

*Proposed NU Business Name : **Maaer Doa Steel & Partex Furniture***

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



*Business Proposal Identified by: **Md. Jounul Abedin, Asst. Officer, Saghata Unit, Gaibandha***

*Business Proposal prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Mehedi Hasan</i> Vill: Shimul Tair, Union: 10 no. Bonerpara, Post: Bonerpara, Upazila: Saghata, District: Gaibandha.
Age	: 34 years
Marital status	: Married
Children	: 01 (One) Daughter
No. of siblings:	: 01 (One) Brother 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. Amena Begum
(iii) Father's name	: Late Md. Afsar Ali
(iv) GB member's info	: <i>Branch: Bonerpara, Gaibandha, Centre # 86/mo, Loan no.: 10583, Member since February 26, 2009</i> First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding loan: Tk. 26,900
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 Six
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	His other's income from seasonal business (product stock business) & rent of a shop.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 240,000 (Two lac forty thousand). : He has 03 (Three) years working experiences as an assistant in his uncle's steel furniture shop.
Other Own/Family Sources of Income	:	His mother's income from Agriculture. From the benefit of existing business, he built house, purchased 60 (Sixty) decimal cultivation land and purchased 03 (Three) shop.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01734463890
NU's National ID No.	:	3218819444583
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amena Begum is a GB member since February 26, 2009 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing a cow and mortgaging 10 (Ten) decimal cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maaer Doa Steel & Partex Furniture</i>
Address/ Location	:	Bonerpara, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 597,000
Financing	:	Self Tk. 447,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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)	5,000	140,000	1,680,000
Less: Cost of Sales/Products & wages (B)	4,250	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost:			
Electricity bill		700	8,400
Generator bill		150	1,800
Shop Rent		2,000	24,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-01)		5,000	60,000
Provision of bad debt		11	128
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		510	6,120
Total Operating Cost (D)		17,971	215,648
Net Profit (C-D):		3,029	36,352

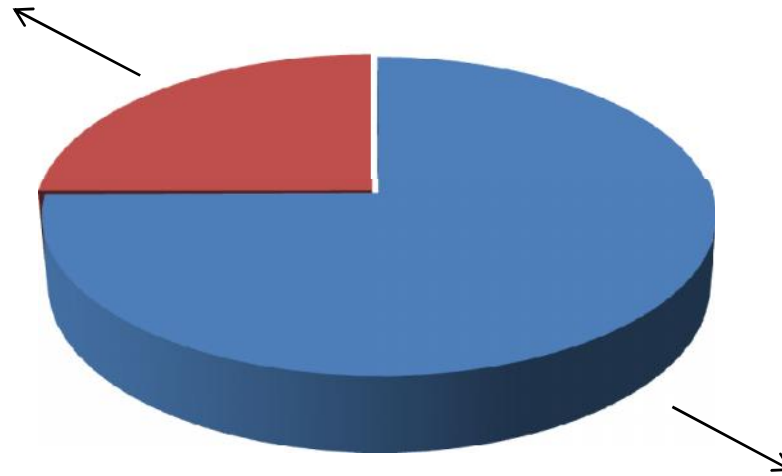
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (steel box, almira, showcase, dressing table, rack and otobi furniture etc.)	Investment in products (steel furniture, plain steel, rod, otobi furniture and plastic furniture etc.)	329,100	150,000	479,100
Investment in Machineries, Equipment & Tools (cutting machine, color spray machine, welding machine, related accessories, bulb and fan etc.)		36,000		36,000
Cash in Hand		11,900		11,900
Advance for Shop		80,000		80,000
Debtors (Since April, 2016 to at present)		12,800		12,800
Creditors (Since April, 2016 to at present)		(30,000)		(30,000)
Decoration (fixture and fittings)		7,200		7,200
Total Capital		447,000	150,000	597,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 447,000
- GTT's Investment BDT 150,000
- Total Capital BDT 597,000

GTT's Investment
25%



Entrepreneur's
Contribution 75%

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)	7,000	196,000	2,352,000	8,120	227,360	2,728,320	9,094	254,643	3,055,718
Less: Cost of Sales/Products & wages (B)	5,950	166,600	1,999,200	6,902	193,256	2,319,072	7,730	216,447	2,597,361
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,218	34,104	409,248	1,364	38,196	458,358
Less: Operating Cost:									
Electricity bill		1,700	20,400		2,200	26,400		2,700	32,400
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		650	7,800		750	9,000		800	9,600
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant-01)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		11	128		11	128		11	128
Other Cost (stationary & Entertainment etc.)		1,450	17,400		1,650	19,800		1,750	21,000
Non Cash Item:									
Depreciation Expenses		510	6,120		510	6,120		510	6,120
Total Operating Cost (D)		23,751	278,528		27,651	331,808		31,401	376,808
Net Profit (C-D)		5,649	74,272		6,453	77,440		6,796	81,550
Retained Income			74,272			151,712			233,262

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	80,272	89,440	93,550
1.3	Depreciation Expenses	6,120	6,120	6,120
1.4	Opening Balance of Cash Surplus	-	50,392	73,952
	Total Cash Inflow	236,392	145,952	173,622
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	50,392	73,952	101,622

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 04 Permanent basis: 01, Production basis: 03 Future employment: 02 (Production basis)<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences (10 years);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 680,262 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 252nd as Yunus Centre and 69th In-house
Executive Social Business Design Lab
(GTT) on May 17, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures





















সুনিং টু বারান্দা
জায়গায় ফিট



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১০নং বোনারপাড়া ইউনিয়ন পারিষদ

সাঘাটা, গাইবান্ধা।
অর্থ বছরঃ ২০১৫-২০১৬


ট্রেড লাইসেন্স

বই নম্বর : ৫৬ তারিখ : ২০/০৫/২০১৫

লাইসেন্স নম্বর : ৩০৪
লাইসেন্সধারীর নাম : মোঃ মোহাম্মদ সিদ্দিকুল হুসাইন
পিতা/স্বামী/ শ্রোঃ : মোঃ মোহাম্মদ হামিদ
ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।
পেশার ধরন : ফলসম্পাদনা
মেয়াদ : ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

কি প্রদানের পরিমাণ : ২৫০০ টাকা (কথায় দুই হাজার পঞ্চাশ টাকা মাত্র।)

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।


১০নং বোনারপাড়া ইউ.পি.
সাঘাটা, গাইবান্ধা।

মোঃ আব্দুল মান্নান
জেমাদুল মাস
১০নং বোনারপাড়া ইউ.পি.
সাঘাটা, গাইবান্ধা।

ଦୈନିକ ଗଣିତ ବିଷୟ

ତାରିଖ	କାର୍ଯ୍ୟ	ମାତ୍ରା	ମୂଲ୍ୟ
୨୦/୦୮/୨୫	(ଆର୍ଟ ଗଣିତ)	୪୫୦୦/-	
୨୧/୦୮/୨୫	୫	୫	୫୨୦୦/-
୨୨/୦୮/୨୫	୫	୫	୫୦୦୦/-
୨୬/୦୮/୨୫	୫	୫	୨୨୫୦୦/-
୨୮/୦୮/୨୫	୫	୫	୫୫୦୦/-
୨୯/୦୮/୨୫	୫	୫	୧୦୫୦୦/-
୨୯/୦୮/୨୫	୫	୫	୫୫୫୦/-



গ্রামীণ ব্যাংক
..... শাখা
বোনারপাড়া সাঘাটা শাখা।

সহজ ঋণের পাশ বই

নাম

সিদ্দিকুল হোসেন

ঋণী নং

৩৩৮/৬

গ্রুপ নং

০৫

কেন্দ্র নং

৫৬/৫৬

কেন্দ্রের নাম

সিদ্দিকুল হোসেন

বই ইস্যুর তারিখ

০৫/০৫/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর

স্বাক্ষর

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



নাম: মোঃ মেহেদী হাসান
Name: Md Mehedi Hasan
পতা: মোঃ আফছার আলী
তারিখ: মোছা আমেনা বেগম
Date of Birth: 15 Apr 1982
ID NO: 3218819444583

এই তথ্যটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কোনো ব্যবহারকারী ব্যক্তিগত ভাষা
কোথাও পাঠানো সালে সিস্টেম পোর্ট অফিসে ভ্রম দেখার জন্য জব্দযোগ্য করা হলে।
ঠিকানা: গ্রাম/স্ট্রাট: শিমুলগাইত, শিমুলগাইত, ডাকঘর: বেনাবাশাড়া - ৪৭৪০,
সংসদ: - বিষ্ণা

প্রদানকারী কম্পিউটার সিস্টেম প্রদানের তারিখ: ০৭/০৯/২০০৭



Thank You