

*Proposed NU Business Name : **Sujon Confectionery & Verities Store***

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



*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	:	Sabbir Hossain Vill: Atihapur , Union: Pairabondh, Post: Vaduha, Upazila: Pirgonj , District: Takurgonj.
Age	:	28 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 02(Two) Sisters
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"/> Shahanara Begum Adiruzzam <i>Branch : Soyadpur , pirgonj , Centre # 09/mo</i> <i>Loan no.: 1405 , Member since 2006</i> First loan: Tk. 2,000 Existing loan: Nil Last Loan: Tk. 20,000
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.)	:	16(Sixteen) years experiences is running his own business. He started the business with BDT 2900. (two thousand nine hundred). : He has on hand training from his father's business.
Other Own/Family Sources of Income	:	His Father income from agricultural business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01728027156
NU's National ID No.	:	9418286881617
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shahanara 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	:	Sujon Confectionary & Verities Store
Address/ Location	:	Vabnagonj, Takurgoan.
Total Investment in BDT	:	Tk. 703000
Financing	:	Self Tk. 503000 (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 15% , Bkash 100%, flexiload 100 %
(ii) Estimated % of proposed gross profit margin	:	On an average 15% , Bkash 100%, flexiload 100 %
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

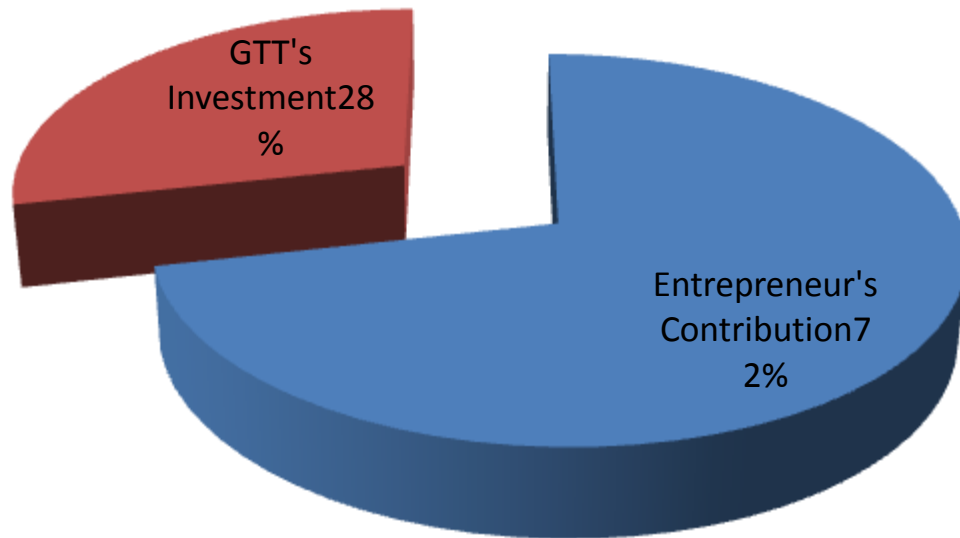
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,000	78,000	936,000
Commission on bKash	120	3,360	40,320
Commission on Flexi-load	81	2,268	27,216
Total Sales/commission (A)	3,201	83,628	1,003,536
Less: Cost of Sales (B)	2,550	66,300	795,600
Gross Profit (C) [C=(A-B)]	651	17,328	207,936
Less: Operating Cost:			
Electricity bill		1,500	18,000
Shop Rent (self)		800	9,600
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance		800	9,600
Ownership Transfer Fee			-
Bank Charge (DD, PO, SC)			-
Present Salary (Self & family)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400
Non Cash Item:			
Depreciation Expenses		530	6,360
Total Operating Cost (D)		11,630	139,560
Net Profit (C-D):		5,698	68,376

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Grocery items such as Rice, Oil, salt, Sugar, Flour, Soap, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf, etc.)	Investment in products (Different types of Grocery items such as Rice, Oil, salt, Sugar, Flour, Soap, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf, etc.)	392,929	200,000	592,929
Investment in Bkash & load		63,000		63,000
Investment in Machineries and tools		37,700	-	37,700
Cash in hand		4,671	-	4,671
Decoration (fixture and fittings)		4,700	-	4,700
Total Capital		503,000	200,000	703,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 503000
- GTT's Investment BDT 200000
- Total Capital BDT 703000



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	3,700	96,200	1,154,400	4,500	117,000	1,404,000	5,000	130,000	1,560,000
Estimated Commission on bKash	160	4,480	53,760	200	5,600	67,200	250	7,000	84,000
Estimated Commission on Flexi-load	94	2,632	31,584	120	3,360	40,320	150	4,200	50,400
Total Sales/commission (A)	3,954	103,312	1,239,744	4,820	125,960	1,511,520	5,400	141,200	1,694,400
Less: Cost of Sales (B)	3,145	81,770	981,240	3,825	99,450	1,193,400	4,250	110,500	1,326,000
Gross Profit (C) [C=(A-B)]	809	21,542	258,504	995	26,510	318,120	1,150	30,700	368,400
Less: Operating Cost:									
Electricity bill		1,600	19,200		1,700	20,400		1,750	21,000
Shop Rent (self)		850	10,200		850	10,200		850	10,200
Night Guard bill		120	1,440		140	1,680		160	1,920
Mobile bill (SMS & Reporting)		300	3,600		500	6,000		600	7,200
Conveyance		900	10,800		1,100	13,200		1,600	19,200
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)		7,000	84,000		8,000	96,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,760	21,120		1,840	22,080		1,840	22,080
Non Cash Item:									
Depreciation Expenses		530	6,360		530	6,360		530	6,360
Total Operating Cost (D)		14,438	165,260		16,038	192,460		17,708	212,500
Net Profit (C-D):		7,104	93,244		10,472	125,660		12,992	155,900
Retained Income			93,244			218,904			374,804

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	101,244	141,660	171,900
1.3	Depreciation Expenses	6,360	6,360	6,360
1.4	Opening Balance of Cash Surplus	4,671	64,275	116,295
	Total Cash Inflow	312,275	212,295	294,555
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	64,275	116,295	198,555

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family:02 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 16yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 877804 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

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

Thank you

Pictures



17/03/2015

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যক্তিগত তথ্য
কোনভাবেই অন্য কারো হস্তে স্থানান্তরিত করা যাবে না।

ঠিকানা: গ্রাম/জিলা: এতিয়াকুপা ইউনিয়ন, এতিয়াকুপা ইউনিয়ন, ডাকঘর: ডাকঘর
৪১১০, শিল্পা, ময়মনসিংহ



নাম: মোঃ সাক্বীর হোসেন

Name: Md. Sabbir Hosen

পিতা: মোঃ আব্দুলক্বাদির

মাতা: মোছাঃ শাহনাজ বেগম

Date of Birth: 06 Oct 1988

ID NO: 9418286881617

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৬/০৯/২০০৮



নেং সৈয়দপুর ইউনিয়ন পরিষদ

থানা/উপজেলা- নীরগঞ্জ, জেলা- ঠাকুরগাঁও।

অর্থ বৎসর- ২০১৬...-২০১৭...

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লাইসেন্স নং- ২২

লাইসেন্স

ক্রমিক নং- ৫১৩

তারিখঃ ০৯/০৮/০১৬

প্রতিষ্ঠানের নাম : মুফন কোম্পানী-৩ ফেলেটি ডেপ

লাইসেন্সধারীর নাম : কোঃ সাকীর হোসেন

পিতা/স্বামীর নাম : কোঃ সাকীর হোসেন

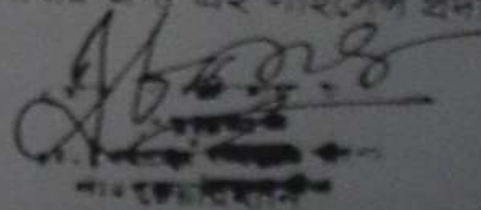
ঠিকানা : বাসগাংনী দেপ

পেশার ধরণ : ফেলেটি ডেপ

০০ জুন ২০১৭... ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ২৫০/ টাকা। (কথায় : দুইশত টাকা মাত্র)

এসহ হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।



নেং সৈয়দপুর ইউনিয়ন পরিষদ
নীরগঞ্জ, ঠাকুরগাঁও।

তারিখঃ ০৯/০৮/০১৬

শ্রী বাসুদেব চন্দ্র / পীর ৩ জুলাই - ৬৭




গ্রামীণ ব্যাংক
সহযোগী প্রতিষ্ঠা ঠাকুরগাঁও জোন
সৈয়দপুর গীরনাজ গাও

তারিখ - ২৬/০৬/২০২৬

প্রত্যয়ন পত্র

আমাদের কাছে রয়েছে যে, শাহানারা বেগম কে
নাম ২৪০৫ কলি নং ০৪

২০.০৬.২০০৬ ইং তারিখ থেকে ২৬/০৬/২০২৬ ইং তারিখ পর্যন্ত অর্থ প্রত্যয়ন
করা হয়েছে।


২৬/০৬/২০২৬
সহকারী ম্যানেজার
গ্রামীণ ব্যাংক

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Thank You