

Proposed NU Business Name : Sakandar Varities
Store

Business Category: General Retail & Whole Sales



Project Identified & Prepared by: Md. Ruhul Amin, officer, Sadar Unit,
Thakurgaon

Business Proposal Verified by: Md Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nur Alom Vill: Kingdolpotipur, Union: 9 no. Kosharanigonj, Post: Kosharanigonj Upazila: pirgonj, District: Thakorgaon
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers And 02 (Two) Sisters.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother ✓ Father Mst. Asia Begum Let. Topil Uddin. Branch: Kosharanigonj, Pirgonj, Thakorgaon Centre # 17/Mo Loan no: 5241, Member since March 03, 1996 to Sept. 17, 2005. First loan: Tk. 3,000 Existing loan: Nil, Last Loan: TK.15,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: : :	N/A Nill Nil Nil

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

Education, till to date	:	Class Five.
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	
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 experiences is running his own business. He started the business with BDT 1,00,000 (One lac). He has on 02 (Two) Years hand training from his brother-in-low.
Other Own/Family Sources of Income	:	His elder brothers are income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01796147677
NU's National ID No.	:	19939418269014239
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asia Begum is a GB member since March 10, 1996.
 to sept,17,2005 at first he took GB loan BDT 5000 (Five thousend).
- Successively several times he utilized GB loan by assisting agriculture.

Finally GB loan helped his to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sakandar Verities Store
Address/ Location	:	Loharaghora bazar,Pirgonj,Thakorgaon.
Total Investment in BDT	:	Tk. 286,000
Financing	:	Self Tk.186,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

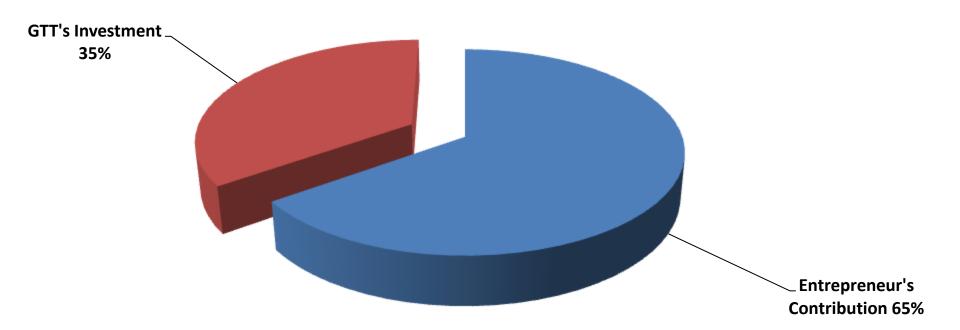
Particulars	Daily	Monthly	Yearly
Sales income from products (A)	2,200	61,600	739,200
Less: Cost of Sales(B)	1,760	49,280	591,360
Gross Profit (C) [C=(A-B)]	440	12,320	147,840
Less: Operating Cost:		, ,	,
Electricity bill		600	7,200
Generator bill		200	2,400
Shop Rent		600	7,200
Night Guard bill		40	480
Mobile bill		400	4,800
Conveyance		1,200	14,400
Ownership Transfer Fee		, _	-
Present Salary (Self & family)		3,000	36,000
Present Salary (Assistant-1-brother)		1,000	12,000
Bank Charge (DD, PO, SC)		-	-
Other Cost (stationary & Entertainment etc.)		1,600	19,200
Non Cash Item:		1,000	10,00
Depreciation Expenses		491	5,890
Total Operating Cost (D)		9,131	109,570
Net Profit (C-D):		3,189	38,270

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing	Propose	Total	
Existing	Proposed	Busines s (BDT)	d (BDT)	(BDT)
Investment in products (Pan,Cigarette, Oil,, Soft drinks, Confectionary and grocery item etc.)	Investment in products (Rice, Oil, Soft drinks, Confectionary and grocery item etc.)			
		87,500	100,000	187,500
Investment in Machineries & Equipment (Television-1, Refrigeratore-1, fan-1, etc.)		33,800		33,800
Cash in hand		1,500	_	1,500
Decoration (fixture and fittings)		8,200		8,200
Advance for Shop		55,000		55,000
Total Capital			100,000	286,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 186000 ■ GTT's Investment BDT 100000 ■ Total Capital BDT 286000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (A)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Less: Cost of Sales(B)	2,560	71,680	860,160	2,816	78,848	946,176	3,098	86,733	1,040,794
Gross Profit (C) [C=(A-B)]	640	17,920	215,040	704	19,712	236,544	774	21,683	260,198
Less: Operating Cost:									
Electricity bill		650	7,800		650	7,800		650	7,800
Generator bill		220	2,640		220	2,640		220	2,640
Shop Rent		600	7,200		600	7,200		600	7,200
Night Guard bill		60	720		100	1,200		120	1,440
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		1,000	12,000
Conveyance		1,400	16,800		1,600	19,200		1,700	20,400
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,000	48,000		5,000	60,000		6,000	72,000
Proposed Salary (Assistant-1-brother)		1,500	18,000		1,500	18,000		1,500	18,000
Bank Charge (DD, PO, SC)		_	_		-	-		_	_
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		491	5,890		491	5,890		491	5,890
Total Operating Cost (D)	-	12,288	143,450	_	13,828	165,930		15,348	184,170
Net Profit (C-D):	_	5,633	71,590	_	5,885	70,614	•	- 6,336	76,028

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.)

	11/11/2017/11/11			
SI#	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)	75,590	78,614	84,028
1.3	Depreciation Expenses	5,890	5,890	5,890
1.4	Opening Balance of Cash Surplus	-	57,480	93,984
	Total Cash Inflow	181,480	141,984	183,902
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	_
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	57,480	93,984	135,902

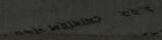
SWOT ANALYSIS

STRENGTH	WEAKNESS
 □ Present employment: Self: 0 Family: 0; Others (beyond family): 01 Future employment: 0 □ Trade License in his own name; □ Ownership of business in his own name; □ He has on hand training; □ Maintain books of record; □ Working Experience :10yrs. 	☐ Can not supply goods as per demand;
 OPPORTUNITIES □ Location of Shop; □ Have some fixed customers; □ Increasing demand; □ The Capital of the entrepreneur will be BDT 4,04,232 after 3 years excluding payback of investor's money. 	THREATS ☐ Increase of local competitors;

Pictures









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थनगाउँ इंडेनियन श्रीत्यफ উপজেলা ৪ পীরগঞ্জ, জেলা ৪ ঠাকুরগাও।

অন্মিক মং- (> ৫-১১) यहि सर-(7 7 שופנאש אעם יי בירויים בירויי नाइरमञ्चातीत नाम Coli ... Tala Coli ... al a .. Balans পিতা/স্বামীর্ম নাম 2 2007; 7 207; ... 20 d there & will are full st टिकामा a sport was a factor of পেশার ধরণ ও অবস্থান ৪ कि समादमत अतिमान ... क्रिक्टी.. /- एका। (कथाम = ... क्रिक्ट क्रिक्ट क्रिक्ट क्रिक्ट क्रिक्ट मार्क যাবার জন্য লাইসেল প্রদান করা হলো।

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থার বুর আকর (সেরেকনার), বিভার হারত, প্রতিক উঠাব, আতা বিশাসক বাংগারিক্ত, আকার ক্রেক্তেরিক্ত, বর্ত ইবলাক, প্রতি ভাষাক, ক্রেক্তিকা ক্রেক্তেক্টি, উপারকা শীরাক, ক্রেক্ত উন্নয়নিক।

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"লোকান মত্র ভাড়ার চুক্তিপত্র"

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ব্ৰহম পাছ খণ্ড মালিকঃ-

द्वार क्रांकार्यक्त हेल्लार (क्रांक) (सारामाहा क्रांतिमालय, द्वास्तानह, केर्सक,

Stephine i

AR MIN WIGHTSTO-

মোর বৃহ আলম (নেকেনার), বিজ্ঞা হতাম, হাইলে উনীব, প্রায় কিলমত লগাতিবুর, ভাতমার কোনার্কীগল, গর্ম ইনলাম, পেলাং বারণা, আইছেরং বারণাকেনী, উপজেলাং বীরণাল, জেলাং ইন্মুকটার।

আন-০3/০3/২০১৬ইং কৰিব জন্ম পদ বাহাৰ সোহসাধা মহানিনাম এব কৰিছ আন আছিব। ইমান নিৰ্মিত সোহাৰ মত আৰু দেখানাৰ ইয়ো লকাশ কৰিবে বিভাগ পদ দেখিনা যাত মানামান বিশ্ৰমন্তৰ কলা কৰে। লোকাৰ ইয়ো প্ৰকাশ কৰে।

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- ই। মুক্তির মেনাল আলামী-০১/০১/২০১৬ইং করিখ এইকে আবদ্ধ করিয়া-০১/০১/২০১৯ইং সাল লাইছ লচ্চ (বিন) বছর বলস্ক ব্যবিধা।
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- ৪। তানে পাৰত অনুষ্ঠাৰ মায়া হয় পাক বোজন মায়ত কোন কৰি মানন কৰিছে পাৰিবেনা। মাজে কোন বামান বা মোমানে কৰিছে এম পাৰত মানতি নাইয়া কৰিছে হাইবে।
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MONTHS INC. Designation of the last of গণপ্ৰজাতন্ত্ৰী বাংলাদেশ জনা ও মৃত্যু নিবক্ষকের কার্যালয় ০২ নং কোষারাণীগঞ্জ ইউনিয়ন পরিষদ উপজেলাঃ পীরগঞ, জেলাঃ ঠাকুরগাঁও, বাংলাদেশ अरन्या अन्यप (বিভি ৯, জন্ম ও মুদ্ধা বিৰক্ষণ (ইউনিয়াণ পৰিকাশ) বিভিন্নালা, ২০০০) निगमन परि मरः ()() कि (कान्स निजमान नाव व्यक्ष्य कान्य) Hamm wilder . 0.9/09/2009 25 חיום שמום שוום : (102/0) (Harris ac. 1 0 2 8 2 9 9) म् मार्चाम (बीव) --- OB प्राप्त ক্ষান্ত ভারিব मार हो। स्थाप दे ज्याक्षित वर निवास के यान कर मान निका मन्त्रका छेल्ना इंडिनियन १२३३ दिका या जा खोड MINE TELEP क्रिनि श्रे श्रिक्त विकास विका BMCORT শিকার নাম ्याह परिस्तार भीवा ः । जाडीग्रजाः वास्नाटमनी (आका कर्माक्तिमा (प्रकाश र बाबायना वालातना মাকার নাম क्षाची ठिकाना अवार्गाने मन्त्राचे भूव । दाकववः विवासावानीका क्रियाह भीवन्युं एक्सार वाक्रव (নিবদ্ধকের ডাক্ষর ও নামসহ সীল) THE WEST WARD TO SERVE THE विवयस्य कार्यालस्य मीनस्यादन Second Property Section of the last

সা ক্ষম সংক্রম আনুমতি ছাড়া ২য় পক্ষ সেলেল দিতে বাধ্য থাকিবেব।
ক্রমেল অনুমতি ছাড়া ২য় পক্ষ দোকাল খনের কোন ক্রি মানে



Thank You