



international
citizen service



Internship Report On –
YOUTH ENTREPRENEUR
DEVELOPMENT PROJECT
VSO ICS ENTREPRENEUR:
NORTH-WEST CYCLE 2



INTERNSHIP REPORT ON –
YOUTH ENTREPRENEUR DEVELOPMENT PROJECT
VSO ICS ENTREPRENEUR: NORTH-WEST CYCLE 2

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Date of Submission -
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BRAC BUSINESS SCHOOL
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TRANSMITTAL LETTER

May 14th, 2015

MOHAMMAD REZAUR RAZZAK

Associate Professor & Director
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Mohakhali, Dhaka

Subject: Submission of Internship report on ‘YOUTH ENTREPRENEUR DEVELOPMENT PROJECT VSO ICS ENTREPRENEUR: NORTH-WEST CYCLE 2’

Dear Sir,

I am pleased to submit the Internship report on “YOUTH ENTREPRENEUR DEVELOPMENT PROJECT VSO ICS ENTREPRENEUR: NORTH-WEST CYCLE 2”. It gave me a glimpse of knowledge about how the development sector works in our country. I would also thank you for giving me the opportunity to work on an interesting & important topic as such.

Sincerely yours,

FARHAN FERDOUS

BRAC Business School
ID: 11304037

ACKNOWLEDGEMENTS

At the very beginning, I acknowledge the immeasurable blessing and profound kindness of “Almighty Allah”- the supreme authority of the universe.

The successful completion of this report might never be possible in time without the help some person whose motivation and advice made it happen. First of all I want to thank my faculty advisor MOHAMMAD REZAUR RAZZAK for helping me completing my report on “YOUTH ENTREPRENEUR DEVELOPMENT PROJECT VSO ICS ENTREPRENEUR: NORTH-WEST CYCLE 2.”

I will also like to thank Mahbubur Rahman, Project Officer, VSO-Bangladesh, Tangina Mehenaz, Project Co-coordinator, VSO-Bangladesh, Ziaul Haque, Project Officer, VSO-Bangladesh, Jahangir Chowdhury, Executive Director, Payrabondh Jono Kollan Unnoyon Shangstha (PJKUS), my team leaders Victoria Louise Anderton & Salim Hossain and lastly my whole ICSE North-West Cycle 2 team of this project. This project paper is one of the greatest additions to my knowledge and wonderful experience.

Finally, I am pleased to complete the project paper on the given subject properly and authentically.

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List of Abbreviations

Short Form	Abbreviations
VSO	Voluntary Service Overseas
ICS	International Citizen Service
ICSE	International Citizen Service Entrepreneur
DFID	Department For International Development
NGO	Non-Governmental Organization
UN	United Nation
CHT	Chittagong Hill Tracks
NW	North-West
PM	Project Manager
PO	Project Officer
ICV	In-Country Volunteer
TL	Team Leader
PNGO	Partner Non-Governmental Organization
PJKUS	Payrabondh Jono Kollan Unnyon Shangstha
CAD	Community Action Day
ACD	Active Citizen Day
FGD	Focus Group Discussion
ICO	In Country Orientation

EXECUTIVE SUMMARY

Voluntary Service Overseas (VSO) is a UK leading development organization work in 33 nation in the world, help more than 9 million people. International Citizen Service (ICS) is a UK leading volunteer placement organization worked with VSO around the world. VSO ICS initiate new program called ICS Entrepreneur. The aim of this program is to create a sustainable business model in a rural area. In Bangladesh VSO ICS Entrepreneur works in two region – North-West: Rangpur and CHT: Khagrachori. It's a one year project divided by three cycle. Already 1st cycle completed in January, 2015. Second cycle completed on April 19th, 2015. This report consist of activities of North-West: Rangpur 2nd cycle. At the very beginning of this report consist of about VSO, Global VSO activities, their objective, vision, mission values, about ICS and ICS Entrepreneur, VSO Bangladesh activities, about the partner NGO- Payrabondh Jono Kollan Unnoyon Shangstha (PKJUS). The second part of this report contain the objective of this report, background, about methodology used in this report, challenges etc. Third part of this report about the activities of 2nd cycle NW. In the fourth part of the report is the details of the activities of 2nd cycle of NW like – entrepreneur re-selection, market research, production worker selection, skill development training, business plan, startup budget etc. In the fifth part of the report describe the community activities like – Community Action Day (CAD) & Active Citizen Day (ACD). The remaining part consisted of recommendations and conclusion.



ABOUT



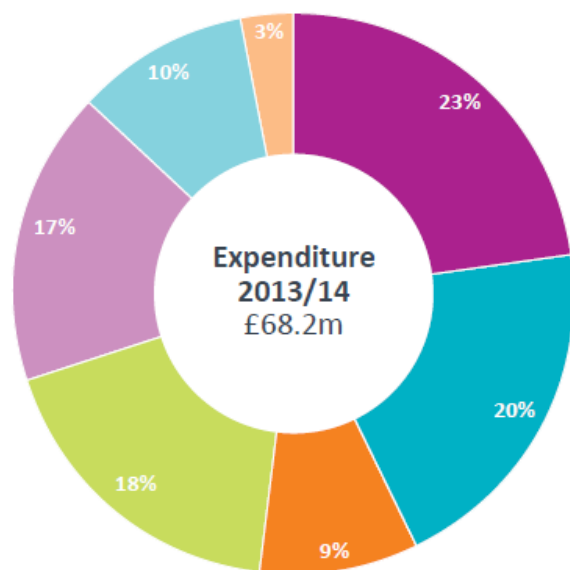
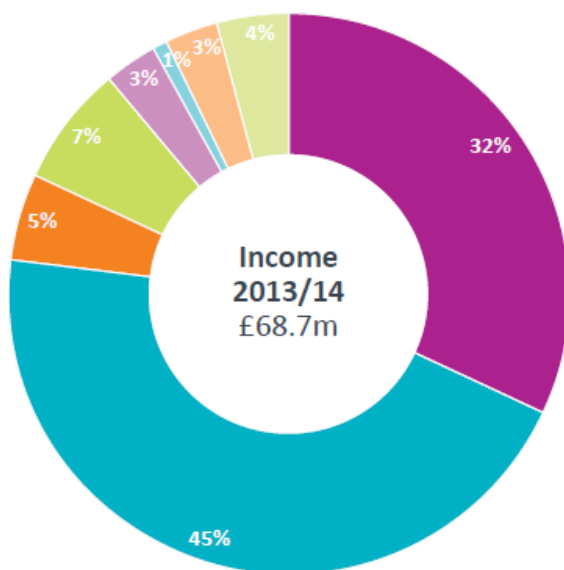
1.1 INTRODUCTION

VSO is one of the world's leading global development association that works through volunteers to reduce poverty. VSO work in 33 nations on the world, helping more than 9 million individuals. VSO do this development in the under develop countries with the help of volunteers also engage national volunteers and local development partner to fight against the poverty. VSO believe when people step forward and work together a positive sustainable change can happen.



VSO concentrates on four measurements of progress – conditions that will empower people to understand their maximum capacity and get to be dynamic and equivalent members of development:

1. Enhancing disadvantage people's access to quality service especially in education and nutrition.
2. Ensuring strategies reflect poor people's requirements and importance.
3. Reinforcing civil society and advancing dynamic citizenship.
4. Expanding disadvantage people's access and participation in businesses.



- Strategic grant from DFID
- Other governmental income
- Other charitable organisations
- Individuals
- Companies
- Trusts and foundations
- Other grants and donations
- Events and community

- Education
- Health, HIV and AIDS
- Participation and governance
- Secure livelihoods
- Grants to ICS consortium partners
- Costs of generating funds
- Governance costs

VSO started in 1958, when Alec and Mora Dickson selected and sent 16 volunteers in answer of a letter from the Bishop of Portsmouth, England requesting people to teach English overseas

Right now VSO has worked in over 90 countries and has placed over 40,000 volunteers with recruitment bases in eleven countries.



660

In 2013/14 we supported **over 660 partners**, working at every level of society, from government organisations at a national level to health and education facilities at a local level.



174,000

Through our partners we made a difference in the lives of **over two million** people and trained **over 174,000** people



We work in four thematic areas: **education; health, HIV and AIDS; secure livelihoods; and participation and governance**; with three cross-cutting themes: **disability, gender and climate change**.



We work through a range of interventions including **international volunteers, national volunteers, youth volunteers, parliamentary volunteers and advocacy**.

1.2 VSO WORK

Recruitment Countries

China, India, Indonesia, Ireland, Kenya, the Netherlands, Philippines, South Africa, Sri Lanka, Uganda, UK

Programme Countries

Bangladesh, Burkina Faso, Cambodia, China, Cameroon, Ethiopia, Gambia, Ghana, India, Indonesia, Kenya, Laos, Lesotho, Malawi, Mongolia, Mozambique, Myanmar, Nepal, Nigeria, Pakistan, Papua New Guinea, Philippines, Rwanda, Sierra Leone, South Africa, South Sudan, Tajikistan, Tanzania, Thailand, Uganda, Vanuatu, Zambia and Zimbabwe

1.3 VISION

A world without poverty

1.4 MISION

VSO brings people together to fight poverty

1.5 VALUES

- People are the best agents of change.
- Knowledge is our most effective tool.
- Development is possible through cooperating.
- By thinking globally, we can transform the world.

1.6 INTERNATIONAL CITIZEN SERVICE (ICS)

International Citizen Service (ICS) is the UK leading international volunteering program young people age 18-25 volunteered for abroad. ICS bring volunteer together for fight against poverty, UK volunteer team up with national and local volunteer for sustainable change in underdeveloped country.

ICS funded by Department for International Development (DFID) now UK AID, supported by VSO and local partner organization. All the in country projects run by the partner organization with support of In Country Volunteer (ICV) and UK volunteer of ICS. The main objective of ICS program is to -

- Project effect overseas
- Volunteer personal improvement
- Active citizens in the UK and overseas

1.7 INTERNATIONAL CITIZEN SERVICE ENTREPRENEUR PILOT



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In March 2014 Justine Greening, Secretary of State for International Development, joined VSO started a new program called International Citizen Service: ICS Entrepreneur program. The main objective of this program is to help to start a small business in underdeveloped local community. The young people with business knowledge and aptitude volunteered for this program along with ICV. ICS Entrepreneur volunteers together share idea and views to make a sustainable business plan that impact on community and help local people financially.

Volunteers will spend 10-12 weeks in a group of 6 volunteers from the UK and 6 from national, supported by two team leaders, one from the UK and one from the designated country. Right now in five countries ICS Entrepreneur program is going on –

- Bangladesh
- Cambodia
- Kenya
- Nigeria
- Tajikistan

1.8 VSO BANGLADESH

In 1963 VSO start their journey in Bangladesh with the strategy of, if poverty is to be reduced in Bangladesh, it is necessary that the poor-disadvantage people themselves work together to fight against poverty.

VSO Bangladesh key development principal –

- People centered and inclusive development
- Volunteering and citizenship
- Organizational transparency and accountability
- Shared responsibility and institutional linkage.

VSO Bangladesh strategic thematic areas –

- Sustainable Livelihood Rights
- Inclusive & Community Health Rights
- Good Governance

VSO Bangladesh's Aim –

- Build Social capital and leadership.
- Transform power relationships by empowering poor and excluded people to demand and secure their rights to build equitable and just society.
- Build Institutional governance and accountability.

VSO Bangladesh focus activities –

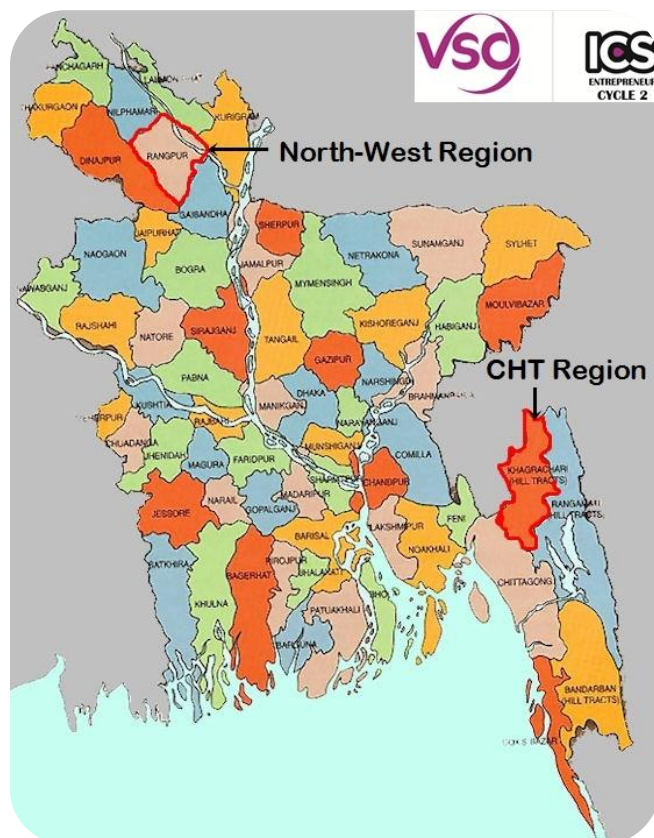
- International volunteer placement
- Youth leadership and citizen development (National Volunteering)
- Action research and model project
- Corporate engagement for social development
- Knowledge management & learning hub
- Policy advocacy & networking
- Volunteering & global engagement.

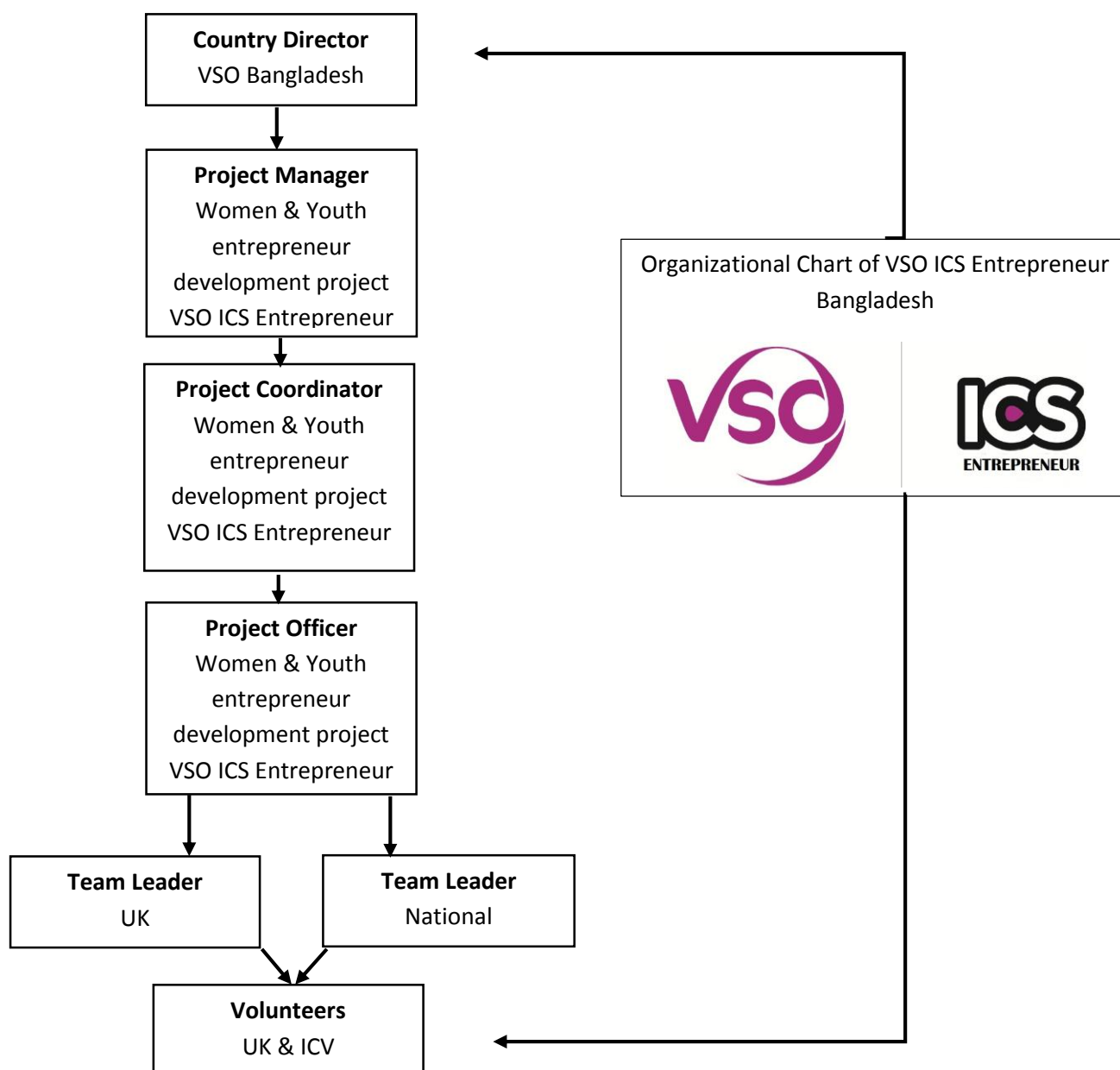
1.9 VSO ICSE- BANGLADESH

VSO start ICS Entrepreneur program “Women & Youth entrepreneur Development Project” in 2014 in two different locations, North-West-Rangpur and CHT-Khagrachori. This two part of Bangladesh is under privileged but there is huge potential if we provide them the necessary help. The main aim of this program is to create a sustainable business model in the community. The other objectives of this project is to

–

- Engage local youth in the business
- Create a leadership among them
- Reduce unemployment.
- Increase Women participation.
- Give an idea about sustainable business
- Help local community by engaging them with the business.
- Financial development through the project
- Skill development of local youth
- Give a field experience to the volunteer for personal development.





A group of international and national dedicated young people will be engaged as volunteers in VSO Bangladesh model village to transfer their knowledge and skills for the sustainable enterprise development for marginalized women and youth. The activities are –

Need Assessment, Targeting and selection -

- Potential entrepreneur selection.
- Production worker selection
- Production worker skill development
- Market demand assessment.
- Enterprise business development

Enterprise Training and Coaching -

- Provide training on enterprise development to entrepreneur.
- On the job skill development training on improved quality product.

Identification and Support of successful business people to act as mentors –

- Identifying successful business people and cooperatives.
- Create linkage building with successful business people and cooperative.
- Engage them as mentor.

Enterprise Development & Testing –

- Production starts up
- Quality monitoring by mentor/buyer
- Marketing

Enterprise Financing –

- Identify micro finance institution.
- Negotiation for financing
- Scale up plan preparation

Volunteer placement cycle:

First Cycle	October 12 th – January 8 th , 2015	12 person
Second Cycle	January 25 th – April 20 th ,2015	12 person
Third Cycle	May 25 th – July 20 th , 2015	12 person

Budget of ICS Entrepreneur:

Total - **1, 26, 90,268** BDT for Three Cycle.

Per cycle - **42, 30,089.33** BDT

Each Region per cycle Budget – **21, 15, 044.66** BDT

1.10 Pairabondh Jono Kallan Unnayon Sangstha (PJKUS)

Throughout the project there is one local NGO who helped the project in the placement. In North-West Rangpur Pairabondh Jono Kallan Unnayon Sangstha (PJKUS) was the local NGO who gave us support to initiate the project. Besides that PJKUS worked other different project to develop the community.



Pairabondh Jono Kallan Unnayon Sangstha (PJKUS)

Established – 1997

Address – Village: Khordomuradpur, Post: Begum Rokeya Smrity, Union- Pairabondh
Upazila: Mithapukur, District: Rangpur

Vision	Mission
Sustainable socio-economic and culture development of the disadvantage people; especially for youth, women and children through ensuring their proactive participation.	Develop and empower the disadvantaged community especially Youth, Women and children by their involvement.
Core Values:	Target Group:
<ul style="list-style-type: none"> • Respect and equal right. • Honesty and Transparency • People’s participation and accountability. • Commitment to quality service • Non Partisan, secular and bias free. • Gender & Nature friendly 	<ul style="list-style-type: none"> ➤ Disadvantaged community people – women, children and youth. ➤ Small & marginal farmer ➤ Indigenous people. ➤ Differently able people

Project & Activities from VSO Bangladesh with PJKUS

1. Community Clinic Project (2011 – On going). UN Aid
2. CUSO international, Canada (2012-2013)
3. IDLC (2013 – On going)
4. G- Star Project (2014 – On going)
5. Local Branding (2014 – On going)
6. International Citizen Service (ICS) Entrepreneur (2014 – On going)



THE PROJECT



2.1 ORIGIN OF THE REPORT

To complete the BBA course every student have to complete their internship and for that I also did complete my internship to conclude my BBA course. The duration of the internship period is 3 months where a student take part in a company and can learn inside of from them. Also it's a great opportunity for a students to understand the real company activities and also observe the actual job environment. The knowledge gain from the intern period help a student to understand the professional environment and also make a student confident for future career. For that I was started my internship project in International Citizen Service Entrepreneur (ICSE) program organized by Voluntary Service Overseas (VSO) supported by UK AID in North-West region of Bangladesh, Payrabondh Village, Rangpur from 5th January, 2015 to 19th April, 2015.

2.2 BACKGROUND OF THE REPORT

Working in a development sector was very good experience of mine because after gained knowledge from the theoretical part it's a very good experience in field because here I understand the practical knowledge. I worked as an In Country Volunteer (ICV) along with other national volunteer and UK volunteer in Payrabondh Village, Rangpur. As an ICV, I helped local community of Payrabondh village to start a business.

2.3 OBJECTIVE OF THE REPORT

The objective of this report is to fulfill the partial requirement of the BBA degree

2.3.1 BROAD OBJECTIVE

The broad objective of this report is to fulfill the requirement of internship report

2.3.2 SPECIFIC OBJECTIVE.

The specific objective of this report is to –

- To gather experience and knowledge about development sector of Bangladesh.
- To understand the International project based work.
- To understand the handicraft business in Rangpur.
- To develop personal skill and gather professional experience.

2.4 SIGNIFICANCE OF THE STUDY

As a student I learned root level business development process throughout this project. Also learned about development sector of our country, contribution of international aid, international donation and policy. In a cross-cultural working condition I gained knowledge from UK volunteers as well as they also learned about Bangladesh. This report also helped those who are interested to know about development sector and VSO ICSE project.

2.5 Challenges and Learning

During the internship period I faced some challenges which interrupted the work flow but as team we always overcome those challenges and that was the part of learning in new community with different people. –

1. Involvement of youth clubs in the project.

- Giving more responsibilities.
- Include them in meetings.
- Make them a part of the purchase committee.

2. Minor communication gap within teams and community.

- Weekly team meetings.
- All the information through team leaders

3. Living in a community with different values.

- Interacting with the community people more.

- Learn about the values, culture and traditions.

5. Hartals/Strikes

- Spoke with VSOB reference procedures.
- ICVs led on external activities.
- Contingency plans.

6. Language Barrier

- UK Volunteers learned Bangla.
- In country volunteers translated.
- In country volunteers improved English.

7. Social barriers in women's participation in the project.

- Arranged training in the village so that the women production workers don't need to travel outside community.
- Inviting our female entrepreneur's (Rumana) husband.
- Visiting Rumana's home.

2.6 METHODOLOGY

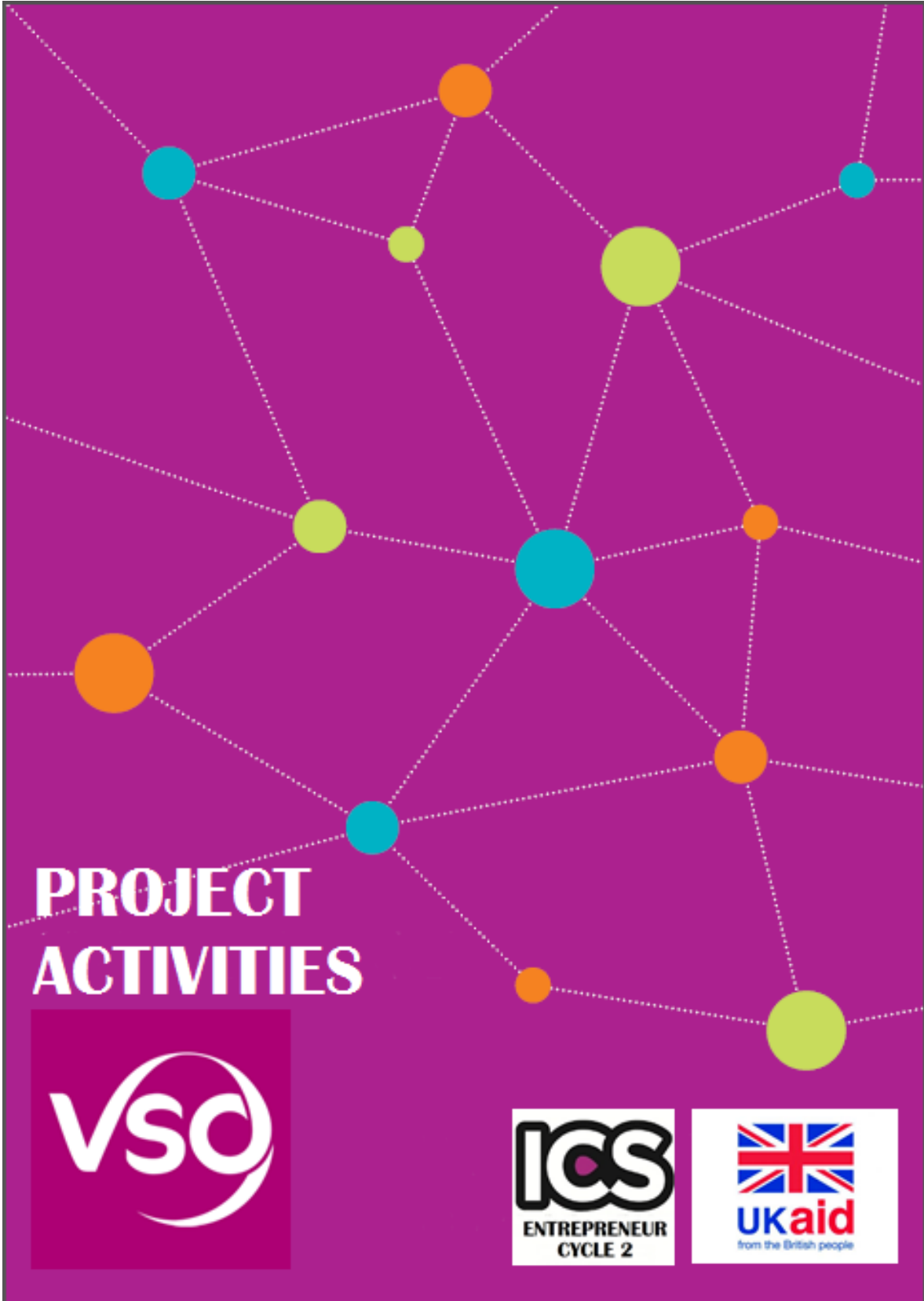
The report is vivid in nature. To prepare a report collecting data is very important. The information was collected from both main and secondary sources of data. Regarding the information required was collected within the ICSE team and VSO team.

2.6.1 Primary Data –




- In Country Orientation (ICO) training day.
- Practical knowledge from the field.
- Team leaders
- Respective officers of VSO Bangladesh

2.6.2 Secondary Data-

- VSO ICSE volunteer handbook.
- Annual report of VSO 2014
- Online data from VSO, ICS website.
- Handbook from local partner NGO.

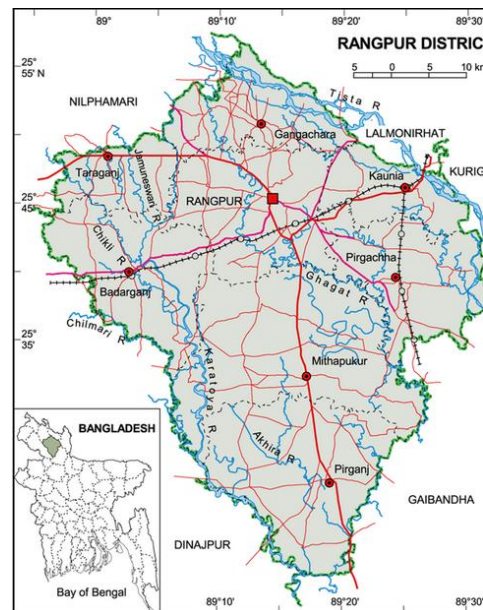


**PROJECT
ACTIVITIES**



3.1 VSO ICS ENTREPRENEUR NORTH-WEST RANGPUR CYCLE 2

As an ICS entrepreneur In Country Volunteer of third cycle I start my journey in 25th January of 2015 along with three other National volunteer and UK volunteers. After the first cycle of ICSE complete their part, our work is to continue the work where they left. At pre-placement training I chose to go North-West: Rangpur for my project. The reason of I chose Rangpur because the north-west part of country is under developed & I feel if I do something for them through This ICSE program with my academic knowledge and skill it would be grateful for me. Through this program I could challenge myself in very remote area of Bangladesh away from my home city to do something for them as well as I could eventually develop myself professionally. In this enterprise program I learned how to start a business, the obstacles of startup business and how to overcome those challenges.



- North-West:** Rangpur
- Union –** Payrabondh
- Thana –** Mithapukur
- Village –**
 1. Sodorpur
 2. Khordomuradpur
- Business –** Handicraft Business
- Market -** North-West, Bangladesh



Key Facts –

Khordomuradpur and Shodorpur villages

- Only 28% of women are currently involved in income generation;
- 8% of the villagers have awareness of health issues;
- 98% of the villagers suffer from poor sanitary conditions;
- 98% are facing water borne diseases;
- The main source of income is manual day labor.

TEAM MEMBERS-

For the 2nd cycle of ICSE there was total 12 member group for North-West: Rangpur. 6 UK volunteers and 4 National Volunteers. Two team leaders- one UK and one National. All of the volunteers are graduate because, for this ICSE program VSO need graduate students who can share their expertise to this project.

	<p>Victoria Louise Anderton UK Team Leader Previous – Deployed Intelligence Officer Royal Air Force, England</p>
	<p>Md. Salim Hossain National Team Leader Previous – Dhaka University</p>



Daniel Kok Wai Foo

UK Volunteer

Previous – Kingston University, London
England



Md. Safyen Sadaat Mridul

National Volunteer

BRAC University



Graham Hammond

UK Volunteer

Previous - Cornwall College, Cornwall
England



Abu Sifat Mahmood

National Volunteer

BRAC University



Darren John Kennedy

UK Volunteer

Previous - Glasgow Caledonian University, Glasgow
Scotland



Asif Iqbal Shuvro

National Volunteer

BRAC University



Joshua John Platt

UK Volunteer



Previous - Xaverian College, Manchester
England



Paula Jiao Jiao Williamson

UK Volunteer

Previous – Policy Officer
DFID, United Kingdom

	<p>Melissa K. Hill UK Volunteer Previous - Nottingham Trent University, Manchester England</p>
	<p>Farhan Ferdous National Volunteer BRAC University</p>

Accomplishment of 1st Cycle

In the first cycle of North-West: Rangpur start the main program of ICSE where their achievements are:

- Done baseline survey of Sodorpur & Khordomuradpur Village
- Selected two entrepreneur
- Suggested possible handicraft product through market survey

Objective of 2nd Cycle

The main objectives of 2nd cycle are –

- Select 12 Production worker
- Start the skill development long term training of production worker
- Identify the product.
- Identify the market
- Develop a business plan
- Create initial business network.

So after we clear about the activities of 1st cycle we started to make a plan to continue the process. After couple of meeting with the team members we decided to accomplish below task within our placement in Rangpur-

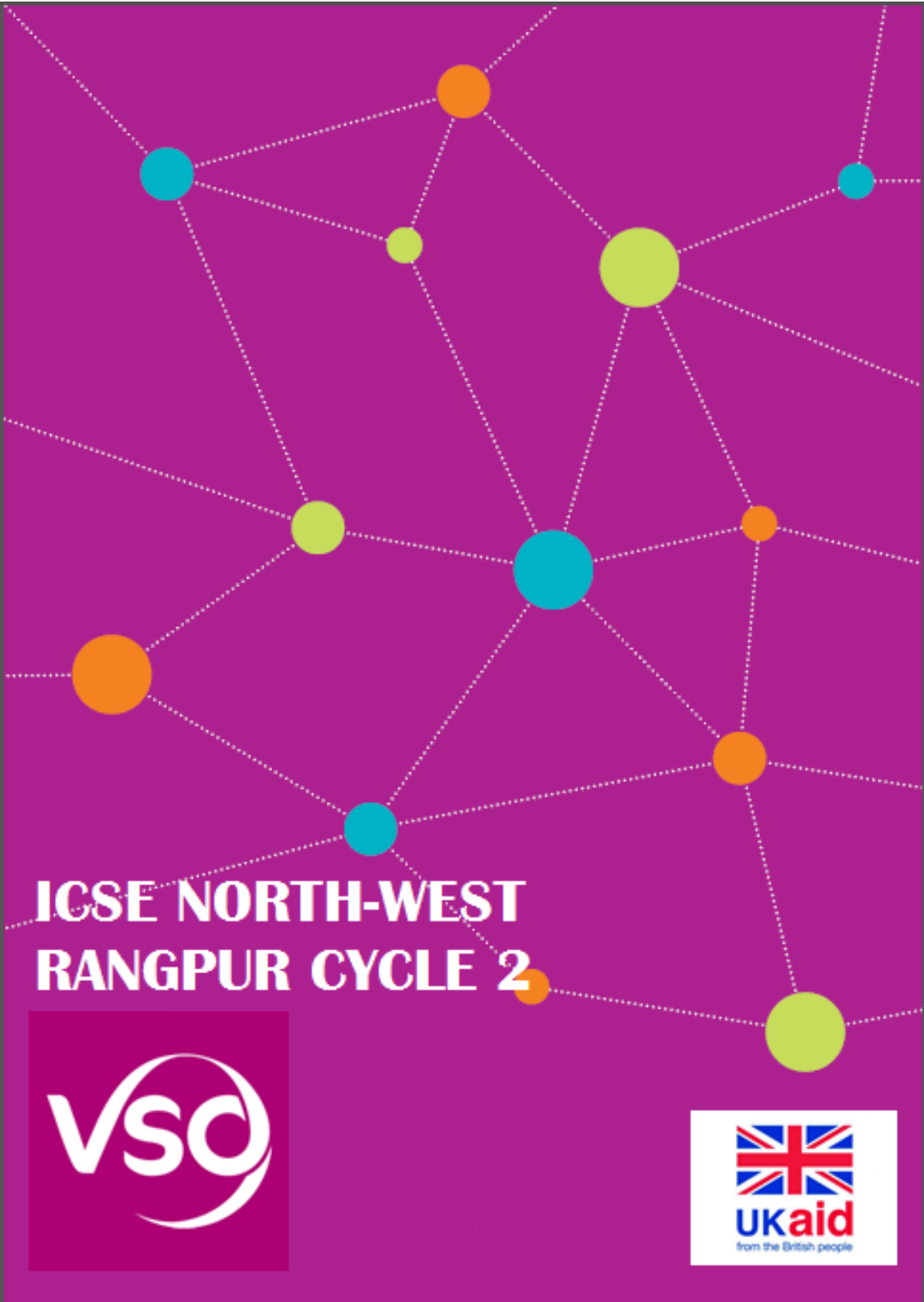
Review of 1st Cycle activities
Entrepreneur Re-Selection
Market Survey
Production Worker Selection- Basic Training
Long Term Skill Development Training for Selected Workers
Enterprise Development – Business plan
Entrepreneur Training
Grant-up money for 3rd Cycle

To accomplish the task we all work together to complete each assignment. Meanwhile we always checked & monitored the work we done. Our team leaders always helped us all the way to complete job. Every Thursday there was a team meeting where we discussed what we have done so far in the week and what will we do in next week.

In our first week of our placement, we all team members along with team leaders and project officer create a timeline of our project so can check the timeline & our activities –

NW CYCLE TWO PROJECT FLOW

Week:	1	2	3	4	5	6	7	8	9	10	11	12
	26 Jan - 1 Feb	2 - 8 Feb	7 - 13 Feb	14 - 20 Feb	21 - 27 Feb	28 Feb - 6 Mar	7 - 13 Mar	14 - 20 Mar	21 - 27 Mar	28 Mar - 3 Apr	4 - 10 Apr	11 - 17 Apr
	ICT	ICO		21-Feb			MPR (5-8 March)		VSO ICSE OA Visit 26-Mar			Debrief
2. Entrepreneur Skill			1.2 Selection Review		2.1 Skill Assessment			2.2 Training 2.3 Mentor Networking				
3. Production Workers' Training					3.1 Initial Selection 4.2 Machinery purchases		3.1 Initial Selection	3.2 Initial Training	3.3 Worker Selection		3.4 Worker Training	
4. Enterprise Development					4.1 Product Selection			4.2 Purchase materials	4.3 Business Plans			
5. Community Integration			5.1 CAD 1	ACD - 21 Feb	5.2 News letter	5.1 CAD 2 - 3 March		5.2 News letter	5.1 CAD 3 ACD - 26 March	5.2 Newsletter	5.1 CAD 4	5.2 Newsletter
Volunteer Development			1-2-1 Supervisions			1-2-1 Supervisions			5.3 Case Study	5.3 Case Study	Hand out reference	Exit Interviews
						Public Speaking Practice		PD Afternoon	PD Afternoon	PD Afternoon		



**ICSE NORTH-WEST
RANGPUR CYCLE 2**



4.1 REVIEW OF 1ST CYCLE ACTIVITIES

In the beginning of our placement, 1st cycle group members share their activities that they have done in their cycle. So, in our first week we spend our time to read their document, understand their activities and tried to find out the gap in the work. After one week we found out –

- We need to re-select the entrepreneur.
- Need to do a market research where our objective will be to find out the possible product.
- All the document need to be translated into Bangla so our entrepreneur can read those document.
- 1st cycle didn't use 4, 00,000/- BDT from their budget and they gave this money to second cycle as a startup grant so that we can do something with this money.
- 1st cycle recommend some suggestion to use of the startup grant.
- Like first cycle if it's possible we also can give some money to 3rd cycle as a startup grant.
- We have to do proper documentation of our work so 3rd cycle can get some help from our activities because we felt 1st cycle didn't save everything properly.
- Our local community can understand why we here and our activities because we found out village do not know why we here.
- Re-establish the relation between the partner NGO and two youth club – Chowdhury Youth Club, Khordomuradpur & Bozlur Rahman Youth Club, Sodorpur because there was some misunderstanding between our partners & ICSE volunteers in 1st cycle.
- Engage community people more to our activities because community participation is one of the parameter of our project.

4.2 ENTREPRENEUR RE-SELECTION

The main objective of 1st Cycle North-West is to select two entrepreneur from two village – Sodorpur and Khordomuradpur. The first cycle selected two candidates: Romana from Chowdhury Youth Club and Anarul from Bazlur Rahman Youth Club. But very end of 1st cycle there was some problem raised between ICSE and the one entrepreneur. Some misunderstanding between two parties and entrepreneur violated some rules of 1st cycle. Also, a number of unsubstantiated rumors have been circulating in the village regarding the conduct of VSO ICSE volunteers and the other entrepreneur. Bozlur Rahman Youth Club canceled the membership of Anarul and his action raised serious question about his capabilities of ICSE entrepreneur. So that in 2nd Cycle we team decided to re-select entrepreneur for our project. The volunteers decided to select a new entrepreneur by primarily mentioning back to the entrepreneur interview assessment results from the first cycle. From that assessment we choose top three candidate from that assessment result of Sodorpur village. They are –

Name	Score
Golap	45
Tajul	34
Mosaddeka	3


All three candidates were asked to come PJKUS office for an interview session where we tried to find out the best possible candidate as our entrepreneur by judging their attitudes towards this project as an entrepreneur and ethics. The interview question also covered some situation based questionnaire where candidate had to show their commitment to VSO ICSE. After the interview we start to analysis the answer and the result was-

Name	Score (Out of 45)
Golap	35.66
Tajul	0
Mosaddeka	27

Among three of them Taijul failed to participate in the interview session. Mosaddeka scored 27 but she has some family issue and also lack of confident about the project. On the other hand Golap showed his capabilities in his answer also he was is very optimistic and confident

about the business. So after the analysis we discussed the result with other team members along with tam leaders and project officer. Everyone was positive about Golap as a new entrepreneur with our previous female entrepreneur Romana. Finally we successfully select new entrepreneur. After that we create a new code of conduct for our two entrepreneur so that in future they cannot raise any kind of problem. Lastly we invite our entrepreneur for code of conduct signing. We finally select Romana and Golap is our two entrepreneur.

	<p>Name: Najmul Huda Golap Born: January 5th 1986, Pairaband, Rangpur Marital Status: Unmarried Siblings: Two younger brother and sisters Parents: Father: Nurul Islam Mother: Mosammad Golinur Begum Youth Club – Bozlur Rahman Village – Sodorpur Business – Interior Design Product</p>
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<p>Name: Rumana Khatun Born: 10th July, 1994, Pairaband, Rangpur Marital Status: Married Husband: Shariful Islam Siblings: One brother Parents: Father: Rafiqul Islam Mother: Sajeda Begum Youth Club – Chowdhury Village – Khordomuradpur Business – Jute Bag</p>	
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See Appendices (I) – Entrepreneur Re-Selection Questionnaire (Page – 51)

Appendices (II) – Entrepreneur Code of Conduct (Page – 54)

4.3 ENTREPRENEUR TRAINING

To increase the skill of our two entrepreneur we ICSE NW team plan to gave them a basic training on business. The main objective of this training is to –

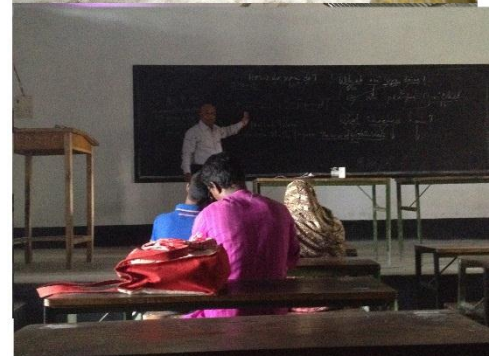
- Increase the Business knowledge of our entrepreneurs.
- As a startup business this training is necessary for the entrepreneurs.
- When they start the business they should be clear about – Basic Accounting, Bookkeeping, Business management, Networking and Public Speaking, Market etc.

To start the training we hired - Assistant Professor Mr. Mir Rahman, Business Strategy Faculty of Payrabondh Begum Rokeya Smrity Degree High School for give them training on Business Management, Strategy and Basic Bookkeeping knowledge.

We also hired one successful entrepreneur – Shahin Apa from Rangpur for give them training on Business Networking and Market idea of handicraft product.

Our UK team leader Vix Anderton took responsibility of increase the public speaking skill of our female entrepreneur Romana.

After two weeks of this training we believe our entrepreneur get some help from those training. It's true it is not possible to make them understand everything about business but we tried our best to give them good training on business development.



4.4 PRODUCTION WORKER SELECTION & TRAINING

4.4.1 BASIC TRAINING

One of the main objectives of the second cycle of this project is to select twelve production workers for our business and we are very pleased to announce that we have finalized our production workers.

On 14th march, 2015 to 16th March 2015, we conducted three days of “Basic Training” in the Begum Rokeya Complex. One of the main focuses of this event was to give basic training to production worker candidates so that they can have a basic idea and practical knowledge about some areas of the production process including sewing, cutting and shaping. At first we did research to find out the best trainer for this event and we found Koli apa, a national award winning entrepreneur who has experience in handicraft business. We decided that she would be perfect for this event. We then contacted the two youth clubs- Chowdhury Youth Club & Bozlor Rahman Youth Club to ask them to provide a name list of thirty potential production workers. Every day we facilitated basic training for ten candidates, 5 from each youth club, Chowdhury & Bozlor. In three days we facilitated basic training for thirty production worker candidates, fifteen from Chowdhury Youth Club, Khordomuradpur, and fifteen from Bozlor Rahman Youth Club, Sodorpur. There were 26 female and 4 male candidates in total. We were very happy to see high women participation because one of the goals of our ICSE project is to empower women in the community. During the basic training days, our two entrepreneurs Golap Vai & Romana Apa assisted us throughout. The entrepreneurs also got some useful advice from Koli apa regarding handicraft Business. In the meantime the production worker development team assessed each



30 Production Worker



Training

worker to understand their background situation. Koli apa also help us to assess and highlight the best candidates. Every day after basic training we conducted an interview session along with our entrepreneurs and we asked some basic question to understand their interest, capabilities & confidence about this business.



Interview

After three days we successfully completed the basic training event. We took one day to analyze the data. We took advice from the team leaders and the entrepreneurs to select twelve finalized workers from the thirty candidates.

The team worked very hard to make this event successful and we are proud of our achievement. We remain passionate about our volunteering work to help the under privileged people in the community. At the end of day, we are very happy to complete this task successfully because this is one of the major goals of our project.



Final 12

See **Appendices (III) – Data Analysis (Page – 55)**

Appendices (IV) – Code of Conduct of Production Worker (Page – 59)

Appendices (V) – Final Production Worker Bio (Page – 55)

**Appendices (VI) – Total Expenditure of Production Worker Basic Training
(Page – 89)**

4.4.2 LONG TERM TRAINING

Once the 14 workers were selected from basic training we needed to provide a more comprehensive and thorough training.

We selected 3 trainers for the intensive training, all 3 of whom are highly experienced in their field of expertise: Romana's business has Koli Apa delivering jute bag training while Gulap's business has Mala Apa leading on lampshade training and Shahin Apa leading on cushion training. Mala and Shahin are both present in each other's training for mutual support.

Production workers will be paid 225 BTK per day (120 BTK per half day). The legal minimum is 4500 per month for a full time worker in training, to work out a daily wage we divided that

into 20 working days, then halved for half days. Please note legal minimum salary is raised to 5300 BTK when a worker is not in training.

The training started on the final week of us being in community and will run for 6 weeks till approximately 14/05/14. Due to the fact we will not be here for the majority of the training we have delegated the responsibilities to the most appropriate person, please see the table below for further information.

Task	Primary Person Responsible	Phone Number	Secondary Person Responsible	Phone Number	Misc.
Writing Cheques for Honorarium	Ziaul Haque	Zia: 01717487815 01711142337	N/A		Subject to attendance
Distributing Cheques To Trainers and Workers	PJKUS	Newton: 01768 672691	Ziaul Haque	Zia: 01717487815 01711142337	Zia <i>has</i> to be there. Zia bhai, PJKUS officials and the entrepreneurs will present there
Approving Emergency Purchases	Ziaul Haque	Zia: 01717487815 1711142337	N/A		Only Zia can purchase materials. He can do so remotely through email.
Purchasing Emergency Purchases	PJKUS	Newton: 01768 672691			Approval has to be sought from Zia first. Vouchers must be taken and should be submitted to Zia.
Sick/Request For Absence Workers First Contact	Golap vai Rumana Apa	Gulap: 01716473269 01783020160 Romana: 01716473269			Zia must be notified of total days absent which will be subtracted from workers' allowance.
Clock In/Out Timetable	Golap and Rumana	Gulap: 01716473269 01783020160 Romana: 01716473269	Entrepreneurs delegate responsibility		Entrepreneurs need to be present at the start and end of each working day to sign workers in and out. The list needs to be handed to Zia Bhai at the end of the training programme for the information of cycle 3.
Security of Romana's training room	Rumana	Romana: 01716473269	PJKUS	Newton: 01768 672691	Unlocking & Locking both workshop 10am-2pm.

Security of Gulap's training room	Gulap	Gulap: 01716473269 01783020160	PJKUS	Newton: 01768 672691	Unlocking & Locking both workshop 10am-2pm
Collection Of Equipment After Training Finished	Entrepreneurs	Gulap: 01716473269 01783020160 Romana: 01716473269	PJKUS	Newton: 01768 672691	Equipment needs to be stored in PJKUS
Checking inventory at end of training pre-storage	Entrepreneurs	Gulap: 01716473269 01783020160 Romana: 01716473269	PJKUS	Newton: 01768 672691	Inventory needs to be double checked, once by entrepreneurs and once by PJKUS. Original inventory list available on team laptop. Zia needs to be notified of any missing inventory

Training Materials

The purchase committee needs to be called whenever drawing from the Start Up Grant. The Project Officer, Ziaul Haque, is responsible for calling the purchase committee together. We organized a purchase committee meeting to arrange the purchase of all non-perishable materials to come out of cycle 2's start up grant, all these materials can be used in the production house's created by cycle 3. It is important to be aware that the fans, floor mats, ceiling mats and electric wiring were all budgeted for from this budget and do not belong to BRYC/Rayhan's family (there is a spreadsheet that can be found reflecting these purchases in the team laptop in folder 'production worker training') and will be moved with all the other production materials to new production house when created.

Project Impact Questionnaire

To measure the impact our project and this training has had on the lives of our production workers and entrepreneurs, we distributed a questionnaire to them within the first few days of training regarding finance, nutrition, health and self-confidence. We also created a similar questionnaire including all questions from the first with extra questions concerning employability, thoughts on the project and lifestyle change. **This second questionnaire is to be conducted at the end of cycle 3** as we think this would be a great way to measure the positive change (if any) that we have had on the primary beneficiaries of this project. The

results of the first and the template for the second questionnaire can be found in the team laptop in a folder named 'Monitoring & Evaluation'.

Continuation Of Training

The training we have arranged will continue till just before cycle 3 arrive in the field. We, our trainers, entrepreneurs and our production workers all feel that further training will be necessary in cycle 3. Shahin Apa and Mala Apa suggested that their trainees would benefit from a further 3 month training specifically on tailoring and sewing as this will allow the workers to make a larger variation of products for Golap Bhai's interior design business. While 3 months may be excessive, we strongly recommend that cycle 3 start thinking of arranging some form of additional training as soon as they get into the field.

Summary

We feel that although we have used a great selection process to pick the best possible workers, and provided them with high quality training from well experienced professionals, ultimately 20 half days training will more than likely not be completely sufficient to bring all workers to a satisfactory professional level.

We recommend more training whether that is intensive training, on-the-job training, or a mix of the two. On-the-job training is a great option as it allows workers and the business to start making money whilst they fine tune their skills. This will be an easier choice to make once the intensive training has been completed and reviewed.

4.5 MARKET RESEARCH

We had three main objectives within the market research; Select two main product lines, Establish specific product lines within each business, Determine target market for each specific product. The two main businesses were the jute-bag business and the interior design business. The three main product lines of the jute bag business were; University jute-bag, School Jute-bag and grocery jute-bag. The interior design business was created by combining the two products of cushion and lampshades.

In the market research we tried to find out the needs & demands of our product, preferred product feature. For that we conduct a research on Carmicheal College, Rangpur. We took

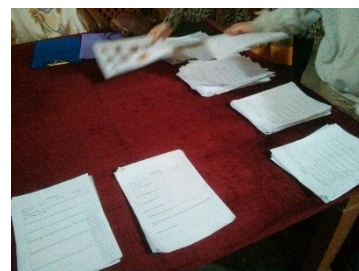
questionnaires to Carmicheal College in order to survey a large student population. As identified in our previous research, Students make a large potential market. The purpose of this research was to establish product features and design for both Interior design business and Jutebag business. In total 96 students took part in the survey. We analyzed the data and have summarized below the students preferences for each product.

Jute Bag

The students were asked to choose their preferred bag type, rucksack or satchel. 61% of the students chose rucksack and 39% chose satchel. We recommend using the rucksack as the main product and the satchel as a potential side line product.

Below are some features that should be included in the bag:

- Medium size (25L)
- Requires Top Handle
- Combination fastenings
- Both Padded straps and back
- None-jute protective bottom
- Color in order of preference
- Bright
- Dark
- Pocket preference in order
- Side
- Front
- Inside Pockets



Product feature preference in order

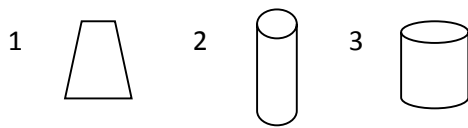
- Waterproof cover
- Water bottle compartment
- Stationery Compartment
- Laptop/ file compartment

Pattern preference in order

- Plain
- stripes
- Handicraft
- Modern

Lampshade

Shape preference in order



Material preference in order

- Cotton
- Linen
- Parchment/paper
- Color preference in order
- Natural
- Bright

Pattern preference in order

- Plain
- Floral
- Check

Decoration

- Tassels
- Embroidery

Cushion

When we surveyed the students, we asked them if they would only buy the cushion cover excluding the cushion pillow. 61% said they would only buy the cushion cover and 39% said they would buy a cushion with the pillow included. We recommend offering the cushion pillow as an optional product. We also discovered that the cushions can be sold as a set and individually.

Shape preference in order

- Square (by far most popular)
- Circle
- Rectangular

Decoration preference in order

- Sequin/Beading
- Embroidery
- Patchwork

Pattern preference in order

- Plain
- Floral
- Check

Material preference in order

- Cotton
- Silk

Color preference in order

- Bright
- Natural
- Dark

Size of preference in order

- Medium (20")
- Small (14")

As part of our market research, we asked the students whether the students could find use for a floor cushion in their home. 58% of the students said yes they would which opened up a potential side product for the business.

See Appendices (VII) – Market Survey Analysis (Page – 89)

Focus Group Discussion

Focus group discussion is a meeting where target population sit together and talked discuss the mention topic. In our market survey we also did FGD to understand the perception about the peoples towards our handicraft collection. The first stage of Focus group discussions were conducted on both Youth clubs that belonged to the villages of Khurdampur (Chowdhury YC) and Sadapur (Bazlur Rahman YC). A catalogue of handicraft products were prepared for the FGD to get some feedback as to which particular products were most liked. The second stage of FGD's were conducted on several first year students from Begum Rokeya University in Rangpur.

The first Focus Group Discussions were conducted at the same time the youth club members were gathered for the first time to introduce them to the ICSE project that will be



running in their villages. Both the Khurdamuradpur and Sadapur village Youth Club focus groups were made up of men and women, which on review limited the information we collected because men at time spoke for the women or women weren't present in the same numbers the men were.

The second Focus Group Discussion session was conducted on First year students from Begum Rokeya University Students from Rangpur. The session was actually split into two FGD's, one for Male and one for Female students. During the FGD's there were 5 Females students present and 3 Male students. The FGD questions had been slightly revised from the FGD questions used to collect information from the Village Youth Club members. After conducted the Village FGD it was decided that it was not efficient to discuss all the handicraft products seeing we had limited time to run the FGD session with the students. Consequently, products were only discussed with the gender group if they could be an intended market for the product, for instance Jewelry and Purses were only discussed with the female students and wallets with the male students.

This FGD would have a greater influence on the decision of the final range of products as it represented the target market for the preliminary range of handicraft products because there would be a greater demand for the product from this demographic.

See Appendices (VIII) - Focus Group Discussion Result (Page – 97)

Supplier Interview Visit

As part of our research we conducted an interview with the managing director /compliance manager of the largest handicrafts business in the Rangpur area- Classical Handicraft Products. The purpose of the interview was to acquire more information about the production process, cost of raw materials, potential suppliers/ demand and worker requirements.

We have analyzed the data and summarized the useful information below:

The business is now one of the two main production houses in Rangpur, it was founded in November 2007; they mainly produce rugs in various sizes and colors. They are currently buying their materials (T-shirt cuts from clothes factories,) in bulk from Dhaka at a cost of 18-20 taka per 1kg. In regards to the various colors, the



lighter material is more expensive than dark colored materials but the lighter material is in higher demand.

They have 240 workers that work 6 days a week and produce an average of 50,000 rugs in a month. The price of one rug (60x90”) is approximately \$1.19 but this ranges due to size and material quality. They are currently trialing the production



of different bags and laptop cases using a jute substitute and the excess material they do not use for rugs. If they meet a certain criteria and recycle these unused materials, they receive cash incentives from the government, however the managing director suggested it was a risky market.

They export to Germany as there is no demand in Bangladesh for jute rugs. Although they claimed there is no minimum order, it is clear they are producing these rugs for wholesale export.

For unskilled workers the starting wage is 3,000 BDT plus healthcare and travel expenses. Instead of hiring trainers for new workers the more experienced workers train new workers in on-the-job training. Different designs of rugs take different times to produce, complicated designs take more time to produce, for example 1 Jute clutch bag takes one day to produce.

4.6 ENTERPRISE DEVELOPMENT

In our very end of our 2nd cycle of ICSE program we planned to make a business plan for two business. Handicraft business in North-west is very popular sector of business because there is huge potential market of handicraft product. Historically handicraft market is very strong here and for the ICSE project handicraft business is the perfect option. In this business plan we are tried to formulate a business strategy of handicraft business as accurate as possible. Here we talked about the main business, product description-feature, potential market and marketing strategy. We also covered the legal area of this business – legal pattern & the structure. We also put some possible suggestion of operation plan and production procedure of the business. Also in SWOT & PEST analysis we figure out some factors that might impact on the business.

Risk factor is the crucial part of this report where we find out some risks involved in this business so that entrepreneur can take precaution to face those risks. We created a prototype of the product to understand the actual overview of our judgments and we put the unit cost in the financial part. One of the main purpose of this business plan is to give entrepreneur a clear idea about the sole proprietorship business. The entrepreneur can get a basic idea from this plan and hopefully help him to making decision.

We also we create a network with some skilled people in Rangpur with our business so our two entrepreneur will get some help from them. In March 21st, 2015 we held a session called – “Meet and Greet” where we invite some skilled people in business sector for a discussion with our entrepreneur. The main objective of that discussion was to create some networking and setup an advisor panel for our business. In total there was 10 people we invite as mentor for business and after the successful meeting they assure us that they are going to help our entrepreneur to build the business. The advisor panel are given below –



Meet & Greet Session

Mentor names	Mentor areas	Job title	Institute	Phone number
Samsi Ara Jaman Koli	Design, Suppliers, Production Process	Entrepreneur	Member of Women's Chamber of Commerce	01741078031
Robin	HR; International clients; Marketing	Compliance Manager	CHP (Classical Handicraft Product)	01722399598; 0152168001
Sariful (Romana's husband)	Production Process			01705837521
Angura Begum	Design, Suppliers, Production process	Handicrafts advisor		01732171280; 01957893592
Zahangir Kabir	Business management	Business management Lecturer	Begum Rokeya College	01733180148

Poly	Marketing, clients, microfinance	Entrepreneur, Chairman of Women's Chamber of Commerce	Member of Women's Chamber of Commerce	01741078031
Shanah Paruin Shahin		Senior Vice President	Rangpur Women Chamber of Commerce and Industry	01714851524
Ferdoush Jasmin Mala		Director	Rangpur Women Chamber of Commerce and Industry	01750553323
Samsi Ara Jaman Koli		Entrepreneur	Shuchi Saily Handicraft in District Municipality Community Center Market	

So when we made our business we took advice from them to make our business appropriate. In our business plan we couldn't do the financial part because of limited time, resource and information. So in our 3rd cycle handover document we gave a suggestion them to analysis the financial part and expand the business plan. The area we worked on our business plan was –

Description of the Business

- A. What is the Business?
- B. Statement of Aims and Objectives
- C. Products
- D. The Market

Business Operations

- A. Legal Structure
- B. Legal Requirements
- C. Production Worker
- D. Data Collection and Analysis

Marketing

- A. Research
- B. Sales Strategy
- C. Advertising

Operations Plan

- A. Production House
- B. Production Process

Management and Organisation

Forecasts

Financial Summary and Analysis

- A. Financial Summary
- B. Break-even Analysis
- C. Vulnerabilities
- D. Financing Required

Risks

Appendices

- A. Product Descriptions
 - i. Rucksack
 - ii. Grocerybag
 - iii. Product Sample Dimension
 - iv. Production Process Interview
- B. PESTE and SWOT Analysis
 - i. PESTE
 - ii. SWOT
- C. Finance
 - i. Unit Cost of Sample Product
- D. Financial Summaries
 - i. Break-Even Analysis



See **Appendices (IX) Business Plan of Interior Business (Page – 104)**

Appendices (X) Business Plan of Jute Bag Business (Page – 117)

4.7 STARTUP GRANT

In our cycle we got an extra fund besides our 2nd cycle budget. In first cycle they gave **4, 00, 000 BDT** to us as a startup grant in our cycle. From that fund we expend –

- 10 Manual Sewing machine & 2 Electric Sewing machine for our worker in basic training program.
- Bought another 2 Manual Sewing machine for long term training and 15 electric motor for manual sewing machine.

Like first cycle, we also allocate a fund for 3rd cycle as a startup grant about **1, 84,500 BDT** from 2nd cycle remaining fund. In our handover document for 3rd cycle we suggest our next cycle to expend this money for training purpose.



Part 5 – Community Integration

One of the main objective of this project is to integrate the community. For this purpose in our project we had a specific type of activities which is just concentrate the community. We had a two types of activities regarding community integration –

Community Action Day (CAD) – The main objective of this activities is to integrate the community with social issue by various activities. Like- social problem, community issue, skill development of specific people.

Active Citizen Day (ACD) – The main objective of this day is share the importance of special day.

In every cycle of ICSE there is specific budget for this activities. In our 2nd cycle our budget was **1, 20,000 BDT** for community integration. In our cycle we successfully complete 3 CAD and 2 ACD. Those are describe below –

COMMUNITY ACTION DAY (CAD)

Youth Club Decoration – Our first CAD is about decoration of the youth club. There is two youth club in Payrabondh. One is Bozflur Rahman Youth Club in Sodorpur and another one is Chowdhury Youth Club in Khordomuradpur. Youth club helped us achieve our goal so that we planned to decorate their club house. In February 9th, 2015 we had our first CAD. Those club house also used as a training center for community purpose. So it was a good decision to renovate the youth club.



Education is the only path of Success – The second CAD we concentrate on social issue and community. Those two village culture- early marriage is curse for young girl. Young girls couldn't continue their education after certain period because of early marriage. We were very surprised that Begum Rokeya born in Payrabondh village, who's philosophy is followed our young generation but in her very village the condition is very poor. We talked with the teacher

of BRAC School who said that the continuation of study of this two village very low, especially girl student had to leave school. That is why we should do one CAD that concentrate on the importance on education. That is why in March 3rd, 2015 we had our second CAD in Begum Rokeya Complex, Payrabondh. We invite the youth students of 4 BRAC School of two village. It was a very fun day, the guest talked about the importance of education to the parents, had drawing competition, poem reciting etc. At very end we gave gift to all the students. In the end CAD 2 reached more than 300 community members and local press coverage.



Livestock Training – The last CAD we focus on the young people of the community. Most of the young people of that two village do not have any high educational degree. Most of them are worked in the field or have small business like – tea stall, small shop in the village market, cattle business. So to increase their skill on their interest topic we had our third & last CAD on March 25th, 2015 about livestock training. We hired a trainer from government livestock office. It was one day training. A descriptive training on the disease prevention, vaccination methods, food habits of animals etc. was provided. In total, thirty-five volunteers from both Choudhury and Bozalur Rahman Youth Clubs were present.



ACTIVE CITIZEN DAY (ACD)

International Mother Language Day, February 21st, 2015 – In our first ACD we decided to observe Inter-national Mother Language Day on 21st February, 2015. It is a very important day for Bengali people and this ACD was a great opportunity for us to integrate with local community and show respect to the language martyrs. Our partner NGO PJKUS and youth club members were also celebrate the day with us.



Independence Day, March 26th, 2015 – In our second ACD we observe the 44th anniversary of the independence day of Bangladesh on 26th March 2015. We celebrate the day by discussion of Independence Day, importance of youth participation, National anthem cultural show, sports activities etc.





Recommendation & Conclusion



RECOMMENDATION

- In our project youth members participation is one of the major goal because it's a way we can include the local youth in the development but youth club members were not participate in every level, so it is important to include them every meeting, every discussion.
- There should be a specific skill development activities and budget for youth club members like community integration.
- Youth club member's ideas, suggestions must be concerned.
- Community sometimes didn't understand why we are here so it is better to publish a Bangla journal for them where our activities, goal should be included and distribute those journal to local tea-stall, market or post into wall.
- VSO Bangladesh management sometimes shows lack of chain of command while we are in the field, so it is necessary to solve this problem.
- The ICS Entrepreneur authority should think this is kind project as a sustainable process instead of one year goal.
- Community integration is the big way to contact the whole community, so it will be better from next time the budget is sufficient so that volunteers can cover a big portion.
- Authority must visit the placement at least twice in the cycle.
- Authority sometimes gave priority to UK volunteers over national volunteer like- ID card for UK volunteer but not national volunteer. But without the national volunteers it's impossible for others to achieve the goal. SO this kind of discrimination must be solved in future.
- The recruiting system of national volunteers must improve. The assessment process is not progressive enough to judge volunteers attitude towards the program and passion about development sector.
- In country training session must be more effective.

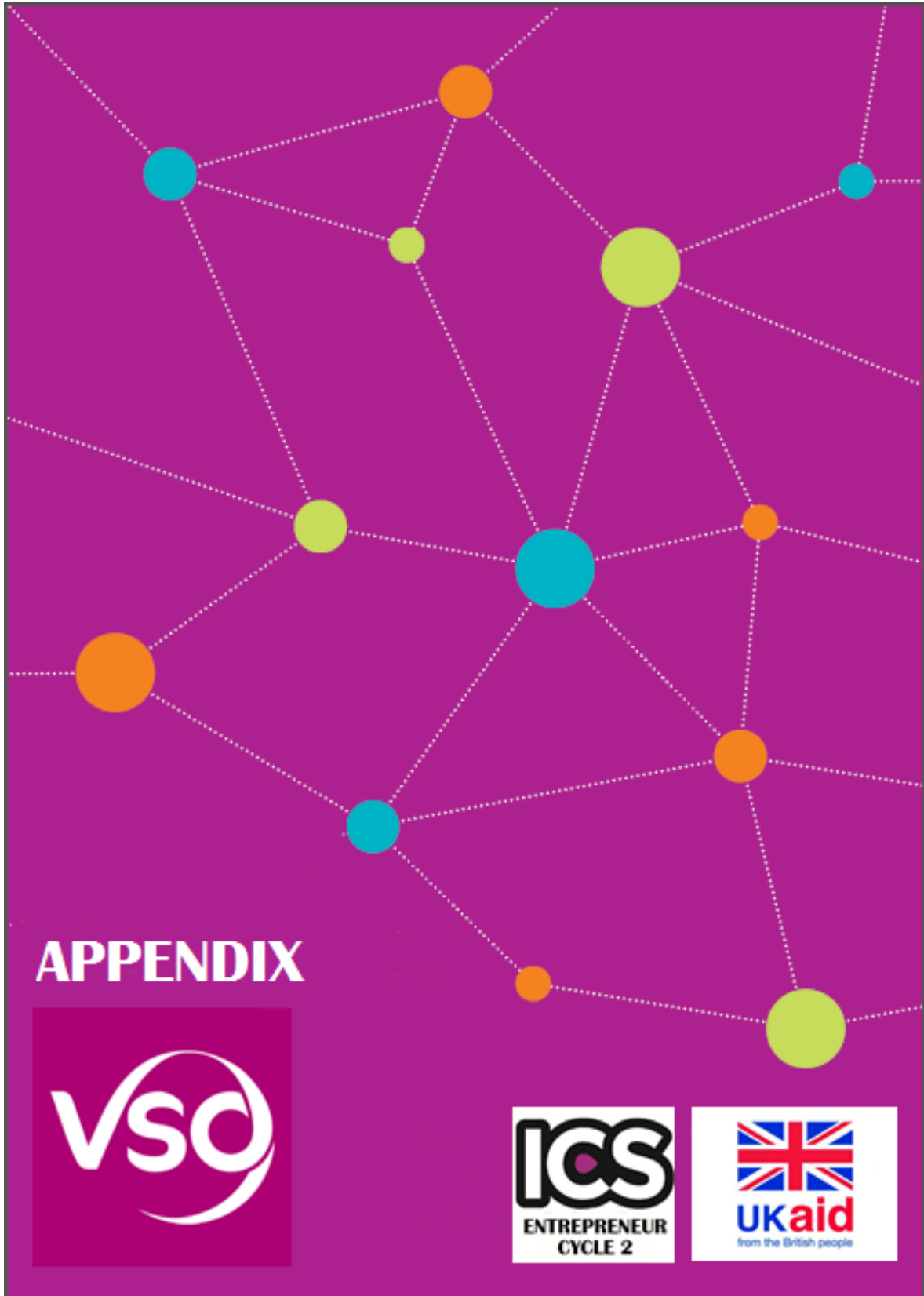
CONCLUSION

VSO ICS Entrepreneur project was a great opportunity for me to build up myself for my future career. I have learnt a lot things from this project. Working in cross cultural environment with UK volunteers and local community was an amazing experience. In this project I did my best to serve the community and achieve through my knowledge and skill which I got from the university. We successfully complete 2nd cycle and achieved the goals and I am very pleased because I was involved with this project. Working as a team is sometimes very difficult because every person has different point of view, even there is different way to work. But in the end of the day I overcome all the obstacles and did something for this country through ICS Entrepreneur project. VSO ICSE give me the opportunity to know myself, how to handle the situation, how to work together. During my 12 week volunteering placement gave me windows of opportunity, met new people, observed different culture of north-west, learned new culture from the UK volunteers. It was a great pleasure to work in development sector in my country with VSO. It's a once in a lifetime opportunity and I am glad that I took a part in it.



Part 7 – Reference

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Part 8– Appendices

Appendices (I): Entrepreneur Re-Selection Questionnaire

**ICSE Entrepreneur Selection-2015,
Pairaband, Mithapukur, Rangpur, Bangladesh**

Candidate Name:

Score:

Assessor Name:

<p>1. Why do you think you will be suited for the position? Tell some specific attributes that you have which will be beneficial for you as an entrepreneur.</p> <p>Score: 1 2 3 4 5</p>
<p>2. Do you currently have any commitments which may affect your role as an entrepreneur?</p> <p>Score: 1 2 3 4 5</p>
<p>3. VSO will help you with initial startup resources. However, you may have to invest your own savings or take a loan. You will be responsible for your investments. Do you agree with the term?</p> <p>YES \ NO</p>
<p>4. Scenario: You have to select one of two applicants with the same skills, score and education. One difference between the two candidates is that one of them is male and the other is female. Who would you choose and why?</p>

Score: 1 2 3 4 5

5. Consider a scenario where you took a business decision in a hurry as you were busy with other arrangements. This decision turned out to be a poor one and has badly affected your production. What can you learn from this mistake and what will you do to prevent a similar situation in the future?

Score: 1 2 3 4 5

6. One of your production members has harassed another member. A conflict has occurred amongst the workers. What is your action against the harassment issue? And how will you educate the rest of the members about VSO's code of conduct?

Score: 1 2 3 4 5

7. What action would you take if you or one of your production members breaks the code of conduct or VSO rules?

Score: 1 2 3 4 5

8. Your production is moving at a very slow rate. How will you motivate your production members improve productivity?

Score: 1 2 3 4 5

9. Suppose you are selected as an entrepreneur. Consider the scenario where VSO volunteers are making suggestions to you with the intention to help your business. However, the suggestion doesn't match with what you are planning to do. How will you handle the situation?

Score: 1 2 3 4 5

10. Suppose, you are offered better price for your product without paying the govt. taxes and at the same time a strike is going on. Will you sell your product? Why or why not?

Score: 1 2 3 4 5

Marking Criteria:

- 1- Very weak response or demonstration of skill.
- 2- Weak response or demonstration of skill.
- 3- Average response or demonstration of skill.
- 4- Strong response or demonstration of skill.
- 5- Very strong response or demonstration of skill.

Final Comments:

Appendices (II) – Entrepreneur Code of Conduct

Entrepreneur Re-Selection

Dated 19 February 2015

VSO ICSE ENTREPRENEUR CODE OF CONDUCT

As an entrepreneur selected by VSO ICSE, I agree to abide by the following code of conduct at all times.

- No consumption of drugs and alcohol.
- Abide by the rules and regulations of VSOB and its partner organization, PJKUS.
- No discrimination on any grounds including race, gender or social status.
- Treat employees with respect at all times and ensure Bangladesh Labor Code is observed.
- No form of harassment, sexual or otherwise, will be tolerated.
- Full commitment and co-operation to the VSO ICSE project.
- Ensure transparency and accountability for all actions.
- Proper utilization and efficient use of resources is necessary with minimal wastage.
- No form of corruption or violence will be tolerated.
- In the event of an unsuccessful venture, it will be the youth clubs’ responsibility to make a decision on how to proceed with the business. The youth club may choose to take over the responsibilities of the business.
- In the event of a violation of the code of conduct, the entrepreneur and the youth club will take the necessary decisions and actions to resolve the issue.

ENTREPRENEUR

NAME:

SIGNATURE:

DATE:

WITNESSED BY

NAME:

POSITION:

SIGNATURE:

DATE:

Appendices (III) – Production Worker Selection

Total 30 Participant

Date	Name	You th club	Practi cal ability	Attitude to learning	Ent husiasm	Total Score	Verdict	Entrepren eur Verdict	F/ M	Travel for trainin g?	Traini ng	HLE	Commen ts
14th March	Shilpi	BR	1	1	1	3	No	No	F	no	No	None	
15th March	Golynur Begum	BR	1	1	1	3	No	No	F		No	Class 8	
16th March	Alinur Rahman	BR	1	1	1	3	NO	No	M		No	H.S.C	
14th March	Shajeda	BR	3	3	3	9	Stron g	2*	F	difficult	No	Class 8	
14th March	Redwan Sarkar	BR	3	3	3	9	Mod erate	2*	M	yes	No	Class 10	
15th March	Santona Begum	BR	3	3	3	9	Mod erate	No	F	no	No	Class 7	
16th March	Emdadu I Haque	BR	3	3	3	9	Mod erate	1*	M	yes	No	S.S.C	
14th March	Mahmo da	BR	4	4	3	11	Stron g	3*	F	yes	Yes	Class 7	
14th March	Fatema	BR	4	4	4	12	Stron g	3*	F	yes	Yes	S.S.C	
15th March	Alo Aktar	BR	4	4	4	12	Stron g	2*	F	yes	No	Class 9	

15th March	Abdullah Al Rumon	BR	4	4	4	12	Strong	3*	M	yes	Yes	S.S.C	Has a mobile servicing business
15th March	Roushon Ava	BR	4	4	4	12	Strong	1*	F	yes	No	H.S.C	
16th March	Moriom Aktar Mira	BR	4	4	4	12	Strong	3*	F	yes	No	S.S.C	
16th March	Joynob Begum	BR	4	4	4	12	Questionable	2*	F	yes	No	S.S.C	
16th March	Shanaj Parvin	BR	4	4	4	12	Strong	3*	F	yes	Yes	Degree second year	

14th March	Majeda	Chowdhury	1	1	1	3	No	No	F		Yes	Class 3	
15th March	Mahfiza Begum	Chowdhury	1	1	1	3	No	No	F		No	Class 5	
15th March	Shamsunnhas	Chowdhury	1	1	1	3	No	No	F		No	Class 5	
15th March	Putul	Chowdhury	1	1	1	3	No	1*	F		No	Class 8	
14th March	Shate	Chowdhury	2	2	2	6	Moderate	2*	F	yes	No	Class 9	
14th March	Hafija Begum	Chowdhury	2	2	2	6	Moderate	2*	F	no	No	B.S.	
14th March	Shurovi	Chowdhury	3	3	3	9	Moderate	3*	F	needs permission	No	Class 9	

14th March	Shilpi	Chodhury	3	3	3	9	Moderate	1*	F	No	No	Class 7
15th March	Shahanaj Parvin	Chodhury	4	4	4	12	Strong	2*	F	yes	No	Class 8
15th March	Lima	Chodhury	4	4	4	12	Strong	2*	F	yes	No	Class 7
16th March	Kohinur	Chodhury	4	4	4	12	Strong	3*	F	Yes	No	H.S.C
16th March	Rowana Murzia	Chodhury	4	4	4	12	Strong	2*	F	yes	No	First year college
16th March	Ive	Chodhury	4	4	4	12	Strong	2*	F	yes	No	Class 10
16th March	Shantona	Chodhury	4	4	4	12	Strong	2*	F	yes	No	Class 6
16th March	Shajada	Chodhury	4	4	4	12	Strong	2*	F	Yes	Yes	First year college

We immediately ruled out the candidates who scored low on the day as they showed the least interest, enthusiasm and practical potential. Some of the candidates we selected already had some basic practical skills and knowledge in sewing, and others with no training showed a lot of enthusiasm and ability to learn. We were looking for the most committed to the project. The entrepreneur's recommendations were an important part of the selection process as they will be their future workers. The 12 finalists are stated below, all successful candidates were women as they demonstrated the strongest qualities or potential;

Date	Name	Youth club	Practical ability	Attitude to learning	Enthusiasm	Total Score	Verdict	Entrepreneur Verdict	F / M	Travel for training ?	Training	HLE
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	14th Mar ch	Shajeda	BR	3	3	3	9	Str ong	2*	F	difficult	No	Class 8
	14th Mar ch	Mahmo da	BR	4	4	3	11	Str ong	3*	F	yes	Yes	Class 7
	15th Mar ch	Alo Aktar	BR	4	4	4	12	Str ong	2*	F	yes	No	Class 9
	16th Mar ch	Shanaj Parvin	BR	4	4	4	12	Str ong	3*	F	yes	Yes	Degree Second year
	14th Mar ch	Fatema	BR	4	4	4	12	Str ong	3*	F	yes	Yes	S.S.C
	16th Mar ch	Moriom Aktar Mira	BR	4	4	4	12	Str ong	3*	F	yes	No	S.S.C
Re se rv e	15th Mar ch	Santona Begum	BR	3	3	3	9	Mo der ate	No	F	no	No	Class 7

	16th Mar ch	Shajada	Cho wdh ury	4	4	4	12	Str ong	2*	F	Yes	Yes	BA first year
	16th Mar ch	Shanton a	Cho wdh ury	4	4	4	12	Str ong	2*	F	yes	No	Class 6
	16th Mar ch	Kohinur	Cho wdh ury	4	4	4	12	Str ong	3*	F	Yes	No	H.S.C
	16th Mar ch	Rowana Murzia	Cho wdh ury	4	4	4	12	Str ong	2*	F	yes	No	Degree first year
	15th Mar ch	Lima	Cho wdh ury	4	4	4	12	Str ong	2*	F	yes	No	Class 7
	15th Mar ch	Shahana j Parvin	Cho wdh ury	4	4	4	12	Str ong	2*	F	yes	No	Class 8
Re se rv e	14th Mar ch	Shurovi	Cho wdh ury	3	3	3	9	Mo der ate	3*	F	needs permissi on	No	Class 9

Appendices (IV) – Code of Conduct of Production Worker

Employee Agreement

As a production worker selected by VSO ICSE in co-operation with entrepreneurs Golap and Romana, you will be expected to attend full time training. Further details of the training will be provided in due course. In the meantime, you will be expected to abide by the following:

- Provide 1 week notice in the event that you are no longer able to continue training.
- Treat colleagues with respect at all times.
- Respect entrepreneurs and their decisions at all times.
- Full commitment and co-operation with the VSO ICSE project.
- Ensure transparency and accountability for all actions.
- No discrimination on any grounds including race, gender or social status.
- No form of harassment, sexual or otherwise, will be tolerated.
- No form of corruption or violence will be tolerated.
- In the event of a violation of the code of conduct, the entrepreneur will take the necessary decisions and actions to resolve the issue.
- Remain loyal to the entrepreneur and their business.
- No consumption of drugs and alcohol.

PRODUCTION WORKER

NAME:

VILLAGE:

YOUTH CLUB:

SIGNATURE:

DATE:


ENTREPRENEUR

NAME:

SIGNATURE:

DATE:

Appendices (V) – Final Production Worker Bio

	<p>Name: Fatema</p> <p>Age: 25</p> <p>Gender: Female</p> <p>Village: Shodorpur</p> <p>Contact No:</p> <p>Youth Club : Bozlur Rahman Youth Club</p> <p>Marital Status: Married</p> <p>Highest Level of Education: SSC (Bangla)</p>
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Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	***	Yes

Skills Level	<ul style="list-style-type: none"> • Basic Tailoring – Advance • Embroidery – Intermediate • Katha Swing – Intermediate • Bag – Advance • Pillow, Pillow cover
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Training Received	<ul style="list-style-type: none"> • BRDB – 3 months
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Handicraft Experience	Part time
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Would you be able to start full-time training/work?	Yes
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Would you require any notice before starting full-time work?	No
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Would you be committed to work away from your home?	Yes
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If you had the opportunity to work at home, would that be something you prefer?	Yes
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If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
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If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Social status
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How did you find this training day? Was it useful to you?	Very Good
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Name: Mahmuda

Age: 20

Gender: Female

Village: Shodorpur

Youth Club : Bozlur Rahman Youth Club

Marital Status: Married

Highest Level of Education: Class Seven (Bangla)

Work Experience		<ul style="list-style-type: none"> Work experience in Boiragipur for 3 month. 		
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	***	Yes

Skills Level	<ul style="list-style-type: none"> Basic Tailoring – Advance Hand swing – Intermediate Katha Swing, Cushion swing - Advance
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Training Received	<ul style="list-style-type: none"> Swing Machine Training for 20-25 days
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Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
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Would you require any notice before starting full-time work?	Yes
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Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	Mutual understanding
---	----------------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial
---	-----------

How did you find this training day? Was it useful to you?	Good
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	<p>Name: Shajeda</p> <p>Age: 19</p> <p>Gender: Female</p> <p>Village: Shodorpur</p> <p>Contact No: 01749662934</p> <p>Youth Club : Bozlur Rahman Youth Club</p> <p>Marital Status: Married</p> <p>Highest Level of Education: Class Eight (Bangla)</p>
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Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
3	3	3	**	Difficult

Skills Level	<ul style="list-style-type: none"> • Embroidery – Basic • Katha Swing – Intermediate • Pillow, Pillow cover
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Training Received	None
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Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
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Would you require any notice before starting full-time work?	Yes
--	-----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Social recognition & Financial improvement
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How did you find this training day? Was it useful to you?	Good
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Name: Shurovi
Age: 18
Gender: Female
Village: Khordomuradpur
Contact No: 01797177245
Youth Club : Chowdhury Youth Club
Marital Status: Married
Highest Level of Education: Class Nine (Bangla)

Work Experience		None		
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
3	3	3	***	Need Permission

Skills Level	<ul style="list-style-type: none"> • Katha Swing – Intermediate • Pillow, Pillow cover • Jute Matt
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Training Received	None
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Handicraft Experience	Part-Time
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Would you be able to start full-time training/work?	Yes
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Would you require any notice before starting full-time work?	Yes
--	-----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Social-Family recognition & Financial improvement , Personal development
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How did you find this training day? Was it useful to you?	Good
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Name: Alo Akhter

Age: 17

Gender: Female

Village: Shodorpur

Contact No:

Youth Club : Bozlur Rahman Youth Club

Marital Status: Married

Highest Level of Education: Class Nine (Bangla)

Work Experience		None		
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Skills Level	<ul style="list-style-type: none"> Katha Swing – Basic
--------------	---

Training Received	None
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Handicraft Experience	None
-----------------------	------

Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Improvement
---	-----------------------

How did you find this training day? Was it useful to you?	Good
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Name: Lima

Age: 19

Gender: Female

Village: Khordomuradpur

Contact No: 01750387243

Youth Club : Chowdhury Youth Club

Marital Status: Married

Highest Level of Education: Class Seven (Bangla)

Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Skills Level	<ul style="list-style-type: none"> • Katha Swing – Basic • Pillow, Pillow cover
--------------	---

Training Received	None
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Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	Yes
--	-----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	By Meeting
---	------------

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial improvement
---	-----------------------

How did you find this training day? Was it useful to you?	Good
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Name: Shanaz Parvin

Age: 18

Gender: Female

Village: Khordomuradpur

Contact No: 01723183346

Youth Club : Chowdhury Youth Club

Marital Status: Married

Highest Level of Education: Class Eight (Bangla)

Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Skills Level	None
--------------	------

Training Received	None
-------------------	------

Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	No problem at all
---	-------------------

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Family and Social recognition
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How did you find this training day? Was it useful to you?	Good
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Name: Shantona

Age: 25

Gender: Male

Village: Shodorpur

Contact No: 01947695302

Youth Club : Bozalur Rahman Youth Club

Marital Status: Married

Highest Level of Education: Class 7 (Bangla)

Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
3	3	3		No

Skills Level	<ul style="list-style-type: none"> Embroidery – Intermediate
--------------	---

Training Received	None
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Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
Would you be committed to work away from your home?	Yes
If you had the opportunity to work at home, would that be something you prefer?	Yes
If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
What kind of rewards would you expect to be given if you worked hard and was very productive?	Social & Financial Improvement
How did you find this training day? Was it useful to you?	Good



Name: Kohinur
Age: 25
Gender: Female
Village: Khordomuradpur
Contact No: 01716358957
Youth Club : Chowdhury Youth Club
Marital Status: Married
Highest Level of Education: HSC (Bangla)

Work Experience		<ul style="list-style-type: none"> ASOD – 2 years –About Sanitation 		
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	***	Yes

Skills Level	<ul style="list-style-type: none"> Katha swing - Basic Bag Pillow, pillow cover
--------------	--

Training Received	None
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Handicraft Experience	None
-----------------------	------

Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Solvency & Family recognition
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How did you find this training day? Was it useful to you?	Good
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Name: Moriom Akhter

Age: 30

Gender: Female

Village: Shodorpur

Contact No: 01770951428

Youth Club : Bozlur Rahman Youth Club

Marital Status: Married

Highest Level of Education: SSC (Bangla)

Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	***	Yes

Work Experience	<ul style="list-style-type: none"> Youth Development Project – 3 month – Cloths Women Development Organization – 3 month – Jute Fabric Bag
-----------------	--

Skills Level	<ul style="list-style-type: none"> Embroidery – Intermediate Bag – Intermediate
--------------	---

Training Received	None
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Handicraft Experience	Part-Time
-----------------------	-----------

Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Solvency & Family Recognition
---	---

How did you find this training day? Was it useful to you?	Good
---	------



Name: Rowana Marzia

Age: 21

Gender: Female

Village: Khordomuradpur

Contact No: 01722713084

Youth Club : Chowdhury Youth Club

Marital Status: Unmarried

Highest Level of Education: Degree First Year, Begum Rokeya College (Bangla)

Work Experience	None			
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Skills Level	<ul style="list-style-type: none"> • Embroidary – Intermediate • Katha swing - Intermediate • Bag, Pillow, Pillow cover
--------------	--

Training Received	Entrepreneur Assessment in First Cycle of VSO ICSE
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Handicraft Experience	None
-----------------------	------

Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Solvency
---	--------------------

How did you find this training day? Was it useful to you?	Good
---	------



Name: Shajeda

Age: 21

Gender: Female

Village: Khordomuradpur

Contact No: 01788265859

Youth Club : Chowdhury Youth Club

Marital Status: Married

Highest Level of Education: BA First year, Begum Rokeya College (Bangla)

Work Experience	None
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Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Skills Level	<ul style="list-style-type: none"> • Basic all types of tailoring work - Advance • Katha Swing - Advance • Cushion cover, Hand Design
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Training Received	<ul style="list-style-type: none"> • 3 days workshop on – Leadership by VSO in first cycle • 1 year Handloom Training from BRAC
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Handicraft Experience	Part-time
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Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----


If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Solvency
---	--------------------

How did you find this training day? Was it useful to you?	Good
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		<p>Name: Shanaj Parvin</p> <p>Age: 21</p> <p>Gender: Female</p> <p>Village: Shodorpur</p> <p>Contact No: 01725932690</p> <p>Youth Club : Bozlur Rahman Youth Club</p> <p>Marital Status: married</p> <p>Highest Level of Education: Degree Second year, Rangpur Model College (Bangla)</p>		
Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	***	Yes
Work Experience	<ul style="list-style-type: none"> 1 month- Vobanipur – Swing (Both Manual & Electric) 			

Skills Level	<ul style="list-style-type: none"> Basic all types of tailoring work – Intermediate Katha Swing - Intermediate Cushion cover - Intermediate
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Training Received	<ul style="list-style-type: none"> 1 year training from UCEP Bangladesh, Tailoring Training. Rangpur 1 month training from Garments, Dhaka 6 month basic Computer Training from Rangpur
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Handicraft Experience	None
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Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
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If you had the opportunity to work at home, would that be something you prefer?	Yes
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If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	No family problem at all
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If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Self-Independency
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How did you find this training day? Was it useful to you?	Good
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Name: Shantona

Age: 25

Gender: Female

Village: Khordomuradpur

Contact No:

Youth Club : Chowdhury Youth Club

Marital Status: Married

Highest Level of Education: Class Six (Bangla)

Practical Ability	Attitude to Learning	Enthusiasm	Entrepreneur Verdict	Travel for Training
4	4	4	**	Yes

Work Experience	None
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Skills Level	<ul style="list-style-type: none"> • Embroidery – Intermediate • Bag – Intermediate
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Training Received	None
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Handicraft Experience	None
-----------------------	------

Would you be able to start full-time training/work?	Yes
---	-----

Would you require any notice before starting full-time work?	No
--	----

Would you be committed to work away from your home?	Yes
---	-----

If you had the opportunity to work at home, would that be something you prefer?	Yes
---	-----

If you had family issues at home which was affecting your productivity at work, how would you aim to solve the issue?	By Meeting
---	------------

If you had a personal conflict with one of your colleagues, how would you manage the situation?	By Meeting
---	------------

What kind of rewards would you expect to be given if you worked hard and was very productive?	Financial Solvency
---	--------------------

How did you find this training day? Was it useful to you?	Good
---	------

Appendices (VI) Total Expenditure of Production Worker Basic Training

Total Expenditure of production worker basic training			
ITEMS	Units	Unit cost	Total Unit Cost
Venue hire (Begum Rokeya Complex)	1	3200	3200
INCLUDES:			
Electricity generator			
Lighting			
Fan			
Black board			
Plug sockets			
Cleaning			
Trainer Honorarium	3	3000	9000
Participants			
Lunch Allowance	30	150	4500
Travel Allowance	30	50	1500
Snacks	30	25	750
Volunteer, entrepreneur, trainer expenses			
Lunch for entrepreneurs and trainers	21	170	3570
food delivery	3	100	300
Snacks	21	25	525
Training materials			

Chalk	1 File	100	100
Scissors	6	250	1500
Big cotton bar can	10	200	2000
22 number needle	2 File	200	400
16 number needle	2 File	200	400
cloths/foam	12	200	2400
cloths	6 kg	200	1200
False cloth	12 goz	200	2400
Number 5 chain	15 goz	300	4500
Number 3 chain	6 goz	300	1800
Tracing paper (black or red)	6 goz	200	1200
Jassaore stitch needle	2 File	200	400
Contingency money			2000
Total Cost			43,645.00

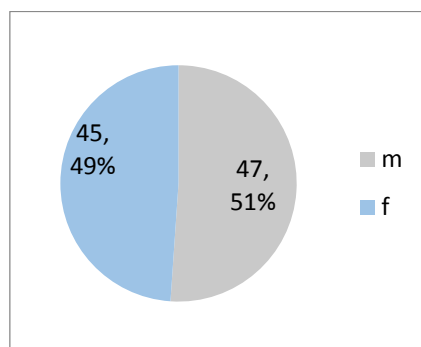
Appendices (VII) - Market Survey Analysis

Cushion

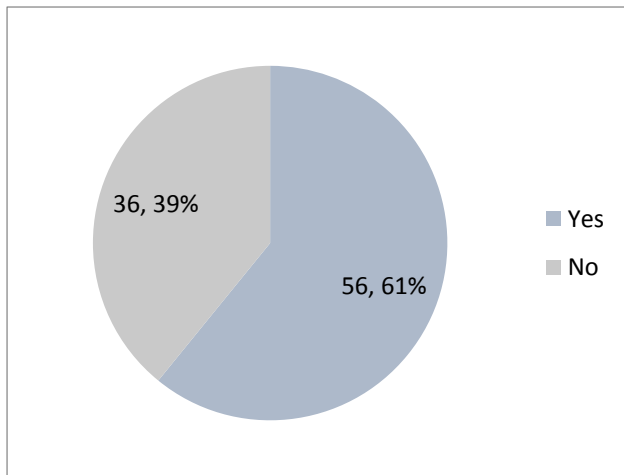
Statistics

Total number of participants=92

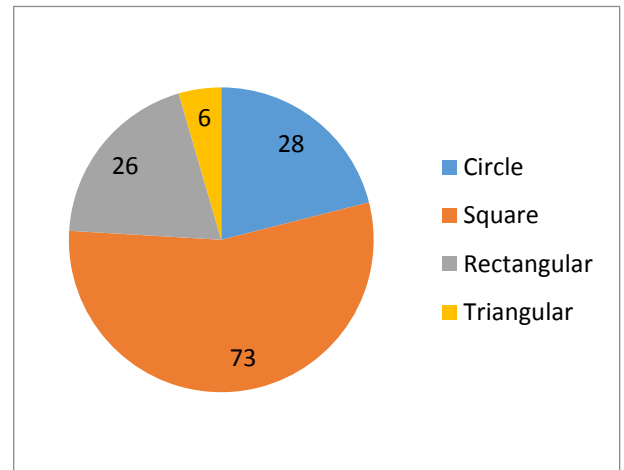
Average Age of Participant=20.6



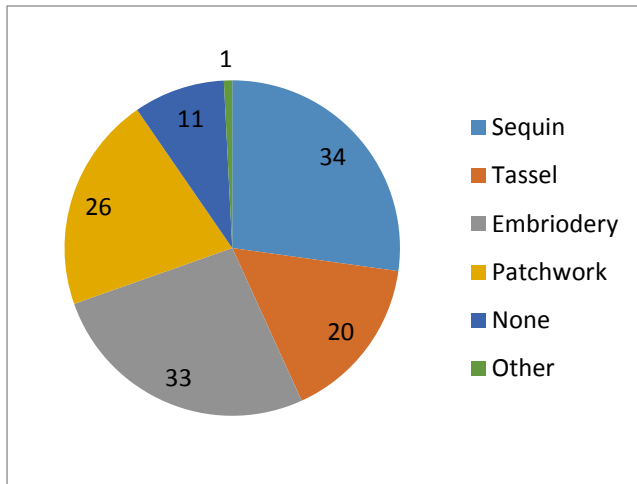
Would you buy a cushion cover without the pillow?



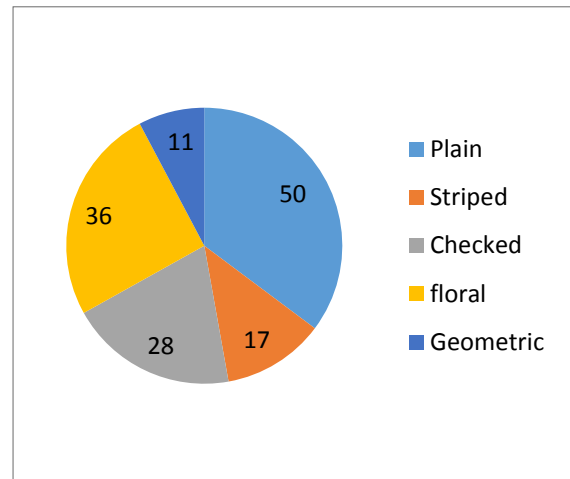
Preferred Shape:



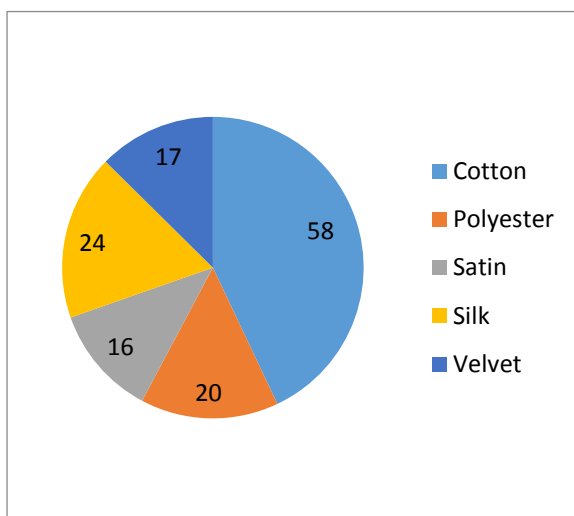
Preferred Decoration:



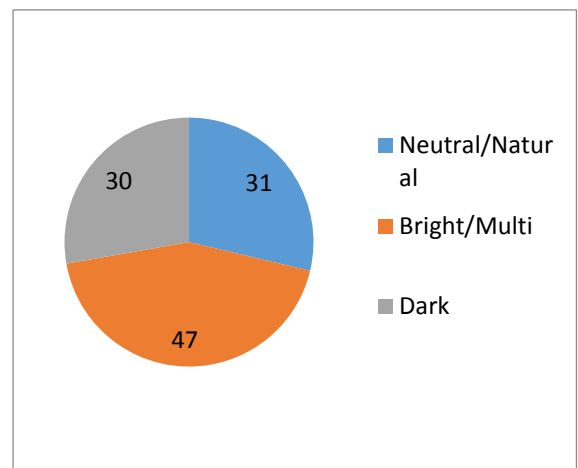
Preferred Print:



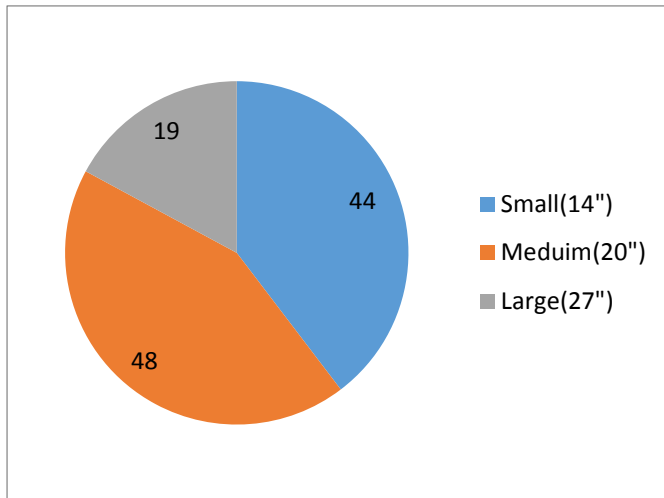
Preferred Material:



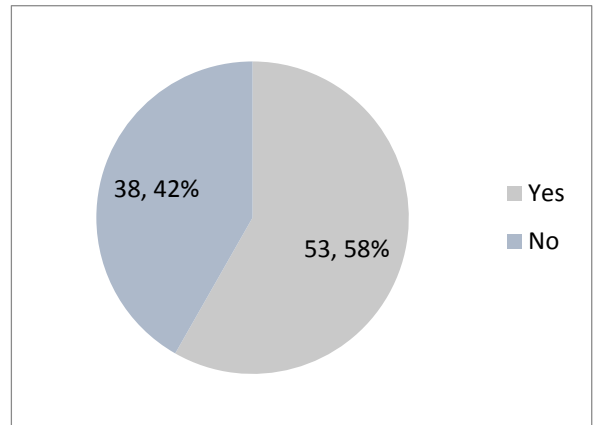
Preferred Color:



Preferred Size:



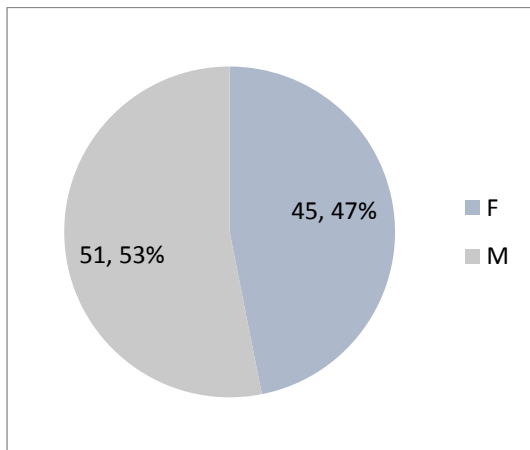
Would you find a use in your home for a floor cushion?



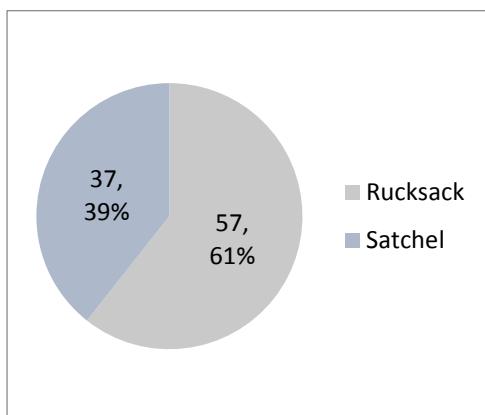
Jute Bag

Total Number of participants=96

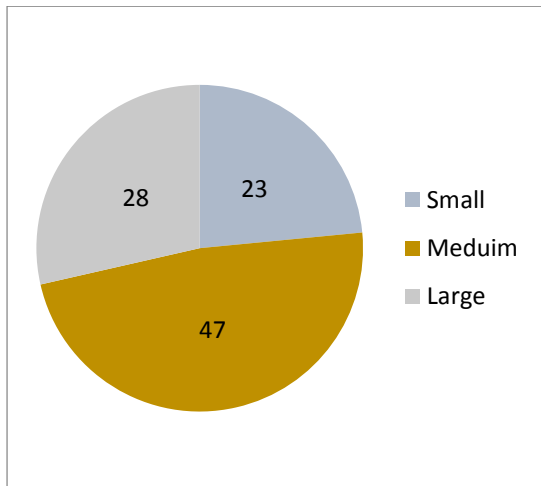
Average age of participant=20.8



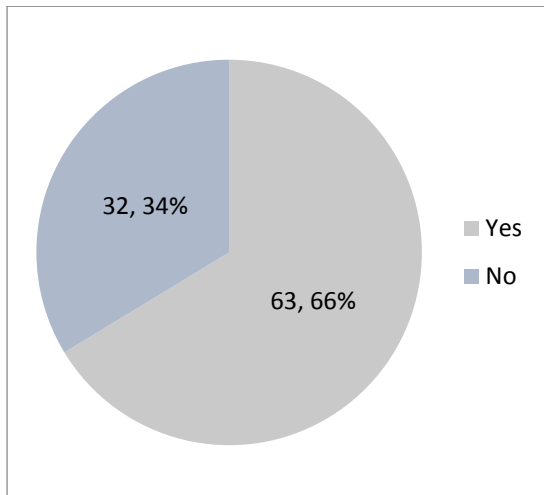
Rucksack or Satchel?



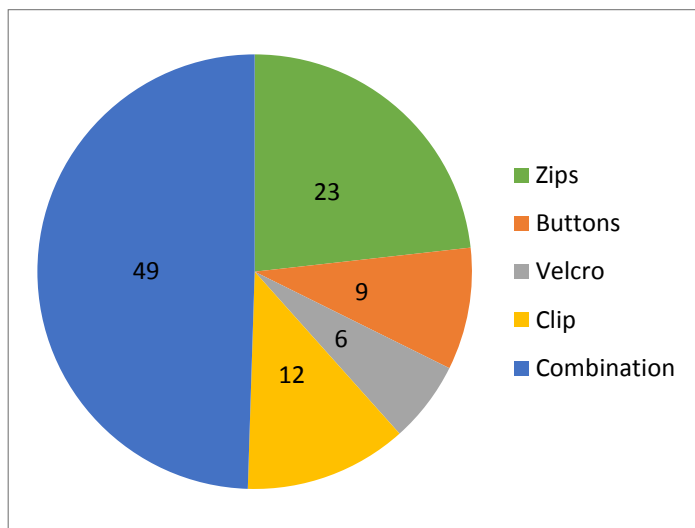
Preferred size:



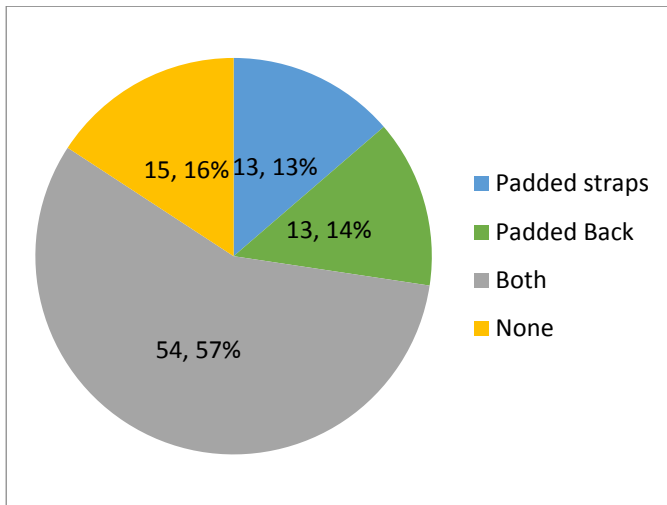
Top Handle:



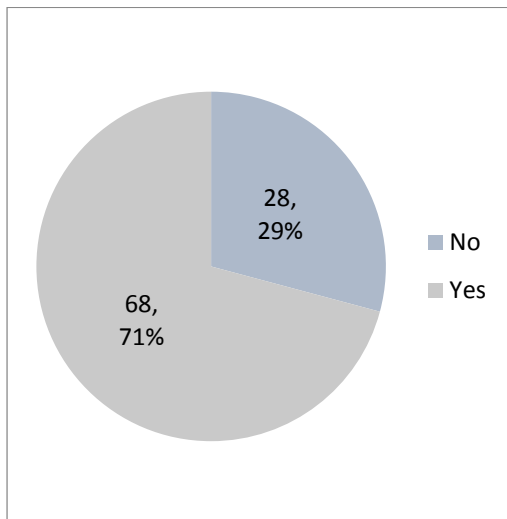
Fastenings:



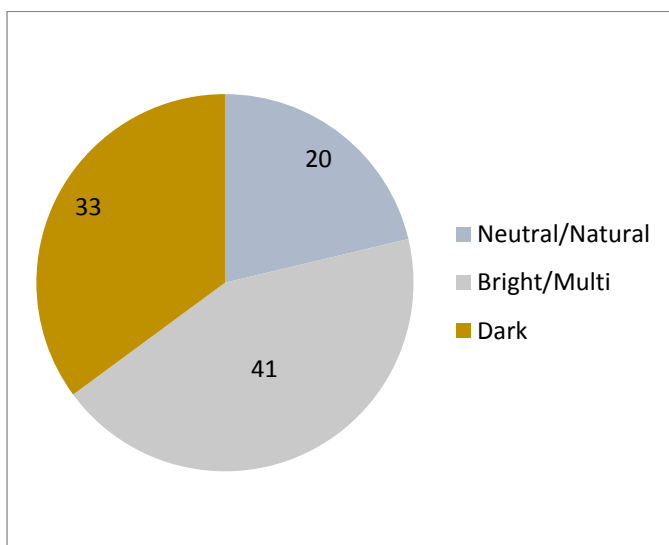
Padding:



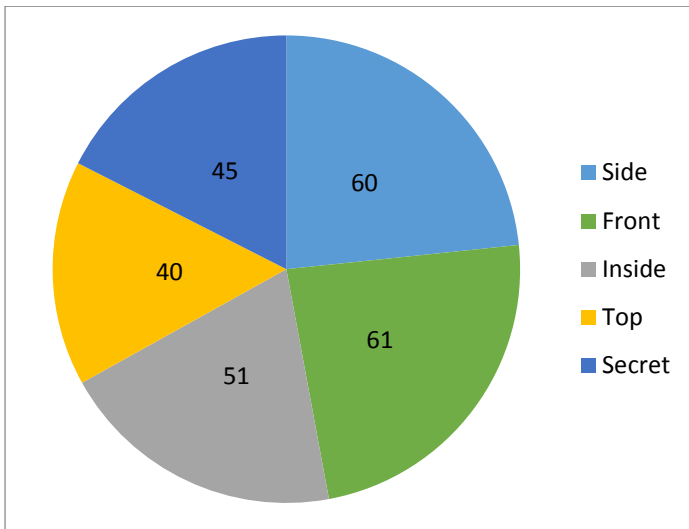
None-Jute protective bottom:



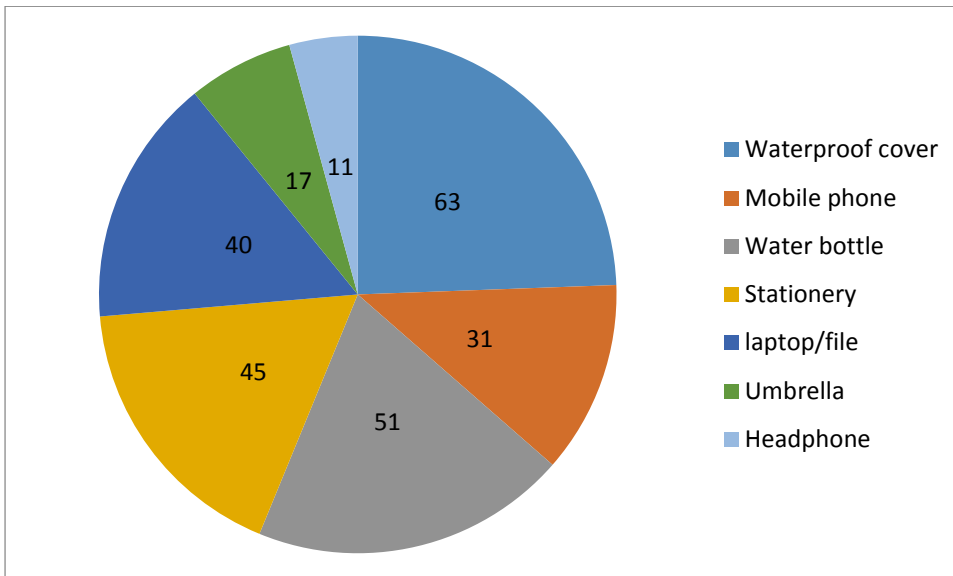
Color:



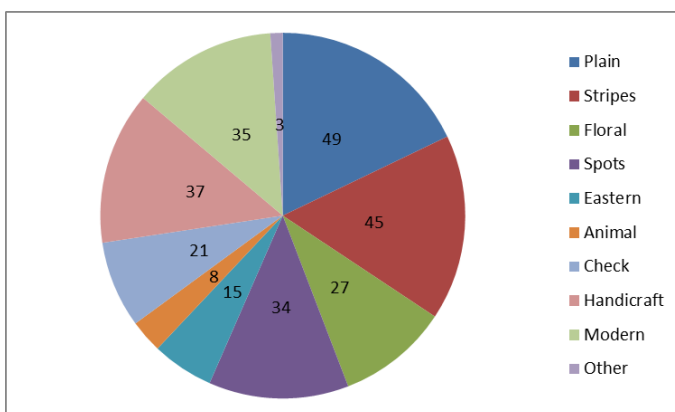
Pockets:



Features:



Pattern:

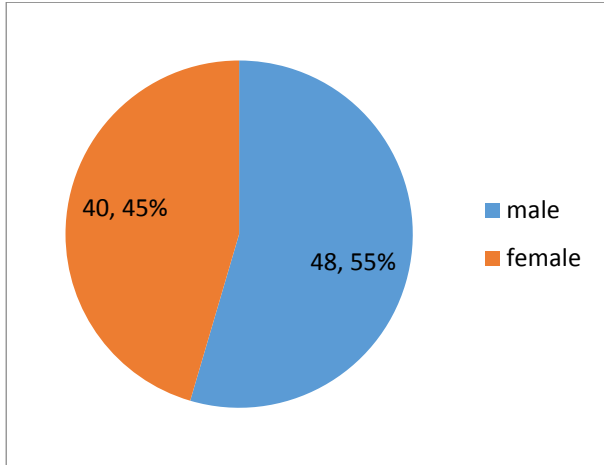


Lampshade

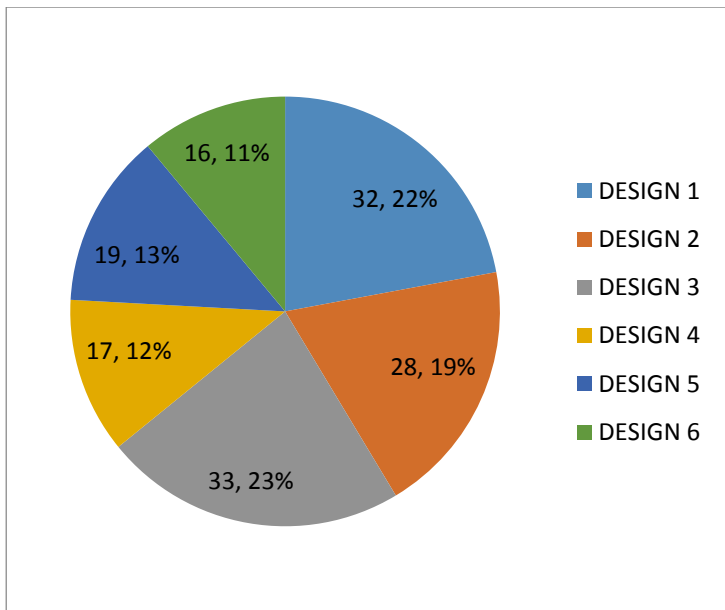
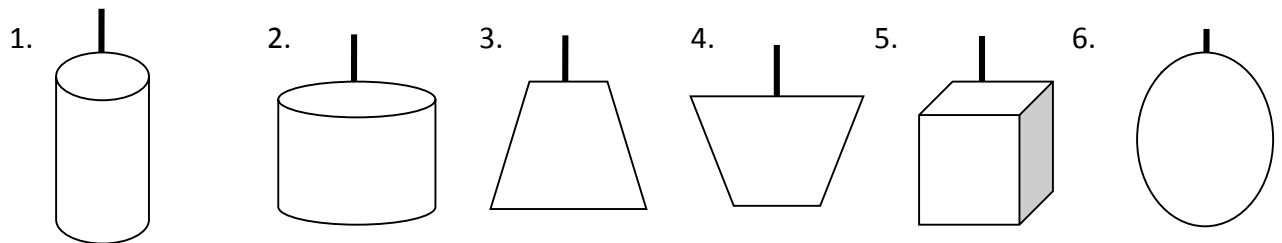
Statistics

Total number of participants=90

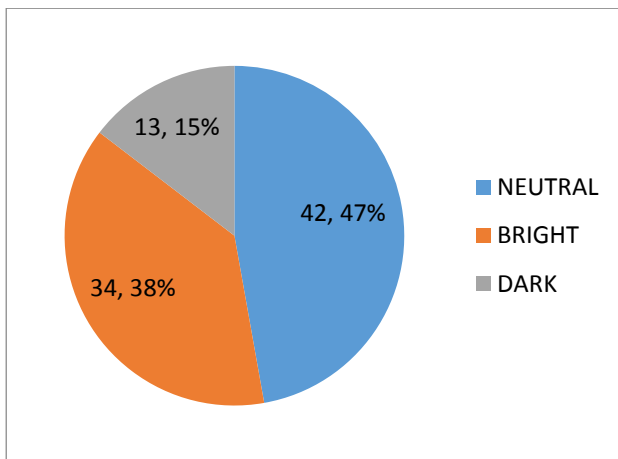
Average Age of Participant=20.3



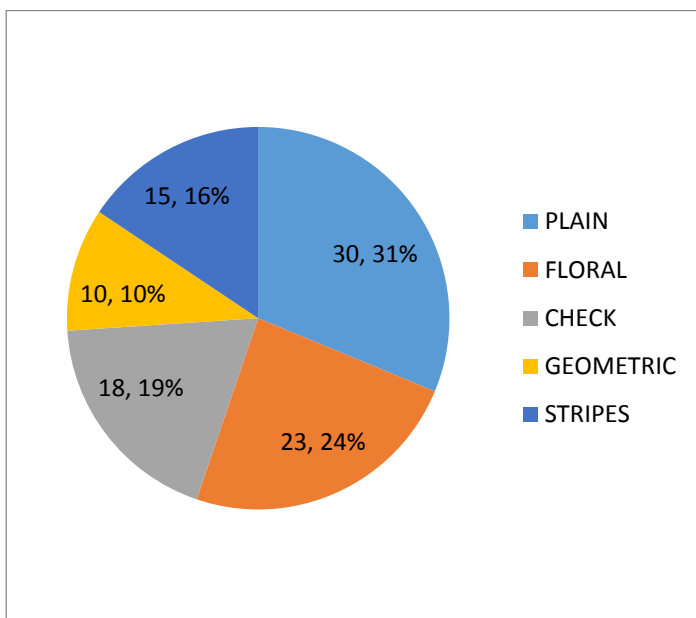
Which of the pictured designs do you prefer?



What is your color preference?



What is your pattern preference?



Appendices (VIII) - Focus Group Discussion Result

Focus Group 1 – Chowdhury Youth Club, Khudromuradpur Village, Conducted on 18/2/2015								
	Lampshades	Espadrilles (Jute Shoes)	Jute Bags	Cushion	Jewelry	Jute Wallet/ Purse/ Phone Holder (PH)	Jute Baskets	Jute Mats
Do you have product?	No	Mainly No, some Yes	Yes and No	No	No	W&P: Yes and No MC: Mainly No	No	Some have it
Would you personally use this product? Why?	No, not available in local area	No, not long lasting. Some said yes	Yes, but No for the more luxurious bags	No, because not used to cushions and don't have Sofas	Yes but occasionally	W&P: Yes, cheap MC: Mainly No	Sometimes	Yes and No
Cost to make?	Don't know, Tk. 100-150	Tk. 90	Don't know	Mainly don't know, Tk. 100+	Tk. 50-120	W&P: Don't know MC: Tk. 50-70	Tk. 150-300	Don't know
Sale price?	Don't know, ~Tk. 200	Tk. 100-200	Tk. 400-500	TK. 200-500	Tk. 150+	All products: Tk. 100-150	Tk. 350-400	Don't know
Dislikes? Why?	Not suitable for local village area because not used to Lampshades	Limited range of sizes	Generally no dislike, but some said expensive and not suitable in village	It's a luxury product so not needed or suitable in Village	No dislikes	No dislikes	No dislikes	
Popular: City or Village?	City, but if cost and design is right then good for village	Mainly in City but some said both	Mainly City, but some said both Village and City	City	City	Mostly City, some say both	City	City
Good product for Entre? Why?	50/50	Might be but only if marketed to City customers	Yes, if cost is low and market is right	Some think yes but only if marketed to City. Some said No due to limited improvement on design	Maybe if cost is minimised but future market isn't strong	Yes	Yes, easy to make and sell	Yes

Risks for Entre in product production? Why?	Costly and consumer shortage	Risks are lack of training to produce several designs and varieties. Marketing risk	Risks could be production costs and competition	Will not be able sell good numbers Competition against large companies who have large market share	Risk of small market share	Risk of keeping up with new trends	Cost management	Risks of competition with larger companies, marketing and sourcing of workers due prior engagement with work in industry
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Focus Group 2 – Bazlur Rahman Youth Club, Sodorpur Village, Conducted on 18/12/2015							
	Lampshades	Espadrilles (Jute Shoes)	Jute Bags	Cushion	Jewelry	Jute Wallet/ Purse/ Phone Holder (PH)	Jute Baskets
Do you have product?	No	No	Mostly No, some Yes	No	Mostly No due to majority male but 2 women said Yes	Majority No Women had purses	No
Would you personally use this product? Why?	No, because not popular in Village	No, because lack of money and the product would get dirty quickly in mud	Majority said No 1 person said Yes	No, because they have no Sofa	All women said Yes	Only the women said they would use purses	No
Cost to make?	Tk. 300 with wages	Tk. 80-100	Tk. 90-95	Tk. 200-280	Tk. 50-100	Tk. 50-100	Tk. 200-300
Sale price?	Tk. 300-400	Tk. 150-200	3 members – Tk. 100-120 8 members – Tk. 200-250	Tk. 300-350	Tk. 100-150	Tk. 100-150	Tk. 300-500
Dislikes? Why?	It is not suitable for village	It is not suitable for village environment, because it is muddy	No comment and some said not available in market	Not so much colorful	No dislikes	No dislikes	Cost is high
Popular: City or Village?	City	City	City	City	Both City and Village	Both City and Village	City

Good product for Entre? Why?	Yes, if training is available and is profitable	Yes, it is very demanded in city BUT if we get the right training	Yes, easy to make	Yes, if training is done 2 female members seemed hopeful	Yes, because Women use this	Yes, if marketed right	No, because production costs are high
Risks for Entre in product production? Why?	Risk of creating a market and promotional risks	Production cost, training, promotion, long production time	Not many risks because it is a sellable product	To market to Village, residents need sofas first! Promotional risks	Marketing risks and risk of product not lasting long (product quality risks)	Marketing risks and costing risks Competition threat from Leather products	Production cost risks

FEMALE Focus Group – First year students from Begum Rokeya University in Rangpur, Conducted on 24/02/2015

	Lampshades	Espadrilles (Jute Shoes)	Jute Bags	Jewellery	Jute Purse	Jute Mobile holder
Brainstorm (BS), initial thoughts?	No comment	Dreaming to buy this product! Showing off shoes at festive occasions, very fashionable	No comment	Good looking, attractive, fashionable, occasional use, matching dresses	Fashionable, dress matching, Keep money, Birthday gift for female friends	Pocket bag for mobile phone, money bag
Would you personally buy this product? Why? Would you use it too? Why?	BUY: Yes, beautiful USE: Yes, available in City level	BUY: Yes, Comfortable for winter season. Very attractive image when wearing product. Uncommon therefore very desirable. E3 is quite rare. USE: Yes, same reasons. Fashionable. One female had something like E2.	BUY: Yes, use this kind of product for our daily life. Simple but useful. USE: Yes, it's simple and they are in demand presently. Easy to carry.	BUY: Yes, decorate themselves and all reasons listed in box above. USE: Yes, same reasons	BUY: Yes, prefer Jute purse over leather purse because Leather becomes soft after a while which is not desirable. Fashionable USE: Yes, same reasons Would buy and use W1 if available	BUY: Yes&No, would buy to keep mobile phone – decorative. Some would not use it but use Purse/handbag instead to keep mobile. 2/5 have this product – use for mobile phone (short journeys)
How much do you think its worth?	Tk. 700	Tk. 200-250	TK.250-1000 Based on the design	400	Tk. 250-350	200-250
Where would you buy this product?	Shopping mall, trade fair, showroom	Shopping mall, Shoe market, footpath stalls, Mela (trade fair), shoe tailor	Shopping mall, Market, Trade fair, Tourist spots, Showroom	Tourist (picnic) spots, Jewellery market, Shopping mall, trade fair (mela), Estate vendors	Shopping mall (high price), market, trade fair (low price), Picnic (tourist) spot	Shopping mall, Market, Footpath markets, Mela (trade fairs)
Dislikes? Why?	L1 and L3 are disliked, not attractive and design not so good	No dislikes	No dislikes	Dislike J9 – very cheap, design is not fashionable	No dislikes	No dislikes

Popular: City or Village?	City, because city people are more wealthy and fashionable than village people. Village people don't have access.	City, because city people more concerned about fashion. Product demand only in City.	City	City and Village but more in the City	City and Village	City because City people more aware of fashion, keeping up with trends.
Good product for Entre? Why?	Yes It's very fashionable, if sold in city can be very profitable	Yes, product is very fashionable. Matching dresses?	Yes,	Yes, Market demand is there. Materials can be bought for cheap rate	Would choose to make Easy to make and cost is low	Good demand and more profitable. Jute made products – longevity
Risks for Entre in product production? Why?	Promotional risks Lack of production skill	No idea about longevity of product. Competition with exported shoes. Need skilled workers.	Design preference varies from person to person	Longevity of product and discoloration of product so product quality risks	Risk with W1 because first time it will be seen in the market.	Skill labour risk, can't return from buyer. Reliability of buyers

MALE Focus Group – First year students from Begum Rokeya University in Rangpur, Conducted on 24/2/2015

	Lampshades	Espadrilles (Jute Shoes)	Jute Bags	Cushion	Jute Wallet	Jute Mobile holder	Jute Baskets
Brainstorm (BS), initial thoughts?	Not sure if people use this product	Good looking, stylish	It is more useful than the other products shown	Attractive	It is useful, it should be cheap and it is good for the environment	Colorful and stylish. People would use. For women.	No comment
Would you personally buy this product? Why? Would you use it too? Why?	BUY: Yes, it looks good to shade the light USE: Would NOT personally use product, therefore maybe buy as gift.	BUY: Yes, because it is wanted by women more than other products, but not too much available USE: No, because products shown are for Women	BUY: Yes, good looking and also useful. Students need backs for School, College and Uni. USE: Yes they would like to use Jute bag but not so much available.	BUY: Yes, but would have to be good quality USE: Yes, because we have sofas and we need cushions for them.	BUY: Yes, because less expensive and solid USE: Yes, but think it is not available	BUY: Some thought said NO because it is more suitable for Women. Some said YES because it has a daily use USE: No male people really use this product because it is uncommon. It's not useful.	BUY: Yes, because it looks different and uncommon USE: Yes, they already own similar product.
How much do you think its worth?	Tk. 100	Tk. 200-300	Tk. 1000-1500	Tk. 150	Tk. 30-50	(33% = Tk. 80) (42%=Tk. 50-60)	150, 75-80
Sale price?	No knowledge of price	No knowledge of price	No knowledge of price	Tk. 150-200	Tk. 80-100	No knowledge of price	No knowledge of price
Where would you buy this product?	No idea, maybe handicraft shops or gift shop	Shoe shops, NOT handicraft shops	Bag shop	Shopping mall or gift shop	Shopping mall, trade fair and handicraft shops	Fair, shopping mall, accessories shop, Carpet shop	Handicraft shop and fair
Dislikes? Why?	Do not like the look of	No dislikes, all design look gorgeous	Did not like design of products not mentioned in Likes box	Disliked C6 because it is round	W1 maybe too small in size W1 may not be waterproof – electronics	Not that much need because people interested to keep their phones in their pockets. Not too much attractive and old fashioned.	No dislikes but think the designs could be more up-to-date.

					might get damaged		
Popular: City or Village?	City, because it will only be available in City	Mainly City people will be attracted to product, then could catch on in Village	Both City and Village, because it is an essential product – people need bags.	City	Both City and Village but would be more applicable in City	Both City and Village. City women are not so used to this product.	Mainly in City
Good product for Entre? Why?	Yes, but not great interest compared to other handicraft products shown	Yes, because everyone needs shoes so there will always be some demand	Yes, because present and future market is good.	No, when thinking of selling to a small city like Rangpur they would choose other products over this one	Yes, It is profitable and interested to make it in large quantities because it has promising future but need advertising.	Most thought it would be a good product but would need to emphasize advertising. Some said not good product because selling quantity will not be good.	Yes, but need more customizing
Risks for Entre in product production? Why?	Risk is that the market is small and that it will take people time to get on board with this trend. Lack of production skill	Risk is low and manageable	Low risk compared to other products shown.	Risk depends on the price it would sell for, production costs may mean it has to be sold for higher price than what people would pay for.	Low risks because it is profitable. Risk with W1 because it is a new product.	Promotional risks	Risk of not selling good numbers. Risk of people not knowing what application the basket may have.

Appendices (IX) Business Plan of Interior Business

1. Introduction

A. Executive Summary

This is a traditional production business specializing in applying classical handicraft styles to contemporary interior products. It offers a stylish range of lampshades and cushions to consumers who value the importance of styling their home. The business is a sustainable cottage industry working towards women empowerment. It will be a small dedicated workforce trained by industry experts with over 20 years' experience. It's main target market is students and adults aged 30+ in Rangpur City and surrounding villages. There is potential growth for this business as it will generate repeat custom from customers and consumers which could make it one of the top businesses in the industry. There is also opportunity to target international markets through larger production houses in the Rangpur area.

B. Personal Profile

Golap is an entrepreneur in the interior design sector. From an early age he established strong leadership qualities and was recently selected as president of his village's local youth club; Sodorpur Youth Club. His main goal in life is to start his own business. The VSO ICSE project is helping him to fulfill his dreams. In addition he wants to engage himself in social works and is passionate about working with active cultural organizations. Finally he plans to see his business expand and address the issue of unemployment. Through this business he wants to help the disadvantaged women of his community, this will help generate employment and economic development.

2. Description of the Business

A. What is The Business?

The business centers on the production of unique handicraft interior products. It will be innovative with its product selection, seeking out gaps in the interior design market which other businesses have not identified. It will seek to create a distinctive selection of Lampshades & Cushion products having recruited local women who have been trained by mentors with over 20 years of experience in the industry. The business will seek to meet the demands of local and wider markets by fusing traditional Bangladesh artisanship with contemporary practical products. One of the businesses core objectives is to produce locally sourced products.

B. Statement of Aims and Objectives

- To establish a sustainable social business with the underprivileged people of the local community.
- To boost the economy of the community as the profit of the business expands demand to employ more production workers will grow.

- To produce ethically sourced handcraft products.
- To develop a network of buyers.
- To train the local village people into skilled production workers; decreasing unemployment, targeting women.
- To expand the business by selling products to further domestic and international markets.

C. Products

The business will focus on two main start up product lines; Handmade lampshades and cushions designed to meet the desires of local Bengali consumers in the North-West region. This business will have the opportunity to expand by developing other product lines within the interior design market.

[Expand on product information using extra research undertaken](#)

Interior design business product lines



D. The Market

The business will be based in Rangpur city where the handcraft sector is particularly strong, meaning good access to relevant raw materials and potential buyers for handcraft producers. The handcraft sector is steadily growing in Bangladesh and the government has shown a keen interest in making the sector more economically viable, making it highly appropriate to start a small business venture in this market. The business has two main target markets in North-West Bangladesh: the local people of Rangpur city and in the villages of Pairabondh area. This business will also work as a third party production house to larger handcraft businesses that export to meet the demand of international clients.

[Include information about potential sales location when recommended research is completed](#)

3. Business Operations

A. Legal structure

Sole Proprietorship

Sole proprietorship is the simplest form of business structure in Bangladesh. It is suitable for very small single-owner type business that does not carry any risks. Unlike a private limited liability company, a sole proprietorship does not provide limited liability protection and your personal assets are not protected from business risks.

Sole-Proprietorship – Key Facts

- A sole proprietorship in Bangladesh does not constitute a separate legal entity therefore it is not distinct from the owner/ proprietor. The business owner is personally accountable for all liabilities incurred during the course of the business.
- Any Bangladeshi citizen of at least 18 years of age is eligible for a sole proprietorship.
- A local commercial address must be provided as the business address for the sole proprietorship.
- Profits of the sole proprietorship are treated as income of the individual who owns the entity, thus it is subjected to a tax rate as that of personal income.
- As a Bangladesh sole proprietorship is not a legal entity, it cannot register another business firm.
- Sole proprietorships do not need to audit their accounts as any profits will be taxed as personal taxes.
- A Trade License is the basic requirement for proprietorship, this needs to be renewed annually.

Sole Proprietorship Advantages

- **Ease of setting up:** It is the easiest and least expensive business structure to set up.
- **Owner Control:** As a sole proprietor you are in complete control of all the business affairs including decision making.
- **No profit sharing:** You accrue all income generated by the business.
- **Ease of termination:** Terminating a sole proprietorship is easier, less time consuming and less expensive than other business entities.
- **Least compliance requirements:** You are free of the obligation of filing returns annually and only need to renew your membership every year.

B. Legal Requirements

A trade License is the basic requirement for proprietorship and needs to be renewed annually.

Documents Required and Registration Procedure

In order to register a sole proprietorship business in Bangladesh, At first, under Upzella Community the business has to be registered in Upzella office. The entrepreneur only needs National Identification Card to submit along with 200/- BDT to the office. The form is available in the Upzella office and it will take two days to complete the procedure.

The following documents/information are required:

- Proposed business name in Bangla
- Description of principal activities
- Local business address for the proposed business in any commercial area.
- Lease/Rent Agreement or title deed for the office address.
- Copy of National ID for the owner.

Worker requirements

- In the contract agreement, salary, working hours and duration of employment need to be clear.
- Payment of salary need to be cleared within the first week of the month. (Depends on the entrepreneur how they pay their workers according to the contract.)
- Workers will get holidays according to the holiday policy of the Bangladesh government.
- Workers have to submit a written application two days before they need temporary leave for any circumstance.
- For final recruitment the employer must provide an “Offer Letter” to potential employees.
- For dismissal, employer must give two warnings to the employee and then on the third warning the employer can dismiss that employee without notice.
- Under the Bangladesh labor act the workers will work maximum eight hours with a lunch break of one hour.
- According to the Bangladesh government there are five working days in a week (Sunday-Thursday). In Private sector there are six working days in a week (Saturday-Thursday). (Depends on the entrepreneur how they schedule their working days according to the contract.)

Maternity Leave

- Salary – 6 months full pay
- Wage (hour based salary)– 6 months full/half pay (business discretion)
- No doctor fees must be reimbursed

Sick pay

- Salary based employees- pay + medicine as prescribed by a doctor
- Wage based employees- no pay, no medicine (if condition is severe medicine + minimum wage)
- If a potential worker has started education at any level, then they cannot be taken out for the purpose of employment unless they can manage both simultaneously.

Wages & Hours

Minimum wage for Bangladesh – 5,300 BDT p/m

Maximum legal hours – 8 hours p/d

Maximum overtime hours – 4 hours p/d

Minimum full time hours – 6-8 hours p/d with one day p/w no more than five hours work

Once wage/salary has been decided include here

Average Wages in local area:

- City – 300 BDT p/d (not handicraft specific)
- Village – 200 BDT p/d(not handicraft specific)
- Handicraft – No less than 350 BDT p/d

Business insurance

- Business insurance is mandatory
- Insurance covers only damage to physical assets, not medical fees
- Insurance is based on businesses capital
- If injured at work it is the business's responsibility to cover medicals fees as prescribed by a doctor. Business themselves, not the insurance companies, are legally obliged to cover full pay of salary based employees or half pay of wage based employees while employee is off work sick.

C. Production Workers

Through basic training, seven production worker were selected from 30 based on suitability, commitment and skill. These workers will be the driving force of the business adding their imagination, passion and work ethic to the overall vision of the business.

These worker will go through 10 full days off intensive training covering all the skills needed to create the products. These workers can represent women development in the community by inspiring local woman to be more independent. When the business expands, the entrepreneur can continue to hire local women from the pool with the basic training experience.

D. Data Collection and Analysis

PEST Analysis – See AppendicesB.i

SWOT Analysis – See AppendicesB.ii

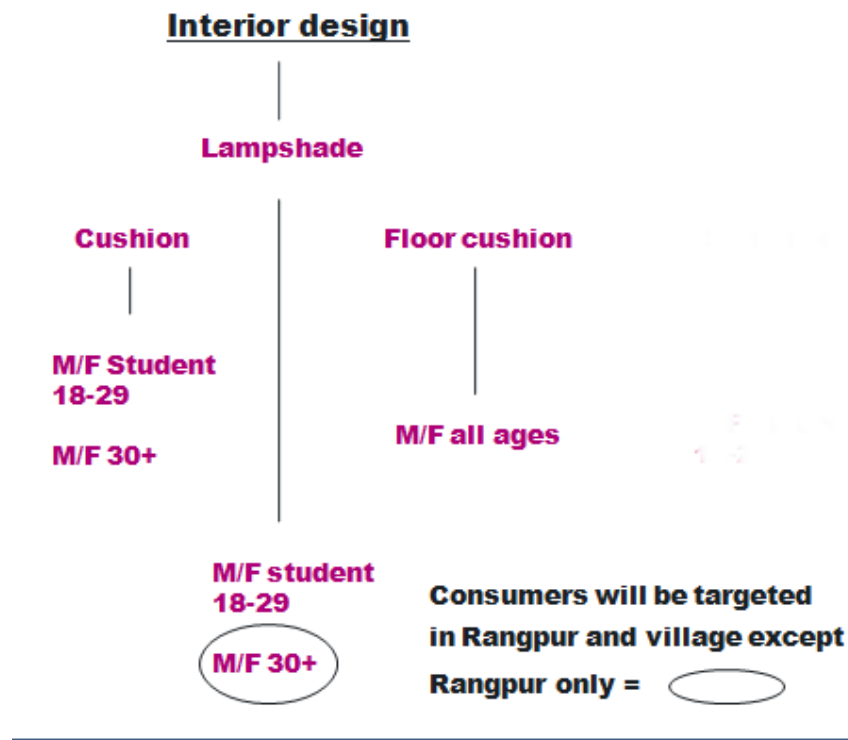
4. Marketing

A. Research

For market research we conducted a survey. We took questionnaires to the largest academic institute, Carmicheal College (Rangpur) in order to survey a large student population. As identified in our previous research, Students make a large potential market. We also found that these products attracted consumers aged 30+

When we surveyed the students, we asked them if they would only buy the cushion cover excluding the cushion pillow. 61% said they would only buy the cushion cover and 39% said they would buy a cushion with the pillow included. We recommend offering the cushion pillow as an optional product. We also discovered that the cushions can be sold as a set and individually. It was found that consumers over 30 would only buy the cushion cover and not the cushion pillow.

Target Markets



See Appendices A for product preferences.

B. Sales Strategy

Include recommended research on sales

C. Advertising

Include recommended research on advertising

5. Operations Plan

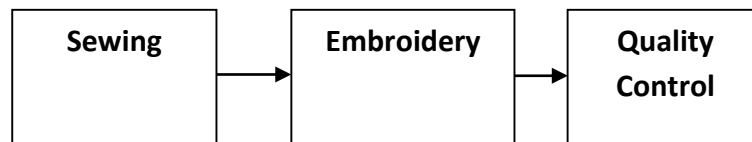
A. Production House

Potential Space:

- Golap has available land he owns next to his home in Sodorpur to build on. This means that once the production house is built the building will become an asset to his business.

Once production house has been finalized change from potential space to actual.

B. Production Process



The Business will be base its operation on block work. The main production team will split up into pairs. From the pairs, one worker will sew and the other worker will do embroidery. The finished product will be passed to the entrepreneur for quality control inspection. The entrepreneur’s main role will be overseeing production and dealing with the business needs.

For the production process two production house experts gave their views regarding the production process – Angora (Jute business manager) and Shariful (Jute rug factory manager).

See Appendices A iii for production process interviews.

Production process may change once production workers are fully skilled

6. Management and Organization

In a sole proprietorship business pattern, there is only one owner who will run the business. The business follows this business pattern. The entrepreneur is the head of the business and, under him there are seven production workers. There will be a team of mentors available to help the entrepreneur in decision making and further business advice. The mentors are unpaid contacts ready to support the entrepreneurs, the entrepreneur will be involved in the everyday running of the business including accounting, HR, sales, marketing and networking.

7. Forecast

Include recommended research on finance

8. Financial Summary and Analysis

Include recommended research on finance

A. Financial Summary

Include Summary of all financial data in business plan

B. Break-Even Analysis

Unit cost, expenses and product price

Summaries

C. Vulnerabilities

Any financial risks and how to solve

D. Financing Required

9. Risks

- **No separate legal entity:** Golap is inseparable from his business. This makes him financially and legally responsible for all debts and legal actions against the business.
- **Unlimited liability:** Creditors may sue him for debts incurred and can also obtain a court order to claim against his personal assets, including his property.
- **No corporate tax benefits or incentives:** Taxes are determined at his personal income tax rate and he does not enjoy special tax benefits that are available to a private limited company.
- **Limited capital:** Capital is limited to his personal finances and the profits generated by the business. Thus, business expansion is limited and difficult.
- **Low public perception:** This entity is the least preferred for serious businesses as nobody would be willing to lend him large sums of money. It is also difficult to attract high-caliber employees, or senior level executives who usually look for a more advanced form of business structure such as a private limited company.
- **Sale/transfer of all or part of the business:** He can transfer the business only by the sale of business assets.

10. Appendices

A. Product Description

i. Cushions

A selection of hand embroidered cotton cushions. Optional to buy cover separately. Targeted for home use; seat/bed and floor cushion.

Features: Selection of different colors with hand rendered designs.

Material: Cotton, Thread and cushion filling.

Material preference in order

- Square (by far most popular)
- Circle
- Rectangular

Decoration preference in order

- Sequin/Beading
- Embroidery
- Patchwork

Pattern preference in order

- Plain
- Floral
- Check

Material preference in order

- Cotton
- Silk

Color preference in order

- Bright
- Natural
- Dark

Size of preference in order

- Medium (20")
- Small (14")

ii. Lampshade

A range of handmade contemporary lampshades targeted for home use. Incorporating traditional Bengali handicraft with modern designs.

Features: A range of colors available in a selection of shapes.

Material: Cotton, paper, iron rodding, and wire.

Material preference in order

- Cotton
- Linen
- Parchment/paper

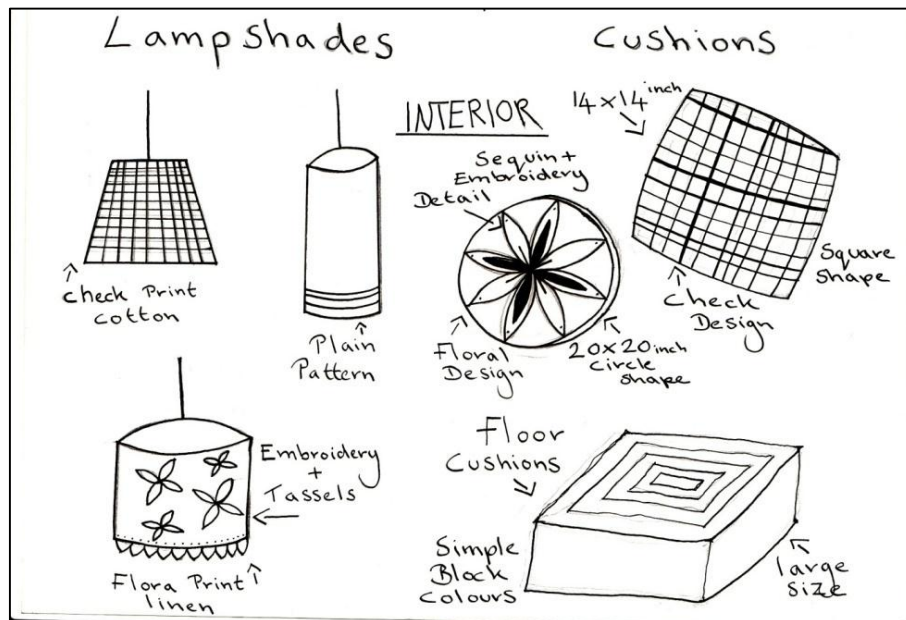
Color preference in order

- Natural
- Bright

Pattern preference in order

- Plain
- Floral
- Check
- Decoration
- Tassels
- Embroidery

Sample Drawings



iii. Production Process:

Angura's View (cushion and lampshade samples) -

1. How long did each product take to make?
- 2 – 3 days dependent on experience and motivation
2. How long to make for untrained worker?
- Dependant on skills developed in training
How much material used/ left over (wastage)?
- 3 gotch cotton to produce 3 large cushion, 1 gotch per cushion/ little wastage
3. How to re-use wastage material?
- Used as cushion stuffing
4. Process; individual/line?

- *Individual production process is the best way to increase skill set*
 - 5. Supply process?
 - *Central station/ individual*
 - 6. Worker pay in relation to production process?
 - *Pay per piece, monthly to keep motivated*
 - 7. How was lampshade produced?
 - *Structure made from iron rod held together by metal wire. Wrapped in art paper and cotton for outside*
 - 8. Where to source iron rod for lampshade structure?
 - *Bappistore. HarriPotti*
- Note- Angura can help entrepreneurs to sell their product.*

Shariful's view –

1. How much material used/ left over (wastage)?
 - *Additional design /off cut waste material*
2. How to re-use wastage material?
 - *As Designs on cushions*
3. Process; individual/line?
 - *Production line, each worker focus on one part of product, then switch over, once all worker have skill on each part go onto an individual production line*
4. Supply process?
 - *Central station/ **individual***
5. Worker pay in relation to production process?
 - *Monthly salary until worker are skilled enough to create individual product, then move onto pay per*

iv. Product Sample Dimensions

Cushion (small) Height 14inch
Width 12.5inch

Cushion (large) Height 20inch
Width 19inch

Cushion Cover (large) Height 21
inch Width 21 inch

Lampshade



B. PESTE and SWOT Analysis

i. PESTE

<p>Political</p> <p>Tax Policies</p> <p>Employment Laws</p> <p>Hartels and strikes</p> <p>Handicraft Laws</p>	<p>Economic</p> <p>Economic Growth</p> <p>Taxation</p> <p>Underdeveloped economy</p> <p>Fluctuating market</p> <p>Competition</p>
<p>Social</p> <p>Fashion/Trends</p> <p>Income Distribution</p> <p>Demographics</p> <p>Culture and family tradition</p>	<p>Technological</p> <p>Energy Use and Costs</p> <p>Advances in technology</p> <p>Power cuts</p> <p>Production rate; business operations</p>
<p>Environment</p> <p>Tropical climate;</p> <p>Flood,</p> <p>Heat</p> <p>Storms</p> <p>Dust</p>	

ii. SWOT

<p>Strength</p> <ul style="list-style-type: none"> • Specially Trained worker • Workers incorporate traditional Bengali culture and product • Entrepreneur Network • Specialist mentors 	<p>Weakness</p> <ul style="list-style-type: none"> • Worker commitments • Potential poor product quality • Lack of experience • Start-up business compare to established business • Limited production capacity
<p>Opportunity</p> <ul style="list-style-type: none"> • Empowering women • Networking growth • International Market • Increase of domestic demand 	<p>Threat</p> <ul style="list-style-type: none"> • Buyers more likely to go for a more established company • Overcrowded market • Tax • Demand fluctuation • Competition

C.Finance

i. Unit Cost of Sample Product

Cushion –

	Cost of 1 (approx)
Cushion (small)	30
Cushion (large)	65
Cushion cover (large)	75

Lampshade – [Product sample to be made and unit cost tbc.](#)

For details of product sample dimension see Appendices A iv.

D.Financial Summaries

i. Break Even Analysis

[-Price and expenses](#)

ii.Forecast

[-Expenses; Production house cost, utility cost, machinery depreciation cost, wages & any other cost that is directly involved in production.](#)

[-Income; sales, investments, loans.](#)

Appendices (X) Business Plan of Jute Bag Business

1. Introduction

A. Executive Summary

This is a traditional production business specializing in applying classical handicraft styles to contemporary products. It offers a range of fashionable yet practical jute bags to consumers who value the importance of travelling with style without losing functionality. The business is a sustainable cottage industry working towards women empowerment. It has a small dedicated workforce trained by industry experts with over 20 years' experience. Its main target market is students and parents in Rangpur City and surrounding villages. There is potential growth for this business and, in the future, it will generate repeat custom from customers as well as consumers which could make this one of the top businesses in the industry. There is also opportunity to target international markets through larger production houses in the Rangpur area.

B. Personal Profile

Romana had always wanted to help underprivileged people of the community. It is her childhood dream to build a business. VSO Bangladesh has helped her establish and build a platform for a business. She is very grateful to the VSO ICSE project in helping her pursue her dream. She is dedicated in ensuring this businesses success and establishing herself as a successful entrepreneur.

Romana is a member of her village's local youth club, Chowdhury Youth Club. Before joining this project, she already had an interest in tailoring. During the training of her candidate production workers, she has supported them with her expertise and encouragement.

She hopes that, through achieving her goal of being a successful businesswoman, she will be able to help tackle issues like unemployment and promote women empowerment. She is married to Shariful, who is very supportive of her career ambitions

2. Description of the Business

A. What is The Business?

The business centers on the production of unique handicraft products. The business is innovative with its product selection, seeking out gaps in the Jute bag market which other businesses have not identified. It will seek to create a distinctive selection of Jute Bag products having recruited local women who have been trained by mentors with over 20 years of experience in the industry. The business will seek to meet the demands of local and wider markets by fusing traditional Bangladesh artisanship with contemporary practical products. One of the businesses core objectives is to produce locally sourced products.

Aims and Objectives

- To establish a sustainable social business with the under privileged people of the local community.
- To boost the economy of the community as the profit of the business expands demand to employ more production workers will grow.
- To produce ethically sourced handcraft products.
- To develop a network of buyers.
- To train the local village people into skilled production workers; decreasing unemployment, targeting women.
- To expand the business by selling products to further domestic and international markets.

B. Products

Jute-bag business product lines



The business will focus on three main start up product lines designed to meet the desires of local Bengali consumers in the North-West region. This business will have the opportunity to expand by developing other product lines within the Jute bag market. The business aims to produce quality handcraft products by using locally sourced materials. The grocery bag is designed to be a long-lasting durable bag that consumers can rely on for everyday use. The student and school rucksack is designed to be a trend setting product equipped with features that fulfill the academic requirements of students and pupils.

[Expand on product information using extra research undertaken](#)

C. The Market

The business will be based in Rangpur city where the handcraft sector is particularly strong, meaning good access to relevant raw materials and potential buyers for handcraft producers. The handicrafts sector is steadily growing in Bangladesh and the government has shown keen interest in making the sector more economically viable, making it highly appropriate to start a small business venture in this market. The business has two main target markets in North-West Bangladesh: the local people of Rangpur city and in the villages of Pairabond area. This business will also work as a third party production house to larger handcraft businesses that export to meet the demand of international clients.

[Include information about potential sales location when recommended research is completed](#)

3. Business Operations

A. Legal structure

Sole Proprietorship

Sole proprietorship is the simplest form of business structure in Bangladesh. It is suitable for very small single-owner type businesses that do not carry any risks. Unlike a private limited liability company, a sole proprietorship do not provide limited liability protection and your personal assets are not protected from business risks.

Sole-Proprietorship – Key Facts

- A sole proprietorship in Bangladesh does not constitute a separate legal entity therefore it is not distinct from the owner/ proprietor. The business owner is personally accountable for all liabilities incurred during the course of the business.
- Any Bangladeshi citizen of at least 18 years of age is eligible for a sole proprietorship.
- A local commercial address must be provided as the business address for the sole proprietorship.
- Profits of the sole proprietorship are treated as income of the individual who owns the entity, thus it is subjected to a tax rate as that of personal income.
- As a Bangladesh sole proprietorship is not a legal entity, it cannot register another business firm.
- Sole proprietorships do not need to audit their accounts as any profits will be taxed as personal taxes.
- A Trade License is the basic requirement for proprietorship, this needs to be renewed annually.

Sole Proprietorship Advantages

- **Ease of setting up:** It is the easiest and least expensive business structure to set up.
- **Owner Control:** As a sole proprietor you are in complete control of all the business affairs including decision making.
- **No profit sharing:** You accrue all income generated by the business.
- **Ease of termination:** Terminating a sole proprietorship is easier, less time consuming and less expensive than other business entities.
- **Least compliance requirements:** You are free of the obligation of filing returns annually and only need to renew your membership every year.

B. Legal Requirements

A trade License is the basic requirement for proprietorship and needs to be renewed annually.

Documents Required and Registration Procedure

In order to register a sole proprietorship business in Bangladesh, at first, under Upzella Community the business has to be registered in Upzella office. The entrepreneur only needs National Identification Card to submit along with 200/- BDT to the office. The form is available in the Upzella office and it will take two days to complete the procedure.

The following documents/information are required:

- Proposed business name in Bangla
- Description of principal activities
- Local business address for the proposed business in any commercial area.
- Lease/Rent Agreement or title deed for the office address.
- Copy of National ID for the owner.

Worker requirements

- In the contract agreement, salary, working hours and duration of employment need to be clear.
- Payment of salary need to be cleared within the first week of the month. (Depends on the entrepreneur how they pay their workers according to the contract.)
- Workers will get holidays according to the holiday policy of the Bangladesh government.
- Workers have to submit a written application two days before they need temporary leave for any circumstance.
- For final recruitment the employer must provide an “Offer Letter” to potential employees.
- For dismissal, employer must give two warnings to the employee and then on the third warning the employer can dismiss that employee without notice.
- Under the Bangladesh labour act the workers will work maximum eight hours with a lunch break of one hour.
- According to the Bangladesh government there are five working days in a week (Sunday-Thursday). In Private sector there are six working days in a week (Saturday-Thursday). (Depends on the entrepreneur how they schedule their working days according to the contract)

Maternity Leave

- Salary – 6 months full pay
- Wage (hour based salary)– 6 months full/half pay (business discretion)
- No doctor fees must be reimbursed

Sick pay

- Salary based employees- pay + medicine as prescribed by a doctor
- Wage based employees- no pay, no medicine (if condition is severe medicine + minimum wage)

- If a potential worker has started education at any level, then they cannot be taken out for the purpose of employment unless they can manage both simultaneously.

Wages & Hours

Minimum wage for Bangladesh – 5,300 BDT p/m

Maximum legal hours – 8 hours p/d

Maximum overtime hours – 4 hours p/d

Minimum full time hours – 6-8 hours p/d with one day p/w no more than five hours work

[Once wage/salary has been decided include here](#)

Average Wages in local area:

- City – 300 BDT p/d (not handicraft specific)
- Village – 200 BDT p/d (not handicraft specific)
- Handicraft – No less than 350 BDT p/d

Business insurance

- Business insurance is mandatory
- Insurance covers only damage to physical assets, not medical fees
- Insurance is based on businesses capital
- If injured at work it is the business's responsibility to cover medicals fees as prescribed by a doctor. Business themselves, not the insurance companies, are legally obliged to cover full pay of salary based employees or half pay of wage based employees while employee is off work sick.

C.Production Workers

Through basic training, seven production worker were selected from 30 based on suitability, commitment and skill. These workers will be the driving force of the business adding their imagination, passion and work ethic to the overall vision of the business.

These worker will go through 10 full days off intensive training covering all the skills needed to create the products. These workers can represent women development in the community by inspiring local woman to be more independent. When the business expands, the entrepreneur can continue to hire local women from the pool with the basic training experience.

D. Data Collection and Analysis

PESTE Analysis – See Appendices B.i

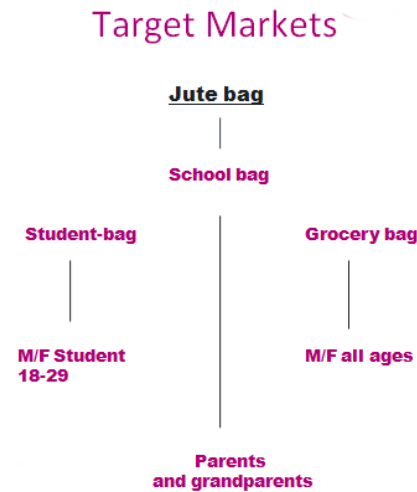
SWOT Analysis – See Appendices B.ii

4. Marketing

A. Research

For market research, we conducted surveys at the largest academic institute in Rangpur, Carmicheal College.

See Appendices A for product preferences.



B. Sales Strategy

[Include recommended research on sales](#)

C. Advertising

[Include recommended research on advertising](#)

5. Operations

A. Production House

Potential Space:

For this business, there is not any available land that the entrepreneur owns next to her home in Khordomuradpur. Romana had previously mentioned she wanted the production house in close proximity to her family home. Our next step was sourcing potential spaces that were close to her family home. Two options were suggested:

One is using an existing space owned by the CHP (Classical Handicraft Products) business. The space is already a working production house producing jute rugs, ran by Romana's husband, Shariful. The space is large and a section is unoccupied. CHP

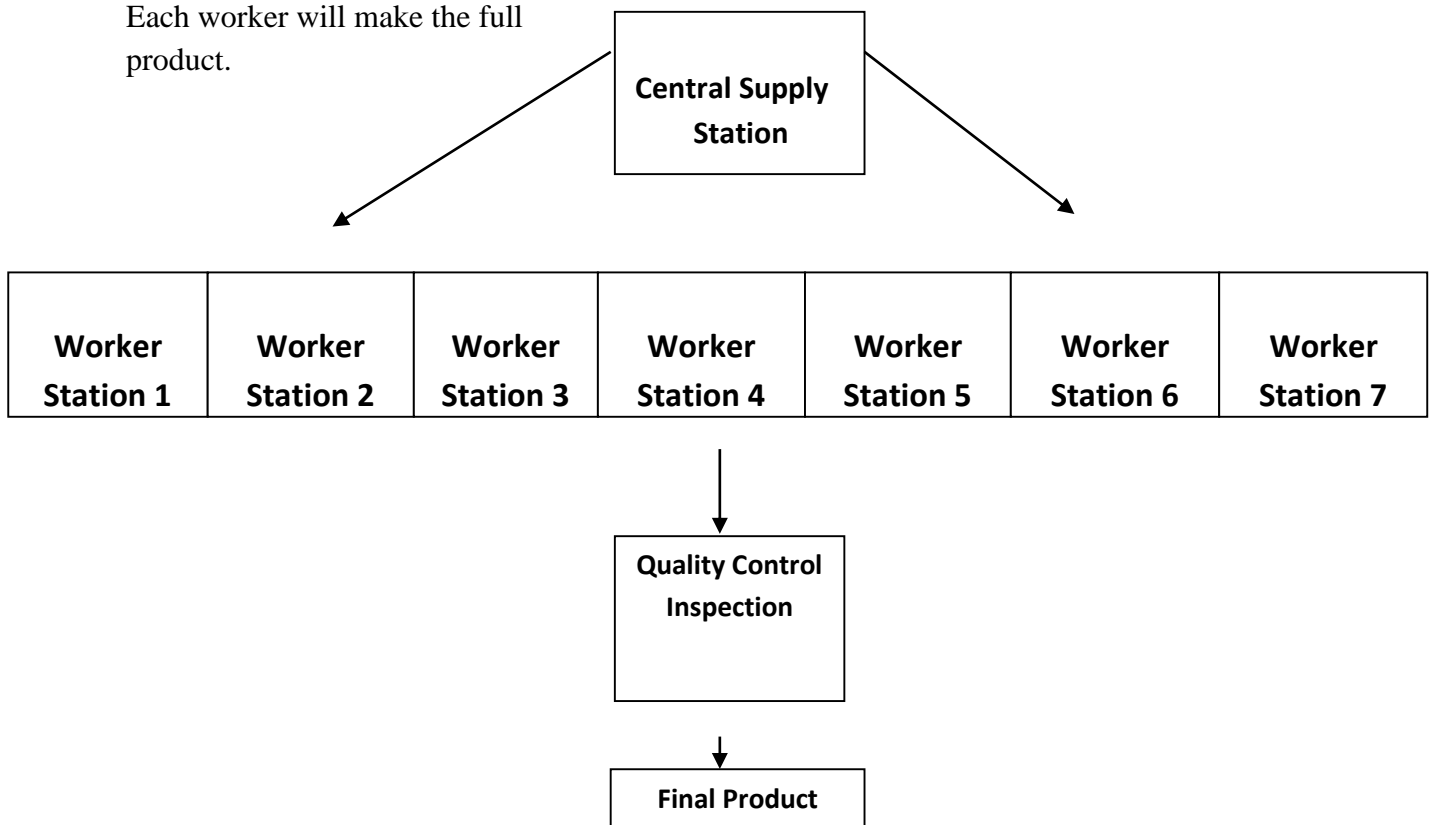
offered this business unused space. The entrepreneur will not have to pay monthly rent. However, they have to renovate the place according to their needs and will also have to pay utility bills. CHP will order bulk amount of product from the business. The entrepreneur can also take orders from outside and can produce items for their own business. When the production worker or production capacity increases, the entrepreneur can search for another production facility.

Another option is there is an available land in Payrabondh owned by PJKUS (a local NGO) Executive Director Jahangir Chowdhury and he is willing to donate that land. The condition is that the entrepreneur has to build the production house herself and can then use that place as long as she needs. The place has to be registered in the business name instead of entrepreneur's name. PJKUS Executive Director mentioned it is better to register the place by the name of the business in case the entrepreneur is unable to continue the business. Lastly, if the need of that land ended, the actual owner can claim that land back. All this matters is the subjective issue of the agreement.

Once production house has been finalized change from potential space to actual.

B. Production Process

Each worker will make the full product.



Each worker will have their own work station which will contain all tools and machinery needed to make the product. There will be a supply station where workers can cut and take any materials required. Once the workers have completed the product, it will then be passed to the entrepreneur for quality control inspection. There will also be two electric sewing machines that will be free for use and the workers can manage their time to use it.

For the production process, two production house experts gave their views regarding the production process – Angora (Jute business manager) and Shariful (Jute rug factory manager).

See Appendices A iii for the production process interviews.

Production process may change once production workers are fully skilled

6. Management and Organization

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7. Forecast

Include recommended research on finance

8. Financial Summary and Analysis

Include recommended research on finance

A. Financial Summary

See Appendices

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- **No separate legal entity:** She is inseparable from her business. This makes her financially and legally responsible for all debts and legal actions against the business.
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- **Sale/transfer of all or part of the business:** She can transfer the business only by the sale of business assets.

10. Appendices

A. Product Description

i. Rucksack

A bag to be used by school and university students.

Features: Waterproof, a selection of colors, 3 securable zip pockets, adjustable padded shoulder and hip straps.

Material: Waterproof Jute, Zip fastenings, Plastic Buckles.

Student

Preferred design features

- Medium size (25L)
- Requires Top Handle
- Combination fastenings
- Both Padded straps and back
- None-jute protective bottom

Parents

Preferred design features

- Medium size (15 L)
- Top handle required
- Combination fastenings
- Both padded back and straps
- Non- protective jute bottom

ii. Grocery bag

An everyday bag to be used by families for a multitude of purposes; main purpose used for shopping.

Features: Strong design, fashionable, multi-purpose.

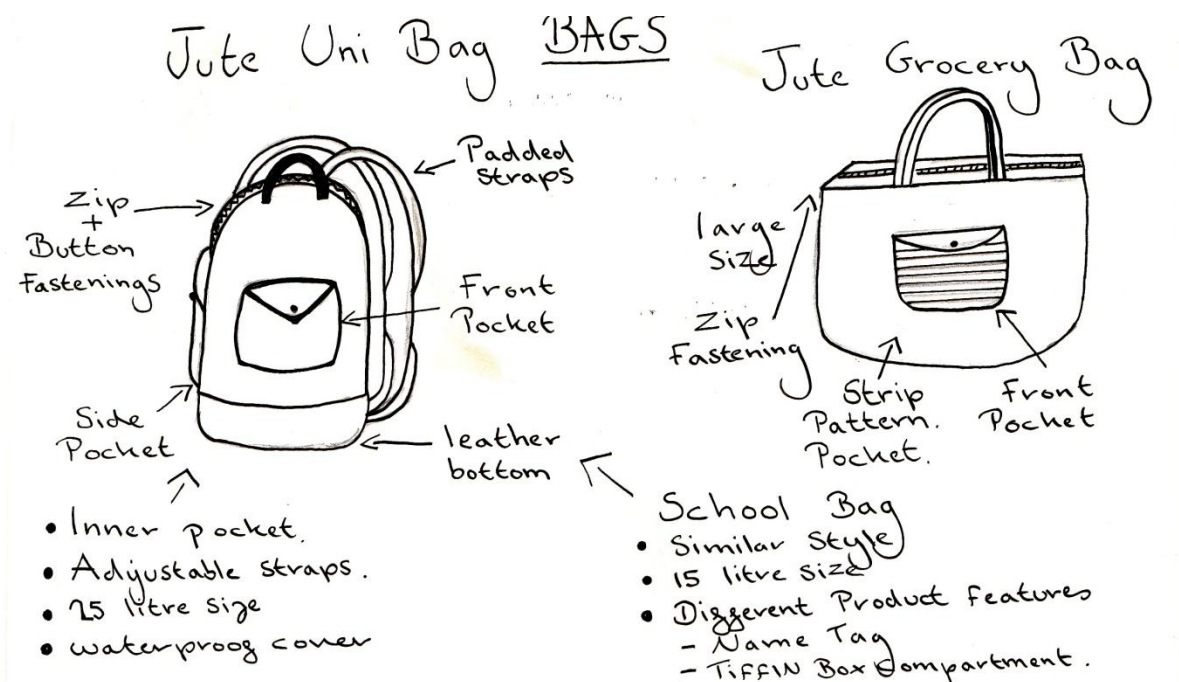
Material: Strong wearing waterproof jute, metal zip fastenings.

Parents

Preferred design features

- Handled bag
- Zip on top
- Natural colors
- Inside pocket
- Front pocket

Sample drawings



iii. Product sample dimensions

Grocery bag;

Width 14inch **Height** 14inch **Depth** 5 inch



Rucksack;

Width 14inch **Height** 19inch **Depth** 7inch



iV. Production process interviews

Shariful's View (**Jute bag samples**)-

6. How long did each product take to make?
 - skilled workers half a day for both bags
7. How long to make for untrained worker?
 - 1-2 day unskilled
8. How much material used/ left over (wastage)?
 - Additional design /off cut waste material
9. How to re-use wastage material?
 - As Designs on cushions
10. Process; individual/line?
 - Production line, each worker focus on one part of product, then switch over, once all worker have skill on each part go onto an individual production line
11. Supply process?
 - Central station/ **individual**

12. Worker pay in relation to production process?

- Monthly salary until worker are killed enough to create individual product, then move onto pay per

Angura’s View –

9. How to re-use wastage material?

- Used as cushion stuffing

10. Process; individual/line?

- Individual production process Is the best way to increase skill set

11. Supply process?

- Central station/ individual

12. Worker pay in relation to production process?

- Pay per piece, monthly to keep motivated

13. How was lampshade produced?

- Structure made from iron rod held together by metal wire. Wrapped in art paper and cotton for outside

14. Where to source iron rod for lampshade structure?

- Bappistore. HarriPotti

B. PESTE and SWOT Analysis

i. PESTE

<p>Political</p> <ul style="list-style-type: none"> • Tax Policies • Employment Laws • Hartels and strikes • Handicraft Laws 	<p>Economic</p> <ul style="list-style-type: none"> • Economic Growth • Taxation • Underdeveloped economy • Fluctuating market • Competition
<p>Social</p> <ul style="list-style-type: none"> • Fashion/Trends • Income Distribution • Demographics • Culture and family tradition 	<p>Technological</p> <ul style="list-style-type: none"> • Energy Use and Costs • Advances in technology • Power cuts • Production rate;business operations
<p>Environment</p> <ul style="list-style-type: none"> • Tropical climate; • Flood • Heat • Storms • Dust 	

ii. SWOT

<p>Strength</p> <ul style="list-style-type: none"> • Specially trained workers • Workers incorporate traditional Bengali culture and product • Entrepreneur Network • Specialist mentors 	<p>Weakness</p> <ul style="list-style-type: none"> • Worker commitments • Potentially poor product quality • Lack of experience • Start-up business compared to established business • Limited production capacity
<p>Opportunity</p> <ul style="list-style-type: none"> • Empowering women • Networking growth • International Market • Increase of domestic demand 	<p>Threat</p> <ul style="list-style-type: none"> • Buyers more likely to go for a more established company • Overcrowded market • Tax • Demand fluctuation • Competition

C.Finance

i. Unit cost of sample product

Jute Bag

Simple Grocery Bag	
Unit Cost	
Buckles	10
Zipper	10
Magnet Button	10
Jute Cotton	97.5
Black False	12.5
Fita (Handle)	21.78
Cotton	10
	171.78

School Bag	
Unit Cost	
1 inch Buckles	3
1.5 Inch strap on clip	6
Plastic Lamination	62
Black False paper	12.5
Zipper	24
Magnet Button	10
Iron Rod	40
Red Fita	42
Jute Cotton	195
Cotton	10
	404.5

For details of product sample dimension see AppendicesA iii.

D.Financial Summaries

i. Break Even Analysis

Price and expenses

ii. Forecast

-Expenses; Production house cost, utility cost, machinery depreciation cost, wages & any other cost that is directly involved in production.

-Income; sales, investments, loans.