



*Business Proposal Collected by : **Benu Madhob Sarkar, Asst. Officer, Manda unit, Naogaon.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Shital Kumar</i> Vill: Badalghata, Union: 4 no. Manda, Post: Kushumba, Upazila: Niamatpur, District: Naogaon.
Age	:	24 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Sisters and 01 (One) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rina Rani
(iii) Father's name	:	Jogendra Saha
(iv) GB member's info	:	<i>Branch: Cakh bhobani, Manda, Centre # 09/mo</i> <i>Loan no.: 1177, Member since May 10, 2005</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 30,000
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

Education, till to date	:	Degree Final year (Appeared)
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.)	:	08 (Eight) years experience is running his own business. He started the business only with Tk. 30,000 (Thirty thousand). : He has 02 (Two) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01712311262
NU's National ID No.	:	19926414767000315
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rina Rani is a GB member since May 10, 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in existing 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	:	<i>Maa Variety Store</i>
Address/ Location	:	Badalghata, Manda, Naogaon.
Total Investment in BDT	:	Tk. 330,000
Financing	:	Self Tk.180,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% & flexiload 100%.
(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	5,000	140,000	1,680,000
Commission from flexiload	41	1,134	13,608
Total income from sales & commission (A)	5,041	141,134	1,693,608
Less: Cost of Sales (Purchase product) (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	541	15,134	181,608
Less: Operating Cost:			
Electricity bill		800	9,600
Shop rent (self)			-
Night Guard bill		100	1,200
Mobile bill		500	6,000
Conveyance bill		1,800	21,600
Present Salary (Self and family)		5,000	60,000
Present Salary (Assistant - father)		1,000	12,000
Provision of Bad Debt		9	106
Other Cost (stationary & Entertainment etc.)		1,800	21,600
Non Cash Item:			
Depreciation Expenses		248	2,970
Total Operating Cost (D)		11,256	135,076
Net Profit (C-D):		3,878	46,532

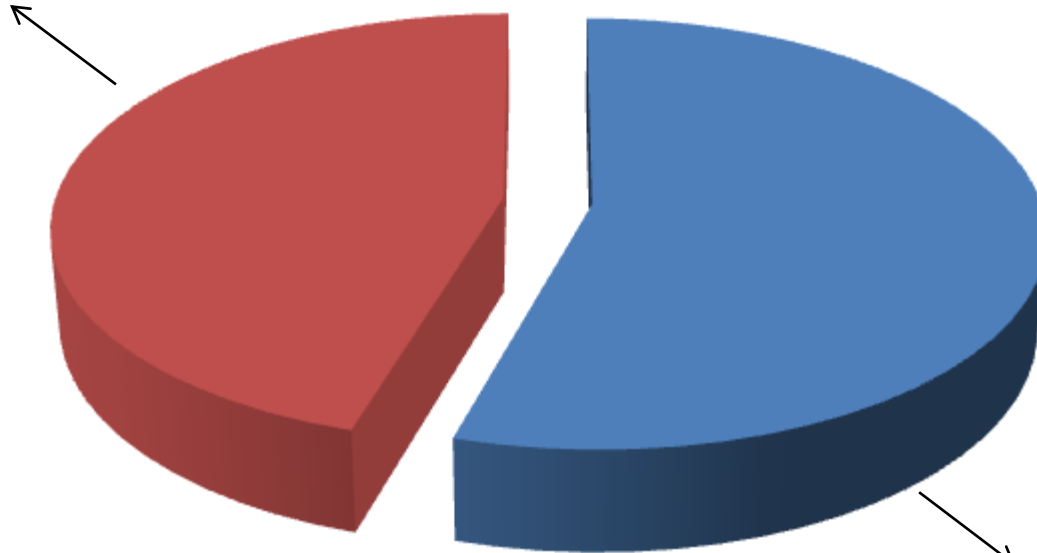
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item, stationary item and cosmetics item etc)	Investment in products (grocery item, confectionary item, bakery item, stationary item, cosmetics item and oil cake etc)	146,786	150,000	296,786
Investment in flexiload		5,000		5,000
Investment in Machineries, Equipments & Tools (refrigerator, mobile set, weight balance, bulb and fan etc.)		16,200		16,200
Cash in hand		6,025		6,025
Decoration (fixture and fittings)		5,400		5,400
Debtors (Since March, 2016 to at present)		10,589		10,589
Creditors (Since March, 2016 to at present)		(10,000)		(10,000)
Total Capital		180,000	150,000	330,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 180,000
- GTT's Investment BDT 150,000
- Total Capital BDT 330,000

**GTT's
Investment 45%**



**Entrepreneur's
Contribution
55%**

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	7,500	210,000	2,520,000	8,700	243,600	2,923,200	9,570	267,960	3,215,520
Estimated commission from flexiload	54	1,512	18,144	63	1,754	21,047	71	1,999	23,994
Estimated total income from sales & commission (A)	7,554	211,512	2,538,144	8,763	245,354	2,944,247	9,641	269,959	3,239,514
Less: Cost of Sales (Purchase product) (B)	6,750	189,000	2,268,000	7,830	219,240	2,630,880	8,613	241,164	2,893,968
Gross Profit (C) [C=(A-B)]	804	22,512	270,144	933	26,114	313,367	1,028	28,795	345,546
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Shop rent (self)		-	-		-	-		-	-
Night Guard bill		150	1,800		200	2,400		250	3,000
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance bill		2,800	33,600		3,800	45,600		4,800	57,600
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self and family)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant - father)		2,000	24,000		2,500	30,000		3,000	36,000
Provision of Bad Debt		9	106		9	106		9	106
Other Cost (stationary & Entertainment etc.)		2,300	27,600		2,500	30,000		2,700	32,400
Non Cash Item:									
Depreciation Expenses		248	2,970		248	2,970		248	2,970
Total Operating Cost (D)	-	16,261	188,806	-	18,711	224,536	-	21,161	253,936
Net Profit (C-D):	-	6,251	81,338	-	7,403	88,831	-	7,634	91,610
Retained Income			81,338			170,169			261,779

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.)

<i>SI #</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)	87,338	100,831	103,610
1.3	Depreciation Expenses	2,970	2,970	2,970
1.4	Opening Balance of Cash Surplus	-	54,308	86,109
	Total Cash Inflow	240,308	158,109	192,689
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	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	54,308	86,109	120,689

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name;
- He has on hand training;
- Family business;
- Skilled & working experience : 10 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 441,779 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 199th as Yunus Centre and 47th In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











ইউ,পি ফরম-১৩
ট্রেড লাইসেন্স ফি আদায়ের রেজিস্ট্রার

লাইসেন্স

৯০৭

মোঃ মান্দা ইউনিয়ন পরিষদ কার্যালয়
ডাকঘর : মান্দা
উপজেলা : মান্দা, জেলা : নওগাঁ।

বহি নং- ১০

সন :- ২০১৬

লাইসেন্স নং- ১১০৭

তারিখ :- ২০।০৬।২০১৬

লাইসেন্স প্রাপকের নাম

শ্রী শ্রী হরিচন্দ্র শেঠা

পিতা/স্বামীর নাম

শ্রী: শ্রীচন্দ্র কুমার

ঠিকানা

বাদল দাটা এক: কুমিল্লা, মান্দা-নওগাঁ
২৬০৮ টকা

ফি প্রদান করায় ইউনিয়নের সীমানার মধ্যে ০২।০৭।২০১৫ খ্রি: ২৬০৮০১০৬/২০১৬
তারিখে শেষ হইবে।

পেশা, ব্যবসা, বৃত্তির ধরণ

সুদিনামা কুচুমা

৩০।০৬।২০১৬

তারিখ পর্যন্ত বলবৎ থাকিবে।

এই লাইসেন্স এক বৎসরের জন্য

হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

প্রদত্ত ফিসের পরিমাণ

দুই সত্ত্ব শিশা টেকনা

মাত্র

(অক্ষরে)- ২০০ + ৩০৮৩০৮

তারিখ- ২০।০৬।২০১৬

চেয়ারম্যানের স্বাক্ষর
এজেন্ট আহমেদ হিন্দোল



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

 **নাম: শিতল কুমার**
Name: Shital Kumar
পিতা: যোগেন্দ্রনাথ সাহা
মাতা: রিনা রানী
Date of Birth: 17 Aug 1992
ID NO: 19926414767000315


এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য কেবলমাত্র পাওরা শেষে মিকটহু পোস্ট অফিসে জমা দেবার জন্য অনুমোদন করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ... গ্রাম/রাজ: বানলঘাটা, মাদলঘাটা, ডাকঘর: কুতলা - ৬৫১০, মাদ্দা, নওগাঁ

রক্তের গ্রুপ / Blood Group: B+


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/১০/২০১০



Thank You