

Proposed NU Business Name : **Jihad Gift Corner &
Shah Poran Traders**

Business Category: **General Retail & Wholesale**



Business Proposal Identified by: **Dipok Kumar Roy, Asst. Officer, Gaibandha Sadar
Unit, Gaibandha**

Business Proposal prepared by: **Naznin Akther**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | <i>Md. Shariful Islam Sabuz</i> Vill: Kismat Malibari Dhamopur, Union: Malibari, Post: Hatdariapur, Upazila: Gaibandha Sadar, District: Gaibandha. |
| Age | : | 30 years |
| Marital status | : | Married |
| Children | : | 01 (One) Son |
| No. of siblings: | : | 02 (Two) Brothers and 03 (Three) Sisters |
| 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. Sultana Begum |
| (iii) Father's name | : | Late. Md. Alek Uddin Bepari |
| (iv) GB member's info | : | <i>Branch: Janepar, Dariapur, Gaibandha, Centre # 20/mo, Loan no.: 4620/1, Member from March 01, 1987 to April 03, 1994</i> First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 10,000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | Honor's in Management |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.) | : | His other's income from Agriculture. |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 02 (Two) years experience is running his own business. He started the business with BDT 70,000 (Seventy thousand). : He has 03 (Three) years working experience as an assistant in a cosmetics shop and a steel furniture shop. |
| Other Own/Family Sources of Income | : | His elder brother's income from Business (steel furniture shop). From the benefit of existing business, he purchased 04 (Four) decimal land (shop plot – besides his shop) with a amount of 02 (Two) lac taka. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01790955845 |
| NU's National ID No. | : | 3212480163872 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sultana Begum is a GB member from March 01, 1987 to April 03, 1994 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for cultivation and building house.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Jihad Gift Corner & Shah Poran Traders</i> |
| Address/ Location | : | Dariapur hat, Gaibandha. |
| Total Investment in BDT | : | Tk. 444,000 |
| Financing | : | Self Tk. 324,000 (from existing business) Required Investment Tk. 120,000 (as equity) |
| Present salary/drawings from business | : | BDT 8,000 (Six Thousand) |
| Proposed Salary | : | BDT 10,000 (Ten Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 25%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 25%. |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from Products (A) | 3,000 | 78,000 | 936,000 |
| Less: Cost of Sales/Products (B) | 2,250 | 58,500 | 702,000 |
| Gross Profit (C) [C=(A-B)] | 750 | 19,500 | 234,000 |
| Less: Operating Cost: | | | |
| Electricity bill | | 2,000 | 24,000 |
| Generator bill | | 100 | 1,200 |
| Shop Rent (self) | | | - |
| Mobile bill | | 700 | 8,400 |
| Conveyance bill | | 1,000 | 12,000 |
| Present Salary (Family & Self) | | 8,000 | 96,000 |
| Provision of bad debt | | 29 | 352 |
| Other Cost (Stationary & Entertainment etc.) | | 800 | 9,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 748 | 8,980 |
| Total Operating Cost (D) | | 13,378 | 160,532 |
| Net Profit (C-D): | | 6,122 | 73,468 |

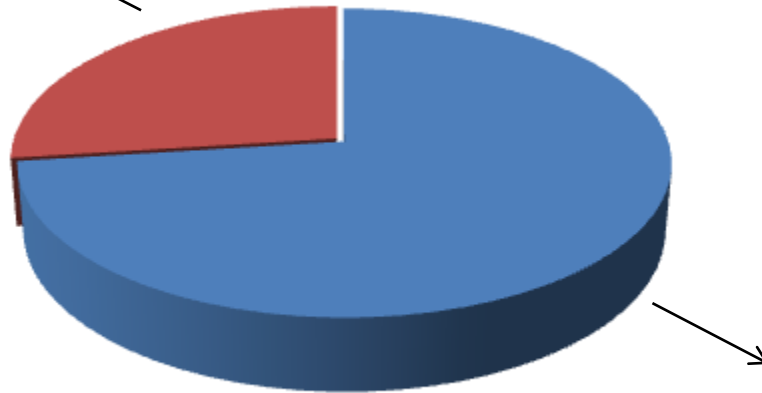
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (almira, rack, showcase, dressing table, chair, wardrop, plastic products and plain sheet etc.) | Investment in products (plain sheet, rack and plastic products) | 266,500 | 120,000 | 386,500 |
| Investment in Machineries, Equipment & Tools (welding machine, graining machine, drill machine, color spray machine, related accessories, bulb and fan etc.) | | 58,800 | | 58,800 |
| Cash in Hand | | 8,900 | | 8,900 |
| Debtors (Since April, 2016 to at present) | | 35,200 | | 35,200 |
| Creditors (Since April, 2016 to at present) | | (47,000) | | (47,000) |
| Decoration (fixture and fittings) | | 1,600 | | 1,600 |
| Total Capital | | 324,000 | 120,000 | 444,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 324,000
- GTT's Investment BDT 120,000
- Total Capital BDT 444,000

GTT's Investment
27%



Entrepreneur's
Contribution 73%

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 |
| Estimated Sales income from Products (A) | 4,200 | 109,200 | 1,310,400 | 4,830 | 125,580 | 1,506,960 | 5,216 | 135,626 | 1,627,517 |
| Less: Cost of Sales/Products (B) | 3,150 | 81,900 | 982,800 | 3,623 | 94,185 | 1,130,220 | 3,912 | 101,720 | 1,220,638 |
| Gross Profit (C) [C=(A-B)] | 1,050 | 27,300 | 327,600 | 1,208 | 31,395 | 376,740 | 1,304 | 33,907 | 406,879 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 2,200 | 26,400 | | 2,350 | 28,200 | | 2,400 | 28,800 |
| Generator bill | | 150 | 1,800 | | 200 | 2,400 | | 250 | 3,000 |
| Shop Rent (self) | | - | - | | - | - | | - | - |
| Mobile bill (SMS & Reporting) | | 1,000 | 12,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Conveyance | | 2,000 | 24,000 | | 3,000 | 36,000 | | 3,500 | 42,000 |
| Ownership Transfer Fee | | 800 | 4,800 | | 800 | 9,600 | | 800 | 9,600 |
| Proposed Salary (Family & Self) | | 10,000 | 120,000 | | 12,000 | 144,000 | | 13,000 | 156,000 |
| Bank Charge (DD, PO, SC) | | 80 | 480 | | 80 | 960 | | 80 | 960 |
| Provision of bad debt | | 29 | 352 | | 29 | 352 | | 29 | 352 |
| Other Cost (stationary & Entertainment etc.) | | 1,250 | 15,000 | | 1,450 | 17,400 | | 1,550 | 18,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 748 | 8,980 | | 748 | 8,980 | | 748 | 8,980 |
| Total Operating Cost (D) | - | 18,258 | 213,812 | - | 21,658 | 259,892 | - | 23,358 | 280,292 |
| Net Profit (C-D) | - | 9,042 | 113,788 | - | 9,737 | 116,848 | - | 10,549 | 126,587 |
| Retained Income | | | 113,788 | | | 230,636 | | | 357,223 |

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 | 120,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 118,588 | 126,448 | 136,187 |
| 1.3 | Depreciation Expenses | 8,980 | 8,980 | 8,980 |
| 1.4 | Opening Balance of Cash Surplus | - | 98,768 | 176,596 |
| | Total Cash Inflow | 247,568 | 234,196 | 321,763 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 120,000 | - | - |
| 2.3 | Investment Payback including Ownership Transfer Fee | 28,800 | 57,600 | 57,600 |
| | Total Cash Outflow | 148,800 | 57,600 | 57,600 |
| 3.0 | Total Cash Surplus | 98,768 | 176,596 | 264,163 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03 (production basis)
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (05 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 681,223 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 261st as Yunus Centre and 72nd In-house
Executive Social Business Design Lab
(GTT) on May 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



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গ্রাহক কপি

ইউপি করম-১০

২নং মালিবাড়ী ইউনিয়ন পরিষদ

পাইবাক্স সদর, পাইবাক্স।

লাইসেন্স ফি আদায় রেজিস্টার

অর্থবছর- ২০১৫-২০১৬



এমকি নং- ৬৭

লাইসেন্স

বই নম্বর : ৫২
 লাইসেন্স নম্বর : ১৩/২৪১৮-২০১৬ তারিখ : ১৩/০৮/২০১৫
 ব্যবসা প্রতিষ্ঠানের নাম : সিংহদে সিংহে কর্তৃক প্রকৃত কাংথারান ট্রেডার্স
 লাইসেন্সধারীর নাম : হুমায়ুন মোঃ হারিউন ইসলাম (স্বাক্ষর)
 পিতা/স্বামীর নাম : মৃতঃ আমের হোসেন
 ব্যবসায়ী ঠিকানা : দারিদ্রমার্গ জাক : ১/১ দারিদ্রমার্গ
 উপজেলা : পাইবাক্স সদর, জেলা : পাইবাক্স।
 পেশার ধরন : বিক্রয় সোপান
 ৩০/০৬/২০১৬ইং তারিখ পর্যন্ত বৈধ।
 ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত) টাকা মাত্র।

প্রাপ্ত হলে তার ব্যবসা/ব্যবপেশা সুন্দরভাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

চেয়ারম্যান
 ২নং মালিবাড়ী ইউনিয়ন পরিষদ
 পাইবাক্স সদর, পাইবাক্স।

ডি.আই.এম নাজমুল হক (বানল)
 চেয়ারম্যান
 ২নং মালিবাড়ী ইউনিয়ন পরিষদ
 পাইবাক্স সদর, পাইবাক্স।

তারিখ : ১৩/০৮-২০১৫



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

 নাম: মোঃ শরিফুল ইসলাম সবুজ
Name: Md Shariful Islam Sabuz
পিতা: মৃত আলেক উদ্দিন বেপারী
মাতা: মোছাঃ সুলতানা বেগম
Date of Birth: 04 May 1986
ID NO: 3212480163872

Thank You