

*Proposed NU Business Name : **M/S Fardous Hotel & Monohari***  
*Business Category: **General Retail & Wholesale***



*Business Proposal prepared by: **Md. Jamshed Ali Sarikar, Asst. Officer,***  
***Gobindoganj Unit, Gaibandha.***

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

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

Name and address	:	<b><i>Md. Sariful Sardar</i></b> Vill: Haripur, Union: Shapmara, Post: Ponditpur, Upazila:Gobindaganj, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son & 01(One) Daughter
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. Doulotun Begum
(iii) Father's name	:	Md. Karim Sardar
(iv) GB member's info	:	<i>Branch:Gomaniganj, Gobindaganj, Centre # 35/mo, Loan no.: 4280, Membership since May 10, 2002 First loan: Tk. 2,000 Existing loan: Tk. 20,000, Outstanding loan :Tk.10,760</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 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.)	:	21 (Twenty One) years experience in running his own business. He started the business with BDT 2,200 (Two thousand two hundred taka). : He has on hand training from his father's business (3Yrs).
Other Own/Family Sources of Income	:	His father's income from cultivation. he has purchased 10 decimal land, built own residence and purchased 2 cows from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01749964664
NU's National ID No.	:	1982321307800005
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Douloton Begum is a GB member since May 10, 2002 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan by assisting her son (entrepreneur) in existing business and cultivation purposes.
- Finally GB loan helped her to improve economic condition, livelihood.

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

Business Name	:	<b><i>M/S Fardous Hotel &amp; Monohari</i></b>
Address/ Location	:	Kamarpara Bazar,Gobindaganj,Gaibandha.
Total Investment in BDT	:	Tk.172,000
Financing	:	Self Tk.112,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three thousand Five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 18%
(ii) Estimated % of proposed gross profit margin	:	On an average 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	3,000	84,000	1,008,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>84,000</b>	<b>1,008,000</b>
Less: Cost of Sales / Products	2,460	68,880	826,560
<b>Gross Profit (C) [C=(A-B)]</b>	<b>540</b>	<b>15,120</b>	<b>181,440</b>
<b>Less: Operating Cost:</b>			
Electricity bill		900	10,800
Shop rent		400	4,800
Mobile bill		200	2,400
Night Guard bill		150	1,800
Conveyance bill		600	7,200
Present Salary (Assistant-02)		4,500	54,000
Present Salary (Family & Self)		3,500	42,000
Provision of bad debt		67	800
Other Cost (Stationary & Entertainment etc.)		700	8,400
<b>Non Cash Item:</b>			
Depreciation Expenses		393	4,718
<b>Total Operating Cost (D)</b>		<b>11,410</b>	<b>136,918</b>
<b>Net Profit (C-D):</b>		<b>3,710</b>	<b>44,523</b>

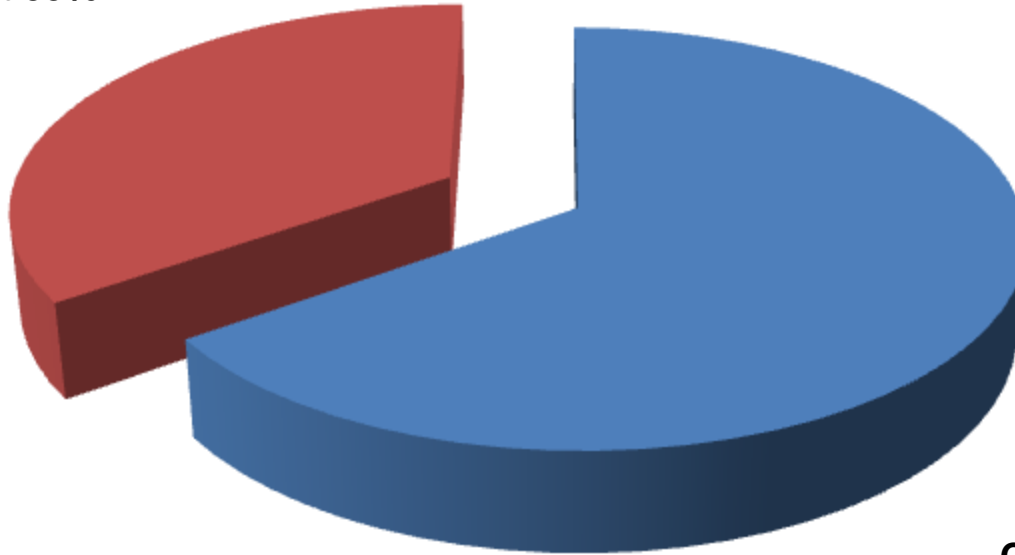
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (Different types of Grocery Item, Bakery Item, betal leaf, betal nut & Cow Feed etc.)	Investment in products (Grocery Item & Cow Feed etc.)	68,049	60,000	128,049
Investment in Machineries (Fan-1, TV, Solar Panel, Weight Machine Light-3 etc.)		21,300		21,300
Cash in hand		4,501	-	4,501
Debtors (Since September, 2016 to at present)		8,000	-	8,000
Decoration ( fixture and fittings)		10,150		10,150
<b>Total Capital</b>		<b>112,000</b>	<b>60,000</b>	<b>172,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 112,000
- GTT's Investment BDT 60,000
- Total Capital BDT 172,000

**GTT's  
Investment 35%**



**Entrepreneur's  
Contribution 65%**



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	4,000	112,000	1,344,000	4,600	128,800	1,545,600	5,290	148,120	444,360
<b>Total Estimated Sales (A)</b>	<b>4,000</b>	<b>112,000</b>	<b>1,344,000</b>	<b>4,600</b>	<b>128,800</b>	<b>1,545,600</b>	<b>5,290</b>	<b>148,120</b>	<b>444,360</b>
Less: Cost of Sales / Products	3,280	91,840	1,102,080	3,772	105,616	1,267,392	4,338	121,458	364,375
<b>Gross Profit (C) [C=(A-B)]</b>	<b>720</b>	<b>20,160</b>	<b>241,920</b>	<b>828</b>	<b>23,184</b>	<b>278,208</b>	<b>952</b>	<b>26,662</b>	<b>79,985</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,000	12,000		1,100	3,300
Shop rent		400	4,800		400	4,800		400	1,200
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	1,500
Night Guard bill		150	1,800		150	1,800		150	450
Conveyance bill		700	8,400		800	9,600		1,000	3,000
Ownership Transfer Fee		500	4,500		500	6,000		500	1,500
Present Salary (Assistant-02)		4,500	54,000		5,500	66,000		6,500	19,500
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	21,000
Provision of bad debt		67	800		67	800		67	200
Other Cost (stationary & Entertainment etc.)		700	8,400		800	9,600		900	2,700
<b>Non Cash Item:</b>									
Depreciation Expenses		393	4,718		393	4,718		98	1,179
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>13,810</b>	<b>164,218</b>	<b>-</b>	<b>16,110</b>	<b>193,318</b>	<b>-</b>	<b>18,215</b>	<b>55,529</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>6,350</b>	<b>77,703</b>	<b>-</b>	<b>7,074</b>	<b>84,891</b>	<b>-</b>	<b>8,447</b>	<b>24,455</b>
<b>Retained Income</b>			<b>77,703</b>			<b>162,593</b>			<b>187,048</b>

**Notes:** 1. Agreed Grace period: Three months

2. Investment Payback schedule: Monthly 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>SI #</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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	82,203	90,891	25,955
1.3	Depreciation Expenses	4,718	4,718	1,179
1.4	Opening Balance of Cash Surplus	4,501	64,421	124,029
	<b>Total Cash Inflow</b>	<b>151,421</b>	<b>160,029</b>	<b>151,164</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	27,000	36,000	9,000
	<b>Total Cash Outflow</b>	<b>87,000</b>	<b>36,000</b>	<b>9,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>64,421</b>	<b>124,029</b>	<b>142,164</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 02 Family: 0  
Others (beyond family): 02  
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Experience : 24 yrs.

## WEAKNESS

- Can not supply goods and services as per demand;

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 299,048 after 2 years excluding payback of investor's money.

## THREATS

- Increase of local competitors;
- Seasonal problem.

Presented at 386<sup>th</sup> as Yunus Centre and 114<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on 31<sup>st</sup> October, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures











Shelf 1 (top): Packaged snacks, instant noodle boxes, and other dry goods.

Shelf 2: Jars of condiments, including soy sauce, vinegar, and chili sauce.

Shelf 3 (top right): Bottles of cleaning supplies and personal care products.

Shelf 4 (middle right): Large plastic bottles and bags of bulk food items.

Shelf 5 (bottom right): Numerous small white packets, likely instant noodle sachets.

Large metal drum containing several folded brown fabric items, possibly mats or blankets.

Large white sack with 'AMRI' and 'অমৃত ইকো' branding, containing rice.

Large white sack with 'AMRI' and 'অমৃত ইকো' branding, containing rice.

White sack with 'FRESH' and 'AMRI' branding, containing rice.

Cardboard box containing instant noodle sachets, sitting on a large metal drum.

Cardboard box labeled 'ENERGY' containing instant noodle sachets.











ইউপি ফরম - ১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৩/২০২৭

## লাইসেন্স

ডেন্টাল কলেজ ইন্সটিটিউট পরিষদ  
 মোহাম্মদপুর থানা/উপজেলা  
 ঢাকা জেলা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ৭০ তারিখ : ২৭/১৩

লাইসেন্সধারীর নাম : মেডার্স (ডেন্টাল) - হেগলেন ও মাসার

শিক্ষা/স্থানের নাম : ডা- মো: আবদুল হক মিল্লাহ স্কুল  
 মো: আবদুল করিম

ঠিকানা : মোহাম্মদপুর, মোহাম্মদপুর  
 ঢাকা

পেশার বর্নন : ডেন্টাল কলেজ ইন্সটিটিউট  
 ঢাকা

৩০০০/২০২৭ তারিখ পর্যন্ত বৈধ  
 ফি আদানের পরিমাণ টাকা ১০০০ (তথ্য ১৩/১৩/২০২৩)

প্রাপ্ত হয়ে তার ব্যবসা/কৃতি/পেশা জালিয়াত যাবার জন্য এই লাইসেন্স বাতিল  
 করা হলো।

তারিখ : ২৭/১৩  
 ডাঃ মোহাম্মদ হোসেন সরকার  
 চেয়ারম্যান  
 ডেন্টাল কলেজ ইন্সটিটিউট

## ଦିନର ବିଭିନ୍ନ ସମୟ

୨୬-୧୦-୨୩୧:	ଦିନ	—	୨୫୨୨୫
୨୭-୧୦-୨୩୧:	୫	—	୭୧୫୩
୨୮-୧୦-୨୩୧:	୧୧		୨୭୨୭୨
୨୯-୧୦-୨୩୧:	୧୧		୭୦୭୭
୩୦-୧୦-୨୩୧:	୧୧		୭୦୭୭





# গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



স্বাক্ষর

নাম: মোঃ শরিফুল সাদ্দাত

Name: Md. Shariful Saadot

পিতা: মোঃ কবির সাদ্দাত

মাতা: মোছাঃ লৌশাহান বেগম

Date of Birth: 25 Apr 1982

ID NO: 19323210073000005

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের নাগরিকদের জন্য  
সেবার্থে প্রদত্ত এবং এতে নিবন্ধিত কোন অধিকার বা দায়িত্ব অন্য কোনো আইনগত ভাবে নেই।

ঠিকানা: গ্রাম/পাড়া: হালিপুর, জাতপাড়া: শহিদপুর - টংরাও, গোবিন্দপুর, পাইকগা

স্বাক্ষর

প্রধানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৯/২০১০





গ্রামীণ ব্যাংক  
কস্টমার সার্ভিস সেন্টার শাখা পাখা

সহজ ঋণের পাশ বই

নাম ..... (মুন্সিফ ডিবিএলইন মেম্বর)

অণী নং ..... ৪২৬০

গ্রুপ নং ..... ১০

কেন্দ্র নং ..... ৩৬৮

কেন্দ্রের নাম ..... মুন্সিফ ডিবিএলইন মেম্বর

বই ইস্যুর তারিখ ..... ১১/৪/১৯৮৮

শাখা ব্যবস্থাপকের স্বাক্ষর ..... [Signature]



A still life composition featuring a woven straw hat, colorful maracas, and a vibrant striped blanket against a textured, warm-toned background. The hat is on the left, the maracas are in the lower left, and the blanket is on the right. The background is a textured, warm-toned wall.

*THANK*

*YOU*