



Business Proposal collected & prepared by: Md. Ruhul Amin, Officer, Thakurgoan unit, Thakurgoan.

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Madon Chandra Roy Vill: Bonbari, Union: 3 no. Khongaon, Post: Vomradoho, Upazila: Peerganj, District: Thakurgaon.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01(One) Son
No. of siblings:	:	03 (Three) 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	:	Jhilki rani
(iii) Father's name	:	Debendra Nath Roy
(iv) GB member's info	:	<i>Branch: Khongaon, Peerganj, Centre # 45/mo</i> <i>Loan no.: 7925, Member since March 01, 2004</i> First loan: Tk. 5,000 Existing loan: Tk. 37,000, Outstanding loan: Tk. 22,308
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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 Seven
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.)	:	<p>12 (Twelve) years experience is running his own business. He started the business with BDT 30,000 (Thirty thousand).</p> <p>He has 06 (Six) years working experience as an assistant in his uncle shop. He has 02 (Two) years working experience as an tailor in a local shop.</p>
Other Own/Family Sources of Income	:	His father's income from agriculture. His 01 (One) brother's income from teaching. His 01 (One) brother's income from servicing (mechanic).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01738696608
NU's National ID No.	:	9418260915105
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Jhilki Rani is a GB member since March 01, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house and purchasing cow.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nipa Cosmetics</i>
Address/ Location	:	Lohagara Bazar, Peerganj, Thakurgaon.
Total Investment in BDT	:	Tk. 201,000
Financing	:	Self Tk. 121,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% & tailoring 90%
(ii) Estimated % of proposed gross profit margin	:	On products 20% & tailoring 90%
(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	800	22,400	268,800
Income from tailoring	200	5,600	67,200
Total income from sales of products and tailoring (A)	1,000	28,000	336,000
Less: Cost of Sales/Products	640	17,920	215,040
Less: Cost of tailoring accessories	20	560	6,720
Total Cost of Sales/Products (B)	660	18,480	221,760
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		300	3,600
Generator Bill		150	1,800
Shop Rent		700	8,400
Mobile bill		300	3,600
Night Guard bill		50	600
Conveyance bill		700	8,400
Present Salary (Family & Self)		3,000	36,000
Other Cost (Stationary & Entertainment etc.)		350	4,200
Non Cash Item:			
Depreciation Expenses		142	1,708
Total Operating Cost (D)		5,692	68,308
Net Profit (C-D):		3,828	45,932

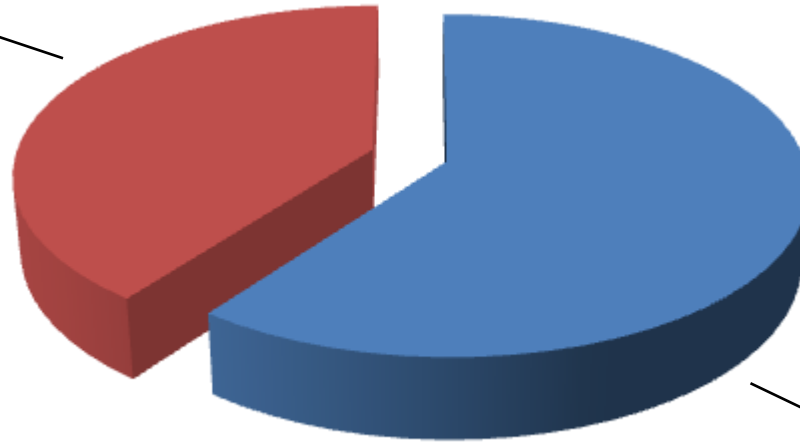
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cosmetics item, stationary item and tailoring accessories etc.)	Investment in products (cosmetics item, stationary item and tailoring accessories etc.)	69,858	80,000	149,858
Investment in Machinery, Equipment & Tools (sewing machine, light and fan etc.)		3,800	-	3,800
Cash in Hand		5,962	-	5,962
Advance for Shop		30,000	-	30,000
Decoration (fixture and fittings)		11,380	-	11,380
Total Capital		121,000	80,000	201,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 121,000
- GTT's Investment BDT 80,000
- Total Capital BDT 201,000

**Gtt's
Investment
40%**



**Entrepreneur's
Contribution
60%**

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	1,200	33,600	403,200	1,380	38,640	463,680	1,518	42,504	510,048
Estimated income from tailoring	250	7,000	84,000	275	7,700	92,400	294	8,239	98,868
Estimated total income from sales of products and tailoring (A)	1,450	40,600	487,200	1,655	46,340	556,080	1,812	50,743	608,916
Less: Estimated Cost of Sales/Products	960	26,880	322,560	1,104	30,912	370,944	1,214	34,003	408,038
Less: Cost of tailoring accessories	25	700	8,400	28	770	9,240	29	824	9,887
Total Estimated Cost of Sales/Products (B)	985	27,580	330,960	1,132	31,682	380,184	1,244	34,827	417,925
Gross Profit (C) [C=(A-B)]	465	13,020	156,240	524	14,658	175,896	568	15,916	190,991
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator Bill		200	2,400		250	3,000		300	3,600
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		150	1,800		200	2,400
Conveyance		1,000	12,000		1,300	15,600		1,600	19,200
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		4,000	48,000		4,500	54,000		5,000	60,000
Bank Charge (DD, PO, SC)		84	504		84	1,008		84	1,008
Other Cost (stationary & Entertainment etc.)		400	4,800		450	5,400		500	6,000
Non Cash Item:									
Depreciation Expenses		142	1,708		142	1,708		142	1,708
Total Operating Cost (D)	-	8,160	94,212	-	9,210	110,516	-	10,260	123,116
Net Profit (C-D)	-	4,860	62,028	-	5,448	65,380	-	5,656	67,875
Retained Income			62,028			127,408			195,283

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.)

<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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	65,228	71,780	74,275
1.3	Depreciation Expenses	1,708	1,708	1,708
1.4	Opening Balance of Cash Surplus	-	47,736	82,824
	Total Cash Inflow	146,936	121,224	158,807
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	47,736	82,824	120,407

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 20 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 316,283 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 234th as Yunus Centre and 62nd In-house Executive
Social Business Design Lab
(GTT) on April 21, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











ইউ.পি. ফরম নং-১৩

ট্রেড লাইসেন্স

অর্থ বছর ২০২৫/২০২৬

ওরং খনগাও ইউনিয়ন পরিষদ

উপজেলা : পীরগঞ্জ, জেলা : ঠাকুরগাঁও।

বহি নং- ১৬

ক্রমিক নং- ১৫১০

লাইসেন্স নম্বর : ১৫১০/১৬ তারিখ : ০৪/২/২০২৫ খ্রি:

লাইসেন্সধারীর নাম : হুমায়ুন কবীর

পিতা/স্বামীর নাম : মোঃ হুমায়ুন কবীর

ঠিকানা : ওরং খনগাও ইউনিয়ন

পেশার ধরণ ও অবস্থান : ক্রেতার ব্যবসা

ফি প্রদানের পরিমাণ : ২০০ টাকা। (কথায় = দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা : ০৪/০২/২০২৫ খ্রি: তারিখ পর্যন্ত চালিয়ে

যাবার জন্য লাইসেন্স প্রদান করা হলো।

তারিখ: ০৪/০২/২৫

স্বাক্ষর: মোঃ হুমায়ুন কবীর
চেয়ারম্যান
ওরং খনগাও ইউনিয়ন পরিষদ
পীরগঞ্জ, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মদন চন্দ্র রায়

Name: Madon Chandra Roy

পিতা: দেবেন্দ্র নাথ রায়

মাতা: বিলকী রানী

Date of Birth: 15 Oct 1984

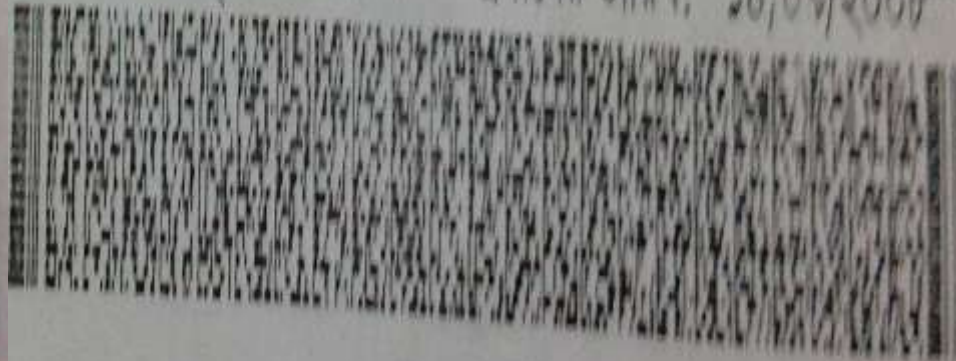
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বনবাড়ী, বনবাড়ী, ডাকঘর: ভোমরাদহ - ৫১১০, পীরগঞ্জ, ঠাকুরগাঁও

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/০৯/২০০৮





Thank You