

*Proposed NU Business Name : **Bodiuzzaman Variety Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal 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. Mujahidul Islam</i> Vill: Bochadoho, Union: Mohimaganj, Post: Mohimaganj Upazila: Gobindoganj, District: Gaibandha.
Age	:	20 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	04 (Four) Brothers and 02 (Two) Sisters
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. Rasheda Begum
(iii) Father's name	:	Md. Bodiuzzaman
(iv) GB member's info	:	<i>Branch: Mohimaganj, Gobindoganj, Centre # 43/mo, Loan no.: 3506, Member since 2002 to 2011 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 42,000</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	:	Class Eight
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 50,000 (Fifty thousand). He has on hand training from his father's business (5 Yrs).
Other Own/Family Sources of Income	:	His father's and Younger brother's income from grocery business. His Elder brother's income from job (Employee of Garments factory). He has built own residence from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01941107798
NU's National ID No.	:	19963213050014571
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rasheda Begum was a GB member since 2002 to 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, built own residence and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bodiuzzaman Variety Store</i>
Address/ Location	:	Sreepatipur, Mohimaganj, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 262,000
Financing	:	Self Tk. 162,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,500 (Seven thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 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	3,000	84,000	1,008,000
Less: Cost of sales of products (Product Purchase)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		600	7,200
Night Guard bill		150	1,800
Shop rent		500	6,000
Mobile bill		300	3,600
Conveyance bill		600	7,200
Provision of bed debt		19	232
Present Salary (Family & Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		261	3,135
Total Operating Cost (D)		9,231	110,767
Net Profit (C-D):		3,369	40,434

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary item and soft drinks, grameen shakti doi etc.)	Investment in products (Grocery item, confectionary item and soft drinks etc.)	108,875	100,000	208,875
Investment in equipment (Refrigerator, weight machine, fan, light, sound box etc.)		14,700	-	14,700
Cash in hand		5,975	-	5,975
Debtors (Since January, 2016 to at Present)		23,150	-	23,150
Decoration (Fixture & Fittings)		9,300	-	9,300
Total Capital		162,000	100,000	262,000

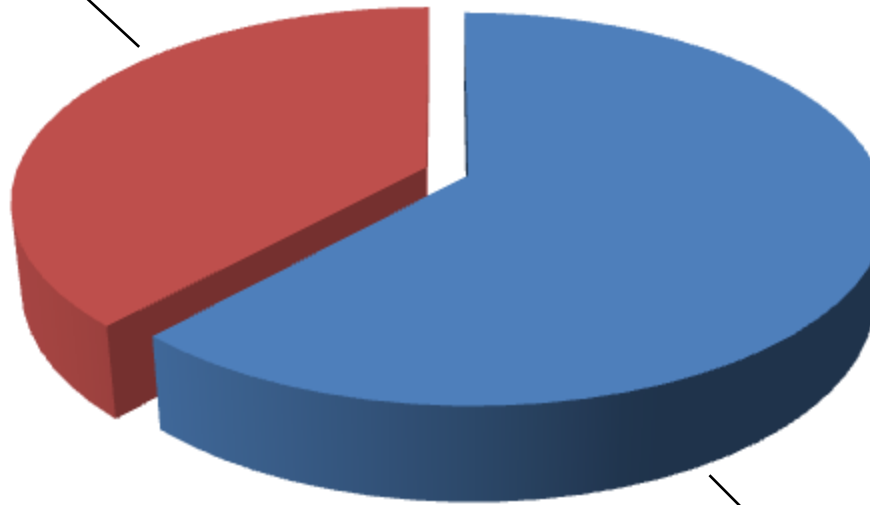
SOURCE OF FINANCE

**GTT's
Investment
38%**

■ Entrepreneur's Contribution BDT 162,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 262,000



**Entrepreneur's
Contribution
62%**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products	4,500	126,000	1,512,000	5,625	157,500	1,890,000	6,469	181,125	2,173,500
Less: Cost of sales of products (Product Purchase)	3,825	107,100	1,285,200	4,781	133,875	1,606,500	5,498	153,956	1,847,475
Gross Profit (C) [C=(A-B)]	675	18,900	226,800	844	23,625	283,500	970	27,169	326,025
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,100	13,200
Night Guard bill		350	4,200		450	5,400		500	6,000
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,300	15,600		2,300	27,600		3,300	39,600
Provision of bed debt		19	232		19	232		19	232
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		7,500	90,000		8,500	102,000		9,000	108,000
Proposed Salary (Assistant-01)		2,000	24,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,100	13,200		1,400	16,800
Non Cash Item:									
Depreciation Expenses		261	3,135		261	3,135		261	3,135
Total Operating Cost (D)	-	15,042	176,507	-	18,342	220,107	-	20,892	250,707
Net Profit (C-D):	-	3,858	50,294	-	5,283	63,394	-	6,277	75,319
Retained Income			50,294			113,687			189,006

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)	54,294	71,394	83,319
1.3	Depreciation Expenses	3,135	3,135	3,135
1.4	Opening Balance of Cash Surplus	-	33,429	59,957
	Total Cash Inflow	157,429	107,957	146,411
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	33,429	59,957	98,411

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (10years);

WEAKNESS

- Can not supply good and as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 351,006 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 226th as Yunus Centre and 59th In-house
Executive Social Business Design Lab
(GTT) on April 11, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

০৯-৬৬৬-৯৯৯-৬৬৬

বদিউজ্জামান শোর

নতুন **ভুইল**
এখন ২টি দারুণ সুবাসে



স্টেশন সংলগ্ন, মহিমাগঞ্জ,
গোবিন্দগঞ্জ, গাইবান্ধা।
মোবাইল : ০১৯৪১-১০৭৭৯৮



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Advertisement for various products, possibly biscuits or snacks, displayed on a shelf.

Advertisement for biscuits, featuring a yellow box with a portrait of a woman.

Advertisement for **Four Square** biscuits, featuring a white box with a red diamond pattern.

Advertisement for biscuits, featuring a red box with a white diamond pattern.

Advertisement for cleaning products, featuring a white box with a portrait of a woman.

Advertisement for cleaning products, featuring various bottles and boxes of household cleaners.

Advertisement for instant noodle packets, featuring a yellow box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a white box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a green box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a blue box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a white box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a white box with a portrait of a woman.

Advertisement for instant noodle packets, featuring a yellow box with a portrait of a woman.

Advertisement for **COCOLA** instant noodle packets, featuring a red box with a portrait of a woman.

Advertisement for a large metal bowl, featuring a white box with a portrait of a woman.







TOILETRIES

PLASTIC CONTAINERS

PHILIPPINE

1520

EGGS

CHEESE

TOILETRIES

PHILIPPINE



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৭

ট্রেড লাইসেন্স

১৬নং মহিমাগঞ্জ ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মহিমাগঞ্জ, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

বহি নম্বর ০২ ক্রমিক নম্বর 36

লাইসেন্স নম্বর ৩১ তারিখ ২০১৯২৫

লাইসেন্সধারীর নাম বদিউল্লাহমান ডাকখুঁটি দেওয়ান

পিতা/স্বামীর নাম প্রোঃ মোঃ মুজাহিদ ইমরান

ঠিকানা শ্রীমতুলু মহিমাগঞ্জ সাইদাবাদ

পেশার ধরন মনোমতী (দোকান)

৩০ জুন ২০২৫ তারিখ পর্যন্ত বৈধ

ফি আদায়ের পরিমাণ ২০৫/- কেয়ায় দুইশত ও পঁচাত্তর

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স

প্রদান করা হইল।

তারিখ ২০১৯২৫

৩২
২০১৯২৫
মোঃ আর শফিক প্রধান
সেবারমন্ডল
গোবিন্দগঞ্জ, গাইবান্ধা

ନିମ୍ନଲିଖିତ ବିକ୍ରିର ହିସାବ

୩୦/୦୭/୨୦୧୬	ଶ୍ରୀ. ରମେଶ ଚନ୍ଦ୍ର	= ୬୫୦୦/-
୩୧/୦୭/୨୦୧୬	୫	= ୬୫୦୦/-
୦୧/୦୮/୨୦୧୬	୨	= ୬୫୦୦/-
୦୨/୦୮/୨୦୧୬	୫	= ୬୬୦୦/-
୦୩/୦୮/୨୦୧୬	୧	= ୬୫୦୦/-
୦୪/୦୮/୨୦୧୬	୫	= ୬୫୦୦/-
୦୫/୦୮/୨୦୧୬	୫	= ୬୫୦୦/-

গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
মহিমাগঞ্জ ইউনিয়ন পরিষদ
গোবিন্দগঞ্জ, গাইবান্ধা
জন্ম সনদ

[বিদি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিকিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং **৪**

নিবন্ধনের তারিখ: ২১-০৯-২০০৬

সনদ ইন্সার তারিখ: ০৯-০৫-২০১৫

জন্ম নিবন্ধন নম্বর:* **১৯৯৬৩২১৩০৫০০১৪৫৭১**

নাম: মো: মুজাহিদ ইসলাম

জন্ম তারিখ: ১৮-১১-১৯৯৬

লিঙ্গ: পুরুষ

আঠারই মডেম্বর ঊনিশ শত ছিয়ানকই

জন্ম স্থান: বোচাদহ, মহিমাগঞ্জ, গোবিন্দগঞ্জ, গাইবান্ধা

পিতার নাম: মো: বদিউজ্জান

জাতীয়তা: বাংলাদেশী

মাতার নাম: মোছা: রাশেদা বেগম

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: বোচাদহ, মহিমাগঞ্জ, গোবিন্দগঞ্জ, গাইবান্ধা

(ইউপি সচিব - স্বাক্ষর ও সিল)



(নিবন্ধকের কার্যালয়ের সীলমোহর)

(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

মোঃ মজিবুল হক
সিনিয়র সহকারী
গোবিন্দগঞ্জ, গাইবান্ধা



গ্রামীণ ব্যাংক

শাখা

মাহিমাগঞ্জ মোহিনীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম

শ্রেষ্ঠা: জামি দাঃ বেগম

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গ্রুপ নং

৩৪

কেন্দ্র নং

৪৩০৮

কেন্দ্রের নাম

২০/৬ বোমদাহু গ্রাম

বই ইস্যুর তারিখ

২০/৬/১১

Thank You