

*Proposed NU Business Name : **Habubur Phall Vander***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Abdur Rahim, Asst. Officer, Rohonpur Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Habibur Rahman</i> Vill: Boro Gachi, Union: Jambaria, Post: Boro Gachihat, Upazila: Bholahat, District: Chapainawabganj.
Age	:	31 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	01 (One) Brother 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	:	Mst. Fatema Begum
(iii) Father's name	:	Md. Sadekul Islam
(iv) GB member's info	:	<i>Branch: Jambaria, Centre # 22/mo,</i> <i>Loan no.: 3047, Membership from 2008 to 2016</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 Eight
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.)	:	13 (Thirteen) year experience in running his own business. He started the business with BDT 35,000 (Thirty thousand). : He has 05 (Five) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from business (mango & paddy business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01744727361
NU's National ID No.	:	7011875695474
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Fatema Begum was a GB member from 2008 to 2016 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for 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>Habubur Phall Vander</i>
Address/ Location	:	Boro Gachi Bazar, Bholahat, Chapainawabganj.
Total Investment in BDT	:	Tk. 540,000
Financing	:	Self Tk. 390,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight 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)	5,000	140,000	1,680,000
Less: Cost of Sales / Products (B)	4,250	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost:			
Electricity bill		700	8,400
Shop rent (self)			-
Mobile bill		1,000	12,000
Night Guard bill		300	3,600
Conveyance bill		2,000	24,000
Present Salary (Family & self)		7,000	84,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		920	11,040
Total Operating Cost (D)		13,929	167,152
Net Profit (C-D):		7,071	84,848

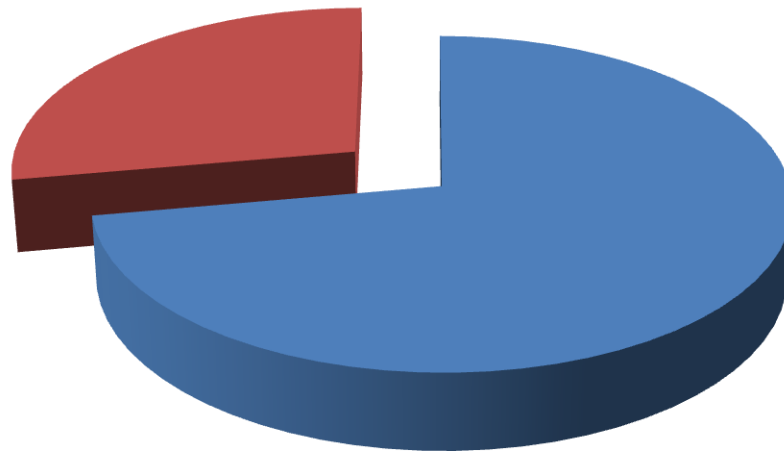
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (confectionary item, bakery item, soft drinks and fruits etc.)	Investment in products (grocery item, confectionary item, bakery item, soft drinks and fruits etc.)	294,000	150,000	444,000
Investment in Machineries and Equipments (refrigerator, IPS, television, bulb and fan etc.)		61,800		61,800
Cash in Hand		20,990		20,990
Debtors (Since August, 2016 to at present)		11,210		11,210
Creditors (Since August, 2016 to at present)		(9,800)		(9,800)
Decoration (fixture and fittings)		11,800		11,800
Total Capital		390,000	150,000	540,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 390,000
- GTT's Investment BDT 150,000
- Total Capital BDT 540,000

GTT's
Investment
28%



Entrepreneur's
Contribution
72%

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)	7,000	196,000	2,352,000	7,980	223,440	2,681,280	8,459	236,846	710,539
Less: Cost of Sales / Products (B)	5,950	166,600	1,999,200	6,783	189,924	2,279,088	7,190	201,319	603,958
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,197	33,516	402,192	1,269	35,527	106,581
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	3,300
Shop rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	3,900
Night Guard bill		350	4,200		400	4,800		450	1,350
Conveyance		2,500	30,000		3,000	36,000		3,500	10,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		1,250	11,250		1,250	15,000		1,250	3,750
Proposed Salary-(Family & Self)		8,000	96,000		10,000	120,000		11,000	33,000
Other Cost (stationary & Entertainment etc.)		2,300	27,600		2,600	31,200		2,900	8,700
Non Cash Item:									
Depreciation Expenses		920	11,040		920	11,040		230	2,760
Total Operating Cost (D)	-	17,584	207,262	-	20,534	246,412	-	21,794	67,453
Net Profit (C-D)	-	11,816	145,538	-	12,982	155,780	-	13,733	39,128
Retained Income			145,538			301,318			340,446

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	156,788	170,780	42,878
1.3	Depreciation Expenses	11,040	11,040	2,760
1.4	Opening Balance of Cash Surplus	20,990	121,318	213,138
	Total Cash Inflow	338,818	303,138	258,776
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	67,500	90,000	22,500
	Total Cash Outflow	217,500	90,000	22,500
3.0	Total Cash Surplus	121,318	213,138	236,276

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled & working experience : 18 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 730,446 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





MARISE
with a variety of products

Soft Milk Bread
SISTE

BLACK HORSE
BLACK HORSE
BLACK HORSE
BLACK HORSE

DRY CAKE
DRY CAKE

DRY CAKE
DRY CAKE

SHAH
SHAH

काकोला
काकोला

COCCOLA
COCCOLA

SHAH
SHAH







Person in white shirt

Bread bags

Bread bags

Condiments and jars

Fruit (apples, oranges)

Lollipops

Jars and bottles (Wer, Speed 8)

ACME

Doodles Masala, Speed 8

Green bottles







MAKING LIFE EASY
MARISE
INSTANT RICE
WITH 100% REAL RICE

MAKING LIFE EASY
MARISE
INSTANT RICE
WITH 100% REAL RICE

MAKING LIFE EASY
MARISE
INSTANT RICE
WITH 100% REAL RICE

ORANGES

TOMATOES

DARAB

DARAB

DARAB

DARAB

APPLES

ACE

ACE



MAHARASHTRA STATE FOOTBALL ASSOCIATION
MARISE
महाराष्ट्र राज्य फुटबॉल संघ

MAHARASHTRA STATE FOOTBALL ASSOCIATION
MAHARASHTRA STATE FOOTBALL ASSOCIATION
MAHARASHTRA STATE FOOTBALL ASSOCIATION

BLACK

Parle-G
बिस्किट

Quality
Quality
Quality

APPLES

बिस्किट



LEXUS
ENERGY

Snacks
Milk
Snacks
Snacks
Snacks
Snacks
Snacks

WER

WER

WER





[১২] ১নং বিধান প্রস্তাব্য]

ইউ.পি. ৭নং ফরম



৪নং জামাবাড়ীয়া ইউনিয়ন পরিষদ

ডাকঃ+উপজেলা : ভোলাহাট, জেলা : চাঁপাইনবাবগঞ্জ।

বহি নং- ০৭

ক্রমিক নং- ৬৬৬

লাইসেন্স

লাইসেন্স নং- ৬৪৪

তারিখ- ০৭ ০৬ ২০২৬

প্রতিষ্ঠানের নাম.....

প্রতিষ্ঠানের স্থান..... *বুড়োশাড়া*

লাইসেন্স প্রাপকের নাম..... *শ্রীঃ হাবিবুর রহমান*

পিতা বা স্বামীর নাম..... *শ্রীঃ আব্দুল হক* ঠিকানা : গ্রাম..... *বুড়োশাড়া*

ডাকঘর..... *বুড়োশাড়া* উপজেলা..... *ভোলাহাট* জেলা..... *চাঁপাইনবাবগঞ্জ*

অত্র ইউনিয়নের আওতাধীনে..... *০২/০৭/২৬* তারিখ হইতে..... *৩০/০৬/১৭* তারিখ পর্যন্ত এক/অর্ধ বৎসরকাল
স্বাধীনতা ও মানবতাবাদ ব্যবসায়িক হিসাবে তাহার ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক টাকা..... *২০০/-*

(কথায়)..... *দুইশত টকা মাত্র* প্রদত্ত হওয়ায় তাকে এই ট্রেড লাইসেন্স প্রদান করা হইল।

মোঃ আব্দুল হক
চেয়ারম্যান
৪নং জামাবাড়ীয়া ইউনিয়ন পরিষদ
ভোলাহাট, চাঁপাইনবাবগঞ্জ



Thank You