

*Proposed NU Business Name : **Pritom Enterprise***

*Business Category: **General Retail & Whole sale***



*Business Proposal Identified by: **Dhaneswar Kumar Mohonto, Asst. officer, Kurigram***  
*Business Proposal prepared by: **Md. Main Uddin***

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

Name and address	:	<b>Adhir Chandra Shaha</b> Vill: Balakandi Union: Umormajid, Post: Forkarhat, Upazila: Rajarhat, District: Kurigram.
Age	:	31 years
Marital status	:	married
Children	:	01(one) Son and 01(one) daughter
No. of siblings:	:	02 (two) Brothers 02 (two) 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	:	Sri moti horipria ray
(iii) Father's name	:	Anil Chandra Barman.
(iv) GB member's info	:	<i>Branch:</i> Umormajidm, rajarhat, kurigram, <i>Centre # 42/mo, Loan no.:4128/1, Membership since</i> oct 2001 to december 2010. First loan: Tk. 5,000 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	:	SSC
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.)	:	02(two) years experience is running his own business. He started the business with BDT 65,000. (sixty five thousand)
Other Own/Family Sources of Income	:	His father income from agriculture. his brother income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01751111255
NU's National ID No.	:	19844917784955580
NU Project Source/Reference	:	Grameen Telecom Trust.

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

- Sri moti horipria ray GB member since since oct 2001 to december 2010 at first she took GB loan BDT 5,000 (five thousand).
- Successively several times she utilized GB loan for household purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Pritom Enterprise.</i></b>
Address/ Location	:	Faderation mor,forakarhat,kurigram.
Total Investment in BDT	:	Tk 342,000
Financing	:	Self Tk. 242,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (two thousand)
Proposed Salary	:	BDT 2,500 (two thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 8%
(ii) Estimated % of proposed gross profit margin	:	On products 8%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>6,000</b>	<b>168,000</b>	<b>2,016,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>5,520</b>	<b>154,560</b>	<b>1,854,720</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>13,440</b>	<b>161,280</b>
<b>Less: Operating Cost:</b>			
Electricity bill		150	1,800
Night Guard bill		60	720
Shop Rent		500	6,000
Mobile bill		300	3,600
Conveyance bill		200	2,400
Ownership Transfer Fee		-	-
Present Salary (Self and family)		2,000	24,000
Present Salary ( Asst.-1,nu father)		7,000	84,000
Provision of Bad Debt		10	115
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		143	1,710
<b>Total Operating Cost (D)</b>		<b>11,362</b>	<b>136,345</b>
<b>Net Profit (C-D):</b>		<b>2,078</b>	<b>24,935</b>

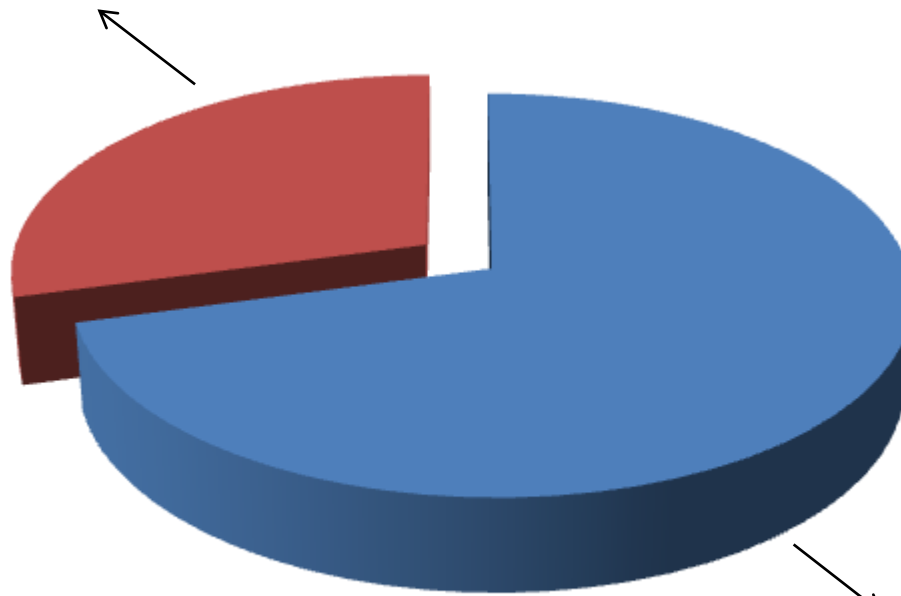
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Propose d (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, bakery item and soft drinks item etc)	Investment in products (Grocery item, Confectionary item, bakery item and soft drinks item etc)	210,000	100,000	310,000
Investment in Equipments & Tools (fan and van etc.)		9,200		9,200
Cash in hand		3,000		3,000
Decoration ( fixture and fittings)		3,300		3,300
Advance in Shop		5,000		5,000
Debtors (Since May, 2016 to at present)		11,500		11,500
<b>Total Capital</b>		<b>242,000</b>	<b>100,000</b>	<b>342,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT242,000
- GTT's Investment BDT 100,000
- Total Capital BDT362,000

**GTT's  
Investment  
29%**



**Entrepreneur's  
Contribution  
71%**



# **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
<b>Estimated sales income from products (A)</b>	8,400	235,200	2,822,400	9,660	270,480	3,245,760	11,109	311,052	3,732,624
<b>Less: Cost of Sales (Purchase product) (B)</b>	7,728	216,384	2,596,608	8,887	248,842	2,986,099	10,220	286,168	3,434,014
<b>Gross Profit (C) [C=(A-B)]</b>	672	18,816	225,792	773	21,638	259,661	889	24,884	298,610
<b>Less: Operating Cost:</b>									
Electricity bill		250	3,000		350	4,200		450	5,400
Night Guard bill		80	960		100	1,200		120	1,440
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		400	4,800		600	7,200		800	9,600
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self and family)		2,500	30,000		3,000	36,000		3,500	42,000
Proposed Salary ( Asst.-1,nu father)		7,500	90,000		8,000	96,000		8,500	102,000
Provision of Bad Debt		10	115		10	115		10	115
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
<b>Non Cash Item:</b>									
Depreciation Expenses		143	1,710		143	1,710		143	1,710
<b>Total Operating Cost (D)</b>	-	<b>13,904</b>	<b>162,515</b>	-	<b>15,424</b>	<b>185,085</b>	-	<b>16,944</b>	<b>203,325</b>
<b>Net Profit (C-D):</b>	-	<b>4,912</b>	<b>63,277</b>	-	<b>6,215</b>	<b>74,576</b>	-	<b>7,940</b>	<b>95,285</b>
<b>Retained Income</b>			<b>63,277</b>			<b>137,853</b>			<b>233,138</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** monthly 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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	67,277	82,576	103,285
1.3	Depreciation Expenses	1,710	1,710	1,710
1.4	Opening Balance of Cash Surplus	-	44,987	81,273
	<b>Total Cash Inflow</b>	<b>168,987</b>	<b>129,273</b>	<b>186,268</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>44,987</b>	<b>81,273</b>	<b>138,268</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- Maintain books of record;
- Skill & Experience : 2yrs.

## WEAKNESS

- 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 4,75,138 after 3 years excluding payback of investor's money.

## THREATS

- Increase of local competitors;

Presented at 291<sup>th</sup> as Yunus Centre and 83<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on July 25, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







\*A. 1

जानिक  
Kashmiri  
Kashmiri

Sonic  
G  
22 gm x 22 Pkg

Sonic  
G  
22 gm x 22 Pkg

Sonic  
G  
22 gm x 22 Pkg

Black bag with white text, possibly a brand name like "Polo".

Stack of papers or documents.





24 x 12 x 18 cm

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TIGER

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# উমর মজিদ ইউনিয়ন পরিষদ

রাজারহাট, কুড়িগ্রাম।

## ট্রেড লাইসেন্স

20০

ক্রমিক নং

সই নং- ০২

লাইসেন্স নং: ২০০

লাইসেন্স ধারীর নাম: মোঃ মজিবুল হক বক্কাস

পিতা / স্বামীর নাম: মোঃ মনিরুল হক বক্কাস

স্থিতিস্থানা: গ্রাম: আমলগঞ্জ

ডাকঘর: কুড়িগ্রাম

উপজেলা: কুড়িগ্রাম

জেলা: কুড়িগ্রাম

ব্যবসা প্রতিষ্ঠানের নাম: সত্য বস্ত্র কারখানা

পেশা / ব্যবসার ধরণ: সত্য বস্ত্র কারখানা

০২/০৭/২০২০ ইং - ৩০/০৬/২০২৩ ইং তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ (টাকা): ২০০/- কথায়: দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা:

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০২/০৬/২০ ইং

←

এম এ ওমর মজিদ  
চেয়ারম্যান

উমর মজিদ ইউনিয়ন পরিষদ  
রাজারহাট, কুড়িগ্রাম।



স্থায়ী ব্যাংক

সংখ্যা

সহজ ঋণের পাশ বই

নাম সমসীয়া  
বই নং ১০২৮০  
ফোন নং ০৬  
কেন্দ্র নং ১০৮  
কেন্দ্রের নাম ৩ মহাশালি হু.ম.  
এই ইস্যুর তারিখ ২০১৭/০২/২২  
শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: অধীর চন্দ্র বর্মা

Name: Adhir Chandra Barma

পিতা: অমল চন্দ্র বর্মা

মাতা: অমলী বর্মা

Date of Birth: 28 Aug 1984

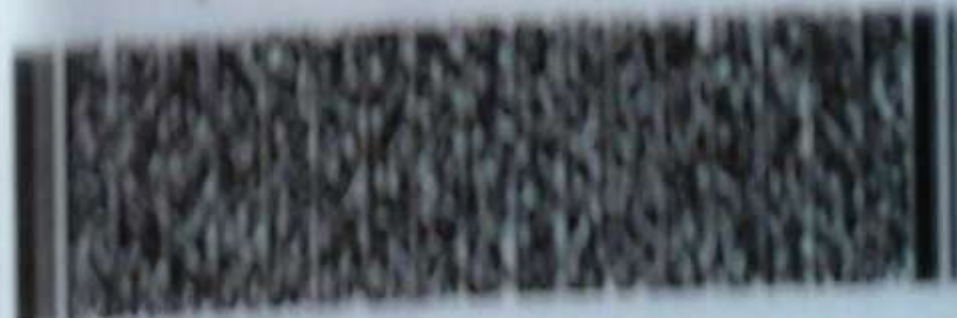
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এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রী ব্যক্তিরা অন্য কোনো শাস্ত্রা পেন্সে নিকটস্থ পোশী অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: হাওরাঙ্গা বলাকদি, ইটমিলন, উত্তর খুলনা, ঢাকা: ফোন নং - ১৬০১, হাওরাঙ্গা, কুড়িগ্রাম

প্রশাসনিক কর্মসূচির দায়িত্ব

প্রদানের তারিখ: ১৫/০১/২০১৬



**Thank You**