



*Project Identified by: Md Rubal Rana, Assistant NU, Takurgoan*  
*Business Proposal Prepared by: Md Rezaur Rashid Dewan*

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b><i>Md Sumsuddin</i></b> Vill: Katalbari , Union: Kosharanigonj ,Post: Vaduha, Upazila: Pirgonj , District: Takurgonj.
Age	:	33 years
Marital status	:	Unmarried
Children	:	01 (One) son & 01 ( One) Daughter
No. of siblings:	:	03 (Three) Brothers 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"/> Jabida Begum Momtaz Ali <i>Branch : Soyadpur , pirgonj , Centre # 13/mo</i> <i>Loan no.: 1944 , Member since 2006</i> First loan: Tk. 2,000 Existing loan: Nil Last Loan: Tk. 6,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A Nil Nil 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.)	:	04(four) years experiences is running his own business. He started the business with BDT 20000. (twenty thousand ) : He has on hand training from his uncle business.
Other Own/Family Sources of Income	:	His 02 (Two ) brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01761377642
NU's National ID No.	:	9496211234663
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Jabida Begum is a GB member since 2006  
at first She took GB loan BDT 2,000 (Two thousand).
- Successively several times She utilized GB loan for Cultivation purposes 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	:	<b><i>M/S Sumiha Traders</i></b>
Address/ Location	:	Vabnagonj, Takurgoan.
Total Investment in BDT	:	Tk. 722000
Financing	:	Self Tk. 522000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

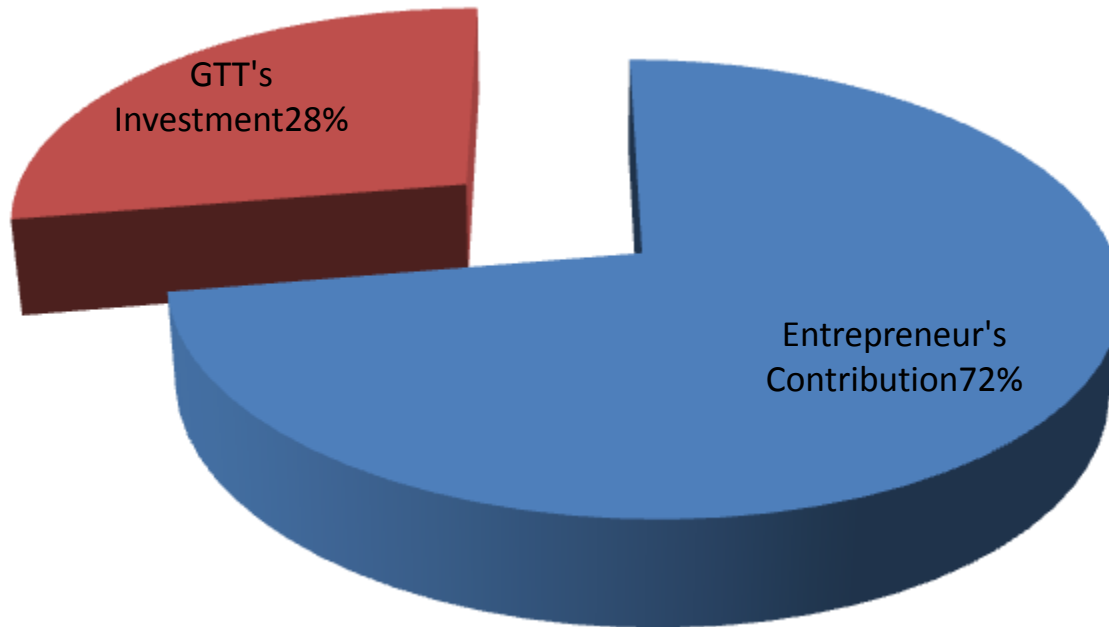
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	7,200	187,200	2,246,400
Less: Cost of Sales (B )	6,120	159,120	1,909,440
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,080</b>	<b>28,080</b>	<b>336,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		250	3,000
Shop Rent (self)		500	6,000
Mobile bill		200	2,400
Conveyance		8,000	96,000
Ownership Transfer Fee			-
Bank Charge (DD, PO, SC)			-
Present Salary (Self & family)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		1,650	19,800
<b>Non Cash Item:</b>			
Depreciation Expenses		228	2,730
<b>Total Operating Cost (D)</b>		<b>20,828</b>	<b>249,930</b>
<b>Net Profit (C-D):</b>		<b>7,253</b>	<b>87,030</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( nitrogen, phosphorus and potassium ,Ammonium Sulphate ,Magnesium Sulphate etc.)	Investment in products ( nitrogen, phosphorus and potassium ,Ammonium Sulphate ,Magnesium Sulphate etc.)	476,581	200,000	676,581
Investment in Machineries and tools		4,800	-	4,800
Cash in hand		12,219	-	12,219
Advance for Shop		15,000		15,000
Decoration (fixture and fittings)		13,400	-	13,400
<b>Total Capital</b>		<b>522,000</b>	<b>200,000</b>	<b>722,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 522000
- GTT's Investment BDT 200000
- Total Capital BDT 722000





# ***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
Sales income from products (A)	8,000	208,000	2,496,000	9,500	247,000	2,964,000	11,000	286,000	3,432,000
Less: Cost of Sales (B)	6,800	176,800	2,121,600	8,075	209,950	2,519,400	9,350	243,100	2,917,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,200</b>	<b>374,400</b>	<b>1,425</b>	<b>37,050</b>	<b>444,600</b>	<b>1,650</b>	<b>42,900</b>	<b>514,800</b>
<b>Less: Operating Cost:</b>									
Electricity bill		280	3,360		380	4,560		430	5,160
Shop Rent (self)		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		300	3,600		500	6,000		600	7,200
Conveyance		8,000	96,000		8,500	102,000		9,000	108,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Proposed Salary (Self & family)		11,000	132,000		12,000	144,000		13,000	156,000
Other Cost (stationary & Entertainment etc.)		1,650	19,800		2,000	24,000		2,500	30,000
<b>Non Cash Item:</b>									
Depreciation Expenses		228	2,730		228	2,730		228	2,730
<b>Total Operating Cost (D)</b>	-	<b>23,336</b>	<b>272,030</b>	-	<b>25,486</b>	<b>305,830</b>	-	<b>27,636</b>	<b>331,630</b>
<b>Net Profit (C-D):</b>	-	<b>7,864</b>	<b>102,370</b>	-	<b>11,564</b>	<b>138,770</b>	-	<b>15,264</b>	<b>183,170</b>
<b>Retained Income</b>			<b>102,370</b>			<b>241,140</b>			<b>424,310</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	110,370	154,770	199,170
1.3	Depreciation Expenses	2,730	2,730	2,730
1.4	Opening Balance of Cash Surplus	12,219	77,319	138,819
	<b>Total Cash Inflow</b>	<b>325,319</b>	<b>234,819</b>	<b>340,719</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>77,319</b>	<b>138,819</b>	<b>244,719</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family:02 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> Business Experience : 04yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer.</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 956,310 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 330<sup>th</sup> as Yunus Centre and 96<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

***Thank you***

**Pictures**













# কেন্দ্র সৈয়দপুর ইউনিয়ন পরিষদ

থানা/উপজেলা- পীরগঞ্জ, জেলা- চাঁকুরগাঁও।

অর্থ বৎসর- ২০১৮...-২০১৯...

## লাইসেন্স

ক্রমিক নং- 017

তারিখঃ ২২/৫/১৮

ক্রমিক নং- ১০

স্বত্বাধীকারীর নামঃ শ্রীমান মুহাম্মদ হুসেইন

পিতার নামঃ শ্রীঃ মোঃ মাহমুদুল হক

স্বত্বাধীকারীর নামঃ স্বত্বঃ সন্তোষিতা খোন্দকার

ঠিকানাঃ শ্রীমান হুসেইন কামালপুর বাজার, পীরগঞ্জ, চাঁকুরগাঁও

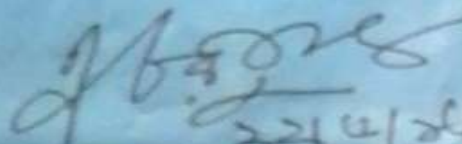
স্বত্বাধীকারীর নামঃ মারও হুসেইন হুসেইন

০১ জুন ২০১৯ ইং পর্যন্ত বৈধ।

এই লাইসেন্সের পরিমাণ ০০০ একর। (কথায়ঃ সাঁচ হাত টাকার হাত)

এই লাইসেন্সের আবেদনকারীর নামঃ শ্রীমান হুসেইন কামালপুর চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

কর্তৃপক্ষঃ শ্রীমান হুসেইন কামালপুর

  
২২/৫/১৮

স্বাক্ষরিত

কেন্দ্র সৈয়দপুর ইউনিয়ন পরিষদ  
পীরগঞ্জ, চাঁকুরগাঁও।

তারিখঃ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে অন্য  
কোনও পক্ষের হাতে নিকট পৌঁছে গেলিবে অথবা অন্য কোনো কারণে নষ্ট হলে

স্বাক্ষর: *[Signature]*  
প্রদানকারী কর্মসূচীর ডায়েরী নং: ১১/০৩/২০০৮  
তারিখ: ২১/০৩/২০০৮



নাম: মোঃ শামসুদ্দিন

Name: MD SHAMSUDDIN

পিতা: মোঃ হুমায়ুন কবীর

মাতা: মোছাঃ শবেনা বেগম

Date of Birth: 45 Oct 1983

ID NO: 9196211234663





पञ्जाब



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NO 111111

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NO 111111

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Fom-15  
(See rule-12(2))

## Licence for Retail Sale of Pesticide

M/S : .....

Prop: Mr. শ্রী: সত্যজিৎ S/O : শ্রী: সত্যজিৎ

Vill : কালীঘাট P.O : কালীঘাট Upazilla : কালীঘাট

Dist: Thakurgaon, is here by granted

- Licence to sell pesticide (s) by retail sale on the premises situated at কালীঘাট পল্লী subject to the conditions specified below and to the provisions of the pesticide Ordinance, 1971 (No. II of 1971) and the rules made there under.
- Licence shall be in force for a period of two years from the date of issue. ২৭-৩-২০১৪
- Pesticides to be sold: All registered pesticides only

Licence No. 004017

Date of last : ২৬-৬-২০১৬

*[Signature]*  
 Licensing Authority  
 কালীঘাট সরকারি মিলিটারি  
 কালীঘাট সরকারি মিলিটারি  
 কালীঘাট সরকারি মিলিটারি

### Conditions :

- The Licence shall be displayed in a prominent place in any part of the premises open to the public.
- The Licence shall comply with the provisions of the Pesticide Ordinance, 1971 and the rules made there under.
- The Licence shall not be allowed to take commission for retail sale of pesticides exceeding the rate fixed by the Government.

### 4. RENEWAL.

Renewed from .....

.....to .....

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Renewed from .....

.....to .....

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Renewed from .....

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**Thank You**