

*Proposed NU Business Name : **M/S Matri Vander***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Sohikul Islam, Officer, Sadar Unit, Jessore.***

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

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

Name and address	:	<b><i>Uzzal Kumar Biswas</i></b> Vill: Andulbaria, Union: Andulbaria, Post: Bagarpara, Upazila: Sadar, District: Jessore.
Age	:	35 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01 (One) Son
No. of siblings:	:	01 (One) Brother 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	:	Bila Rani Biswas
(iii) Father's name	:	Late. Odhir Biswas
(iv) GB member's info	:	<i>Branch: Dholgram, Bagarpara, Centre # 14/mo,</i> <i>Loan no.: 3029, Member since 2000 to 2012</i> First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 50,000
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	:	S.S.C
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 200,000 (Two lac).  He has 10 (Ten) Years working experience as an assistant in local Grocery shop.
Other Own/Family Sources of Income	:	His family's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01724299509
NU's National ID No.	:	4110938187706
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Bila Rani Biswas was a GB member since 2000 to 2012 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized for repairing house, purchasing cows and assisting her son in 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>M/S Matri Vander</i></b>
Address/ Location	:	Dholgram Bazar, Bagarpara, Jessore.
Total Investment in BDT	:	Tk. 794,000
Financing	:	Self Tk. 544,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 07% (Wholesale)
(ii) Estimated % of proposed gross profit margin	:	On an average 07% (Wholesale)
(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 (Wholesale) (A)	11,500	322,000	3,864,000
Less: Cost of products (Products Purchase) (B)	10,695	299,460	3,593,520
<b>Gross Profit (C) [C=(A-B)]</b>	<b>805</b>	<b>22,540</b>	<b>270,480</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator bill		100	1,200
Night Guard bill		100	1,200
Shop rent		2,000	24,000
Mobile bill		1,000	12,000
Conveyance bill		4,000	48,000
Provision of bad Debt		46	550
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-02)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		279	3,345
<b>Total Operating Cost (D)</b>		<b>18,025</b>	<b>216,295</b>
<b>Net Profit (C-D):</b>		<b>4,515</b>	<b>54,185</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

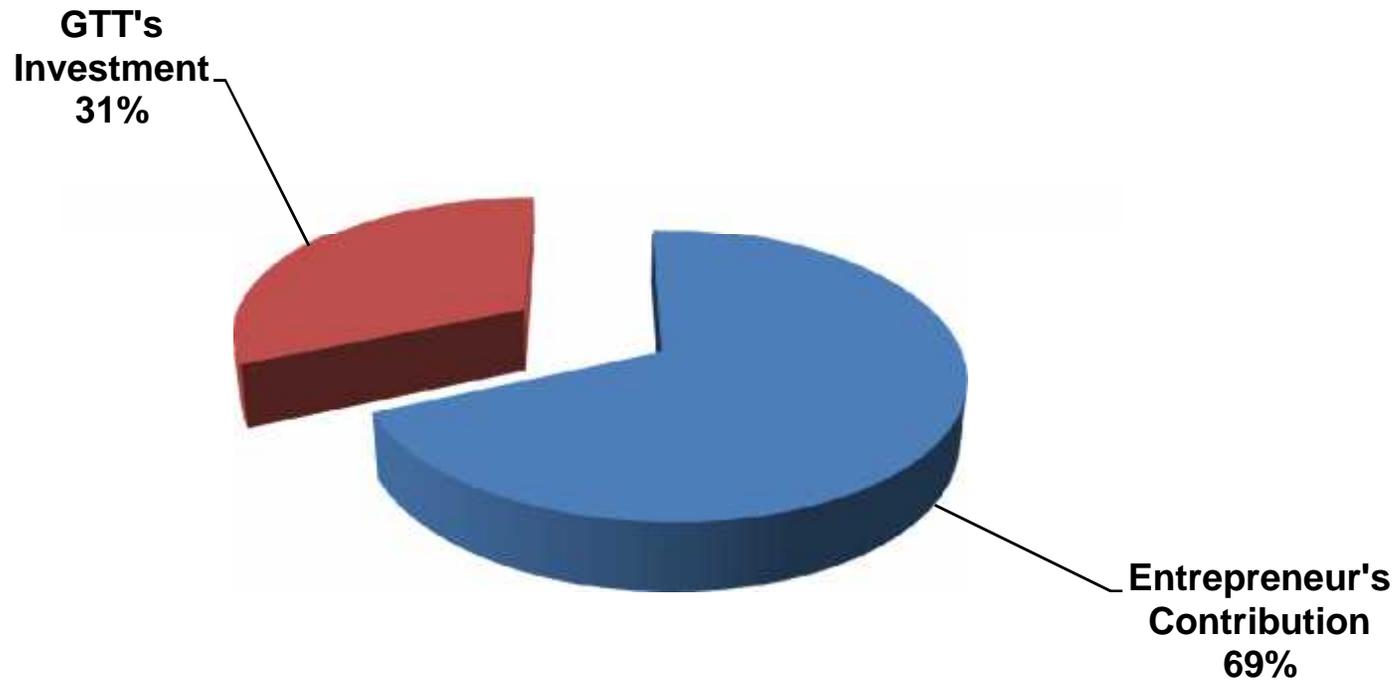
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary and some cosmetics item etc.)	Investment in products (grocery and confectionary item bakery item etc.)	372,032	250,000	622,032
Investment in equipment (weight machine, fan, light etc.)		5,500	-	5,500
Cash in hand		16,268	-	16,268
Debtors (Since March, 2016 to at present)		55,000	-	55,000
Creditors (Since April, 2016 to at present)		(30,000)	-	(30,000)
Advance for Shop		100,000	-	100,000
Decoration (fixture and fittings)		25,200	-	25,200
<b>Total Capital</b>		<b>544,000</b>	<b>250,000</b>	<b>794,000</b>

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 544,000

■ GTT's Investment BDT 250,000

■ Total Capital BDT 794,000



# 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 (Wholesale) (A)	17,500	490,000	5,880,000	20,475	573,300	6,879,600	22,523	630,630	7,567,560
Less: Cost of products (Products Purchase) (B)	16,275	455,700	5,468,400	19,042	533,169	6,398,028	20,946	586,486	7,037,831
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,225</b>	<b>34,300</b>	<b>411,600</b>	<b>1,433</b>	<b>40,131</b>	<b>481,572</b>	<b>1,577</b>	<b>44,144</b>	<b>529,729</b>
<b>Less: Operating Cost:</b>									
Electricity bill		700	8,400		800	9,600		1,100	13,200
Generator bill		300	3,600		400	4,800		700	8,400
Night Guard bill		200	2,400		300	3,600		600	7,200
Shop rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		1,200	14,400		1,200	14,400		1,200	14,400
Conveyance bill		3,000	36,000		4,000	48,000		4,500	54,000
Provision of bad Debt		46	550		46	550		46	550
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		8,500	102,000
Proposed Salary (Assiatant-02)		6,000	72,000		7,000	84,000		7,500	90,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		2,000	24,000		3,000	36,000		3,500	42,000
<b>Non Cash Item:</b>									
Depreciation Expenses		279	3,345		279	3,345		279	3,345
<b>Total Operating Cost (D)</b>		<b>24,441</b>	<b>283,295</b>		<b>28,791</b>	<b>345,495</b>		<b>31,691</b>	<b>380,295</b>
<b>Net Profit (C-D):</b>		<b>9,859</b>	<b>128,305</b>		<b>11,340</b>	<b>136,077</b>		<b>12,453</b>	<b>149,434</b>
<b>Retained Income</b>			<b>128,305</b>			<b>264,382</b>			<b>413,816</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><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3 (BDT)</i></b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	138,305	156,077	169,434
1.3	Depreciation Expenses	3,345	3,345	3,345
1.4	Opening Balance of Cash Surplus	-	81,650	121,072
	<b>Total Cash Inflow</b>	<b>391,650</b>	<b>241,072</b>	<b>293,851</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>310,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>81,650</b>	<b>121,072</b>	<b>173,851</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 02 Future employment:0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled and working experiences (15years);</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 957,816 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 254<sup>th</sup> as Yunus Centre and 70<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on May 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures





















# নেং ধলগ্রাম ইউনিয়ন পরিষদ

উপজেলা : বাঘারপাড়া, জেলা : যশোর।

চেয়ারম্যান : মোঃ হাফিজুর রহমান মোল্যা

## ট্রেড লাইসেন্স

ইউ, পি ফরম নং-৭ (১২/১ নিয়ম অনুযায়ী)

৫২৪

বহির নং-

লাইসেন্স নং- ০৬/২০২৫-২০২৫ তারিখ : ০২/০৭/২০২৫

ব্যবসা প্রতিষ্ঠানের নাম :

আমার্ম হাটু হেন্ডার

প্রাঃ

উদ্ভাস কুমার বিশ্বাস

পিতা/স্বামীর নাম :

মৃত - অক্ষয় বিশ্বাস

ঠিকানা :

বিনগ্রাম বজার, বাঘারপাড়া, যশোর।

যেহেতু

২০০৫

টাকা

পয়সা

(কথায়

দুইশত টাকা =

মাত্র)

অত্র পরিষদকে প্রদান করিয়াছেন। সে কারণ তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে যে তিনি

৩০ জুন ২০২৩ ইং

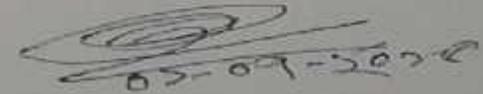
তারিখে যে অর্থ বৎসর শেষ হইবে

তদাবদি তাহার

স্বাধীনতায়

ব্যবসা অত্র ইউনিয়ন এলাকায়

পরিচালনা করতে পারবেন।



চেয়ারম্যানের স্বাক্ষর

তারিখ ০২/০৭/২০২৫



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



উজ্জল

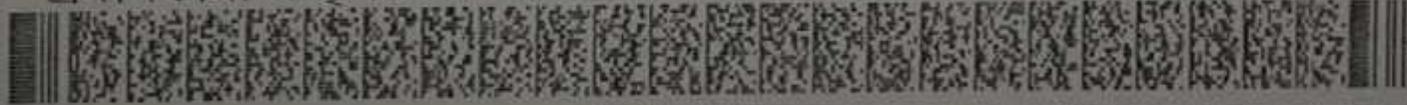
নাম: উজ্জল কুমার বিশ্বাস  
Name: Uzzal Kumar Biswas  
পিতা: মৃত অধীর বিশ্বাস  
মাতা: বিলা রানী বিশ্বাস  
Date of Birth: 25 May 1981  
ID NO: 4110938187706

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

ঠিকানা: গ্রাম/রাস্তা: আব্দুলবাড়ীয়া, আব্দুলবাড়ীয়া (১০৪), ডাকঘর: ধলগ্রাম - ৭৪৭০, বাঘারপাড়া, যশোর

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৯/২০০৮





**Thank You**