

Proposed NU Business Name : Himu Confectionaries
Business Category: General Retail & Wholesale



Project Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj, Gaibandha
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rakibul Hasan Vill: Gondher Bari, Union: Dorbosta, Post: Bisu Bari, Upazila: Gobindoganj, District: Gaibandha.
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rowshonara
(iii) Father's name	:	Md. Zillur Rahman
(iv) GB member's info	:	<i>Branch: Dorbosto, Gobindoganj, Centre # 2/mo</i> <i>Loan no.: 3681, Member since 02 March 2008</i> First loan: Tk. 3,000 Existing loan: Tk. 22,000, Outstanding loan: 10,320
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Honours (2 nd Year-Political Science)-Continuing
Present Occupation (Besides own business, i.e., perusing 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.)	:	01 (One) year experience is running his own business. He started the business with BDT 300,000 (Three lac). : He has 03 (Three) Years working experience from local bakery Shop.
Other Own/Family Sources of Income	:	His father's income from Private Job (Supervisor of Bogra to Gaibandha Bus) and another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01763261730
NU's National ID No.	:	19953213010000194
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rowshonara is a GB member since 02 March 2008 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, household purposes and finally assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Himu Confectionaries</i>
Address/ Location	:	Katakhali balua hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 422,000
Financing	:	Self Tk. 322,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products 15% and Mobile Recharge & bKash 100%
(ii) Estimated % of proposed gross profit margin	:	From Products 15% and Mobile Recharge and bKash100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Commission from Mobile Recharge	81	2,268	27,216
Commission from bKash	160	4,480	53,760
Total Income from Sales and Commission (A)	1,241	34,748	416,976
Less: Cost of sales of products (Product purchase)			
	850	23,800	285,600
Gross Profit (C) [C=(A-B)]	391	10,948	131,376
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		500	6,000
Provision of bad debt		4	51
Present Salary (Family & Self)		4,500	54,000
Present Salary (Assistant-01)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		381	4,570
Total Operating Cost (D)		9,035	108,421
Net Profit (C-D):		1,913	22,955

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, bakery item, soft drinks etc.)	Investment in products (Grocery item, bakery item etc.)	56,000	30,000	86,000
Investment in Mobile Recharge (GP, Blink, Robi, Teletalk etc.)		25,000	-	81,000
Investment in bKash		100,000	70,000	170,000
Investment in machineries & equipment (refrigerator, fan, light, calculator , mobile set etc.)		25,000	-	25,000
Cash in hand		3,020	-	3,020
Debtors (Since January to at Present)		5,100	-	5,100
Advance for Shop		110,000		
GB Outstanding Loan		(10,320)	-	(10,320)
Decoration (Fixture & Fittings)		8,200	-	8,200
Total Capital		322,000	100,000	422,000

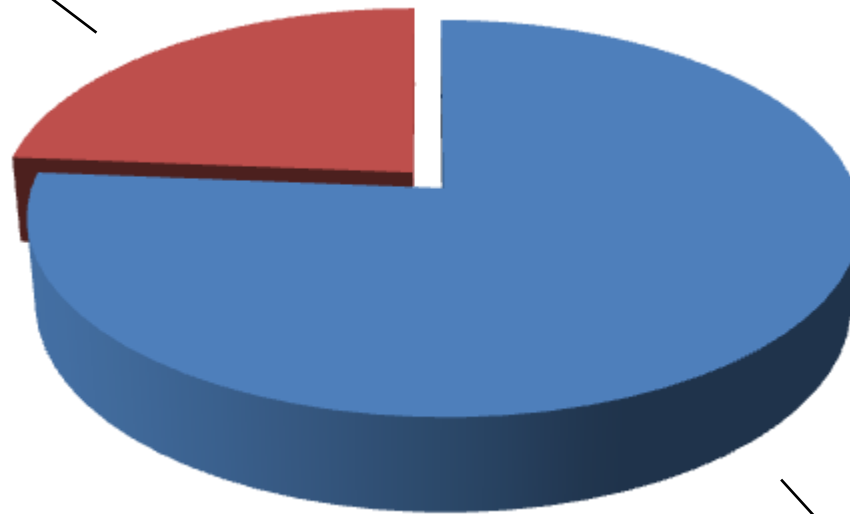
SOURCE OF FINANCE

**GTT's
Investment
24%**

■ **Entrepreneur's Contribution BDT 322,000**

■ **GTT's Investment BDT 100,000**

■ **Total Capital BDT 422,000**



**Entrepreneur's
Contribution
76%**

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
Est. Sales income from products	1,700	47,600	571,200	1,955	54,740	656,880	2,151	60,214	722,568
Est. Commission from Mobile Recharge	135	3,780	45,360	155	4,347	52,164	171	4,782	57,380
Est. Commission from bKash	200	5,600	67,200	240	6,720	80,640	269	7,526	90,317
Est. Total Income from Sales and Commission (A)	2,035	56,980	683,760	2,350	65,807	789,684	2,590	72,522	870,265
Less: Cost of sales of products (Product purchase)	1,445	40,460	485,520	1,662	46,529	558,348	1,828	51,182	614,183
Gross Profit (C) [C=(A-B)]	590	16,520	198,240	689	19,278	231,336	762	21,340	256,082
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		850	10,200
Generator bill		250	3,000		350	4,200		400	4,800
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance bill		1,000	12,000		1,200	14,400		1,300	15,600
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Provision of bad debt		4	51		4	51		4	51
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,500	66,000		6,500	78,000		7,500	90,000
Proposed Salary (Assistant-01)		2,000	24,000		2,500	30,000		2,900	34,800
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		381	4,570		381	4,570		381	4,570
Total Operating Cost (D)	-	12,237	142,841	-	14,367	172,401	-	16,167	194,001
Net Profit (C-D):	-	4,283	55,399	-	4,911	58,935	-	5,173	62,081
Retained Income			55,399			114,334			176,415

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	59,399	66,935	70,081
1.3	Depreciation Expenses	4,570	4,570	4,570
1.4	Opening Balance of Cash Surplus	-	29,649	53,154
	Total Cash Inflow	163,969	101,154	127,805
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Loan	10,320		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	134,320	48,000	48,000
3.0	Total Cash Surplus	29,649	53,154	79,805

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Skilled and working experiences (6yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 498,415 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 178th as Yunus Centre and 38th In-house
Executive Social Business Design Lab
(GTT) on February 01, 2016 at Grameen Telecom Trust
Premises**

Thank you

Pictures

প্রয়োজনে পাশে
বিকাশ

bKash
সবই এখানে আছে









Top shelf: Various packaged goods including biscuits and instant noodle packets.

Second shelf: More packaged goods, including what appears to be a large pack of instant noodles.

Third shelf: A row of jars, likely containing instant noodle cups, with a red banner above them that says 'Lalji'.

Fourth shelf: More jars of instant noodle cups and some packets of instant noodles.

Fifth shelf: Packets of instant noodles in various colors (red, green, blue).

Sixth shelf: More packets of instant noodles, some in larger bags.

Seventh shelf: Cardboard boxes, some with the brand name 'Lalji' visible.

Eighth shelf: More cardboard boxes, some containing instant noodle cups.

Large jar in the foreground with a green label, likely containing instant noodle cups.

Shelves on the right side of the store, partially visible, containing various items.







প্রয়োজনে পাশে
বিকাশ

bKash
সহজ ও নিরাপত্তা নিয়ে





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



ক. বিক্রম হাশমি

নাম: মোঃ রাকিবুল ইসলাম

Name: MD. RAKIBUL HASAN

পিতা: মোঃ জিহুর রহমান

মাতা: মোছাঃ রওশনারা বেগম

Date of Birth: 01 Jan 1995

ID NO: 19953213010000194

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোনো পাণ্ডা গোলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুমোদন করা হলো।

ঠিকানা: বাসা/হোল্ডিং: জিহুরবাড়ী, গ্রাম/রাঙ্গা: গাংগেরবাড়ী, গাংগেরবাড়ী,
ডাকঘর: বিজবাড়ী - ৫৭৪০, গোবিন্দগঞ্জ, গাইবান্ধা

প্রদানকারী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



ਅਰਥਿਕ ਵਿਕਿਰ ਸਿਫਾਰ

— α — α — α — α —

੦੦/੨੦੦੬ ਸਾਲੇ ਵਿਕਿਰ = ੨੫੦੦'-

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੦੦/੨੦੧੧ " " = ੨੬੨੦'-

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Thank You