

Proposed NU Business Name : **Alhamdulillah  
Confectionary & Studio**  
Business Category: **General Retail & Wholesale**



**Business Proposal Prepared & Verified by : Naznin Akther**

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

Name and address	:	<b><i>Md. Shariful Alam</i></b> Vill: Dulalpur, Union: 5 no. Dulalpur, Post: Dulalpur, Upazila: Brahmanpara, District: Comilla.
Age	:	30 years
Marital status	:	Unmarried
Children	:	N/A
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	:	Hasneara Begum
(iii) Father's name	:	Late Abdul Hakim
(iv) GB member's info	:	<i>Branch: Dulalpur, Brahmanpara, Centre # 11/mo,</i> <i>Loan no.: 3956, Member since January 01, 20011</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 13,780
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	:	S.S.C (Pass)
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.)	:	02 (Two) years experiences is running his own business. He started the business with BDT 90,000 (Ninety thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His elder brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01812852897
NU's National ID No.	:	1590602766685
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Hasneara Begum is a GB member since January 01, 20011 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for assisting her son (entrepreneur) in his existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.



# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Alhamdulillah Confectionary &amp; Studio</i></b>
Address/ Location	:	Dulalpur bazar, Brahmanpara, Comilla.
Total Investment in BDT	:	Tk. 489,000
Financing	:	Self Tk. 349,000 (from existing business) Required Investment Tk. 140,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 20%, studio activities 50% and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, studio activities 50% and flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

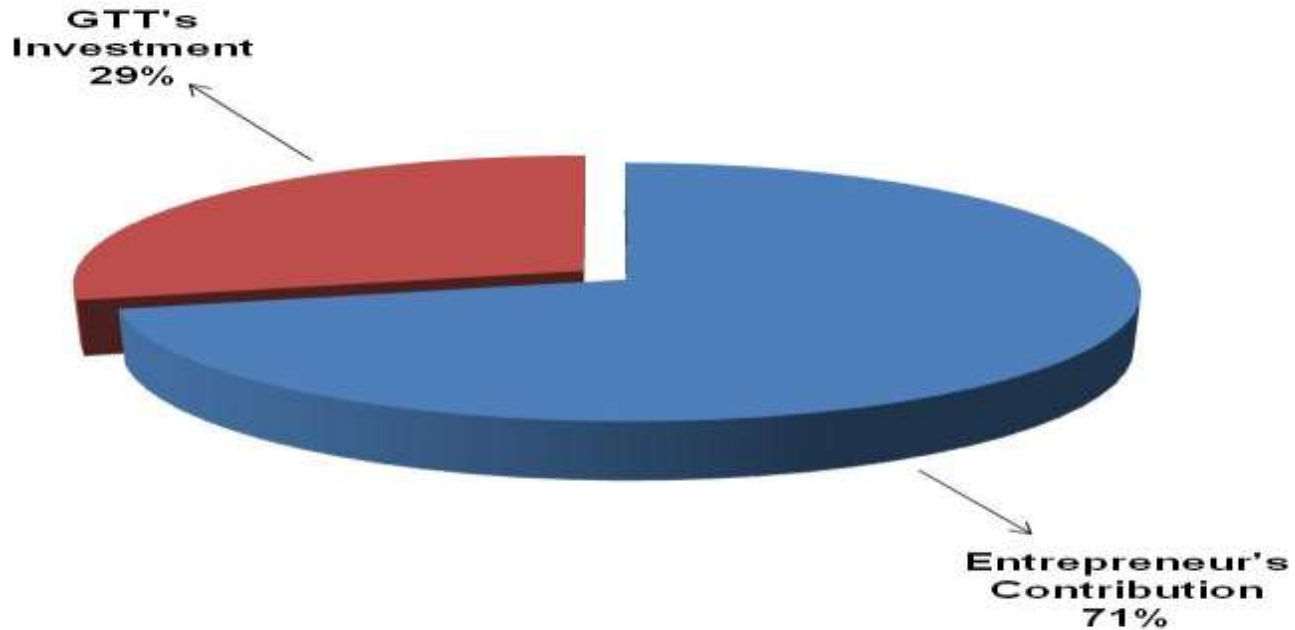
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,300	85,800	1,029,600
Income from studio activities	500	13,000	156,000
Commission from flexiload	108	2,808	33,696
<b>Total income from products, studio activities and commission (A)</b>	<b>3,908</b>	<b>101,608</b>	<b>1,219,296</b>
Less: Cost of products	2,640	68,640	823,680
Less: Cost of studio activities	250	6,500	78,000
<b>Total Cost of products and studio activities (B)</b>	<b>2,890</b>	<b>75,140</b>	<b>901,680</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>660</b>	<b>17,160</b>	<b>205,920</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,400	16,800
Shop Rent		2,500	30,000
Mobile bill		400	4,800
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self & family)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		1,377	16,520
<b>Total Operating Cost (D)</b>		<b>15,583</b>	<b>186,990</b>
<b>Net Profit (C-D):</b>		<b>1,578</b>	<b>18,930</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, biscuit, toothpaste, cream, soap, coal, soft drinks, cosmetics item and stationary item etc)	Investment in products (confectionary item etc)	115,914	80,000	195,914
Investment in flexiload (GP, robi and banglalink etc)	Investment in flexiload (GP, robi and banglalink etc)	1,500	10,000	11,500
Investment in Machineries (computer set -1 pics, printer-1 pics, laminating machine -1pics, camera-2 pics, scanner- 2 pics, IPS- 2 pics, mobile- 4 pics and refrigerator - 2 pics etc)	Investment in Machinery (camera - 1 pics)	71,000	50,000	121,000
Investment in Equipments (bulb and fan etc.)		1,000		1,000
Cash in hand		9,166		9,166
Debtors (since December, 2015 to at present)		7,000		7,000
GB Loan Outstanding		(13,780)		(13,780)
Decoration ( fixture and fittings)		57,200		57,200
Advance for Shop		100,000		100,000
<b>Total Capital</b>		<b>349,000</b>	<b>140,000</b>	<b>489,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 349,000
- GTT's Investment BDT 140,000
- Total Capital BDT 489,000





# 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 products	4,500	116,988	1,403,860	5,309	138,046	1,656,554	5,840	151,851	1,822,210
Estimated income from studio activities	750	19,500	234,000	863	22,425	269,100	923	23,995	287,937
Estimated commission from flexiload	135	3,510	42,120	155	4,037	48,438	166	4,319	51,829
<b>Estimated total income from products, studio activities and commission (A)</b>	<b>5,385</b>	<b>139,998</b>	<b>1,679,980</b>	<b>6,327</b>	<b>164,508</b>	<b>1,974,092</b>	<b>6,929</b>	<b>180,165</b>	<b>2,161,975</b>
Less: Cost of products	3,600	93,591	1,123,088	4,248	110,437	1,325,243	4,672	121,481	1,457,768
Less: Cost of studio activities	375	9,750	117,000	431	11,213	134,550	461	11,997	143,969
<b>Total Cost of products and studio activities (B)</b>	<b>3,975</b>	<b>103,341</b>	<b>1,240,088</b>	<b>4,679</b>	<b>121,649</b>	<b>1,459,793</b>	<b>5,134</b>	<b>133,478</b>	<b>1,601,736</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>23,398</b>	<b>280,772</b>	<b>1,062</b>	<b>27,609</b>	<b>331,311</b>	<b>1,168</b>	<b>30,370</b>	<b>364,442</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,800	21,600		2,200	26,400		2,600	31,200
Shop Rent		2,500	30,000		2,500	30,000		3,000	36,000
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		800	9,600
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		933	5,600		933	11,200		933	11,200
Proposed Salary (Self & family)		9,000	108,000		10,000	120,000		10,500	126,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		2,002	24,020		2,002	24,020		2,002	24,020
<b>Total Operating Cost (D)</b>	-	<b>19,686</b>	<b>230,360</b>	-	<b>21,936</b>	<b>263,230</b>	-	<b>24,086</b>	<b>289,030</b>
<b>Net Profit (C-D):</b>	-	<b>3,712</b>	<b>50,412</b>	-	<b>5,673</b>	<b>68,081</b>	-	<b>6,284</b>	<b>75,412</b>
<b>Retained Income</b>			<b>50,412</b>			<b>118,493</b>			<b>193,905</b>

**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.)**

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	140,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	56,012	79,281	86,612
1.3	Depreciation Expenses	24,020	24,020	24,020
1.4	Opening Balance of Cash Surplus	-	32,652	68,753
	<b>Total Cash Inflow</b>	<b>220,032</b>	<b>135,953</b>	<b>179,385</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	140,000	-	-
2.2	GB Loan Outstanding	13,780		
2.3	Investment Payback including Ownership Transfer Fee	33,600	67,200	67,200
	<b>Total Cash Outflow</b>	<b>187,380</b>	<b>67,200</b>	<b>67,200</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>32,652</b>	<b>68,753</b>	<b>112,185</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (brother)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences ( 2 yrs);

## **W**EAKNESS

- Can not supply goods and services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 542,905 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 144<sup>th</sup> as Yunus Centre and 23<sup>rd</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





pepsi

RIMBO







ইউঃ পিঃ ৭নং ফরম  
(২২/১/নং বিধান দ্রষ্টব্য)

বিসমিল্লাহির রাহমানির রাহীম

# নেং দুলালপুর ইউনিয়ন পরিষদ



ডাকঘর : দুলালপুর, উপজেলা : ব্রাহ্মণপাড়া,  
জেলা : কুমিল্লা, বাংলাদেশ।

ক্রমিক নং- ৪৩১

তারিখ : ২৬/০৬/২০১৬

## ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং- ১২০১৬ / -২০১৬

দোকান/প্রতিষ্ঠানের নাম ..... আল হুসুন্না মুন্সিফ কল্লেকের মাদ্রাসা প্রিন্স স্ট্রিট ৩।

লাইসেন্স প্রাপকের নাম ..... মোঃ মাকসুদ আল হুসুন্না

পিতা/স্বামীর নাম ..... আল হুসুন্না মাকসুদ ..... মাতা মোঃ হুসুন্না বেগম

ঠিকানা ..... আল হুসুন্না মাকসুদ বাজার উপঃ হুসুন্না পাড়া জেলা: কুমিল্লা

অত্র ইউনিয়নের আওতাধীন ও বাহিরে ১৬/০৬/২০১৬ হতে তারিখ হইতে ৩০/০৬/২০১৬

পর্যন্ত অর্ধ/এক বছরকাল হিসাবে তাহার ১২ মাস

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক ২০০৬ টাকা।

(কথায়) দুইশত টাকা মাত্র।

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।



আপনার শিককে টিকা দিন



আপনার সন্তানকে নিয়মিত স্কুলে পাঠান

২৬/০৬/২০১৬  
নেং দুলালপুর ইউনিয়ন পরিষদ  
ব্রাহ্মণপাড়া, কুমিল্লা।





₹ 500

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वसुधैव कुटुम्बकम्।  
 आः उत्पन्न संस्कार - विधिः (आः आशुन संस्कार)  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the Peoples' Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শরিফুল আলম

Name: Md Shariful Alam

পিতা: মোঃ আবদুল হকিম

মাতা: হাসনোয়ারা বেগম

Date of Birth: 30 May 1985

ID NO: 1926710071058

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

ঠিকানা: বাড়ি নং: ২৮৬, ঝাউতলা ১ম ফাঙ্গির পাড়, রাস্তা নং/নাম: অতিথি মোহন  
রায় রোড, ডাকঘর: কুমিল্লা - ৩৫০০, কুমিল্লা আদর্শ সদর, কুমিল্লা  
পৌরসভা, কুমিল্লা

রক্তের গ্রুপ / Blood Group: AB+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০২/১০/২০০৭



**Thank You**