



*Business Proposal Collected by: **Dipok Roy, Assistant officer, Gaibandha unit, Gaibandha***

*Business Proposal Prepared & Varified by: **Md Rezaur Rashid Dewan***

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

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b><i>Md Asraful Islam</i></b><br>Vill:Konchipara,Union: Konchipara, Post: Vabonigong,<br>Upazila: Fulchari, District: Gaibandha.  |
| Age                              | : | 27Years  |
| Marital status                   | : | Married  |
| Children                         | : | 1(One) son   |
| No. of siblings:                 | : | 01 (One ) Brother & 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 Khuki Begum  |
| (iii) Father's name              | : | Md Azizul Huq  |
| (iv) GB member's info            | : | <i>Branch: Konchipara, Fulchari, Centre # 35/mo</i><br><i>Loan no.: 1540, Member since 1995 to 2002</i><br>First loan: Tk. 5,000<br>Existing loan: TK Nil, Last loan: Tk. 10,000 |
| Further Information:             |   |  |
| (v) Who pays GB loan installment | : | Nil  |
| (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 six  |
| 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.) | : | 15(fifteen) years experience is running his own business. He started the business only with Tk. 4,000 (Four thousand) .<br><br>He has on hand training |
| Other Own/Family Sources of Income   | : | His father income from Agriculture   |
| Other Own/Family Sources of Liabilities  | : | Nil  |
| NU's Contract No.  | : | 01715670230  |
| NU's National ID No.   | : | 3212159126902  |
| NU Project Source/Reference  | : | Grameen Telecom Trust  |

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

- Md Azizul Huq is a GB member since 1995 to 2002 at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing 10 (Ten) decimal land and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Ahad Varities Store</i></b>  |
| Address/ Location   | : | Fulchari, Gaibandha  |
| Total Investment in BDT                                   | : | Tk. 242,000  |
| Financing   | : | Self Tk. 152000 (from existing business)<br>Required Investment Tk. 90,000 (as equity) |
| Present salary/drawings from business                     | : | Taka 6,000 (Six thousand )   |
| Proposed Salary (estimates)                               | : | Taka 7,000 (Seven thousand )   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On products 25%  |
| (ii) Estimated % of proposed gross profit margin          | : | On products 25%  |
| (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)      | 1,500                   | 42,000        | 504,000        |
| Less: Cost of sales of products (B) | 1,125                   | 31,500        | 378,000        |
| <b>Gross Profit (C) [C=(A-B)]</b>   | <b>375</b>              | <b>10,500</b> | <b>126,000</b> |
| <b>Less: Operating Cost:</b>        |                         |               |                |
| Electricity bill                    |                         | 300           | 3,600          |
| Mobile bill                         |                         | 300           | 3,600          |
| Conveyance                          |                         | 1,000         | 12,000         |
| Ownership Transfer Fee              |                         |               | -              |
| Present Salary (Self & family)      |                         | 6,000         | 72,000         |
| Other Cost                          |                         | 500           | 6,000          |
| <b>Non Cash Item:</b>               |                         |               |                |
| Depreciation Expenses               |                         | 1,000         | 7,583          |
| <b>Total Operating Cost (D)</b>     |                         | <b>9,100</b>  | <b>104,783</b> |
| <b>Net Profit (C-D):</b>            |                         | <b>1,400</b>  | <b>21,218</b>  |

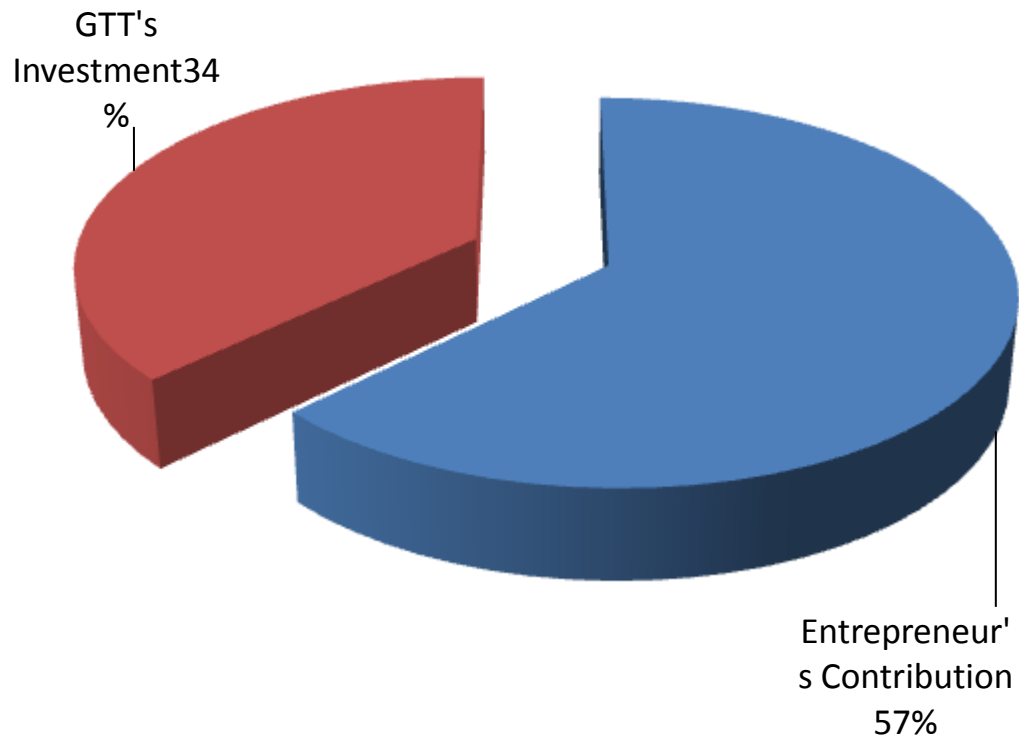


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| <b>Particulars</b>  |   | <b>Existing<br/>Business<br/>(BDT)</b> | <b>Proposed<br/>(BDT)</b> | <b>Total<br/>(BDT)</b> |
|---|---|--|---------------------------|------------------------|
| <b>Existing</b>   | <b>Proposed</b>   |  |                           |                        |
| Investment in products (plus, shit pips, favicol, LED bulb, tair, handel, bell etc) | Investment in products (plus, shit pips, favicol, LED bulb, tair, handel, bell etc) | 107,853                                | 90,000                    | 197,853                |
| Investment in Machineries   |   | 47,300                                 |                           | 47,300                 |
| Investment in Dacoration  |   | 3,250                                  |                           | 3,250                  |
| Cash in hand  |   | 2,991                                  |                           | 2,991                  |
| Debtors (Since August, 2015 to at present)  |   | 14,606                                 |                           | 14,606                 |
| Creditor( Since November, 2015 to at present)                                       |   | (24,000)                               |                           | (24,000)               |
| <b>Total Capital</b>  |   | <b>152,000</b>                         | <b>90,000</b>             | <b>242,000</b>         |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 152000
- GTT's Investment BDT 90000
- Total Capital BDT 266000





# **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 | 2,205        | 61,740        | 740,880        | 3,308        | 92,610        | 1,111,320      | 5,027        | 140,767       | 1,689,206      |
| Less: Cost of sales of products (B)  | 1,654        | 46,305        | 555,660        | 2,481        | 69,458        | 833,490        | 3,771        | 105,575       | 1,266,905      |
| <b>Gross Profit (C) [C=(A-B)]</b>    | <b>551</b>   | <b>15,435</b> | <b>185,220</b> | <b>827</b>   | <b>23,153</b> | <b>277,830</b> | <b>1,257</b> | <b>35,192</b> | <b>422,302</b> |
| <b>Less: Operating Cost:</b>         |              |               |                |              |               |                |              |               |                |
| Electricity bill                     |              | 350           | 4,200          |              | 350           | 4,200          |              | 350           | 4,200          |
| Mobile bill (SMS & Reporting)        |              | 400           | 4,800          |              | 700           | 8,400          |              | 1,000         | 12,000         |
| Conveyance bill                      |              | 1,500         | 18,000         |              | 2,000         | 24,000         |              | 3,000         | 36,000         |
| Ownership Transfer Fee               |              | 600           | 3,600          |              | 600           | 7,200          |              | 600           | 7,200          |
| Proposed Salary (Self & family)      |              | 7,000         | 84,000         |              | 7,500         | 90,000         |              | 8,000         | 96,000         |
| Other Cost                           |              | 600           | 7,200          |              | 800           | 9,600          |              | 1,000         | 12,000         |
| <b>Non Cash Item:</b>                |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                |              | 632           | 7,583          |              | 632           | 7,583          |              | 632           | 7,583          |
| <b>Total Operating Cost (D)</b>      | -            | <b>11,082</b> | <b>129,383</b> | -            | <b>12,582</b> | <b>150,983</b> | -            | <b>14,582</b> | <b>174,983</b> |
| <b>Net Profit (C-D):</b>             | -            | <b>4,353</b>  | <b>55,838</b>  | -            | <b>10,571</b> | <b>126,848</b> | -            | <b>20,610</b> | <b>247,319</b> |
| <b>Retained Income</b>               |              |               | <b>55,838</b>  |              |               | <b>182,685</b> |              |               | <b>430,004</b> |

**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.)**

## **Statement of Cash Flow**

### **Three Years Projection- After Funding**

| <i>Sl #</i> | <i>Particulars</i>                                  | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                     | 90,000              | -                   | -                   |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 59,438              | 134,048             | 254,519             |
| 1.3         | Depreciation Expenses                               | 7,583               | 7,583               | 7,583               |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 45,420              | 143,850             |
|             | <b>Total Cash Inflow</b>                            | <b>157,020</b>      | <b>187,050</b>      | <b>405,952</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Product Purchase                                    | 90,000              | -                   | -                   |
| 2.2         | Investment Payback including Ownership Transfer Fee | 21,600              | 43,200              | 43,200              |
|             | <b>Total Cash Outflow</b>                           | <b>111,600</b>      | <b>43,200</b>       | <b>43,200</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>45,420</b>       | <b>143,850</b>      | <b>362,752</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01  
Others (beyond family):0
- Future employment: 0
- Trade license of business in his own name
- Skilled & working experience : 15 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 582004 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 263<sup>rd</sup> as Yunus Centre and 71<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 26, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





MITU  
SOCKET  
FULL BRUSH

शापला  
शुद्धता  
6 पैकेट

One Touch  
THE 100% BOTTLE

One Touch

SIX PAIR

SON  
NIGHT

LUX

deero

CLASSIC SERIES  
COIN  
DIAMETER

NICE

NICE  
Rancher

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RECYCLE BELL  
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WATER COOLER  
SIZE 30MM  
HALF DOZ. 6 PCS

LOCO

LOCO

MILK  
BABY NIPPLE  
IT IS MADE FROM  
GRADE  
PVC POWDER, B.C.C.  
AND CONTICOPOL.  
3 PACKETS (1) = 48 PCS  
4 DOZ. NIPPLE  
M.R.P. Tk. = 250/-

**MD. M.R.M Co.**  
Dhaka, Bangladesh

মুদ্রিত  
কিউআইএল

DOUBLE APPLE BRAND

PROFESSIONAL









দারুস সুন্নাহ  
টেলিকম





दलजिक  
The Time  
**Horlicks**  
The Time  
**Horlicks**

Ghee Biscuits

Fairly Lovely

दलजिक

Ghee Biscuits

बयान टाच्







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আজিজুল হক

Name: Md. Ajjool Haque

পিতা: মুক্ত ইমান উদ্দিন

মাতা: মুক্ত আফসান বেগম

Date of Birth: 15 Jul 1957

ID NO: 3212159127166

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের দায়িত্বে রয়েছে। এটি বাংলাদেশের জাতীয় চিহ্ন।

স্বাক্ষর: মোঃ আজিজুল হক

স্বাক্ষর: মোঃ আজিজুল হক, জাতীয় পরিচয়পত্র কার্যালয় - ১৭১১, ফুলবাড়ী, ঢাকা-১০০০

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২৯/০৬/২০০৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আশরাফুল ইসলাম

Name: Md. Ashraful Islam

পিতা: মোঃ আজিজুল হকমান

মাতা: মোছাঃ মুক্তি বেগম

Date of Birth: 11 Mar 1989

ID NO: 3212159126902

স্বাক্ষর

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের দায়িত্বে রয়েছে। এটি বাংলাদেশের জাতীয় চিহ্ন।

স্বাক্ষর: মোঃ আজিজুল হক, জাতীয় পরিচয়পত্র কার্যালয় - ১৭১১, ফুলবাড়ী, ঢাকা-১০০০

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২৯/০৬/২০০৮



১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ

উপজেলা ও কুমিল্লা জেলা ও পাইকগাছা।

লাইসেন্স কি আদায় রেজিস্টার

১ম বছর ২০২৫-২০২৬

**বেত লাইসেন্স**

ক্রমিক - 331

১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ, উপজেলা ও কুমিল্লা জেলা ও পাইকগাছা।

১ম বছর : ০৬

লাইসেন্স নম্বর : ১৫/২০২৫-২০২৬ তারিখ : ২৭-০৪-২৬

লাইসেন্সধারীর নাম : মোঃ আজহারুল ইসলাম

পিতা/পত্নী নাম : মোঃ আহম্মদুল হক

স্বাক্ষর : মোছাঃ খুসি বেগম

সিদ্ধি : দঃ কঞ্চিপাড়া বাহাদুর বেগম গার্লস হাইস্কুল

স্বাক্ষর : মোঃ আব্দুল হক

২৭-০৪-২৬ ইং

কি আদায়ের পরিমাণ টাকা = ২০০/- স্বাক্ষর : দুইজামা উলহাস

১ম বছর ১ম বছর কিস্তি পরিশোধ করা হবে।

তারিখ : ২৭-০৪-২৬



১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ

১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ, উপজেলা ও কুমিল্লা জেলা ও পাইকগাছা।



## অতিথিস্থান পত্র

দুই মাসের অতিথিস্থান করা গাইতেছে যে-সে:  
আতিথিস্থান শুরু ০২-০৬-২০২০ইং থেকে ০২-০৬-২০২১ইং  
তাঃ সমস্ত আমীন-করুণা-সকল-হিজন। তাহার  
খানা নং ১৫৪০, ফোন নং তেলিফোন: জুনিয়র ০৭ হিজন।  
আমাদের সমস্ত আমীন-করুণা-সকল-  
হিজন। আমাদের-ভাষা-হিজন।

আমি-আমাদের-সামগ্রিক-সকল-হিজন  
সকল-হিজন-হিজন।

আমাদের-সকল-হিজন  
সে: জুনিয়র-হিজন

সিইউসি  
১২-০৭-১৬





**Thank You**