

*Proposed NU Business Name : **Tonmoy Crockeries & Plastic Center***

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



*Project Identified by: **Md. Asrafal Alom, Asst. Officer, Jessore Sadar unit, Jessore***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alamgir Hossen Tagore Vill: Taposhi, Union: Chachra, Post: Chachra, Upazila: Jessore Sadar, District: Jessore.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Samiron Nesa
(iii) Father's name	:	Md. Asaduzzaman
(iv) GB member's info	:	<i>Branch: Chachra, Centre # 37/mo,</i> <i>Loan no.: 2396/1, Member from 2002 to 2010</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000
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 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.)	:	<p>02 (Two) years experiences is running his own business. He started the business with BDT 214,000 (Two lac fourteen thousand).</p> <p>He has 12 (Twelve) years working experiences as a machine operator at manufacturing & packing section in Akij Group.</p> <p>He has 02 (Two) years working experiences as an assistant in his mother's shop.</p>
Other Own/Family Sources of Income	:	His father's income from servicing (mason) and his mother's income from business (grocery shop). From his existing business income, he built a house with a amount of two lac fifty thousand taka, mortgaged 01 (One) bigha cultivation land with a amount of 70 (seventy)thousand taka and purchased 02 (Two) cows.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01939660494
NU's National ID No.	:	4114723358093
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Samiron Nesa was a GB member from 2002 to 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her own business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tonmoy Crockeries & Plastic Center</i>
Address/ Location	:	Poler hat bazar, Jessore Sadar, Jessore.
Total Investment in BDT	:	Tk. 521,000
Financing	:	Self Tk. 421,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

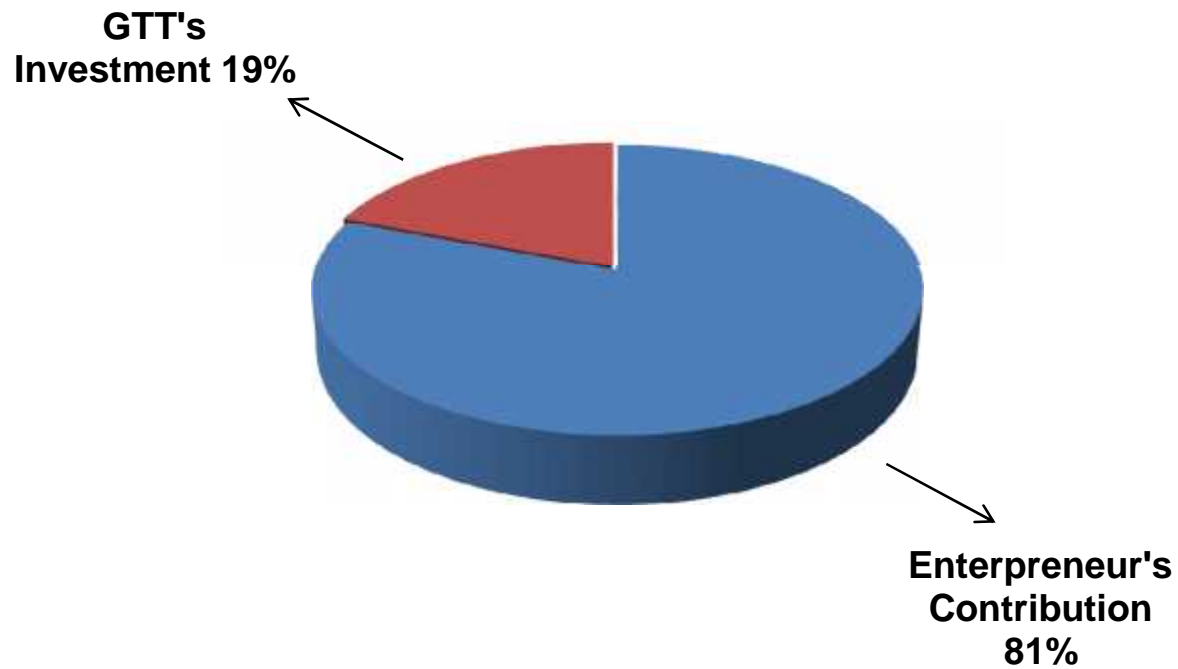
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,300	85,800	1,029,600
Less: Cost of Sales/Products (B)	2,640	68,640	823,680
Gross Profit (C) [C=(A-B)]	660	17,160	205,920
Less: Operating Cost:			
Electricity bill		350	4,200
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		275	3,300
Conveyance bill		600	7,200
Present Salary (Family & Self)		7,000	84,000
Provision of bad debt		8	90
Other Cost (Stationary & Entertainment etc.)		900	10,800
Non Cash Item:			
Depreciation Expenses		213	2,550
Total Operating Cost (D)		10,845	130,140
Net Profit (C-D):		6,315	75,780

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of crockeries item and plastic products etc.)	Investment in products (different types of crockeries item and plastic products etc.)	219,500	100,000	319,500
Investment in Equipment & Tools (bulb and fan etc.)		3,000		3,000
Cash in Hand		4,500		4,500
Advance for shop		200,000		200,000
Debtors (Since May, 2016 to at present)		9,000		9,000
Creditors (Since May, 2016 to at present)		(36,000)		(36,000)
Decoration (fixture and fittings)		21,000		21,000
Total Capital		421,000	100,000	521,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 421,000
- GTT's Investment BDT 100,000
- Total Capital BDT 521,000



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)	4,700	122,205	1,466,459	5,452	141,758	1,701,093	5,888	153,098	1,837,180
Less: Cost of Sales/Products (B)	3,760	97,764	1,173,167	4,362	113,406	1,360,874	4,711	122,479	1,469,744
Gross Profit (C) [C=(A-B)]	940	24,441	293,292	1,090	28,352	340,219	1,178	30,620	367,436
Less: Operating Cost:									
Electricity bill		550	6,600		700	8,400		750	9,000
Shop Rent		1,000	12,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		325	3,900		375	4,500		425	5,100
Conveyance		1,100	13,200		1,600	19,200		2,100	25,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		8	90		8	90		8	90
Other Cost (stationary & Entertainment etc.)		1,250	15,000		1,450	17,400		1,550	18,600
Non Cash Item:									
Depreciation Expenses		213	2,550		213	2,550		213	2,550
Total Operating Cost (D)		13,992	163,420		16,392	196,700		18,092	217,100
Net Profit (C-D)		10,449	129,872		11,960	143,519		12,528	150,336
Retained Income			129,872			273,390			423,726

- 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>SI #</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	133,872	151,519	158,336
1.3	Depreciation Expenses	2,550	2,550	2,550
1.4	Opening Balance of Cash Surplus	-	112,422	218,490
	Total Cash Inflow	236,422	266,490	379,376
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	112,422	218,490	331,376

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) 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"/> Good reputation;<input type="checkbox"/> Skilled and working experiences: 16 years;	<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 (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 844,726 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 270th as Yunus Centre and 75th In-house Executive
Social Business Design Lab
(GTT) on 06 June, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















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WINNER
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WINNER
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black berry
CLASSIC COOKER

WINNER

Nisco
Anika

Anika





৯নং আরবপুর ইউনিয়ন পরিষদ

ডাকঘর : ডেউটিয়া, উপজেলা : যশোর সদর, জেলা : যশোর।

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বর্ষ বঙ্গাব্দ ১৪৩৫/১৪৩৬

ট্রেড লাইসেন্স

লাইসেন্স নং-

তারিখ ১২/০৩/২০১৩

প্রতিষ্ঠানের নাম, ঠিকানা ও মালিকের নাম কোকাবিলি স্কুল প্রাথমিক স্কুল

লাইসেন্সধারীর নাম : শ্রীমতীঃ - সোঃ আমলু বীর হোসেন সৈয়দ

পিতা/পত্নীর নাম : সোঃ আমাদুল ককামান

ঠিকানা : ডাকঘর ডাউন

বাবসার ধরণ : কোকাবিলি

বাবসার স্থান : সুন্দরহাট বাকার, যশোর

১৪৩৫/১৪৩৬ - ৩০/০৩/২০১৩ তারিখ পর্যন্ত মেয়।

ফি প্রদানের পরিমাণ : ১২০০/- টাকা (কথামা) ১০০০/- টাকা ২০০০/- টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : মালিকানা

চলিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ ১২/০৩/২০১৩


চেয়ারম্যান
৯নং আরবপুর ইউনিয়ন পরিষদ



FIND



Thank You