



Project Identified by: Md. Nazmul Islam, Asst. Officer Nekmorod, Thakurgaon.
Business Proposal Prepared by: Md. Main Uddin.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faizul Alam Vill: Gariali, Union: 4no Baropolashbari, Post: Morolhat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	29years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	01(One) Brother 02(Two) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Fuljan Md. Ejab Uddin <i>Branch: Amjankhor, Centre # 41/mo</i> <i>Loan no.: 5995, Member since July 02, 2006</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 7,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Eight
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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 60,000 (Sixty Thousand).
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745382803
NU's National ID No.	:	9410831551807
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst.Fuljan is a GB member since July 02, 2006 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) 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>M/S Ariful Electronics</i>
Address/ Location	:	Morolhat.Baliadangi
Total Investment in BDT	:	Tk. 2,70,000
Financing	:	Self Tk. 1,70,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20% and Bkash and Flaxi Commission
(ii) Estimated % of proposed gross profit margin	:	On an Average 20% and Bkash and Flaxi Commission
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

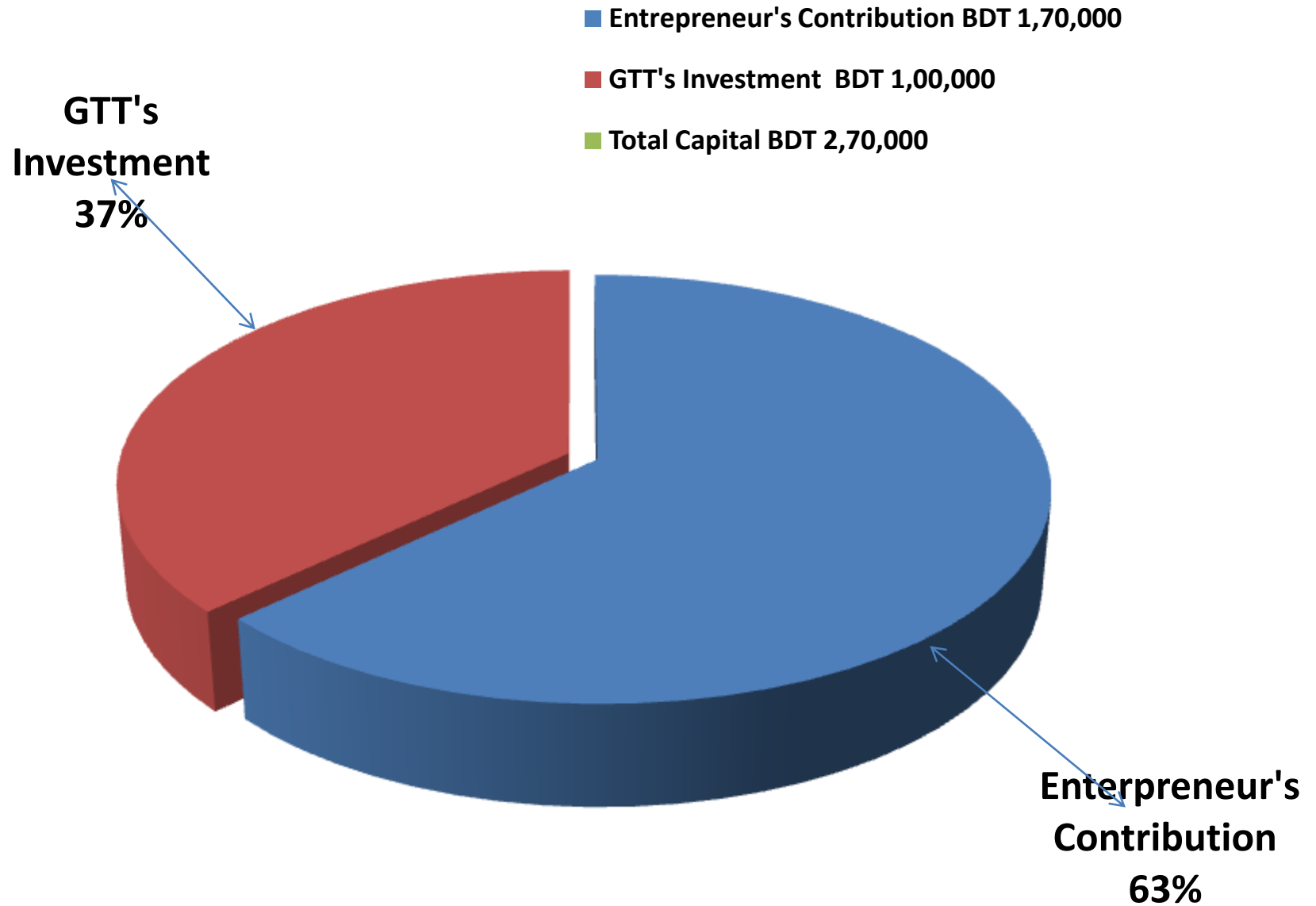
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Avg. Daily Transaction	Commis sion %	Existing Business (BDT)		
			Daily	Monthly	Yearly
Sales income from Products-1			1,500	42,000	504,000
Commission on Bkash	30,000	0.004	120	3,360	40,320
Commission on Flexi Load	2,000	0.027	54	1,512	18,144
Total Sales (A)			1,674	46,872	562,464
Less: Cost of Sales/Products-1			1,200	33,600	403,200
Total Cost of Sales/Products (B)			1,200	33,600	403,200
Gross Profit (C) [C=(A-B)]			474	13,272	159,264
Less: Operating Cost:					
Electricity bill				500	6,000
Shop Rent				400	4,800
Mobile bill				400	4,800
Night Guard bill				100	1,200
Conveyance bill				600	7,200
Ownership Transfer Fee					
Present Salary (Family & Self)				5,000	60,000
Bank Charge (DD, PO, SC)					-
Provision of bad debt					-
Other Cost (Stationary & Entertainment etc.)				1,200	14,400
Non Cash Item:					
Depreciation Expenses				81	970
Total Operating Cost (D)				8,281	99,370
Net Profit (C-D):				4,991	59,894

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Such as Defferent Typs electronics Item, Mobile Charger,Head phone,Battery, Bkash and Flexi item etc.)	Investment in products (Such as Defferent Typs electronics item, Mobile accessories,Bkash and Flexi item etc.)	136,701	100,000	236,701
Investment in Equipment & Tools (Such as Fan,-01 etc.)		1,200	-	1,200
Cash in Hand		4,199	-	4,199
Advance for Shop		20,000	-	20,000
Investment in Decoration (Furniture, fixture and fittings)		7,900		7,900
Total Capital		170,000	100,000	270,000

SOURCE OF FINANCE



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-1	2,000	56,000	672,000	2,200	61,600	739,200	2,420	67,760	813,120
Estimated Commission on Bkash	160	4,480	53,760	165	4,620	55,440	170	4,760	57,120
Estimated Commission on Flexi Load	70	1,960	23,520	77	2,156	25,872	85	2,372	28,459
Total Estimated Sales (A)	2,230	62,440	749,280	2,442	68,376	820,512	2,675	74,892	898,699
Less: Estimated Cost of Sales/Products-1	1,600	44,800	537,600	1,760	49,280	591,360	1,936	54,208	650,496
Total Estimated Cost of Sales/Products (B)	1,600	44,800	537,600	1,760	49,280	591,360	1,936	54,208	650,496
Gross Profit (C) [C=(A-B)]	630	17,640	211,680	682	19,096	229,152	739	20,684	248,203
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,100	13,200
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	9,600
Night Guard bill		100	1,200		150	1,800		200	2,400
Conveyance		900	10,800		1,100	13,200		1,300	15,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		6,000	72,000		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		81	970		81	970		81	970
Total Operating Cost (D)	-	10,983	127,580	-	11,733	140,790	-	12,983	155,790
Net Profit (C-D)	-	6,658	84,100	-	7,364	88,362	-	7,701	92,413

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	88,100	96,362	100,413
1.3	Depreciation Expenses	970	970	970
1.4	Opening Balance of Cash Surplus	-	65,070	114,402
	Total Cash Inflow	189,070	162,402	215,785
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment in Machineries	-		
2.3	Investment in Equipment & Tools	-		
2.4	Investment in Decoration	-		
2.5	GB loan Outstanding	-		
2.6	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	65,070	114,402	167,785

SWOT ANALYSIS

STRENGTH

- Present employment:0
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (5yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;Morolhat Baliadangi,
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 4,34,875 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 232th as Yunus Centre and 62th In-house Executive
Social Business Design Lab
(GTT) on April 21, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



bKash
बकैश

3000
198

बकैश
0.6%





Mobile phone cases and accessories

Mobile phone cases and accessories

iKash +2478

Mobile phone chargers and cables

Mobile phone accessories

Mobile phone accessories including Samsung battery and Nokia phones

Mobile phone accessories including cables and chargers

iKash +2478

Mobile phone accessories

Mobile phone accessories

iKash +2478

276
276
276



NOVA GOLD
NOVA GOLD
NOVA GOLD

Anker
PowerCore
PowerBank
10000mAh
PowerCore
10000mAh

Calendar for March 2024

Month	Year	2024	2024
1	2	3	4
5	6	7	8
9	10	11	12
13	14	15	16
17	18	19	20
21	22	23	24
25	26	27	28
29	30	31	

WATSON 95% OFF

WATSON
ACTIVE
BATTERY

ACTIVE
BATTERY

1GB
MEMORY CARD

Stacks of papers and folders

Stacks of papers and folders

Stacks of papers and folders

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৳৫০

পঞ্চাশ টাকা

সং ৫৭৭২৭১০

Handwritten signature and date

৳১০০



৳১০০

একশত টাকা

সং ১১০০৭১০

Handwritten signature and date

Handwritten text in Bengali script, likely a receipt or ledger entry.

Handwritten signature and date

Handwritten signature and date

Handwritten text in Bengali script, including a list of items and amounts.

বি.সি.সি.সি.
(আর.সি.সি.-২১)
(ফলকিউডি)

ট্রেড লাইসেন্স

৪নং বড়পলাশবাড়ী ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বাগিরাভাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বছর ৪ ২০১৫-২০১৬

বহিঃনং-০০২
লাইসেন্স নং- ২৪৫

২০১৫-২০১৬ তারিখ ০৭/৪/১৬

ব্যবসা প্রতিষ্ঠানের নাম সিমার্গ অ্যারিফুল ইলেকট্রনিক্স

মালিক/স্বোপাইটারের নাম মোঃ ফাইজুল আলম

পিতা/স্বামীর নাম মোঃ ইত্যাদি

গ্রাম- সান্তিহালা ডাকঘর মোড়েলবাড়ী

উপজেলা : বাগিরাভাঙ্গী, জেলা-ঠাকুরগাঁও।

পেশার ধরণ ইলেকট্রনিক্স, বিক্রয়, ফ্লাক্সি লোড

৩০ জুলাই ২০১৬ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ ১০০০ টাকা

কথায় তিনশত টাকা মাত্র

ধাও হয়ে তার ব্যবসা/বৃত্তি/পেশা বিক্রয়

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ: ০৭/৪/১৬

(Signature)
 চেয়ারম্যানের সীল
 চেয়ারম্যানের দপ্তর
 বাগিরাভাঙ্গী, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ফাইজুল আলম

Name: Md. Faizul Alam

পিতা : মোঃ ইজাব উদ্দীন

মাতা: ফুলজান

Date of Birth: 10 Apr 1987

ID NO: 9410831551807

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পক্ষের হস্তে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/ডাঙা: গড়িয়ালী, গড়িয়ালী, ডাকঘর : মোড়ল হাট - ৫১৪০,
বাগিরাডাঙ্গা, ঠাকুরগাঁও

প্রদানকারী কর্মসূচীর স্বাক্ষর প্রদানের তারিখ: ১৯/০৯/২০০৮





Thank You