

*Proposed NU Business Name : **Famous Confectionary***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified & Prepared by: **Md. Jamshed Ali Sarker, Asst. Officer,***  
***Saghat Unit, Gaibandha.***

*Business Proposal Verified by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Polash Sarker</b> Vill: Padumshahor, Union: Padumshahor, Post: Padumshahor, Upazila: Shagata, District: Gaibandha.
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 01 (One) Sister
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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Momota Rani Sarker Sree Bigen Sarker <i>Branch: Podumsohor, Saghata, Centre # 26/mo</i> <i>Loan no.: 3192, Member since 10 August, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 37,200, Outstanding loan: 16,740
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur No Nil Nil

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

Education, till to date	:	H.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.)	:	10 (Ten) years experience is running his own business. He started the business with BDT 1,500 (One thousand five hundred). : He has 04 (Four) Years working experience as an assistant from Studio & Photostat business in his local area.
Other Own/Family Sources of Income	:	His father's income from agriculture. He has built own residence from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737006959
NU's National ID No.	:	32188760633667
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Momota Rani Sarker is a GB member since 10 August 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Famous Confectionary</i></b>
Address/ Location	:	Bonarpara Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 261,000
Financing	:	Self Tk.181,000 (from existing business) Required Investment Tk. 80,000 (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	:	From Products 20% and bKash and Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	From Products 20% and bKash and Mobile Recharge 100%
(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	1,500	42,000	504,000
Commission on bKash	40	1,120	13,440
Commission on mobile Recharge	27	756	9,072
<b>Total Sales/commission (A)</b>	<b>1,567</b>	<b>43,876</b>	<b>526,512</b>
<b>Less: Cost of Sales</b>			
Cost of products (Product purchased) (B)	1,200	33,600	403,200
<b>Total Cost of Sales (B)</b>	<b>1,200</b>	<b>33,600</b>	<b>403,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>367</b>	<b>10,276</b>	<b>123,312</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Generator bill		150	1,800
Shop Rent		1,000	12,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance bill		600	7,200
Provision of bad Debt		5	112
Present Salary (Self & family)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<b>Non Cash Item:</b>			
Depreciation Expenses		150	1,800
<b>Total Operating Cost (D)</b>		<b>6,805</b>	<b>81,712</b>
<b>Net Profit (C-D):</b>		<b>3,471</b>	<b>41,600</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary item, bakery item, betel leaf, betel nut etc.)	Investment in products (Confectionry item & Soft drinks etc.)	85,401	35,000	120,401
Investment in mobile banking-(bKash, DBBL etc.)	Investment in mobile banking-(bKash, DBBL etc.)	13,720	40,000	53,720
Investment in mobile Recharge (GP, BL, Robi, Teletalk etc.)	Investment in mobile Recharge (GP, BL, Robi, Teletalk etc.)	3,220	5,000	8,220
Investment in Machineries & Equipment (Refrigerator, fan, light etc.)		28,200	-	28,200
Cash in hand		869	-	869
GB Outstanding loan		(16,740)	-	(16,740)
Debtors (Since March, 2016 to at present)		11,230	-	11,230
Decoration (fixture and fittings)		5,100	-	5,100
Advance for Shop		50,000	-	50,000
<b>Total Capital</b>		<b>181,000</b>	<b>80,000</b>	<b>261,000</b>

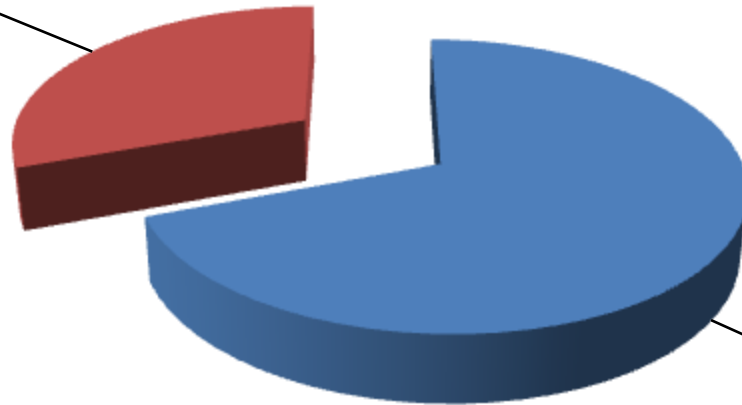
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 181,000

■ GTT's Investment BDT 80,000

■ Total Capital BDT 261,000

GTT's  
Investment  
31%



Entrepreneur's  
Contribution  
69%



# **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	2,200	61,600	739,200	2,640	73,920	887,040	3,036	85,008	1,020,096
Estimated Commission on bKash	60	1,680	20,160	69	1,932	23,184	79	2,222	26,662
Estimated Commission on Mobile Recharge	81	2,268	27,216	93	2,608	31,298	107	2,999	35,993
<b>Total Sales/commission (A)</b>	<b>2,341</b>	<b>65,548</b>	<b>786,576</b>	<b>2,802</b>	<b>78,460</b>	<b>941,522</b>	<b>3,222</b>	<b>90,229</b>	<b>1,082,751</b>
Cost of products (Product purchased) (B)	1,760	49,280	591,360	2,112	59,136	709,632	2,429	68,006	816,077
<b>Gross Profit (C) [C=(A-B)]</b>	<b>581</b>	<b>16,268</b>	<b>195,216</b>	<b>690</b>	<b>19,324</b>	<b>231,890</b>	<b>794</b>	<b>22,223</b>	<b>266,674</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,200	14,400		1,400	16,800
Generator bill		350	4,200		450	5,400		450	5,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		1,100	13,200		1,600	19,200		2,600	31,200
Provision of bad Debt		9	112		9	112		9	112
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		4,000	48,000		5,000	60,000		5,500	66,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		500	6,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
<b>Total Operating Cost (D)</b>	-	<b>10,343</b>	<b>120,912</b>	-	<b>12,543</b>	<b>150,512</b>	-	<b>14,743</b>	<b>176,912</b>
<b>Net Profit (C-D):</b>	-	<b>5,925</b>	<b>74,304</b>	-	<b>6,782</b>	<b>81,378</b>	-	<b>7,480</b>	<b>89,762</b>
<b>Retained Income</b>			<b>74,304</b>			<b>155,682</b>			<b>245,443</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	77,504	87,778	96,162
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	43,364	94,542
	<b>Total Cash Inflow</b>	<b>159,304</b>	<b>132,942</b>	<b>192,503</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	GB Loan Outstanding	16,740		
2.3	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>115,940</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>43,364</b>	<b>94,542</b>	<b>154,103</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 0 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14Yrs);

## **W**EAKNESS

- Can not supply goods and Services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 426,443 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 36<sup>th</sup> In-house Executive Social Business  
Design Lab

(GTT) on January 25, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

প্রয়োজনে পাশে  
বিকাশ

bKash



একটি লু প্রদে ব্যাংক পরিচালিত

Kash



বিকাশ  
করুন

এখানে  
স্ক্রিলোড  
করা হয়



ফেমাস স্টিকি কন্ডিমেন্ট

bangladesh bangladesh

Za'n Zee ice cream









Coca-Cola

banglalink banglalink banglalink banglalink banglalink

fruit 3

banglalink

কাশ  
করুন

এখানে  
স্বলোড  
করা হয়



**Za  
n  
Zee**  
ice cream







sunsilk

banglalink

50% EXTRA  
LEXUS

Dairy Milk

Smiley



बिक



Logo on the man's shirt: 

banglalink  
banglalink

# ১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।  
অর্থ বৎসরঃ ২০১৫-২০১৬

## ট্রেড লাইসেন্স

বই নম্বর : ..... তারিখ : ২৫/০৬/২০১৬

লাইসেন্স নম্বর : .....  
লাইসেন্সধারীর নাম : কেন্দ্রা সনকর

পিতা/স্বামী/ ঠোঃ : কিষ্কান্ত সনকর

ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন : কেন্দ্রা

মেয়াদ : ৩০ সে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ৩০০ টাকা (কথায় একশত ৩০ টাকার সমান)

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

[স্বাক্ষর]  
চেয়ারম্যান  
১০নং বোনারপাড়া ইউনিয়ন  
সাঘাটা, গাইবান্ধা।

১০নং বোনারপাড়া ইউনিয়ন  
সাঘাটা, গাইবান্ধা।

କଟକ ଟାଉନ

8988001

Handwritten notes in Odia script, including 'ମୁକ୍ତି' and 'ମୁକ୍ତି'.

Handwritten notes on the left margin of the first page.

ମୁକ୍ତି ମଧ୍ୟ ଶିକ୍ଷା ସମ୍ପର୍କରେ ମିଳିତ କାର୍ଯ୍ୟକ୍ରମ ଉପରେ ଆଧାର ରଖି ଏହାକୁ ସମାପ୍ତ କରିବାକୁ ଚାହୁଁଛନ୍ତି।

ଏହା ଉପରେ ସର୍ବ ପ୍ରକାରର ବିଚାର ମଧ୍ୟ ହୋଇଛି ଏବଂ ଏହାକୁ ସମାପ୍ତ କରିବାକୁ ଚାହୁଁଛନ୍ତି।

କଟକ

ଏହା ଉପରେ ସର୍ବ ପ୍ରକାରର ବିଚାର ମଧ୍ୟ ହୋଇଛି ଏବଂ ଏହାକୁ ସମାପ୍ତ କରିବାକୁ ଚାହୁଁଛନ୍ତି।

କଟକ ଟାଉନ

8988000

Handwritten notes in Odia script, including 'ମୁକ୍ତି' and 'ମୁକ୍ତି'.

ମୁକ୍ତି ମଧ୍ୟ ଶିକ୍ଷା ସମ୍ପର୍କରେ ମିଳିତ କାର୍ଯ୍ୟକ୍ରମ ଉପରେ ଆଧାର ରଖି ଏହାକୁ ସମାପ୍ତ କରିବାକୁ ଚାହୁଁଛନ୍ତି।

କଟକ ଟାଉନ

8988008

Handwritten notes in Odia script, including 'ମୁକ୍ତି' and 'ମୁକ୍ତି'.

ମୁକ୍ତି ମଧ୍ୟ ଶିକ୍ଷା ସମ୍ପର୍କରେ ମିଳିତ କାର୍ଯ୍ୟକ୍ରମ ଉପରେ ଆଧାର ରଖି ଏହାକୁ ସମାପ୍ତ କରିବାକୁ ଚାହୁଁଛନ୍ତି।

କଟକ

Handwritten notes at the bottom of the third page.

୨



## દૈનિક શિક્ષણ સિખાવ

૧૨/૦૯/૨૦૨૫	દૈનિક શિક્ષણ	૨૪૨૦/૬
૨૦/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬
૨૨/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬
૨૨/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬
૨૭/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬
૨૮/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬
૨૯/૦૯/૨૦૨૫	" " "	૨૬૮૦/૬



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



৬/১১/৮৬

নাম: পলাশ সরকার  
 Name: Polash Sarkar  
 পিতা: শ্রী বিজয় সরকার  
 মাতা: মমতা রানী সরকার  
 Date of Birth: 21 Feb 1987  
 ID NO: 3218878063367

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। কার্যটি ব্যবহারকারী বাণীক ত্রুটি-  
 ত্রুটিতে সাধারণত পোষ্টাল নিকটস্থ পোষ্ট অফিসে জমা দেওয়ার জন্য প্রস্তুত করা হলো।  
 টিকানা: হাট/বাজার: ডিমলা পল্লভনহর, ডিমলা পল্লভনহর, ডাকঘর: পল্লভনহর -  
 ৬৭৫০, সাফলী, গাইবান্ধা।

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ:

১৫/০৯/২০০৮





গ্রামীণ ব্যাংক

দুশহর সাখাটা শাখা শাখা

সহজ ঋণের পাশ বই

নাম ..... শাহজাদা হারুন .....

ঋণী নং ..... ৩০০৫ .....

গ্রুপ নং ..... ০৮ .....

কেন্দ্র নং ..... ৫৫/১০ .....

কেন্দ্রের নাম ..... দুশহর সহজ ঋণ .....

বই ইস্যুর তারিখ ..... ২০/১০/১৪ .....

শাখা ব্যবস্থাপকের স্বাক্ষর ..... [Signature] .....



**Thank You**