

Proposed NU Business Name : **Sabbir Foods store**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b>Md. Jasim Uddin</b> Vill: Mandolpara, Union: Thanahat, Post: Chilmari Upazila: Chilmari, District: Kurigram.
Age	:	30 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 (four) Brothers and 1 (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. Jayara Begum
(iii) Father's name	:	Md. Rezaul Karim
(iv) GB member's info	:	<i>Branch: Thanahat, Chilmari Centre # 12/Mo</i> <i>Loan no.: 3682/1, Member since 2011,</i> <i>First loan: Tk. 15,000/-</i> <i>Existing loan: nil</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., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	09 years experiences in selling confectionary business. He started the business only with Tk. 70,000.  : He has no hand training.
Other Own/Family Sources of Income	:	Father and Brother income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01925644022
NU's National ID No.	:	4910983524302
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Jayara Begum is a GB member since 2011, at first she took GB loan BDT 15,000 (Fifteen thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Sabbir Foods store</b>
Address/ Location	:	L.S.D mur, Chilmari, Kurigram
Total Investment in BDT	:	Tk.278,300
Financing	:	Self Tk. 178,300(from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	Taka 7,500 (Seven thousand five hundred)
Proposed Salary (estimates)	:	Taka 8,500 (Eight thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(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 (retail & wholesale) (A)	7,000	182,000	2,184,000
Less: Cost of Sales (B)	6,160	160,160	1,921,920
<b>Gross Profit (C) [C=(A-B)]</b>	<b>840</b>	<b>21,840</b>	<b>262,080</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		800	9,600
Shop Rent		800	9,600
Mobile bill		300	3,600
Ownership Transfer Fee		-	-
Present Salary (Self)		7,500	90,000
Present Salary (Assistant-1)		5,500	66,000
Other Cost (stationary & Entertainment etc.)		3,960	47,520
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		1,095	13,142
<b><i>Total Operating Cost (D)</i></b>		<b>19,955</b>	<b>239,462</b>
<b>Net Profit (C-D):</b>		<b>1,885</b>	<b>22,618</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products( horlicks, biscuits, noodles, cake, jelly, loaf, tea, pickles, soft drinks, juice, chocolate etc.)	Invesyment in products (horlicks, cerelac, lactogan, diploma milk powder, pickles, soft drinks etc.)	17,600	90,000	107,600
Cash in hand		18,000	-	18,000
Debtors		33,170	-	33,170
Investment in Machinerries		72,980	-	72,980
Investment in Furniture		21,950	10,000	31,950
Creditors		(400)	-	(400)
Advance for shop		15,000	-	15,000
<b>Total Capital</b>		<b>178,300</b>	<b>100,000</b>	<b>278,300</b>

# ***SOURCE OF FINANCE***

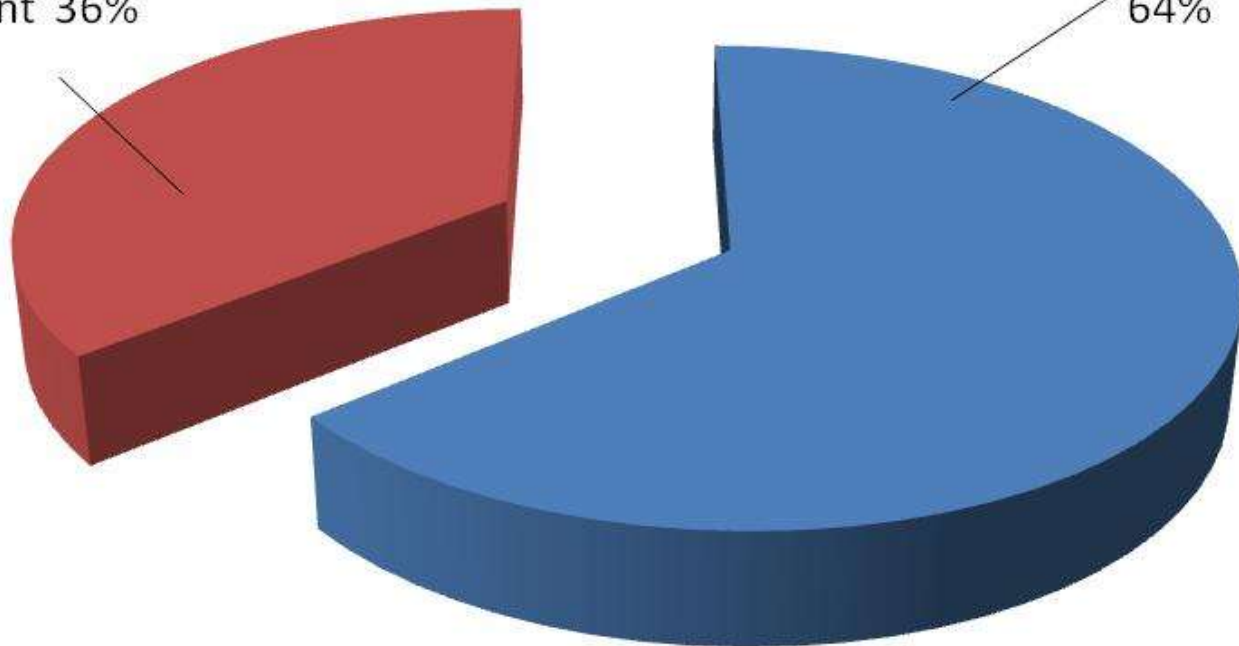
■ Entrepreneur's Contribution BDT 178,300

■ Investor's Investment BD 100,000

■ Total Capital BDT 278,300

Investor's  
Investment 36%

Entrepreneur's  
Contribution  
64%





# ***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
Est. Sales income from products (retail & wholesale) (A)	10,000	260,005	3,120,062	11,500	299,006	3,588,072	12,075	313,956	3,767,475
Less: Cost of Sales (B)	8,800	228,805	2,745,655	10,120	263,125	3,157,503	10,626	276,282	3,315,378
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,201</b>	<b>374,407</b>	<b>1,380</b>	<b>35,881</b>	<b>430,569</b>	<b>1,449</b>	<b>37,675</b>	<b>452,097</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Shop Rent		1,000	12,000		1,200	14,400		1,400	16,800
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		600	7,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		8,500	102,000		9,000	108,000		9,500	114,000
Proposed Salary (Assistant-1)		6,000	72,000		6,500	78,000		7,000	84,000
Other Cost & Entertainment		4,360	52,320		4,460	53,520		4,560	54,720
<b>Non Cash Item:</b>									
Depreciation Expenses		1,179	14,142		1,179	14,142		1,179	14,142
<b>Total Operating Cost (D)</b>	-	<b>23,105</b>	<b>273,262</b>	-	<b>24,605</b>	<b>295,262</b>	-	<b>26,105</b>	<b>313,262</b>
<b>Net Profit (C-D):</b>	-	<b>8,095</b>	<b>101,145</b>	-	<b>11,276</b>	<b>135,307</b>	-	<b>11,570</b>	<b>138,835</b>
<b>Retained Income</b>			<b>101,145</b>			<b>236,452</b>			<b>375,287</b>

**Note: 1. Agreed Grace Period: Six Months**

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

# ***CASH FLOW STATEMENT***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit	105,145	143,307	146,835
1.3	Depreciation Expenses	14,142	14,142	14,142
1.4	Opening Balance of Cash Surplus	-	95,287	204,736
	<b>Total Cash Inflow</b>	<b>219,287</b>	<b>252,736</b>	<b>365,713</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Products Purchase	90,000	-	-
2.2	Decoration	10,000	-	-
2.3	Investment Pay Back including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>95,287</b>	<b>204,736</b>	<b>317,713</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family):01
- Future employment: 0
- Ownership of Business in own name
- Nine years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 553,587 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Theft;
- Political unrest.

Presented at 2<sup>nd</sup> In-house Executive Social Business Design Lab  
on March 19, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures







ড্যাভি  
লেস্সান

Electro  
SOLAR

SEA SALT  
SEA SALT

TOAST  
TOAST

TOAST  
TOAST

খাল  
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BITTO-R







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লেস্সান

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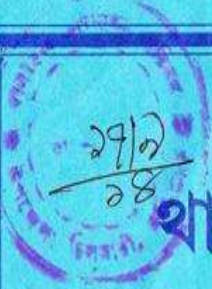
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মূলকপি

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

# থানাহাট ইউনিয়ন পরিষদ

চিলমারী, কুড়িগ্রাম।

অর্থ বৎসর : ২০২৪ - ২০২৫

বই নং- ৪

## লাইসেন্স

ক্রমিক নং- 399

লাইসেন্স নম্বর : ২১০/১৬০ তারিখ : ২৭/০৮/২৪

প্রতিষ্ঠানের নাম : সার্বিক - ৬৬৯, ষ্টোর

লাইসেন্সধারীর নাম : মোঃ মাসুদ হোসেন - ইন্দির

পিতা/স্বামীর নাম : মোঃ আব্দুল করিম

ঠিকানা : ৬৬৯, ৬৬৯, ৬৬৯, ডিএ- চিলমারী

পেশার ধরণ : খাদ্য-সামগ্রী বিক্রয়

৬০০৮/২৫ ইং তারিখ পর্যন্ত বৈধ। ফি প্রদানের পরিমাণ টাকা ২০০৮

(কথায়) : দুই শত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা থানাহাট ইউনিয়ন এলাকায় চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ :- ২৭/০৮/২৪

২৭/০৮/২৪  
চেয়ারম্যানের স্বাক্ষর

স্বাক্ষর : মাসুদ হোসেন (স্বাক্ষর)

থানাহাট ইউনিয়ন পরিষদ  
চিলমারী, কুড়িগ্রাম।



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



নাম: মোঃ জাসিম উদ্দিন  
Name: Md Jasim Uddin  
পিতা: মোঃ বেজাউল করিম  
মাতা: মোছাঃ জেয়ারা বেগম  
Date of Birth: 27 Aug 1984

ID NO: 4910983524302

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে গেলে  
কোনও পন্থায় সেসে পুনরুদ্ধার করা যাবে না।  
ঠিকানা: প্রথম/দ্বিতীয়: মতল পুরা, চৌমুহালা, ইউনিয়ন : থানাহাট, জেলা: কুড়িগ্রাম  
- ৫৬০০, চিলমারী, কুড়িগ্রাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৬/০৮/২০০৮





**Thank You**