

*Proposed NU Business Name : **M/S Rafiqul Confectionary & Phall Vander***

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



*Business Proposal Identified by: **Md. Jounul Abedin, Asst. Officer, Saghata Unit, Gaibandha***

*Business Proposal prepared by: **Naznin Akther***

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

Name and address	: <b><i>Md. Amdadul Hoque</i></b> Vill: Raghompur, Union: 10 no. Bonerpara, Post: Bonerpara, Upazila: Saghata, District: Gaibandha.
Age	: 29 years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 02 (Two) Brothers
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. Amila Begum
(iii) Father's name	: Md. Rafiqul Islam
(iv) GB member's info	: <i>Branch: Bonerpara, Gaibandha, Centre # 37/mo, Loan no.: 1664, Member since April 20, 2007</i> First loan: Tk. 4,000 Existing loan: Tk. 12,000, Outstanding loan: Tk. 10, 244
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 Ten
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.)	:	02 (Two) years experience is running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 05 (Five) years working experiences as a worker at different garments in Gazipur.
Other Own/Family Sources of Income	:	His father's income from Agriculture and younger brother's income from business (Telecom business) . From the benefit of existing business, he purchased a cow and mortgaged 20 (Twenty) decimal cultivation land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01750126348
NU's National ID No.	:	3313031817599
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Amila Begum is a GB member since April 20, 2007 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation and purchasing a calf.
- Finally GB loan helped her to improve economic condition and livelihood.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Rafiqul Confectionary &amp; Phall Vander</i></b>
Address/ Location	:	College road, Bonerpara, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 273,000
Financing	:	Self Tk. 193,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 10,000 (Ten Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 22% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 22% & flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

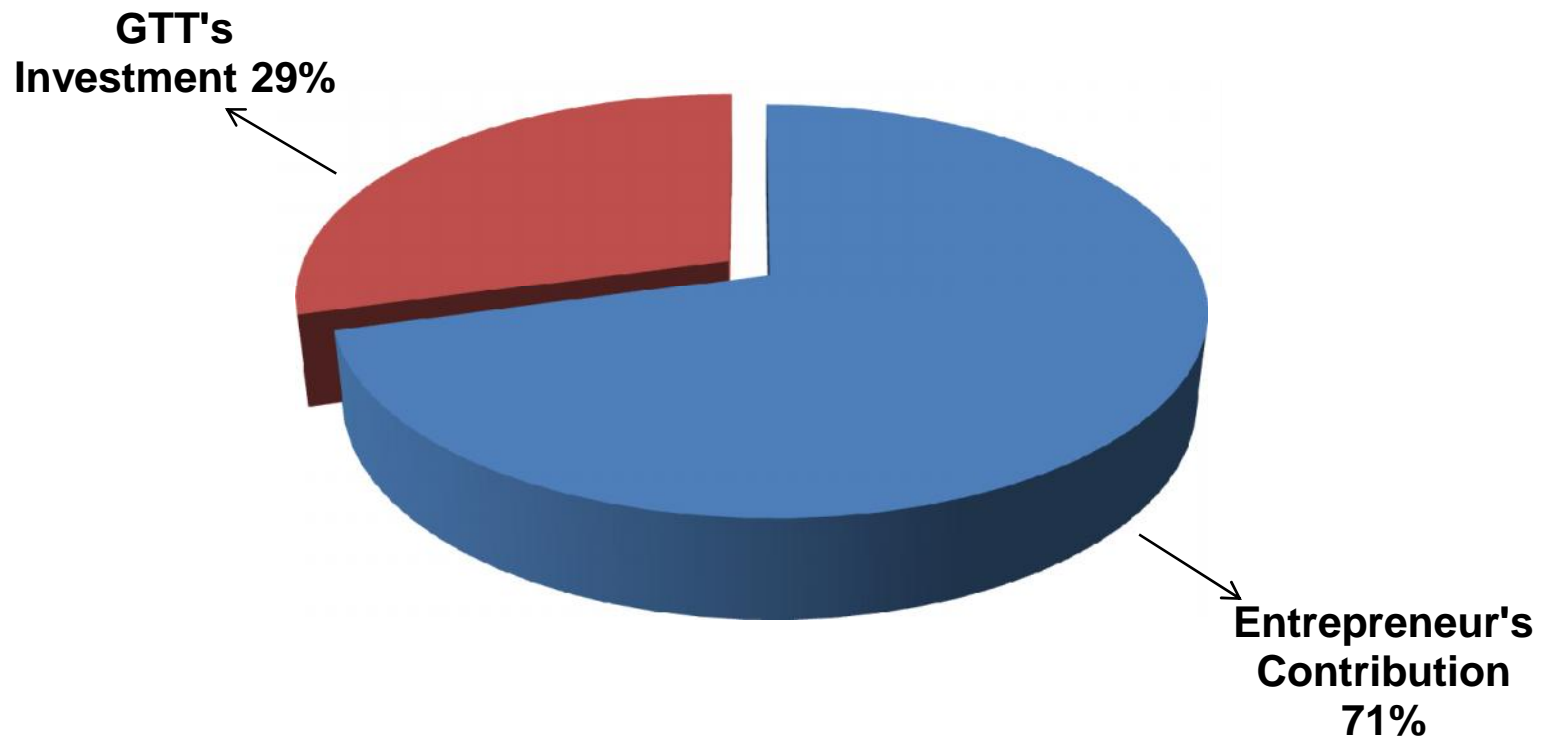
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	2,700	70,200	842,400
Commission from flexiload	27	702	8,424
<b>Total income from sales &amp; commission (A)</b>	<b>2,727</b>	<b>70,902</b>	<b>850,824</b>
Less: Cost of Sales / Products (B)	2,106	54,756	657,072
<b>Gross Profit (C) [C=(A-B)]</b>	<b>621</b>	<b>16,146</b>	<b>193,752</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Generator bill		150	1,800
Shop Rent		400	4,800
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		8,000	96,000
Present Salary (Assistant -father)		2,000	24,000
Provision of bad debt		9	108
Other Cost (Stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		458	5,500
<b>Total Operating Cost (D)</b>		<b>13,617</b>	<b>163,408</b>
<b>Net Profit (C-D):</b>		<b>2,529</b>	<b>30,345</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 (confectionary item, bakery item, soft drinks, curd, ice cream and different types of fruit etc.)	Investment in products (confectionary item, bakery item, soft drinks and different types of fruit etc.)	83,880	40,000	123,880
Investment in flexiload	Investment in flexiload	4,000		4,000
Investment in Machineries, Equipment & Tools (refrigerator, mobile set, bulb and fan etc.)	Investment in Machinery (Refrigerator)	28,600	35,000	63,600
Cash in hand		9,770		9,770
Advance for shop		43,900		43,900
Debtors (since April, 2016 to at present)		10,750		10,750
Decoration ( fixture and fittings)		12,100	5,000	17,100
<b>Total Capital</b>		<b>193,000</b>	<b>80,000</b>	<b>273,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 193,000
- GTT's Investment BDT 80,000
- Total Capital BDT 273,000





# 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	3,780	98,280	1,179,360	4,423	114,988	1,379,851	4,953	128,786	1,545,433
Estimated commission from flexiload	41	1,053	12,636	45	1,158	13,900	49	1,263	15,151
<b>Estimated total income from sales &amp; commission (A)</b>	<b>3,821</b>	<b>99,333</b>	<b>1,191,996</b>	<b>4,467</b>	<b>116,146</b>	<b>1,393,751</b>	<b>5,002</b>	<b>130,049</b>	<b>1,560,584</b>
Less: Cost of Sales / Products (B)	2,948	76,658	919,901	3,450	89,690	1,076,284	3,864	100,453	1,205,438
<b>Gross Profit (C) [C=(A-B)]</b>	<b>872</b>	<b>22,675</b>	<b>272,095</b>	<b>1,018</b>	<b>26,456</b>	<b>317,467</b>	<b>1,138</b>	<b>29,595</b>	<b>355,146</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,200	14,400		1,300	15,600
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		400	4,800		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		10,000	120,000		11,000	132,000		12,000	144,000
Proposed Salary (Assistant -father)		3,000	36,000		4,000	48,000		5,000	60,000
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Provision of bad debt		9	108		9	108		9	108
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		938	11,250		938	11,250		938	11,250
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>19,215</b>	<b>226,868</b>	<b>-</b>	<b>22,415</b>	<b>268,978</b>	<b>-</b>	<b>25,315</b>	<b>303,778</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>3,460</b>	<b>45,228</b>	<b>-</b>	<b>4,041</b>	<b>48,489</b>	<b>-</b>	<b>4,281</b>	<b>51,368</b>
<b>Retained Income</b>			<b>45,228</b>			<b>93,717</b>			<b>145,085</b>

**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.)***

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	48,428	54,889	57,768
1.3	Depreciation Expenses	11,250	11,250	11,250
1.4	Opening Balance of Cash Surplus	-	45,478	73,217
	<b>Total Cash Inflow</b>	<b>139,678</b>	<b>111,617</b>	<b>142,235</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	75,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>94,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>45,478</b>	<b>73,217</b>	<b>103,835</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled and working experiences (12 years);</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 338,085 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 252<sup>nd</sup> as Yunus Centre and 69<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on May 17, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures































অলিম্পিক লেক্সাস  
Olympic

# LEXUS

اولمبک لکرس

Biscuits

The Vegetable Calcium Crackers

Vegetable Crackers

AWARDED ISO 22000:2005 CERTIFICATION

84-02700730 N 02700730  
84-437 8 02700730

## Extra 50%

12 Packs Inside

অলিম্পিক লেক্সাস  
Olympic

# LEXUS

اولمبک لکرس

Biscuits

The Vegetable Calcium Crackers

Vegetable Crackers

AWARDED ISO 22000:2005 CERTIFICATION

84-02700730 N 02700730  
84-437 8 02700730

## Extra 50%

12 Packs Inside







PRODUCTION NO.	06	05	72	87	03	000	113	120	138	150	163	175	198
RED DELI APPLE													
GOLDEN APPLE													
RED 24 APPLE													
RED STAR APPLE													
ORLA APPLE													
ONE STAR APPLE													



ইউপি ফর্ম-১০

লাইসেন্স ফি আদানের রেজিস্টার

# ১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সামাটা, গাইবান্ধা।  
অর্থ বৎসরঃ ২০১৫-২০১৬

## ট্রেড লাইসেন্স

বই নম্বর : ..... ০৫..... তারিখ : ১১/০৪/২০১৬

লাইসেন্স নম্বর : ১৫৮

লাইসেন্সধারীর নাম : মোসাদ্দিক রহিমুল ইসলাম কল্যাণ শ্রমিক

পিতা/স্বামী/ শ্রোত্রী : মোঃ এছাদুল হক


ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সামাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন : কল্যাণ শ্রমিক

মেয়াদ : ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ১৫০/- টাকা (কথায় একশত পঁচাত্তর টাকা মাত্র)

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চলিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

  
 চেয়ারম্যান  
 ১০নং বোনারপাড়া ইউ.পি.  
 সামাটা, গাইবান্ধা।

মোঃ আব্দুল হক  
 চেয়ারম্যান  
 ১০নং বোনারপাড়া ইউ.পি.  
 সামাটা, গাইবান্ধা।

# ମୌଳିକ ବିଦ୍ୟା ବିଷୟ

୧୭/୫/୨୬ | ଗ୍ରୀଷ୍ମ ଋତୁ - ୬୦୫୦/୮

୧୮/୫/୨୬ | - ୩ ୫ - ୧୦୨୫/୮

୧୯/୫/୨୬ | ୫ ୫ - ୧୦୫୦/୮

୨୦/୫/୨୬ | ୫ ୫ - ୧୦୫୦/୮

୨୧/୫/୨୬ | ୫ ୫ - ୧୦୫୦/୮

୨୨/୫/୨୬ | ୫ ୫ - ୧୦୫୦/୮



গ্রামীণ ব্যাংক

বোনারপাড়া সাঘাটা শাখা।

সহজ ঋণের পাশ বই

নাম বেদিতা  
ঋণী নং ১৬৬৪  
গ্রুপ নং ৩৩  
কেন্দ্র নং ৩৭৪২  
কেন্দ্রের নাম গাওঁসাই  
বই ইস্যুর তারিখ ৩৩/১৫  
শাখা ব্যবস্থাপকের স্বাক্ষর বেদিতা








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


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**নাম: মোঃ এমদাদুল হক**  
**Name: Md Amdadul Hoque**  
**পিতা: মোঃ রফিকুল ইসলাম**  
**মাতা: মোছাঃ অমিলা বেগম**  
**Date of Birth: 01 Jan 1987**  
**ID NO: 3313031817599**

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। তাহাটি ব্যবহারকারী মৃত্যুর ৩০  
 দিনের মধ্যে পত্রের নথি নষ্ট হলে নতুন করে আবেদন করে আবেদন করা হলে।  
 উৎসাহ প্রদানকারী: রাশিপুর, রায়পুর, ডাকঘর: বৈশাখপুর - ৫৭৫৩,  
 সাবডি, বাইবান্দা।

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প্রদানের তারিখ: ০৮/০৯/২০১৮



**Thank You**