

*Proposed NU Business Name* : **M/S Arafat Traders**

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



*Business Proposal prepared by:* **Md. Jamshed Ali Sarikar, Asst. Officer,  
Gobindoganj Unit, Gaibandha.**

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

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

Name and address	:	<b><i>Md. Aminul Islam Sardar</i></b> Vill: Khamarpara, Union: 05 no. Sapmora, Post: Gobindaganj , Upazila: Gobindaganj, District: Gaibandha.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 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	:	Mst. Aklima Begum
(iii) Father's name	:	Md. Moyen Uddin Sardar
(iv) GB member's info	:	<i>Branch:Gobindaganj, Gaibandha, Centre # 35/mo, Loan no.: 5279, Membership since May 13, 1989</i>
Further Information:		First loan: Tk. 3,000
(v) Who pays GB loan installment	:	Existing loan: Tk. 20,000, Outstanding loan :Tk.9,880 Entrepreneur's Father
(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 Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	: Nill
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	: 13 (Thirteen) years experience in running his own business. He started the business with BDT 2,800 (Two thousand eight hundred taka).  He has 02 (Two) Years working experience as an assistant in his father's grocery business.
Other Own/Family Sources of Income	: His father's income from cultivation. Entrepreneur built his own house and purchased 10 decimal land as well as running his own business from the benefit of this business.
Other Own/Family Sources of Liabilities	: N/A
NU's Contact No.	: 01740612507
NU's NID/Birth Certificate No.	: 3213078693590
NU Project Source/Reference	: Grameen Telecom Trust

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

- Mst. Aklima Begum is a GB member since May 13, 1989 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for purchasing van by assisting her husband in business, repairing house and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S Arafat Traders</i></b>
Address/ Location	:	Khamar para Bazar, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk.329,000
Financing	:	Self Tk. 229,000 (from existing business) Required Investment Tk. 100,000 (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 from product 18%
(ii) Estimated % of proposed gross profit margin	:	On an average from product 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# *INFO ON EXISTING BUSINESS OPERATIONS*

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales income from Products (A)	3,500	98,000	1,176,000
Less: Cost of Sales / Products (B)	2,870	80,360	964,320
<b>Gross Profit (C) [C=(A-B)]</b>	<b>630</b>	<b>17,640</b>	<b>211,680</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		850	10,200
Shop rent		600	7,200
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		1,500	18,000
Present Salary (Assistant-01-Father)		2,000	24,000
Present Salary (Family & Self)		4,000	48,000
Provision of bad debt		90	1,080
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		693	8,318
<b><i>Total Operating Cost (D)</i></b>		<b>11,633</b>	<b>139,598</b>
<b>Net Profit (C-D):</b>		<b>6,007</b>	<b>72,083</b>

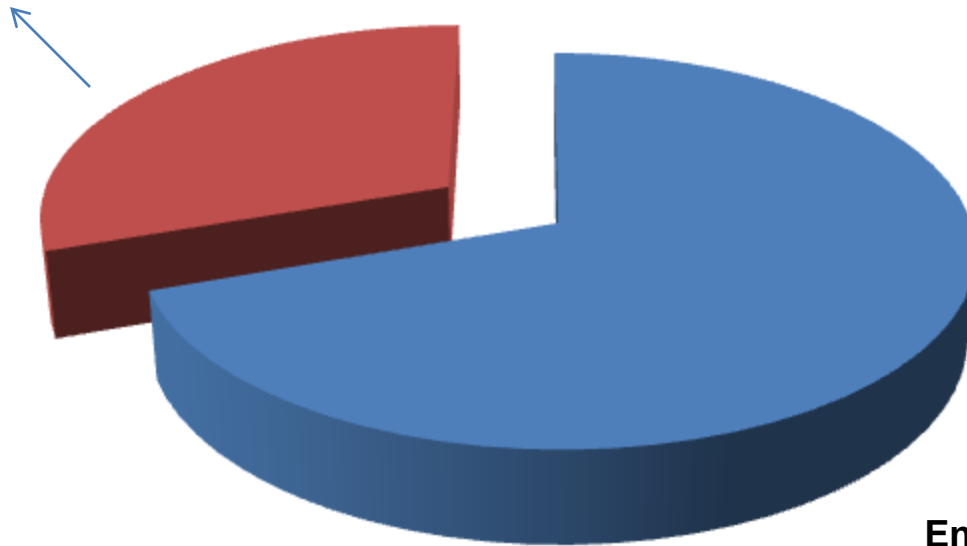
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of grocery item, confectionary item, cosmetics item and varieties item etc.)	Investment in products (Grocery Item, Bakery Item, Soft-Drinks, betel leaf & betel nut etc.)	125,926	100,000	225,926
Investment in Machineries (Refrigerator, Fan-1, TV, Solar Panel, Weight Machine Light-3 etc.)		43,500		43,500
Advance for Shop		50,000	-	50,000
Cash in hand		6,824	-	6,824
Debtors (Since September, 2016 to at present)		10,800	-	10,800
Creditors (Since September, 2016 to at present)		(20,000)		(20,000)
Decoration ( fixture and fittings)		11,950		11,950
<b>Total Capital</b>		<b>229,000</b>	<b>100,000</b>	<b>329,000</b>

# *SOURCE OF FINANCE*

- Entrepreneur's Contribution BDT 229,000
- GTT's Investment BDT.100,000
- Total Capital BDT. 329,000

GTT's  
Investment 30%



Entrepreneur's  
Contribution  
70%



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	5,000	140,000	1,680,000	5,750	161,000	1,932,000	6,325	177,100	531,300
<b>Total Estimated Sales (A)</b>	<b>5,000</b>	<b>140,000</b>	<b>1,680,000</b>	<b>5,750</b>	<b>161,000</b>	<b>1,932,000</b>	<b>6,325</b>	<b>177,100</b>	<b>531,300</b>
Less: Cost of Sales / Products	4,100	114,800	1,377,600	4,715	132,020	1,584,240	5,187	145,222	435,666
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>	<b>1,035</b>	<b>28,980</b>	<b>347,760</b>	<b>1,139</b>	<b>31,878</b>	<b>95,634</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,000	12,000		1,100	3,300
Shop rent		600	7,200		600	7,200			-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	1,500
Night Guard bill		100	1,200		100	1,200		100	300
Conveyance bill		2,000	24,000		2,500	30,000		3,000	9,000
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Present Salary (Assistant-01-Father)		3,000	36,000		4,000	48,000		5,000	15,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	21,000
Provision of bad debt		90	1,080		90	1,080		90	270
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,300	27,600		2,500	7,500
<b>Non Cash Item:</b>									
Depreciation Expenses		693	8,318		693	8,318		693	2,079
<b>Total Operating Cost (D)</b>	-	<b>15,716</b>	<b>186,098</b>	-	<b>18,616</b>	<b>223,398</b>	-	<b>20,816</b>	<b>62,449</b>
<b>Net Profit (C-D)</b>	-	<b>9,484</b>	<b>116,303</b>	-	<b>10,364</b>	<b>124,363</b>	-	<b>11,062</b>	<b>33,185</b>
<b>Retained Income</b>			<b>116,303</b>			<b>240,665</b>			<b>273,850</b>

**Notes: 1. Agreed grace period:** Three 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><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></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)	123,803	134,363	35,685
1.3	Depreciation Expenses	8,318	8,318	2,079
1.4	Opening Balance of Cash Surplus	6,824	93,944	176,624
	<b>Total Cash Inflow</b>	<b>238,944</b>	<b>236,624</b>	<b>214,388</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	<b>Total Cash Outflow</b>	<b>145,000</b>	<b>60,000</b>	<b>15,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>93,944</b>	<b>176,624</b>	<b>199,388</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 0 Family: 01 (Father)  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Experience : 15 yrs.

## WEAKNESS

- Inadequate Capital;

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 502,850 after 2 years excluding payback of investor's money.

## THREATS

- Increase of local competitors;

Presented at 386<sup>th</sup> as Yunus Centre and 114<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on 31<sup>st</sup> October, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





















54 CARBON  
NET WT  
50kg







Carry Bag





ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

স্মরণ বসন্ত ২০২১/২০২২

লাইসেন্স

ডেইলি স্ট্রলিং ইকনিডেন পরিষদ  
লোকালিটি: বাস/উপজেলা  
পাইলট: ডেলা।

সই নম্বর: ০২

লাইসেন্স নম্বর: ১৭৩ তারিখ: ২৭/১১/২১

লাইসেন্সধারীর নাম: মোহাম্মদ আব্দুল হক

পিতা/স্বামীর নাম: মো: মো: মোহাম্মদ হুমায়ুন

মো: মদন বিহার

ঠিকানা: মাদারগাতি সীপমাটা, লোকালিটি

পেশার ধরন: মাদারগাতি সীপমাটা পাইলট

৩০/১১/২০২১ তারিখ পর্যন্ত সময়

ফি আদানের পরিমাণ টাকা: ৫০০/- (কিন্তু) তারিখ: ২৭/১১/২১

কাজ হচ্ছে তার ব্যতী/বৃত্তি/পেশা: চালিয়ে যাওয়ার জন্য এই লাইসেন্স আদান

করা হলো।

তারিখ: ২৭/১১/২১

স্বাক্ষর: [Signature]

২৭/১১/২১

₹ 500



₹ 500

পঞ্চাশত টাকা

১১০৪২০০

১১ মে ১৯৭১ খ্রিঃ ১৫ মে ১৯৭১ খ্রিঃ

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P. 9. 8

₹ 50



₹ 50

পঞ্চাশত টাকা

৪১০৪১২৭

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ଉତ୍କଳ ବିଜ୍ଞାନ ବିଭାଗ

୨୦-୨୦-୨୫୧	ବିଜ୍ଞାନ -	୭୫୫୫
୨୫-୨୦-୨୫୧		୭୫୫୫
୨୫-୨୦-୨୫୧		୭୫୫୫
୨୫-୨୦-୨୫୧		୭୫୫୫
୨୫-୨୦-୨୫୧		୭୫୫୫



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



আব্দুল্লাহ

নাম: মোঃ আব্দুল্লাহ ইসলাম সর্দার  
 Name: Md Arshad Islam Sarder  
 পিতা: মোঃ মদন উদ্দিন সর্দার  
 মাতা: মোছাঃ আবলিমা বেগম  
 Date of Birth: 17 Mar 1989  
 ID NO: 3213078693590

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশী জাতিক এবং  
 নির্দিষ্ট শর্তে মাত্র নির্ধারিত পোর্ট অফিসে করা হওয়া উচিত।  
 বিধান: হারানো: ১০০০ টাকা, ক্ষতিগ্রস্ত: ৫০০ টাকা, ভুল তথ্য: ১০০০ টাকা - ৫০০০ টাকা  
 পরিচয়পত্র, আইডি কার্ড

স্বাক্ষরিত:   
 জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা। ইস্যু তারিখ: ১০/০৩/২০১৯





গ্রামীণ ব্যাংক  
 হুমাইগঞ্জ পৌরসভা শাখা

সহজ ঋণের পাশ বই

নাম মোহাম্মদ মোহাম্মদ আলী (০৭২২)

জন্ম তারিখ ৪১৭৩

পিতার নাম ৩০

বাসার ঠিকানা ৩৫/৫

কেন্দ্রের নাম হুমাইগঞ্জ পৌরসভা ট্রাড

বই ইস্যুর তারিখ মে ০৭ ২০২৩

শাখা ব্যবস্থাপকের স্বাক্ষর





An underwater scene with a blue gradient background. In the foreground, there are several white, wavy lines representing bubbles or light rays. In the middle ground, there are several small, white, stylized fish swimming towards the right. In the background, there are larger, faint, circular shapes that look like bubbles or light reflections. The overall scene is bright and clean.

**THANK YOU**