

*Proposed NU Business Name : **Friends Varieties Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Shree Naon Saha Vill: Concert Bazar, Union: Concert, Post: Concert, Upazila: Shivganj, District: Chapainawabganj.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter
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	:	Shree Moti Sabini Saha
(iii) Father's name	:	Shree Nimai Chandra Saha
(iv) GB member's info	:	<i>Branch: Chakkrity, Shivganj, Centre # 14/mo, Loan no.: 3233/2, Membership since 1994 to 2005 First loan: Tk. 5,000 Existing loan: Nil, Outstanding Loan: Tk. 20,000</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(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.)	:	05 (Five) years experience in running his own business. He started the business with BDT 270,000 (Two lac seventy thousand). : He has 07 (Seven) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father and brother's income from Cosmetics business. His family's others income from seasonal fruits business (Mango Garden).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722977050
NU's National ID No.	:	19937018889000220
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shree Moti Sabini Saha was a GB member since 1994 to 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation and household purposes. She was a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Friends Varieties Store</i>
Address/ Location	:	Concert bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 876,000
Financing	:	Self Tk. 676,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 13,000 (Thirteen thousand)
Proposed Salary	:	BDT 14,000 (Fourteen thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Product	12,000	336,000	4,032,000
Total Sales of product (A)	12,000	336,000	4,032,000
Less: Cost of Product purchased	10,800	302,400	3,628,800
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Generator bill		100	1,200
Night Guard bill		70	840
Shop rent (Own)		-	-
Mobile bill		1,000	12,000
Conveyance bill		4,000	48,000
Provision of bad debt		13	150
Present Salary (Family & Self)		13,000	156,000
Present Salary (Assistant-01-father)		4,000	48,000
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		158	1,890
Total Operating Cost (D)		23,840	286,080
Net Profit (C-D):		9,760	117,120

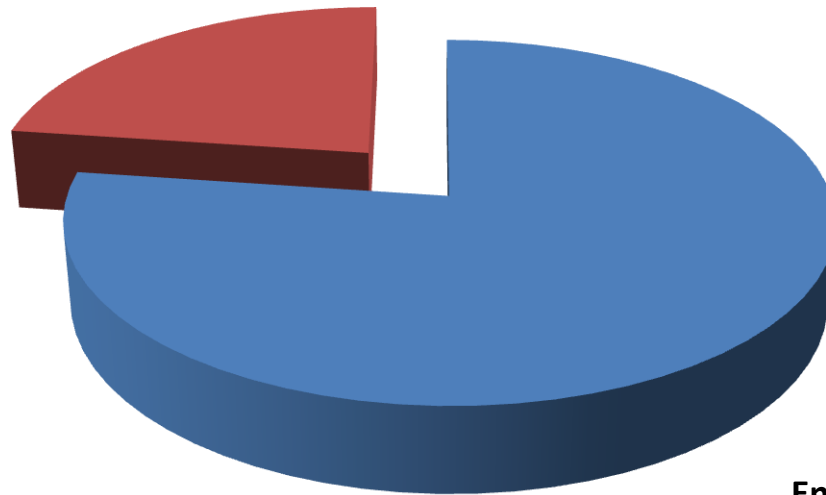
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products (different types of cosmetics item, jewellery item and gift item stationary item, crockeries item, wedding item etc.)	Investment in Products (different types of cosmetics item, jewellery item and gift item stationary item etc.)	631,815	200,000	831,815
Investment in Machineries (fan, light etc.)		3,000	-	3,000
Cash in hand		16,585	-	16,585
Debtors (Since September, 2016 to at present)		15,000	-	15,000
Decoration (fixture and fittings)		9,600	-	9,600
Total Capital		676,000	200,000	876,000

SOURCE OF FINANCE

GTT's
Investment 23%

- Entrepreneur's Contribution BDT 676,000
- GTT's Investment BDT 200,000
- Total Capital BDT 876,000



Entrepreneur's
Contribution
77%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Income from Product	15,500	434,000	5,208,000	17,050	477,400	5,728,800	18,755	525,140	1,575,420
Total Estimated Sales (A)	15,500	434,000	5,208,000	17,050	477,400	5,728,800	18,755	525,140	1,575,420
Less: Cost of Product purchased	13,950	390,600	4,687,200	15,345	429,660	5,155,920	16,880	472,626	1,417,878
Gross Profit (C) [C=(A-B)]	1,550	43,400	520,800	1,705	47,740	572,880	1,876	52,514	157,542
Less: Operating Cost:									
Electricity bill		550	6,600		600	7,200		650	1,950
Generator bill		100	1,200		150	1,800		200	600
Night Guard bill		70	840		120	1,440		120	360
Shop rent		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	3,900
Conveyance bill		4,500	54,000		4,700	56,400		5,200	15,600
Provision of bad debt		13	150		13	150		13	38
Ownership Transfer Fee		1,667	15,000		1,667	20,000		1,667	5,000
Bank Charge (DD, PO, SC)		45	540		45	540		35	105
Proposed Salary-(Family & Self)		14,000	168,000		16,000	192,000		17,000	51,000
Proposed Salary-(Assistant-01-father)		4,500	54,000		5,500	66,000		7,500	22,500
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	5,700
Non Cash Item:									
Depreciation Expenses		158	1,890		158	1,890		158	473
Total Operating Cost (D)	-	28,402	335,820	-	31,952	383,420	-	35,742	107,225
Net Profit (C-D)	-	14,998	184,980	-	15,788	189,460	-	16,772	50,317
Retained Income			184,980			374,440			424,757

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

2. **Investment Payback schedule:** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	199,980	209,460	55,317
1.3	Depreciation Expenses	1,890	1,890	473
1.4	Opening Balance of Cash Surplus	16,585	128,455	219,805
	Total Cash Inflow	418,455	339,805	275,595
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	90,000	120,000	30,000
	Total Cash Outflow	290,000	120,000	30,000
3.0	Total Cash Surplus	128,455	219,805	245,595

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled & working experience : 12years.

WEAKNESS

- Inadequate Capital;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 11,00,757 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 379th as Yunus Centre and 113th In-house Executive
Social Business Design Lab
(GTT) on October 27, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



শিশুদের সুরক্ষাই
আসল সুরক্ষা

লিফ

লিফ সাবানে গোসল
আসল সুরক্ষিত গোসল

ফ্রেন্ডস স্টোর

নসটি বাজার ইন্ডিয়া

A small, cluttered outdoor shop with a corrugated metal roof. The shop is supported by wooden poles. On the left, there are stacks of boxes for 'Lampin', 'Green', and 'MADINA' brands. A man in a white shirt is leaning over a counter, and another man in a light-colored shirt is sitting on a blue plastic stool. Various items like clothes, bags, and household goods are hanging and displayed throughout the shop.





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LACTOG 1

Tibet

Tropic II

Divine

COBOL

My Love My Love

Gillette
VECTOR

CLEAR

FREE 190 SENSODYNE

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SHARIF MELAMINE INDUSTRIES LTD.
27A, METFORD ROAD, SHARIF MARKET 2ND FLOOR, DHAKA 1000, BANGLADESH

12 PCS TEA SET
SHARIF MELAMINE

12 PCS TEA SET
SHARIF MELAMINE

SHARIF MELAMINE INDUSTRIES (PVT.) LTD.
27A, METFORD ROAD, SHARIF MARKET 2ND FLOOR, DHAKA 1000, BANGLADESH

Super Ware P-1
12 PCS TEA SET
SHARIF MELAMINE

RESAMI P-10
12 PCS TEA SET
SHARIF MELAMINE

12 PCS TEA SET
SHARIF MELAMINE

LED LIGHT
301
ECO-FRIENDLY

STAR STAR STAR STAR STAR
STAR STAR STAR STAR STAR
STAR STAR STAR STAR STAR
STAR STAR STAR STAR STAR
STAR STAR STAR STAR STAR

USA
Coca-Cola

Pepsodent
TOOTH PASTE

BUDS
9002
1673-5180



চেয়ারম্যানের কার্যালয়

ইউ,পি ফরম নং-৭

(১২)১ নিয়ম দ্রষ্টব্য

৬নং কানসাট ইউনিয়ন পরিষদ



উপজেলাঃ শিবগঞ্জ, জেলাঃ চাঁপাইনবাবগঞ্জ।

লাইসেন্স

মোবাইল নম্বর

০১৭১৩৭০৬৮৩৬

তারিখ

১৫/১০/১৬

বহি নং ০৪

ক্রমিক নং ৩০৩/২০১৬-১৭

নাম ফ্রেন্ডস জারাইটি স্টোর প্রাঃ শ্রী নয়ন সাহা

পিতা/স্বামীর নাম শ্রী নিরমাই চন্দ্র সাহা মাতার নাম শ্রীমতি সাবিনী সাহা

সাং কানসাট বাজার ডাকঘর-কানসাট/ উপজেলাঃ শিবগঞ্জ, জেলা-চাঁপাইনবাবগঞ্জ

২০০০০ টাকা কথায় দুইসাত টাকা মাত্র মাত্র প্রদান করায়

তাঁহাকে দেখা-বিদেখা বসানিকি, বিয়েরবাজার, বসনাবা এক বৎসরের জন্য তাঁহার বৈধ

ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল। অত্র লাইসেন্সের মেয়াদ ইংরেজী ২০১৬ সালের ১লা

জুলাই হইতে ২০১৭ সালের ৩০শে জুন পর্যন্ত।

ব্যবসার স্থানঃ- কানসাট বাজার

বিঃ দ্রঃ মিথ্যা তথ্যের জন্য লাইসেন্স গ্রহণকারী দায়ী থাকিবেন।

18 OCT 2016

চেয়ারম্যান
চেয়ারম্যান
৬নং কানসাট ইউনিয়ন পরিষদ
শিবগঞ্জ, চাঁপাইনবাবগঞ্জ
মোঃ ০১৭১৫-৯৬৭১৭



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



নাম: শ্রী নয়ন সাহা
Name: Shree Naon Saha
পিতা: শ্রী নিমাই চন্দ্র সাহা
মাতা: শ্রীমতি সাবিনী সাহা
Date of Birth: 02 Mar 1984
ID NO: 7018841911189

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কানসাট বাজার, ডাকঘর: কানসাট - ৬৩৪১, শিবগঞ্জ,
টাপাইনবাবগঞ্জ

স্বাক্ষর: শ্রীমতি সাবিনী সাহা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৪/০৮/২০০৮





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



নাম: শ্রীমতি সাবিত্রী সাহা
Name: Sreemoti Sabitre Saha

স্বামী: নিমাই চন্দ্র সাহা

মাতা: মৃত শৈল বালা

Date of Birth: 05 Sep 1967

ID NO: 7018841911188

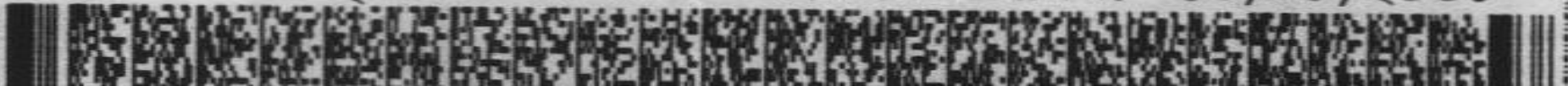
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কানসাট বাজার, ডাকঘর: কানসাট - ৬৩৪১, শিবগঞ্জ,
চাঁপাইনবাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৪/০৮/২০০৮

১৪/০৮/২০০৮





ଆମିନିଆଁ ସମ୍ପର୍କ
ସିବିଏମ୍‌ସିଆ
କାମେଜାଣି କୋଲକା

ସମ୍ପର୍କାଧୀନ ମଧ୍ୟ

ଆମିନିଆଁ କୋଲକା କରୁଛି ଏକ ଶ୍ରଦ୍ଧା ସାବିତ୍ରୀ ମାତା, ଆମିନିଆଁ-
ନିଆଁ ଶ୍ରଦ୍ଧା ମାତା । ତାଙ୍କର ୦୯୦୯।୦୨।୨୫ ଜାତ ହେଇ ୨୦୨୩।୧୨।୨୫
ତାଙ୍କର ପରମ୍ପରା ଆତ୍ମା ବ୍ୟବସ୍ଥା କରୁଥିବା ସମୟରେ ଥିଲେ ।
ବ୍ୟବସ୍ଥାରେ ନିଜର ସମସ୍ତ ବ୍ୟବସ୍ଥା ସମୟରେ ତାଙ୍କର ପାଖ-ଦେଖା ରହି,
ମାତାଙ୍କର ଧର୍ମ ନଂ: ୧୨୩୪, କେନ୍ଦ୍ର ନଂ: ୫୬/୫୬, ଗ୍ରାମ ନଂ: ୦୮ ।
ନିଜର ସମସ୍ତ ବ୍ୟବସ୍ଥା ଶକ୍ତିଶାଳୀ ନିଷ୍ପତ୍ତିରେ କାର୍ଯ୍ୟ କରି ସମସ୍ତ
ଥିଲେ । ମାନବିୟତା ସମସ୍ତା ଶ୍ରଦ୍ଧା କାରଣେ ସମସ୍ତଙ୍କୁ
ହେଉଥିଲା । ତାଙ୍କର ଶ୍ରଦ୍ଧା ସମ୍ପୂର୍ଣ୍ଣ ଥିଲା । ଆମିନିଆଁ
ତାଙ୍କର କୃତଜ୍ଞତା- ସମ୍ପର୍କ କରୁଛି ।

ସମ୍ପର୍କାଧୀନ
ସ୍ୱାମିନିଆଁ ମାତା

ଆମେଜାଣି
ଆମିନିଆଁ ସମ୍ପର୍କ
ସିବିଏମ୍‌ସିଆ

ଶକ୍ତିଶାଳୀ ନିଷ୍ପତ୍ତି, ମାତା
ନିଆଁର ଶ୍ରଦ୍ଧା

Thank You