



Business Proposal Identified by: Md. Shofikul Islam, Assistant NU, Gobindaganj Unit, Gaibandha.

Business Proposal Prepared by: Md. Jamshad Ali Sarkar, Assist. Offi. Gobindaganj Unit, Gaibandha.

Business Proposal Verified by: Mohammed Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Appel Mia</i> Vill: Samspara, Union: Talukkanupur, Post: Talukkanupur, Upazila:Gobindaganj, District: Gaibandha.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Daughter.
No. of siblings:	:	02 (Two) Brothers.
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. Anjuara Begum
(iii) Father's name	:	Md. Jahedul Islam
(iv) GB member's info	:	<i>Branch:</i> Talukkanupur, Gobindaganj, Gaibandha, <i>Centre #</i> 13/mo, <i>Loan no.:</i> 1913, Membership since May 05, 2000 First loan: 2,000 Existing loan: Nil, Last loan :Tk. 20,000
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	:	HSC
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.)	:	<p>Last 04 (Four) years he is running the Grocery business successfully by his ownership. He started the business only with Tk: 50,000 (Fifty Thousand).</p> <p>He has on hand training.</p> <p>:</p> <p>He has purchased two cows, repaired own residence and expanded his running business from the benefit of this grocery business.</p> <p>:</p>
Other Own/Family Sources of Income	:	Father's income as a Palli doctor and mother's income from school teacher.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01744985388
NU's National ID No.	:	3213094738901
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anjuara Begum is a GB member since May 05, 2000 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan by assisting her husband in business.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Apple Store
Address/ Location	:	Jamalpur Bazar,Gobindaganj,Gaibandha.
Total Investment in BDT	:	Tk. 236,000
Financing	:	Self Tk.156,000(from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 2,500 (Two thousand five hunderd)
Proposed Salary	:	BDT 3,500 (Three thousand five hunderd)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & commission of bKash, Flexi load 100%
(ii) Estimated % of proposed gross profit margin	:	On products 15% & commission of bKash, Flexi load 100%
(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	1,800	50,400	604,800
Commission on bKash	60	1,680	20,160
Commission on Flexi Load	27	756	9,072
Total Sales (A)	1,887	52,836	634,032
Less: Cost of Sales / Products (B)	1,530	42,840	514,080
Gross Profit (C) [C=(A-B)]	357	9,996	119,952
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop rent(self)		-	-
Mobile bill		500	6,000
Night Guard bill		300	3,600
Conveyance bill		600	7,200
Present Salary (Family & Self)		2,500	30,000
Provision of bad debt		77	929
Other Cost (Stationary & Entertainment etc.)		900	10,800
Non Cash Item:			
Depreciation Expenses		400	4,800
Total Operating Cost (D)		5,827	69,929
Net Profit (C-D):		4,169	50,023

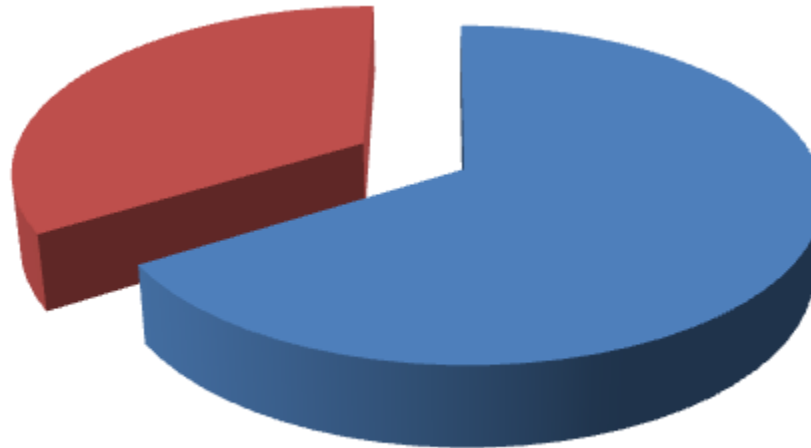
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery Item, Bakery Item, Soft-Drinks, Cycle-Rickshaw parts, Stationary etc.)	Investment in products (Grocery Item, Bakery Item, Soft-Drinks, Cycle-Rickshaw parts, Stationary etc.)	81,108	50,000	131,108
Investment in Machineries (Refrigerator-1, Weight Machine-1, Mobile set, Calculator-1, Light, Fan etc.)		26,800	-	26,800
Investment in bKash and flexi item		28,000	30,000	58,000
Cash in hand		8,000	-	8,000
Debtors (Since August, 2016 to at present)		9,292	-	9,292
Creditors (Since September, 2016 to at present)		(5,000)	-	(5,000)
Decoration (fixture and fittings)		7,800	-	7,800
Total Capital		156,000	80,000	236,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 156,000
- GTT's Investment BDT 80,000
- Total Capital BDT 236,000

GTT's Investment
34%



Entrepreneur's
Contribution 66%

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	2,700	75,600	907,200	2,970	83,160	997,920	3,267	91,476	274,428
Est. Commission on bKash	120	3,360	40,320	144	4,032	48,384	158	4,435	13,306
Estimated Commission on Flexi Load	54	1,512	18,144	59	1,663	19,958	65	1,830	5,489
Total Estimated Sales (A)	2,874	80,472	965,664	3,173	88,855	1,066,262	3,491	97,741	293,222
Less: Cost of Sales / Products (B)	2,295	64,260	771,120	2,525	70,686	848,232	2,777	77,755	233,264
Gross Profit (C) [C=(A-B)]	579	16,212	194,544	649	18,169	218,030	714	19,986	59,958
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	2,100
Generator bill		150	1,800		170	2,040		200	600
Shop rent(self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	2,400
Night Guard bill		300	3,600		300	3,600		300	900
Conveyance		900	10,800		1,000	12,000		1,500	4,500
Ownership Transfer Fee		667	6,000		667	8,000		667	2,000
Proposed Salary-(Family & Self)		3,500	42,000		4,000	48,000		5,000	15,000
Provision of bad debt		77	929		77	929		77	232
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,400	16,800		1,700	5,100
Non Cash Item:									
Depreciation Expenses		400	4,800		400	4,800		100	1,200
Total Operating Cost (D)	-	8,394	98,729	-	9,414	112,969	-	11,044	34,032
Net Profit (C-D)	-	7,818	95,815	-	8,755	105,061	-	8,942	25,926
Retained Income			95,815			200,876			226,802

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.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	101,815	113,061	27,926
1.3	Depreciation Expenses	4,800	4,800	1,200
1.4	Opening Balance of Cash Surplus	8,000	78,615	148,476
	Total Cash Inflow	194,615	196,476	177,602
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	48,000	12,000
	Total Cash Outflow	116,000	48,000	12,000
3.0	Total Cash Surplus	78,615	148,476	165,602

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 0 Family: 0 Others (beyond family): 0 Future employment: 0<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 : 4 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and services as per demand;
<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 3,98,802 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 386th as Yunus Centre and 114th In-house
Executive Social Business Design Lab
(GTT) on October 31, 2016 at Grameen Telecom Trust
Premises**

Thank you



PICTURES



u

FEEL
THE
BEER

100% Copper
WALTON

DIANO





Merit

Super

RAK
BISCUITS
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WALTON







WALTON

100% Copper
Copper is a natural antibacterial agent that kills germs and prevents the growth of bacteria. It is also a natural antioxidant that helps to reduce the risk of heart disease and cancer. Copper is also a natural anti-inflammatory agent that helps to reduce pain and swelling. Copper is also a natural anti-aging agent that helps to reduce the signs of aging. Copper is also a natural anti-cancer agent that helps to reduce the risk of cancer. Copper is also a natural anti-viral agent that helps to reduce the risk of viral infections. Copper is also a natural anti-fungal agent that helps to reduce the risk of fungal infections. Copper is also a natural anti-bacterial agent that helps to reduce the risk of bacterial infections. Copper is also a natural anti-parasitic agent that helps to reduce the risk of parasitic infections. Copper is also a natural anti-inflammatory agent that helps to reduce pain and swelling. Copper is also a natural anti-aging agent that helps to reduce the signs of aging. Copper is also a natural anti-cancer agent that helps to reduce the risk of cancer. Copper is also a natural anti-viral agent that helps to reduce the risk of viral infections. Copper is also a natural anti-fungal agent that helps to reduce the risk of fungal infections. Copper is also a natural anti-bacterial agent that helps to reduce the risk of bacterial infections. Copper is also a natural anti-parasitic agent that helps to reduce the risk of parasitic infections.

NANO
NANO technology is a revolutionary technology that has the potential to revolutionize many industries. It is a technology that is based on the manipulation of matter at the atomic and molecular scale. This technology has the potential to create new materials with unique properties, such as strength, conductivity, and optical properties. It also has the potential to create new devices and systems that are more efficient and powerful than traditional devices and systems. NANO technology is a technology that is still in its early stages, but it has the potential to be a game-changer in many industries.

WALTON
WALTON is a leading manufacturer of home appliances, including refrigerators, freezers, and air conditioners. The company is known for its high-quality products and excellent customer service. WALTON products are available in a wide range of models and prices, making them a popular choice for consumers. WALTON is committed to providing its customers with the best possible experience, and it is dedicated to meeting their needs and expectations.

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unicef

NANO HEALTHCARE



White

White

Uho Cakes

Uho Cakes

Uho Cakes

Uho Cakes

FEEL THE BERN

Fruit & Cream

Fruit & Cream

Fruit & Cream

Fruit & Cream

Fruit & Cream



বিসমিল্লাহির রাহমানির রাহিম
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
স্থানীয় সরকার বিভাগ



৭নং তালুককানুপুর ইউনিয়ন পরিষদ ট্রেড লাইসেন্স

(ইউপি ফরম-১৩)

ডাকঘর : তালুককানুপুর, উপজেলা : গোবিন্দগঞ্জ, জেলা : গাইবান্ধা

বহি নং

০২

ক্রমিক :

০০৪৬

লাইসেন্স নং

৬৩

তারিখ :

২৫/১০/২০২৪খ

অর্থ ওয়্যার : ২০২৪/২০২৭

প্রতিষ্ঠানের নাম :

আপেক্ষা স্টোর

প্রোপ্রাইটর :

মোঃ আব্দুল ওয়্যাহিদ - আপেক্ষা

পিতা/স্বামীর নাম :

মোঃ আব্দুল হুসেন ইমদাদ - আপেক্ষা

ঠিকানা :

২৪ নং পাড়া - গোবিন্দগঞ্জ উপজেলা - গাইবান্ধা জেলা - ২০০/২

উপজেলা :

গোবিন্দগঞ্জ, জেলা : গাইবান্ধা। টাকা

কথায় :

দুইশত চল্লিশ টাকা

প্রদান করায় অত্র ইউনিয়নের সীমানার মধ্যে আগামী ইং ২০২৭ সালের ৩০ জুন পর্যন্ত

লাইসেন্সের মেয়াদ বলবৎ থাকিবে। চলতি অর্থ বৎসরের জন্য

২০২৪

ব্যবসা পরিচালনার

উদ্দেশ্য এই লাইসেন্স প্রদান করা হইল।



মোঃ আতিকুর রহমান (আতিক)
চেয়ারম্যান
৭নং তালুককানুপুর ইউপি
গোবিন্দগঞ্জ, গাইবান্ধা

ଫେବୃଆରୀ ବିକ୍ରିର ହିସାବ

୧୦-୧୦-୧୯୯୧	ବିକ୍ରି -	୪୫୨/୧୨
୧୧-୧୦-୧୯୯୧	"	୧୦୨୦/୧୨
୧୨-୧୦-୧୯୯୧	"	୧୧୫୫/୧୨
୧୩-୧୦-୧୯୯୧	"	୪୫୫/୧୨
୧୪-୧୦-୧୯୯୧	"	୧୨୫୫/୧୨



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



আপেল মিয়া

নাম: মোঃ আপেল মিয়া

Name: Md Appel Mia

পিতা: মোঃ জাহেদুল ইসলাম

মাতা: মোছাঃ আন্জুয়ারা বেগম

Date of Birth: 11 Jan 1989

ID NO: 3213094738901

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

ঠিকানা: গ্রাম/রাস্তা: সমসপাড়া পূর্বঅংশ, সমসপাড়া, ডাকঘর: তালুক কানুপুর -
৫৭৪০, গোবিন্দগঞ্জ, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৯/২০০৮



গ্রামীণ ব্যাংক
তালুক কানুপুর শাখা

তাং ২১-১০-২০১৬ ইং.

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করছি যে, মোছাঃ আজ্জুয়ানা বেগম স্বামীঃ মোঃ জাহেদুল ইসলাম। তিনি গ্রামীণ ব্যাংক তালুক-কানুপুর শাখায় ১৩/০৫/২০০০ ইং সালে ভর্তি হন। তার ঋনী নং-১৯১৩ কেন্দ্র নং ১৩/ম গ্রুপ ০৪ তিনি ১৭/০৩/২০০৯ সালে গ্রামীণ ব্যাংকের সদস্য পদ ত্যাগ করেন। বর্তমানে তার কাছে কোন পাওনা নাই।

আমি তার উন্নতি কামনা করি।

মোঃ: ঢোকচুনা
কেন্দ্র প্রধানের স্বাক্ষর





Thank You