

*Proposed NU Business Name : **Delwar Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Anwar Hossain, Asst. Nobin, Burichang, Comilla***
*Business Proposal prepared by: **Md. Main Uddin***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Delwar Hossain</i> Vill: Monohorpur Union: 8 no. Malashaphara, Post: Alua, Upazila: Brahmonpara, District: Comilla
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A.
No. of siblings:	:	03 (Three) 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.Nargis Akter
(iii) Father's name	:	Md.Tajul Islam
(iv) GB member's info	:	<i>Branch: Baralla,Comilla Centre # 39/mo,</i> <i>Loan no.: 3109, Membership since March 15, 2004</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 15,600
Further Information:		
(v) Who pays GB loan installment	:	Nu 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 Ten
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.)	:	7 (Seven) years experience is running his own business. He started the business with BDT 15,000. (Fifteen thousand).
Other Own/Family Sources of Income	:	His 01 (One) brother's Income from Tea Stall. His Another brother's income from foreign remittance.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01876450994/01623246960
NU's National ID No.	:	19941911562000015
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst.Nargis Akter is a GB member since March 15, 2004 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for household purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Delwar Store</i>
Address/ Location	:	Monohorpur,Brahmanpara,Comilla.
Total Investment in BDT	:	Tk. 250,000
Financing	:	Self Tk. 180,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 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	2,200	61,600	739,200
Total sales of products (A)	2,200	61,600	739,200
Less: Cost of sales of products (B)	1,760	49,280	591,360
Gross Profit (C) [C=(A-B)]	440	12,320	147,840
Less: Operating Cost:			
Electricity bill		500	6,000
Mobile bill		400	4,800
Conveyance bill		500	6,000
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		6,000	72,000
Provision of bad debt		235	2,820
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		827	9,925
Total Operating Cost (D)		8,962	107,545
Net Profit (C-D):		3,358	40,295

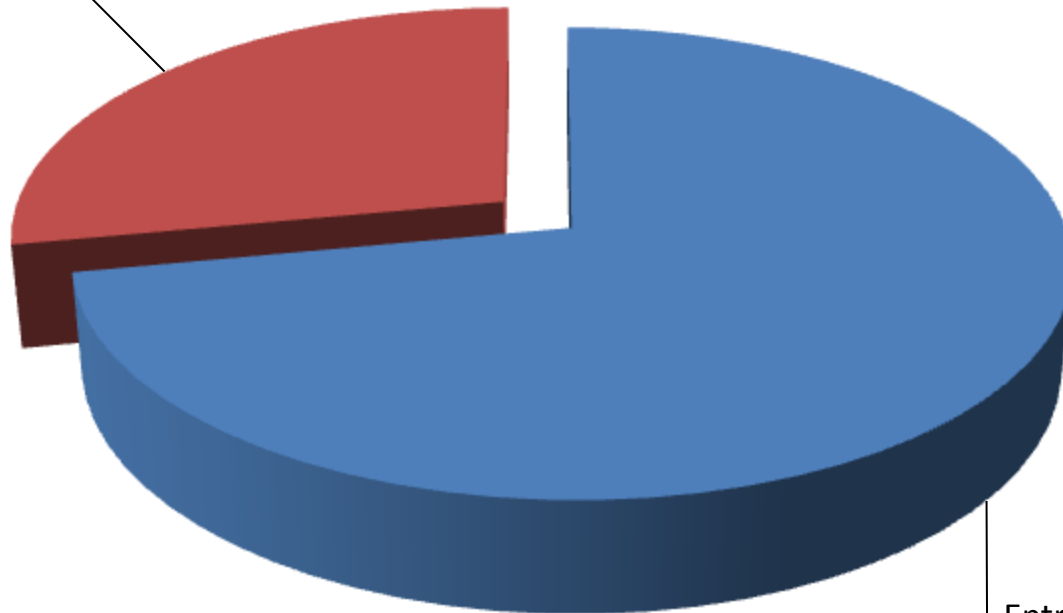
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, Cosmetics item etc.)	Investment in products (Grocery item, Confectionary item, Cosmetics item etc.)	69,300	70,000	139,300
Investment in Machinerries (Refrigeratore, Digital Weight Mechine etc.)		23,500		23,500
Cash in hand		3,400	-	3,400
Debtors (Since March, 2016 to at present)		23,500		23,500
Creditors (Since March, 2016 to at present)		(3,700)	-	(3,700)
Decoration (Furniture & Fittings)		64,000	-	64,000
Total Capital		180,000	70,000	250,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT180,000
- GTT's Investment BDT 70,000
- Total Capital BDT 250,000

GTT's Investment
28%



Entrepreneur's
Contribution 72%

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	3,080	86,240	1,034,880	3,542	99,176	1,190,112	3,896	109,094	1,309,123
Total sales of products & commission (A)	3,080	86,240	1,034,880	3,542	99,176	1,190,112	3,896	109,094	1,309,123
Less: Cost of sales of products (B)	2,464	68,992	827,904	2,834	79,341	952,090	3,117	87,275	1,047,299
Gross Profit (C) [C=(A-B)]	616	17,248	206,976	708	19,835	238,022	779	21,819	261,825
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		850	10,200
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		1,000	12,000
Conveyance		1,200	14,400		1,200	14,400		1,500	18,000
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		8,500	102,000
Provision of bad debt		235	2,820		235	2,820		235	2,820
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		827	9,925		827	9,925		827	9,925
Total Operating Cost (D)	-	13,329	157,145	-	14,629	175,545	-	15,779	189,345
Net Profit (C-D):	-	3,919	49,831	-	5,206	62,477	-	6,040	72,480
Retained Income			49,831			112,308			184,788

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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,631	68,077	78,080
1.3	Depreciation Expenses	9,925	9,925	9,925
1.4	Opening Balance of Cash Surplus	-	30,156	74,558
	Total Cash Inflow	132,556	108,158	162,563
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	Total Cash Outflow	102,400	33,600	33,600
3.0	Total Cash Surplus	30,156	74,558	128,963

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> 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 customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 3,64,788 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 244th as Yunus Centre and 65th In-house Executive
Social Business Design Lab
(GTT) on May 02,2016 at Grameen Telecom Trust Premises

Thank you

Pictures





Handwritten text on a piece of paper or board, possibly a price list or inventory, written in a South Asian script.

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MAX CATA ENERGY SAVING

ইউঃ পিঃ ৮নং ফরম
(১২/১/নং বিধান দ্রষ্টব্য)

বিসমিল্লাহির রাহমানির রাহীম

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



৮নং মালাপাড়া ইউনিয়ন পরিষদ

উপজেলা : ব্রাহ্মণপাড়া, জেলা : কুমিল্লা, বাংলাদেশ।

ব্যবসা বাণিজ্যের লাইসেন্স

1918

তারিখ : ০৬/৪/২৬ হং

ক্রমিক নং-

লাইসেন্স নং- ৬৭

দোকান/প্রতিষ্ঠানের নাম দেলোয়ার হেডার
লাইসেন্স প্রাপকের নাম মোঃ দেলোয়ার হোসেন
পিতা/স্বামীর নাম মোঃ জাহাঙ্গীর হোসেন মাতা মালিগাঙ্গা ব্রাহ্মণ
স্থায়ী ঠিকানা মালিগাঙ্গা ব্রাহ্মণ ব্যবসার স্থান মালিগাঙ্গা ব্রাহ্মণ
অত্র ইউনিয়ন আওতাধীন ও বাহিরে ০১/৭/২৬ হং তারিখ হইতে ০৬/৪/২৬ হং
পর্যন্ত অর্ধ/এক বৎসরকালীন হিসাবে তাহার ব্যবসা
চলাইয়া যাওয়ার জন্য তৎকর্তৃক ২০০/- টাকা।
(কথায় দুই শত টাকা মাত্র।)

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

মোঃ জাহাঙ্গীর আলম ভূঁইয়া
চেয়ারম্যান ০৬/৪/২৬
৮নং মালাপাড়া ইউনিয়ন পরিষদ
ব্রাহ্মণপাড়া, কুমিল্লা।



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



০২৬০৬৭৭

নাম: মোঃ দেলোয়ার হোসাইন
Name: Md. Delwar Hossain
পিতা: মোঃ তাজুপ ইসলাম
মাতা: নাগিছ আক্তার
Date of Birth: 13 Jun 1994
ID NO: 19941911562000015

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাক্ষরিত অন্য কোথাও পাঠানো গেলে নিম্নলিখিত পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোস্টেল: আব্দুল হাদিফার বাড়ী, গ্রাম/রাজ: মনোহরপুর, মনোহরপুর,
ডাকঘর: অলুয়া - ৩৫-৩১, রাখাল পাড়া, কুমিল্লা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৩/১০/২০১৩





Thank You