

*Proposed NU Business Name : **Nazmul Paikary Pan Bitan***
*Business Category: **General Retail & Wholesale***



*Project Identified by: **Md. Asaduzzaman , Asst. Officer, Gobindoganj Unit, Gaibandha***
*Business Proposal Prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Nazmul Hossain</i> Vill: Kochasohor, Union: Kochasohor, Post: Kochasohor, Upazila: Gobindoganj, District: Gaibandha.
Age	:	21 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) 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. Momena Begum
(iii) Father's name	:	Md. Sirajul Sheikh
(iv) GB member's info	:	<i>Branch: Gobindoganj, Centre # 45/mo</i> <i>Loan no.: 3644, Membership since January 02, 1998</i> First loan: Tk. 2,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 12,320
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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	:	Class Five
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 is running his own business. He started the business with BDT 30,000 (Thirty thousand). : He has on hand training from his father's business. (2Yrs)
Other Own/Family Sources of Income	:	His Fathers' income from entrepreneur's business as an assistant and agriculture. His elder brother's income from betel leaf business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01764950606
NU's National ID No.	:	1995321304400020
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Momena Begum is a GB member since May 02, 2012 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for household and cultivation purposes and assisting her husband in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nazmul Paikary Pan Bitan</i>
Address/ Location	:	Kochasohor Bazar, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 227,000
Financing	:	Self Tk. 127,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%
(ii) Estimated % of proposed gross profit margin	:	On products 15%
(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	2,500	70,000	840,000
Cost of products (Products Purchase)	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Night Guard bill		120	1,440
Shop Self		-	-
Mobile bill		300	3,600
Conveyance bill		1,500	18,000
Provision of bad Debt		9	103
Present Salary (Self & family)		4,000	48,000
Present Salary (Assistant-01-father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<i>Non Cash Item:</i>			
Depreciation Expenses		143	1,720
<i>Total Operating Cost (D)</i>		8,072	96,863
Net Profit (C-D):		2,428	29,137

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (betel leaf, betel nut, lime, pan mashla, plastic bag etc.)	Investment in products (betel leaf, betel nut, lime, pan mashla etc.)	99,640	100,000	199,640
Investment in Machineries & Equipment (Solar panel, fan, light etc.)		10,400	-	10,400
Cash in hand		10,080	-	10,080
Debtors (Since January, 2016 to at present)		10,280	-	10,280
Creditors (Since January, 2016 to at present)		(5,000)	-	(5,000)
Decoration (fixture and fittings)		1,600	-	1,600
Total Capital		127,000	100,000	227,000

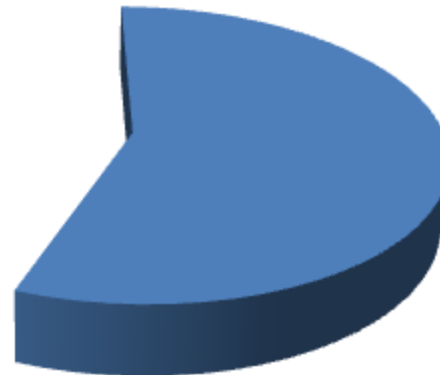
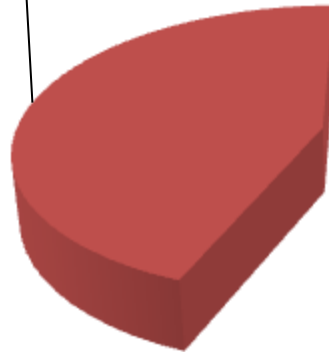
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 127,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 227,000

GTT's
Investment 44%



Entrepreneur's
Contribution
56%

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	3,500	98,000	1,176,000	4,095	114,660	1,375,920	4,709	131,859	1,582,308
Cost of products (Products Purchase)	2,975	83,300	999,600	3,481	97,461	1,169,532	4,003	112,080	1,344,962
Gross Profit (C) [C=(A-B)]	525	14,700	176,400	614	17,199	206,388	706	19,779	237,346
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		600	7,200
Night Guard bill		220	2,640		320	3,840		320	3,840
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		2,000	24,000		2,300	27,600		2,600	31,200
Provision of bad Debt		9	103		9	103		9	103
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-01-father)		1,000	12,000		1,500	18,000		1,500	18,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,100	13,200		1,300	15,600
Non Cash Item:									
Depreciation Expenses		143	1,720		143	1,720		143	1,720
Total Operating Cost (D)	-	11,189	130,263	-	12,739	152,863	-	13,739	164,863
Net Profit (C-D):	-	3,511	46,137	-	4,460	53,525	-	6,040	72,483
Retained Income			46,137			99,662			172,146

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	50,137	61,525	80,483
1.3	Depreciation Expenses	1,720	1,720	1,720
1.4	Opening Balance of Cash Surplus	-	27,857	43,102
	Total Cash Inflow	151,857	91,102	125,306
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	27,857	43,102	77,306

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father); Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 7yrs.	<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 customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 299,146 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 199th as Yunus Centre and 47th In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



















লাইসেন্স ফি অসমত প্রেরিত

১৪নং কোচাশহর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর : কোচাশহর,
উপজেলা : গোবিন্দগঞ্জ, জেলা : বাইসাকা

বেড লাইসেন্স

ক্রমিক নম্বরঃ 629

অর্থ বছরঃ ২০২৫-২০২৬

লাইসেন্স নম্বরঃ ২৬৮/২৬ তারিখ ২৫-০২-২৬

প্রতিষ্ঠানের নামঃ নাজিমুল গাইকারী গান রিটান

মালিকের নামঃ মোঃ নাজিমুল হোসাইন

পিতা/স্বামীর নামঃ মোঃ সিরাজুল কোচ

গ্রামঃ কোচাশহর ডাকঘর কোচাশহর উপজেলা গোবিন্দগঞ্জ জেলা বাইসাকা

পেশার বর্ণনাঃ ক/বসা

৩০-০৬-২০২৬ খ্রিঃ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / কৃতি / পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।



মোঃ আব্দুল সুব্বান
চেয়ারম্যান

રૂપાંતરક વિધિવિધિ જિજ્ઞાસ

તારીખ	બેંક બિલક
૨૦/૦૨/૨૦૨૬	૨૬૦૦/-
૨૧/૦૨/૨૦૨૬	૨૬૦૦/-
૨૨/૦૨/૨૦૨૬	૨૬૦૦/-
૨૩/૦૨/૨૦૨૬	૩૨૦૦/-
૨૪/૦૨/૨૦૨૬	૨૭૦૦/-
૨૫/૦૨/૨૦૨૬	૨૬૦૦/-
૨૬/૦૨/૨૦૨૬	૨૬૦૦/-



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



নাম: মোঃ নাজমুল হোসাইন
 Name: Md. Nazmul Hossain

পিতা: মোঃ সিরাজুল হোসৈন

মাতা: বেগমঃ মাসুমা বেগম

Date of Birth: 01 Jan 1985

ID NO: 19953213044000020

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কর্তৃক মৃত
 জন্মের পরে পুনরায় সঠিক তথ্যে সঠিক ভাবে পুনরায় তথ্য পরিবর্তন করা যাবে।

প্রিভিলেজ: স্বাস্থ্যসেবা, শিক্ষাসেবা, ভোটার, ভোটারস্বত্ব, ভোটারস্বত্ব,
 ভোটারস্বত্ব - রপ্তানা, ভোটারস্বত্ব, পরিবহন

স্বাক্ষরিত কর্তৃপক্ষের দ্বারা

স্বাক্ষরিত তারিখ: 28/10/2020





গ্রামীণ ব্যাংক
কৌবিন্দগঞ্জ শাখা শাখা

সহজ ঋণের পাশ বই

নাম

মমত

ঋণী নং

৩৭৪৪

গ্রুপ নং

০২

কেন্দ্র নং

৫০৮

কেন্দ্রের নাম

কৌবিন্দগঞ্জ শাখা

বই ইস্যুর তারিখ

২০/০৩/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You