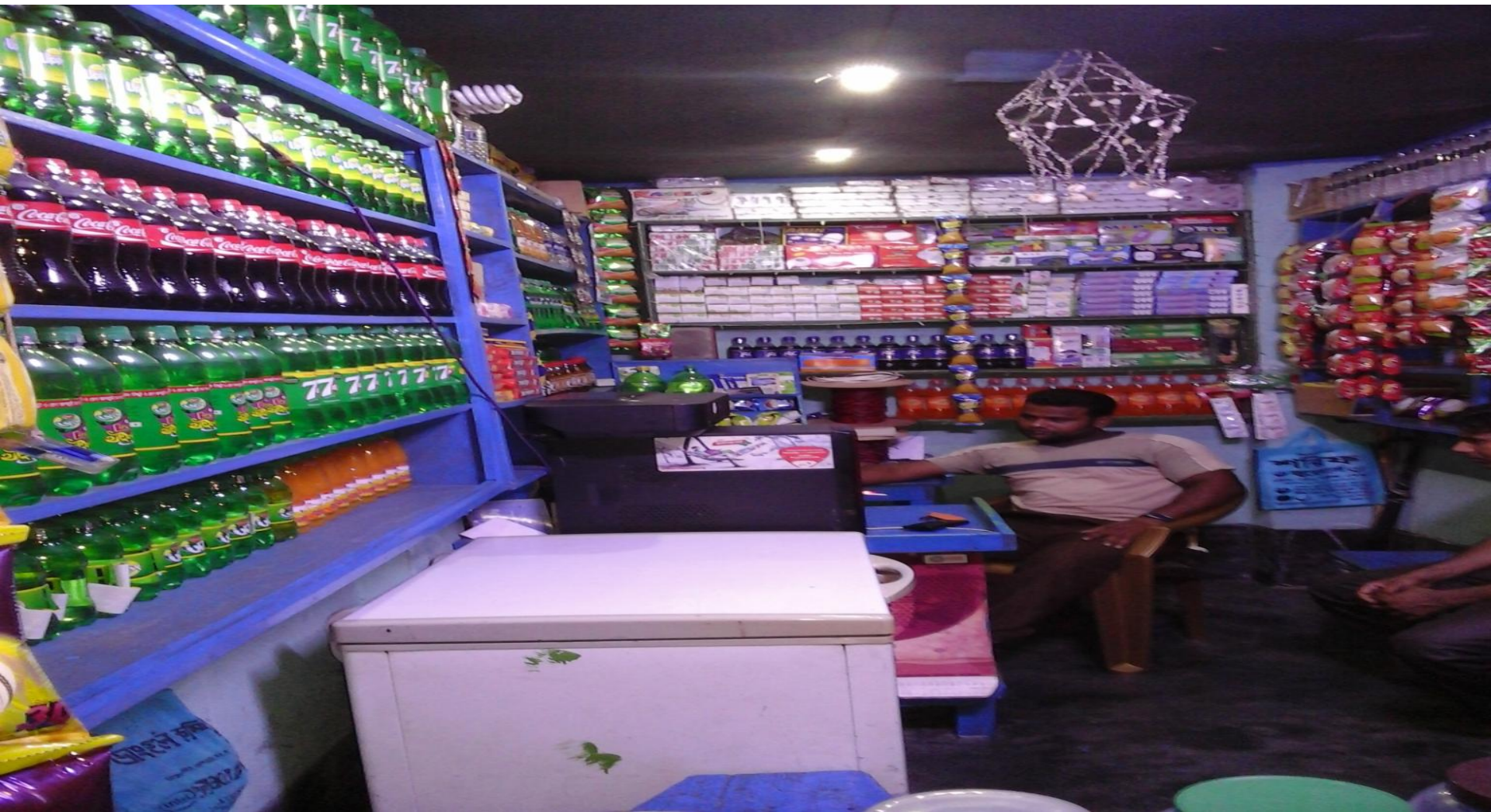


*Proposed NU Business Name : **Usman Varieties Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Khalid Sarwari Omar, Asst. Nobin, Rohonpur Unit, Chapainawabganj***

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

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md. Usman Ali</i></b> Vill: Uday nagar, Union: Rohonpur, Post: Rohonpur, Upazila: Gomostapur, District: Chapainawabganj.
Age	:	28 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 04 (Four) 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. Morjina Begum
(iii) Father's name	:	Md. Nur Islam
(iv) GB member's info	:	<i>Branch: Gomostapur, Centre # 45/mo, Loan no.: 4778, Membership from October 01, 1996 to February 01, 2006 First loan: Tk. 500 Existing loan: Nil, Last Loan: Tk. 20,000</i>
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.)	:	His others income from generator service 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.)	:	10 (Ten) years experience in running his own business. He started the business with BDT 50,000 (fifty thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His father's and brother's income from seasonal business (paddy & mango business). From his existing business income, he built a house, purchased a generator and started generator service business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01741161888
NU's National ID No.	:	7023706255217
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Morjina Begum was a GB member from October 01, 1996 to February 01, 2006 at first she took GB loan BDT 500 (Five hundred).
- Successively several times she utilized GB loan for repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Usman Varieties Store</i></b>
Address/ Location	:	Colony mur, Rohonpur, Chapainawabganj.
Total Investment in BDT	:	Tk. 564,000
Financing	:	Self Tk. 439,000 (from existing business) Required Investment Tk. 125,000 (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 products 15%, computer activities 60% & song download 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%, computer activities 60% & song download 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	3,000	78,000	936,000
Income from computer activities	300	7,800	93,600
Income from song download	200	5,200	62,400
<b>Total income from sales, computer activities &amp; song download (A)</b>	<b>3,500</b>	<b>91,000</b>	<b>1,092,000</b>
Less: Cost of Sales / Products	2,550	66,300	795,600
Less: Cost of computer activities	120	3,120	37,440
<b>Less: Total Cost of Products &amp; computer activities (B)</b>	<b>2,670</b>	<b>69,420</b>	<b>833,040</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>830</b>	<b>21,580</b>	<b>258,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Shop Rent		2,000	24,000
Mobile & Modem bill		850	10,200
Night Guard bill		50	600
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		8,000	96,000
Provision of bad debt		750	9,000
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		791	9,495
<b>Total Operating Cost (D)</b>		<b>15,541</b>	<b>186,495</b>
<b>Net Profit (C-D):</b>		<b>6,039</b>	<b>72,465</b>

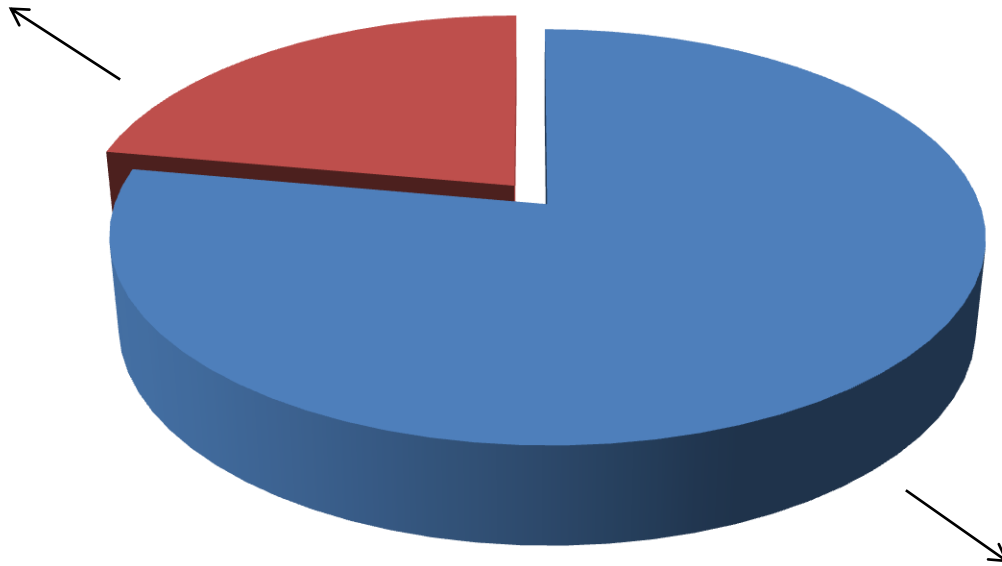
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products ( confectionary item, bakery item, electric item and soft drinks etc.)	Investment in products ( grocery item, confectionary item, bakery item, electric item and soft drinks etc.)	246,747	125,000	371,747
Investment in Machineries, Equipment & Tools ( computer set - 1 pics printer - 1 pics,refrigerator, IPS, modem- 1 pics, bulb and fan etc.)		53,900		53,900
Cash in hand		4,253		4,253
Advance for Shop		50,000		50,000
Debtors (Since July, 2016 to at present)		75,000		75,000
Creditors (Since July, 2016 to at present)		(5,000)		(5,000)
Decoration ( fixture and fittings)		14,100		14,100
<b>Total Capital</b>		<b>439,000</b>	<b>125,000</b>	<b>564,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 439,000
- GTT's Investment BDT 125,000
- Total Capital BDT 564,000

**GTT's  
Investment 22%**



**Entrepreneur's  
Contribution  
78%**



# ***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	4,200	109,200	1,310,400	4,788	124,488	1,493,856	5,171	134,447	1,613,364
Estimated income from computer activities	360	9,360	112,320	382	9,922	119,059	403	10,467	125,607
Estimated income from song download	220	5,720	68,640	233	6,063	72,758	245	6,366	76,396
<b>Estimated total income from sales, computer activities &amp; song download (A)</b>	<b>4,780</b>	<b>124,280</b>	<b>1,491,360</b>	<b>5,403</b>	<b>140,473</b>	<b>1,685,674</b>	<b>5,818</b>	<b>151,281</b>	<b>1,815,368</b>
Less: Cost of Sales / Products	3,570	92,820	1,113,840	4,070	105,815	1,269,778	4,395	114,280	1,371,360
Less: Cost of computer activities	144	3,744	44,928	153	3,969	47,624	161	4,187	50,243
<b>Less: Total Cost of Products &amp; computer activities (B)</b>	<b>3,714</b>	<b>96,564</b>	<b>1,158,768</b>	<b>4,222</b>	<b>109,783</b>	<b>1,317,401</b>	<b>4,556</b>	<b>118,467</b>	<b>1,421,603</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,066</b>	<b>27,716</b>	<b>332,592</b>	<b>1,180</b>	<b>30,689</b>	<b>368,272</b>	<b>1,262</b>	<b>32,814</b>	<b>393,765</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,100	13,200		1,200	14,400
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile & Modem bill (SMS & Reporting)		1,200	14,400		1,200	14,400		1,200	14,400
Night Guard bill		150	1,800		250	3,000		350	4,200
Conveyance		1,600	19,200		2,200	26,400		2,700	32,400
Ownership Transfer Fee		833	5,000		833	10,000		833	10,000
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		750	9,000		750	9,000		750	9,000
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,000	24,000		2,100	25,200
<b>Non Cash Item:</b>									
Depreciation Expenses		791	9,495		791	9,495		791	9,495
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>19,080</b>	<b>223,625</b>	<b>-</b>	<b>21,180</b>	<b>254,155</b>	<b>-</b>	<b>22,980</b>	<b>275,755</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>8,636</b>	<b>108,967</b>	<b>-</b>	<b>9,510</b>	<b>114,117</b>	<b>-</b>	<b>9,834</b>	<b>118,010</b>
<b>Retained Income</b>			<b>108,967</b>			<b>223,084</b>			<b>341,095</b>

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

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

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	125,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	113,967	124,117	128,010
1.3	Depreciation Expenses	9,495	9,495	9,495
1.4	Opening Balance of Cash Surplus	4,253	97,715	171,327
	<b>Total Cash Inflow</b>	<b>252,715</b>	<b>231,327</b>	<b>308,833</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	125,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	30,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>155,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>97,715</b>	<b>171,327</b>	<b>248,833</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Good reputation;</li><li><input type="checkbox"/> Quality of service;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled &amp; working experience : 10 years.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and services as per demand.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers.</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 780,084 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors.</li></ul>

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

***Thank you***

Pictures



























**পৌরসভা**  
**ট্রেড/প্রফেশন লাইসেন্স**

লাইসেন্স নং ৯০২৪০০  
লাইসেন্স আইডি ৯০৫-০২১-০০৪০০  
ওয়ার্ড নং ৯০৫  
সার্কেল/রাস্তা/মহলা ১ কলোনী মোড় হতে স্টেশন গামী রোড, রহনপুর।  
লাইসেন্স ইস্যুর তারিখ ১১-০১-২০১৬  
নবায়নের অর্থ বছর ১২০১৫ - ২০১৬  
নবায়নের তারিখ ১২-০১-২০১৬ ইং



পৌরসভা অধ্যাদেশ -২০০৯ এর ১০২-১০৮ ধারার ৩য় তফসিল এর ৮, ১০, ১৯ ও ২২ আইটেম অনুসারে (ট্রেড, প্রফেশন, কলিং ও বিজ্ঞাপন) ব্যবসা/পেশার অনুমোদন পত্র নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার মেয়াদ ১০১৭ ইং সনের ৩০ জুন পর্যন্ত বলবৎ থাকিবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম উসমান ডারাইটিজ স্টোর
- ২। ব্যবসার ধরণ কনস্ট্রাকশনারী
- ৩। মালিকের নাম মোঃ উসমান আলী
- ৪। পিতা/স্বামীর নাম মোঃ নূর ইসলাম
- ৫। মাতার নাম মোসাম্মত মর্জিনা বেগম
- ৬। ব্যবসা প্রতিষ্ঠানের ঠিকানা হোল্ডিং নংঃ-ঃ দোকান নংঃ -ঃ কলোনী মোড়, রহনপুর
- ৭। মালিকের ঠিকানা (বর্তমান) উদয়নগর, রহনপুর
- ৮। মালিকের ঠিকানা (স্থায়ী) ঐ
- ৯। ন্যাশনাল আইডি নং ৯০২৩৭০৬১৫৫১১৭
- ১০। ফোন/মোবাইল নং ০১৭৪১১৬১৮৮৮
- ১১। আর্থিক বিবরণ

আদায়ের বিবরণ	টাকা
ট্রেড লাইসেন্স/নবায়ন ফি	১,৫০০
সাইনবোর্ড কর	০
বিবিধ	০
বকেয়া	০
সারচার্জ	০
মোট	১,৫০০

লাইসেন্সধারীর নিকট হইতে সকল পাওনা বাবদ মোট

১,৫০০ টাকা আদায় করা হইল।

সহঃ লাইসেন্স/প্রফেশন লাইসেন্স

*(Signature)*  
১২/০১/১৭

*(Signature)*  
১২/০১/১৭



ପ୍ରଘୋଷଣା      ପତ୍ର

ଓଡ଼ିଶା ରାଜ୍ୟ ସରକାରଙ୍କ ପ୍ରଘୋଷଣା କମିଟିରେ ଥିବା ପ୍ରଘୋଷଣା କମିଟିର ଓଡ଼ିଶା  
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ উসমান আলী

Name: Md Usman Ali

পিতা: মোঃ নূর ইসলাম

মাতা: মোসাঃ মর্জিনা বেগম

Date of Birth: 07 Nov 1987

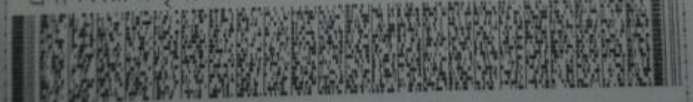
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: উদয়নগর, ডাকঘর: রহনপুর - ৬৩২০, রহনপুর পৌরসভা, গোমস্তাপুর,  
চাঁপাইনবাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/০৮/২০০৮



**Thank You**