

*Proposed NU Business Name : **Sumon Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Mizanur Rahman, Asst. Officer, Sadar Unit, Jessore.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ibrahim Hossan</i> Vill: Fotepur, Union: Godkhali, Post: Shimulia, Upazila: Jikargasa, District: Jessore.
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) 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	:	Sahida Akhter
(iii) Father's name	:	Md. Ali Hossain
(iv) GB member's info	:	<i>Branch: Fotepur, Jikargasa, Centre # 28/mo,</i> <i>Loan no.: 3294, Member since 2008</i> First loan: Tk. 10,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 12,470
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 Seven
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	He has another income from poultry farm and livestock business. Another income from cultivation. He has also others income from dealership business (veterinary Product).
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	06 (Six) years experience in running his own business. He started the business with BDT 50,000 (Fifty thousand). He has 05 (Five) Years working experience in Vegetable business in his local area.
Other Own/Family Sources of Income	:	His father's income from agriculture. His elder brother's income from vegetable business as an assistant. He has built own residence, purchased 50 (fifty) decimal land, installed toilet and purchased 02 (two) cows from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01933833502
NU's National ID No.	:	4112335857857
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sahida Akhter is a GB member since 2008 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized for repairing house, purchasing cows and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sumon Store
Address/ Location	:	Fotepur, Godkhali, Jikargasa, Jessore.
Total Investment in BDT	:	Tk. 302,000
Financing	:	Self Tk. 202,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(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 (Retail & Wholesale) (A)	5,000	140,000	1,680,000
Less: Cost of products (Products Purchase) (B)	4,250	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		200	2,400
Night Guard bill		100	1,200
Shop rent		200	2,400
Mobile bill		500	6,000
Conveyance bill		2,500	30,000
Provision of bad Debt		4	43
Present Salary (Self & family)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		675	8,105
Total Operating Cost (D)		14,179	170,148
Net Profit (C-D):		6,821	81,852

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary and various fruits item etc.)	Investment in products (grocery item, confectionary item and various fruits item etc.)	120,000	100,000	220,000
Investment in equipment (Refrigerator-2, weight machine, fan, light etc.)		52,500	-	52,500
Cash in hand		2,100	-	2,100
Debtors (Since May, 2016 to at present)		4,300	-	4,300
Creditors (Since May, 2016 to at present)		(4,200)	-	(4,200)
Advance for Shop		25,000	-	25,000
Decoration (fixture and fittings)		2,300	-	2,300
Total Capital		202,000	100,000	302,000

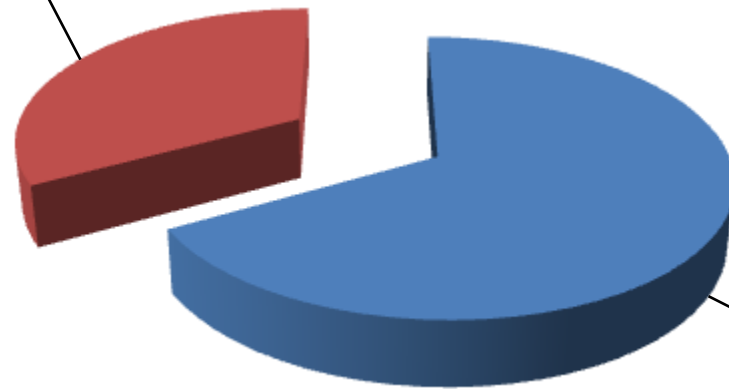
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 202,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 302,000

GTT's
Investment
33%



Entrepreneur's
Contribution
67%

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)	7,000	196,000	2,352,000	8,050	225,400	2,704,800	8,855	247,940	2,975,280
Less: Cost of products (Products Purchase) (B)	5,950	166,600	1,999,200	6,843	191,590	2,299,080	7,527	210,749	2,528,988
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,208	33,810	405,720	1,328	37,191	446,292
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		1,100	13,200
Generator bill		300	3,600		400	4,800		500	6,000
Night Guard bill		200	2,400		300	3,600		400	4,800
Shop rent		200	2,400		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		700	8,400		900	10,800		1,100	13,200
Conveyance bill		4,000	48,000		4,500	54,000		5,000	60,000
Provision of bad Debt		4	43		4	43		4	43
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		9,000	108,000		10,000	120,000		10,500	126,000
Proposed Salary (Assistant-01)		1,500	18,000		2,500	30,000		3,000	36,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,500	30,000		3,000	36,000
Non Cash Item:									
Depreciation Expenses		675	8,105		675	8,105		675	8,105
Total Operating Cost (D)	-	19,996	235,948	-	23,546	282,548	-	26,246	314,948
Net Profit (C-D):	-	9,404	116,852	-	10,264	123,172	-	10,945	131,344
Retained Income			116,852			240,024			371,368

Notes: 1. **Agreed Grace period:** Six 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.)

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)	120,852	131,172	139,344
1.3	Depreciation Expenses	8,105	8,105	8,105
1.4	Opening Balance of Cash Surplus	-	104,957	196,234
	Total Cash Inflow	228,957	244,234	343,683
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	104,957	196,234	295,683

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (15years);

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 573,368 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 281st as Yunus Centre and 79th In-house
Executive Social Business Design Lab
(GTT) on June 22, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures





PRIMA
FRUIT
12 PCS
PLASTIC

Rajen



কম্বিক পুষ্টিভাৰে
কিটন পৰিষ্কাৰ

ZARU







৪নং গদখালী ইউনিয়ন পরিষদ

(ইউ.পি.ও.র কার্যালয়, গদখালী, যশোর)

বহিঃসংখ্যা:

১৫৩

উপজেলা : ঝিকরগাছা, জেলা : যশোর।

লাইসেন্স নম্বর:



ব্যবসা প্রতিষ্ঠানের নাম, মেসার্স

সুমন শেখের

মালিকের নাম :

মোঃ ইব্রাহিম হোসেন

পিতা / স্বামীর নাম :

মোঃ মোস্তাফিজ হোসেন

ঠিকানা :

মাটুভূর, ঝিকরগাছা, যশোর

পেশার ধরণ :

সাদি ও সুসি সাদির ব্যবসা

অর্থ বছর পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২৩০/-

কথার :

দুইশত ত্রিশ টাকা মাত্র

প্রাপ্ত হলে তার ব্যবসা / বৃত্তি / পেশা ইউনিয়নে জনিয়ে সাধারণ জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ:

০২/০২/২০২৫

০২/০২/২৫



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



ইব্রাহিম

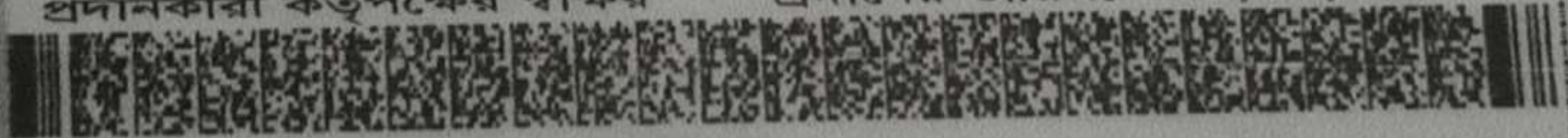
নাম: মোঃ ইব্রাহিম হোসেন
Name: Md. Ibrahim Hossan
পিতা: আলী হোসেন
মাতা: শাহিদা বেগম
Date of Birth: 19 Jul 1987
ID NO: 4112335857857

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

ঠিকানা: গ্রাম/রাস্তা: ফতেপুর, ফতেপুর, ডাকঘর: শিমুলীয়া - ৭৪২০, বিকরগাছা,
যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/১০/২০০৮





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



সাহিদা

নাম: সাহিদা আক্তার
Name: Sahida Aktar

স্বামী: আলী হোসেন

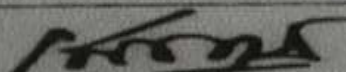
মাতা: মৃত ছায়রা

Date of Birth: 14 Jan 1963

ID NO: 4112335857852

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
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ঠিকানা: গ্রাম/রাস্তা: ফতেপুর, ফতেপুর, ডাকঘর: শিমুলিয়া - ৭৪২০, ঝিকরগাছা,
যশোর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/১০/২০০৮





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গ্রামীণ ব্যাংক

গদখালী ঝিকরগাছা শাখা

সহজ ঋণের পাশ বই

নাম সাদ হুদা

কলী নং ৩২৪৩

গ্রুপ নং ০১

কেন্দ্র নং ১৫৮

কেন্দ্রের নাম মতেপুরা

বই ইস্যুর তারিখ ২০/০১/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



Thank You