

Proposed NU Business Name : **Bodhu Cosmetics & Gift Corner**

Business Category: **General Retail & Wholesale**



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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Suruzaman</i> Vill: Khamar Bowali, Union: Bowali, Post: Bowali, Upazila: Gaibandha Sadar, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	Nil.
No. of siblings:	:	07 (Seven) Brothers
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"/> Mst. Nurun Nahar Begum Md. Abul Hossain <i>Branch: Udakhali, Fulchori, Centre # 24/mo,</i> <i>Loan no.: 2274/1, Member since June 03, 2012</i> First loan: Tk. 12,000 Existing loan: Tk. 22,000, Outstanding Loan: TK. 4,076
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur No 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.)	:	<p>04 (Four) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand).</p> <p>He has 02 (Two) years working experiences as a field assistant in a NGO (SDF-Social Development Foundation).</p> <p>In addition to he has purchased 01 (One) bigha land from the benefit of Bondhu Cosmetics & gift Corner for Cultivation purposes.</p>
Other Own/Family Sources of Income	:	His 01 (One) brother is an Electrician, another brother is a mason and 01(one) brother is a technician of Dish cable network System in his local area. Entrepreneur father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739504210
NU's National ID No.	:	3212421284325
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurun Nahar Begum is a GB member since June 03, 2012 at first she took GB loan BDT 12,000 (Twelve thousand).
- Successively several times she utilized GB loan for purchasing paddy for cultivation purposes and finally assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bondhu Cosmetics & Gift Corner</i>
Address/ Location	:	Bowali Kheyaghat Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 199,000
Financing	:	Self Tk. 119,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Cosmetics & Stationary item 15% and Crockerries item 20%.
(ii) Estimated % of proposed gross profit margin	:	From Cosmetics & Stationary item 15% and Crockerries item 20%.
(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 (Cosmetics & Stationary item)	1,200	33,600	403,200
Sales income from products (Crockeries item)	500	14,000	168,000
Total Sales income (A)	1,700	47,600	571,200
Less: Cost of sales of products (Product Purchase)	1,020	28,560	342,720
Less: Cost of sales of products (Product Purchase-Crockeries item)	400	11,200	134,400
Less: Total of sales (B)	1,420	39,760	477,120
Gross Profit (C) [C=(A-B)]	280	7,840	94,080
Less: Operating Cost:			
Electricity bill		200	2,400
Shop rent		400	4,800
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance bill		500	6,000
Provisional of bed debt		9	104
Present Salary (Family & Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		105	1,265
Total Operating Cost (D)		6,664	79,969
Net Profit (C-D):		1,176	14,111

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cosmetics item, stationary and Crockerries item etc.)	Crockerries item and Cosmetics item etc	66,299	80,000	146,299
Investment in Equipment (Fan, light, calculator etc.)		2,100	-	2,100
Cash in hand		4,780	-	4,780
Debtors (Since December, 2015 to at Present)		10,397	-	10,397
GB Outstanding Loan		(4,076)	-	(4,076)
Decoration (Fixture & Fittings)		9,500	-	9,500
Advance for Shop		30,000	-	30,000
Total Capital		119,000	80,000	199,000

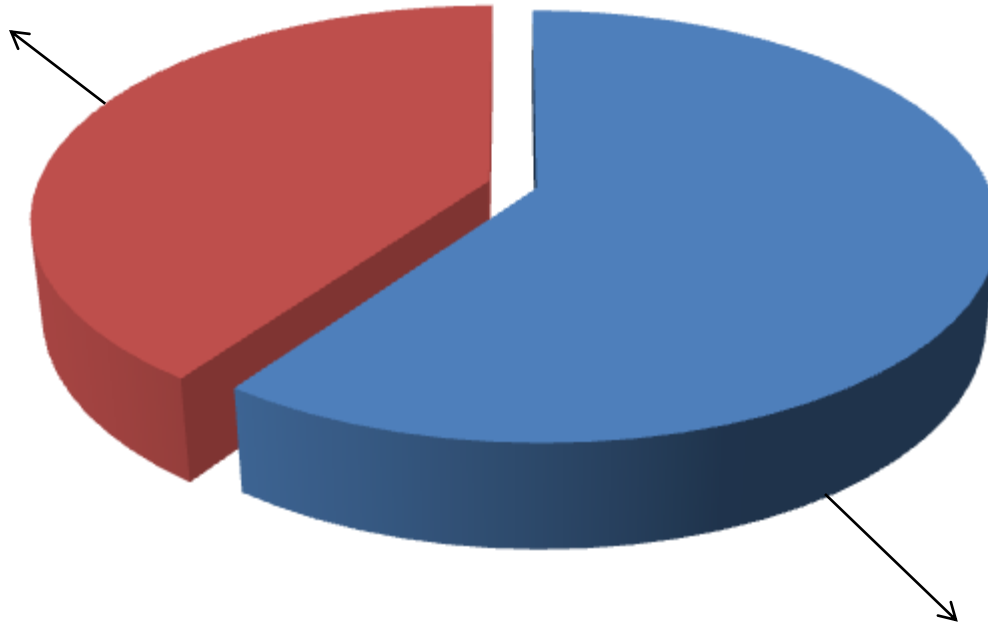
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 119,000

■ GTT's Investment BDT 80,000

■ Total Capital BDT 199,000

GTT's Investment
40%



Entrepreneur's
Contribution 60%

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
Est. Sales income from products (Confectionary item)	1,800	50,400	604,800	2,070	57,960	695,520	2,484	69,552	834,624
Est. Sales income from products (Crockeries item)	800	22,400	268,800	960	26,880	322,560	1,152	32,256	387,072
Total estimated Sales income (A)	2,600	72,800	873,600	3,030	84,840	1,018,080	3,636	101,808	1,221,696
Less: Cost of sales of products (Product Purchase)	1,530	42,840	514,080	1,760	49,266	591,192	2,111	59,119	709,430
Less: Cost of sales of products (Product Purchase-Crockeries item)	640	17,920	215,040	768	21,504	258,048	922	25,805	309,658
Less: Total of sales (B)	2,170	60,760	729,120	2,528	70,770	849,240	3,033	84,924	1,019,088
Gross Profit (C) [C=(A-B)]	430	12,040	144,480	503	14,070	168,840	603	16,884	202,608
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Shop rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		160	1,920		190	2,280		190	2,280
Conveyance bill		800	9,600		1,100	13,200		2,100	25,200
Provisional of bed debt		9	104		9	104		9	104
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		5,500	66,000		6,000	72,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		105	1,265		105	1,265		105	1,265
Total Operating Cost (D)	-	9,007	104,889	-	10,137	121,649	-	12,387	148,649
Net Profit (C-D):	-	3,033	39,591	-	3,933	47,191	-	4,497	53,959
Retained Income			39,591			86,782			140,741

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	42,791	53,591	60,359
1.3	Depreciation Expenses	1,265	1,265	1,265
1.4	Opening Balance of Cash Surplus	-	20,780	37,236
	Total Cash Inflow	124,056	75,636	98,860
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Payback to GB Outstanding Loan	4,076		
2.3	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	103,276	38,400	38,400
3.0	Total Cash Surplus	20,780	37,236	60,460

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0; 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"/> Experience : 4yrs.	<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 customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 259,741 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 151st as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













ফরম ইউপি ৭/১২ (১) আদেশ মতে।

৬নং বোয়ালী ইউনিয়ন পরিষদ

ট্রেড লাইসেন্স

ই নং-
লাইসেন্স নং- ২৬২

ক্রমিক নং- ৫২
তারিখ: ২২/০৩/২০২৫

লাইসেন্স প্রাপকের নাম: বঙ্গু কম্বোটিস্টা হাট- বিয়ট রুটি
পিতা/স্বামীর নাম: মোঃ মোঃ মুহম্মদ আলম
মোঃ আব্দুল হামিদ
ডাকঘর: (বোয়ালী)

লাইসেন্স ফি: ২০০/- টাকা
পয়সা: ৩০/-

এই লাইসেন্স কার্যকর হবে: ২০২৫ হইতে ২০২৬ সালের
৩০/০৩/২৫ তারিখ পর্যন্ত কম্বোটিস্টা

এই চালাইবার উদ্দেশ্যে লাইসেন্স মঞ্জুর করা হইল।

(Signature)
২২/০৩/২৫
মোঃ আব্দুল ইসলাম সিকদার

System Analysis - Survey



System Analysis - Survey



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



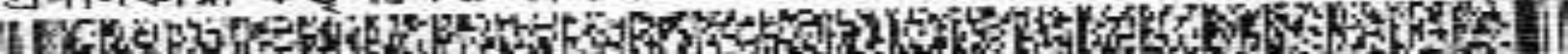
নাম: মোঃ সুরুজামান
Name: Md Suruzaman
পিতা: মোঃ আবুল হোসেন
মাতা: মোছাঃ নুরুন্নাহার বেগম
Date of Birth: 28 Sep 1987
ID NO: 3212421284325

ই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অথবা
কোনোও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

জানা: গ্রাম/দাঙা: খামার বোয়ালী, খামার বোয়ালী, ডাকঘর: বোয়ালী - ৫৭০০,
গাইবান্ধা সদর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর


প্রদানের তারিখ: ১৬/০৭/২০০৮






 জাতীয় বই কেন্দ্র
 কলকাতা-৭০০০১২

নতুন বইয়ের পাঠ বই

নাম কুমারী রায়
 খণ্ড নং ১১৭৪/১
 অংশ নং ৪
 ক্রম নং ১৪১৫
 কেন্দ্রের নাম কলকাতা জাতীয় বই কেন্দ্র
 এই ইস্যুর তারিখ _____
 শাখা ব্যবস্থাপকের স্বাক্ষর 

(The text on this page is extremely faint and mostly illegible. It appears to be a list of items or a document related to the book trust, possibly containing details about the books or the center's operations.)



Thank You