

Proposed NU Business Name : M/S Farjana Store

Business Category: General Retail & Wholesale



Business Proposal Identified by: Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Forid Uddin</i> Vill: Namo Tikri, Union: Mubarakpur, Post: Mubarakpur, Upazila: Shivganj, District: Chapainawabganj.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) 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. Tahmina Begum
(iii) Father's name	:	Md. Afsar Ali
(iv) GB member's info	:	<i>Branch: Mubarakpur, Centre # 01/mo,</i> <i>Loan no.: 4808, Membership since 2004</i> First loan: Tk. 10,000 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	:	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.)	:	01 (One) year experience in running his own business. He started the business with BDT 60,000 (Sixty thousand). : He has 06 (Six) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His 01 (One) brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740862890
NU's National ID No.	:	19907018847000099
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Tahmina Begum is a GB member since 2004 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Farjana Store</i>
Address/ Location	:	Namo Tikri bazar, Mubarakpur, Chapainawabganj.
Total Investment in BDT	:	Tk. 255,000
Financing	:	Self Tk. 205,000 (from existing business) Required Investment Tk. 50,000 (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 products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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 (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		200	2,400
Shop rent		1,200	14,400
Mobile bill		300	3,600
Conveyance bill		800	9,600
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		2	22
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		338	4,050
Total Operating Cost (D)		8,339	100,072
Net Profit (C-D):		4,261	51,128

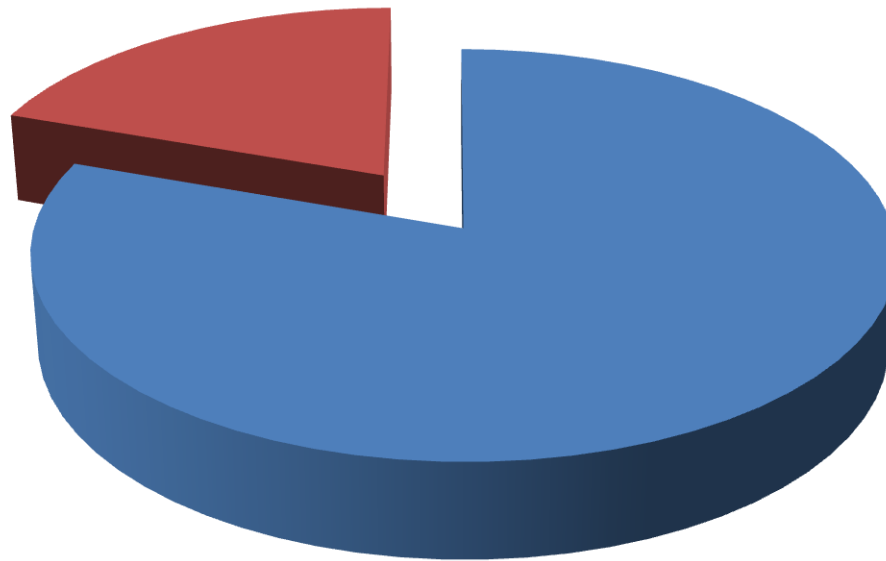
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (bakery item, confectionary item, cosmetics item, soft drinks and tailoring accessories etc.)	Investment in products (bakery item, confectionary item, cosmetics item, soft drinks and tailoring accessories etc.)	113,571	50,000	163,571
Investment in Machineries and Equipments (mini IPS, weight machine, bulb and fan etc.)		4,200		4,200
Cash in Hand		2,229		2,229
Advance for Shop		60,000		60,000
Debtors (Since August, 2016 to at present)		2,200		2,200
Decoration (fixture and fittings)		22,800		22,800
Total Capital		205,000	50,000	255,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 205,000
- GTT's Investment BDT 50,000
- Total Capital BDT 255,000

GTT's Investment
20%



Entrepreneur's
Contribution 80%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	4,500	126,000	1,512,000	5,130	143,640	1,723,680	5,540	155,131	465,394
Less: Cost of Sales / Products (B)	3,825	107,100	1,285,200	4,361	122,094	1,465,128		131,862	395,585
Gross Profit (C) [C=(A-B)]	675	18,900	226,800	770	21,546	258,552	#VALUE!	23,270	69,809
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	1,800
Shop rent		1,200	14,400		1,200	14,400		1,200	3,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance		1,300	15,600		1,800	21,600		2,300	6,900
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Provision of bad debt		2	22		2	22		2	6
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,000	3,000
Non Cash Item:									
Depreciation Expenses		338	4,050		338	4,050		84	1,013
Total Operating Cost (D)	-	11,111	132,082	-	12,911	154,932		14,258	43,533
Net Profit (C-D)	-	7,789	94,718	-	8,635	103,620	-	9,012	26,276
Retained Income			94,718			198,338			224,614

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,468	108,620	27,526
1.3	Depreciation Expenses	4,050	4,050	1,013
1.4	Opening Balance of Cash Surplus	2,229	82,247	164,917
	Total Cash Inflow	154,747	194,917	193,456
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	82,247	164,917	185,956

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 & working experience : 07 years.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 429,614 after 2 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



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Ingredients:
Milk, Sugar, Cream, Butter, Cream, Preservatives,
Fat, Sugar, and Emulsifier.



















MAL...
3 x 10 Packs
3 x 12 Packs

3 x 10 Packs
पानपान
3 x 12 Packs
RA
3 x 12 Packs

BOIT

100% 100% 100%
Mars Super Dairy Milk
17g x 12 Plus
Chocolate

Smile
17g x 12 Plus
Chocolate

PROME
PROME

সংসদীয় নির্বাচন-১
১৫/০৫/২০২৩

৪নং মোবারকপুর ইউনিয়ন পরিষদ

স্বাক্ষর

তারিখ: ১৫/০৫/২৩

স্বাক্ষর: [স্বাক্ষর]

নাম: [নাম]

পিতা: [পিতা]

স্বাক্ষর: [স্বাক্ষর]

জন্ম: [জন্ম] মোসাম্মতিকা মল্লিক মোবারকপুর উপজেলা পিলাই, জেলা: সিংগাইর।

উচ্চশিক্ষা: [উচ্চশিক্ষা]

যে কোন ক্ষেত্রে যদি কোনো মোসাম্মতিকা মাছারে কসমেটিক কনভেন্সন

নারীত মিল্লাই আসিসের মাধ্যমে সানামানন হ'বে তা

কলকাতা-২৩ [স্বাক্ষর] তারিখ: ২০২৩-২০২৩

কলকাতা-২৩ [স্বাক্ষর] তারিখ: ২০২৩-২০২৩

কলকাতা-২৩ [স্বাক্ষর] তারিখ: ২০২৩-২০২৩

কলকাতা-২৩ [স্বাক্ষর] তারিখ: ২০২৩-২০২৩

কলকাতা-২৩ [স্বাক্ষর] তারিখ: ২০২৩-২০২৩



গ্রামীণ ব্যাংক

মহজ খানের দাশবই

৩৫৭/৪
~~৩৫৭/৪~~

নাম মোঃ মোঃ শোভন / মোঃ মোঃ

কেন্দ্রের নাম মুন্সিগঞ্জ

শাখা



কানসাট, শিবগঞ্জ শাখা



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



নাম: খোঁজ মজিব উদ্দিন
Name: Aiz Fard Uddin
পিতা: মোঃ মোস্তফার হোসেন
পূজা: মোঃ মোস্তফা হোসেন
Date of Birth: 29 Nov 1993
ID NO: 18837018947000089

জাতীয় পরিচয় পত্র প্রদান করা হয়েছে।

এই জাতীয় পরিচয় পত্র বাংলাদেশ সরকার কর্তৃক প্রদান করা হয়েছে।

স্বাক্ষর: মোঃ মোস্তফা হোসেন, জেলা পরিচালক, ঢাকা

তারিখ: ১৫/১১/১৯

Thank You