

*Proposed NU Business Name : **Aakhi Varieties Store***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Dipok Roy, Asst. Officer, Sadar Unit, Gaibandha***

*Business Proposal prepared by: **Fahina Yesmin Happy***

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

Name and address	:	<b><i>Md. Antu Mia</i></b> Vill: Shimultayeer, Union: Badiakhali, Post: Badiakhali, Upazila: Gainandha Sadar, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	04 (Four) 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. Rahela Begum
(iii) Father's name	:	Md. Lutfor Rahman
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha, Centre # 4/mo, Loan no.: 1254/1, Member since April 01, 1988 First loan: Tk. 1,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 8,240</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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.)	:	Entrepreneur has another income from livestock business. : Entrepreneur also maintaining 02 (Two) D.P.S of Tk. 500/- and 200/-Per month in Grameen Bank from the earning of his present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	04 (Four) years experience is running his own business. He started the business with BDT 35,000 (Thirty Five thousand). : He has on hand training from his father's grocery business (8Yrs).
Other Own/Family Sources of Income	:	His father and Elder brother's income from agriculture, another brother's income from Garments job and younger brother's income from foreign remittance (libya). He has purchased 18 decimal land, 04 cows as well as expanded the running business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01784761261
NU's National ID No.	:	3212412263905
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Rahela Begum is a GB member since April 01, 1988 at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took GB loan several times and utilized for purchasing 15 (fifteen) decimal land for cultivation purposes and assisting her husband in grocery business.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>Aakhi Varieties Store</i></b>
Address/ Location	:	Shimultayeer Badiakhali bazar, Gaibandha.
Total Investment in BDT	:	Tk. 182,000
Financing	:	Self Tk. 102,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

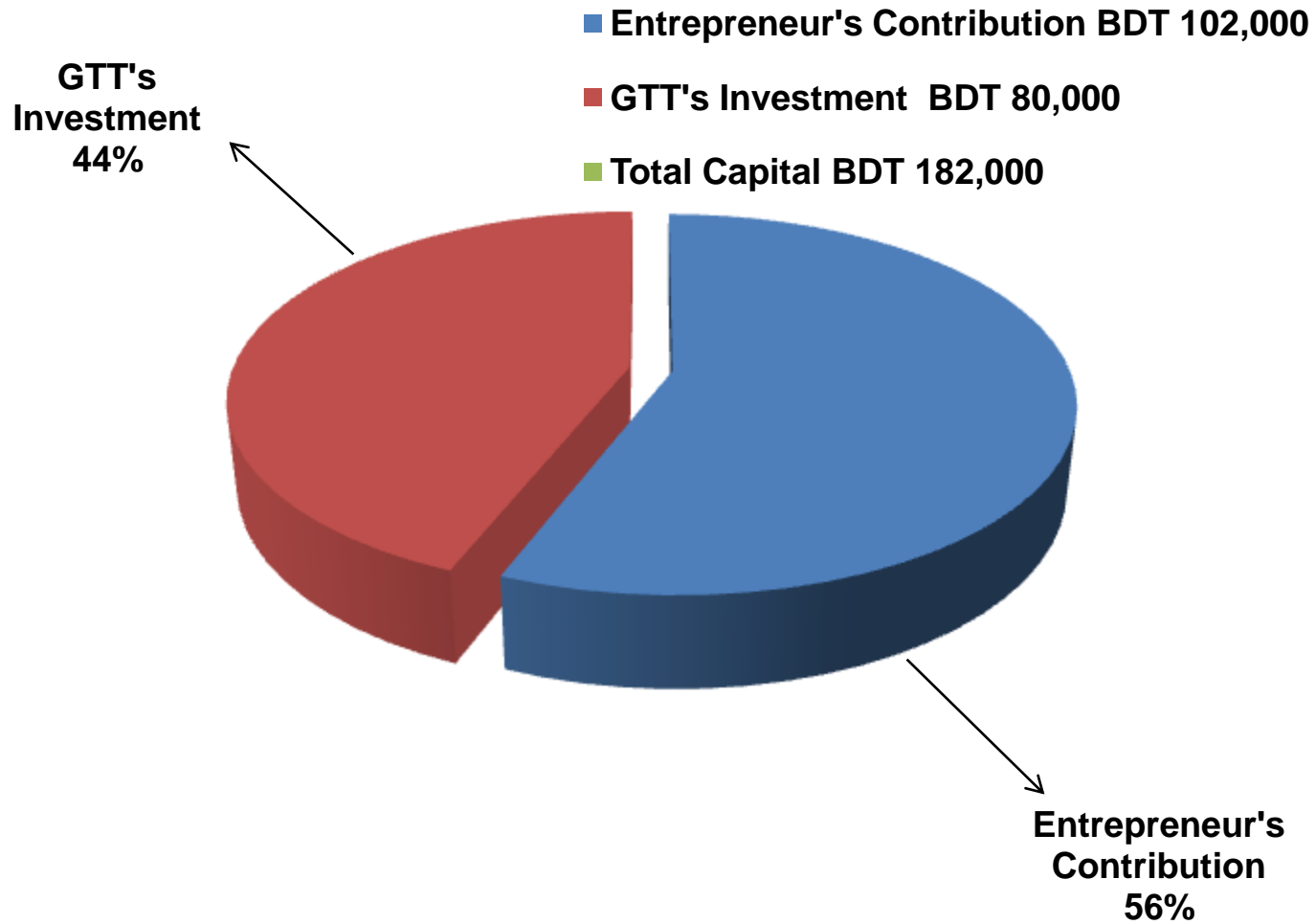
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Less: Cost of sales of products (Product Purchase)	1,200	33,600	403,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>300</b>	<b>8,400</b>	<b>100,800</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		230	2,760
Shop self		-	-
Mobile bill		300	3,600
Conveyance bill		1,000	12,000
Provision of bed debt		29	342
Present Salary (Family & Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		324	3,890
<b><i>Total Operating Cost (D)</i></b>		<b>6,883</b>	<b>82,592</b>
<b>Net Profit (C-D):</b>		<b>1,517</b>	<b>18,208</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 (Grocery item, confectionary item, and vegetable item etc.)	Investment in products (Grocery item, confectionary item, fertilizer, gift item etc.)	45,000	80,000	125,000
Investment in machine & equipment (Refrigerator, weight balance, fan, light, etc.)		21,200	-	21,200
Cash in Hand		4,500	-	4,500
Debtors (Since March, 2016 to at Present)		34,200	-	34,200
Creditors (Since January, 2016 to at Present)		(10,000)	-	(10,000)
Decoration (Fixture & Fittings)		7,100	-	7,100
<b>Total Capital</b>		<b>102,000</b>	<b>80,000</b>	<b>182,000</b>

# ***SOURCE OF FINANCE***





# **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	2,000	56,000	672,000	2,500	70,000	840,000	3,000	84,000	1,008,000
Less: Cost of sales of products (Product Purchase)	1,600	44,800	537,600	2,000	56,000	672,000	2,400	67,200	806,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>11,200</b>	<b>134,400</b>	<b>500</b>	<b>14,000</b>	<b>168,000</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>									
Electricity bill		430	5,160		530	6,360		730	8,760
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bed debt		29	342		29	342		29	342
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		600	7,200		700	8,400		800	9,600
<b>Non Cash Item:</b>									
Depreciation Expenses		324	3,890		324	3,890		324	3,890
<b>Total Operating Cost (D)</b>	-	<b>9,066</b>	<b>105,592</b>	-	<b>10,266</b>	<b>123,192</b>	-	<b>11,566</b>	<b>138,792</b>
<b>Net Profit (C-D):</b>	-	<b>2,134</b>	<b>28,808</b>	-	<b>3,734</b>	<b>44,808</b>	-	<b>5,234</b>	<b>62,808</b>
<b>Retained Income</b>			<b>28,808</b>			<b>73,616</b>			<b>136,424</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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	32,008	51,208	69,208
1.3	Depreciation Expenses	3,890	3,890	3,890
1.4	Opening Balance of Cash Surplus	-	16,698	33,396
	<b>Total Cash Inflow</b>	<b>115,898</b>	<b>71,796</b>	<b>106,494</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>99,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>16,698</b>	<b>33,396</b>	<b>68,094</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (4years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 238,424 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures





ROJOY

MAGIC ZOO

Anchor  
Anchor  
Anchor  
Anchor  
Anchor  
Anchor  
Anchor  
Anchor  
Anchor  
Anchor

HI-TEK

Praktik

WISDOM







Top shelf items include boxes of instant noodles, bags of rice, and various packaged goods. Some boxes have text in Indonesian, such as "MIE" and "MI".

Second shelf from top: Several boxes of "HI-TEK" instant noodles, a box of "PURI" instant noodles, and other packaged food items. Two red plastic mirrors are hanging from the shelf.

Third shelf from top: A row of blue and white bottles, likely liquid soap or shampoo. Below them are more bottles and boxes, including a box of "PURI" instant noodles. A green plastic container is hanging from the shelf.

Bottom shelf: More bottles and boxes, including a box of "PURI" instant noodles. A large roll of yellow tape is visible on the right side.



**SHARP**  
STAINLESS  
The Smart Way To Shine  
Sharp Sharp  
Sharp Sharp  
Sharp Sharp  
Sharp Sharp  
Sharp Sharp  
Sharp Sharp









Shanghai  
12 Pcs Cup Set

DELUXE

ANAN  
16 pcs Bowl Set

Anika  
56 Pcs

Anika  
56 Pcs

Ripsi



Andha

Andha

AKHI  
BABY SET

7 Pcs Fini Set

NEHA  
16 Pcs Dinner Set  
NEHA  
16 Pcs Dinner Set  
AKHI  
BABY SET



NBHA  
AKHI  
BABY SET



Ripsi  
7 pcs  
Marco Jug Set

Anika  
50 Pcs

MASRI  
5 Pcs Marco Jug Set

Anika  
6

Anika

Anika  
50 Pcs

Anika  
50 Pcs

Anika

Ohono  
7 Pcs Marco Jug Set

Stacked boxes of Anika products, including purple and red packaging.



High Quality

Anika





100% Copper  
NANO  
NANO  
NANO

WALTON

NANO

WALTON

WALTON

4 PCS

Anita

High Quality





Anika

Amor









**AWAN**  
14 pcs Bowl Set

**Anika**  
14 pcs Bowl Set

**Anika**  
14 pcs Bowl Set

**7 pcs**  
Marco Jug Set

**Anika** 14 pcs

**MASHBI**  
14 pcs quality GLASSWARE

**Anika**

**5**



# ০৭নং বাদিয়াখালী ইউনিয়ন পরিষদ

উপজেলা: গাইবান্ধা সদর, জেলা: গাইবান্ধা।

ট্রেড লাইসেন্স (অর্থ বছর: ২০১৫-২০১৬)

35

বহি নং: ০৬ ট্রেড লাইসেন্স নং: ৬৫ ইস্যুর তারিখ: ২৬/৬/১৫

স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন) এর ধারার কমতাবলে প্রণীত আদর্শ কর তফসিল, ২০১২ এর বিধান অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, জরিফার উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে এ লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ ৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত সূত্রাং থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : **গোম্বা গুস্তাই চিট্টু মেচরা**
- ২। মালিকের নাম : **মোঃ গওস মির্জা**
- ৩। প্রিতা/স্বামীর নাম : **মুহিবুর রহমান**
- ৪। মাতার নাম : **বাহেমাৎ বেগম**
- ৫। অস্থিতি নং/জন্ম নিবন্ধন নং : **৬২১২৫২২২৬৬৩০৫**
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : গ্রাম : **কিরিগনগোড়া**  
(খ) স্থায়ী ঠিকানা :
- ৭। ব্যবসা/বৃত্তি/পেশার নাম/ধরণ : **বুড়ি দোকান / মুদ্রাঙ্গ দীর্ঘ ব্যবসা**
- ৮। ব্যবসা/বৃত্তি/পেশা পরিচালনার স্থান :
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (অংকে) : **২০০**  
টাকা (কথায়) : **দুই** শত টাকা মাত্র।

চেয়ারম্যানের স্বাক্ষর

বাদিয়াখালী ইউনিয়ন পরিষদ  
বাদিয়াখালী ইউনিয়ন পরিষদ



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



নাম: মোঃ আনু মিয়া  
 Name: Md Antu Mia  
 পিতা: মোঃ মুহম্মদ রহমান  
 মাতা: মোছাঃ হাফেসা বেগম  
 Date of Birth: 04 Apr 1983  
 ID NO: 3212412263905

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। এটির ব্যবহারকারী যাবতীয় অন্য কোম্পানি পাঠ্য সেবে বিক্রয় পেয়ে অফিসে কমা সেয়ার অন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/পড়া: শিবুলতালী, শিবুলতালী, ডাকঘর: সানিহাখালী - ৫৭৬০,  
 গাইবান্ধা সদর, গাইবান্ধা

  
 প্রদানকারী কর্মসূচকের স্বাক্ষর      প্রদানের তারিখ: ১২/০৭/২০০৮



01789-761261-





ग्रामीण ब्यांक  
बानिदाबली गहवाका कथा

सहज अणेर पाश बई

नाम श्रीमती आशिला बेगम

कडी नं १२९४१०

कलम नं ०५

केंद्र नं ४१५

केंद्राचें नाम किसुलतारी धु/स

बई हस्तार तारीख २७/११/१०



**Thank You**