

Proposed NU Business Name: **Kumari Shumi Rani Ghosh Restaurant**

Business Category: **General Retail & Wholesale**



Business Proposal Identified by: **Md. Mukul Hossen, Asst. Nobin, Saghata Unit Gaibandha.**

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Shipon Kumar Ghosh</i> Vill: Khamar Pobontayeer, Union: Ghuridoho, Post: Dak bangla bazar, Upazila: Saghata : District: Gaibandha.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Daughter
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	:	Aroti Rani
(iii) Father's name	:	Ponchanon Ghosh
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 45/mo,</i> <i>Loan no.:5915, Membership since 2006 to 2015</i> First loan: Tk. 5,000 Existing loan: Nil last loan: Tk. 24,000
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	:	Class Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	he has another income from livestock business
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 15,000 (Fifteen thousand). He has 07 (Seven) years working experience as an assistant in local Sweet shop and Hotel of Rangpur district.
Other Own/Family Sources of Income	:	His Elder brother's income from job and father's income from cultivation. From the benefit of his earning present business income he has purchased 3 cows, purchased 33 decimal land and given 01 lac taka advance for his existing shop as well as running his own business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01746018527
NU's National ID No.	:	3218828324188
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Aroti Rani was a GB Membership since 2006 to 2015 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times She utilized GB loan for household purposes, built own residence and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Kumari Shumi Rani Ghosh Restaurant</i>
Address/ Location	:	Dak Bangla Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk.279,000
Financing	:	Self Tk. 229,000 (from existing business) Required Investment Tk.50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 25%
(ii) Estimated % of proposed gross profit margin	:	On an average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

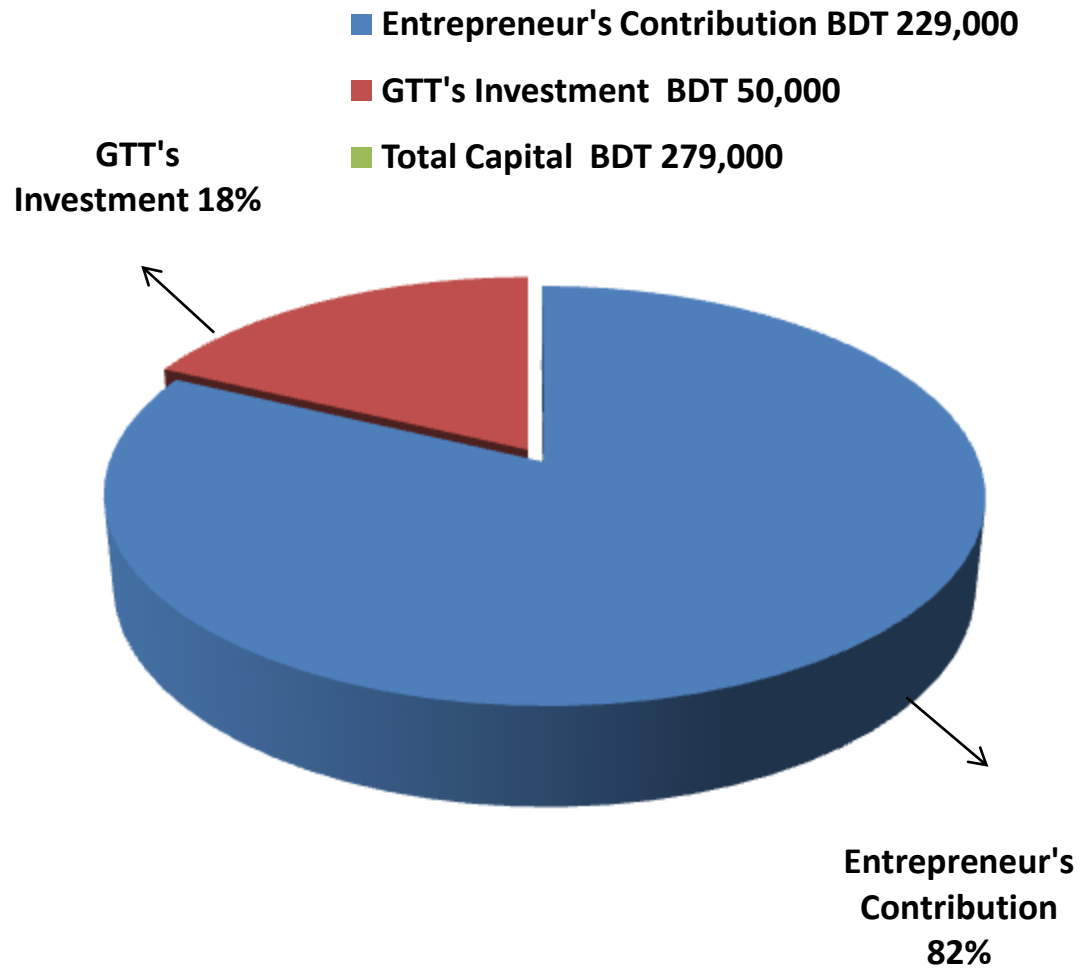
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,000	84,000	1,008,000
Less: Cost of Sales / Products	2,250	63,000	756,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost:			
Electricity bill		600	7,200
Night Guard bill		100	1,200
Shop rent		3,000	36,000
Mobile bill		500	6,000
Conveyance bill		500	6,000
Provision of bad debt		6	72
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-02)		7,000	84,000
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		500	21,435
Total Operating Cost (D)		16,706	215,907
Net Profit (C-D):		4,294	36,094

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of sweet item, curd, sugar, egg, flour, rice and soft drinks etc.)	Investment in products (Different types of sweet and dessert item, sugar, flour, oil, sweet curd and soft drinks etc.)	41,364	50,000	91,364
Investment in Machineries & Equipment (Refrigerator, fan,-1, light-1,solar panel calculator, weight machine etc.)		42,900		42,900
Cash in hand		1,686	-	1,686
Debtors (Since September, 2016 to at present)		7,150	-	7,150
Advance for Shop		100,000		100,000
Decoration (fixture and fittings)		35,900		35,900
Total Capital		229,000	50,000	279,000

SOURCE OF FINANCE



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	4,500	126,000	1,512,000	4,950	138,600	1,663,200	5,445	152,460	457,380
Less: Cost of Sales / Products	3,375	94,500	1,134,000	3,713	103,950	1,247,400	4,084	114,345	343,035
Gross Profit (C) [C=(A-B)]	1,125	31,500	378,000	1,238	34,650	415,800	1,361	38,115	114,345
Less: Operating Cost:									
Electricity bill		700	8,400		750	9,000		850	2,550
Night Guard bill		100	1,200		150	1,800		250	750
Shop rent		3,000	36,000		3,000	36,000		3,000	9,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	2,100
Conveyance bill		1,000	12,000		1,500	18,000		2,000	6,000
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Provision of bad debt		6	72		6	72		6	18
Proposed Salary-(Family & Self)		5,500	66,000		6,500	78,000		7,000	21,000
Proposed Salary-(Assistant-02+01)		10,000	120,000		10,500	126,000		11,000	33,000
Other Cost (stationary & Entertainment etc.)		700	8,400		700	8,400		1,200	3,600
Non Cash Item:									
Depreciation Expenses		1,786	21,435		1,786	21,435		2,382	7,145
Total Operating Cost (D)	-	23,909	285,657	-	26,009	312,107	-	28,804	86,413
Net Profit (C-D)	-	7,591	92,344	-	8,641	103,694	-	9,311	27,932
Retained Income			92,344			196,037			223,969

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	96,094	108,694	29,182
1.3	Depreciation Expenses	21,435	21,435	5,359
1.4	Opening Balance of Cash Surplus	1,686	96,715	196,843
	Total Cash Inflow	169,215	226,843	231,384
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	22,500	30,000	7,500
	Total Cash Outflow	72,500	30,000	7,500
3.0	Total Cash Surplus	96,715	196,843	223,884

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 02 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 15yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Inadequate Capital;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 452,969 after 2 years 3 months excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 362nd as Yunus Centre and 105th In-house
Executive Social Business Design Lab
(GTT) on October 03, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures































লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসরঃ ২০১৬-২০১৭ইং

দ্রুত লাইসেন্স

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ডাকবালা বাজার,
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

বই নম্বর : ০১ তারিখঃ ০৬/০৬/২০১৭

লাইসেন্স নং : ২৩

প্রতিষ্ঠানের নাম : হুমায়ূন মুন্সীর ক্যান্টিন সার্ভিসেস

লাইসেন্স ধরীর নাম : শ্রী সিন্ডিকেশন স্ট্রাংগার

পিতা/স্বামী/স্বাশুড় : শ্রী সন্তোষ ক্যান্টিন সার্ভিসেস

ঠিকানাঃ গ্রামঃ হুমায়ূন মুন্সীর ক্যান্টিন সার্ভিসেস ইউনিয়নঃ ঘুড়িদহ, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা

পেশার ধরণ : ক্যান্টিন সার্ভিসেস

মেয়াদঃ ৩০ জুন ২০১৭ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২৫০০ টাকা (কথায়) দুই হাজার পঁচাত্তর হাজার

এতে করে তার স্ববসতি/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।


(মোঃ আতাউর রহমান সরকার)

চেয়ারম্যান

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

সাঘাটা-গাইবান্ধা।



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



নাম: সিপন কুমার ঘোষ
 Name: Sapon Kumar Ghosh

পিতা: পঞ্চানন ঘোষ

মাতা: জুবতী রানী

Date of Birth: 01 Jan 1989

ID NO: 3218828324188

সিপন

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
 কোম্পানি পরিচয় চলে নিষিদ্ধ।

স্বাক্ষর: গ্রাম/ডাক: থানার পঞ্চনাইল, পঞ্চনাইল, ডাকঘর: ডাক বাংলাদেশ -
 ১৭৪০, সফল, বহিঃস্থ

সিপন

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৯/২০০৯





গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম

সুস্মিতা সোণ্ডে

কল্লি নং

৫৫১৫

স্বাক্ষর নং

~~৫৫~~ ০৬

কেন্দ্র নং

৫৫৫

কেন্দ্রের নাম

পটল তালিহা গ্রাম

বই ইস্যুর তারিখ

২০০৭/০১

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You