

*Proposed NU Business Name : **Tajul Confectionaries***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Tajul Islam</i> Vill: Gopinathpur, Union: Dorbosto, Post: Komorpur, Upazila: Gobindoganj, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	05 (Five) Brothers and 03 (Three) 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. Omisa Begum
(iii) Father's name	:	Late. Ashrot Ullah
(iv) GB member's info	:	<i>Branch: Talukkanpur, Gobindoganj, Centre # 5/mo, Loan no.: 4213, Member since March 02, 1998 First loan: Tk. 2,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 12,300</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's 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.)	:	08 (Eight) Years experience is running his own business. He started the business with BDT 70,000 (Seventy thousand). He has 03 (three) Years working experience as an assistant in his elder brother's grocery shop.
Other Own/Family Sources of Income	:	His 02 brother's income from business (grocery, fishery business), his elder brother's income from agriculture and younger brother's income from garments job. He has built own residence, purchased 20 decimal land and taken lease of 03 (three) bigha land for cultivation purposes as well as expanded his running business from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723935337
NU's National ID No.	:	3213010702561
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Omisa Begum is a GB member since March 02, 1998 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, purchasing goat and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tajul Confectionaries</i>
Address/ Location	:	Kalitola bazar, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 288,000
Financing	:	Self Tk. 188,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six 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.)		

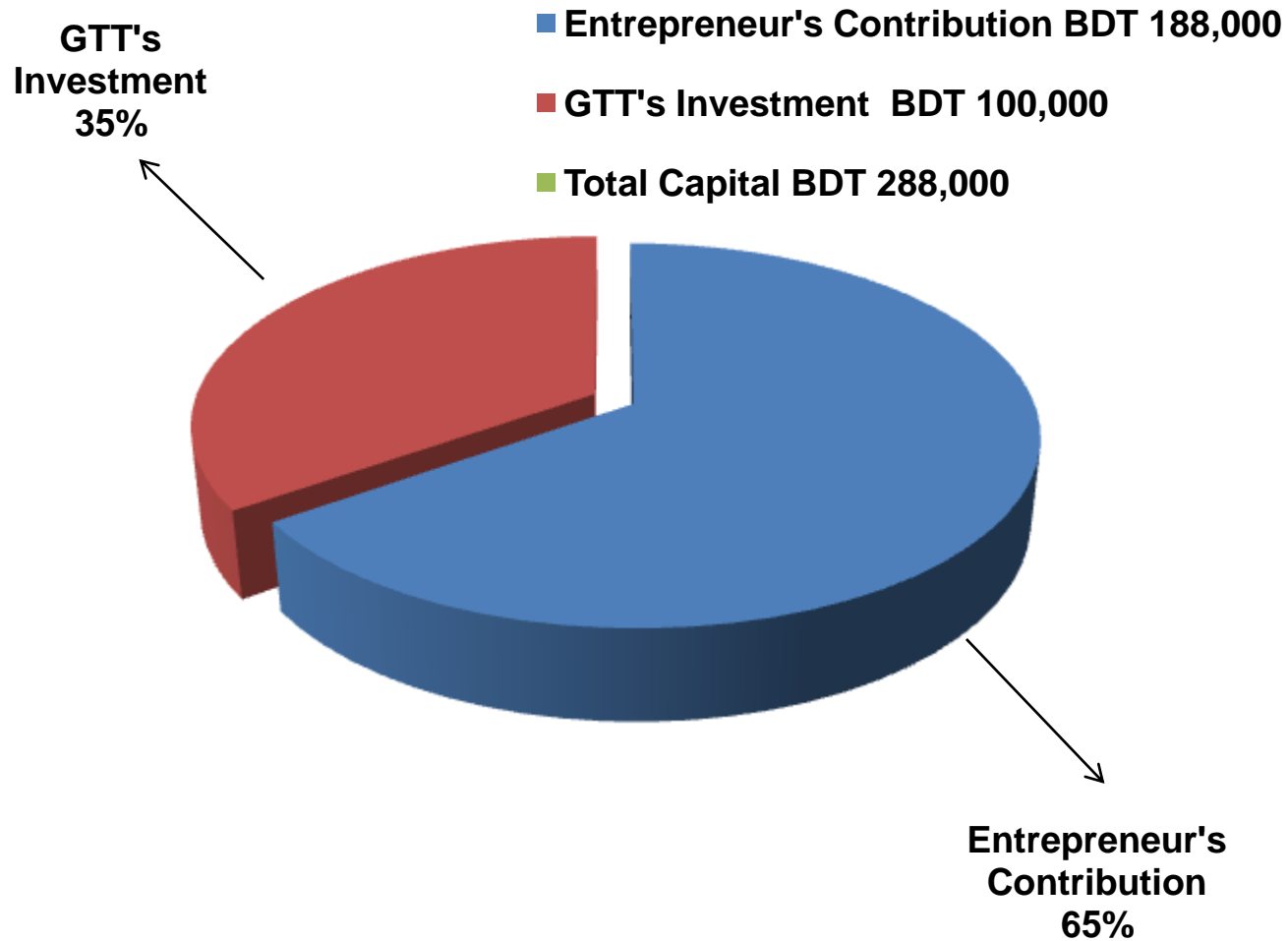
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,800	50,400	604,800
Less: Cost of sales of products (Product Purchase)	1,440	40,320	483,840
Gross Profit (C) [C=(A-B)]	360	10,080	120,960
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Generator bill		400	4,800
Night Guard bill		150	1,800
Shop rent		500	6,000
Mobile bill		400	4,800
Conveyance bill		400	4,800
Provision of bed debt		7	86
Present Salary (Family & Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		424	5,085
<i>Total Operating Cost (D)</i>		8,681	104,171
Net Profit (C-D):		1,399	16,789

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary item, bakery item and soft drinks, betel nut, fruits etc.)	Investment in products (Grocery item, confectionary item, bakery item and soft drinks, betel nut, fruits etc.)	103,797	100,000	203,797
Investment in equipment (Refrigerator, TV, weight machine, fan, light etc.)		19,900	-	19,900
Cash in hand		4,744	-	4,744
Debtors (Since March, 2016 to at Present)		8,559	-	8,559
Advance for Shop		30,000	-	30,000
Decoration (Fixture & Fittings)		21,000	-	21,000
Total Capital		188,000	100,000	288,000

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	3,000	84,000	1,008,000	3,450	96,600	1,159,200	4,037	113,022	1,356,264
Less: Cost of sales of products (Product Purchase)	2,400	67,200	806,400	2,760	77,280	927,360	3,229	90,418	1,085,011
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	690	19,320	231,840	807	22,604	271,253
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		900	10,800
Generator bill		600	7,200		700	8,400		900	10,800
Night Guard bill		350	4,200		450	5,400		500	6,000
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		1,100	13,200		2,100	25,200		3,100	37,200
Provision of bed debt		7	86		7	86		7	86
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,300	15,600		1,600	19,200
Non Cash Item:									
Depreciation Expenses		424	5,085		424	5,085		424	5,085
Total Operating Cost (D)	-	12,193	142,311	-	14,093	169,111	-	16,343	196,111
Net Profit (C-D):	-	4,607	59,289	-	5,227	62,729	-	6,262	75,142
Retained Income			59,289			122,019			197,161

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,289	70,729	83,142
1.3	Depreciation Expenses	5,085	5,085	5,085
1.4	Opening Balance of Cash Surplus	-	44,374	72,189
	Total Cash Inflow	168,374	120,189	160,416
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	44,374	72,189	112,416

SWOT ANALYSIS

STRENGTH

- 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 (11years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 385,161 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 238th as Yunus Centre and 63rd In-house
Executive Social Business Design Lab
(GTT) on April 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



NOOTVS

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LED

PEPSI

PEPSI

Rally

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WALTON
এই ডিভিশনে
১০০% কপার
কন্ডেনসার না থাকলে
এক লক্ষ টাকা
পুরস্কার

Using the best low energy
consumption of energy lamp

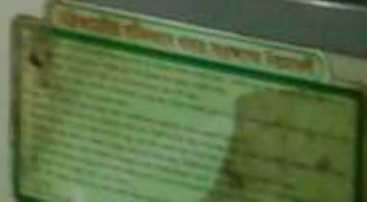
LED Lamp

WALTON ENERGY

WALTON



Warranty information and service center











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0.0000 kg 200.0000 g 1000.0000 g

ECONO Economy 700g

0.0000 kg 200.0000 g 1000.0000 g

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লাইসেন্স ফি আদায় রেজিষ্টার

তারিখ: ২০১৬/২০১৬

ট্রেড লাইসেন্স

০৬নং দরবস্ত ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ কোমরপুর, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

ফি নম্বর: ০৬ ছমিক নম্বর: ১৬

লাইসেন্স নম্বর: ৬৪৬ তারিখ: ২২.১০.১৬

লাইসেন্সধারীর নাম: ডাঃ আব্দুল হামিদ

পিতা/স্বামী/স্বামী: শ্রীঃ আব্দুল হামিদ

ঠিকানা: মহাশয়িতলা বাজার

পেশার বর্ণনা: কনসাল্ট্যান্ট ডাক্তার

লাইসেন্স কার্যকর হবে: ২০১৬ সালের ২০ তারিখ পর্যন্ত বৈধ

ফি আদায়ের পরিমাণ: ২০০০ (কমতঃ দুই হাজার টাকা মাত্র)

এক হতে আর ব্যবসা/পুষ্টি/পেশা: চলিয়ে যাবার জন্য এই লাইসেন্স

প্রদান করা হইল।

তারিখ: ২২.১০.১৬

ডায়েরী নং: ১৬/১৬
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০৬নং দরবস্ত ইউনিয়ন পরিষদ
গোবিন্দগঞ্জ উপজেলা
গাইবান্ধা জেলা

ਦਿਨਿਕ ਕੰਮ

08/2024	-	ਦਿਨਿਕ ਕੰਮ	=	25000/-
08/2024	0	0	=	25200/-
08/2024	0	0	=	25000/-
08/2024	0	0	=	25000/-
08/2024	0	0	=	29000/-
08/2024	0	0	=	25000/-
08/2024	0	0	=	25200/-
08/2024	0	0	=	20000/-
08/2024	0	0	=	20000/-



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



নাম: মোঃ আব্দুল ইসলাম
 Name: Md Tareq Islam
 পিতা: বৃঃ আবদুল হক
 বাবা: ব্রাহ্মণ শাহজাদা হক
 Date of Birth: 08 AUG 1982

ID NO: 3213010702561

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের অধীনস্থ জাতীয় পরিচয়পত্র প্রকল্পের মাধ্যমে প্রস্তুত করা হয়েছে।
 এটি বাংলাদেশ সরকারের অধীনস্থ জাতীয় পরিচয়পত্র প্রকল্পের মাধ্যমে প্রস্তুত করা হয়েছে এবং এটি বাংলাদেশ সরকারের
 অধীনস্থ জাতীয় পরিচয়পত্র প্রকল্পের মাধ্যমে প্রস্তুত করা হয়েছে।

প্রস্তুতকারক: জাতীয় পরিচয়পত্র প্রকল্প, ঢাকা।



সহজ ঋণের পাশ বই

মেসার্স. ডাব্লিউ. গোস্বামী

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সি. হ. গোস্বামী

তারিখ

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স্বাক্ষর স্বাক্ষর



Thank You