



*Business Proposal Prepared & Verified by : **Shah Alam***

*Business Proposal Send by: **Jalil Asst. Officer, Narayangonj.***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Al Mamun Molla</i> Vill: Tarayeal, Union: Kunchun, Post: Berabo, Upazila: Rupgonj, District: Narayangonj.
Age	:	32 Years
Marital status	:	Married
Children	:	01 (one) daughter & 01 (one) son
No. of siblings:	:	03 (Three) Brothers & 02 (Two) Sisters
Parent's and GB related Info:		<input checked="" type="checkbox"/> Mother <input type="checkbox"/> Father
(i) Who is GB member	:	Mst. Monoara Begum
(ii) Mother's name	:	Md. Rahman Molla
(iii) Father's name	:	<i>Branch: Rupgonj, Narayangonj, Centre # 50/mo</i>
(iv) GB member's info		<i>Loan no.: 6367, Member since 1996 to 2009</i> First loan: Tk. 60,000 Existing loan: Tk 0, Outstanding loan: Tk.0
Further Information:		
(v) Who pays GB loan installment	:	No.
(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	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	<p>18 (Eighteen) years experience is running his own business. He started the business only with Tk. 80,000 (Eighty thousand).</p> <p>He has taken training from his Uncle's business about 03 yrs.</p>
Other Own/Family Sources of Income	:	His father helps the business and his elder brother earns from abroad. (England). His another brother earns from car business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01831-138446
NU's National ID No.	:	19846725801001744
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Monoara Begum is a member of GB Since 1996 to 2007 at first she took GB loan BDT 60,000 (Sixty thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son (Entrepreneur) in his business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mamun Store</i>
Address/ Location	:	Berab Bazar, Rupgonj, Narayangonj.
Total Investment in BDT	:	Tk. 502,000
Financing	:	Self Tk. 352,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 16,000 (Sixteen thousand)
Proposed Salary (estimates)	:	Taka 18,000 (Eighteen thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (grocery item, cosmetics item, bakery item, thread and soft drinks etc) (A)	10,000	280,000	3,360,000
Less: Cost of sales of products (product purchase) (B)	9,000	252,000	3,024,000
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000
Less: Operating Cost:			
Electricity bill		350	4,200
Mobile bill		500	6,000
Night Guard bill		250	3,000
Conveyance		5,000	60,000
Provision of bad Debt		21	250
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		16,000	192,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		165	1,975
Total Operating Cost (D)		24,585	295,025
Net Profit (C-D):		3,415	40,975
Retained Income			

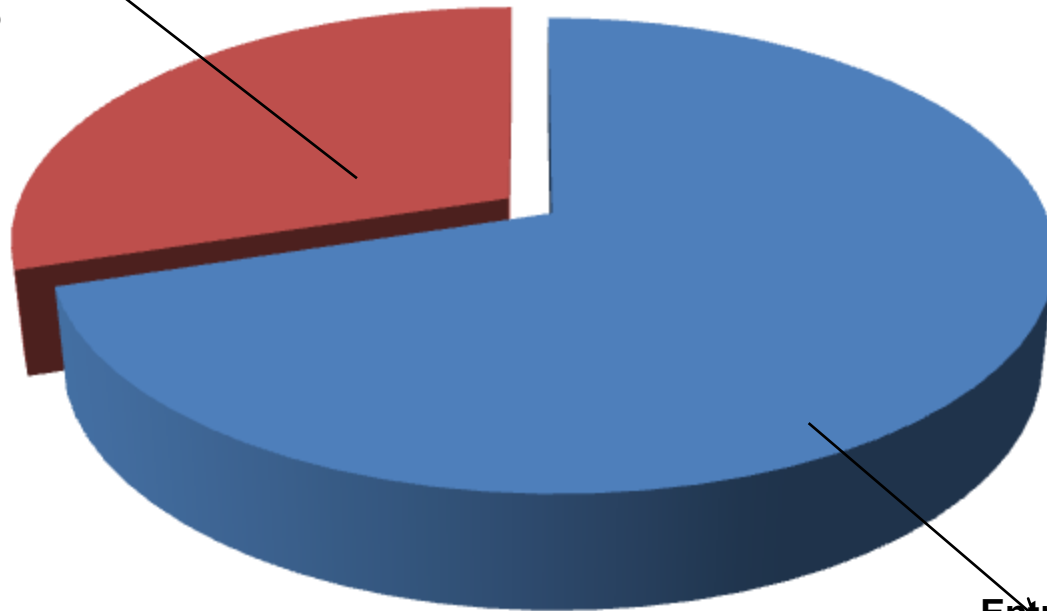
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, flour, oil, salt, sugar, pulses, confectionary item, cosmetics itm, soap, spice, tea leaf, noodles and bakery item etc)	Investment in products (rice, dale, oil, water and grocery item etc)	335,000	150,000	485,000
Investment in Equipments (bulb and fan etc.)		2,500		2,500
Cash in hand		23,500		23,500
Debtors (Since Decenber, 2015 to at present)		25,000		25,000
Creditors		(50,000)		(50,000)
Decoration (fixture and fittings)		16,000		16,000
Total Capital		352,000	150,000	502,000

SOURCE OF FINANCE

- Entrepreneur's Contribution 352,000
- GTT's Investment 150,000
- Total Capital 502,000

**GTT's Investment
30%**



**Entrepreneur's
Contribution 70%**

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 (grocery item, cosmetics item, bakery item, thread, rope and soft drinks etc) (A)	12,000	336,000	4,032,000	13,800	386,400	4,636,800	15,456	432,768	5,193,216
Less: Cost of sales of products (product purchase) (B)	10,800	302,400	3,628,800	12,420	347,760	4,173,120	13,910	389,491	4,673,894
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200	1,380	38,640	463,680	1,546	43,277	519,322
Less: Operating Cost:									
Electricity bill		450	5,400		550	6,600		650	7,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		300	3,600		350	4,200		400	4,800
Conveyance		5,500	66,000		6,000	72,000		6,500	78,000
Provision of bad Debt		21	250		21	250		21	250
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		18,000	216,000		19,000	228,000		20,000	240,000
Proposed Salary (Assistant-2)		1,600	19,200		1,800	21,600		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,500	18,000
Non Cash Item:									
Depreciation Expenses		165	1,975		165	1,975		165	1,975
Total Operating Cost (D)	-	29,180	343,895	-	31,230	374,765	-	33,080	396,965
Net Profit (C-D):	-	4,420	59,305	-	7,410	88,915	-	10,196	122,357
Retained Income			59,305			148,220			270,577

Note: 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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	65,305	100,915	134,357
1.3	Depreciation Expenses	1,975	1,975	1,975
1.4	Opening Balance of Cash Surplus	-	31,280	62,170
	Total Cash Inflow	217,280	134,170	198,502
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	31,280	62,170	126,502

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 01
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record;
- Family business;
- Quality of products;
- Skilled and working experience : 18Yrs.

WEAKNESS

- Can not supply products according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- Before leaving the shop, the main switch has to be off.
- The capital of Entrepreneur will be Tk. 622,577 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.
- Using of Electrical circuit breaker & Main switch.

Presented at 183rd as Yunus Centre and 41st In-house Executive
Social Business Design Lab
(GTT) on February 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

পৌরসভা নং-০

কাঞ্চন পৌরসভা
জেলা ঃ নারায়ণগঞ্জ, বাংলাদেশ।

জন্ম সনদ
বিধি ৯, জন্ম নিবন্ধন (পৌরসভা) বিধিমালা, ২০০৯।
(জন্ম নিবন্ধন বহি থেকে উদ্ধৃত)


নিবন্ধন বহি নং : ০১

নিবন্ধন তারিখ : ০৪/০২/০৫

কা:পৌ:স্বা: সনদ ইস্যুর তারিখ : ০২/৫/০৬

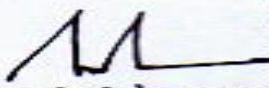
ব্যক্তিগত পরিচিতি নং : ১২৮৪৫৭২৫৮০০০১৭৪৪

নাম : আমিনুল হোসেন
জন্ম তারিখ : সংখ্যায় (ক্রীঃ) : ২৫-১০-১৯৮৪ লিঙ্গ : নারী পুরুষ
কথায় (ক্রীঃ) : ছাত্রিকা এন্ডোমেন্টাল টেকনিক্যাল স্কুল
জন্ম স্থান : ওয়ার্ড নং : ০১ পৌরসভা : কাঞ্চন।
জেলা : নারায়ণগঞ্জ। জেলা : বাংলাদেশ।
পিতার নাম : রহমান হোসেন জাতিগততা : বাংলাদেশী
মাতার নাম : মনোয়ারা বেগম জাতিগততা :
স্থায়ী ঠিকানা : গ্রাম : জেফাইন, পো : খিদিরপুর, থানা : কাঞ্চন
জেলা : নারায়ণগঞ্জ
বর্তমান ঠিকানা :


ফাতেমা খাতুন
স্বাক্ষরকারী
কাঞ্চন পৌরসভা
নারায়ণগঞ্জ।
স্বাক্ষরকারীর স্বাক্ষর ও নামসহ সীল



নিবন্ধকের কার্যালয়: সীলমোহর


ফাতেমা খাতুন
স্বাক্ষরকারী
কাঞ্চন পৌরসভা, নারায়ণগঞ্জ।
স্বাক্ষরকারীর স্বাক্ষর ও নামসহ সীল







Thank You