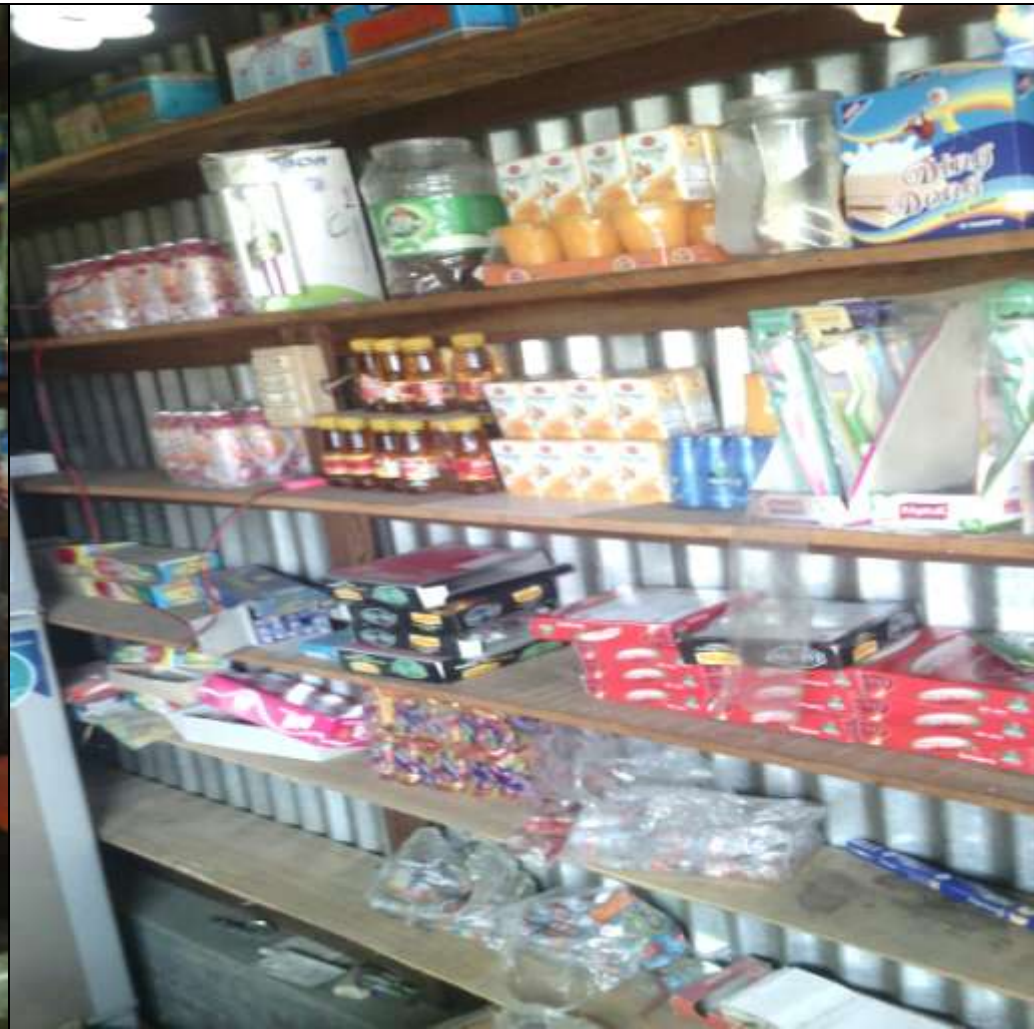


*Proposed NU Business Name : **Labu Store***

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



*Business Proposal Identified by: **Md. Ruhul Amin, Sadar Unit, Thakutgaon***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Labu Hossen</i> Vill: Chadpur, Union: 03 no. khongaon, Post: Vomordoho, Upazila: Peerganj, District: Thakurgaon.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers 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	:	Mst. Layli Begum
(iii) Father's name	:	Azizur Rahman
(iv) GB member's info	:	<i>Branch: Khongaon, Peerganj, Centre # 11/mo, Loan no.: 9371, Membership since January 01, 2006 First loan: Tk. 2,000 Existing loan: Nil, Last Loan: Tk. 20,000</i>
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	:	S.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	He has another income from cultivation & livestock business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	06 (Six) Years experience in running his own business. He started the business with BDT 7,000 (Seven Thousand). : He has 07 (Seven) Years working experience as an assistant in Shoes business in his local area.
Other Own/Family Sources of Income	:	His Father is a gram police (Village Police). His younger brother's income from job ((Palli Bidyut office of Chittagong). He has built own residence at the cost of Tk. 2.5 lac, purchased 05 decimal land, 02 cows and arranged electricity line in his own home from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01744804930
NU's National ID No.	:	9418260913521
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Layli Begum is a GB member since January 01, 2006 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for cultivation purposes, repairing house, purchasing raring cows and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Labu Store
Address/ Location	:	Lohagara Bazar, Peerganj, Thakurgaon
Total Investment in BDT	:	Tk. 192,000
Financing	:	Self Tk. 112,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 3,500 (Three thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an avearge12%
(ii) Estimated % of proposed gross profit margin	:	On an avearge12%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

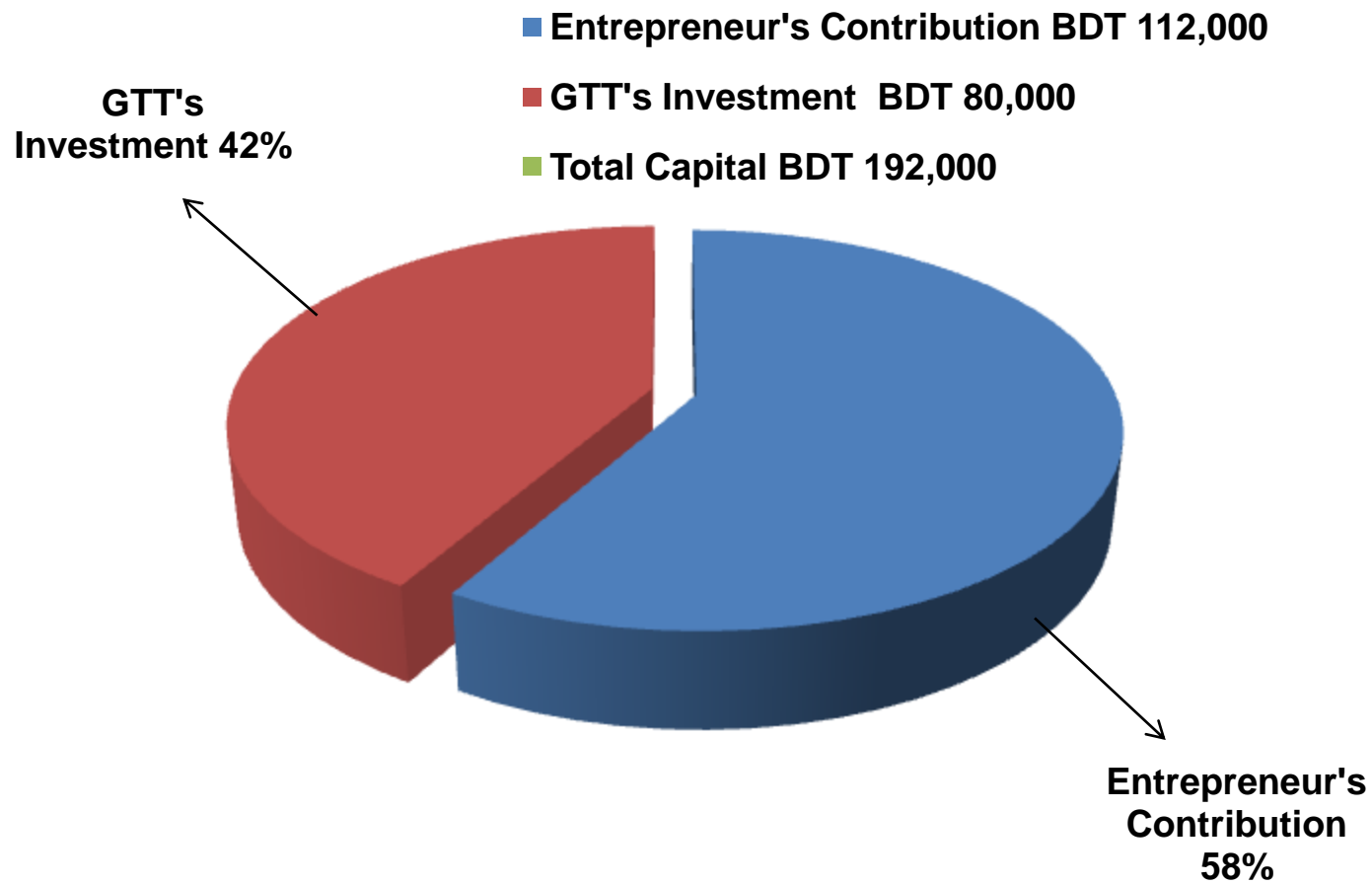
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	84,000	1,008,000
Less: Cost of sales of products (Product Purchase) (B)	2,640	73,920	887,040
Gross Profit (C) [C=(A-B)]	360	10,080	120,960
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		150	1,800
Night Guard bill		30	360
Shop Self		-	-
Mobile bill		200	2,400
Conveyance bill		500	6,000
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-01-brother)		500	6,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		236	2,835
Total Operating Cost (D)		7,016	84,195
Net Profit (C-D):		3,064	36,765

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of grocery item, confectionary item, bakery item, soft drinks, juice etc.)	Investment in products (Different types of grocery item, confectionary item, bakery item, soft drinks, juice etc.)	91,795	80,000	171,795
Investment in equipment (weight balance set, Fan, light etc.)		17,000	-	17,000
Cash in hand		355	-	355
Decoration (Fixture & Fittings)		2,850	-	2,850
Total Capital		112,000	80,000	192,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products (A)	4,200	117,600	1,411,200	4,956	138,768	1,665,216	5,699	159,583	1,914,998
Less: Cost of sales of products (Product Purchase) (B)	3,696	103,488	1,241,856	4,361	122,116	1,465,390	5,015	140,433	1,685,199
Gross Profit (C) [C=(A-B)]	504	14,112	169,344	595	16,652	199,826	684	19,150	229,800
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		900	10,800
Generator bill		250	3,000		350	4,200		450	5,400
Night Guard bill		80	960		130	1,560		230	2,760
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		1,000	12,000		1,200	14,400		1,500	18,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		3,500	42,000		4,000	48,000		4,500	54,000
Proposed Salary (Assistant-01-brother)		700	8,400		900	10,800		1,100	13,200
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,500	30,000		3,000	36,000
Non Cash Item:									
Depreciation Expenses		236	2,835		236	2,835		236	2,835
Total Operating Cost (D)	-	9,450	110,195	-	11,200	134,395	-	13,000	155,995
Net Profit (C-D):	-	4,662	59,149	-	5,453	65,431	-	6,150	73,805
Retained Income			59,149			124,580			198,385

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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.)

Sl #	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)	62,349	71,831	80,205
1.3	Depreciation Expenses	2,835	2,835	2,835
1.4	Opening Balance of Cash Surplus	-	45,984	82,250
	Total Cash Inflow	145,184	120,650	165,290
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	45,984	82,250	126,890

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Younger Brother) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 13yrs.	<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 310,385 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 279th as Yunus Centre and 78th In-house Executive
Social Business Design Lab
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

Pictures





Matador
Tasty Bites

100%

FRIGO

Nutrition Value











Matador
Tasty Bites

100%

FRIGO

Nutrition Value



ইউ পি ফরম- ১৩

তারিখ: ২৬/০৭/২০২৩

ট্রেড লাইসেন্স

ক্রমিক নং

৩নং খনগাও ইউনিয়ন পরিষদ

49

উপজেলা- শীতগঞ্জ, জেলা- চাঁদপুর সদর।

ক্রমিক নং

লাইসেন্স নং: ৬৩/২০২৩ তারিখ: ২৬/০৭/২০২৩

প্রতিষ্ঠানের নাম: শ্রী সৌখিন

লাইসেন্সধারীর নাম: মোঃ সাদ্দু হোসেন

পিতা / স্বামীর নাম: মোঃ জাহিদুল হক

বাসিন্দা: পুরাতন চাঁদপুর

পেশার ধরন ও অবস্থান: চাঁদপুর (সোনারগাঁও)

কি প্রকারের পরিমাণ: ১০০ টিকা (১০০ টিকা)

প্রাপ্ত হতে তার কার্যসূচী / কৃতি / পেশা: চাঁদপুর

এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৬/০৭/২৩

স্বাক্ষরিত
সি. এ. এ. এ. এ.
উপজেলা পরিষদের সচিব
শীতগঞ্জ, চাঁদপুর সদর।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মাসুদ হোসেন

পিতা: মতি হোসেন মিয়া

পিতার নাম: মোঃ মতি হোসেন মিয়া

জন্ম: ২৭ জুন ১৯৯৯

Date of Birth: 27 Jun 1999

ID NO: 9418260913521

স্বাক্ষর

গ্রামীণ ব্যাংক
পীরগঞ্জ এরিয়া ঠাকুরগাঁও জোন

তাং-

প্রত্যয়ন পত্র

প্রত্যয়ন করা যাচ্ছে যে, মাইলি বেগম কেন্দ্র
নং ২০/ম ঋণী নং - ২০৭১ ফপ নং ০৫ ।

তিনি গ্রামীণ ব্যাংকের ০২-০২-০৬ সাল থেকে ২২-০৪-২০১৫ সাল পর্যন্ত অত্র শাখার
একজন ভাল সদস্য ছিল ।

শাখাব্যবস্থাপক
যেঃ সালঃ ২০১৫
০৫
স্বাক্ষর :
পীরগঞ্জ শাখা ।



Thank You