



*Proposed NU Business Name* : **m/s jakir tedas**

*Business Category* : **Shopkeeping, Others Shop**



*Business Proposal Identified & Prepared by* : **Shahazad Hossain, Unit Incharge Dhonbari, Tangail, Zone 01.**

*Business Proposal Verified by* : **N/A**

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

Name and address	:	<b>md.jakir hosan</b> Vill: Islampur , Union: Dhanbari, District: Tangail
Age	:	22 years
Marital Status	:	Single
Children	:	No childrens
No. of siblings	:	4 (Four) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	mst.honufa begum
(iii) Father's name	:	Late md. amjad hosain
(iv) GB member's info	:	Branch: Chalas Madhupur, Donbari, Centre # 67 Loan no.: 5254, Member since 03 January 1990 First loan: Tk. 3,000 Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 2 (Two) year(s) of experience in running his own business. He started the business with BDT 200,000 (Two Lac)
Other Own/Family Sources of Income	:	Mother's occupation: Housewife Developments from entrepreneur's current business are Land Purchase, Child education development etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01749767303
NU's NID/Birth Certificate No.	:	19959312547000264
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

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

- mst.honufa begum was a GB member from 03 January 1990 to 05 January 2005, at first she took GB loan BDT 3,000 (Three Thousand).

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

Business Name	:	<b><i>m/s jakir tedas</i></b>
Address/ Location	:	habipur bazaar
Total Investment Required in BDT	:	Tk. 290,000
Financing	:	Self Tk. 210,000 Required Investment Tk. 80,000
Present salary/drawings from business	:	N/A
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 6%
(ii) Estimated % of proposed gross profit margin	:	From Product 6%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

# *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	8,000	240,000	2,880,000
<b>Total Sales/commission (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less: Cost of Sales</b>			
Cost of Product(s)	7,520	225,600	2,707,200
<b>Total Cost of Sales and Services (B)</b>	<b>7,520</b>	<b>225,600</b>	<b>2,707,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
<b>Less: Operating Cost</b>			
RENT		1,000	12,000
ELECTRIC BILL		200	2,400
TRANSPORT		500	6,000
SALLERY WON		5,000	60,000
ENTERTAINEMENT		500	6,000
Generator Bill		100	1,200
Mobile Bill		500	6,000
<b>Non Cash Item</b>			
Deprecation Expenses		0	0
<b>Total Operating Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (C-D)</b>		<b>6,600</b>	<b>79,200</b>

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

<b>Particulars of products</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Others Medicine Item , Security, telt, Gmax, vatemecs, refit etc.)	Investment in products (Others Medicine Item , vatemecs, thiavet etc.)	210,000	80,000	290,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
<b>Total Capital</b>		<b>210,000</b>	<b>80,000</b>	<b>290,000</b>

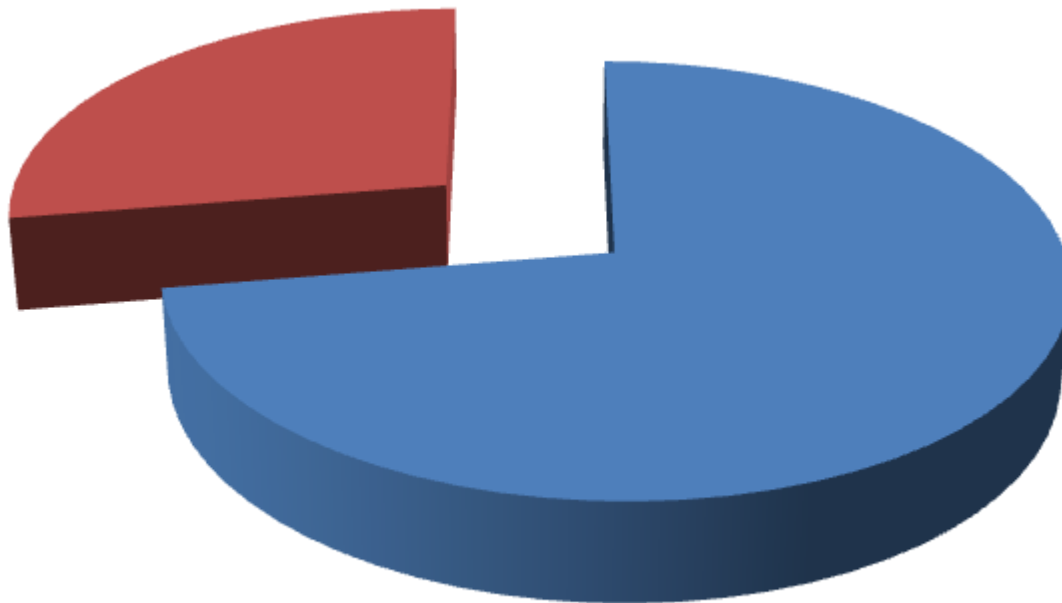
# *SOURCE OF FINANCE*

■ Entrepreneur's Contribution BDT 210,000 (72%)

■ GSSB's Investment BDT 80,000 (28%)

■ Total Capital BDT 290,000

Amount (BDT)





# 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 Product(s)	9,000	270,000	3,240,000	9,450	283,500	3,402,000	9,923	297,690	0
<b>Total Sales/commission (A)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>9,450</b>	<b>283,500</b>	<b>3,402,000</b>	<b>9,923</b>	<b>297,690</b>	<b>0</b>
<b>Less: Cost of Sales</b>									
Estimated cost of Product(s)	8,460	253,800	3,045,600	8,883	266,490	3,197,880	9,327	279,810	0
<b>Est. Total Cost of Sales and Services (B)</b>	<b>8,460</b>	<b>253,800</b>	<b>3,045,600</b>	<b>8,883</b>	<b>266,490</b>	<b>3,197,880</b>	<b>9,327</b>	<b>279,810</b>	<b>0</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>540</b>	<b>16,200</b>	<b>194,400</b>	<b>567</b>	<b>17,010</b>	<b>204,120</b>	<b>596</b>	<b>17,880</b>	<b>0</b>
<b>Less: Operating Cost</b>									
RENT		1,000	12,000		1,100	13,200		1,210	0
ELECTRIC BILL		200	2,400		220	2,640		242	0
TRANSPORT		500	6,000		550	6,600		605	0
SALLERY WON		5,000	60,000		5,500	66,000		6,050	0
ENTERTAINEMENT		500	6,000		550	6,600		605	0
Generator Bill		200	2,400		220	2,640		242	0
Mobile Bill		500	6,000		550	6,600		605	0
Ownership Transfer Fee		762	6,858		762	9,144		762	-2
<b>Non Cash Item</b>									
Depriciation Expenses		0	0		0	0		0	0
<b>Total Operating Cost (D)</b>		<b>8,662</b>	<b>101,658</b>		<b>9,452</b>	<b>113,424</b>		<b>10,321</b>	<b>-2</b>
<b>Net Profit (C-D)</b>		<b>7,538</b>	<b>92,742</b>		<b>7,558</b>	<b>90,696</b>		<b>7,559</b>	<b>2</b>
<b>Retained Income</b>			<b>92,742</b>			<b>183,438</b>			<b>183,440</b>

**Notes: 1. Agreed grace period:** Three 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>Particular</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	80000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	99600	99840	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	58461	103449
	<b>Total Cash Inflow</b>	<b>179600</b>	<b>158301</b>	<b>103449</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80000		
2.2	Investment Payback Including Ownership Transfer Fee	41139	54852	9
	<b>Total Cash Outflow</b>	<b>121139</b>	<b>54852</b>	<b>9</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>58461</b>	<b>103449</b>	<b>103440</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1, Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (2 Years)

## **W**EAKNESS

- Electricity problem;

## **O**PPORTUNITIES

- Location of shop;

## **T**HREATS

- Theft;

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