



Proposed NU Business Name : **Saroni Medicine and Telicom**

Business Category : **Micro Business, Chemical Business**



Business Proposal Identified & Prepared by : **Md. Farhad Hossain, Unit Incharge Tangail Sodor , Tangail,Zone 01.**

Business Proposal Verified by : **Md. Farhad Hossain**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Khademul Hassan Vill: Deuli, Union: Kasil, District: Tangail
Age	: 33 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 3 (Three) Brothers and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Mother
(ii) Mother's name	: Hosneara Islam
(iii) Father's name	: Md.Khairul Islam
(iv) GB member's info	: Branch: Kasil Bashail, Basail, Centre # 25 Loan no.: 1798, Member since 01 January 0001 First loan: Tk. 5,000 Last loan: Tk. 20,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Higher Secondary Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 60,000 (Sixty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Others Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, Building, New Business Development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01743914821, 01731562282
NU's NID/Birth Certificate No.	:	9310971368846
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Hosneara Islam was a GB member from 01 January 0001 to 01 January 0001, at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for Purchasing land, BKash business.
- Finally GB loan helped her to improve Buy land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Saroni Medicine and Telicom</i>
Address/ Location	:	Deuli Bazar,Basail,Tangail
Total Investment Required in BDT	:	Tk. 355,000
Financing	:	Self Tk. 275,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 15%
(ii) Estimated % of proposed gross profit margin	:	From Product 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	4,000	120,000	1,440,000
Total Sales/commission (A)	4,000	120,000	1,440,000
Less: Cost of Sales			
Cost of Product(s)	3,400	102,000	1,224,000
Total Cost of Sales and Services (B)	3,400	102,000	1,224,000
Gross Profit (C) [C=(A-B)]	600	18,000	216,000
Less: Operating Cost			
Electricity Bill		2,000	24,000
Transportation Expense		2,000	24,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		400	4,800
Night Guard Bill		300	3,600
Mobile Bill		400	4,800
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		10,100	121,200
Net Profit (C-D)		7,900	94,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Bikas, Different Types Of Mobile SEt, Different types of harbal & homeo medicine items , Different types of medicine (human & wild), Others Medicine Item , CEBUTTEN 400 etc.)	Investment in products (Others Medicine Item , Bikas etc.)	275,000	80,000	355,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		275,000	80,000	355,000

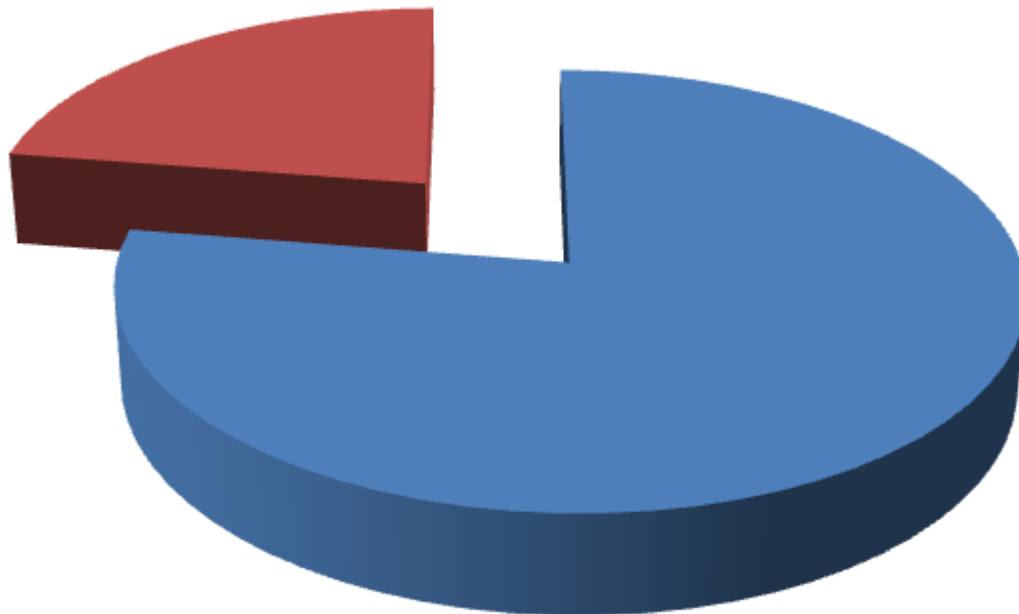
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 275,000 (77%)

■ GSSB's Investment BDT 80,000 (23%)

■ Total Capital BDT 355,000

Amount (BDT)



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(s)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	0
Total Sales/commission (A)	5,000	150,000	1,800,000	5,250	157,500	1,890,000	5,513	165,390	0
Less: Cost of Sales									
Estimated cost of Product(s)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,686	140,580	0
Est. Total Cost of Sales and Services (B)	4,250	127,500	1,530,000	4,463	133,890	1,606,680	4,686	140,580	0
Gross Profit (C) [C=(A-B)]	750	22,500	270,000	787	23,610	283,320	827	24,810	0
Less: Operating Cost									
Electricity Bill		2,500	30,000		2,750	33,000		3,025	0
Transportation Expense		2,500	30,000		2,750	33,000		3,025	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
Entertainment Expenses		500	6,000		550	6,600		605	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		800	6,400		800	9,600		800	0
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		11,800	138,400		12,900	154,800		14,110	0
Net Profit (C-D)		10,700	131,600		10,710	128,520		10,700	0
Retained Income			131,600			260,120			260,120

Notes: 1. Agreed grace period: Four 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	138000	138120	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	99600	180120
	Total Cash Inflow	218000	237720	180120
2.0	Cash Outflow			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	38400	57600	0
	Total Cash Outflow	118400	57600	0
3.0	Total Cash Surplus	99600	180120	180120

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

Pictures



গ্রামীণফোন

বরনি টেলিকম

নেতাই বাসার, বাসার, বাসার

বরনি টেলিকম

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