

*Proposed NU Business Name : **Sohail Paposh***

*Business Category: **Handicraft***



*Business Proposal Identified by: **Md. Nazmul Islam, Asst. Officer, Nekmorod Unit, Thakurgaon.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Kholifur Rahman Hakim</i> Vill: Kalonda Taldighi, Union: 06 no. Vanor, Post: Holdibari, Upazila: Baliadangi, District: Thakurgaon.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Daughters & 01 (One) Son
No. of siblings:	:	06 (Six) Brothers and 03 (Three) 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. Nurefa Begum
(iii) Father's name	:	Md. Kobir Mohammad
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranishankoil, Centre # 29/mo, Loan no.: 6950, Member since June 08, 2006 First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 8,560</i>
Further Information:		
(v) Who pays GB loan installment	:	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.)	:	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.)	:	01 (One) year experience in running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 10 (Ten) Years working experience in grocery business in his local area. : He has taken 01 (One) year on hand training as an assistant in Edrish Hand Loom Factory of Thakurgaon.
Other Own/Family Sources of Income	:	His father's income from agriculture. His elder brother's income from Fruits business, eldest brother's income from grocery business and younger brother's income from teaching Profession (Madrasa Teacher). He has purchased 13 (thirteen) hand loom machine from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01734561166
NU's National ID No.	:	9410842578851
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurefa Begum is a GB member since June 08, 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized for Children education and cultivation purposes.
- Finally GB loan helped his to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Sohail Paposh</i>
Address/ Location	:	Kalonda, Taldighi, Nakmorod, Thakurgaon.
Total Investment in BDT	:	Tk. 485,000
Financing	:	Self Tk. 285,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 25% (Wholesale)
(ii) Estimated % of proposed gross profit margin	:	On an average 25% (Wholesale)
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
Sales income from Products (Carpet, Mate & Prayer Mate etc.) (A)	35,500	142,000	1,704,000
Less: Cost of Products (material-thread & Jute purchase) (B)	8,875	35,500	426,000
Gross Profit (C) [C=(A-B)]	26,625	106,500	1,278,000
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent (self)		-	-
Mobile bill		500	6,000
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		6,000	72,000
Present labor cost (Production basis-F-18 & M-3)		88,000	1,056,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		1,553	18,640
Total Operating Cost (D)		101,453	1,217,440
Net Profit (C-D):		5,047	60,560

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Carpet, mate, prayer mate, jute, thread etc.)	Investment in products (Jute & thread etc.)	155,700	150,000	305,700
Investment in Machineries, Equipments & Tools (hand loom - 18 piece, Noroth, Dofti, Hana, Maku, spinning wheel-1 etc.)	Hand loom machine-08 etc.	122,800	50,000	172,800
Cash in hand		4,300	-	4,300
Decoration (fixture and fittings)		2,200	-	2,200
Total Capital		285,000	200,000	485,000

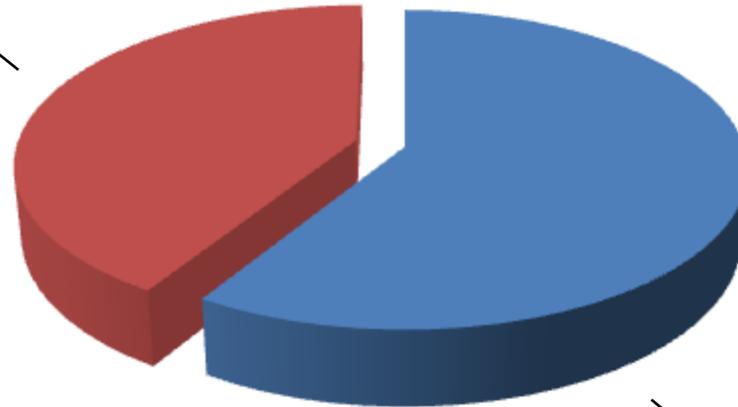
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 285,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 485,000

GTT's
Investment
41%



Entrepreneur's
Contribution
59%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated Sales income from Products Carpet, Mate & Preyer Mate etc.) (A)	44,000	176,000	2,112,000	51,920	207,680	2,492,160	58,150	232,602	2,791,219
Less: Cost of Products (material purchase) (B)	11,000	44,000	528,000	12,980	51,920	623,040	14,538	58,150	697,805
Gross Profit (C) [C=(A-B)]	33,000	132,000	1,584,000	38,940	155,760	1,869,120	43,613	174,451	2,093,414
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance		5,000	60,000		5,100	61,200		5,300	63,600
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		8,500	102,000
Proposed labor cost (Production basis-F-18+8 & M-3)		105,000	1,260,000		125,000	1,500,000		140,000	1,680,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Other Cost (stationary & Entertainment etc.)		3,000	36,000		3,500	42,000		4,500	54,000
Non Cash Item:									
Depreciation Expenses		2,178	26,140		2,178	26,140		2,178	26,140
Total Operating Cost (D)	-	124,967	1,491,270	-	146,767	1,761,200	-	163,667	1,964,000
Net Profit (C-D)	-	7,033	92,730	-	8,993	107,920	-	10,785	129,414
Retained Income			92,730			200,650			330,064

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,730	123,920	145,414
1.3	Depreciation Expenses	26,140	26,140	26,140
1.4	Opening Balance of Cash Surplus	-	78,870	132,930
	Total Cash Inflow	326,870	228,930	304,484
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	78,870	132,930	208,484

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 18-Female & 03 Male;
Future employment:08 (Female-production basis);
- Trade License in his own name;
- Ownership of business place in his own name;
- He has on hand training;
- Product Quality;
- Good Reputation;
- Skilled and working experiences (12years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Have some fixed customers (Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 615,064 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 264th as Yunus Centre and 73rd In-house
Executive Social Business Design Lab
(GTT) on May 31, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

































৬নং ভানোর ইউনিয়ন পরিষদ

সকলঘরঃ হলদিবাড়ী হাট, উপজেলাঃ বালিয়াডাঙ্গী জেলা : ঠাকুরগাঁও।



ট্রেড লাইসেন্স

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তারিখ- ০৮/০৮/২০২২

বহি নম্বর- ০২

লাইসেন্স নম্বর- ১০৮

লাইসেন্স ধারীর নাম : শ্রীমান হুমায়ুন কবীর

পিতা/ স্বামীর নাম : শ্রীমান হুমায়ুন কবীর

ঠিকানা : হলদিবাড়ী হাট

পেশার ধরন : কম্পিউটার সফটওয়্যার

তারিখ পর্যন্ত বৈধ।
০৮/০৮/২০২২

ফি প্রদানের পরিমাণ টাকা : ১০০/- টাকা কথায় একশত টাকা মাত্র

শ্রীতে তার ব্যবসা বৃত্তি/ পেশা.....

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ : ০৮/০৮/২০২২

চেয়ারম্যানের
অপূর্ব কুমার সান্না
চেয়ারম্যান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ খলিফুর রহমান (হাকিম)
 Name: Md Kholifur Rahman Hakim

পিতা: মোঃ কবির মোহাম্মদ

মাতা: মোছাঃ নুরেজা বেগম

Date of Birth: 25 Oct 1982

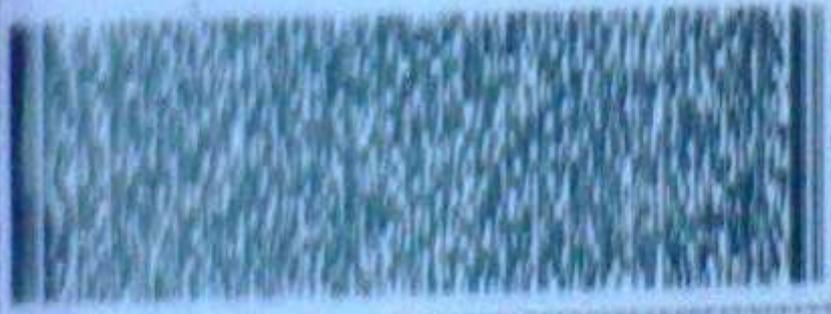
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এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী ব্যক্তিগত জন্য
 কেবলমাত্র পাত্রের পেন্সে সীমিত। পেন্সে সীমিত করা সত্ত্বেও অন্য কোনোভাবে ব্যবহার করা যাবে না।

ঠিকানা: গ্রাম/রাস্তা: কলম্বা হালসিখী, কলম্বা, ডাকঘরঃ হালসিখী - ৫১৪০,
 হালিসিখী, ঢাকা।

(Handwritten signature)

প্রদানকারী কর্মসূচীর নামঃ প্রদানের তারিখ: ২২/০৯/২০০৮





গ্রামীণ ব্যাংক

নেকশ্বরন গ্রামীণ ব্যাংক শাখা

সহজ ঋণের পাশ বই

নাম নুরেফা বেগম

ঋণী নং ৬৯৫০

গ্রুপ নং ২১

কেন্দ্র নং ২৯/৩

কেন্দ্রের নাম তানদিয়া হা/৩

বই ইস্যুর তারিখ ২৯/১২/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You