



University of Asia Pacific
Department of Computer Science and Engineering

Course Title: Business and Entrepreneurship Lab

Course Code: BUS 402

Business Idea: A Handicraft Oriented Business named 'দুর্গা' (Durga)

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Business Description and Tagline

A handicraft, sometimes more precisely expressed as artisanal handicraft or handmade, is any of a wide variety of types of work where useful and decorative objects are made completely by one's hand or by using only simple, non-automated related tools like scissors, carving implements, or hooks. It is a traditional main sector of craft making and applies to a wide range of creative and design activities that are related to making things with one's hands and skill, including work with textiles, moldable and rigid materials, paper, plant fibers, clay, etc.

Nowadays we can see the reduction of handicraft product use. Because these products are not available everywhere, they are also sometimes more expensive. So we want to make these products more available to a larger number of people at a reasonable price so that people can find out their necessary product according to their requirements and according to their financial condition.

Basically we start work with a purpose. Here we want to start this business with a purpose of highlighting our traditional crafts. We want to represent these handicraft products to a large number of people and also encourage people to use more handicraft products.

Our mission will be to connect more users with these handicraft products through our business. Increase the number of people who want to use handicraft products and encourage people to use more handicraft products. Also our mission is to empower local artisans by providing them with a sustainable platform to showcase their skills and craftsmanship, while also offering consumers access to authentic and ethically sourced handicraft products.

Our vision will be to introduce our handicrafts products to larger people. Include new products to our website and provide more options to the consumers so that they can buy more products. We have a dream to introduce our products to the international market. At first we will try to introduce our product to the kolkata market because their culture is quite similar to our culture. So it will be attractive to collect our products also once people of Kolkata used the same product but now it's quite difficult. We will try to capture the international market where Bangladeshi people live.

The tagline of our business will be "Crafted with passion, inspired by tradition." We will focus on our traditional and cultural sense to run our business.

Tagline

"Crafted with passion, inspired by tradition"

Market Gap

To start a business it requires a market gap analysis. So that we can understand the market condition, scope of this business, and possibility of sustaining this business. It will also help to understand how much revenue we can generate in this business.

Bangladesh earns about US\$ 20 million each year from the export of handicraft products despite having a huge potential, said the association, according to The Financial Express.

market of handicraft : According to an industry insider, the wage rate is very low in Bangladesh and as all raw materials are available in Bangladesh, we can produce handicrafts at prices that would be lower than in other countries. He also said the local market for handicrafts is worth around BDT 15 to 20 billion.

Handicrafts exports fetched \$29.75 million in fiscal year 2022-23 after earning \$42.83 million the previous fiscal year, according to the Export Promotion Bureau. "The government is likely to provide some logistical support or incentives for the sector's development.

The sector's export earnings amount to around \$100 million per year but the EPB data does not paint the full picture because of improper listings under the Harmonized System (HS) Codes, a standardized numerical method of classifying traded products.

In 2020, the domestic market for handicrafts in Bangladesh grew to Tk7,500 crore, and exports increased by 48% from the previous year. In 2022-23, exports of handicrafts earned \$29.75 million, down from \$42.83 million in the previous fiscal year.

The handicraft sector in Bangladesh has been affected by the pandemic, with buyers reducing prices and profits dropping from 10–15% to 3–5%. However, the export market for handicrafts has increased because they are environmentally friendly.

Despite there being no reliable data, industry insiders believe the domestic market for handicrafts is worth around Tk 10,000 crore annually. They added that at least 40,000 entrepreneurs were involved in the sector, which directly and indirectly employs 50 lakh people, according to the daily star.

Product or Service Description

Bangladesh boasts a rich tradition of handicrafts, reflecting its cultural diversity and heritage. Some special handicraft products unique to Bangladesh include:

1. Nakshi Kantha: Intricately embroidered quilts made from recycled saris or dhotis, often featuring motifs inspired by nature, folklore, or religious symbols.
2. Jamdani Sarees: Exquisite handwoven cotton sarees adorned with intricate floral or geometric patterns, traditionally made in Dhaka and Narayanganj.
3. Terracotta Pottery: Handcrafted clay pottery, including decorative items like vases, figurines, and utensils, known for its rustic charm and intricate designs.
4. Jute Products: Bangladesh is one of the world's largest producers of jute, and artisans skillfully craft jute fibers into rugs, mats, bags, and home decor items.
5. Shital Pati: Traditional hand woven mats made from cool, natural fibers like cane or jute, often used for sitting or sleeping in hot climates.
6. Pith Art: Intricate designs carved from the soft pith of the shola plant, used to create decorative items like masks, figurines, and ornaments.
7. Brass and Copper Utensils: Skilled artisans craft brass and copper utensils, including pots, plates, bowls, and serving trays, often adorned with intricate engravings or relief work.
8. Folk Paintings: Traditional folk art styles like "patachitra" and "kalamkari" produce vibrant paintings depicting mythological scenes, rural life, or religious motifs on cloth or paper.
9. Bone and Horn Crafts: Artisans carve intricate designs on bone and horn to create decorative items, jewelry, and utensils, reflecting the country's heritage of craftsmanship.

10. Cane and Bamboo Products: Skilled craftsmen weave cane and bamboo into furniture, baskets, mats, and household items, blending traditional techniques with modern designs.

Among these products we will choose some products for our business according to our market research and our business advantage.

Handwoven textiles (such as Jamdani sarees, nakshi kantha, and taant). These are:

1. Nakshi Kantha: Intricately embroidered quilts made from recycled saris or dhotis, often featuring motifs inspired by nature, folklore, or religious symbols.
2. Jamdani Sarees: Exquisite handwoven cotton sarees adorned with intricate floral or geometric patterns, traditionally made in Dhaka and Narayanganj.
3. Shital Pati: Traditional hand woven mats made from cool, natural fibers like cane or jute, often used for sitting or sleeping in hot climates.
4. Jute Products: Bangladesh is one of the world's largest producers of jute, and artisans skillfully craft jute fibers into rugs, mats, bags, and home decor items.
5. 5. We will sell some products made of leaves. Like shital pati and hatpakha

This product is very special and only found in very few countries. Jute products are also eco-friendly.

Selling products requires a good strategy. The flow of business mostly depends on product selling. So, we require unique product selling techniques. As we will run this on an online platform we need to become more innovative.

Firstly, we will try to highlight our business motivation to our customers as to why we are selling this kind of product. Basically, very often we search for a product that we used in childhood but that is not seen today or is tough to find. We think others also face the same kind of situation. So we decided to run a business where people will find products that they used in childhood.

Secondly, we will provide an option named customization. A customer can provide his requirements and we will try to fulfill his requirements from our side. Very few online shops provide this support. So we believe this will make our customers more happy.

Thirdly, we will also try to represent different cultural products of different areas. So, when people get a chance to avail a product from his area he will be delighted and encouraged to collect the product from our shop.

Lastly, as we are working with handcraft products most of our material will be environment friendly. So conscious people will like this concept and choose us as their platform of purchasing.

We will collect this product from the local area where these products are made. We will make a deal with local people who are connected with production of these products. They will provide us products according to our requirements. We will visit the market once a week to choose our product and ensure the quality of our products. Purchasing products at the right price is a key factor to generate revenue and sustain in business. So we will search the local market to find out the best product in the given money range.

We need to find a transport system to transfer our product. For this we will make a deal with a courier provider to run our business smoothly. Also as we will run our business online we need to deliver the product in the right time and right place. For this we need a delivery partner. As our products are sensible and enviable we will manage our own delivery system by our own delivery man.

We will run our business on an online platform so customers cannot choose products physically. They need to choose a product on their device. So we need to provide a proper and enough image and video of our product with proper and right information. For these a website will be perfect. So we will run this business by a website. Also we will make advertisements using social media platforms.

Our future plan is to include more products and introduce our own designed products to make customers loyal to us.

Business Model

We will run our business through a direct sales process. We will collect products from the producers and show these products on our website and sell to our consumers. This will be our way to generate revenue.

Revenue Stream :

	2024-2025	2025-2026	2026-2027	2027-2028	2028-2029
Market Size (Domestic)	20,000,000,000	32,000,000,000	47,000,000,000	59,000,000,000	67,000,000,000
Average growth rate	12.56%	13.34%	13.89%	14.88%	16.45%
Inflation Rate (Estimated)	7.56%	7.93%	8.45%	8.89%	8.89%
Access to Internet	90%	92%	93%	93%	95%
Target Market (Aged 15-45)	77%	79%	82%	83%	83%
Market Penetration (Taka)	145,324,800	275,723,690	490,846,000	772,343,909	989,347,437

Budgets

Attributes	Year1	Year2	Year 3	Year4	Year 5	Total
Advertisement	4,00,000	3,00,000	2,00,000	2,00,000	1,00,000	12,00,000
Discounts and Promotions	50,000	50,000	40,000	40,000	35,000	2,15,000
Digital Billboards	1,20,000	1,20,000	90,000	80,000	60,000	4,70,000
Print Media	30,000	30,000	20,000	15,000	15,000	1,10,000
Loyalty Program:						
Gold	50,000	40,000	40,000	30,000	30,000	1,90,000

Silver	40,000	30,000	20,000	20,000	10,000	1,20,000
Bronze	20,000	20,000	10,000	10,000	10,000	70,000
Referral Bonuses	20,000	30,000	30,000	20,000	20,000	1,20,000
Virtual Gift cards	10,000	15,000	15,000	10,000	20,000	70,000

Operational Plan

We will collect products from rural areas where the products are made. Every area is not ideal to collect every product. We will collect different products from different areas so that we can collect the best product as well as the authentic product.

At first, we will not bring any kind of changes to our product. We will collect the product and sell the product. We will analyze the sell data and try to understand the preference of our customer and collect products according to the consumers' choices.

We will target different segments of consumers to sell our products. Our target market includes only local consumers who appreciate the beauty, craftsmanship, and cultural significance of handmade products. Locally, we aim to attract a demographic that values traditional arts and crafts.

Rural Areas: Who often face a common problem when they are unable to find the products they need, as stores are typically far away and difficult to reach. We can see load shedding in our city life. People from villages use 'Hatpakha' for relief. But in the city, it's difficult to find. We can also sell 'Hatpakha'.

Kids: Very often we see a kid visit his local district and see new things and want to collect them, but these are unavailable like bird's nests, especially 'Babui Pakhir Basha'. We will also sell bird nests. There are also many products that kids are interested in such as handmade kites, earthenware small pots, etc. We will keep those products in our storage.

Teenagers: Teenagers have hobbies like collecting different handmade cultural products made of wood, soil, and leaf. We can target this group with appropriate products made of wood, soil, and leaves.

Adults: Adults are often interested in some kind of products and showcases reflect their individuality, creativity, and unique style. Some popular handmade and traditional showcases that they may be interested in include:

Traditional art and crafts: Such as hand-painted pottery, woven tapestries, and wood-carved figurines, can enhance the beauty of homes and are often appreciated by women for their aesthetic appeal.

Handmade jewelry: Unique and personalized jewelry pieces such as beaded bracelets, hand-stamped necklaces, and wire-wrapped rings.

Handcrafted accessories: Items like handwoven scarves, embroidered patches, and leather wallets that add a touch of uniqueness to their outfits.

Elderly: We often hear stories from our grandparents that they used different toys, and products in their time but are now unavailable. Those who live in town find it more difficult to find it. But grandchildren want to use the same product and play with those toys. Also, grandparents become emotional when they find those products. So, here we can collect a large amount of customers.

Value Chain

Core Activities	Inbound Logistic	Operations	Outbound Logistic	Marketing and Sales	After Sales Services
	Local People Local Businessman Different Fair	Market Research Collect Product Update on website Deliver the product	Cash Payment Cash on Delivery Courier E- wallet	Google Adsense SEO Facebook Page Search Engine Marketing	Product Reviews & Rating Feedback Action against complain Loyalty

				Offers and Discounts	points
Support Activities	Infrastructure	Physical office Legal Framework			
	HRM	IT Team Agile Workforce & Interns			
	Technology Development	Website Based Ordering System ChatBots and Data Analysis Gather Reviews and Take actions			

Management Positions

HR	Finance & Accounting	Legal
CHRO	CFO	Consultant Lawyer
HR Administrator	Chief Accountant	

Operations	IT	Marketing
COO	CTO	CMO
Administration (Full Time)	Full time Designer, Web Developer	Customer Relationship
Site Representative (Part Time)	Full time App Developer	Marketing Consultant
Operation Coordinator	Part Time Designer, Web Developer	Marketing Research Analyst

Employee Requirements

The Timeline					
	Year 1	Year 2	Year 3	Year 4	Year 5
Expected Number of Customer Served	17534	29735	52645	67384	75340
Expected Highest Number of Customer Served Daily	85	127	212	365	500
Number of Employees	35	42	50	59	72
Salary Paid	6534500	6864500	7123800	7677340	8473200

Marketing

January 25	February 25	March 25	April 25	May 25	June 25	July 25	August 25	September 25	October 25	November 25	December 25
Prints Ads											
Billboards											
Social Media											
		Personal Communication								Email Promotion	
			Mass Media					Personal Communication			
				SEO and SMO							

Janu ary 28	Feb ruar y 28	Mar ch 28	April 28	May 28	Jun e 28	July 28	Aug ust 28	Sept emb er 28	Octo ber 28	Nov emb er 28	Dec emb er 28
Prints Ads											
Billboards											
Social Media											
		Personal Communication								Email Promotion	
			Mass Media								
				SEO and SMO							

Competitor Analysis:

Very few online shops are available online that sell handicraft products made of wood, soil, and leaves. Besides, they are not popular because they run this business on a small margin without uniqueness.

We will try to target different age groups of people with different products. We will represent different products from different areas so that customers will find a product from their rural area and become more encouraged to buy that product. We will also collect products that will make our customers feel nostalgic. We will target to sell products that provide an experience and customers have memories with it. Besides, we will provide this product at a competitive price.

- **Authenticity:** We prioritize authenticity and transparency in our sourcing practices, ensuring that each product has a genuine story and cultural significance.
- **Quality Assurance:** Our products undergo rigorous quality checks to maintain high standards and customer satisfaction.
- **Ethical Sourcing:** We are committed to fair trade practices, ensuring that artisans receive fair compensation for their work and promoting sustainable livelihoods.

- **Cultural Preservation:** By promoting traditional handicrafts, we contribute to the preservation and revival of Bangladesh's rich cultural heritage.

		Convenience	Customizable	Providing Information	Availability of Transports	Domestic / Foreign	Domestic Coverage	Experience	Recognition
		Even	Advantage	Advantage	High	Domestic	High	Disadvantage	Advantage
Direct	Aarong	Even	Disadvantage	Disadvantage	-	Domestic / Foreign	Low	Advantage	Advantage
	Upohar BD	Even	Disadvantage	Disadvantage	High	Domestic & Foreign	High	Advantage	Advantage
Indirect	Social media pages	Advantage	Disadvantage	Disadvantage	Low	Domestic / Foreign	High	Advantage	Disadvantage

5-Year Revenue and Cost Forecast

Items	Amount
RD&D	5,00,000
Website & APP Development	2,00,000
Workplace Equipment	4,00,000
Legal Expenditure	1,00,000
App Disbursements	1,30,000
Total	13,30,000

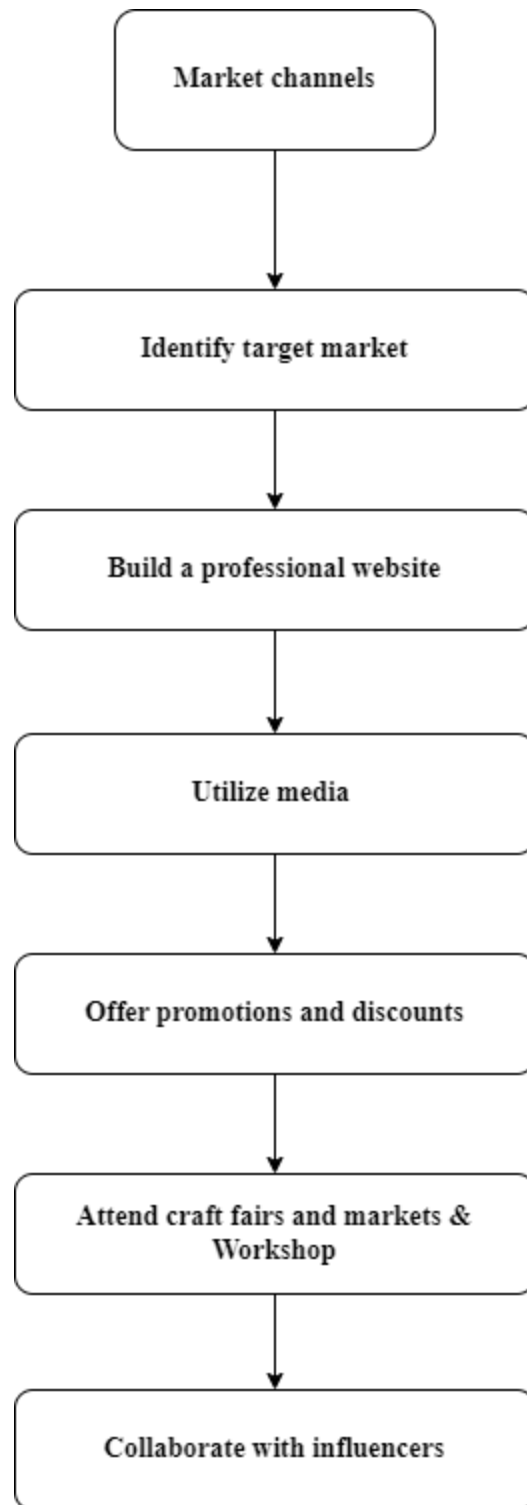
Income Statement :

	Year1	Year2	Year 3	Year 4	Year 5	Total
Sell from Website	5,00,000	7,00,000	10,00,000	23,00,000	40,00,000	88,00,000
Marketing in website and application	0	0	4,00,000	5,00,000	7,00,000	7,00,000
Net Income	5,00,000	7,00,000	14,00,000	28,00,000	47,00,000	95,00,000
Total expenses						
Salaries	1,20,000	1,70,000	1,70,000	1,70,000	4,32,000	10,62,000
Rent	1,00,000	1,50,000	1,50,000	2,00,000	5,12,000	11,12,000
Handicraft products	3,50,000	4,50,000	14,00,000	18,00,000	31,00,000	5,711,000
Electricity and Internet bill	30,000	30,000	40,000	45,000	60,000	2,05,000
App maintenance charge	50,000	40,000	40,000	30,000	20,000	1,80,000
Printing and	40,000	50,000	1,00,000	1,60,000	3,00,000	6,50,000

package						
Advertisements	40,000	30,000	30,000	10,000	12,000	1,22,000
Total expenses	7,00,000	9,20,000	15,63,000	20,50,000	27,50,000	78,80,000
Total profit before tax	-2,00,000	-2,20,000	-1,63,000	7,50,000	15,00,000	1,667,000
Net profit	-2,00,000	-2,20,000	-2,63,000	6,80,000	13,50,000	12,00,000

8. Marketing Plan

To run a successful handcrafted business, having a well-planned market plan that focuses on identifying the target audience, building a strong brand, creating a professional website, utilizing social media, offering promotions, attending craft fairs, and collaborating with influencers is important. By implementing these strategies, we can effectively promote our products, attract customers, and grow our business.



Identify target market: To effectively identify our target market for our handcrafted online business, we surveyed to gather essential demographic information. The survey provided insights into the age groups, professions, salary ranges, and interests of our audience. By analyzing this data, we can better tailor our products and marketing strategies to meet our target customers' needs and preferences, ultimately increasing engagement and driving sales. This valuable information will guide our efforts in reaching the right audience and building a loyal customer base for our handcrafted products.

Table 1.1: survey result

	Profile 1	Profile 2	Profile 3	Profile 4
Age	15-22	23-30	31-45	50+
Gender	Both	Female	Female	Male
Profession	Student	Job Holder (Entry)	Job Holder (high)	seniors or retiree
Income	Low (10k-30k)	Medium (30k - 60k)	Medium (60k - 100k)	High (100k+)
Preference	Workshop	Workshop	Workshop	Workshop
Media	Social Media (Facebook, Instagram), Store	Social Media	Social Media	Social Media, TV Campaigns

Build a professional website: In today's digital age, having a professional website is crucial for the success of any business, including our handcrafted online venture. A well-designed website serves as the virtual storefront for our products, providing customers with a seamless and engaging shopping experience. By focusing on user-friendly navigation, visually appealing design elements, and mobile responsiveness, we aim to create a website named “দুব্রান্তর” that not only showcases the artistry and quality of our handcrafted products but also instills trust and credibility in our

brand. With an emphasis on clear product descriptions, high-quality images, and secure payment options, our website will serve as a powerful tool to attract and retain customers, drive sales, and establish a strong online presence for our business.

Utilize social media: In today's digital era, social media has emerged as a vital tool for businesses to connect with their target audience and drive brand awareness. By utilizing platforms like Instagram, Facebook, and Pinterest, we can showcase our unique handcrafted products, engage with customers in meaningful ways, and cultivate a loyal following. through a strategic mix of visually appealing content, interactive posts, and targeted advertising, we aim to create a compelling online presence that resonates with our audience and drives traffic to our website. By harnessing the power of social media, we can amplify our brand message, foster authentic relationships with customers, and ultimately boost sales for our handcrafted online business.

Offer promotions and discounts: We encourage customers to make purchases by offering special promotions, discounts, and limited-time offers. Besides, we Consider running sales, giveaways, and collaborations with other businesses to attract new customers and retain existing ones.

Attend craft fairs and markets: Attending craft fairs and markets allows us to showcase our handcrafted products in person, engage with customers directly, and build brand awareness. By participating in these events, we can connect with potential buyers, receive immediate feedback, and create memorable experiences that drive interest in our unique offerings. The face-to-face interaction at craft fairs provides a valuable opportunity to share the story behind our products, highlight their quality, and establish a personal connection with customers, ultimately leading to increased sales and growth for our handcrafted online business.

Collaborate with influencers: Partner with social media influencers, bloggers, and other creatives to promote our products to their followers. This can help increase brand visibility, drive traffic to our website, and generate sales.

Marketing Before Product Launch

Janu ary 24	Feb ruar y 24	Mar ch 24	April 24	May 24	Jun e 24	July 24	Aug ust 24	Sept emb er 24	Octo ber 24	Nov emb er 24	Dec emb er 24	Prod uct Lau nch
Prints Ads												
Billboards												
Social Media												
		Personal Communication									Email Promotion	
			Mass Media									
				SEO and SMO								

9. Legal and Regulatory Considerations

In entering a business, the first focus will be on its legislation and law regulations. It can impact the business run. In Bangladesh, running a handcrafted product business involves complying with various legal and regulatory requirements to ensure smooth operations and avoid potential legal issues. Some key considerations include obtaining necessary licenses and permits, adhering to industry-specific regulations, and addressing intellectual property rights.

Name Clearance Certificate: A Name Clearance Certificate is a document issued by the Department of Patents, Designs, and Trademarks in Bangladesh to verify the availability of a proposed business name. It confirms that the chosen name is not already in use and is eligible for trademark registration. Obtaining a Name Clearance Certificate is a crucial step in protecting the brand identity and intellectual property of a handcrafted product business. To implement it, we must follow some steps. That are

Step 1	Step 2	Step 3	Step 4	Step 5	Step 6
Online Application	Opening an E-Account With RJSC	Preliminary Name Search	Payment Of Fees	Submit Money Receipt	Obtain Name Clearance Certificate

For the Name Clearance process, there are associated costs involved:

- BDT 600 for each name application
- BDT 100 for time extension requests

These fees are necessary to initiate the clearance process and ensure the uniqueness and legality of the chosen business name for trademark registration in Bangladesh.

Stamp Duty Payment: To follow the Stamp Duty Payment process, the required step is:

- Payment of Stamp Duty made to the Treasury of BRAC Bank

Costs associated with the process include:

- BDT 3,000 for the Article of Association plus BDT 50 for a Certified Copy
- BDT 1,000 for the Memorandum of Association plus BDT 50 for a Certified Copy

These costs cover the stamp duty payments for the Article and Memorandum of Association, along with the fees for obtaining certified copies, ensuring compliance with legal requirements in Bangladesh.

Register at RJSC: To establish a legal foundation for a business in Bangladesh, the process involves registering at the RJSC under the Companies Act 1994. This includes steps such as preparing MOA and AOA, submitting name clearance details, filling prescribed forms, attaching documents, paying fees, and obtaining a Certificate of Incorporation.

	Required Documents
Step 1	Name clearance certificate
Step 2	Memorandum and Articles of association
Step 3	Filled in Form I: Declaration on Registration of Company
Step 4	Filled in Form VI: Notice of Situation of Registered Office and of Any Change therein
Step 5	Consent of Director to act
Step 6	List of Persons Consenting to be Directors
Step 7	Particulars of the Directors, Manager and Managing Agents
Step 8	Proof of payment for Treasury Stamps
Step 9	TIN Certificate of all Directors

Obtain Trade License: Securing a Trade License in Bangladesh, as per the City Corporation Ordinance, 1983, involves obtaining and submitting the application, undergoing inspection, paying fees, and ultimately receiving the license to ensure legal compliance for business operations. Here the costs associated with the process include: The expenses for acquiring a Trade License in Bangladesh consist of a license fee ranging from BDT 1,000 to BDT 20,000, in addition to a BDT 10 application fee.

- BDT 1,000 to BDT 20,000 for the license fee
- BDT 10 for application fee.

Registration with BIDA : To register with the Bangladesh Investment and Development Authority (BIDA) under the Investment Board Act 1989, businesses need to follow a process that includes collecting the registration form, paying the registration fee, submitting required documents, undergoing application review, and obtaining the Registration Certificate.

- BDT 5,000 associated cost for registration fee

Tax Rate: For Private Limited Company operating under the Income Tax Ordinance 1984, the applicable tax rate is 35%. This means that 35% of your company's taxable

income will be owed in taxes to the government. Make sure to consult with a tax professional to ensure compliance and to explore any available deductions or credits.

10. Initial Chart of Investment Required

Launching the business, the initial investment required can be broken down into various categories:

- Product Development: This may include costs for research, design, prototyping, and testing of the product.
- Marketing: Expenses for branding, advertising, website development, and promotional activities.
- Operating Expenses: Costs for rent, utilities, salaries, insurance, and other day-to-day operational needs.
- Other Startup Costs: This category can include legal fees, registration costs, technology infrastructure, and initial inventory.

We can fund our project from any of these potential sources such as

- Personal savings
- Bank loans
- Investments from family and friends
- Investors
- Venture capital firms or
- Government grants and programs.

That is to say, these sources come with different pros and cons meaning we should weigh them against our company's financial requirements together with growth objectives.

Initial Fund

	Profile1	Profile 2	Profile 3	Profile 4	Profile 5
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Name	Abdur Rashid	Md Mohiuddin	Md karim	Md Rahim	Rahman
Occupation	Businessman	Teacher	Doctor	Engineer	Banker
Relation with the CO-founder	Father	Father	Uncle	Uncle	Uncle
Investment amount	5 lakhs	5 lakhs	10 lakhs	5 lakhs	8 lakhs
Investment type	Debit	Debit	Debit	Debit	Equity

Fund Requirement

	Q1	Q2	Q3	Q4	Yearly
2024-25	3,10,000	2,90,000	0	1,00,000	7,00,000
2025-26	2,30,000	0	0	3,00,000	5,30,000
2026-27	0	0	5,00,000	2,00,000	7,00,000
2027-28	4,00,000	6,00,000	0	2,00,000	12,00,000
2028-29	3,00,000	0	4,00,000	1,00,000	8,00,000

Reference

- 1.
2. https://pdf.usaid.gov/pdf_docs/pnadn210.pdf
3. Retrieved from BIDA: <http://bida.gov.bd/>