



*Business Proposal collected by: **Md. Zahangir Alam, Asst. Nobin, Kurigram unit, Kurigram.***

*Business Proposal prepared by: **Naznin Akther***

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

Name and address	:	<b><i>Md. Jahidul Islam</i></b> Vill: Gurai Charar par, Union: Durgapur, Post: Pachpir, Upazila: Ulipur, District: Kurigram.
Age	:	28 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	04 (Four) 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. Zobeda Begum
(iii) Father's name	:	Md. Asgar Ali
(iv) GB member's info	:	<i>Branch: Durgapur, Ulipur, Centre # 07/mo,</i> <i>Loan no.:1208, Member since 1992</i> First loan: Tk. 10,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 9,560
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Nine
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.)	:	03 (Three) years experiences is running his own business. He started the business with BDT 40,000 (Forty thousand ).  : He has 07 (Seven) years working experiences as an assistant in local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture, His 01 (One) brother's income from business (cycle parts shop), his 01 (One) brother's income from teaching and another brother's income from private service. From his existing business income, he mortgaged 30 (Thirty) decimal land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737393604
NU's National ID No.	:	4919450675301
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Zobeda Begum is a GB member since 1992 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son in his business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Jahid Store</i></b>
Address/ Location	:	Gurai Charar par, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 259,000
Financing	:	Self Tk. 179,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine Thousand)
Proposed Salary	:	BDT 11,000 (Eleven 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	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>3,800</b>	<b>106,400</b>	<b>1,276,800</b>
<b>Less: Cost of sales of products (product purchase) (B)</b>	<b>3,230</b>	<b>90,440</b>	<b>1,085,280</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>570</b>	<b>15,960</b>	<b>191,520</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Shop Rent		250	3,000
Mobile bill		900	10,800
Conveyance		2,500	30,000
Provision of bad Debt		3	35
Present Salary (Self & Family)		9,000	108,000
Other Cost (stationary & entertainment etc.)		1,200	14,400
<b>Non Cash Item:</b>			
Depreciation Expenses		622	7,465
<b>Total Operating Cost (D)</b>		<b>14,675</b>	<b>176,100</b>
<b>Net Profit (C-D):</b>		<b>1,285</b>	<b>15,420</b>

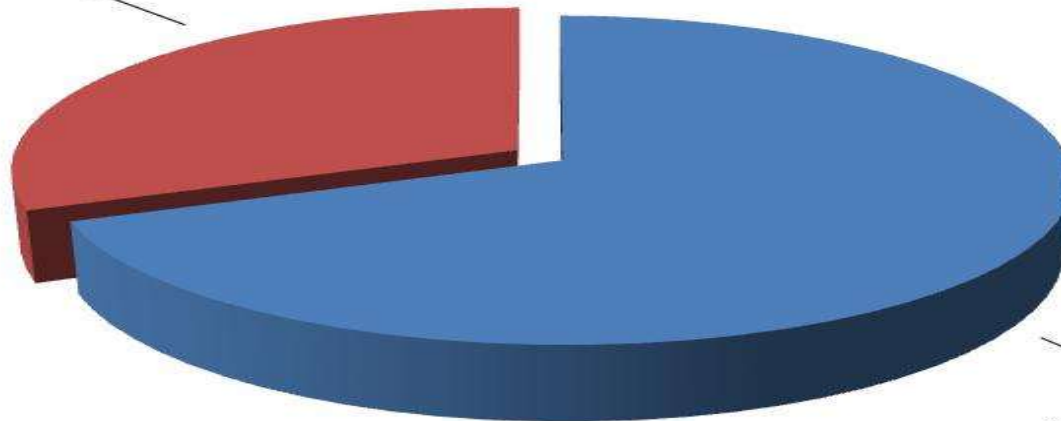
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, sugar, salt, soap, hair oil, spice, pulses, flour, cosmetics item, bakery item, confectionary item and stationary item etc)	Investment in products (grocery item, confectionary item and bakery item etc)	90,367	80,000	170,367
Investment in Machinery (motor cycle)		30,000		30,000
Investment in Equipments (television, weight machine, calculator, bulb and fan etc.)		15,900		15,900
Cash in hand		24,993		24,993
Debtors (Since January, 2016 to at present)		3,500		3,500
GB Loan Outstanding		(9,560)		(9,560)
Decoration ( fixture and fittings)		5,800		5,800
Advance for shop		18,000		18,000
<b>Total Capital</b>		<b>179,000</b>	<b>80,000</b>	<b>259,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 179,000
- GTT's Investment BDT 80,000
- Total Capital BDT 259,000

**GTT's  
Investment  
31%**



**Entrepreneur's  
Contribution  
69%**



# ***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
<b>Estimated sales income from products (A)</b>	<b>5,500</b>	<b>154,003</b>	<b>1,848,040</b>	<b>6,325</b>	<b>177,104</b>	<b>2,125,246</b>	<b>6,958</b>	<b>194,814</b>	<b>2,337,771</b>
<b>Less: Cost of sales of products (product purchase) (B)</b>	<b>4,675</b>	<b>130,903</b>	<b>1,570,834</b>	<b>5,376</b>	<b>150,538</b>	<b>1,806,459</b>	<b>5,914</b>	<b>165,592</b>	<b>1,987,105</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>825</b>	<b>23,101</b>	<b>277,206</b>	<b>949</b>	<b>26,566</b>	<b>318,787</b>	<b>1,044</b>	<b>29,222</b>	<b>350,666</b>
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		400	4,800		450	5,400
Shop Rent		250	3,000		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		1,200	14,400		1,200	14,400		1,200	14,400
Conveyance		4,000	48,000		5,000	60,000		6,000	72,000
Provision of bad Debt		3	35		3	35		3	35
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & Family)		11,000	132,000		12,000	144,000		12,500	150,000
Other Cost (stationary & entertainment etc.)		1,400	16,800		1,600	19,200		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		622	7,465		622	7,465		622	7,465
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>19,353</b>	<b>228,770</b>	<b>-</b>	<b>21,653</b>	<b>259,840</b>	<b>-</b>	<b>23,303</b>	<b>279,640</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,747</b>	<b>48,436</b>	<b>-</b>	<b>4,912</b>	<b>58,947</b>	<b>-</b>	<b>5,919</b>	<b>71,026</b>
<b>Retained Income</b>			<b>48,436</b>			<b>107,383</b>			<b>178,409</b>

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

2. **Investment Payback schedule:** Quarterly 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.)**

<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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	51,636	65,347	77,426
1.3	Depreciation Expenses	7,465	7,465	7,465
1.4	Opening Balance of Cash Surplus	-	30,341	64,753
	<b>Total Cash Inflow</b>	<b>139,101</b>	<b>103,153</b>	<b>149,644</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	GB Loan Outstanding	9,560		
2.3	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>108,760</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>30,341</b>	<b>64,753</b>	<b>111,244</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Good reputation;
- Maintain books of record;
- Skilled and working experiences (10 years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 357,409 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 180<sup>th</sup> as Yunus Centre and 39<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on February 04, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

















# ৩নং দুর্গাপুর ইউনিয়ন পরিষদ কার্যালয় DURGAPUR UNION PARISHOD

## ট্রেড ট্যাঙ্ক/ট্রেড লাইসেন্স

ক্রমিক নং : **192**      ট্রেড ট্যাঙ্ক/ট্রেড লাইসেন্স নং : **৮-১**      তারিখ : **২৬/০২/২০১৬**

দুর্গাপুর ইউনিয়ন পরিষদ ট্রেড ট্যাঙ্ক/ট্রেড লাইসেন্স ব্যবসা পরিচালনা করার জন্য ইস্যু করা হইল।

ব্যবসা প্রতিষ্ঠানের নাম : **আমিদি জেজির**

নাম (স্বত্বাধিকারী) : **শ্রীঃ আমিদ্দীন ইমলায়**

পিতা/স্বামীর নাম : **শ্রীঃ আমজোয়ার আলী**

আবাসের নাম : **শ্রীঃ ডোবেদে বেগম**

স্থায়ী ঠিকানা : **শ্রীঃ আমজোয়ার আলী**      যোগাযোগ নং :      ফার্ম নং : **০৬**

ব্যবসার ঠিকানা : **পাট মরি**      উপজেলা : **উলিপুর**      জেলা : **কুড়িগ্রাম**

সর্বমোট ঠিকানা : **শ্রীঃ আমজোয়ার আলী**

সর্বমোট/ব্যাংক/অফিস : **শ্রীঃ আমজোয়ার আলী**      কোম্পানি আইডি নং :

ব্যবসায়িক : **শ্রীঃ আমজোয়ার আলী**

ব্যবসায়/শেষা (বহুতল) : **সামান্যতম ডায়ালিসিস ব্যবসা**

ক্র-এর বর্ণনা	টাকা
◆ ট্রেড ট্যাঙ্ক/ট্রেড লাইসেন্স ফি	৩০০/-
◆ বকেয়া	
◆ সাইনবোর্ড কর	
◆ অন্যান্য	
<b>সর্বমোট =</b>	<b>৩০০/-</b>

স্বাক্ষর : **মুহিবুল হক**      চাকরি : **সিনিয়র সহকারী**

৩১শে মার্চ ২০১৬-২০১৬ ইং অর্থ বছরের জন্য প্রযোজ্য।     ৩০ জুন ২০১৬ ইং পর্যন্ত বলবৎ থাকিবে।  
 ছায়াছবি ব্যবহারের ক্ষেত্রে অবশ্যই ইউনিয়ন পরিষদ কর্তৃক সত্যায়িত হইতে হইবে।

**১৫/০২/২০১৬**  
সিনিয়র সহকারী/৩নং দুর্গাপুর ইউনিয়ন পরিষদ  
উলিপুর, কুড়িগ্রাম

**১৫/০২/১৬**  
মুহিবুল হক  
৩নং দুর্গাপুর ইউনিয়ন পরিষদ  
উলিপুর, কুড়িগ্রাম

1  
 କୋଷର କାର୍ଯ୍ୟ-କ୍ରମ- ୧୫୯  
 ନାମାଙ୍କିତ ହୋଇ- ୨୫  
 ଚଳାଣି- ୨୫୫୫୫-

ତାରିଖ: ୨୧/୦୨/୧୬

କୋଷର କାର୍ଯ୍ୟ-କ୍ରମ- ୧୫୯  
 ନାମାଙ୍କିତ ହୋଇ- ୨୫  
 ଚଳାଣି- ୨୫୫୫୫-

କାର୍ଯ୍ୟ-ବିବରଣ	କାର୍ଯ୍ୟ-କ୍ରମ	ନାମାଙ୍କିତ	ଚଳାଣି	ମୋଟ
୧। ଚଳାଣି-	୫୦ ଚଳାଣି	୫୦୦୦	୨୦୦୦	୨୦୦୦
୨। କୋଷର-କାର୍ଯ୍ୟ-	୨ ୫	୫୦୦୦	୫୦୦୦	୫୦୦୦
୩। ବିକାଶ-	୨୫-ନାମାଙ୍କିତ	୨୨୨୫୦	୨୨୫୦୦	୫୦୦
୪। ନବନ-	୨୦ ଚଳାଣି	୨୨୨୫	୨୫୦୦	୨୭୨୫
୫। କୋଷ-	୨୨ ଚଳାଣି	୨୫୦୦	୨୫୦୦	୫୦୦୦
୬। କାର୍ଯ୍ୟ-କ୍ରମ-	୬ ଚଳାଣି	୫୦୦୦	୨୫୦୦	୭୫୦୦
୭। ବିକାଶ-	୫ ୫	୨୫୦୦	୨୨୫୦	୪୭୫୦
୮। କାର୍ଯ୍ୟ-କ୍ରମ-କୋଷ-	୨ ୫	୨୦୦୦	୨୫୦୦	୪୫୦୦
୯। ନାମାଙ୍କିତ କୋଷ-	୫ ୫	୫୦୦୦	୨୦୦୦	୭୦୦୦
୧୦। ପୁନର୍ଗଠନ-	୫ ବିକାଶ	୨୦୦୦	୫୦୦୦	୭୦୦୦
୧୧। କୋଷ-	୨ ୫	୨୫୦୦	୨୦୦୦	୪୫୦୦
୧୨। କାର୍ଯ୍ୟ-କ୍ରମ-	୬ ବିକାଶ	୨୫୦୦	୬୦୦୦	୮୫୦୦
୧୩। କୋଷ-କ୍ରମ (ନାମାଙ୍କିତ)	- -	୨୦୦୦	୨୫୦୦	୪୫୦୦
୧୪। ନାମାଙ୍କିତ କାର୍ଯ୍ୟ-କ୍ରମ-	୬ ବିକାଶ	୫୦୦୦	୫୫୦୦	୧୦୫୦୦
୧୫। କୋଷ-	୬ ୫	୫୦୦୦	୨୫୦୦	୭୫୦୦
୧୬। କୋଷ କ୍ରମ-	୬ ଚଳାଣି	୨୫୦୦	୨୫୦୦	୫୦୦୦
୧୭। କୋଷ	୨୦ ୫	୫୦୦୦	୫୫୦୦	୧୦୫୦୦
କୋଷ-କ୍ରମ =		୫୨୫୫୫	୫୫୫୫୫	୧୧୦୦୦

କାର୍ଯ୍ୟ-ବିବରଣ	କାର୍ଯ୍ୟ-କ୍ରମ	ନାମାଙ୍କିତ	ଚଳାଣି
କୋଷ- ୨୨ ୫୫	୨୫୦୦	୨୫୦୦	୫୦୦୦
ବିକାଶ- ୫ ୫୫	୨୦୦୦	୨୫୦୦	୪୫୦୦
କାର୍ଯ୍ୟ-କ୍ରମ ୬ ୫୫	୫୫୦	୨୫୦୦	୩୦୫୦
ନବନ ୨୦ ୫୫	୨୫୦୦	୨୦୦୦	୪୫୦୦
କାର୍ଯ୍ୟ-କ୍ରମ ୫ ୫୫	୨୫୦୦	୬୨୫୦	୮୭୫୦
ବିକାଶ- ୬ ୫୫	୨୫୦୦	୨୫୫୫	୫୦୫୫
କୋଷ-କ୍ରମ କୋଷ ୨୦ ୫୫	୨୬୦୦	୨୫୫୫	୫୧୫୫
କାର୍ଯ୍ୟ-କ୍ରମ କୋଷ ୬ ୫୫	୬୦୦୦	୫୨୦୦	୧୧୨୦୦
କୋଷ କ୍ରମ ୨ ୫୫	୨୨୫୫	୨୦୦୦	୪୨୫୫
ନାମାଙ୍କିତ କୋଷ ୬୦୦୦	୨୫୫୫	୬୫୦୦	୯୦୫୫
ବିକାଶ- (୬୦୦)	୨୬୫୫	୨୫୦୦	୫୧୫୫
MARIZE ୨୦ ମାର୍ଚ୍ଚ	୬୦୦୦	୫୦୦୦	୧୧୦୦୦
ବିକାଶ ୨୦ ୫୫	୫୦୦୦	୨୦୦୦	୭୦୦୦
କୋଷ-କ୍ରମ- ୨୦ ୫୫	୨୦୦୦	୨୨୦୦	୪୨୦୦
	୭୫୫୫	୫୫୦୦	୧୩୦୫୫

Total =



বকস



# গ্রামীণ ব্যাংক

মহাজ গ্রামের পাশবই

৭/১৫  
২০০৬

নাম (গ্রাহক): জেড বেদা বেদম / মোঃ মোস্তাফিজ হান্নী

কেন্দ্রের নাম চুঙ্গাচ পাড়ি টি.ন.

শাখা

৭/১৫

বকস



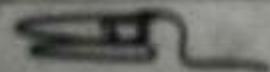



 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
**NATIONAL ID CARD / জাতীয় পরিচয় পত্র**

  
নাম: মোঃ জাহিদুল ইসলাম  
Name: Md Jahidul Islam  
পিতা: মোঃ আজহার আলী  
মাতা: মোছাঃ জোবেদা বেগম  
Date of Birth: 03 Aug 1987  
ID NO: **4919450675301**



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের দ্বারা প্রদান করা হয়েছে। কার্ডটি ব্যবহারকারী বাতীল এবং  
কোনো পুনরায় পেমেন্টের পত্রী প্রদান করা দেয়ার জন্য অনুমোদন করা হলো।  
ঠিকানা: গ্রাম/ডাক: হাজার পাড়া, গোড়াই, ইউনিয়ন: দুর্গাপুর, ডাকঘর: শিওর -  
৩৩০২, ঝিনাইদহ, পূর্ববঙ্গ

  
প্রদানকারী কর্মসূচীর দায়ক প্রদানের তারিখ: ১০/০৯/২০০৮





**Thank You**