

*Proposed NU Business Name : **Shagor Sweets meat & Restora***

*Business Category: **General Retail & Wholesale***



*Business Proposal Prepared & Verified by: **Naznin Akther***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Sabuj Kumar Paul</i></b> Vill: Khamar pabon tair, Union: 3 no. Saghata, Post: Dak Bangla, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Chobi Rani Paul
(iii) Father's name	:	Shodhangsu Kumar Paul
(iv) GB member's info	:	<i>Branch: Kamaler para, Gaibandha, Centre # 23/mo, Loan no.: 2651, Member since November 10, 1997 First loan: Tk. 2,000 Existing loan: Tk. 80,000, Outstanding loan: Tk. 24,414</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 60,000 (Sixty thousand).  : He has 4 (Four) years working experience as an assistant in his father's business (hotel).
Other Own/Family Sources of Income	:	His father's income from Agriculture. His other's income from dairy firm (3 cows).
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01785622242
NU's National ID No.	:	3218828323618
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Chobi Rani Paul is a GB member since November 10, 1997 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it by cultivation, purchasing furniture and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Shagor Sweets meat &amp; Restora</i></b>
Address/ Location	:	Saghata bazar, Gaibandha.
Total Investment in BDT	:	Tk. 599,000
Financing	:	Self Tk. 449,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 9,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30%.
(ii) Estimated % of proposed gross profit margin	:	On products 30%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Income from servicing (A)</b>	8,500	238,000	2,856,000
<b>Less: Cost of servicing (product purchase) (B)</b>	5,950	166,600	1,999,200
<b>Gross Profit (C) [C=(A-B)]</b>	2,550	71,400	856,800
<b>Less: Operating Cost:</b>			
Electricity bill		2,000	24,000
Generator bill		1,000	12,000
Shop Rent		2,700	32,400
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		500	6,000
Present Salary (Self & family)		8,000	96,000
Present Salary (Assistant-8)		48,000	576,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		1,510	18,120
<b>Total Operating Cost (D)</b>		<b>64,618</b>	<b>775,415</b>
<b>Net Profit (C-D):</b>		<b>6,782</b>	<b>81,385</b>

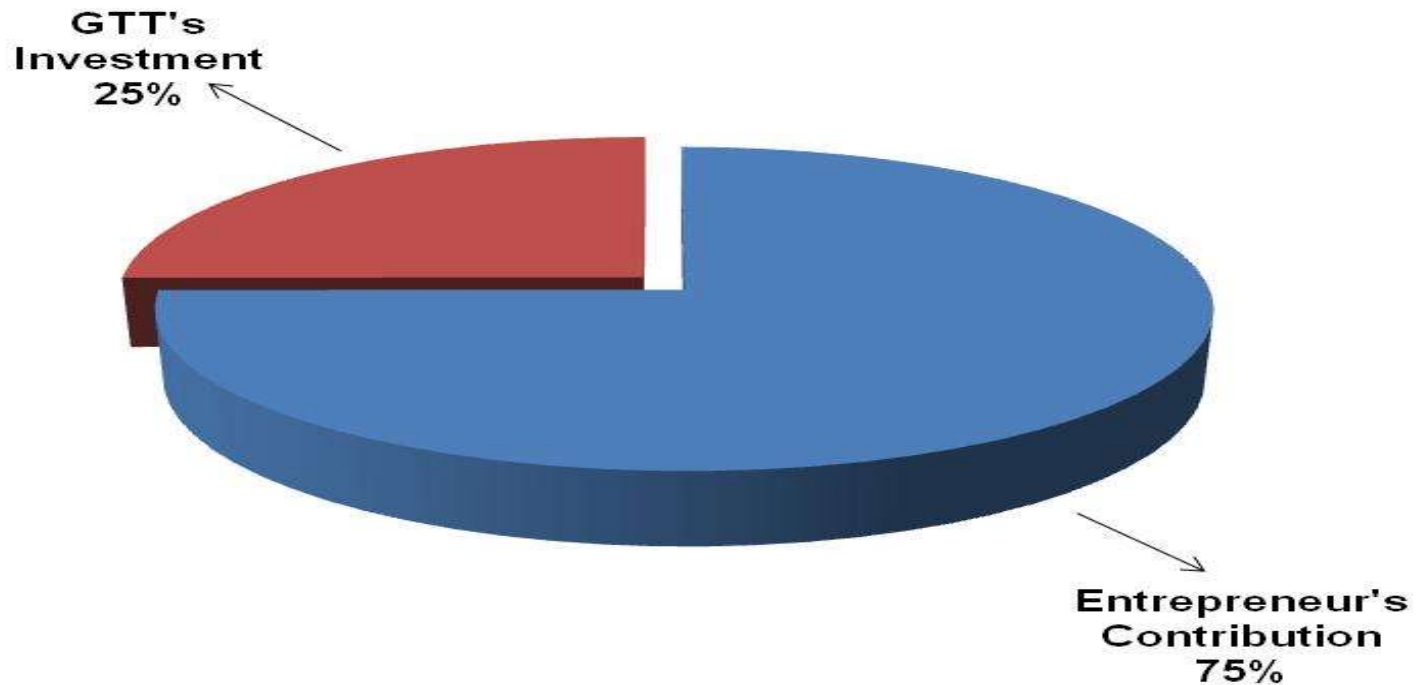


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (sweets, sweetmeat, jilapi, curd, soft drinks, egg, rice, flour, sugar, oil and wood curst etc)	Investment in products (flour, sugar, rice, pluses, milk, egg, curd, soft drinks, tea leaf and wood curst etc)	33,801	150,000	183,801
Investment in Machinery (refrigerator - 2 pics)		40,000		40,000
Investment in Equipments (gas stove, weight machine, bulb and fan etc.)		11,500		11,500
Cash in hand		10,049		10,049
Debtors (Since December, 2015 to at present)		9,500		9,500
Creditors (Since December, 2015 to at present)		(9,800)		(9,800)
Decoration ( fixture and fittings)		103,950		103,950
Advance for shop		250,000		250,000
<b>Total Capital</b>		<b>449,000</b>	<b>150,000</b>	<b>599,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 449,000
- GTT's Investment BDT 150,000
- Total Capital BDT 599,000





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Estimated income from servicing (A)</b>	11,000	307,996	3,695,950	12,650	354,195	4,250,342	13,282	371,905	4,462,859
<b>Less: Cost of servicing (product purchase) (B)</b>	7,700	215,597	2,587,165	8,855	247,937	2,975,239	9,298	260,333	3,124,001
<b>Gross Profit (C) [C=(A-B)]</b>	3,300	92,399	1,108,785	3,795	106,259	1,275,103	3,985	111,571	1,338,858
<b>Less: Operating Cost:</b>									
Electricity bill		2,500	30,000		3,000	36,000		3,500	42,000
Generator bill		1,200	14,400		1,400	16,800		1,600	19,200
Shop Rent		3,200	38,400		3,200	38,400		3,200	38,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		200	2,400		300	3,600		400	4,800
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		9,000	108,000		10,000	120,000		11,000	132,000
Proposed Salary (Assistant-10)		60,000	720,000		70,000	840,000		72,000	864,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,500	18,000		2,000	24,000
<b>Non Cash Item:</b>									
Depreciation Expenses		1,510	18,120		1,510	18,120		1,510	18,120
<b>Total Operating Cost (D)</b>	-	<b>81,263</b>	<b>968,885</b>	-	<b>94,063</b>	<b>1,128,755</b>	-	<b>98,863</b>	<b>1,186,355</b>
<b>Net Profit (C-D):</b>	-	<b>11,136</b>	<b>139,900</b>	-	<b>12,196</b>	<b>146,348</b>	-	<b>12,709</b>	<b>152,503</b>
<b>Retained Income</b>			<b>139,900</b>			<b>286,247</b>			<b>438,750</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	145,900	158,348	164,503
1.3	Depreciation Expenses	18,120	18,120	18,120
1.4	Opening Balance of Cash Surplus	-	128,020	232,487
	<b>Total Cash Inflow</b>	<b>314,020</b>	<b>304,487</b>	<b>415,110</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>128,020</b>	<b>232,487</b>	<b>343,110</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 08  
Future employment: 02
- Trade License in his own name;
- Maintain books of record;
- Family Business;
- He has on hand training;
- Good reputation;
- Skilled and working experiences (14 years).

## **W**EAKNESS

- Can not supply goods and services as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 887,750 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 157<sup>th</sup> as Yunus Centre and 30<sup>th</sup> In-house Executive  
Social Business Design Lab  
on December 24, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



















# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫/২০২৬ খ্রি

**লাইসেন্স**

ক্রমিক নং- 51

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৫৩

লাইসেন্সধারীর নাম : মোঃ মোস্তাফিজুল হক মিল্টা তারিখ : ২৭-০২-২৫

পিতা/স্বামীর নাম : মোঃ মোস্তাফিজুল কামর পারভান

ঠিকানা : গ্রাম : সাঘাটা পোষ্ট : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : মোঃ মুল্লী আমলদারী এই নির্দিষ্ট শুধু ইচ্ছা করলে

৩০/০৩/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০০/- (কথায়) ২০০০/- (লেখায়) মোঃ মোস্তাফিজুল হক মিল্টা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চাලিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭-০২-২৫

মোঃ মোশারক হোসেন সুইট  
 চেয়ারম্যান  
 ৩নং সাঘাটা ইউনিয়ন পরিষদ  
 সাঘাটা, গাইবান্ধা।





গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম

ড. ক. কলিতা

অণী নং

২২৮৮

গ্রুপ নং

০৭

কেন্দ্র নং

২৭৯

কেন্দ্রের নাম

পাটাল ভবন ডি.এ.এ.

বই ইস্যুর তারিখ

২০২১/১২

শাখা ব্যবস্থাপকের স্বাক্ষর

[Signature]

দৈনিক চিহ্নিত হিসাব

০২/০১/১৫	জি.কি -	৳৫৬০৫
০৩/০১/১৫	"	৯৯৫০৫
০৪/০১/১৫	"	৯২৫০৫
০৫/০১/১৫	"	৬৫৪০৫
০৬/০১/১৫	"	৳২৫০৫
০৭/০১/১৫	"	৳৭৬০৫
০৮/০১/১৫	"	৯৬৫০৫






গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: সবুজ কুমার পাল  
Name: Sabuj Kumar Paul  
পিতা: শুধাংশু কুমার পাল  
মাতা: ছবি রানী পাল  
Date of Birth: 01 Jan  
ID NO: 3218828



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/গ্রামা: খামার পবনতাইড়, পবনতাইড়, ডাকঘর: ডাকবাংলা বাজার - ৫৭৫০, সাঘাটা, পাইখাঙ্গা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর  
প্রদানের তারিখ: ১১/০৯/২০০৮



**Thank You**