



Business Proposal Identified by: Md. Farid Uddin, Assist. Offi. Sadar, Rangpur
Business Proposal Prepared by: Md. Sohidullah, Area Manager, Rangpur
Business Proposal Verified by: Md. Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Md. Sherul Islam</i> Vill: Hatampur Union: 7 No Lotifpur, Post: Jaigir ,Upazila: Mithapukur ,District: Rangpur. |
| Age | : | 20 years |
| Marital status | : | Unmarried |
| Children | : | Nil |
| 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.Moslama Bugem |
| (iii) Father's name | : | Md.Nurul Islam |
| (iv) GB member's info | : | <i>Branch: Jaigir,Mithapukur, Rangpur Centre # 37/mo, Loan no.: 6223, Member since April 28, 1995 First loan: Tk. 3,000 Existing loan: TK. 100,000, Outstanding Loan: Tk. 34,600</i> |
| 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 | : | S.S.C |
| 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.) | : | 08 (Eight) years experiences is running his own business. He started the business with BDT 5,000 (Five Thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His father's income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01717195641 |
| NU's National ID No. | : | 20008515867005878. |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst.Moslama Bugem is a GB member since April 28, 1995 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for installation tube-well and assisting her son (entrepreneur) in existing business .
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Sherul Confectionary</i> |
| Address/ Location | : | Jaigirhut Bazar,Mithapukur, Rangpur. |
| Total Investment in BDT | : | Tk. 2,24,000 |
| Financing | : | Self Tk. 1,44,000 (from existing business) Required Investment Tk. 80,000 (as equity) |
| Present salary/drawings from business | : | BDT 4,000 (four thousand) |
| Proposed Salary | : | BDT 5,000 (Five 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.) | | |

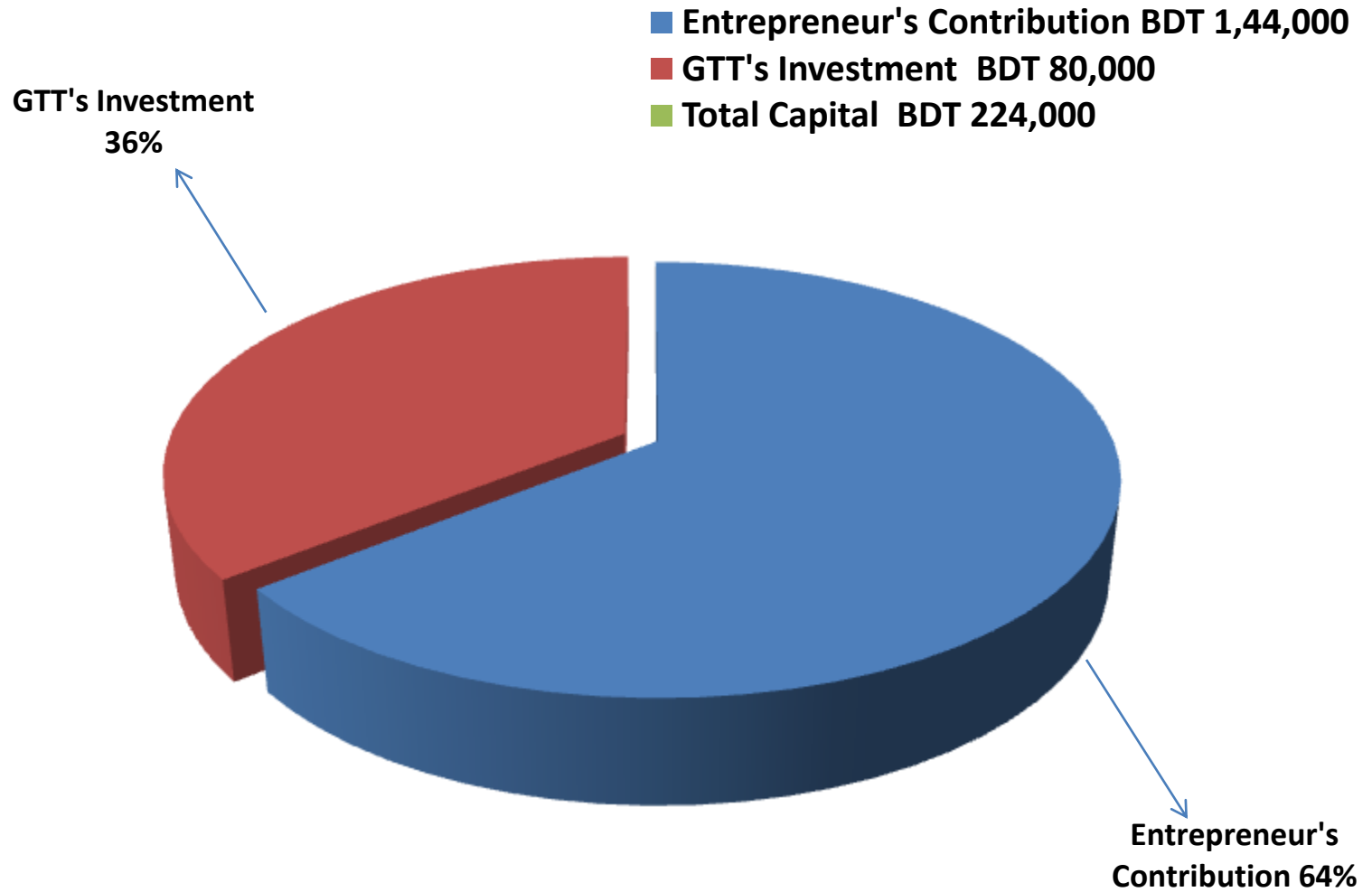
INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | EB (BDT) | | |
|--|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products (A) | 2,500 | 70,000 | 840,000 |
| Total Sales/commission (A) | 2,500 | 70,000 | 840,000 |
| Less: Cost of Sales | | | |
| Cost of products | 2,000 | 56,000 | 672,000 |
| Total Cost of Sales (B) | 2,000 | 56,000 | 672,000 |
| Gross Profit (C) [C=(A-B)] | 500 | 14,000 | 168,000 |
| Less: Operating Cost: | | | |
| Electricity bill | | 1,500 | 18,000 |
| Shop Rent | | 800 | 9,600 |
| Night Guard bill | | 150 | 1,800 |
| Mobile bill | | 400 | 4,800 |
| Conveyance | | 300 | 3,600 |
| Present Salary (Self & family) | | 4,000 | 48,000 |
| Present Salary (Father's-1) | | 600 | 7,200 |
| Other Cost (stationary & Entertainment etc.) | | 1,000 | 12,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 630 | 7,558 |
| Total Operating Cost (D) | | 9,380 | 112,558 |
| Net Profit (C-D): | | 4,620 | 55,443 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Grocery item, Confectionary item, bakery item, fruits item, soft drinks and Stationary item etc) | Investment in products (Grocery item, Confectionary item, bakery item, fruits item, soft drinks and Stationary item etc) | 74,922 | 80,000 | 154,922 |
| Investment in Machineries and Equipment (Refrigerator-1, weight machine-1, fan-1, light,-3 etc.) | | 32,450 | - | 32,450 |
| Debtors (Since March, 2016 to at present) | | 11,000 | | 11,000 |
| GB Loan Outstanding | | (34,600) | | (34,600) |
| Cash in hand | | 7,928 | - | 7,928 |
| Decoration (fixture and fittings) | | 26,900 | - | 26,900 |
| Advance for Shop | | 60,000 | - | 60,000 |
| Total Capital | | 144,000 | 80,000 | 224,000 |

SOURCE OF FINANCE



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 | 3,300 | 92,400 | 1,108,800 | 3,531 | 98,868 | 1,186,416 | 3,849 | 107,766 | 1,293,193 |
| Total Sales/commission (A) | 3,300 | 92,400 | 1,108,800 | 3,531 | 98,868 | 1,186,416 | 3,849 | 107,766 | 1,293,193 |
| Less: Cost of Sales | | | | | | | | | |
| Cost of products | 2,640 | 73,920 | 887,040 | 2,825 | 79,094 | 949,133 | 3,079 | 86,213 | 1,034,555 |
| Total Cost of Sales (B) | 2,640 | 73,920 | 887,040 | 2,825 | 79,094 | 949,133 | 3,079 | 86,213 | 1,034,555 |
| Gross Profit (C) [C=(A-B)] | 660 | 18,480 | 221,760 | 706 | 19,774 | 237,283 | 770 | 21,553 | 258,639 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 1,600 | 19,200 | | 1,600 | 19,200 | | 1,600 | 19,200 |
| Shop Rent | | 800 | 9,600 | | 800 | 9,600 | | 800 | 9,600 |
| Night Guard bill | | 150 | 1,800 | | 200 | 2,400 | | 200 | 2,400 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 |
| Conveyance | | 600 | 7,200 | | 800 | 9,600 | | 1,000 | 12,000 |
| Ownership Transfer Fee | | 533 | 3,200 | | 533 | 6,400 | | 533 | 6,400 |
| Proposed Salary (Self & family) | | 5,000 | 60,000 | | 5,000 | 60,000 | | 5,000 | 60,000 |
| Proposed Salary (Father's-1) | | 800 | 9,600 | | 800 | 9,600 | | 800 | 9,600 |
| Bank Charge (DD, PO, SC) | | 55 | 660 | | 55 | 660 | | 55 | 660 |
| Other Cost (stationary & Entertainment etc.) | | 1,000 | 12,000 | | 1,100 | 13,200 | | 1,100 | 13,200 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 630 | 7,558 | | 630 | 7,558 | | 630 | 7,558 |
| Total Operating Cost (D) | - | 11,668 | 136,818 | - | 12,018 | 144,218 | - | 12,218 | 146,618 |
| Net Profit (C-D): | - | 6,812 | 84,943 | - | 7,755 | 93,066 | - | 9,335 | 112,021 |
| Retained Income | | | 84,943 | | | 178,008 | | | 290,029 |

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.)

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 80,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 88,143 | 99,466 | 118,421 |
| 1.3 | Depreciation Expenses | 7,558 | 7,558 | 7,558 |
| 1.4 | Opening Balance of Cash Surplus | - | 41,900 | 110,523 |
| | Total Cash Inflow | 175,700 | 148,923 | 236,502 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 80,000 | - | - |
| 2.2 | GB Loan Outstanding | 34,600 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 19,200 | 38,400 | 38,400 |
| | Total Cash Outflow | 133,800 | 38,400 | 38,400 |
| 3.0 | Total Cash Surplus | 41,900 | 110,523 | 198,102 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family):01
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Experience : 8yrs.

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 4,34,029 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 226th as Yunus Centre and 59th In-house Executive
Social Business Design Lab
(GTT) on April 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











নিম্নমিষ্টাধির বাহুমানির বাহিন
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৭নং লতিবপুর ইউনিয়ন পরিষদ মিঠাপুকুর, রংপুর।

ট্রেড লাইসেন্স

ক্রমিক নং-

331

লাইসেন্স নং-

অর্থ বছর

মেয়াদ নং

বই নম্বর :

লাইসেন্সধারীর নাম : মিস্টার ফকর কোন্দলসারী

পিতা/স্বামীর নাম : শ্রী: মো: জিহাদুল হুমায়ুন

ঠিকানা : ক্রমসারী, ফকর মিঠাপুকুর ইউপি

পেশার ধরণ : ফকর কোন্দলসারী

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/-

(কথায় দুশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : গার্ভিগে সয়ু ও সারু ওয়

এই লাইসেন্সের মেয়াদ ৩০ জুন ২০১৭ পর্যন্ত অপর পাতায় বর্ণিত শর্তানুযায়ী প্রদান করা হইল।

তারিখ ০২/০৬/১৭

মোঃ ইব্রাহিম আলী
চেয়ারম্যান
৭নং লতিবপুর ইউনিয়ন পরিষদ
মিঠাপুকুর, রংপুর।

জনগণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
 মতিবপুর
 উপজেলা : মতিবপুর, থানা : রংপুর, বাংলাদেশ।

জন্ম সনদ

(বিধি ১, ৩-১ ও মৃত্যু নিবন্ধন (ইউনিফর্ম পরিষদ) বিধিমালা, ২০০৬)
 (জন্ম নিবন্ধন খতিয়ে তৈরি করা হয়েছে)

নিবন্ধন নম্বর: ০২

সনদ ইস্যুর তারিখ: ২০২১/০২/২৬

নিবন্ধন তারিখ: ০২/০২/২৬

নাম: মোঃ মোস্তাফিজ হোসেন

জন্ম নিবন্ধন নম্বর: ২০০০৫২৩৫৫৫৯০০৫৫৯৫

জন্ম তারিখ: ২৫/০২/১৯৭৭

পিতার নাম: মোঃ মোস্তাফিজ হোসেন

জন্ম স্থান: হেভানপুর

পিতার নাম: মোঃ মোস্তাফিজ হোসেন

মাতার নাম: মোঃ মোস্তাফিজ হোসেন

ধর্মীয় চিনাক্তকরণ: হেভানপুর

উপজেলা: মতিবপুর

০২/০২/২০২১
 (প্রস্তুতকারীর স্বাক্ষর ও নামসহ সীল)

০২/০২/২০২১
 (নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

(নিবন্ধকের কার্যালয়ের সীলমোহর)



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



নাম: মোছাঃ মোসলেমা খাতুন

Name: Ms Moslema Khatun

বাহী: মোঃ মোস্তাফিজ হোসেন

মাতা: মোছাঃ ওয়ারেছা বেগম

Date of Birth: 10 Feb 1977

ID NO: 8515867781859





Thank You