিক্ষাগত যোগ্যতার প্রত্যয়নপত্র
- ৬। ব্যাংকের যে হিসাব থেকে প্রতিদিন বা প্রতি সপ্তাহে যতবার ইচ্ছা টাকা রাখা যায় এবং প্রয়োজনমত টাকা উত্তোলন করা যায় তাকে বলে
- ক. স্থায়ী হিসাব  
খ. চলতি হিসাব  
গ. সঞ্চয়ী হিসাব
- ৭। ব্যবসা ক্ষেত্রে আর্থিক রেকর্ড বা হিসাব রাখা কেন জরুরী?
- ক. ব্যাংক বা আর্থিক প্রতিষ্ঠান থেকে ঋণ পাওয়ার জন্য  
খ. অফিস বা প্রতিষ্ঠান সাজিয়ে রাখার জন্য  
গ. সঠিক পরিকল্পনা তৈরীর মাধ্যমে লাভজনক প্রতিষ্ঠান স্থাপনের জন্য

- ৮। কোন প্রতিষ্ঠান থেকে কাউকে নগদ বা চেকে টাকা পরিশোধ করা হলে উক্ত হিসাব লিপিবদ্ধ করার জন্য যে ভাউচার প্রস্তুত করতে হয় তাকে বলে
- ক. ডেবিট ভাউচার
  - খ. ক্রেডিট ভাউচার
  - গ. সেভিংস ভাউচার
- ৯। ব্যবসার সম্ভাব্যতা যাচাই কেন প্রয়োজন?
- ক. ব্যবসায়ীক কাজ সহজ করার জন্য
  - খ. অনেকগুলি ব্যবসা থেকে সবচেয়ে উপযোগী বা গ্রহণযোগ্য ব্যবসাটি নির্বাচন করা
  - গ. স্বল্প পুঁজিতে ব্যবসা করার জন্য
- ১০। বাজার সম্ভাব্যতা যাচাই-এর ৪টি প্রধান উপাদানের একটি হলো -
- ক. বাজারে পর্যাপ্ত পণ্য সরবরাহ করা
  - খ. বিপণন বা বাজারজাতকরণের সমস্যা চিহ্নিত করা
  - গ. বিপণন মিশ্রণ প্রয়োগ করে কিভাবে পণ্য বাজারজাত করা হবে সে পরিকল্পনা ঠিক করা।
- ১১। কোন ব্যবসায় লাভ-ক্ষতির হিসাবের সময় অবচয় কাকে বলে -
- ক. কোন পণ্য স্টক করে পরে বেশী দামে বিক্রয় করা
  - খ. কোন একটি স্থায়ী সম্পদ ক্রয়ের পর প্রতি বছর তার ক্ষয়জনিত মূল্য নির্ধারণ করা
  - গ. কোন একটি পণ্য ক্রয় করে ক্ষতিতে বিক্রয় করা
- ১২। ব্যবসা শুরু করার আগে কেন বাজেট তৈরী গুরুত্বপূর্ণ
- ক. সমস্ত মূলধন একসাথে যোগাড় করার জন্য
  - খ. কোথা থেকে অর্থ সংগ্রহ করা হবে এবং তার পরিমাণ কত ইত্যাদি বিষয়ের সামগ্রিক চিত্র জানার জন্য
  - গ. ব্যবসাতে বেশী মুনাফা করার জন্য
- ১৩। ব্যবসা ক্ষেত্রে ব্রেক-ইভেন পয়েন্ট বলতে কি বুঝায়?
- ক. ব্যবসায় ক্ষতি হয়ে যাওয়াকে ব্রেক-ইভেন পয়েন্ট বলে
  - খ. ব্যবসা পরিচালনের সময় কোন একটি কার্যক্রম বন্ধ হয়ে যাওয়া বা ভেঙ্গে পড়াকে ব্রেক-ইভেন পয়েন্ট বলে
  - গ. ব্যবসা ক্ষেত্রে স্থায়ী খরচ বাদে উৎপাদন খরচ ও বিক্রয় লব্ধ আয় যখন সমান হয় তাকে ব্রেক-ইভেন পয়েন্ট বলে
- ১৪। সংগ্রহোত্তর হ্যাভলিং স্থানে ফুলকে কখনই অন্যান্য উদ্যান ফসল যেমন ফল এবং কিছু সবজির সাথে কেন রাখা ঠিক হবে না
- ক. ফল ও সবজির ধরণ ও প্রকৃতি আলাদা বলে
  - খ. কিছু ফল ও সবজি ইথিলিন নিঃসরণ করে যা ফুলের জন্য ক্ষতিকারক, তাই
  - গ. ফল ও সবজির থেকে ফুলে পোকা ও জীবাণু সংক্রামন হতে পারে, তাই।
- ১৫। ফুল বা কৃষিপণ্য পরিবহনে কেন কুলিং ভ্যানের পরামর্শ দেয়া হয়?
- ক. ঠান্ডায় সকল কৃষিপণ্যের শ্বসন প্রক্রিয়া কমে/বন্ধ হয়ে যায় ফলে, পণ্যটি বেশী দিন তাজা থাকতে পারে, তাই
  - খ. দামি পণ্য ভালভাবে নেয়ার জন্য কুলিং ভ্যান দরকার, তাই
  - গ. পরিবহনের সময় ধূলাবালিতে ফুলের রং যেন নষ্ট না হয়, তাই।



- ১৬। অবিক্রিত ফুল প্রক্রিয়া করে সুগন্ধি তৈরীর কাজকে বলা যায়  
 ক. বিশেষ উদ্যোগ  
 খ. কুটির শিল্প  
 গ. মূল্য সংযোজন।
- ১৭। স্যানিটারী ও ফাইটোস্যানিটারী সার্টিফিকেট কেন প্রয়োজন হয়  
 ক. উদ্ভিদ রোগ-বালাই দমন করার জন্য  
 খ. তাজা কৃষিজ পণ্যের ব্যবসা করার জন্য  
 গ. আমদানি ও রপ্তানির সময় এক দেশ থেকে অন্য দেশে রোগ-বালাই বিস্তার রোধ করার জন্য
- ১৮। ক্রেতার চাহিদা অনুযায়ী, উৎপাদিত পণ্যের গুণগত মান বজায় রেখে বিক্রেতা তার পণ্য সরবরাহ করে  
 ক্রেতার সন্তুষ্টি অর্জন করাকেই মূলত  
 ক. ভ্যালু চেইন বলে  
 খ. সাপ্লাই চেইন বলে  
 গ. বাজারজাতকরণ বলে।
- ১৯। মূল্য সংযোজন বলতে আমরা কি বুঝি?  
 ক. কম দামে পণ্য ক্রয় করে বেশী দামে বিক্রয় করাকে মূল্য সংযোজন বলে  
 খ. কোন পণ্য ক্রয়ের পর বিভিন্ন উপায়ে এর গুণগতমান বৃদ্ধি করে সেই পণ্যের উচ্চমূল্য প্রাপ্তি নিশ্চিত করাকে মূল্য সংযোজন করা বুঝি  
 গ. সময়ের সাথে কোন পণ্যের দাম বৃদ্ধির প্রক্রিয়াকে মূল্য সংযোজন বলে।
- ২০। সাপ্লাই চেইন ও ভ্যালু চেইন এ প্রধান পার্থক্য কি?  
 ক. সাপ্লাই চেইন ও ভ্যালু চেইন এ তেমন কোন পার্থক্য নেই  
 খ. সাপ্লাই চেইন উৎপাদনের পর থেকে শুরু হয় আর ভ্যালু চেইন উৎপাদনের আগ থেকে শুরু হয়  
 গ. সাপ্লাই চেইন কার্যক্রমের মধ্যে কোন পণ্য এক স্থান থেকে অন্য স্থানে স্থানান্তর অন্তর্ভুক্ত। অন্যদিকে, ভ্যালু চেইন প্রাথমিকভাবে পণ্য বা পরিষেবার মূল্য সংযোজনের সাথে সম্পর্কিত
- ২১। বাংলাদেশ ব্যাংক কর্তৃক সহায়ক জামানতবিহীন কেবলমাত্র ব্যক্তিগত জামানতের বিপরীতে নারীদেরকে কত টাকা পর্যন্ত ঋণ সীমার সুবিধা প্রদানের নির্দেশ দিয়েছে?  
 ক. ১০ লক্ষ টাকা  
 খ. ১৫ লক্ষ টাকা  
 গ. ২৫ লক্ষ টাকা
- ২২। খাতওয়ারী আয় ও ব্যয়ের হিসাব যে বইয়ে রাখা হয় তাকে বলে  
 ক. সাধারণ খতিয়ান  
 খ. নগদান বহি  
 গ. মজুদ রেজিস্টার
- ২৩। ই-কমার্স কার্যক্রমের জন্য কি ধরনের জ্ঞান ও সুযোগ প্রয়োজন?  
 ক. ই-কমার্স কার্যক্রমের রেজিস্ট্রেশন লাগবে  
 খ. কম্পিউটার বা এনরয়েড ফোন থাকা ও ব্যবহার করার জ্ঞান থাকতে হবে  
 গ. ই-কমার্স কার্যক্রম পরিচালনার জন্য নির্দিষ্ট অফিস লাগবে।

২৪। ব্যবসা ক্ষেত্রে এফ-কমার্স বলতে কি বুঝায়?

- ক. এফ-কমার্স বলতে ফরওয়ার্ড কমার্স বা আধুনিক ব্যবসা পদ্ধতিকে বুঝায়
- খ. এফ-কমার্স বলতে ফেসবুক প্ল্যাটফর্ম ব্যবহার করে অনলাইন ব্যবসাকে বুঝায়
- গ. এফ-কমার্স বলতে ফ্রেন্ড'স কমার্স বা বন্ধুদের ব্যবসা বুঝায়।

২৫। কাগজের ব্যবহার ছাড়া ইলেকট্রনিক উপায়ে টাকা-পয়সা লেনদেন করাকে বলে

- ক. মানি অর্ডার
- খ. ডিজিটাল লেনদেন
- গ. মানি ট্রেসফার।

২৬। পরোক্ষ রপ্তানি পরিচালনার জন্য প্রয়োজন

- ক. নিজস্ব কর্মী বাহিনী
- খ. বিদেশী বিক্রয় প্রতিনিধি এবং এজেন্ট নিয়োগ
- গ. কমিশন এজেন্ট

২৭। রপ্তানির ক্ষেত্রে কৃষি পণ্য এবং কৃষি প্রক্রিয়াজাত পণ্যকে কোন খাতের অন্তর্ভুক্ত করা হয়েছে?

- ক. বিশেষ সুবিধাপ্রাপ্ত খাত হিসাবে
- খ. সর্বোচ্চ অগ্রাধিকার খাত হিসাবে
- গ. বিশেষ উন্নয়ন খাত হিসাবে।

২৮। সার্টিফিকেট অফ অরিজিন (CO) বলতে কি বুঝায়?

- ক. কোন পণ্যের মানগত প্রত্যয়নপত্রকে বুঝায়
- খ. কোন পণ্যের জাতীয়তার প্রত্যয়নপত্রকে বুঝায়
- গ. কোন পণ্যের বিশেষ সুবিধাপ্রাপ্তির প্রত্যয়নপত্রকে বুঝায়

২৯। এক্সপোর্ট রেজিস্ট্রেশান সার্টিফিকেট (ই.আর.সি) কোন দপ্তর থেকে ইস্যু করা হয়?

- ক. বানিজ্য মন্ত্রণালয়ের এক্সপোর্ট-ইম্পোর্ট শাখা থেকে
- খ. আমদানি ও রপ্তানির আঞ্চলিক কার্যালয়ের চিফ কন্ট্রোলার অব ইমপোর্ট এন্ড এক্সপোর্ট এর দপ্তর থেকে
- গ. রপ্তানি উন্নয়ন ব্যুরোর কেন্দ্রীয় কার্যালয় থেকে

৩০। কৃষিপণ্য রপ্তানির জন্য ফাইটো-স্যানিটারী সনদ বা উদ্ভিদ-স্বাস্থ্য প্রমান-পত্র কিথায় থেকে নিতে হবে

- ক. রপ্তানি উন্নয়ন ব্যুরো
- খ. কৃষি সম্প্রসারণ অধিদপ্তর
- গ. কৃষি বিপণন অধিদপ্তর

## **Annexure – 03**

# **Batch-wise Result of Pre and Post Training Test**

**Bandhan Society-DTCL JV**  
**Training Batch # 01 (Agro-processing Sector)**  
**Venue: ARAB Training Center, Manikgonj**  
**Date: April 23, 2022 to April 28, 2022**

**Pre and Post Training Test Result**

Sl	Name	Pre-test	Post Test	Variance	% of Increment
1	Lina Akter	13	28	15	50
2	Beauty Akter	12	28	16	53
3	Taslima Akter	12	25	13	43
4	Sonia Akter	11	26	15	50
5	Shamima Sultana	4	20	16	53
6	Bithee Akter	8	26	18	60
7	Aunjjana	16	25	9	30
8	Nazma Begum	7	27	20	67
9	Hosneara	7	29	22	73
10	Diptee Mim	17	25	8	27
11	Shamima Nasrin	17	26	9	30
12	Poly Akter	8	27	19	63
13	Farhana Akter	12	28	16	53
14	Md. Saidur Rahman	9	28	19	63
15	Hasna Begum	9	29	20	67
16	Md. Sabuj Miah	14	28	14	47
17	Zannat Ara Zerine	10	24	14	47
18	Shahnaz	7	23	16	53
19	Bipasha Akter	9	29	20	67
20	Seema Akter	9	29	20	67
21	Ritu Akter	14	28	14	47
22	Dewan Md. Sayem	12	29	17	57
23	Tarek	10	27	17	57
24	Nupur Akter	8	27	19	63
25	Monir Hossain	5	28	23	77
	<b>Average</b>	<b>10.4</b>	<b>26.76</b>	<b>16.36</b>	<b>55</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 02 (Cut Flower Sector)**  
**Venue: Language Martyr Rofique Museum, Saingair, Manikgonj**  
**Date: April 23, 2022 to April 28, 2022**

**Pre and Post Training Test Result**

Sl	Name	Pre-test	Post Test	Variance	% of Increment
1	Md Shahinur Rahman	5	14	9	30
2	Md. Washim Ali	9	26	17	57
3	Parvez Miah	11	25	14	47
4	Rikta	10	28	18	60
5	Rabeya Akter	13	29	16	53
6	Shila Akter	8	27	19	63
7	Arifa Akter	8	27	19	63
8	Nasrin	12	28	16	53
9	Rima Akter	10	26	16	53
10	Sumaiya Akter	10	28	18	60
11	Sohel Rana	12	28	16	53
12	Amena	8	28	20	67
13	Sadia Afrin	7	29	22	73
14	Meherin Nesa	6	29	23	77
15	Setu Akter	6	28	22	73
16	Monika	13	29	16	53
17	Md. Ariful Islam	17	28	11	37
18	Asha Akter Munni	16	28	12	40
19	Md. Badsha Shekh	8	27	19	63
20	Biplab	11	22	11	37
21	Sulekha Shelly	8	28	20	67
22	Sonia Akter	9	28	19	63
23	Al-Amin	5	16	11	37
24	Mahbub Islam Robin	17	28	11	37
25	Md. Israfil	17	29	12	40
	<b>Average</b>	<b>26.52</b>	<b>16.28</b>	<b>54</b>	<b>26.52</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 03 (Cut Flower Sector)**  
**Venue: Love & Care Community Center, Phulmor, Paniashara, Jhikargacha**  
**Date: May 14, 2022 to May 19, 2022**

**Pre and Post Training Test Result**

Sl.	Name	Pre-test	Post-test	Variances	% of Increment
1	Dulal Sarkar	10	17	7	23
2	Md. Selim Reza	13	26	13	43
3	Ms. Marufa Khatun	16	28	12	40
4	Most. Mukti Khatun	18	27	9	30
5	Ms. Asmina	17	28	11	37
6	Samsunnahar	18	24	6	20
7	Shabana Begum	10	27	17	57
8	Most. Majeda Khatun	9	25	16	53
9	Fatama Khatun	10	25	15	50
10	Zakia Sultana	14	28	14	47
11	Md. Jalal Uddin	17	28	11	37
12	Mukta Khatun	8	25	17	57
13	Shiuli Begum	13	21	8	27
14	Amena Khatun	18	25	7	23
15	Monwara Begum	11	18	7	23
16	Md. Mamun Hossain	13	25	12	40
17	Nila Akter	8	19	11	37
18	Lipia Khatun	16	24	8	27
19	Sufia	12	23	11	37
20	Ibrahim Kardi	14	26	12	40
21	Rabaya Khatun	11	24	13	43
22	Md. Nazmus Sakib Sabuj	16	28	12	40
23	Saddam Hossain	19	28	9	30
24	Most. Moyna Khatun	12	16	4	13
25	Md. Abdul Jalil	17	27	10	33
	<b>Average</b>	<b>13.6</b>	<b>24.48</b>	<b>10.88</b>	<b>36</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 04 (Cut Flower Sector)**  
**Venue: Godkhali Union Parishad, Jhikargacha, Jashore**  
**Date: May 14, 2022 to May 19, 2022**

**Pre and Post Training Test Result**

Sl.	Name	Pre-test	Post-test	Variance	% of Increment
1	Kona Begum	4	30	26	87
2	Uzzal Hosen	14	28	14	47
3	Md. Jaharul Islam	17	30	13	43
4	Asma Khatun	11	23	12	40
5	Atiar Rahman	20	30	10	33
6	Kulsum Khatun	18	30	12	40
7	Nargis Khatun	16	29	13	43
8	Shapla Akter	17	29	12	40
9	Shiuly Akter	7	28	21	70
10	Bokul Hosen	5	28	23	77
11	Md. Nazmul islam	21	30	9	30
12	Md. Kamal Hosen	17	30	13	43
13	Most. Khadija khatun	16	17	1	3
14	Most. Jesmin Begum	5	15	10	33
15	Most. Rabeya Khatun	22	30	8	27
16	Md. Imran Hossain	8	28	20	67
17	Md. Mithun Kabir	16	30	14	47
18	Md. Abdul Alim	14	30	16	53
19	Nazma Khatun	15	23	8	27
20	Most. Srity Khatun	13	26	13	43
21	Most. Rozina Begum	9	27	18	60
22	Most. Rupali Khatun	21	27	6	20
23	Most. Nazma Begum	5	18	13	43
24	Most. Rikta Khatun	13	27	14	47
25	Most. Doli Begum	7	21	14	47
	<b>Average</b>	<b>13.24</b>	<b>26.56</b>	<b>13.32</b>	<b>44</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 05 (Cut Flower Sector)**  
**Venue: Love & Care Community Center, Phulmor, Paniashara, Jhikargacha**  
**Date: May 21, 2022 to May 26, 2022**

**Pre and Post Training Test Result**

Sl.	Name	Pre-test	Post-test	Variance	% of Increment
1	Md. Tareq Newaz	18	30	12	40
2	Most. Rabeya Khatun	19	27	8	27
3	Most. Reksona Khatun	18	27	9	30
4	Shamima Akter Mohiuddin	19	30	11	37
5	Nasrum Akter	17	30	13	43
6	Maria Munmun	14	25	11	37
7	Sirajul Islam	21	30	9	30
8	Hasanuzzaman	15	29	14	47
9	Md. Ashraful Alam	23	30	7	23
10	Md. Jony Islam	12	29	17	57
11	Md. Ruhul Amin	18	28	10	33
12	Most. Ripa Khatun	16	30	14	47
13	Khadiza	10	28	18	60
14	Munni Khatun (Afsar)	20	30	10	33
15	Bilkis Khatun	19	30	11	37
16	Sumona Akter Any	17	29	12	40
17	Nurjahan	15	29	14	47
18	Md. Mehedi Hasan	10	26	16	53
19	Most. Tumpa Begum	12	27	15	50
20	Most. Rekha	13	30	17	57
21	Sabira Akter Kobita	10	26	16	53
22	Selina Khatun	8	30	22	73
23	Sokhina Khatun	16	28	12	40
24	Munni Khatun (Yakub )	13	29	16	53
25	Shamima Akter (Golam)	16	21	5	17
	<b>Average</b>	<b>15.56</b>	<b>28.32</b>	<b>12.76</b>	<b>43</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 06 (Cut Flower Sector)**  
**Venue: Godkhali Union Parishad, Jhikargacha, Jashore**  
**Date: May 21, 2022 to May 26, 2022**

**Pre and Post Training Test Result**

Sl.	Name of Participant	Pre-test	Post-test	variance	% of Increment
1	Nasrin Nahar	13	29	16	53
2	Most. Shohana Khatun	9	29	20	67
3	Mst. Nasima Khatun	15	29	14	47
4	Mst.Rahima Khatun Shapla	8	29	21	70
5	Mst. Parvin Khatun	6	22	16	53
6	Mst. Tamima Khatun	11	21	10	33
7	Mst. Shumita Yesmin shumi	19	26	7	23
8	Mst.Shampa Khatun	12	25	13	43
9	Mst.Lakeya Khatun	13	24	11	37
10	Mst. Asma Khatun	10	25	15	50
11	Shajaeda Khatun	15	30	15	50
12	Mst. Bristi Khatun	9	25	16	53
13	Mst. Asma Khatun	9	24	15	50
14	Mst. Rozani Akter	6	25	19	63
15	Rabeya Khatun	17	29	12	40
16	Mst.Taslima Khatun	18	26	8	27
17	Mst.Poly Khatun	11	28	17	57
18	Mst.Ferdousi Khatun	13	28	15	50
19	Md. Kadir hosen	16	22	6	20
20	Md.Abdussalam	20	24	4	13
21	Rana Hosen	18	26	8	27
22	Md.Abu Saeed	14	28	14	47
23	Tasfiya Afroz	21	26	5	17
24	Md.Sha Alam	0	15	15	50
25	Md. Azizur Rahman	15	24	9	30
	<b>Average</b>	<b>12.72</b>	<b>25.56</b>	<b>12.84</b>	<b>43</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 07 Agro-processing Sector)**  
**Venue: Banchte Shekha Training Center, Biman Bandar Road, Jashore**  
**Date: June 11, 2022 to June 16, 2022**

**Pre and Post Training Test Result**

<b>SI</b>	<b>Name</b>	<b>Pre-test</b>	<b>Post-test</b>	<b>Variance</b>	<b>% of Increment</b>
1	Provati mandal	19	29	10	33
2	Rupa khatun	15	29	14	47
3	Samsunnahar	17	29	12	40
4	Muslima Khatun	19	30	11	37
5	Tahmina Khatun	15	27	12	40
6	Momena Khatun	15	30	15	50
7	Aminur Rahman	24	27	3	10
8	Sohag Rana	21	29	8	27
9	Sompa Rani	15	30	15	50
10	Smriti Rani	16	25	9	30
11	Ezaz Ahmed	24	30	6	20
12	Ruhul Kuddus	10	29	19	63
13	Shofikul Islam	10	28	18	60
14	Reaz Uddin	16	27	11	37
15	Ratna Rani Biswash	20	29	9	30
16	joita rani biswash	8	28	20	67
17	Anima Rani	23	30	7	23
18	Ashraful Islam	22	29	7	23
19	Sopna Begum	13	25	12	40
20	Afroja Parveen	19	30	11	37
21	Salma Khatun	14	29	15	50
22	Rama Barman	16	29	13	43
23	Ferdous Ali	16	26	10	33
24	Rikta khatun	12	21	9	30
	<b>Average</b>	<b>16.63</b>	<b>28.13</b>	<b>11.5</b>	<b>38</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 08 (Agro-processing Sector)**  
**Venue: Darajhat Union Parishad, Bagharpara, Jashore**  
**Date: June 11, 2022 to June 16, 2022**

**Pre and Post Training Test Result**

SL #	Name	pre test	post test	Variances	% of Increment
1	Khaleda Akter	17	30	13	43
2	Modina Begum	14	21	7	23
3	Lotifa	12	26	14	47
4	Tondra Biswas	11	28	17	57
5	Priya Rani Biswas	15	30	15	50
6	Joni Khatun	15	29	14	47
7	Nazmin Nahar	16	29	13	43
8	Salina Begum	4	29	25	83
9	Mst. Champa	10	29	19	63
10	Shamima	19	27	8	27
11	Md. Jalal uddin	14	29	15	50
12	Premkumar	8	27	19	63
13	Makhon Lal	10	29	19	63
14	Md.Forid uddin	12	27	15	50
15	Golam Mostafa	9	24	15	50
16	Shonchita Biswas	14	28	14	47
17	Shawpna Rani	11	28	17	57
18	Roma Mollick	11	23	12	40
19	Minakhkhi Biswas	18	27	9	30
20	Sonali Biswas	19	27	8	27
21	Murshida	6	21	15	50
22	Rawshonara	4	26	22	73
23	Nargis Parvin	9	29	20	67
24	Roksana Afroz	15	29	14	47
25	Imamul Islam	10	29	19	63
26	Rubel Hasan	19	30	11	37
	<b>Average</b>	<b>12.38</b>	<b>27.35</b>	<b>14.97</b>	<b>50</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 09 (Cut Flower Sector)**  
**Venue: Love & Care Community Center, Phulmor, Paniashara, Jhikargacha**  
**Date: July 18, 2022 to July 23, 2022**

**Pre and Post Training Test Result**

SL	Name	Pre test	Post Test	variance	% of Increment
1	Tahida Shirin	16	30	14	47
2	Liton Hossen	23	29	6	20
3	Laboni Akter	15	30	15	50
4	Nazrul Islam	15	30	15	50
5	Khadiza Begum	17	29	12	40
6	Rikta Khatun	13	26	13	43
7	Anjuara Khatun	9	30	21	70
8	Shabana Begum	4	30	26	87
9	Shuma Akther	18	27	9	30
10	Ranjuara	14	29	15	50
11	Rumpa Khatun	13	29	16	53
12	Asadujjaman	16	30	14	47
13	Shahara Begum	18	30	12	40
14	Resma Khatun	19	29	10	33
15	Masud Rana	21	30	9	30
16	Tahmina Nipa	17	30	13	43
17	Tanjila Khatun	15	16	1	3
18	Parul Nazmin	10	24	14	47
19	Anjuara Khatun	14	28	14	47
20	Mujiber Rahman	9	27	18	60
21	Rekha Khatun	14	30	16	53
22	Kumari Shabitry	7	29	22	73
23	Shabina Khatun	9	25	16	53
24	Shila Begum	11	21	10	33
25	Azufa Begum	12	26	14	47
	<b>Average</b>	<b>13.96</b>	<b>27.76</b>	<b>13.8</b>	<b>46</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 10 (Cut Flower Sector)**  
**Venue: Shamima Café & Restaurant, Panishara, Jhikargacha, Jashore**  
**Date: July 18, 2022 to July 23, 2022**

**Pre and Post Training Test Result**

Sl.	Name	Pre test	Post test	Variances	% of Increment
1	Aklima	17	30	13	43
2	Tarikul Islam	16	30	14	47
3	Md. Zahidul Islam	14	29	15	50
4	Alamgir kabir Shaheen	13	30	17	57
5	Jahanara	16	29	13	43
6	Mst. Sazeda Begum	7	24	17	57
7	Shahanara	7	29	22	73
8	Mst.Khodeja Khatun	14	26	12	40
9	Mst. Padma khatun	16	27	11	37
10	Nasima	20	28	8	27
11	Shahnaj Parvin	19	28	9	30
12	Shabnur	16	26	10	33
13	Mst.Shefali Khatun	5	22	17	57
14	Md. Abdussattar	7	29	22	73
15	Md. Khairul Islam	14	29	15	50
16	Md. Zahid Hasan	15	29	14	47
17	Sumaiya Yesmin	24	30	6	20
18	Al Amin	14	28	14	47
19	Sree Prashanto kumar shill Shanto	17	30	13	43
20	Ruksana	8	26	18	60
21	Shahida	16	18	2	7
22	Md. Mominur	5	28	23	77
23	Rozina khatun	17	27	10	33
	<b>Average</b>	<b>13.78</b>	<b>27.48</b>	<b>13.7</b>	<b>45.7</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 11 (Agro-Processing Sector)**  
**Venue: Srizony Foundation, 111, Pabahati Road, Pabahati, Jhenaidah**  
**Date: July 25, 2022 to July 30, 2022**  
**Pre and Post Training Test Result**

Sl.	Name	Pre test	Post test	Variance	% of Increment
1	Farzana Boby	14	28	14	47
2	Sabana Khatun	7	29	22	73
3	Ziaur Rahman	17	24	7	23
4	Akimul islam	13	27	14	47
5	shamim hosen	22	29	7	23
6	biplob kumar	15	27	12	40
7	Shanta Rani	7	28	21	70
8	Monzuara	14	28	14	47
9	Rima khatun	14	30	16	53
10	Jahanara Begum	5	24	19	63
11	nazmul hossain	13	30	17	57
12	smriti datta	10	26	16	53
13	kanchon rani	8	29	21	70
14	rupali rani	10	21	11	37
15	Rubina khatun	6	27	21	70
16	Ismotara	4	28	24	80
17	bithi khatun	13	28	15	50
18	shorifa khatun	13	28	15	50
19	halima	9	26	17	57
20	nasir hosen	8	30	22	73
21	bithi khatun (rojob ali)	16	28	12	40
22	sangita pal	2	25	23	77
23	arjina	13	26	13	43
24	rupa rani biswas	17	27	10	33
25	jahidur rahman	22	30	8	27
	<b>Average</b>	<b>11.68</b>	<b>27.32</b>	<b>15.64</b>	<b>52</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 12 (Cut Flower Sector)**  
**Venue: Training Hall-Room of Suniketan Patshala, Bolidapara, Kaligonj, Jhenaidah**  
**Date: July 25, 2022 to July 30, 2022**

**Pre and Post Training Test Result**

SL	Father/Husband	Pre Test	Post test	Variances	% of Increment
1	Md.Ziaul Hoque	18	29	11	37
2	Md. Uzzal Ali	17	30	13	43
3	Md. Forkan Ali	10	30	20	67
4	Zafar Alam	18	30	12	40
5	Shahanaz Parven	18	29	11	37
6	Fohara Begum	19	28	9	30
7	Mst.Shahanaz Parven	17	29	12	40
8	Shaleha Khatun	16	27	11	37
9	Mst.Shahanaz Begum	19	30	11	37
10	Bely Khatun	12	28	16	53
11	Resma Khatun	17	30	13	43
12	Md.Nurul Amin	22	30	8	27
13	Pabitra Mondol	18	28	10	33
14	Afroza Khatun	12	27	15	50
15	Mamunur Rashid	19	29	10	33
16	Rehana Kahtun	18	27	9	30
17	Sohag Hossein	18	26	8	27
18	Alamgir Faruk	17	29	12	40
19	Prianka Rani	19	29	10	33
20	Most Sopna Khatun	11	27	16	53
21	Shopna Sarker	11	28	17	57
22	Fozlur Rahman	12	27	15	50
23	Resma Khatun	18	29	11	37
24	Anjoli	13	20	7	23
25	Nasrin Sultana	14	26	12	40
26	Afroza Khatun	11	25	14	47
	<b>Average</b>	<b>15.9</b>	<b>27.96</b>	<b>12.06</b>	<b>40</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 13 (Agro-processing Sector)**  
**Venue: Opener Solution Ltd., 45, Probal Tower, Level-6, Ring Road, Md.pur, Dhaka**  
**Date: July 02, 2022 to July 07, 2022**

**Pre and Post Training Test Result**

SI	Name	Pre-test	Post Test	Variance	% of Increment
1	Laila Parveen	16	29	13	43
2	Tuhin	13	29	16	53
3	Lipi Akter	17	30	13	43
4	Afsana Hauque	14	29	15	50
5	Mariam Mannan	14	26	12	40
6	Fatema Begum	14	29	15	50
7	Momtaj Sultana	18	29	11	37
8	Sayedra Mollika	23	30	7	23
9	Fatema Khatun	11	27	16	53
10	Atika Hosen	15	29	14	47
11	Shahin Akter	12	28	16	53
12	Shamoly Rani	14	30	16	53
13	Afroja Ahmed	17	27	10	33
14	Murshida Akter	16	29	13	43
15	Kaniz Akter	9	28	19	63
16	Lili Akter	26	30	4	13
17	Nasima Mahmud	12	29	17	57
18	Aleya Yasmin	15	28	13	43
19	Nasrin Akter	13	30	17	57
20	Farzana Akter	23	29	6	20
21	Dilshad Begum	16	30	14	47
22	Mariam Sumi	13	29	16	53
23	Mahmud Khan	16	29	13	43
24	Shawon Khanom	17	28	11	37
25	Kohinur Akter	9	30	21	70
26	Sultana Popi	13	30	17	57
	<b>Average</b>	<b>15.23</b>	<b>28.88</b>	<b>13.65</b>	<b>46</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 14 (Cut Flower Sector)**  
**Venue: Solution Ltd., 45, Probal Tower, Level-6, Ring Road, Md.pur, Dhaka**  
**Date: July 02, 2022 to July 07, 2022**

**Pre and Post Training Test Result**

SI	Name	Pre-test	Post Test	Variance	% of Increment
1	Maksuda	10	29	19	63
2	Masuma	15	26	11	37
3	MS: Asma Akter	3	21	18	60
4	Syeda Bashira Bahar	14	29	15	50
5	Reshma Akter	10	29	19	63
6	Moyna Begum	3	28	25	83
7	Parul Begum	1	25	24	80
8	Md.Jashim uddin	10	27	17	57
9	Sree Rumdhoni Babu	21	30	9	30
10	Shamima Akter	14	30	16	53
11	Sanzida zerin Bristy	13	29	16	53
12	Aklima	4	24	20	67
13	Sumi Islam	17	29	12	40
14	Rokeya Begum	16	30	14	47
15	Farzana Begum	1	28	27	90
16	Md.Ashraful Islam	4	28	24	80
17	Md.Abdur Rashid	13	30	17	57
18	MS:Fatema Khanam	3	26	23	77
19	Rabeya Begum	1	29	28	93
20	Nasrin	2	30	28	93
21	Mina	1	23	22	73
22	Ayesha	14	30	16	53
	<b>Average</b>	<b>8.64</b>	<b>27.73</b>	<b>19.09</b>	<b>63.63</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 15 (Agro-processing Sector)**  
**Venue: RISDA Polytechnic Institute Training Center, Akran, Savar, Dhaka**  
**Date: August 06, 2022 to August 11, 2022**

**Pre and Post Training Test Result**

<b>SL #</b>	<b>Name</b>	<b>Pretest</b>	<b>Posttest</b>	<b>Variance</b>	<b>% of Increment</b>
1	Paly Chakraborty	14	25	11	37
2	Mehbuba Feardous Mithila	14	26	12	40
3	Farjana Afrose Dilniva	20	28	8	27
4	Sharmin Hasan	13	25	12	40
5	Sonia Sanath Ghosh	9	25	16	53
6	Shipi Begum	14	29	15	50
7	Laily Akter	12	27	15	50
8	Yesmin Akter	16	30	14	47
9	Rina Akter	18	29	11	37
10	Tamanna Akter	17	26	9	30
11	Joly Khan	11	25	14	47
12	Zifa Akter	15	27	12	40
13	Moli Akter	15	26	11	37
14	Ayesha Siddiqa	18	25	7	23
15	Wahida Akter	14	28	14	47
16	Ferdousi Akter	18	26	8	27
17	Fatema Akter	0	26	26	87
18	Tanjila Akter	9	29	20	67
19	Md. Sha Alam Bhuiyan	18	30	12	40
20	Tahmina	4	30	26	87
21	Sultana Ferdousi	11	30	19	63
22	Sharmin Akter Bithi	20	28	8	27
	<b>Average</b>	<b>13.86</b>	<b>27.27</b>	<b>13.41</b>	<b>45</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 16 (Agro-processing Sector)**  
**Venue: RISDA Polytechnic Institute Training Center, Akran, Savar, Dhaka**  
**Date: August 06, 2022 to August 11, 2022**

**Pre and Post Training Test Result**

Sl #	Name	Pretest	Posttest	Variance	% of Increment
1	Afia Sultana	17	27	10	33
2	Abir Khan	19	28	9	30
3	Belal Rajib	16	26	10	33
4	Nasrin Sultana	17	29	12	40
5	Jannatul Ferdous	11	27	16	53
6	Kamrun Nahar	19	28	9	30
7	Nuruzzaman Talukdar	14	30	16	53
8	Abdur Sobur	15	25	10	33
9	Sarwar Hosen	10	26	16	53
10	Sabina Yasmin	11	23	12	40
11	Zakia Sultana	8	27	19	63
12	Mojammel Hoque	6	27	21	70
13	Sujon Ali	17	30	13	43
14	Anwar Hosen	17	30	13	43
15	Saidur Rahman	20	26	6	20
16	Khadija Akter	9	30	21	70
17	Johirul Islam	19	27	8	27
18	Lacky Akter	15	28	13	43
19	Ajoy Sarkar	17	26	9	30
20	Bancha Begum	5	21	16	53
21	Sathi Aktar	7	28	21	70
22	Mokhles Miah	11	24	13	43
23	Moinuddin Sohel	9	29	20	67
24	Romana Akter	17	30	13	43
25	Somaiya Akter	19	30	11	37
	<b>Average</b>	<b>13.8</b>	<b>27.28</b>	<b>13.48</b>	<b>45</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 17 (Agro-processing Sector)**  
**Venue: Opener Solution, 45 Probal Towar, Level 6, Ring Road, Md.pur, Dhaka-1207.**  
**Date August 20, 2022 to August 25, 2022**

**Pre and Post Training Test Result**

Sl. #	Name	Pretest	Posttest	Variance	% of Increment
1	Julekha Begum	13	27	14	47
2	Kohinoor Akter	17	30	13	43
3	Suraya Jahan	22	30	8	27
4	Aysha Jesmin	15	29	14	47
5	Nabila Easmin Nipu	18	29	11	37
6	Mahmuda Khanom	13	28	15	50
7	Taniya Khanam	22	30	8	27
8	Tuli Sarker	14	29	15	50
9	Afruja Rahman	23	29	6	20
10	Mst. Shahida Kamal	12	26	14	47
11	Sajia Rahman	12	28	16	53
12	Khania Khanam	26	30	4	13
13	Lota Shil	15	27	12	40
14	Kosturika Rani Biswas	27	30	3	10
15	Rashida Akter Anjuman	21	30	9	30
16	Kazmina Akter	20	29	9	30
17	Mst. Shilpi Talukder	19	26	7	23
18	Sonia Sharmin	16	29	13	43
19	Ayesha Akter	12	26	14	47
20	Selina	19	25	6	20
21	Mst. Marium	21	28	7	23
22	Tanzima Khabir	18	29	11	37
23	Saba Nowreen	25	30	5	17
24	Ajijun Nahar Ayesha	19	28	9	30
	<b>Average</b>	<b>18.29</b>	<b>28.42</b>	<b>10.13</b>	<b>34</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 18 (Agro-processing Sector)**  
**Venue: Opener Solution, 45 Probal Towar, Level 6, Ring Road, Md.pur, Dhaka-1207.**  
**Date: August 20, 2022 to August 25, 2022**  
**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Afsana	18	27	9	30
2	Marjia Sultana	19	26	7	23
3	Jannatul Ferdous	20	29	9	30
4	Shimi Haque	22	27	5	17
5	Hasnat Jahan	20	29	9	30
6	Rakiba Ahmed	22	26	4	13
7	Farzana Rahman	18	29	11	37
8	Ashrafunnahar Asha-	20	30	10	33
9	Meherunnesa	15	27	12	40
10	SadiaSharmin Tonnie	15	30	15	50
11	Rubia Akhter- Md.	16	26	10	33
12	Shahina Sultana	16	30	14	47
13	Ayesha Siddiqua	20	26	6	20
14	Sharmin Sultana	13	27	14	47
15	Rabeya Akter	20	28	8	27
16	Ayesha Rahman Shammi	20	26	6	20
17	Farjana sultana	15	28	13	43
18	Tanzina Afroz	16	27	11	37
19	Mahmuda Tonnei	18	28	10	33
20	Taslima Shikder	17	29	12	40
21	Shirin Sultana	17	27	10	33
22	Rumana Ahmed	16	27	11	37
23	Nusrat Islam Sohana	15	28	13	43
24	Mahbuba Rob	13	26	13	43
25	Syeda Ayesha Haque	13	29	16	53
	<b>Average</b>	<b>17.36</b>	<b>27.68</b>	<b>10.32</b>	<b>34</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 19 (Agro-processing Sector)**  
**Venue: NGO Forum for Public Health Training Center, Mymensingh**  
**Date: August 27, 2022 to September 01, 2022**

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Naharay Jannat	23	30	7	23
2	Sumaiya Rahman Anu	21	30	9	30
3	Ela dutta	21	30	9	30
4	Bichitra Sarkar Anu	23	30	7	23
5	Mariyam Khan Mou	21	29	8	27
6	Nafiza Akter Liza	24	30	6	20
7	Shamima Sultana	25	30	5	17
8	Nahida	17	30	13	43
9	Sadikunnahar Shanta	20	30	10	33
10	Khorshida Alam Tonmoy	20	28	8	27
11	Shimu Akter	17	30	13	43
12	Rabeya Akter	21	30	9	30
13	Sharmin Akter	11	30	19	63
14	Nahar	13	30	17	57
15	Sharmin Sultana Shimu	5	29	24	80
16	Rina Begum	5	30	25	83
17	Akhi	14	30	16	53
18	Jahanara	14	30	16	53
19	Tasmina Akter	17	30	13	43
20	Nurunnahar	13	29	16	53
21	Mst. Rube	11	30	19	63
22	Jesmin Akter	14	30	16	53
23	Shamima	15	29	14	47
24	Hafiza Himi (Sonia)	14	24	10	33
25	Irin Rahman (Parul )	9	30	21	70
26	Ratna Akter	7	30	23	77
27	Sultana Parvin	11	29	18	60
28	Rokeya Begum	7	30	23	77
	<b>Average</b>	<b>15.46</b>	<b>29.54</b>	<b>14.08</b>	<b>47</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 20 (Agro-processing Sector)**  
**Venue: ASPADA Training Academy, Mymensingh**  
**Date: August 27, 2022 to September 01, 2022**

**Pre and Post Training Test Result**

SI #	Name	Pretest	Post test	Variance	% of Increment
1	Lutfun Nahar	25	30	5	17
2	Tahmina Sharmin Mumu	23	30	7	23
3	Nasrat Jahan	14	30	16	53
4	Ambia Habiba Mustakima	18	29	11	37
5	Sarifa Sultana	21	28	7	23
6	Bristy Rani Singh	16	28	12	40
7	Mahmuda Akther Ranu	25	30	5	17
8	Roksana Aktar	20	30	10	33
9	Sharmin Sultana	18	30	12	40
10	Fatama Yesmin	12	28	16	53
11	Anwara Akhter Tania	21	30	9	30
12	Syeda Tahajiba Hossain	19	30	11	37
13	Bornali Chakraborty	16	29	13	43
14	Khaleda Pervin	23	30	7	23
15	Tania Sultana	24	30	6	20
16	Razaul Karim Razu	7	29	22	73
17	Mridul miah	8	28	20	67
18	Aklach Uddin	13	27	14	47
19	Umme Habiba Akter	18	30	12	40
20	Alauddin Al Azad	14	28	14	47
21	Rumi	22	30	8	27
22	Shahanaz Parvin	9	26	17	57
23	Sabina Yesmin Bristi	5	28	23	77
24	Taposi Ray	20	24	4	13
25	Jannatul Nayim Ratri	21	27	6	20
26	Maria Radiatur Rahman	22	30	8	27
	<b>Average</b>	<b>17.46</b>	<b>28.81</b>	<b>11.35</b>	<b>38</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 21 (Agro-processing Sector)**  
**Venue: Uttara Training Institute, Bhai Paglar Mor, Bogura**  
**Date September 03, 2022 to September 08, 2022**

**Pre and Post Training Test Result**

<b>Sl. #</b>	<b>Name</b>	<b>Pretest</b>	<b>Post test</b>	<b>Variance</b>	<b>% of Increment</b>
1	Md. Aliuzzaman Shoykot	8	29	21	70
2	humaira Rifat	16	30	14	47
3	Mst. KumKum nahar	11	25	14	47
4	Mir Tanjila Sultana	10	27	17	57
5	Mst. Zulakha Khatun	7	30	23	77
6	prity Islam	16	27	11	37
7	MSt. Nadera Hassan	15	26	11	37
8	MSt. Tania Akter	21	28	7	23
9	Nasrin Akhtar	18	28	10	33
10	S. A Sarker	17	26	9	30
11	MST. Israt Farjana Alam	13	27	14	47
12	Subarna Siddika	9	30	21	70
13	Mst. Sultana Najnin	16	25	9	30
14	Mst . Naima Akter	12	30	18	60
15	Sammi Akter	19	30	11	37
16	Roksana Naznin	7	25	18	60
17	Sheuli Akter	17	30	13	43
18	Mst. Selina Aktar	7	25	18	60
19	Zebannaher Zaly	13	25	12	40
20	Salma Khatun	15	26	11	37
21	Mst. Sumi Khatun	15	25	10	33
22	U.K.M. Sabina Yasmin	15	28	13	43
23	Md. Muktar Hossen	9	28	19	63
24	Labony Yasmin	12	26	14	47
25	Rownok Jahan	21	25	4	13
	<b>Average</b>	<b>13.56</b>	<b>27.24</b>	<b>13.68</b>	<b>46</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 22 (Agro-processing Sector)**  
**Venue: Uttara Training Institute, Bhai Paglar Mor, Bogura**  
**Date September 03, 2022 to September 08, 2022**

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Kamrun Nahar Salina	8	29	21	70
2	Mst. Syeda Janefar Islam	17	30	13	43
3	Mst. Shamima Naznin	23	29	6	20
4	Tabassum Yesmin	22	29	7	23
5	Mst. Sarjna Akter	22	28	6	20
6	Mst. Sadia Islam (Mou)	22	29	7	23
7	Shefat Shenthia shathi	23	28	5	17
8	Nipa Rani Kundu	24	29	5	17
9	Mst. Adori Khatun	17	30	13	43
10	Masuma Akter	22	28	6	20
11	Mst. Khadija Khatun	22	29	7	23
12	Farzana Parvin	22	28	6	20
13	Shadia Islam	21	29	8	27
14	Mst. Mahmuda Akter	16	29	13	43
15	Shehab Uddin	22	29	7	23
16	Junnat Ara Akhi	19	29	10	33
17	Asma Khatun	21	29	8	27
18	Mousumi Akter Shati	22	28	6	20
19	Kamlia Kanta	24	28	4	13
20	Mst. Biroti Khatun	22	29	7	23
21	Mst. Nargis Ferdous	23	29	6	20
22	Md. Hasan Ali	23	29	6	20
23	Md. Piar Hasan	24	29	5	17
24	Mst. Naznin Akter Naz	8	29	21	70
25	Najia Shahmin	21	29	8	27
	<b>Average</b>	<b>20.4</b>	<b>28.84</b>	<b>8.44</b>	<b>28.08</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 23 (Agro-processing Sector)**  
**Venue: Press Club Hall Room, Chapainawabganj.**  
**Date: September 10, 2022 to September 15, 2022**

**Pre and Post Training Test Result**

Sl. #	Name	Pretest	Post test	Variiances	% of Increment
1	Mst. Meherunnesa	17	26	9	30
2	Md. Julhas Ali	14	24	10	33
3	Mst Lutfon Nesa	18	24	6	20
4	Mst Taslima Khatun	11	30	19	63
5	Sohaibee Rumi	13	26	13	43
6	Md Faruk Azam	17	29	12	40
7	Md. Samiul Azam	21	28	7	23
8	Mst Tamanna Tasnim	8	23	15	50
9	Mst Roksana Khatun	13	28	15	50
10	Mst. Hafiza Khatun	19	27	8	27
11	Salma Khatun	18	26	8	27
12	Miss Arefa Jabin	16	24	8	27
13	Md. Enamul Haque Nasim	23	25	2	7
14	Md. Mahbub Alam	12	27	15	50
15	Most. Julekha Khatun	11	25	14	47
16	Md. Sarowar	20	27	7	23
17	Mst. Nur Aktar Zahan	7	23	16	53
18	Mst. Runa Khatun	11	23	12	40
19	Mst Umme Salma	8	27	19	63
20	Mst. Halima Khatun	10	26	16	53
21	Most. Sarmin Akter	13	28	15	50
22	Anika Anjum	17	26	9	30
23	Most. Nisat Khatun	17	28	11	37
24	Most. Munzila Khatun	8	23	15	50
25	Md. Abdul Karim	18	29	11	37
	<b>Average</b>	<b>14.4</b>	<b>26.08</b>	<b>11.68</b>	<b>39</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 24 (Agro-processing Sector)**  
**Venue: Training Hall, NGO Forum for Public Health, Rajshahi**  
**Date: September 10, 2022 to September 15, 2022**

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Md. Masud Rana	22	30	8	27
2	Abdur Razzak	21	30	9	30
3	Shaki Rezwannah Rajoni	21	30	9	30
4	Saun Ara Jesmin	18	30	12	40
5	Mst. Naznin Sultana	19	30	11	37
6	Most. Nargis Khatun	10	30	20	67
7	Most. Rajia Sultana	15	30	15	50
8	Mst. Dulari Khatun	15	30	15	50
9	Mst. Taslima Khatun	16	30	14	47
10	Miss Easmin Akhter	15	30	15	50
11	Sharmin Chowdhuri	19	30	11	37
12	Sohela Parvin	11	30	19	63
13	Laila Naznin Sweety	19	30	11	37
14	Naznin Zakir	18	30	12	40
15	Rama Rani Ghosh	14	30	16	53
16	Nargis Khatun	18	30	12	40
17	Choitiy Chowdhury	17	30	13	43
18	Md. Irtiza Muhtasin	18	30	12	40
19	Nipa Sengupta	14	30	16	53
20	Mst. Nargis Parveen	23	30	7	23
21	Aleya Aktary	20	30	10	33
22	Mst. Nargis Parven	7	30	23	77
23	Mahbuba Aktar Jahan	15	30	15	50
24	Shammi Naj	18	30	12	40
25	Shekh Easir Rahman	22	30	8	27
	<b>Average</b>	<b>17</b>	<b>30</b>	<b>13</b>	<b>43</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 25 (Agro-processing Sector)**  
**Venue: Hall Room, Mid-Night Sun Restaurant, Keranipara, Rangpur**  
**Date: September 17, 2022 to September 22, 2022**

**Pre and Post Training Test Result**

<b>SL #</b>	<b>Name</b>	<b>Pre-Test</b>	<b>Post Test</b>	<b>Variance</b>	<b>% of Increment</b>
1	Mst. Efteara Begum Ela	10	30	20	67
2	Al-Hajra Onu	14	30	16	53
3	Rashida Islam Depty	17	30	13	43
4	Mrs. Urmila Akhter	16	30	14	47
5	Most Ayesha Siddika	15	30	15	50
6	Most. Asmaul Husna Shampa	12	30	18	60
7	Mst. Ayrin Begum	18	30	12	40
8	Mst. Mashura Aktar	18	30	12	40
9	Most. Fariha Akter	17	27	10	33
10	Rifat Rahaman	18	30	12	40
11	Mst. Farzana Yeasmin	15	30	15	50
12	Mst. Mala Begum	17	30	13	43
13	K.M. Mahitun Naher	19	27	8	27
14	Ferdousi Faradiba Rowshan	19	29	10	33
15	Touheada khatun	20	30	10	33
16	Most. Moinunnahar Mukti	15	30	15	50
17	Tumpa Sarkar	21	30	9	30
18	Shorifa Akter Shema	20	30	10	33
19	Marufa-E-Nurzahan Nova	24	30	6	20
20	Most. Romana Nahid	22	30	8	27
21	Md. Mokhlesur Rahman	21	29	8	27
22	Md. Akheruzzaman	24	30	6	20
23	Md Walid PK	25	30	5	17
24	Chandona Ahmed	23	30	7	23
25	Akter Jahan Arshi	24	30	6	20
	<b>Average</b>	<b>18.56</b>	<b>29.68</b>	<b>11.12</b>	<b>37</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 26 (Agro-processing Sector)**  
**Venue: Hall Room, Mid-Night Sun Restaurant, Keranipara, Rangpur**  
**Date: September 17, 2022 to September 22, 2022**

**Pre and Post Training Test Result**

SI #	Name	Pretest	Post test	Variance	% of Increment
1	Md Pavel Mia	21	27	6	20
2	Most. Lima Akter	12	27	15	50
3	Most. Hafeza Begum	7	27	20	67
4	Miss. Afroza Begum	7	23	16	53
5	Md. Johurul Hoque Benzu	16	22	6	20
6	Marufa Begum	9	25	16	53
7	Mitu Rani Roy	8	26	18	60
8	Shamsunnahar Nasrin	16	26	10	33
9	Md. Habibur Rahman	8	26	18	60
10	Md. Mohsin Ali	18	27	9	30
11	Most. Rehena Khatun	13	30	17	57
12	Md Mamunur Rashid	21	30	9	30
13	Mst Rabia	14	21	7	23
14	Most. Shaheen Sultana	18	29	11	37
15	Most Rubina Begum	7	25	18	60
16	Most. Bobita Begum	8	25	17	57
17	Most. Sajada Haque	12	26	14	47
18	Most. Shemu Akter	14	24	10	33
19	Hafeza Khatun	10	30	20	67
20	Maliha Tasnim	12	27	15	50
21	Shahabuddin Ahmed	18	24	6	20
22	Nazma Begum	8	26	18	60
23	Kamrunnesa Ashraf	15	29	14	47
24	Roujatun Nahar	9	30	21	70
25	Md Ariful Haque Barno	10	29	19	63
	<b>Average</b>	<b>12.44</b>	<b>26.44</b>	<b>14</b>	<b>47</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 27 (Agro-processing Sector)**  
**Venue: Training Room, NGO Forum for Public Health, Upshahar, Sylhet**  
**Date: September 24, 2022 to September 29, 2022**

**Pre and Post Training Test Result**

Sl. #	Name	Pretest	Post test	Variance	% of Increment
1	Rojina Akter	16	25	9	30
2	Profela Aktar	21	29	8	27
3	Sharmin Sultana	19	28	9	30
4	Sadia Shamsun Nahar Chy	20	26	6	20
5	Nazmin Sultana	19	29	10	33
6	Irin Rifat Tania	23	28	5	17
7	Khadija Akter	16	30	14	47
8	Toukir Ahmed Shaon	18	28	10	33
9	Jeeba Begum	20	28	8	27
10	Farhana Rahman	18	26	8	27
11	Tahmina Akter	15	28	13	43
12	Shammi Begum	16	28	12	40
13	Tazmin Sultana	15	30	15	50
14	Rosy Begum	20	29	9	30
15	Nahid Akther	24	27	3	10
16	Chandra Rahman	17	21	4	13
17	Jarna Akther Chy	9	27	18	60
18	Mst. Shamsunnahar Suma	22	27	5	17
19	Arpita Das	12	30	18	60
20	Sumeya Semo	17	24	7	23
21	Eli Khanom	18	23	5	17
22	Fatema Akther	15	26	11	37
23	Tahmina Hamid	18	26	8	27
24	Nasrin Akter Panna	17	24	7	23
25	Farjana Monalisa	14	25	11	37
	<b>Average</b>	<b>17.56</b>	<b>26.88</b>	<b>9.32</b>	<b>31</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 28 (Agro-processing Sector)**  
**Venue: Training Room, UCEP, Telagar, Sylhet**  
**Date: September 24, 2022 to September 29, 2022**

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Nusrat Jahan	21	30	9	30
2	Jubeka Chowdhury	18	30	12	40
3	Tanjina Begum	13	30	17	57
4	Jahanara Aktar Ruma	20	30	10	33
5	Sal Sabila Mahbub Kanta	21	30	9	30
6	Tasmin Akter	20	30	10	33
7	Md. Juned Ahmed	20	29	9	30
8	Ripa Akther	14	30	16	53
9	Shahina Akther Chowdhury	16	29	13	43
10	Fahima Begum	17	30	13	43
11	Mahfuza Begum	17	30	13	43
12	Tahmina Chowdhury	16	30	14	47
13	Sonia Hannan Suchana	15	30	15	50
14	Shamsunnahar	19	29	10	33
15	Tanjida Asad Rumi	19	30	11	37
16	Husnun Nahar	17	30	13	43
17	Praigy Sinha Amy	14	30	16	53
18	Karnalian	18	30	12	40
19	Ummay Siddiqua	17	30	13	43
20	Umme Najmin Opi	10	30	20	67
21	Momtahn jannat Lipi	18	30	12	40
22	Md. Ahsan Habib	25	30	5	17
23	Salim Siddiqi	14	30	16	53
24	Most. Luvna Begum	11	30	19	63
25	Sabbir Ahmed Milon	14	30	16	53
26	Wahida Akhter	9	30	21	70
27	Lubana Yesmin Shampa	13	30	17	57
	<b>Average</b>	<b>16.52</b>	<b>29.88</b>	<b>13.36</b>	<b>45</b>



**Bandhan Society-DTCL JV**  
**Training Batch # 29 (Agro-processing Sector)**  
**Venue: Training Room of Family Planning Association of Bangladesh,**  
**Ghashipara, Dinajpur**

**Date: October 01, 2022 to October 06, 2022**

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Difference	% of Increment
1	Nusrat Jahan Rumpa	12	25	13	43
2	Rafia Azad Tithy	17	30	13	43
3	Ruma sen	14	26	12	40
4	Sadia Khanam	18	29	11	37
5	Julaka Parvin Joba	6	22	16	53
6	Minu Roy	15	28	13	43
7	Mahzabeen Khanom	17	28	11	37
8	Shahanaj Parvin	15	26	11	37
9	Mahuba Khatun	13	25	12	40
10	Najifa Islam	15	28	13	43
11	Mst. Zakiya sultana zooley	5	22	17	57
12	Mim Ara	14	28	14	47
13	Mst. Sanjida Khatun	19	30	11	37
14	Mst.Sharmin Akter Akhi	17	27	10	33
15	Mst. Shirin Akter	18	30	12	40
16	Farzana Yesmin	14	25	11	37
17	Jaherunnesa	19	29	10	33
18	Mst.Sumi Begum	8	21	13	43
19	Sharmin Akter	13	24	11	37
20	Fozora khatun Rina	13	24	11	37
21	Lutfun NaharBarni	10	26	16	53
22	Afsana Haque Tithi	18	28	10	33
23	Mst.Jinia Akhter Joti	5	19	14	47
24	Sahera Banu	6	22	16	53
25	Shapla khatun	15	27	12	40
26	Mst.Saimun nesa	9	20	11	37
27	Nushrat Hassan	22	30	8	27
	<b>Average</b>	<b>13.59</b>	<b>25.88</b>	<b>12.29</b>	<b>40.97</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 30 (Agro-processing Sector)**  
**Venue: Training-room, Women Chamber of Commerce,**  
**Agrabad, Chattogram**

**Date: October 15, 2022 to October 20, 2022**

**Pre and Post Training Test Result**

<b>Sl #</b>	<b>Name</b>	<b>Pretest</b>	<b>Post test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Rabeya Akter	19	28	9	30
2	Farhana Sultana	17	27	10	33
3	Merina Tajin Jihan	20	27	7	23
4	Nilufar Sultana	18	27	9	30
5	Shahelia Aziz	12	29	17	57
6	Naima Akter	16	26	10	33
7	Khaleda Parveen Lily	17	25	8	27
8	Mashreka Sultana	18	28	10	33
9	Sneha Chakma	16	25	9	30
10	Nargis Akter.	14	28	14	47
11	Romela Arefina	20	26	6	20
12	Nusrat Najneen	20	30	10	33
13	Arbin Nahar	17	29	12	40
14	Jasmin Akther	18	30	12	40
15	Jinat Sharmin Poly	12	30	18	60
16	Shamima Nasrin	17	28	11	37
17	Kazi Maksuda Akter	17	25	8	27
18	Jannatul Fardus Anika	20	30	10	33
19	Saheda Akter	13	24	11	37
20	Asma Sultana	17	29	12	40
21	Sharmin Chowdhury	14	26	12	40
22	Nusrat Bojol	23	27	4	13
23	Moumeeta Sultana	17	25	8	27
24	Shamshad Jahan	19	24	5	17
25	Mursalina Mishu	21	29	8	27
26	Kohinur Yasmin Israt	13	30	17	57
	<b>Average</b>	<b>17.12</b>	<b>27.38</b>	<b>10.26</b>	<b>34.2</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 31 (Agro-processing Sector)**  
**Venue: Training-room, Women Chamber of Commerce,**  
**Agrabad, Chattogram**

**Date: October 15, 2022 to October 20, 2022**

**Pre and Post Training Test Result**

<b>SL #</b>	<b>Name</b>	<b>Pre-Test</b>	<b>Post Test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Sabrina Ahmed	8	26	18	60
2	Arifa Islam	15	27	12	40
3	Jobeda Akter	18	28	10	33
4	Asma-UI-Hosna	12	27	15	50
5	Israt Jahan Nuri	18	28	10	33
6	Jannatul Mobashera	19	30	11	37
7	Fahima Sharmin	15	26	11	37
8	Nahida Sultana Popy	16	28	12	40
9	Fateha Sharmin Sanji	21	30	9	30
10	Sayeda Julia Akter	12	25	13	43
11	Nowshad Fowjiya	14	27	13	43
12	Taslina Ilias	24	30	6	20
13	Hasina Akter	14	26	12	40
14	Shakila	18	27	9	30
15	Asma Haque	20	30	10	33
16	Samina yesmin	14	27	13	43
17	Parvin Akter	13	26	13	43
18	Nurn Nahar Begum	15	29	14	47
19	Rama Gowshami	12	26	14	47
20	Kamrun Nahar Ferdousi	10	24	14	47
21	Rasheda (Paru)	13	24	11	37
22	Ayesha Akter Rehana	25	30	5	17
23	Sarlina Sultana	16	25	9	30
24	Nrgis Nahar	12	24	12	40
25	Sadiya Parvin	8	24	16	53
	<b>Average</b>	<b>15.28</b>	<b>26.96</b>	<b>11.68</b>	<b>38.93</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 32 (Agro-processing Sector)**  
**Venue: Opener Solution Ltd. 40, Probal Tower, Ring Road,**  
**Mohammadpur, Dhaka.**

Date October 22, 2022 to October 27, 2022

**Pre and Post Training Test Result**

SL #	Name	Pre-Test	Post Test	Difference	% of Increment
1	Rifat Siddik Rony	15	30	15	50
2	Most. Sharmin Nahar	16	29	13	43
3	Bilkis Munne	15	29	14	47
4	Kulsum Akther	16	28	12	40
5	Mitu Rani Das	21	30	9	30
6	Sujan Mondal	21	30	9	30
7	Shima Akhter	14	29	15	50
8	Farjina Aktar	18	29	11	37
9	Md. Shahinur Islam Shahin	19	29	10	33
10	Md. Kamrul Hasan Shimul	22	30	8	27
11	Sinthia Hossain	17	30	13	43
12	Jesmin Irin Khan	16	24	8	27
13	Mousumi Akter Jharna	25	26	1	3
14	Farhana Sharmin Chowdhury	19	29	10	33
15	Sahida Islam Putul	20	30	10	33
16	Sheuly Akter	13	28	15	50
17	Anjuman Ara Khushi	28	28	0	0
18	Sharmin Khondoker Lackky	24	28	4	13
19	MunMun Akter	21	30	9	30
20	Sumi saha	24	30	6	20
21	Most. Syeda Ummul Oara	21	30	9	30
22	Razia Sultana	17	29	12	40
23	Shahana Begum	17	30	13	43
	<b>Average</b>	<b>19.09</b>	<b>28.91</b>	<b>9.82</b>	<b>33</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 33 (Agro-processing Sector)**  
**Venue: Opener Solution Ltd. 40, Probal Tower, Ring Road,**  
**Mohammadpur, Dhaka.**

Date October 22, 2022 to October 27, 2022

**Pre and Post Training Test Result**

Sl. #	Name	Pre-Test	Post Test	Difference	% of Increment
1	Rajib Ahmed	15	28	13	43
2	Mariyam Akter Lota	16	29	13	43
3	Rasel Alfred Kuiya	8	30	22	73
4	Md Mahinur Jaman Sabbir	5	22	17	57
5	Mst. Asma Khatun	11	28	17	57
6	Sahida Begum	11	22	11	37
7	Roksana Khatun	7	24	17	57
8	Md. Mobarok Hosen	12	22	10	33
9	Lipi Akter	14	25	11	37
10	Khandakar Md Abdul Kader	14	25	11	37
11	Sajeda	5	26	21	70
12	Parvin Akter	19	24	5	17
13	Mst Papia Akter	16	22	6	20
14	Jahanara Begum	19	23	4	13
15	Rokeya Sultana Papri	19	26	7	23
16	Kamrun Nahar	6	21	15	50
17	Md Fazlul Haque	13	22	9	30
18	Sohel Ahamed	10	27	17	57
19	Rasheda Akter	15	18	3	10
20	Md Shah Selim	19	24	5	17
21	Tabassum Islam	12	25	13	43
22	Md Parvej Uddin	14	29	15	50
23	Shahin Molla	8	27	19	63
24	Jahangir Hawladar	6	25	19	63
	<b>Average</b>	<b>12.25</b>	<b>24.75</b>	<b>12.5</b>	<b>41.67</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 34 (Agro-processing Sector)**  
**Venue:** Population Services and Training Center (PSTC)  
 Mirzapur-Masterbari, Kaultia, Gazipur Sadar, Gazipur  
**Date: October 29, 2022 to November 03, 2022**

**Pre and Post Training Test Result**

<b>Sl. #</b>	<b>Name</b>	<b>Pre-Test</b>	<b>Post Test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Talukdar Humayun Kabir	21	27	6	20
2	Asma Sarkar	12	28	16	53
3	Md Jahangir Kabir	15	30	15	50
4	Md Kanchan Miah	20	29	9	30
5	Md Firoz Hosen Jhony	8	28	20	67
6	Tamanna Aktar	11	27	16	53
7	Tania Sultana Sathi	7	29	22	73
8	Tianjin Uddin	17	29	12	40
9	Menka Rani Debnath	8	28	20	67
10	Umme Salma	9	29	20	67
11	Jannatul Ferdous Shanta	12	29	17	57
12	Sharmin Sultana Sathi	19	28	9	30
13	Rehnuma Tabassum	18	27	9	30
14	Sanjida Aktar	10	29	19	63
15	Jannatul Ferdous Happy	16	29	13	43
16	S M Umme Kulsum	12	30	18	60
17	Masuma Aktar Bhuiyan	8	29	21	70
18	Akhi Aktar	8	26	18	60
19	Hera Ahmed	11	27	16	53
20	Jebunnasa Chumki	14	25	11	37
21	Nazmun Nahar Rupa	16	28	12	40
22	Khadija Khanom	8	30	22	73
23	Jimi Parvin	9	28	19	63
24	Md Khodenewaj Sarkar	10	27	17	57
	<b>Average</b>	<b>12.46</b>	<b>28.17</b>	<b>15.71</b>	<b>52</b>



**Bandhan Society-DTCL JV  
Training Batch # 35 (ICT Sector)**

**Venue:** Udayan Swabolambi Sangsta, 4/9, Humayun Road,  
Mohammadpur, Dhaka-1207

**Date:** November 05, 2022, to November 10, 2022

**Pre and Post Training Test Result**

<b>Sl. #</b>	<b>Name</b>	<b>Pre-Test</b>	<b>Post Test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Afifi Akter	16	27	11	37
2	Foyzun Nesa	11	29	18	60
3	Mahfuza Rahman	12	29	17	57
4	Kamrun Nahar	7	30	23	77
5	Fatema Sayeda	12	29	17	57
6	Naima Akter	11	28	17	57
7	Samsunnahar	14	28	14	47
8	Jesmin Akter Nezum	11	29	18	60
9	S M Momo	8	28	20	67
10	Selina Akter	8	28	20	67
11	Labony Akter	20	26	06	20
12	Aklima Akter	7	27	20	67
13	Shahnaz Parvin	15	29	14	47
14	Sadika Tamanna	10	30	20	67
15	Merina Hosen	20	27	07	23
16	Sharmin Hafiz Himu	15	30	15	50
17	Jahin Akter	12	29	17	57
18	Keshowara Sultana	18	26	08	27
19	Soniya Akter	15	26	11	37
20	Afiah Mubashira Rifa	10	28	18	60
21	Sumi Akter	18	29	11	37
22	Lima Islam	15	26	11	37
23	Saima Sultana	18	30	12	40
24	Mahmuda Sultana Naima	14	29	15	50
	<b>Average</b>	<b>13.21</b>	<b>28</b>	<b>15</b>	<b>49</b>

**Bandhan Society-DTCL JV  
Training Batch # 36 (ICT Sector)**

**Venue:** Udayan Swabolambi Sangsta, 4/9, Humayun Road,  
Mohammadpur, Dhaka-1207

**Date:** November 12, 2022, to November 17, 2022

**Pre and Post Training Test Result**

<b>Sl. #</b>	<b>Name</b>	<b>Pre-Test</b>	<b>Post Test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Sultana Razia	9	29	20	67
2	Sharmin Aktar Nila	17	30	13	43
3	Sazia Khan	9	27	18	60
4	Rifat sultana	18	27	09	30
5	Umme Tabassum Jenifar	17	26	09	30
6	Mst. Jannatul Naim	14	25	11	37
7	Tanjina Nasrin	10	25	15	50
8	Saida Begum	16	24	08	27
9	Shimul Majlish	9	26	17	57
10	Nasrin Aktar	16	30	14	47
11	Jesmin Aktar Jui	14	27	13	43
12	Anjuman Ara Shammo	16	29	13	43
13	Aktary Begum	14	24	10	33
14	Fariha Binte Kader	15	25	10	33
15	Innatun Ferdous Inna	14	24	10	33
16	Tahmina Aktar	12	29	17	57
17	Thamina Parveen	10	28	18	60
18	Halima Shikdar	14	24	10	33
19	Iffat Ara	8	29	21	70
20	Atia Siddika Keya	13	27	14	47
21	Nusrat Jahan	16	26	10	33
22	Bilkis Aktar kajol	16	28	12	40
23	Nasima Akter	18	27	09	30
24	Tawhida Aktar Songita	13	29	16	53
25	Tonima Rahman	12	27	15	50
	<b>Average</b>	<b>13.6</b>	<b>26.88</b>	<b>13.28</b>	<b>44.24</b>

**Bandhan Society-DTCL JV  
Training Batch # 37 (ICT Sector)**

**Venue:** Udayan Swabolambi Sangsta, 4/9, Humayun Road,  
Mohammadpur, Dhaka-1207

**Date:** November 19, 2022, to November 24, 2022

**Pre and Post Training Test Result**

<b>SL</b>	<b>Participant's Name</b>	<b>Pre-Test</b>	<b>Post-Test</b>	<b>Difference</b>	<b>% of Increment</b>
1	Sonia Khanam	18	28	10	33
2	kabita Das	20	29	9	30
3	Aklima Akter	22	29	7	23
4	Mustafa Kamal	18	29	11	37
5	Muna Laila Khan	16	30	14	47
6	Sheuli Akter	17	30	13	43
7	Ayesha Akter	18	29	11	37
8	Shamima Nasrin	14	28	14	47
9	Mst. Gulshanara Khatun	22	30	8	27
10	Nusrat Jahan	22	30	8	27
11	Ananya Islam	21	28	7	23
12	Dilruba Hossain Santa	26	29	3	10
13	Hasina Hossain	19	27	8	27
14	Julekha Islam	23	29	6	20
15	Tahmina Sultana	16	28	12	40
16	Afsana Yasmin	18	30	12	40
17	Mousumi Islam	22	30	8	27
18	Monira Akter	22	30	8	27
19	Fahmida Ayman Luna	20	30	10	33
20	Dipika Acharjee	21	30	9	30
21	Fahmida Haque Sharna	15	28	13	43
	<b>Average</b>	<b>19.52</b>	<b>29.09</b>	<b>9.57</b>	<b>32</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 38 (Agro-processing Sector)**  
**Venue:** Udayan Swabolambi Sangsta, 4/9, Humayun Road,  
Mohammadpur, Dhaka-1207  
**Date: November 26, 2022, to December 01, 2022**

**Pre and Post Training Test Result**

Sl. #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Nasreen Sultana	21	26	05	17
2	Kazi Farhana Huq	16	27	11	37
3	Umme Salma	12	29	17	57
4	Renaissance Parveen	13	29	16	53
5	Farzana Akter	13	30	17	57
6	Nipu Tripura	12	29	17	57
7	Shahina Chowdhuri	11	28	17	57
8	Anwara Siddique	17	25	08	27
9	Nilifar Siddika	16	25	09	30
10	Fahmida Sultana	11	30	19	63
11	Rita Rani Saha	14	25	11	37
12	Md Mamunur Rahman Bhuiyan	11	27	16	53
13	Md Shafiqul Islam	17	29	12	40
14	Md Al Amin Refat	16	26	10	33
15	Jobbar Ahmed	11	29	18	60
16	Saimon Rumpa	12	25	13	43
17	Ajjul Haque	15	30	15	50
18	Md Harun Ur Rashid Akanda	13	29	16	53
19	Md Iqbal	14	28	14	47
20	Md Mehedi Hasan	17	25	08	27
21	Miliara	19	27	08	27
22	Munjura	14	28	14	47
23	Atika	13	29	16	53
24	Amena	12	27	15	50
25	Mahmuda Khatun	17	29	12	40
	<b>Average</b>	<b>14</b>	<b>27.64</b>	<b>14</b>	<b>45</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 39 (Agro-processing Sector)**  
**Venue: Population Services and Training Center (PSTC)**  
**Mirzapur-Masterbari, Kaultia, Gazipur Sadar, Gazipur**

**Date: December 03, 2022 to December 08, 2022.**

**Pre and Post Training Test Result**

Sl. #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Ashraful Alam	10	25	15	50
2	Sohanur Rahman	6	27	21	70
3	Manuara Akter	15	22	7	23
4	Kahirunnahar	17	23	6	20
5	Anwoara	16	21	5	17
6	Tamema Akter Nancy	16	29	13	43
7	Israt Jahan Nupur	13	22	9	30
8	Jasmin Nahar	8	27	19	63
9	Sadekur Rahman Bhuian	13	30	17	57
10	Abu Nayem Jewel	14	23	9	30
11	Hosna Islam	10	22	12	40
12	Rozian Islam	6	28	22	73
13	Khadija Akter	12	29	17	57
14	Parvin	14	22	8	27
15	Ambia Khatun	7	26	19	63
16	Rabeya	9	29	20	67
17	Taslima	11	27	16	53
18	Shahina	13	23	10	33
19	Shahinur	10	27	17	57
20	Afruja Alam Shila	7	25	18	60
21	Sabina	9	27	18	60
22	Nurunnahar	12	27	15	50
23	Sabina	16	28	12	40
24	Tania Sultana	16	26	10	33
25	Masum Rana	7	24	17	57
26	Md. Hajinur Rahman Shahin	13	22	9	30
27	Md. Solaiman Hosen Khan	7	23	16	53
28	Tanzila Jahan Himi	10	23	13	43
29	Parvez Sazzad Khan	15	27	12	40
30	Mamun	11	24	13	43
31	Halima Akter Happy	9	28	19	63
	<b>Average</b>	<b>11.35</b>	<b>25.35</b>	<b>14</b>	<b>47</b>

**Bandhan Society-DTCL JV**  
**Training Batch # 40 (Agro-processing Sector)**  
**Venue:** Conference room, DD, DAE Office, Rangamati Hill District  
 Mohammadpur, Dhaka-1207

**Date: December 20, 2022, to December 25, 2022**

**Pre and Post Training Test Result**

Sl. #	Name	Pre-Test	Post Test	Variance	% of Increment
1	Nabin Chakma	15	24	9	30
2	Biddasagar Chakma	13	24	11	37
3	Namita Chakma	9	23	14	47
4	Jannatul Ferdous	15	22	7	23
5	Shankar Chakma	10	22	12	40
6	Shabbir Ahmed	13	25	12	40
7	Nondita Dewan	10	26	16	53
8	Lipho Dewan	10	24	14	47
9	Sushanta Kumar Tanchangya	12	27	15	50
10	Prodipon Chakma	4	27	23	77
11	Power Chakma	11	24	13	43
12	Tajoshi Dewan	6	26	20	67
13	Anuma Devi Chakma	13	24	11	37
14	Renesan Chakma	6	25	19	63
15	Anamisha Chakma	5	26	21	70
16	Elit Chakma	15	26	11	37
17	Subhash Chakma	12	22	10	33
18	Binoti Chakma	4	24	20	67
19	Ampition Chakma	7	26	19	63
20	Amara Chakma	4	27	23	77
21	Tushita Chakma	12	23	11	37
22	Arnica Dewan	5	26	21	70
23	Runa Chakma	12	27	15	50
24	Paramita Chakma	8	25	17	57
25	Niti Chakma	8	27	19	63
26	Chirojoti Chakma	5	28	23	77
	<b>Average</b>	<b>9.38</b>	<b>25</b>	<b>15.62</b>	<b>52</b>



## **Annexure – 04**

# **List of Potential Selected Entrepreneurs from 40 Batches**

**Bandhan Society- DTCL JV  
List of potential Participants**

**Batch No. 01**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Hosne Ara	Roshid	SSC	27	6	Veg. cultivation, Post harvest activity and marketing	01774941790	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Shamima	Nazrul Islam	Master's	47	3	Veg. cultivation, Post harvest activity and marketing	01823773999	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook page 4. Buy a vehicle to marketed my produces safely 5. Will collect BSTI certification for my produces
3	Tarek	Afaj Uddin	MBA	23	7	Veg. cultivation, Post harvest activity and marketing	01710165812	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
4	Dipty Mim	Abdur Roshid	BSc	26	3	Veg. cultivation, Post harvest activity and marketing	01749377720	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 02**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Meherin Nesa	Md. Mohsin Mia	MBA	23	4	Business	01760722575	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook page 4. Buy a vehicle to marketed my produces safely 5. Will collect BSTI certification for my produces
2	Md. Biplob	Rafique uddin Ahmed	MBA	25	3	Business	01714447292	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
3	Shetu Akter	Md. Abul Hosen Khan	M.Com	36	7	Business	01822689412	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Buy a smart phone to communicate with buyers
4	Monika Akter	Monowar Hossen	HSC	24	7	Business	01836999310	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
5	Rabeya Akter	Lalon Molla	SSC	23	5	Business	01619222991	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers. 3. Buy a vehicle to market my produces safely 5. Will collect BSTI certification for my produces
6	Shila Akter	Rokon Molla	BSC	39	4	Business	01870011502	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
7	Md. Al Amin	Ruhul Amin	Masters	27	5	Business	01882661656	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 03**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Dulal Sarkar	Turap Ali	Honors	38	18	Flower Business	01711350312	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Jalal Uddin	Abdul Gaffar	MBA	44	3	Flower Business	01932623418	1. Collect TIN Certificates and VAT registration 2. Following GAP produce export quality flowers 3. Expand business size and will try for bank loan 4. Open a bank account for business name. 5. Will do initiative for open Facebook page
3	Selim Reza	Abdur Razzak	Masters	29	2	Flower Cultivation	01712892294	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
4	Samsunnahar	Shahabuddin	BSc	28	6	Flower Cultivation	01710183108	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GAP produce export quality flowers 4. Open a bank account for business name
5	Saddam	Harun Ur Rashid	HSC	36	7	Flower Business	01961626973	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely. 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
6	Jakia Sultana	Jabed	M.Com	41	6	Flower Cultivation	01701701273	1. Following GAP produce export quality flowers 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration

7	Mukti Khatun	Shohidul	BSC	35	3	Flower Cultivation	01718822963	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely. 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
8	Moyna Khatun	Abdul Ohab	Class 9	45	4	Flower Cultivation	01949434276	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GAP produce export quality followers 5. Expand business size and will try for bank loan
9	Nazmus Sakib Sobuj	Samsur Rahman	Class 9	40	6	Flower Business	01932975023	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GAP will produce export quality flowers 4. Further training on Digital Marketing
10	Lipiya Khatun	Anowar	B.Sc	35	2	Flower Cultivation	01746075190	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
11	Marufa Khatun	Asadul Islam	BA	30	3	Flower Cultivation	01766339451	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 04**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Kona Begum	Wazed Ali	SSC	38	5	Farmer /Businessman	01938612498	1. Following GAP produce export quality flowers 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
2	Mst.Jesmin Begum	Sha Alam	Class 8	45	5	Farmer /Businessman	01403153933	1. Will collect BSTI certification for my produces 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GAP will produce export quality flowers 5. Further training on Digital Marketing
3	Asma Khatun	Kahiber Ali	SSC	42	6	Farmer /Businessman	01918025967	1. Further training on Digital Marketing 2. Will do initiative for open Facebook page 3. Expand business size & will try for bank loan 4. Open a bank account for business name
4	Mst.Nazma Begum	Abdul Momin	M.Sc	23	6	Farmer/Businessman	01953325046	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my produces safely . Will collect BSTI certification for my produces
5	Mst.Doli Begum	Ershad Ali	Masters	34	4	Farmer /Businessman	019308564177	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
6	Nargis Khatun	Liton Hosen	BA	24	6	Farmer /Businessman	01964661017	1. Collect ERC for doing Export 2. Following GAP to produce export quality flowers 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration



**Bandhan Society- DTCL JV  
List of potential Participants**

**Batch No. 05**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Shamima Akter	Mohiuddin	SSC	33	5	Flower Cultivation	01925225092	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Nasrum Akter	Nasir Uddin	SSC	26	2	Flower Cultivation	01644518787	1. Will process for trade license 2. Following GAP to produce export quality flowers 3. Further training on Digital Marketing 4. Will do initiative for open Facebook page
3	Munni Khatun	Afsar Ali	Class 9	26	7	Flower Cultivation	01929191953	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces
4	Roksana Khatun	Sohrab Hosen	HSC	45	5	Flower Cultivation	01864678953	1. Collect TIN Certificates and VAT registration 2. Following GAP to produce export quality flowers 3. Expand business size and will try for bank loan 4. Open a bank account for a business name. 5. Will do initiative for open Facebook page
5	Ashraful Islam	Nurul Islam	Class 8	29	5	Flower Business	01712814338	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
6	Maria	Sahabuddin	MA	25	4	Flower Cultivation	01971839347	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for a business name. 4. Buy a smart phone to communicate with buyers
7	Sokhina Khatun	Alal Hosen	BBA	33	2	Flower Cultivation	01759386202	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers

8	Jony Islam	Golam Gazi	Masters	29	7	Flower Cultivation	01755937475	<ol style="list-style-type: none"> <li>1. Further training on Digital Marketing</li> <li>2. Will maintain accounts as recommended</li> <li>3. Collect TIN Certificates and VAT registration</li> <li>4. Following GAP to produce export quality flowers</li> <li>5. Expand business size and will try for bank loan</li> </ol>
9	Mehedi Hasan	Rustom Morol	BBA	48	7	Flower Cultivation	01926780466	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyers</li> <li>2. Collect ERC for doing Export</li> <li>3. Following GAP to produce export quality flowers</li> <li>4. Further training on Digital Marketing</li> <li>5. Will maintain accounts as recommended</li> </ol>
10	Ruhul Amin	Atiyar Rahman	SSC	23	3	Flower Cultivation	01917988281	<ol style="list-style-type: none"> <li>1. Following GAP to produce export quality flowers</li> <li>2. Expand business size and will try for bank loan</li> <li>3. Open a bank account for business name</li> <li>4. Will do initiative for open Facebook page</li> <li>5. Buy a vehicle to market my produces safely</li> </ol>
11	Hasanuzzaman	Miraz Uddin	MBA	25	7	Flower Cultivation	01708915755	<ol style="list-style-type: none"> <li>1. Will collect BSTI certification for my produces</li> <li>2. Will maintain accounts as recommended.</li> <li>3. Collect TIN Certificates and VAT registration</li> <li>4. Collect ERC for doing Export</li> </ol>
12	Munni Khatun	Yakub Ali	MBA	35	7	Flower Cultivation	01301835266	<ol style="list-style-type: none"> <li>1. Collect ERC for doing Export</li> <li>2. Will process for trade license</li> <li>3. Following GAP to produce export quality flowers</li> <li>4. Further training on Digital Marketing</li> </ol>
13	Tarek	Ismail Hosen	BBA	26	6	Flower Cultivation	01784046447	<ol style="list-style-type: none"> <li>1. Buy a vehicle to market my produces safely</li> <li>2. Will collect BSTI certification for my produces</li> <li>3. Will maintain accounts as recommended.</li> <li>4. Collect TIN Certificates and VAT registration</li> </ol>
14	Khadija Khatun	Kholil Bepary	SSC	31	4	Flower Cultivation	01747560346	<ol style="list-style-type: none"> <li>1. Further training on Digital Marketing</li> <li>2. Will do initiative for open Facebook page</li> <li>3. Expand business size and will try for bank loan</li> <li>4. Open a bank account for business name</li> </ol>
15	Sumona Akter	Selim Reza	MA	22	5	Flower Cultivation	01733640176	<ol style="list-style-type: none"> <li>1. Buy a vehicle to market my produces safely</li> <li>2. Will collect BSTI certification for my produces</li> <li>3. Buy a smart phone to communicate with buyers.</li> <li>4. Collect ERC for doing Export</li> <li>5. Following GAP to produce export quality flowers</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 06**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Sajeda Khatun	Akab Ali	HSC	38	5	Farmer/ Businessman	01316824595	1. Will collect BSTI certification for my produces 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export. 4. Following GAP to produce export quality flowers 5. Further training on Digital Marketing
2	Md. Shah Alam	Md. Ayub	Masters	26	5	Farmer/ Businessman	01829684700	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
3	Md. Abdus salam	Ashraf Ali	SSC	43	7	Farmer/ Businessman	01727216857	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 5. Following GAP to produce export quality flowers
4	Nasima Khatun	Abul Hossain	SSC	47	6	Farmer/ Businessman	01407158120	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GAP to produce export quality flowers 4. Expand business size and will try for bank loan. 5. Open a bank account for business name
5	Mst. Shumita Yeasmin Sumi	Jamal Uddin	SSC	37	5	Farmer/ Businessman	01964296091	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
6	Mst. Parvin Khatun	Tazzuddin	SSC	43	5	Farmer/ Businessman	01654824544	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for a business name. 5. Buy a smart phone to communicate with buyers

7	Mst. Luckiya Khatun	Abdul Gafur	BBA	48	6	Farmer/ Businessman	01707899132	<ol style="list-style-type: none"> <li>1. Will collect BSTI certification for my produces</li> <li>2. Buy a smart phone to communicate with buyers</li> <li>3. Collect ERC for doing Export.</li> <li>4. Following GAP to produce export quality flowers</li> <li>5. Further training on Digital Marketing</li> </ol>
8	Md. Kadir hossain	Kabir Hossain	MBA	24	7	Farmer/ Businessman	01928470051	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyers</li> <li>2. Buy a vehicle to market my products safely.</li> <li>3. Will collect BSTI certification for my produces</li> <li>4. Will maintain accounts as recommended</li> </ol>
9	Mst. Poly khatun	Mohammad Ali	BBA	37	4	Farmer/ Businessman	01967646475	<ol style="list-style-type: none"> <li>1. Open a bank account for business name</li> <li>2. Buy a smart phone to communicate with buyers</li> <li>3. Buy a vehicle to market my produces safely</li> <li>4. Will collect BSTI certification for my produces</li> </ol>
10	Md. Abu Sayed	Abdus Sattar	B.Sc	24	6	Farmer/ Businessman	01934774312	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyers</li> <li>2. Collect ERC for doing Export</li> <li>3. Following GAP to produce export quality flowers</li> <li>4. Further training on Digital Marketing</li> <li>5. Will maintain accounts as recommended</li> </ol>
11	Mst. Sohana Khatun	Babul hossain	HSC	26	5	Farmer/ Businessman	01407158120	<ol style="list-style-type: none"> <li>1. Will do initiative for open Facebook page</li> <li>2. Buy a vehicle to market my produces safely</li> <li>3. Will collect BSTI certification for my produces</li> <li>4. Buy a smart phone to communicate with buyers</li> <li>5. Collect ERC for doing Export</li> </ol>
12	Mst. Ferdousi Khatun	Ismail Hossain	MA	31	6	Farmer/ Businessman	01711018493	<ol style="list-style-type: none"> <li>1. Will collect BSTI certification for my produces</li> <li>2. Will maintain accounts as recommended</li> <li>3. Collect TIN Certificates and VAT registration</li> <li>4. Collect ERC for doing Export</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 07**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Provati Mondol	Pabitra Mondol	HSC	38	2	Production	01759180338	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyer
2	Rupa Khatun	Akter Ali	SSC	38	3	Production, Seller	01742176058	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
3	Samsunnahar	Abdus Samad	M.Com	29	3	Pickle	01741609169	1. Will collect BSTI certification for my produces 2. Will maintain accounts as recommended. 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
4	Muslima Khatun	Nisar Ali	SSC	25	4	Prosses Food	01712336261	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook page 5. Buy a vehicle to marketed my produces safely
5	Momena Khatun	Johurul Islam	MA	42	4	Production & Marketing	01756987852	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export. 4. Follow GMP to produce export quality foods
6	Sohag Rana	Atyar Rahman	HSC	23	2	Production & Marketing	01726155032	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended. 5. Collect TIN Certificates and VAT registration
7	Ezaz Ahmed	Kamal Uddin	BBA	25	4	Production & Marketing	01911583702	1. Follow GMP to produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook page 5. Buy a vehicle to market my produces safely

8	Ruhul Kuddus	Lutfar	HSC	44	3	Business	01775468500	<ol style="list-style-type: none"> <li>1. Collect TIN Certificates and VAT registration</li> <li>2. Follow GMP to produce export quality foods</li> <li>3. Expand business size and will try for bank loan</li> <li>4. Open a bank account for business name</li> <li>5. Will do initiative for open Facebook page</li> </ol>
9	Shofiqul Islam	Gofur Mondol	HSC	47	5	Production & Marketing	01773677860	<ol style="list-style-type: none"> <li>1. Buy a vehicle to market my produces safely</li> <li>2. Will collect BSTI certification for my produces</li> <li>3. Buy a smart phone to communicate with buyers</li> <li>4. Collect ERC for doing Export</li> <li>5. Follow GMP to produce export quality foods</li> </ol>
10	Riyaj Uddin	Usman Goni	BSC	25	7	Production & Marketing	01742175743	<ol style="list-style-type: none"> <li>1. Expand business size and will try for bank loan</li> <li>2. Open a bank account for business name</li> <li>3. Will do initiative for open Facebook page</li> <li>4. Buy a vehicle to market my produces safely</li> <li>5. Will collect BSTI certification for my produces</li> </ol>
11	Rotna Rani	Krishnopod Biswash	MA	46	5	Production & Marketing	01783946543	<ol style="list-style-type: none"> <li>1. Will collect BSTI certification for my produces</li> <li>2. Buy a smart phone to communicate with buyers</li> <li>3. Collect ERC for doing Export</li> <li>4. Follow GMP to produce export quality foods</li> <li>5. Further training on Digital Marketing</li> </ol>
12	Joyita Rani	Animesh Chandra	Class 8	38	3	Production & Marketing	01735316661	<ol style="list-style-type: none"> <li>1. Buy a vehicle to market my produces safely</li> <li>2. Will collect BSTI certification for my produces</li> <li>3. Will maintain accounts as recommended.</li> <li>4. Collect TIN Certificates and VAT registration</li> </ol>
13	Anima Rani	Shoshi Vushon	HSC	35	2	Business	01720654803	<ol style="list-style-type: none"> <li>1. Buy a vehicle to market my produces safely</li> <li>2. Will collect BSTI certification for my produces</li> <li>3. Will maintain accounts as recommended.</li> <li>4. Collect TIN Certificates and VAT registration</li> </ol>
14	Ashraful Islam	Elem Mondol	M.Com	29	3	Production & Marketing	01672740547	<ol style="list-style-type: none"> <li>1. Will maintain accounts as recommended</li> <li>2. Collect TIN Certificates and VAT registration</li> <li>3. Collect ERC for doing Export.</li> <li>4. Follow GMP to produce export quality foods</li> </ol>



**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 08**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Nazmin Nahar	Md. Ahad Ali	BA	38	3	Business	01755419052	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Follow GAP to produce export quality vegetable 4. Open a bank account for business name
2	Makhan Lal Ghos	Chitta ranjon Ghos	M.Sc.	48	6	Business	01631805268	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
3	Rama Mollik	M A Shahin Bhuiyan	Class 8	29	5	Business	01710876006	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Follow GAP to produce export quality vegetable
4	Sanchita Biswas	Faruk Akhter Siddiq	Class 9	37	7	Business	01767373001	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
5	Mst. Selina Begum	A. Salam	M.Sc.	22	2	Business	01754641134	1. Collect ERC for doing Export 2. Follow GAP to produce export quality veg. & fruit 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
6	Priya Rani Biswas	Md. Jamal uddin Ahmed	Class 8	34	7	Business	01641490422	1. Follow GMP to produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration 5. Follow GMP to produce export quality foods

7	Minakkhi Biswas	Md.Akram uddin	SSC	25	4	Business	01837051388	<ol style="list-style-type: none"> <li>1. Follow GMP to produce export quality foods</li> <li>2. Further training on Digital Marketing</li> <li>3. Will do initiative for open Facebook page</li> <li>4. Expand business size and will try for bank loan</li> </ol>
8	Nargis Parvin	Md.Sohrab uddin	B.Sc.	24	5	Business	01401701018	<ol style="list-style-type: none"> <li>1. Will do initiative for open Facebook page</li> <li>2. Buy a vehicle to market my produces safely</li> <li>3. Will collect BSTI certification for my produces</li> <li>4. Buy a smart phone to communicate with buyers</li> <li>5. Collect ERC for doing Export</li> </ol>
9	Shapna Rani shaha	Sree Shanti poda shaha	SSC	44	2	Business	01791170130	<ol style="list-style-type: none"> <li>1. Will do initiative for open Facebook page</li> <li>2. Expand business size and will try for bank loan</li> <li>3. Open a bank account for business name.</li> <li>4. Buy a smart phone to communicate with buyers</li> </ol>
10	Md.Jalal uddin	Abdul mazid molla	SSC	38	3	Business	01719730201	<ol style="list-style-type: none"> <li>1. Collect ERC for doing Export</li> <li>2. Follow GAP to produce export quality Veg. &amp; fruit</li> <li>3. Further training on Digital Marketing</li> <li>4. Will maintain accounts as recommended</li> <li>5. Collect TIN Certificates and VAT registration</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 09**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Tahida Shirin	Foyej Ahmed	M.Sc.	38	7	Cultivation And Seller	01712172284	<ol style="list-style-type: none"> <li>1. Collect TIN Certificates and VAT registration</li> <li>2. Collect ERC for doing Export</li> <li>3. Follow GAP to produce export quality flowers</li> <li>4. Collect trade license</li> </ol>
2	Ronjuyara	Alamgir	MBA	30	2	Grading & Packeging	01319589609	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyers</li> <li>2. Buy a vehicle to market my produces safely</li> <li>3. Will collect BSTI certification for my produces</li> <li>4. Will maintain accounts as recommended</li> </ol>
3	Sabina	Rofikul Islam	HSC	45	4	Cultivation And Seller	01747859268	<ol style="list-style-type: none"> <li>1. Will maintain accounts as recommended</li> <li>2. Collect TIN Certificates and VAT registration</li> <li>3. Collect ERC for doing Export</li> <li>5. Follow GAP to produce export quality flowers</li> </ol>
4	Shila Begum	Jahangir Alam	BA	41	2	Cultivation And Seller	01731623914	<ol style="list-style-type: none"> <li>1. Open a bank account for business name</li> <li>2. Will do initiative for open Facebook page</li> <li>3. Buy a vehicle to market my produces safely</li> <li>4. Will collect BSTI certification for my produces</li> <li>5. Buy a smart phone to communicate with buyers</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 10**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Mst. Rozina Khatun	Md. Mithu	SSC	36	3	Farmer/Businessman	01726033265	1. Will do initiative for open Facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 5. Buy a smart phone to communicate with buyers
2	Khairul Islam	Amin uddin	SSC	47	4	Farmer/Businessman	01988980072	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export. 4. Follow GAP to produce export quality flowers
3	Al Amin	Khalilur Rahman	SSC	24	2	Farmer/Businessman	0196781503	1. Will process for trade license 2. Follow GAP to produce export quality flowers 3. Further training on Digital Marketing 4. Will do initiative for open Facebook page
4	Sattar	A.Lotif	SSC	40	3	Business	01818825009	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces
5	Tariqul	Hakim Ali	HSC	34	3	Business	01920257590	1. Collect TIN Certificates and VAT registration 2. Follow GAP to produce export quality flowers 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook page
6	Shahanaj	Shohag Hosen	SSC	45	3	Farmer/Businessman	01407187950	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certificate for my produces 5. Buy a smart phone to communicate with buyers

7	Shefali	Md.A. Aziz	M.Sc.	40	5	Farmer/Businessman	01741273429	<ol style="list-style-type: none"> <li>1. Will do initiative for open Facebook page</li> <li>2. Expand business size and will try for bank loan</li> <li>3. Open a bank account for business name</li> <li>4. Buy a smart phone to communicate with buyer</li> </ol>
8	Sumaiya Yeasmin	Alek Gazi	BBA	38	6	Farmer/Businessman	01817877636	<ol style="list-style-type: none"> <li>1. Open a bank account for business name</li> <li>2. Will do initiative for open Facebook page</li> <li>3. Buy a vehicle to market my produces safely</li> <li>4. Will collect BSTI certificate for my produces</li> <li>5. Buy a smart phone to communicate with buyers</li> </ol>
9	Md. Zahid	Md. Amed	SSC	30	5	Farmer/Businessman	01990545826	<ol style="list-style-type: none"> <li>1. Further training on Digital Marketing</li> <li>2. Will maintain accounts as recommended</li> <li>3. Collect TIN Certificates and VAT registration</li> <li>4. Follow GAP to produce export quality flowers</li> <li>5. Expand business size and will try for bank loan</li> </ol>
10	Jahanara	Mominur Rahman	Honours	28	2	Farmer/Businessman	01712984643	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyer</li> <li>2. Collect ERC for doing Export</li> <li>3. Follow GAP to produce export quality flowers</li> <li>4. Further training on Digital Marketing</li> <li>5. Will maintain accounts as recommended</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 11**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Shapna Sarkar	Ripon Shikder	M.Sc.	38	6	Farmer / Businessman	01981934282	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
2	Md.Nurul Amin	Abdukader mondol	BBA	35	5	Businessman	01711903799	1. Follow GAP to produce export quality flowers 2. Further training on Digital Marketing 3. Will do initiative for open Facebook page 4. Expand business size and will try for bank loan
3	Md. Fazlu	Ahammad Ali	MBA	38	6	Whole seller	01714959862	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely 5. Will process for trade license
4	Priyanka Rani	Kalipad Dash	Class 9	32	7	Farmer / Businessman	01601188542	1. Collect ERC for doing Export 2. Will process for trade license 3. Follow GAP to produce export quality flowers 4. Further training on Digital Marketing
5	Mst.Shahnaj Parvin	Maruf Hossen	MBA	48	3	Farmer / Businessman	01786114081	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook page 4. Buy a vehicle to market my produces safely 5. Will collect BSTI certification for my produces



6	Reshma Khatun	Shakib Hossen	HSC	47	3	Farmer / Businessman	01913569654	<ol style="list-style-type: none"> <li>1. Further training on Digital Marketing</li> <li>2. Will do initiative for open Facebook page</li> <li>3. Expand business size and will try for bank loan</li> <li>4. Open a bank account for business name</li> </ol>
7	Md. Ziaul Haque	Md. Abul Kashem	BBA	45	7	Farmer / Businessman	01717724572	<ol style="list-style-type: none"> <li>1. Follow GAP to produce export quality flowers</li> <li>2. Further training on Digital Marketing</li> <li>3. Will do initiative for open Facebook page</li> <li>4. Expand business size and will try for bank loan</li> </ol>
8	Afroza Khatun	Ali khan	B.Sc.	37	7	Farmer / Businessman	01935369119	<ol style="list-style-type: none"> <li>1. Open a bank account for business name</li> <li>2. Buy a smart phone to communicate with buyers</li> <li>3. Buy a vehicle to market my produces safely</li> <li>4. Will collect BSTI certification for my produces</li> </ol>
9	Nasrin Sultana	Nazrul Alam	B.Sc.	26	4	Farmer / Businessman	01725152006	<ol style="list-style-type: none"> <li>1. Follow GAP to produce export quality flowers</li> <li>2. Expand business size and will try for bank loan</li> <li>3. Open a bank account for business name</li> <li>4. Will do initiative for open Facebook page</li> <li>5. Buy a vehicle to marketed my produces safely</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 12**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Farzana Boby	Abdul Hai	MBA	38	4	Mushroom Products And Paikar, Wholesaler	01764306276	1. Open a bank account for business name 2. Will do initiative for open Facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
2	Biplob Kumar	Boiddanath Biswash	SSC	43	6	Cultivate And Paikar , Wholeseller	01718967429	1. Will do initiative for open Facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
3	Kanchon Rani	Noresh Kumar	MSC	28	7	Cultivating, Selling	01753804413	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Further training on Digital Marketing 4. Expand business size and will try for bank loan
4	Rupali Rani	Sorjit Roy	Mcom	28	5	Cultivating, Selling	01791176703	1. Further training on Digital Marketing 2. Will do initiative for open Facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
5	Bithi Khatun	Murali Mullah	CLASS 8	33	3	Cultivating, Selling	01317020846	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook page

6	Nasir Hosen	Jamir Hosen	CLASS 8	45	3	Wholesell, Export Oriented,	01715631645	<ol style="list-style-type: none"> <li>1. Buy a smart phone to communicate with buyers</li> <li>2. Buy a vehicle to market my produces safely</li> <li>3. Will collect BSTI certification for my produces</li> <li>4. Will maintain accounts as recommended</li> </ol>
7	Bithi Khatun	Rojob Ali	SSC	30	4	Bsti, Pakaging, Wholsell, Retail	01725153307	<ol style="list-style-type: none"> <li>1. Following GMP produce export quality foods</li> <li>2. Expand business size and will try for bank loan</li> <li>3. Open a bank account for business name</li> <li>4. Will do initiative for open Facebook page</li> <li>5. Buy a vehicle to market my produces safely</li> </ol>
8	Jahidur Rahman	abdul kuddus	CLASS 8	25	7	cultivate and paikar , wholeseller	01735040443	<ol style="list-style-type: none"> <li>1. Will maintain accounts as recommended</li> <li>2. Collect TIN Certificates and VAT registration</li> <li>3. Collect ERC for doing Export</li> <li>4. Follow GMP to produce export quality foods</li> </ol>

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 13**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Afsana Hauque	Fazlul Hoque Sardar	BBA	26	6	Acha Pitha, Mutki, Naru	01779025267	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Mariam Mannan	Manik Morol	SSC	44	2	Achar, Food Proses	01712115672	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
3	Shamoly Rani	Topon Sarkar	SSC	45	5	Narikel Chira, Naru, Achar	01673563939	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page
4	Afroja Ahmed	Ali Osman	M. Com	22	7	Achar, Juice	01700948614	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
5	Lili Akter	Barkat E Khuda	M. Com	24	7	Polaw Chal, Saksobji	01757039629	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
6	Dilshad Begum	Jakaria	Maters	33	2	Jam, Jelly Achar, Sauces	01716809769	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods.
7	Kohinur Akter	Muntafi Nur	B.Sc.	43	5	Achar, Pitha,	01715668420	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 14**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Nasrin	Khkkon Howlader	CLASS 9	24	6	Flower Business	01911282270	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Maksuda	Yakuf	SSC	38	5	Flower Business	01936147560	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
3	Rabeya Begum	Md.Khalilur Rahman	BBA	37	6	Flower Business	01741353381	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GAP to produce export quality flower. 4. Will maintain accounts as recommended
4	Mst Fatema Khanam	Md.Hosen Khan	CLASS 8	43	5	Flower Business	01711049496	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GAP produce export quality flower 5. Expand business size and will try for bank loan
5	Masuma	Md.Raihan	BBA	36	2	Flower Business	01741055911	1. Will collect Trade license for my business 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
6	Mst.Asma Akter	MdZaidul Islam	SSC	27	4	Flower Business	01920129353	1. Following GAP produce export quality flower 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan 5. Establish a flower shop
7	Ayesha	Ripon	MBA	24	4	Flower Business	01755954538	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my flower safely.

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 15**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Tanjila Akter	Khalilur Rahman	HSC	29	2	Pickles, jam jelly	01302845551	Will process for trade license, Following GMP produce export quality foods Further training on Digital Marketing, Will collect BSTI certification for my produces.
2	Ferdousi Akter	Abdur Rouf	HSC	34	4	cake and pastry, frozen item	01611766925	Will process for trade license Will collect BSTI certification for my produces
3	Sharmin Akter Bithi	Shahid Ullah	Masters	34	3	Pitha, Laccha. Doi bora,	01779800627	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
4	Paly Chakraborty	Badal Chakraborty	Masters	35	4	cake, pickle, hm Food	01969842201	Will process for trade license, Following GMP produce export quality foods Further training on Digital Marketing Will collect BSTI certification for my produces.
5	Moli Akter	Mofajjal Hossen	Masters	41	5	Frozen item, cake	01797261722	Will process for trade license Will collect BSTI certification for my produces
6	Ayesha Siddiqa Moyna	Abu Siddique	Masters	30	4	pickles, jam jelly	01711228726	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
7	Sonia Sanat Ghosh	Deb Dulal Ghosh	Masters	30	5	cake, pickle, homemade Food	01729118570	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
8	Sharmin Hasan	Abu Bakar Siddique	HSC	37	5	cake, pickle, jam, hm Food	01610892100	Following GMP produce export quality foods, Will collect BSTI certification for my produces
9	Mehbuba ferdous Mithila	Liyakot Ali Khan	Masters	28	3	Frozen item, restaurant, cake	01676605928	Will process for trade license Will maintain accounts as recommended



**Batch No. 15**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
10	Saha Alam	Md Muzibur Rahman	HSC	25	7	Agro based goods production and online marketing	01831968552	Following GMP produce export quality foods ,Will collect BSTI certification for my produces
11	Laily Akter	Anowar Hosen	SSC	30	13	cake, pickle, hm Food	01831778923	Following GMP produce export quality foods ,Further training on Digital Marketing Expand business size and will try for bank loan
12	Shilpi Begum	Johirul Islam	SSC	28	5	Agro based goods production and online marketing	01927027051	Following GMP produce export quality foods ,Will do initiative for open facebook page Will process for trade license
13	Tahmina Khatun	Md Rezaul Islam	SSC	36	6	cake, pickle, hm Food	01798819996	Following GMP produce export quality foods ,Will collect BSTI certification for my produces

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 16**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Nasrin Sultana Tania	B M Nazrul Islam	HSC	35	3	pickle, Mustard oil	01976871727	Following GMP produce export quality foods, Will collect BSTI certification for my produces
2	Afia Sultana	Amzad Hossen	HSC	34	2	Dessert, pickle herbal oil.	01755836475	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
3	Abir Khan	Bulbul Alam	BSS	27	4	pickles, jam jelly	01821730598	Following GMP produce export quality foods, Will do initiative for open facebook page Will process for trade license
4	Belal Rajib	Abdur Rahim	HSC	24	3	Vegetable Cultivation and Marketing	01906028127	Following GMP produce export quality foods, Will collect BSTI certification for my produces
6	Nuruzzaman Talukder	Abdur Rahim Talukder	HSC	27	2	Mushroom cultivation and seller	01777889927	Following GMP produce export quality foods, Will collect BSTI certification for my produces
7	Abdul Sobur Khan	Zinnat Ali Khan	BA	39	10	Mushroom cultivation and seller	01715575862	Will process for trade license Will maintain accounts as recommended
8	Sorowar Kholifa	Zoinal Kholifa	HSC	41	3	Mushroom cultivation and seller	01712732212	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
9	Sabina Yeasmin	Hanif Ali Moril	9	35	16	Mushroom cultivation and seller	01907764133	Following GMP produce export quality foods ,Will do initiative for open facebook page Will process for trade license

**Batch No. 16**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
10	Zakia Sultana	Younus Ali Hawladar	SSC	45	10	Mushroom cultivation and seller	01624266599	Produce export quality foods, Will collect BSTI certification for my produces
11	Sujon Ali	Sultan Mondol	HSC	30	7	Mushroom cultivation & seller	01763254456	Will process for trade license Will maintain accounts as recommended
12	Dr. Anwar Hossen	Amin Uddin	PHD	49	20	Mushroom cultivation & seller	01724321271	Following GMP produce export quality foods, Will collect BSTI certification for my produces
13	Saidur Rahman Sahid	Safiqur Rahman	HSC	27	6	Mushroom cultivation & seller	01724466552	Produce export quality foods, Further training on Digital Marketing Expand business size, will try for bank loan
14	Khadiza Akter	Abdul Mannan Bapari	8	34	8	Mushroom cultivation & seller	01777180121	Will process for trade license Will maintain accounts as recommended
15	Zohirul Islam	Somek Ali	BA	48	3	Mushroom cultivation & seller	01910495267	Following GMP produce export quality foods, Will collect BSTI certification for my produces
16	Lucky Akter Kulsum	Mannan Sarkar	8	42	16	Mushroom cultivation & seller	01921647809	Produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
17	Mohiuddin Sohel	Golam Mortuza	Masters	29	1	Mushroom cultivation & seller	01515680163	Produce export quality foods, Will collect BSTI certificates for my produces
18	Md. Mokless Mia	Eklash Mia	SSC	40	15	Grading, Packaging & Marketing	01914389144	Produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
19	Mst. Rumana Akter Roma	Md Rup Mia	HSC	28	5	Vegetable Cultivation and Marketing	01631686101	Produce export quality foods ,Will do initiative for open facebook page Will process for trade license
20	Sumaiya Yeasmin	Fajlul Haque	BA	24	8	Grading, Sorting & Packaging	01830425255	Produce export quality foods, Will collect BSTI certificate for my produces

**Potential Trainees**  
**Sector: Agro-processing**

**Batch No. 17**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Ayesha Jesmin	Md Amir Hosen	BA	50	30	cake, pickle, hm Food	01716376806	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
2	Nabila Yesmin Nipu	Late Nur Mohammad	B B S	29	3	Frozen item, restaurant, cake	01954362323	Following GMP produce export quality foods, Will collect BSTI certification for my produces
3	Sonia Sharmin	Kazi Fakhrul Alam	B A	38	7	Mustard & coconut oil, Ghee	01717493625	Will process for trade license Will maintain accounts as recommended
4	Shilpi Talukder	Moklesur Rahman Talukder	Honors	40	5	Cake, pitha, mango pickle	01712971997	Following GMP produce export quality foods, Will collect BSTI certification for my produces
5	Tanjina Khabir	Md. Khabir Uddin	Masters	35	5	99+ item	01751758709	Will process for trade license, Following GMP produce export quality foods Further training on Digital Marketing, Will collect BSTI certification for my produces.
6	Lipi Morium	Abdul Kuddus	Masters	33	5	hm pickle, frozen item, Moshola, cake	01915754667	Will process for trade license Will collect BSTI certification for my produces
7	Mahmuda Khanam Linda	Mokarram Hossen	SSC	37	5	Cake dessert	01711467042	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
8	Tania Chowdhury	Litu Molla	Masters	26	4	Cake dessert	01779577333	Following GMP produce export quality foods, Will collect BSTI certification for my produces

**Batch No. 17**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
9	Kohinoor Akter	Mostafizur Rahman	BA	45	15	Achar, Gam, Jelly, dry food	01715668420	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
10	Selina	Md Ismail Bhuyan	HSC	36	2	Vegetable Cultivation & Marketing	01856493431	Following GMP produce export quality foods, Will collect BSTI certification for my produces
11	Afruja Rahman	Fajlur Rahman	MBA	33	2	Vegetable Cultivation	01764635013	Will process for trade license Will maintain accounts as recommended
12	Saba Nawrin Poli	Md Nazrul Islam	MSC	42	6	Pickle, Sondesh, cake	01919194722	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
13	Kustarika Rani Biswas	Murari Mohan Biswas	MBA	54	4	Bangla khabar. Roshmalai. Malay chop	01713062143	Following GMP produce export quality foods, Will do initiative for open facebook page Will process for trade license
14	julekha Akter	Imam Hossen	SSC	35	3	Pickle. Pitha	01553588829	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
15	Khania Khanam Boby	Khairul Islam	B. Com	35	6	Pickles	01710750848	Will process for trade license Will maintain accounts as recommended

**Potential Trainees**  
**Sector: Agro-processing**

**Batch No. 18**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Hasnat Jahan	Rajib Islam	Masters	41	5	Agro Entrepreneur, Gural Moshla (Spices)	01976381111	Will process for trade license Will maintain accounts as recommended
2	Shirin Sultana	Md Shafiqul Islam	HSC	42	2.5	Founder & CEO, SS Agro Product (Cashew Nut)	01828859033	Following GMP produce export quality foods, Will collect BSTI certification for my produces
3	Ayesha Siddiqua	Rashid Ahmed	Graduation	51	2	Director, Purple Food & Agro	01726460757	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
4	Rakiba Ahmed	Md. Kabirur Rahman	MA	52	30	Food & Beverages	01711074760	Following GMP produce export quality foods, Will do initiative for open facebook page Will process for trade license
5	Ashrafun Nahar	Md. Anser Uddin Molla	Postgraduate	54	3	Homemade food	01731061661	Following GMP produce export quality foods, Will collect BSTI certification for my produces
6	Tanzina Afroz	Mohammad Sazzadur Rahman	Diploma in Hotel management	42	18	Italian, Thai, Chinese food, Cake, Baking items, HM Semai etc	01754580428	Following GMP produce export quality foods ,Further training on Digital Marketing Expand business size and will try for bank loan
7	Syeda Ayesha Haq	Syed A.K Hamidul Haq	M.Sc.	48	5	Homemade food	01827100403	Following GMP produce export quality foods, Will collect BSTI certification for my produces
8	Afsana mimi	Shah Alam	H.S.C	28	5	Food	01624843752	Will process for trade license Will maintain accounts as recommended
9	Mahmuda tonni	Abul Hashem	Hons.	30	3	food	01615839209	Following GMP produce export quality foods, Will collect BSTI certification for my produces



## Batch No. 18

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
10	Sharmin Sultana	Md Akram Uddin	HSC	38	2	Home Made food	01622085527	Will process for trade license, Will produce export quality foods Further training on Digital Marketing, Will collect BSTI certificate for my produces.
11	Jannatul Ferdous Akhi	Hazi Mohammad Ataul Haque	HSC	28	3	All food items	01734621811	Will process for trade license Will collect BSTI certification for my produces
12	Sadia Sharmin Tonnie	MD. Sohrab Uddin	Diploma Engineering on CSE	36	3	Food	01631845788	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
13	Marjia Sultana	Late Habibur Rahman Talukder	HSC	29	3	Homemade spices, ghee, oil etc.	01642389680	Will process for trade license, Following GMP produce export quality foods Further training on Digital Marketing, Will collect BSTI certification for my produces.
14	Shahina Sultana	Shafiqul Islam	HSC	37	2	Pitha	01720066409	Will process for trade license Will maintain accounts as recommended
15	Farzana Rahman	Md. Bazlur Rahman	M.S.S	38	2	Cake, Bread	01917560303	Will process for trade license, Following GMP produce export quality foods Further training on Digital Marketing, Will collect BSTI certification for my produces.
16	Shimi Haque	Abdul Latif	10	40	3	Catering & bakery	01790462763	Will process for trade license Will collect BSTI certification for my produces
17	Ayasha Rahman Shammi	Md. Zillur Rahman	H.S.C.	42	5	Food	01912807090	Produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
18	Rubia Akhter	MD.Jamal Uddin Ahmed	Graduat	43	15	Homemade food	01859441064	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
19	Rabeya Akter	M A Shaheed Bhuiya	HSC	40	2	Mustard Oil, Ghee, Honey, Mosla	01959015677	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
20	Rumana Ahmed	Md Farid Ahmed	BSS	32	10	Homemade food	01923289282	Following GMP produce export quality foods, Further training on Digital Marketing Expand business size and will try for bank loan
21	Taslina Sikder	Tajjuddin Sikder	M.Com	40	20	Bangla khabar. Roshmalai.	01989193609	Following GMP produce export quality foods, Will collect BSTI certificate for my produces

**Bandhan Society- DTCL JV**  
**List of Potential Participants**

**Batch No. 19**

Sl.	Name	Fathers/ Husband's Name	Edu	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Naharay Jannat	Fazlul Karim	MA	27	5	Sweetmeat, Ghee and jelly processor	01728175207	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration 5. Following GMP produce export quality foods
2	Ela Dutta	Bashanto Dutta	MA	30	3	Butter, Ghee, Oil Cake Processor	01916252991	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Following GMP produce export quality foods
3	Bichitra Sarkar Anu	Bishnu Pada Das	Honors	31	2	Sweetmeat and Ghee processor	01717474047	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
4	Mariyam Khan Mou	Mukhlesur Rahman Khan	Ma	27	2	Ready to cook, Mango jeli, Frozen food	01674345888	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Further training on Digital Marketing 4. Will do initiative for open Facebook page 5. Expand business size and will try for bank loan
5	Nafiza Akter Liza	Nizam Uddin Talukder	Hsc	34	6	Ready to cook, Mango, Cake and Frozen food processor	01166250391	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export 5. Following GMP produce export quality foods

**Batch No. 19**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
6	Shamima Sultana	Sanowar Hosen	Honors	26	1	Mango Pickle and Frozen food processor	01735241837	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook Page
7	Nahida	Robiul Islam	Hsc	29	6	Plum Pickle, Amlaki Pickle and Oil cake processor	01679843082	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers 5. Buy a vehicle to marketed my produces safely
8	Sadikunnahar Shanta	Md Abdus Salam	SSC	27	5	Sweetmeat, Ghee Processed and Ready to cook	01303086027	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
9	Khorshida Alam Tonmoy	Md. Abdussalam	MA	30	1	Plum Pickle, Amlaki Pickle and Ready to cook	01863527188	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
10	Rina Begum	Md. Mainuddin	SSC	31	10	Rice seeds, Wheet seeds and Plants Produce	01709510999	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook Page 4. Buy a vehicle to market my produces safely 5. Will collect BSTI certification for my produces

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 20**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Anwara Akhter Tania	Abdul Hai	MSS	32	2	Agro (Lal chini & Tulsimala Chal) Business	01868715123	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
2	Tania Sultana	Abdul Quddus	MBA	33	3	Agro(Homemade food) Business	01718596877	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
3	Nusrat Jahan	Nurul Amin Mir	HONORS	30	1	Agro(Tulshimala chal) Business	01971682316	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
4	Khaleda Pervin	Abu Nayeem	MSC	32	2	Agro (Organic oil) Business	01723332465	1. Will process for trade license 2. Following GMP produce export quality foods 3. Following GMP produce export quality foods 4. Further training on Digital Marketing 5. Will do initiative for open facebook page
5	Fatama Yesmin	Gias Uddin	BA	33	3	Pitha, sweets	01726403761	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
6	Alauddin Al Azad	Abul Hoshen	BA	40	5	Sweet, Sugar, Pitha	01716004435	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Following GMP produce export quality foods 5. Further training on Digital Marketing

**Batch No. 20**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
7	Razaul Karim Razu	Alhaj Hazrat Ali	HSC	38	4	Agro ( Brown sugar, homemade Spice)	01714240255	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3 Open a bank account for business name 4. Buy a smart phone to communicate with buyers
8	Mridul miah	md. Omar Ali	BA	29	2	Honey, Organic Oil	01867413148	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
9	Shahanaz Parvin	Salim Reza	SSC	39	5	Agro(organic oil)	01726265247	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
10	Aklach Uddin	Riaz Uddin	SSC	45	7	Agro products ( Modhu. Organic oil)	01734077601	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods

## Bandhan Society- DTCL JV List of Potential Participants

### Batch No. 21

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Md. Aliuzzaman Shoykot	Md. Abdud Daiyan	MA	35	4	Mustard oil Modhu Ghee Gura moshla	01911036314	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
2	Mst. KumKum nahar	Md. Nowfel Ali Sarker	Honors	34	3	cake, pickle, hm Food	01303731109	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
3	Mir Tanjila Sultana	Md. Abu Taher	BA	32	2	Pickle, sorisar tel	01719251244	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
4	Prity Islam	Sarder Saiful Islam	MSS	31	2	dessert pickle herbal tel.	01742667408	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
5	MSt. Tania Akter	Md. Ataur Rahman	MSC	32	1	Pickles Jam Jelly	01722078495	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
6	S. A Sarker	A. K .M. Abdus Samad	BBA	34	3	cake and pastry, frozen item	01730019567	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely



**Batch No. 21**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
7	MST. Israt Farjana Alam	MD. Nurul Alam	MBA	35	4	Pitha , laccha . Doi bora,	01919738607	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
8	Subarna Siddika	Khaled Hossain Siddiki	MA	29	2	cake, pickle, hm Food	01687304646	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
9	Mst. Sultana Najnin	Abdul Goffer	Graduate	30	2	Frozen item, restaurant, cake	01750402199	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
10	Mst. Naima Akter	Md. Nurul Islam	HSC	32	1	Coconut, Ghee, Dragon fruits	01688709370	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
11	Roksana Naznin	Abdur Rouf	MSS	33	3	Cake, pitha, mango pickle	01777149602	1. Will do initiative for open facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
12	Sheuli Akter	Md. Shafi Uddin	BA	34	4	99+ item	01760223911	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
13	Mst. Selina Akter	Selim Uddin	BBA	32	2	Pickle, frozen item , moshola, cake	01772331268	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods

**Batch No. 21**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
14	Zebannaher Zaly	Zillur Rahman	MA	32	3	Cake dessert	01316892362	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
15	Salma Khatun	Moazzim Hosen	Graduate	30	2	Cake dessert	01775073157	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
16	Mst. Sumi Khatun	Md. Sekendar Ali	MSC	30	1	Bakery and pastry	01990887604	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size
17	U.K.M. Sabina yasmin	A.K.M. Samsul Houqe	BA	52	7	Pickle, Sondesh, cake	01718657359	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. produce export quality foods
18	Md. Muktar Hossen	Md. Hafijar Rahman	HSC	36	5	Amm, Malta, Sobji	01740985090	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP produce export quality foods 4. Buy a smart phone
19	Labonie Yasmin	Md. Abul Kasham	BA	37	5	Pickle. Pitha	01773930654	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone
20	Rownok Jahan	Md. Zikrul Haque	SCC	35	4	Pickle	01644693242	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely

**Bandhan Society- DTCL JV**  
**List Of potential participants**

**Batch No. 22**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	customize action Plan
1	Mst. Shamima Naznin	Md. Nabir uddin	MA	35	2	Ready to cook, Mango, Cake and Frozen food processor	01993859717	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely
2	Tabassum Yeasmin	Md. Mostafizur Rahman	MSS	32	3	Curd, Butter and Ghee Processor	01912934675	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
3	Sharjina Akhter	Md. Nura Alam Khan	HSC	38	5	Sweetmeat and Curd processor	0171878474	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
4	Sadia Islam	Late. Shamsuddin	MBA	26	6	Ready to cook, Mango Jelly, Frozen food	01407098526	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
5	M Shifat Sinthiya Sathi	Md. Jubayer Alam	MSC	37	2	Mango pickle, Cake and Frozen food processor	01400300400	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
6	Nipa Rani Kundu	Shorup Kumar kundu	MA	28	2	Curd, Mango Pickle and Frozen food processor	01715495193	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
7	Mst. Adori Khatun	Md. Imrul Hasan	Honors	38	4	Pickles, and Oil cake processor	01725150613	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing

**Batch No. 22**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	customize action Plan
8	Masuma Akhter	Rajib	HSC	30	5	Beef pickle, Mango Pickle Processed and Ready to cook	01755973153	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
9	Khadija	Abu Said	MA	25	2	Plum Pickle, Natural Oil, Amlaki Pickle and Ready to cook	01764913657	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
10	Farzana	Mamunur Rashid	MSS	30	4	Curd, Mango Pickle and Frozen food processor	01996992542	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
11	Sadia	Rabiul Islam	HSC	32	1	Curd, Butter and Ghee Processor	01836154566	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
12	Mahmuda	Mokhlesar Rahman	Honors	32	4	Covered rice, Curd and Natural Fruit producer	01768252534	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
13	Sihab	Ali Sarkar	HSC	28	2	Curd, Butter and Ghee Processor	01729059676	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
14	Jannat Ara Akhi	Zillur Rahman	HSC	31	4	Curd and Frozen food processor	01753168422	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely

**Batch No. 22**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
15	Asma Khatun	Nobab Ali	HSC	38	3	Ready to cook, Mango, Cake and Frozen food processor	01722658267	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
16	Moushumi Akhter Sathi	Md. Abdur Rauf	Honors	32	3	Curd, Mango, Pickle and Frozen food processor	01310280970	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
17	Kamaliya Kanta	Md. Kamal Mian	Honors	30	5	Hog-plum Pickle, Amlaki Pickle and Oil cake processor	01775610896	1. Will do initiative for open facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
18	Hasan Ali	Md. Khalilur Rahman	MA	33	4	Dragon Fruits, Mango and Litchi Producer	01744555009	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan

## Bandhan Society- DTCL JV

### List of Potential Participants

#### Batch No. 23

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Md Faruk Azam	Md Tanjur Rahman	BA	33	4	Mango Cultivation and processing	01788929229	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 5. Open a bank account for business name
2	Md. Samiul Azam	Md. Aatur Rahman	MA	35	6	Mango Cultivation and processing	01752168421	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
3	Miss Arefa Jabin	Md. Ansar Ali	Graduate	45	10	Chatu, Honey	01720169193	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration.
4	Md Enamul Haque Nasim	Md Motiur Rahman	MA	40	8	Mango Cultivation and processing	01767408485	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
5	Md Mahub Alam	Md Sakendar Ali	BA	42	9	Mango Cultivation and processing	01762609001	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
6	Md Abdul Karim	Mahammad Ali	HSC	38	7	Mango Cultivation and processing	01710565628	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page

## Bandhan Society- DTCL JV List of Potential participants

### Batch No. 24

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Md Masud Rana	Abdul Mannan	MA	35	2	Mango and Litchi Producer	01796619988	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
2	Abdur Razzak	Mohobul Alam Biswas	MA	32	4	Mango producer and processor	01740 481348	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
3	Saki Rejwana Rojoni	Aman Ullah	HSC	35	3	Cake, Pastry, Biscuits, Bun Processor	01781450126	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
4	Shawon Ara Jesmin	Abu Taleb	HSC	33	5	Oil, Ghee, and Butter Processor	01785345035	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
5	Najnin Sultana	Abdur Rashid	SSC	38	2	Cake, Pastry, Biscuits, Bun Processor	01727672235	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended
6	Nargis Khatun	Md Anisur Rahman	HSC	40	2	Mango Pickle, Plum pickle and Ready to cook	01765014291	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
7	Taslina Khatun	Mustafizur Rahman	Honors	36	3	Fried Shrimp, mango pickle and Ghee Processor	01305172773	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods



**Batch No. 24**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
8	Most. Easmin Akther	Abdul Jalil	MSS	37	5	Sweetmeat and Curd processor	01784943604	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
9	Sharmin Chowdhuri	Rezaul Haque	MA	33	4	Curd, Butter and Ghee Processor	01774473746	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
10	Laila Naznin Sweety	Abdul Latif Pramanik	Honors	35	6	Ready to cook, Mango, Cake and Frozen food processor	01737734995	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page
11	Najnin	Ashraf Ali	MA	30	2	Ghee, Butter, Oil Processor	01729321176	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration.
12	Nargis	Anisur	BBA	36	1	Mango and Plum Pickle Processor	01736014291	1. Will do initiative for open facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
13	Choitij Chowdhury	Shadhon Chowdhury	BSC	26	4	Hog-Plum Pickle, Amlaki Pickle and Oil processor	01792340607	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
14	Md Irtija Muhtasin	Nazrul Islam	MSC	27	3	Cake, Pastry, Biscuits, Bun Processor	01757952562	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces

**Batch No. 24**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
15	Nipa Sengupta	Nirendranath	HSC	32	4	Ready to cook, Mango jelly, Frozen food	01756515585	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
16	Nargis Parveen	A K M Obaidullah	HSC	34	3	Cake, Pastry, Biscuits, Bun	01711707455	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
17	Aleya Aktary	Sirajul Haque	MA	37	4	Cake, Pastry, Biscuits, Bun Processor	01710006782	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
18	Nargis Parven	Mominul Islam	BA	40	2	Pie, Cake and Mango pickle	01791739300	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP produce export quality foods
19	Mahbuba Akhter Jahan	Mahabubul Iftexhar	DEGREE	38	2	Oil, Ghee and Butter Processor	01737561978	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
20	Shammi Naz	Haider Hassan	BA	38	2	Ready to cook, Mango, Cake and Frozen food processor	01712255095	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods

**Bandhan Society- DTCL JV**  
**List of Potential participants**

**Batch No. 25**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Mst. Efteara Begum Ela	Md. Liakat Ali	HSC	38	2	Ready to cook, Mango Jelly, Frozen food	01767185255	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
2	All Hajra Onu	Md. Nurul Amin Patowary	MA	28	4	Fried Shrimp, mango pickle and Ghee Processor	01314259064	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
3	Rashida Islam Dipty	Md. Bappy Naser	Graduate	35	3	Sweetmeat and Curd processor	01716697198	1. Will collect BSTI certification for my produces 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
4	Mrs. Urmila Akhter	Md. Shamim Ahmed	HSC	32	5	Curd, Mango Pickle and Frozen food processor	01717591554	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
5	Most Ayesha Siddika	Md. Abdul Himid	MA	32	3	Mango pickle, Cake and Frozen food processor	01747834844	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
6	Mst. Mashura Aktar	Md. Arafat Rahman	MSS	30	5	Mango Pickle, Plum pickle and Frozen food processor	016244310808	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP produce export quality foods

**Batch No. 25**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
7	Rifat Rahaman	Md. Mostafizar Rahman	MBA	32	3	Hog-Plum Pickle, Amlaki Pickle and Oil cake processor	01786836853	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
8	Mst. Farzana Yeasmin	Md. Abdus Samad	MSC	30	4	Mango Pickle and Frozen food processor	01747369287	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
9	Ferdoushi Faradiba Rowshan	Md. Anser Uddin Ahmed	HSC	43	3	Plum Pickle, Natural Oil, Amlaki Pickle and Ready to cook	01714925687	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
10	Thouheada khatun	Zalal Uddin khan	HSC	39	3	Curd, Mango Pickle and Frozen food processor	01746970987	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
11	Tumpa Sarkar	Bashudev Sarkar	MSC	32	5	Curd, Butter and Ghee Processor	01785230134	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
12	Shorifa Akter Shema	Abdussalam	DEGREE	32	4	Covered rice, Curd and Natural Fruit producer	01712272141	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
13	Marufa-E-Nurzahan Nova	Md. Mahabubul Haque	Honors	33	2	Honey and Ghee Processor	01797821646	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page

**Batch No. 25**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
14	Most. Romana Nahid	Md. Mehraj Morad	BBA	29	3	Curd and Frozen food processor	01734883599	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan
15	Md. Mokhlesur Rahman	Md. Mahbubur Rahman	MBA	32	2	Coffee Producer and Processor	01737033800	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended
16	Md. Akheruzzaman	Md. Nurul Islam	SSC	40	4	Dragon Fruits, Mango and Litchi Producer	01791855975	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
17	Md Walid PK	Md. AB Malek Pramanik	BSC	38	2	Potato, Mango and Litchi Producer	01789999303	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration 5. Following GMP produce export quality foods
18	Chandona Ahmed	Shahab Uddin Ahmed	DEGREE	42	1	Dragon Fruits, Mango and Lychee Producer	01719278835	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
19	Akter Jahan Arshi	Shazedul Islam Chowdhury	HSC	32	1	Ready to cook, Mango, Cake and Frozen food processor	01715749371	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my produces safely 4. Will collect BSTI certification for my produces

## Bandhan Society- DTCL JV List of Potential Participants

### Batch No. 26

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Mitu Rani Roy	Indu Bhushan Roy	HSC	38	2	Mustard oil Honey, Ghee Gura Moshla	01780867429	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
2	Md. Habibur Rahman	Md. Abdul Bari	SSC	45	10	Coconut, dragon fruit and litchi production & marketing	01715636929	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP produce export quality foods
3	Md. Mohsin Ali	Md. Ful Mia	HSC	48	20	Mango. Litchi, Vegetables production and selling	01714678955	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
4	Md Mamunur Rashid	Mofiz Uddin Ahmed	HSC	38	20	Fruits production and selling	01716340932	1. Will do initiative for open Facebook Page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
5	Most Rubina Begum	Md Abdul Owahab Sarker	HSC	35	4	Mango Cultivation and Processing	01770909818	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan
6	Most. Bobita Begum	Md . Samiul Islam	SSC	37	5	Potato Cultivation and Business	01762822365	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page

**Batch No. 26**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
7	Most. Sajada Haque	Md Sader Hossain	SSC	33	3	potato cultivation and selling	01774012902	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
8	Most. Shemu Akter	Md Attrul Islam	Honors	29	2	Pickle	01797786054	1. Will collect BSTI certification for my produces 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
9	Hafeza Khatun	Md. Ibrahim Mondal	Honors	31	4	Home Made Food	01738786229	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended
10	Shahabuddin Ahmed	Siraj Uddin Ahmed	Honors	51	10	Mango cultivation and processing	01710141410	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration



## Bandhan Society- DTCL JV List of Potential Participants

### Batch No. 27

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Rojina Akter	Babul Mia	MA	30	2	Tea, Pickle, Satkora,	01856995780	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
2	Profela Aktar	Abdus Samad	MA	28	2	Pickle, Tea, Ready to Cook	01785918516	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP produce export quality foods
3	Sharmin Sultana	Md. Nizam Uddin	MBS	27	2	Pickle, Pitha	01793316934	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
4	Sadia Shamsun Nahar Chy	Saad Luthfur Razzak Chy	MBS	25	3	Ghee, Butter,	1737506586	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan
5	Nazmin Sultana	Afzal Rasheed Chowdhury	HSC	32	3	Pickle, Ready To Cook Food	01610630654	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
6	Irin Rifat Tania	Mohammad Farooque Shah	MBA	33	4	Satkora, Pickle, Lemon, Frozen Food	01712683883	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page

**Batch No. 27**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
7	Khadija Akter	Abul Kalam	M Sc	36	2	Pickle, Amsotto, Jolpaysotto,	01783405365	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely
8	Toukir Ahmed Shaon	Abdul Matin	MA	37	5	Tea, Satkora,	01799772177	1. Will collect BSTI certification for my produces 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
9	Jeeba Begum	Abdul Ahad	MBA	36	2	Rajma, Binni Chal, Tea\	1314890183	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
10	Farhana Rahman	Md. Fazlur Rahman	HSC	34	3	Pickle, Boroigila	01720452479	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
11	Tahmina Akter	Abdul Malek	BA	31	1	Tea, Pickle,	01729725038	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
12	Shammi Begum	Md. Sazid Ahmed	MA, LLB	39	4	Pineapple Jelly, Papaya Jelly,	01799194112	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended
13	Tazmin Sultana	Tahir Uddin	BA	31	2	Cake, Chocolate,	01755140509	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export

**Batch No. 27**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
14	Rosy Begum	Md Mainul Islam	BA	30	4	Pickle, Sondesh,	01722170622	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
15	Nahid Akther	Sharif Harun Ur Rashid	MSS	42	2	Pickle, Gur,	01742924966	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
16	Chandra Rahman	Ranjit Kumar Chakraborty	MSS	29	2	Ghee, Cake, Mango, Gur	01727867616	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
17	Jarna Akther Chy	Abdush Shukkur Chy	HSC	28	4	Gura Moshla, Mustard oil,	01711069396	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
18	Shamsunnahar Suma	Md. Murtuz Ali	MA	30	3	Honey, Mustard oil, Gur, Mango.	01710040606	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
19	Arpita Das	Daityari Bhushan Das	BA	31	1	Tea, Pickle,	01675430011	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers

**Batch No. 27**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
20	Sumeya Semo	Ashikur Rohman	Honors	33	2	Pickle, Pitha,	01703134816	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
21	Fatema Akther	Faruk Ahmed	MA	31	1	Mustard oil, Seasonal Fruit	01725559355	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
22	Tahmina Hamid	Abdul Hamid	MBA	33	2	Spices	01742035935	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
23	Nasrin Akter Panna	Md. Abdul Mannan Mia	Honors	40	3	Pickle, Pitha	01716216630	1. Will do initiative for open facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
24	Farjana Monalisa	Azharul Islam	Honors	34	5	Food Item	01725320916	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name

## Bandhan Society- DTCL JV List of Potential Participants

### Batch No. 28

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
1	Nusrat Jahan	Mohammad Hasanuzzan	BSc	29	2	Tea and Mango Pickle Processor	01781429027	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
2	Jubeka Chowdhury	Mostofa Abu Mamaun	Honors	32	3	Curd, Butter and Ghee Processor and Honey Collector	01717918045	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely
3	Tanjina Begum	Anwar Hossain	MA	33	2	Cake, Pastry, Biscuits, Bun Processor	01783402828	1. Will do initiative for open facebook page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
4	Jahanara Aktar Ruma	Ramij Ali	MA	40	5	Ready to cook, Mango jelly, Frozen food	01726561364	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
5	Sal Sabila Mahbub Kanta	Mahbub Elahi	HSC	31	3	Mango pickle , Cake and Frozen food processor	01730254377	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
6	Tasmin Akter	Jane Alam	SSC	33	5	Cake, Pastry, Biscuits, Bun Processor	01686615298	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan

**Batch No. 28**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
7	Md. Juned Ahmed	Md. Emad Uddin Ch.	SSC	36	3	Hog-Plum Pickle, Amlaki Pickle and Mustard oil processor	01752112642	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
8	Tahmina Chowdhury	Masud Ahmed Chowdhury	MSS	37	2	Fried Shrimp, mango pickle and Ghee Processor	01911634244	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4 Further training on Digital Marketing
9	MSt Sonia Hannan Sochana	Abdul Hannan	BBA	28	2	Plum Pickle, Natural Oil, Amlaki Pickle and Ready to cook	01790481331	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
10	Tanjida Asad Rumi	Abdul High	Graduate	30	3	Mango Pickle and Frozen food processor	01754807259	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
11	Husnun Nahar	Ana Mian	BA	36	1	Butter, Ghee, Mustard oil processor	01797058591	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
12	Praigy Sinha Amy	Shanto Shinha	Honors	32	1	Ready to cook, Mango, Cake and Frozen food processor	01919291192	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration

**Batch No. 28**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customized action Plan
13	Karnalian	Abraham Abhi	Honors	32	2	Hog-plum Pickle, Amlaki Pickle and Mustard oil processor	01726242422	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
14	Salim Siddiqi	Md. Kamal Uddin	MA	34	10	Curd, Milk, Butter and Ghee Processor	01739332241	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
15	Mst Luvna Begum	Akhilus Mian	SSC	37	3	Ready to cook, Mango, Cake and Frozen food processor	01785670351	1. Collect TIN Certificates and VAT registration 2. Following GMP produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page



**Bandhan Society- DTCL JV  
List of Potential Participants**

**Batch No. 29**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Nusrat Jahan Rumpa	Md. Abdur Razak	B.A.	27	3	Different types of Pickles	01770943617	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
2	Fozora khatun Rina	Md. Abdur Razzak	Class-8	41	4	Aromatic rice and Pickles	01723892539	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP produce export quality foods
3	Sadia Khanam	Ershad Khan	MA	27	4	Pickles and "Papor"	01740245859	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
4	Julaka Parvin Joba	Md. Jalal Uddin	B.A.	30	1	Agro-based products	01780865483	1. Will process for trade license 2. Following GMP, produce export quality foods 3 Further training on Digital Marketing 4. Will do initiative for open facebook page
5	Minu Roy	Anadi Roy	SSC	41	2	Muri Moa and Chira	01768805986	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page

**Bandhan Society- DTCL JV  
List Of potential Participants**

**Batch No. 30**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Rabeya Akter	Kazi Abul	HSC	36	1	Homemade Food, Pitha	01641415104	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely
2	Farhana Sultana	Mahbub Alam	HSC	38	5	Achar, Jam-Jelly	01824418161	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4 Buy a smart phone to communicate with buyers
3	Merina Tajin Jihan	Md Abu Bakkar	MSS	31	2	Naru	01853008087	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
4	Nilufar Sultana	Md . Iliyas	Honors	35	1	Frozen food Items	01731272439	1. Following GMP produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration 5. Following GMP produce export quality foods
5	Shahelia Aziz	Azizur Rahman	MSc	48	1	Frozen Food	01552441835	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods

**Batch No. 30**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
6	Naima Akter	Golam Mostafa	M Com	42	1	Oil, Masla	01745724842	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
7	Khaleda Parveen Lily	Abdul Malek	Class 10	36	2	Food, Bakery	01815046150	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
8	Mashreka Sultana	Iftekhar Uddin	BBA	40	4	Achar, Oil, Frozen	01818189160	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces
9	Sneha Chakma	Otis Chakma	HSC	28	4	Bash Korol, Fruits, Varieties of Achar, Pahari Khabar	01557686186	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export
10	Nargis Akter.	Abur Sukur	BA	46	3	Oil, Ghee, Tea, Varieties of Mosla	01601512673	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP produce export quality foods 5. Further training on Digital Marketing
11	Romela Arefina	Rafiqul Islam	LLM	33	8	Cake, desert, frozen foods, Sweet	01677583051	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
12	Nusrat Najneen	Humaiun Kabir	MBS	35	1	Home Made Food	01537667622	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration

**Batch No. 30**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
13	Arbin Nahar	Nurul Islam	Student Degree 1 <sup>st</sup> year	25	1	Organic food	01537521926	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
14	Jasmin Akther	late A k M Tajul islam	Masters	29	2	Pickles etc.	01860865010 /01818495556	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
15	Jinat sharmin poly	Late A.K.M Badrudduza	MBA, Masters	32	1	Traditional Foods	01794557876	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Will maintain accounts as recommended
16	Shamima Nasrin	MD anowar hosen	ma	30	2	Achar, Ghee, Homemade food	01835954499	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP, produce export quality foods
17	Kazi Maksuda Akter	Kazi Mothaher Hossen	MBS	35	5	ACHAR, ORGANIC HAIR OIL,	01322564545	1. Will do initiative for open facebook page 2. Buy a vehicle to market my produces safely 3. Will collect BSTI certification for my produces 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
18	Jannatul Fardus Anika	Moksedur Rahman	Hon's	23	5	Hm Food, Nasta, Snacks, Achar	01872199250	1. Following GMP, produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan.

**Batch No. 30**

SI.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
19	Saheda Akter	Ismail Hossen	HSC	30	2	Varieties of Pitha	01746843640	1. Collect TIN Certificates and VAT registration 2. Following GMP, produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page
20	Asma Sultana	Faisal Ahamed	MSS	42	2	Cake, desert, frozen foods	01816289759	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP, produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended
21	Sharmin Chowdhury	Shafiqul Haider Chowdhury	BA	32	5	Achar, Ghee, Homemade food	01611709970	1. Collect TIN Certificates and VAT registration 2. Collect ERC for doing Export 3. Following GMP, produce export quality foods 4. Will maintain accounts as recommended

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 31**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Sabrina Ahmed	Forkan Uddin Ahamed	MA	33	10	Acher	01674810020	1. Collect ERC for doing Export 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
2	Arifa Islam	Azizul Islam	MSS	40	3	Butter, Acher,	01521486060	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces
3	Jobeda Akter	Jainal Abadin	HSC	40	2	Cake, Pitha, Sweet,	01817083997	1. Will process for trade license 2. Following GMP produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open facebook page
4	Jannatul Mobashera	Md. Foridul Alam	MSS	31	2	Narikel Chira, Sondesh, Naru,	01865137350	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP produce export quality foods 5. Expand business size and will try for bank loan
5	Fahima Sharmin	saifuddin minhaz	M.Sc.	35	2	Ghee, Butter, Achar.	01864648913	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing

**Batch No. 31**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
6	Nowshad Fouzia	Shafiqur Rahman	BSS	32	3	Mango Bar, Achar, jelly, Homemade food	01839552434	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
7	Taslina Ilias	Md Eliyas	Honors	34	1	Ready To Cook, Pineapple Jelly, Achar, Pitha, Dry Food	01717454181	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open facebook page 5. Buy a vehicle to market my produces safely
8	Hasina Akter	Kazi Abul Mubarok	MSS	39	1	Cake, Pitha, Frozen Items	01716869884	1. Open a bank account for business name 2. Will do initiative for open facebook page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certification for my produces 5. Buy a smart phone to communicate with buyers
9	Shakila	Amir Hosain	HSC	36	3	Frozen foods, Achar	01882421565	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods



**Bandhan Society- DTCL JV  
List of potential Participants**

**Batch No. 32**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Sujan Maondol	Subash Chandra Mondol	BA	30	3	Homemade Food	01894616695	1. Following GMP, produce export quality foods 2. Further training on Digital Marketing 3. Will do initiative for open facebook page 4. Expand business size and will try for bank loan
2	Md.Kamrul Hasan Shimul	Haji Abdul Alim	M.A	38	7	Jackfruit processed foods	01711715263	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP, produce export quality foods
3	Razia Sultana	Abdurrazzak Dewan	MSc	41	7	Food and Pickles	1989203583	1. Collect TIN Certificates and VAT registration 2. Following GMP, produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page
4	Shana Begum	Abdul Haque	MBA	33	3	Homemade Food	1714888552	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 33**

Sl.	Name	Fathers/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Zahangir Hawlder	Sekandar Ali Hawlder	B com	46	28	Mushroom production & selling	01712690356	1. Expand business size and will try for bank loan 2. will collect BSTI license 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
2	Moriom Akter Lata	Tofazzal Hossen	Masters	44	12	Mushroom By Product	01642619491	1. Will do initiative for open facebook page 2. Expand business size and will try for bank loan 3. will develop a group for joint action 4. Open a bank account for business name 5. Buy a smart phone to communicate with buyers
3	Tabassum	K S Sikder	HSC	40	10	Mushroom production & selling	01715637481	1. Will process for trade license 2. Following GMP, produce export quality foods 3. will collect ERC for export 4. Further training on Digital Marketing 5. Will do initiative for open facebook page
4	Rasel alfred kuiah	Clerence Kuiah	B com	45	13	Mushroom production & selling	01711909363	1. Following GMP, produce export quality foods 2. Further training on Digital Marketing 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
5	R S Papri	Mahmudul Hasan	Masters	35	4	Mushroom production & selling	01911876155	1. Buy a vehicle to market my products safely 2. Collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
6	Mobarak Hossen	Abdur Rahman	HSC	45	3	Mushroom production & selling	01712604000	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. will keep accounts correctly 4. Expand business size and will try for bank loan 5. Open a bank account for business name
7	Kader	Nur Mohammad Ali	HSC	50	16	Mushroom production & selling	01834314404	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP, produce export quality foods 4. Further training on Digital Marketing 5. Will form a group to business jointly.
8	Shah Selim	Jobed Ali	SSC	51	4	Mushroom production & selling	01639662250	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces.

**Bandhan Society- DTCL JV**  
**List of Potential Participants**

**Batch No. 34**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Talukder Humayun Kabir	Jinnat Ali Talukder	PhD	55	14	Jam, Pickle, Sauce, Chips, Edible Oils, Honey, Spices, Ghee etc.	01712722482	1. Will maintain accounts as recommended 2. Will collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP to produce export quality foods
2	Asma Akter	Ahsan Uddin Khan	Masters	37	6	Jackfruit processed items	01787050677	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open facebook page.
3	Mohammad Jahangir Kabir	Mohammad Abdul Mazid	BSc	41	5	Jackfruit's Pickles, Jam, Chips, Juice etc.	01735012345	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely
4	Mohammad Kanchan Miah	Late Mohammad Mojibur Rahman	BBA	43	12	Exporting agricultural products,	01724284888	1. Will collect BSTI certification for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods 5. Further training on Digital Marketing
5	Mohammad Firoz Hossain (Jhony)	Md. Abul Hossain	BBS	39	10	Seasonal fruits (jackfruit, mango, pineapple etc.)	01735974368	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP will produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
6	Nazmun Nahar Rupa	Nurul Islam	Masters	36	2	Achar and Sweets	01937781149	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certification for my produces

**Batch No. 34**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
7	Md. Khodanewaz Sarker	Md Sadekollah Sarker	M Com	45	2	Masala	01757256330	1. Buy a vehicle to market my products safely 2. Will collect BSTI certification for my produces 3. Will maintain accounts as recommended 4. Will collect TIN Certificates and VAT registration
8	Masuma Akter Bhuiyan	Shahjahan Bhuiyan	HSC	42	5	Achar	01748395239	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP will produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended.
9	Khadiza Khanom	Amanulla Khan	BA	43	12	Handy crafts and food item, jam, jelly etc.	01757256750	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Will collect TIN certificates and VAT registration 4. Collect ERC for doing Export
10	Manuara Akter Swarna	Julhas Miah	B A	32	10	"Sourna Mou" Farm	01714748239	1. Collect ERC for doing Export 2. Following GMP will produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
11	Jimi Parvin	Shekh Abdur Rashid	MA	47	10	J k Mou Farm	01797133199	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely 5. Will collect BSTI certification for my produces
12	Khoda Newaz Hera Ahmmmed	Sadek Ullah	M. Com	45	5	Different spices	01743050478	1. Will process for trade license 2. Following GMP will produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open Facebook Page
13	Jannatul Ferdous Happy	Golam Rabbi	Masters	30	5	Food	01752326232	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP will produce export quality foods 5. Expand business size and will try for bank loan

**Batch No. 34**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
14	Ummay Salma	Rofikul Islam	Graduate	39	1	Alu Chips, Masla	01712338883	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP will produce export quality foods 4. Further training on Digital Marketing
15	Akhi Akter	Salauddin	Masters	35	2	Achar, Jam-Jelly, Sauces	01320937751	1. Will do initiative for open Facebook Page 2. Expand business size and will try for bank loan 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Buy a smart phone to communicate with buyers
16	Sanzida Akter Sumi	Mahbub Al Hasan	HSC	42	6	Achar, Alu Chips	01759961673	1. Following GMP will produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook Page 5. Buy a vehicle to market my produces safely.
17	Jannatul Ferdaus Santa	Kamal Hossen	BSC	31	2.5	Food, pure Honey, green tea & black tea	01927807103	1. Open a bank account for business name 2. Will do initiative for open Facebook Page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certificates for my produces 5. Buy a smart phone to communicate with buyers
18	Mahfuza Akter	Mohammad Ali	Graduate	24	3	Achar, Mango Bar, Chips	01703501304	1. Buy a vehicle to market my products safely 2. Will collect BSTI certificates for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP will produce export quality foods
19	S M Umme Kulsum	Md. Islam	Graduate	35	2	Diff. types of Dry foods	01824557908	1. Will do initiative for open Facebook Page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certificates for my products 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export
20	Jebunnesa chumki	Shawkat Ali	Degree	41	3	Ghee, Laccha Semai, Varieties Achar	01678046620	1. Further training on Digital Marketing 2. Will do initiative for open Facebook Page 3. Expand business size and will try for bank loan 4. Open a bank account for business name

**Bandhan Society- DTCL JV**  
**List of potential Participants of ICT Sector**

**Batch No. 35**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Fatema Sayeda	S M Jamshed Farhan	M.Sc.	33	2	Moshla, Ghee	01716353337	1. Buy a vehicle to market my produces safely 2. Will collect BSTI certification for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP produce export quality foods
2	S M Momo	S M Ruhul Amin	MA	35	5	Agro and Dairy products	01813662211	1. Further training on Digital Marketing 2. Will do initiative for open facebook page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
3	Labony Akter	Belal Hosen	BBA	30	4	Agro and Dairy products	01843930830	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP produce export quality foods 4. Further training on Digital Marketing
4	Merina Hosen	Abdul Majed	MBA	32	3	Dry fruits	01730882843	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open facebook page 4. Buy a vehicle to marketed my produces safely 5. Will collect BSTI certification for my produces
5	Jahin Akter	Ohidur Rahman	MA	40	6	Agro-processed foods	01778430809	1. Will collect BSTI certification for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export

**Bandhan Society- DTCL JV**  
**List of potential Participants of ICT Sector**

**Batch No. 36**

Sl.	Name	Father/ Husband Name	Sector	Location	Occupation	Current Activity	Mobile No.	Customize action Plan
1	Sazia Khan		Agro Processing	Dhaka	Entrepreneur	Cake	01911398035	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP will produce export quality foods 5. Expand business size and will try for bank loan
2	Mst. Zhannatul Naim		Home Garments	Dhaka	Entrepreneur	sharee, Shal etc.	01712315017	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP will produce export quality foods 4. Further training on Digital Marketing
3	Fariha Binte Quader		Agro processing	Dhaka	Entrepreneur	Fast Food, Pickle	01919743685	1. Will do initiative for open Facebook Page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers
4	Umme Tabassum Janifar		Agro processing	Dhaka	Entrepreneur	Organic and Herbal Products	01717079772	1. Following GMP will produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook Page 5. Buy a vehicle to marketed my produces safely.
5	Rifat Sultana		Agro Processing	Dhaka	Entrepreneur	Sweets, Tea, Lacha	01952298929	1. Open a bank account for business name 2. Will do initiative for open Facebook Page 3. Buy a vehicle to market my products safely 4. Will collect BSTI certificate for my produces 5. Buy a smart phone to communicate with buyers



**Bandhan Society- DTCL JV**  
**List of potential Participants of ICT Sector**

**Batch No. 37**

Sl.	Name	Father/ Husband Name	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Mustafa Kamal	Ali Akbar	M. Com	44	20	Food process & Business	01911524647	Try to establish a factory, Process for Export. Open a Bank account of business. Attend further training, Collect BSTI certificates & Trademark,
2	Sonia Khanom	Shaikh Shalimuzzaman	MSS	38	4	Leather Products	01727146515	Exporting with another byers. Process for Bank loan. Collect BSTI certificates. Establish a showroom,
3	Afsana Yasmin	Sheikh Md. Anower Hossain	M.Com	42	16	Boutique, Modhu, Ghee	01743663568	Organize a foundation, Exporting, Value addition, Banking, Try to establish a factory,
4	Muna Laila Khan	Md. Anisur Rahman	MSS	49	20	Agro-process, Catering	01711154338	BSTI Certificate, Further Training, Lunch new products, Out late establish, Agro-processing.
5	Aklima Akter	Md. Ishaque Miah	M. Pharm.	33	5	Agro-process, Boutique	01644450107	Bank account, Joyita member, Bank loan, BSTI, TIN registration.
6	Fahmida Aymon	Md. Mahbubur Rahman	MSS	43	3	Jute products, Black tea	01721084781	Business account, Joyita, TIN, BSTI, ERC, Export
7	Hasina Hossain	Mohammad Hossain	MSS	37	4	Handmade Jewelry	01683587072	Bank account, Joyita member, Bank loan, TIN, Proper account practice, Increase production, Trademark,

**Bandhan Society- DTCL JV  
List of potential Participants**

**Batch No. 38**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Sources from Trainees Selected	Mobile No.	Customize action Plan
1	Nasreen Sultana	Ahsanul Hossen	MA	58	12	WEND	01730599180	1. Buy a vehicle to market my products safely 2. Will collect BSTI certificates for my produces 3. Buy a smart phone to communicate with buyers 4. Collect ERC for doing Export 5. Following GMP will produce export quality foods
2	Rubina Akter	Kazi Muttakim Hossen	Masters	45	10	BAPA	01711536975	1. Further training on Digital Marketing 2. Will do initiative for open Facebook Page 3. Expand business size and will try for bank loan 4. Open a bank account for business name
3	Renaissance Parveen	Roufur Rahman	MA	50	3	BAPA	01799121061	1. Collect ERC for doing Export 2. Will process for trade license 3. Following GMP will produce export quality foods 4. Further training on Digital Marketing
4	Kazi Farhana Huq	Nurul Islam	MA	42	13	BAPA	01827802666	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook Page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certificates for my produces
5	Miliara Begum	Abdul Kuddus	Degree	38	6	BAPA	01737869886	1. Will collect BSTI certificates for my products 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Collect ERC for doing Export.
6	Azizul Hoque	Khairul Islam	Degree	30	5	BAPA	01318304335	1. Will collect BSTI certificates for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods 5. Further training on Digital Marketing

**Batch No. 38**

Sl.	Name	Fathers/ Husband's Name	Education	Age	Experience	Sources from Trainees Selected	Mobile No.	Customize action Plan
7	Amena Rosy	Al-Kayes Uddin	B.A.	48	12	BAPA	01741505601	1. Buy a vehicle to market my products safely 2. Will collect BSTI certificates for my produces 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
8	Fahmida Sultana	Abdun Nur	Degree	52	16	WEND	01711530787	1. Collect ERC for doing Export 2. Following GMP will produce export quality foods 3. Further training on Digital Marketing 4. Will maintain accounts as recommended 5. Collect TIN Certificates and VAT registration
9	Nilufar Siddika	Ahsan Sahriar	HSC	59	30	WEND	01613008507	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certificates for my produces.
10	Rita Rani Saha	Dipankor Sikder	MA	39	15	WEND	01716031338	1. Following GMP will produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook Page 5. Buy a vehicle to market my produces safely.
11	Mahmuda Khatun	Motiur Rahman	Degree	49	15	WEND	01818294955	1. Buy a smart phone to communicate with buyers 2. Buy a vehicle to market my products safely 3. Will collect BSTI certificates for my products 4. Will maintain accounts as recommended.
12	Saimon Rumpa	Md. Lalmuddin	MSS (Economics)	27	3	National Mushroom Deve & Exten. Center	01778816253	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods
13	Nipu Tripura	Sukumar Tripura	SSC	35	3	National Mushroom Deve & Exten. Center	01556777402	1. Will do initiative for open Facebook Page 2. Buy a vehicle to market my products safely 3. Will collect BSTI certificates for my products 4. Buy a smart phone to communicate with buyers 5. Collect ERC for doing Export.

**Bandhan Society- DTCL JV**  
**List of potential Participants**

**Batch No. 39 at Gazipur**

Sl.	Name	Father/ Husband	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Tania	Gias Uddin	SSC	30	4	Jackfruit Chips, Acar, Jelly	01724535799	1. Open a bank account for business name 2. Buy a smart phone to communicate with buyers 3. Buy a vehicle to market my products safely 4. Will collect BSTI certificates for my produces.
2	Halima Akter	Abdul Hamid Sarkar	HSC	33	5	Mango bar, Achar, Naru	01721622717	1. Will do initiative for open Facebook Page 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Buy a smart phone to communicate with buyers.
3	Sabina Akter	Abdul Razzak	SSC	33	5	Jackfruit chips, Banana Chips, Achar and Tomato Sauce,	01920898642	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP will produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name
4	Suhanur Rahman	Amjad Hossen	HSC	24	1	Jackfruit Chips, Acar, Jelly	01735074559	1. Buy a smart phone to communicate with buyers 2. Collect ERC for doing Export 3. Following GMP will produce export quality foods 4. Further training on Digital Marketing 5. Will maintain accounts as recommended.
5	Masum Rana	Joinal Abedin	HSC	37	5	Jackfruit & banana chips and Tomato Sauces.	01681555700	1. Further training on Digital Marketing 2. Will maintain accounts as recommended 3. Collect TIN Certificates and VAT registration 4. Following GMP will produce export quality foods 5. Expand business size and will try for bank loan.
6	Mamun	Ismail Akando	HSC	39	5	Jackfruit chips, Achar and Tomato Sauces	01716796609	1. Buy a vehicle to market my products safely 2. Will collect BSTI certificates for my products 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration
7	Tamema Akter Nancy	Ataheer Ali	HSC	28	5	Alu Chips, Banana Chips, Spices, Varieties Achar	01822597907	1. Will process for trade license 2. Following GMP will produce export quality foods 3. Further training on Digital Marketing 4. Will do initiative for open Facebook Page.

**Batch No. 39 at Gazipur**

Sl.	Name	Father/ Husband	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
8	Parvez Khan	Abdul Baten Khan	HSC	50	5	Jackfruit chips, Achar and Tomato Sauces	01712169014	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook Page.
9	Nurunnahar	Nurul Islam	HSC	30	4	Jackfruit chips, Achar, Fish Chips and Tomato Sauces	01768600107	1. Following GMP produce export quality foods 2. Expand business size and will try for bank loan 3. Open a bank account for business name 4. Will do initiative for open Facebook Page 5. Buy a vehicle to market my produces safely.
10	Solaiman hosen khan	Romiz Uddin Khan	Master's	38	10	Jackfruit & Banana Products and Honey,	01711510184	1. Will collect BSTI certificates for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods 5. Further training on Digital Marketing
11	Ashraful Alam	Eunus Ali	HSC	29	3.5	Jackfruit and Pineapple Products	01926816071	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods
12	Shahin	Nur Uddin	Diploma	46	2	Jackfruit Pickles	01915529258	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook Page.
13	Monowara Akter Sorna	Julhash Miah	Degree	32	8	Honey, Pitha, Achar, Sauces.	01714748239	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 5. Buy a vehicle to market my produces safely.
14	Naim	Abul Kashem	SSC	38	4	Uran Agro farm	01749584848	1. Will collect BSTI certificates for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods 5. Further training on Digital Marketing.
15	Sadequr Rahman Bhuian	Kalim Ullah Bhuian	honors	42	9	business	01911259644	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP will produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name.

**Bandhan Society- DTCL JV  
List of potential Participants**

**Batch No. 40 at Rangamati**

Sl.	Name	Father/ Husband	Education	Age	Experience	Current Activity	Mobile No.	Customize action Plan
1	Sushanta Kumar Tanchanghya	Maya Dhan Tanchagya	MSS	35	6	Mixed fruit cultivation	01879529098	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods
2	Renesa Chakma	Arun Biksah Chakma	Honors.	23	2	Herbal product	01516753529	1. Collect TIN Certificates and VAT registration 2. Following GMP will produce export quality foods 3. Expand business size and will try for bank loan 4. Open a bank account for business name 5. Will do initiative for open Facebook Page
3	Binoti Chakma	Adyut Kumar Chakma	HSC	34	7	Food business	01865665188	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Buy a smart phone to communicate with buyers 4. Buy a vehicle to market my produces safely.
4	Nondita Dewan	Minat Dewan	SSC	40	12	Boutiques	01931084066	1. Will collect BSTI certificates for my products 2. Buy a smart phone to communicate with buyers 3. Collect ERC for doing Export 4. Following GMP will produce export quality foods 5. Further training on Digital Marketing
5	Shabbir Ahmed	Maulobi Lokman Ahmed	BA	65	25	Dry fruits	01919337265	1. Will maintain accounts as recommended 2. Collect TIN Certificates and VAT registration 3. Following GMP will produce export quality foods 4. Expand business size and will try for bank loan 5. Open a bank account for business name.
6	Jannatul Ferdous	Shabbir Ahmed	Honors.	37	10	Dry fruits	01925816717	1. Expand business size and will try for bank loan 2. Open a bank account for business name 3. Will do initiative for open Facebook Page 4. Buy a vehicle to market my products safely 5. Will collect BSTI certificate for my produces
7	Prodipon Chakma	Jibon Bikash Chakma	M. Sc.	29	5	Mixed fruit cultivation	01537489877	1. Buy a vehicle to market my products safely 2. Will collect BSTI certificate for my products 3. Will maintain accounts as recommended 4. Collect TIN Certificates and VAT registration