

*Proposed NUBusinessName: **M/S Laakan Hardware***
*Business Category: **General Retail & Wholesale***



*Business Proposal Collected by: **Dipak Ray, Assistant officer, Gaibandha***

*Business Proposal Prepared by: **Md Rezaur Rashid Dewan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Bidhan Kumar Saha Vill:Tulshighat, Union: Shahapara, Post: Tulshighat, Upazila: Gaibandha , District: Gaibandha
Age	:	32 years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	06 (Six) 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	:	Shi Moti Maya Rani Shaha
(iii) Father's name	:	Late Laakan Kumar Shaha
(iv) GB member's info	:	<i>Branch: Gaibandha Centre # 43/mo,</i> <i>Loan no: 2851/1 , Group no : 02 , Member since 2009</i> First loan: Tk. 5,000 Existing loan: 14,000 , Outstanding loan: 11,228
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	H.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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 20,000/- (Twenty thousand) : : : He has on hand training . :
Other Own/Family Sources of Income	:	His four brother's income from business and one brother also income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	0173650560
NU's National ID No.	:	3212494372428
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shi Moti Maya Rani Shaha is a GB member since 2009 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her son in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Laakan Hardware</i>
Address/ Location	:	Gaibandha, Comilla.
Total Investment in BDT	:	Tk. 525000
Financing	:	Self Tk. 375000 (from existing business) Required Investment Tk. 150,000(as equity)
Present salary/drawings from business	:	BDT 9,700(Nine thousand seven hundred)
Proposed Salary	:	BDT 11,750 (Eleven thousand seven hundred fifty)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% .
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from product(Stationaris and plays item etc) (A)	3,700	103,600	1,243,200
Less: Cost of sales of products (product purchase) (B)	3,145	82,880	994,560
Gross Profit (C) [C=(A-B)]	555	20,720	248,640
Less: Operating Cost:			
Electricity bill		600	7,200
night Guard bill		100	1,200
Mobile bill		700	8,400
Conveyance		750	9,000
Provision of bad Debt			
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-1)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		2,200	26,400
Non Cash Item:			
Depreciation Expenses		175	2,095
Total Operating Cost (D)		16,525	198,295
Net Profit (C-D):		4,195	50,345

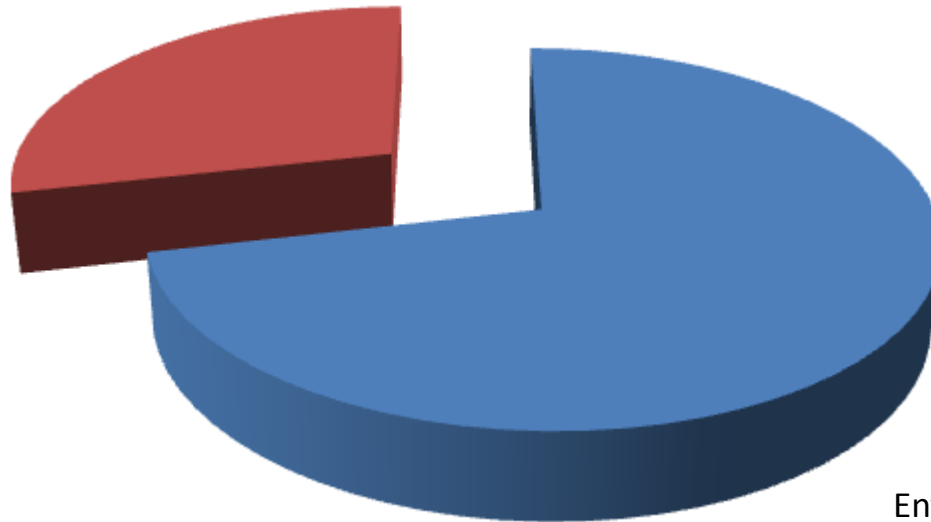
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (door, pipe, filter, hammer, lock, color and different types of electrical item etc)	Investment in products (door, pipe, filter, hammer, lock, color and different types of electrical item etc)	335,748	150,000	485,748
Investment in Equipments		7,500		7,500
Cash in hand		9,310		9,310
Debtors (Since December, 2015 to at present)		23,970		23,970
GB Loan Outstanding		(11,228)		(11,228)
Decoration (fixture and fittings)		9,700		9,700
Total Capital		375,000	150,000	525,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 375000
- GTT's Investment BDT 150000
- Total Capital BDT 525000

GTT's
Investment
29%



Entrepreneur's
Contribution
71%

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 product(Stationaris and plays item etc) (A)	5,500	154,000	1,848,000	6,325	177,100	2,125,200	7,274	189,118	2,269,410
Less: Cost of sales of products (product purchase) (B)	4,400	123,200	1,478,400	5,060	141,680	1,700,160	5,819	151,294	1,815,528
Gross Profit (C) [C=(A-B)]	1,100	30,800	369,600	1,265	35,420	425,040	1,455	37,824	453,882
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		900	10,800
night Guard bill		150	1,800		200	4,800		300	3,600
Mobile bill (SMS & Reporting)		1,000	12,000		1,500	18,000		2,000	24,000
Conveyance		900	10,800		1,100	13,200		1,500	18,000
Provision of bad Debt		40	480		40	480		40	480
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		500	6,000		500	6,000
Proposed Salary (Self & family)		6,700	80,400		7,700	92,400		8,200	98,400
Present Salary (Assistant-1)		6,500	78,000		7,000	84,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		2,600	31,200		3,000	36,000		3,200	38,400
Non Cash Item:									
Depreciation Expenses		175	2,095		175	2,095		175	2,095
Total Operating Cost (D)	-	19,710	230,245	-	22,060	267,115	-	24,360	292,315
Net Profit (C-D):	-	11,090	139,355	-	13,360	157,925	-	13,464	161,567
Retained Income			139,355			297,280			458,847

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.)

Statement of Cash Flow

Three Years Projection- After Funding

<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	150,000	0	-
1.2	Net Profit (ownership tr. Fee added back)	145,355	163,925	13,860
1.3	Depreciation Expenses	2,095	2,095	2,095
1.4	Opening Balance of Cash Surplus	-	111,450	205,470
	Total Cash Inflow	297,450	277,470	221,426
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	111,450	205,470	149,426

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 05 Others (beyond family): 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> Products Quality;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business Experience : 07 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services 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 821,847 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 165th as Yunus Centre and 32nd In-house Executive
Social Business Design Lab
(GTT) on January 11, 2015 at Grameen Telecom Trust Premises

Thank you









শ্রী মন্ত্রী স্বাস্থ্য সেবার
স্বাস্থ্য সেবা, পি. এ. ১০০১ (১০০১০০১)

শ্রী মন্ত্রী স্বাস্থ্য সেবার
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বও

এস এম
টেক্সটাইল



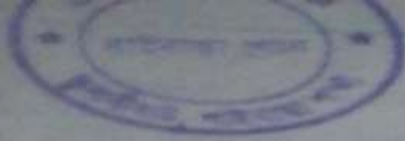
আর এফ
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এফ
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গ্রামীণ ব্যাংক

কুলসীঘাট, বাইবাজা শাখা

সহজ ঋণের বিজ্ঞপ্তি

সহজ ঋণের পাশ বই

নাম

সুজিত কুমার

বই নং

২৫৫৩/৮

ক্রম নং

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কেন্দ্র নং

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কেন্দ্রের নাম

দুর্গাপুর কুমার

বই ইস্যুর তারিখ

২০/০৮/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর

(Signature)



Document 1: A white certificate with a circular stamp at the top left. The text is in Sinhala. The top line reads "රජයේ සේවයේ" (In Government Service). Below that, it says "සේවයේ සිටින" (Serving). The bottom line reads "සේවයේ සිටින" (Serving). There are several lines of text below, some of which are partially obscured by the other document.

Document 2: A white document with a header that reads "රජයේ සේවයේ" (In Government Service). Below that, it says "සේවයේ සිටින" (Serving). The bottom line reads "සේවයේ සිටින" (Serving). There are several lines of text below, some of which are partially obscured by the other document.

Thank You