



Business Proposal Prepared by: Md. Alom Mia, Asst. Officer, Nekmorod unit, Thakurgoan.

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shaha Jamal Sikder Vill: Mohol Bari, Union: Ranishangkoil, Post: Shividighi, Upazila: Ranishangkoil, District: Thakurgaon.
Age	:	22 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 (Four) 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. Rajia Begum
(iii) Father's name	:	Late. Md. Abul Kalam Azad
(iv) GB member's info	:	<i>Branch: Ranishangkoil, Centre # 65/mo</i> <i>Loan no.: 7278, Member from September 21, 2003 to</i> <i>July 04, 2011</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 15,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has 01 (One) year working experiences in his own cloth shop at footpath.
Other Own/Family Sources of Income	:	His 02 (Two) brothers income from business (cloth shop & studio) and his 01 (One) brother's income from contractor.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01761177768
NU's National ID No.	:	19949428608000065
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rajia Begum is a GB member from September 21, 2003 to July 04, 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mahmuda Variety Store</i>
Address/ Location	:	Shivdighi, Mohollbari, Ranishangkoil, Thakurgaon.
Total Investment in BDT	:	Tk. 216,000
Financing	:	Self Tk. 136,000 (from existing business) Required Investment Tk. 80,000 (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 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

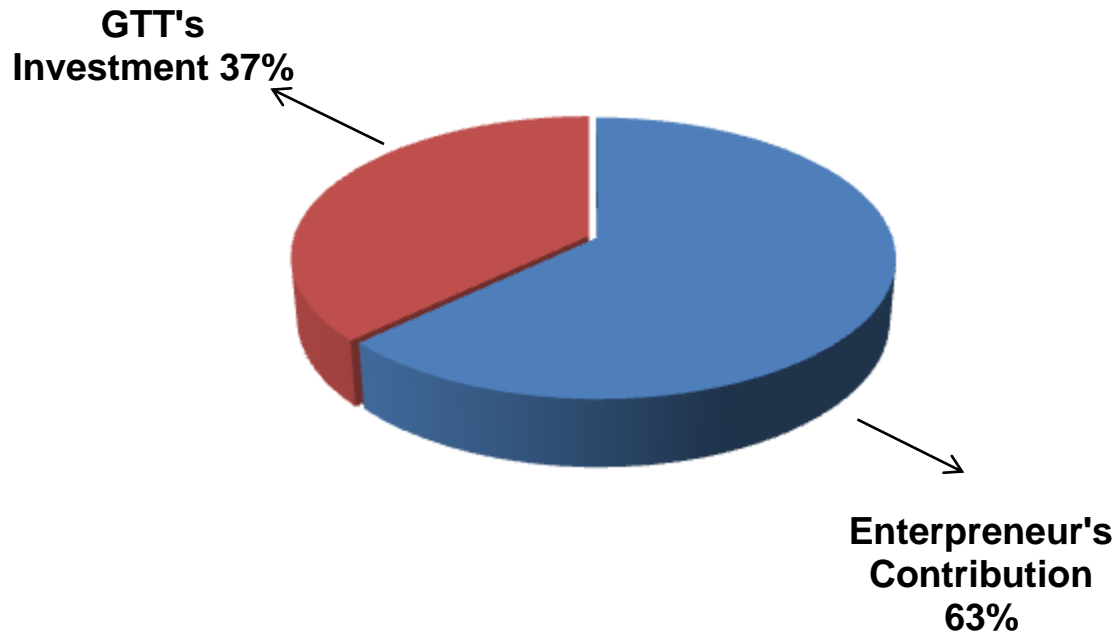
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,000	56,000	672,000
Less: Cost of Sales/Products (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		500	6,000
Mobile bill		200	2,400
Conveyance bill		1,000	12,000
Ownership Transfer Fee			
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-wife)		1,000	12,000
Other Cost (Stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		118	1,420
Total Operating Cost (D)		8,118	97,420
Net Profit (C-D):		3,082	36,980

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item, betel nut and soft drinks etc.)	Investment in products (grocery item, confectionary item, bakery item and cosmetics item etc.)	81,799	80,000	161,799
Investment in Equipment & Tools (weight machine, bulb and fan etc.)		3,600	-	3,600
Cash in Hand		1,801	-	1,801
Advance for Shop		40,000	-	40,000
Decoration (fixture and fittings)		8,800	-	8,800
Total Capital		136,000	80,000	216,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 136,000
- GTT's Investment BDT 80,000
- Total Capital BDT 216,000



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 (A)	3,000	84,000	1,008,000	3,510	98,280	1,179,360	3,861	108,108	1,297,296
Less: Estimated Cost of Sales/Products (B)	2,400	67,200	806,400	2,808	78,624	943,488	3,089	86,486	1,037,837
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	702	19,656	235,872	772	21,622	259,459
Less: Operating Cost:									
Electricity bill		500	6,000		550	6,600		550	6,600
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		350	4,200		450	5,400		500	6,000
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-wife)		1,000	12,000		1,500	18,000		1,500	18,000
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,200	14,400		1,300	15,600
Non Cash Item:									
Depreciation Expenses		118	1,420		118	1,420		118	1,420
Total Operating Cost (D)	-	11,187	130,530	-	13,437	161,240	-	15,087	181,040
Net Profit (C-D)	-	5,613	71,070	-	6,219	74,632	-	6,535	78,419
Retained Income			71,070			145,702			224,121

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.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	80,000	-	-
Net Profit (ownership tr. Fee added back)	74,270	81,032	84,819
Depreciation Expenses	1,420	1,420	1,420
Opening Balance of Cash Surplus	-	56,490	100,542
Total Cash Inflow	155,690	138,942	186,781
Cash Outflow			
Product Purchase	80,000	-	-
Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
Total Cash Outflow	99,200	38,400	38,400
Total Cash Surplus	56,490	100,542	148,381

SWOT ANALYSIS

STRENGTH

- Present employment:0
Self: 01 Family: 01 (wife)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences : 02 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 360,121 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

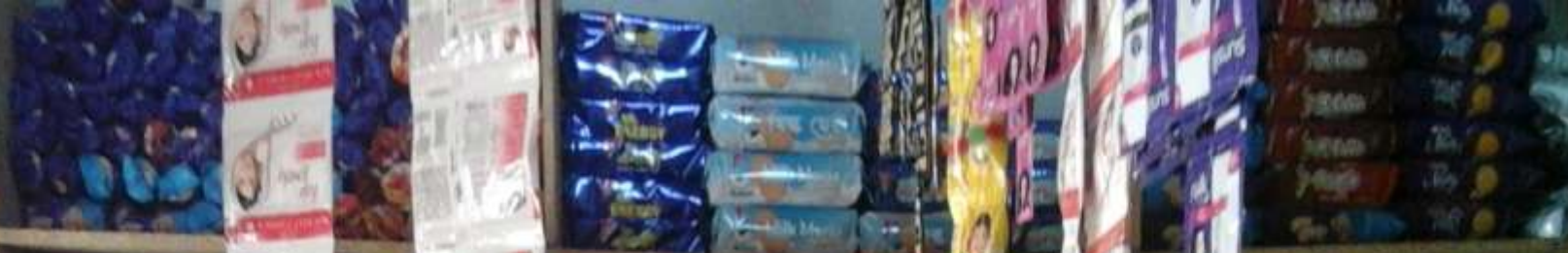
Presented at 246th as Yunus Centre and 66th In-house Executive
Social Business Design Lab
(GTT) on May 05, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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 ୨୦/୧/୨୦୦୭ ଡି: ଜାରିକ୍ଷ - ପ୍ରାଧିକାର - ଜା:କେ: - କାନ୍ଥ - ୨୨ ପି: -
 ୫୧୨/୨୦୦୭ ଡି: ଜାରିକ୍ଷ - ପ୍ରା:କେ - କ୍ଷେ:କେ - ବିଭାଗ ବିଭାଗ କ୍ଷତ୍ର -
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 କାନ୍ଥ - କେ:କେ

ଆଜ୍ଞା - ପଠାନ୍ତ

 ୨୫/୧୧/୧୫

ସୋ: ଆବୁଲ କାଠି
 ୩-୨୨୫୫୦ (ମି.ଏ.)
 ଆସିନ କାଠକ
 ସାମାଜିକ ସଂସ୍ଥା

নির্বাচন কমিশন বাংলাদেশ

আপনার অবস্থান নির্ণয় করুন IP

বিবিধ মেনু

ভোটার তালিকা সংক্রান্ত

নির্বাচনী তথ্য

বাজেট

ভোটার তালিকা যাচাই এর জন্য সাময়িকভাবে ব্যবহার করতে পারেন

Search Type: National ID

Enter Search Number: 19949428608000065

Search



NID	19949428608000065
Name(bangla)	মোঃ শাহা জামাল সিকদার
Name(english)	Md. Shaha Jamal Sikder
Birth	05-June-1994
Father Name	আবুল কালাম আজাদ
Mother Name	মোছাঃ রাজিয়া বেগম
Spouse Name	মোছাঃ মাহনুদা আক্তার
Form No	34139901
Education	চম শ্রেণী
Voter Area (Area Code)	মহলবাড়ী (0883)
Voter Serial No	23
Voter No	940883000017
Status	checked



Thank You