



*Business Proposal Collected by : **Md. Khalid Sorari Omar, Asst. N U, Rohanpur unit, Chapinawabganj.***

*Business Proposal Prepared by: **Md. Mahbubur Rahman Bhuiyan.***

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

Name and address	: <b><i>Md. Abdulla Al Mamun</i></b> Vill: Mosribuza, Union: Daldali, Post: Mosribuza, Upazila: Bulahat, District: Chapainawabganj.
Age	: 20 Years
Marital status	: Unarried
Children	: N/A
No. of siblings:	: 02 (Two) 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	: Mst. Tazkara Begum
(iii) Father's name	: Md. Robule Islam
(iv) GB member's info	: <i>Branch: Mosribuza, Bulahat Centre # 30/mo</i> <i>Loan no.: 5674, Member since May 2, 2005</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 4,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's father
(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	:	S 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.)	:	03 (Three) 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 cement & road business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740118756
NU's National ID No.	:	19997011837102468
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Tazkara Begu is a GB member since May 02, 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	:	<b><i>Bhai Bhai Mudi Store</i></b>
Address/ Location	:	Mosribuza bazar, Chapinawabganj.
Total Investment in BDT	:	Tk. 674,000
Financing	:	Self Tk.474,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 10,000 (Ten thousand)
Proposed Salary (estimates)	:	Taka 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 08%
(ii) Estimated % of proposed gross profit margin	:	On products 08%
(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	12,000	336,000	4,032,000
<b>Total income from sales &amp; commission (A)</b>	<b>12,000</b>	<b>336,000</b>	<b>4,032,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>			
	<b>11,040</b>	<b>309,120</b>	<b>3,709,440</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>960</b>	<b>26,880</b>	<b>322,560</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Shop rent		1,000	12,000
Generator bill		150	1,800
Night Guard bill		150	1,800
Mobile bill		700	8,400
Conveyance bill		4,000	48,000
Present Salary (Self and family)		10,000	120,000
Present Salary (Assistant - father)		2,500	30,000
Provision of Bad Debt		44	533
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		486	5,830
<b>Total Operating Cost (D)</b>		<b>20,730</b>	<b>248,763</b>
<b>Net Profit (C-D):</b>		<b>6,150</b>	<b>73,797</b>

## **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)	372,218	200,000	572,218
Investment in Machineries, Equipments & Tools (refrigerator, mobile set, weight balance, bulb and fan etc.)		35,900		35,900
Cash in hand		18,150		18,150
Decoration ( fixture and fittings)		4,450		4,450
Advance for shop		30,000		30,000
Debtors (Since March, 2016 to at present)		53,282		53,282
Creditors (Since March, 2016 to at present)		(40,000)		(40,000)
<b>Total Capital</b>		<b>474,000</b>	<b>200,000</b>	<b>674,000</b>

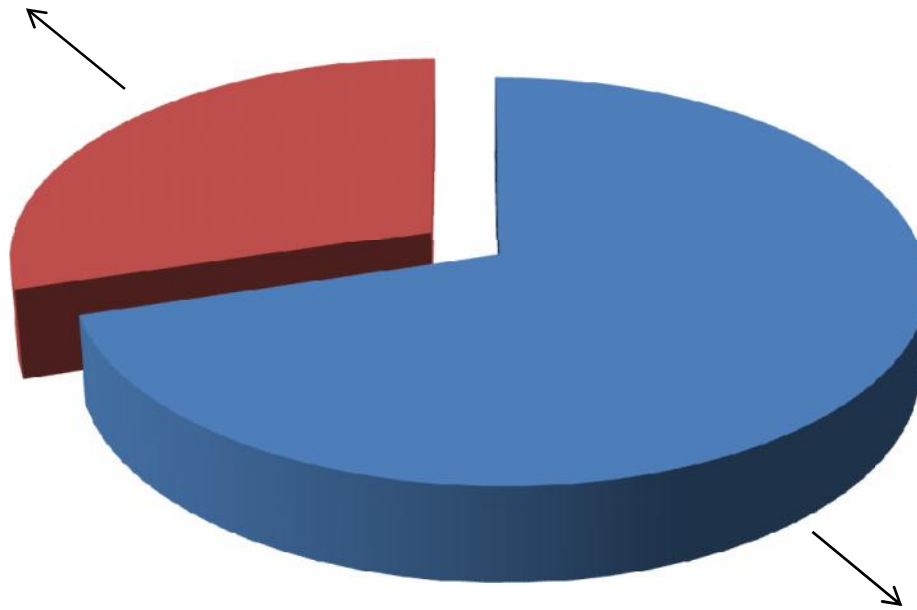
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 474,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 674,000

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	15,000	420,000	5,040,000	17,250	483,000	5,796,000	18,975	531,300	6,375,600
<b>Estimated total income from sales &amp; commission (A)</b>	<b>15,000</b>	<b>420,000</b>	<b>5,040,000</b>	<b>17,250</b>	<b>483,000</b>	<b>5,796,000</b>	<b>18,975</b>	<b>531,300</b>	<b>6,375,600</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>13,800</b>	<b>386,400</b>	<b>4,636,800</b>	<b>15,870</b>	<b>444,360</b>	<b>5,332,320</b>	<b>17,457</b>	<b>488,796</b>	<b>5,865,552</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>33,600</b>	<b>403,200</b>	<b>1,380</b>	<b>38,640</b>	<b>463,680</b>	<b>1,518</b>	<b>42,504</b>	<b>510,048</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Shop rent (self)		1,000	12,000		1,000	12,000		1,000	12,000
Generator bill		178	2,136		228	2,736		228	2,736
Night Guard bill		200	2,400		250	3,000		300	3,600
Mobile bill (SMS & Reporting)		1,000	12,000		1,100	13,200		1,200	14,400
Conveyance bill		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self and family)		11,000	132,000		11,500	138,000		12,000	144,000
Proposed Salary (Assistant - father)		3,000	36,000		3,500	42,000		4,000	48,000
Provision of Bad Debt		44	533		44	533		44	533
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
<b>Non Cash Item:</b>									
Depreciation Expenses		486	5,830		486	5,830		486	5,830
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>25,597</b>	<b>298,829</b>	<b>-</b>	<b>28,097</b>	<b>337,159</b>	<b>-</b>	<b>30,547</b>	<b>366,559</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>8,003</b>	<b>104,371</b>	<b>-</b>	<b>10,543</b>	<b>126,521</b>	<b>-</b>	<b>11,957</b>	<b>143,489</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including Ownership transfer fee of 374,382 deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)**

<b>Statement of Cash Flow</b>				
<b>Three Years Projection- After Funding</b>				
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	112,371	142,521	159,489
1.3	Depreciation Expenses	5,830	5,830	5,830
1.4	Opening Balance of Cash Surplus	-	70,201	122,552
	<b>Total Cash Inflow</b>	<b>318,201</b>	<b>218,552</b>	<b>287,872</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>70,201</b>	<b>122,552</b>	<b>191,872</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 Others (beyond family): 0</li><li><input type="checkbox"/> Future employment: 0</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> Trade license of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Family business;</li><li><input type="checkbox"/> Skilled &amp; working experience : 3 Years;</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods according to demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Increase of demand</li><li><input type="checkbox"/> The capital of Entrepreneur will be Tk. 848,382 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Competition.</li></ul>

Presented at 251<sup>st</sup> as Yunus Centre and 68<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

***Thank you***

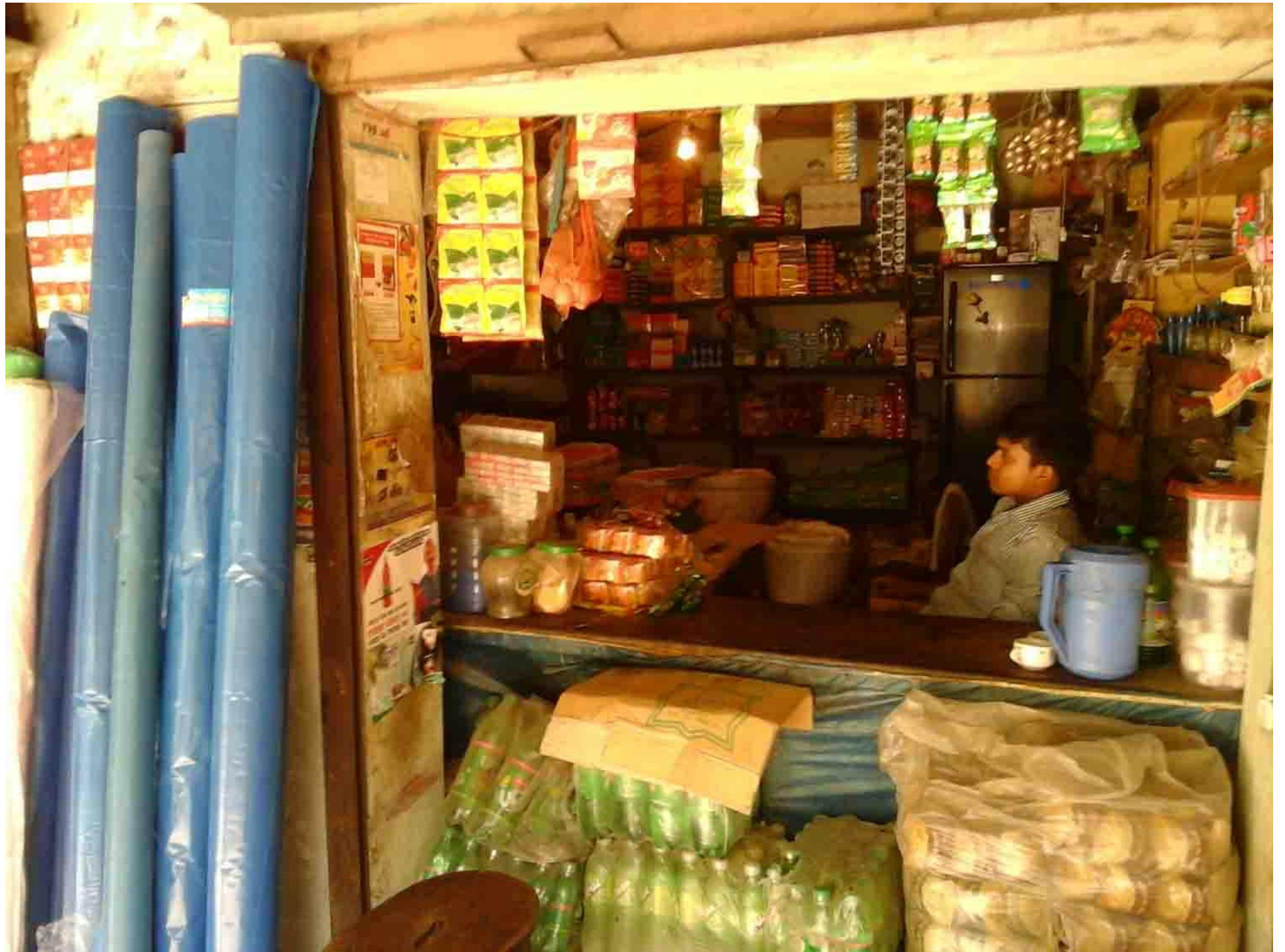
Pictures

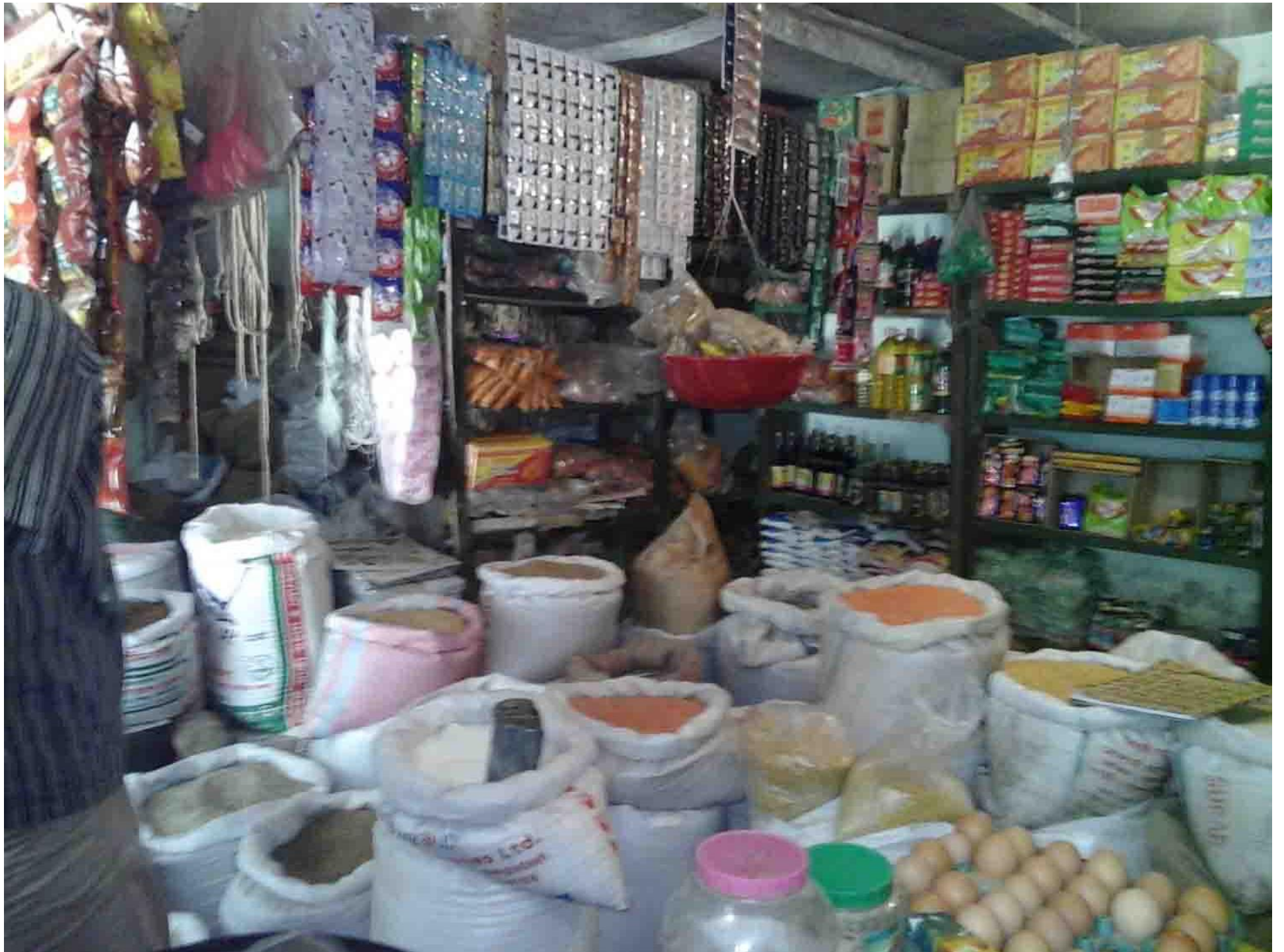














গ্রামীণ ব্যাংক

১৭৬০

মহাজ গ্রামের পাশবই

নাম	কমল কান্ত	পূর্ণা	কৈলাশ
কেন্দ্রের নাম	মুন্সীগঞ্জ		
শাখা	মুন্সীগঞ্জ		





क्र.सं.	वर्ष	दिनांक	प्रारंभिक		अंतिम	विवरण	नियमित
			दिनांक	प्रारंभिक			
				2200		200000	
				2220	>	2200	2000
				2240	>	2200	2000
				2260	>	2200	2000
				2280	>	2200	2000
				2300	>	2200	2000
				2320	>	2200	2000
				2340	>	2200	2000
				2360	>	2200	2000
				2380	>	2200	2000
				2400	>	2200	2000
				2420	>	2200	2000
				2440	>	2200	2000
				2460	>	2200	2000
				2480	>	2200	2000
				2500	>	2200	2000
				2520	>	2200	2000
				2540	>	2200	2000
				2560	>	2200	2000
				2580	>	2200	2000
				2600	>	2200	2000
				2620	>	2200	2000
				2640	>	2200	2000
				2660	>	2200	2000
				2680	>	2200	2000
				2700	>	2200	2000
				2720	>	2200	2000
				2740	>	2200	2000
				2760	>	2200	2000
				2780	>	2200	2000
				2800	>	2200	2000
				2820	>	2200	2000
				2840	>	2200	2000
				2860	>	2200	2000
				2880	>	2200	2000
				2900	>	2200	2000
				2920	>	2200	2000
				2940	>	2200	2000
				2960	>	2200	2000
				2980	>	2200	2000
				3000	>	2200	2000

2018  
 2018  
 2018

क्र.सं.	वर्ष	दिनांक	प्रारंभिक		अंतिम	विवरण	नियमित
			दिनांक	प्रारंभिक			
				2200		200000	
				2220	>	2200	2000
				2240	>	2200	2000
				2260	>	2200	2000
				2280	>	2200	2000
				2300	>	2200	2000
				2320	>	2200	2000
				2340	>	2200	2000
				2360	>	2200	2000
				2380	>	2200	2000
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				2460	>	2200	2000
				2480	>	2200	2000
				2500	>	2200	2000
				2520	>	2200	2000
				2540	>	2200	2000
				2560	>	2200	2000
				2580	>	2200	2000
				2600	>	2200	2000
				2620	>	2200	2000
				2640	>	2200	2000
				2660	>	2200	2000
				2680	>	2200	2000
				2700	>	2200	2000
				2720	>	2200	2000
				2740	>	2200	2000
				2760	>	2200	2000
				2780	>	2200	2000
				2800	>	2200	2000
				2820	>	2200	2000
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				2860	>	2200	2000
				2880	>	2200	2000
				2900	>	2200	2000
				2920	>	2200	2000
				2940	>	2200	2000
				2960	>	2200	2000
				2980	>	2200	2000
				3000	>	2200	2000

2018  
 2018  
 2018

গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
দলদলি ইউনিয়ন পরিষদ  
ভোলাহাট, চাঁপাইনবাবগঞ্জ  
**জন্ম সনদ**

[বিধি-৯, ১৯৭৩ ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]  
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং ৮

নিবন্ধনের তারিখ: ১০-০৮-২০১৫

সনদ ইস্যুর তারিখ: ১০-০৮-২০১৫

জন্ম নিবন্ধন নম্বর: 

১	৯	৯	৯	৭	০	১	১	৮	৩	৭	১	০	২	৪	৬	৮
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নাম: মোহাম্মদ আবদুল্লাহ আল মামুন

জন্ম তারিখ: ১০-১১-১৯৯৬

লিঙ্গ: পুরুষ

বিশেষ নোডেলের উনিশ শত দ্বিমানম্বেই

জন্ম স্থান: গ্রামঃ মূশরীভূজা, ডাকঃ মূশরীভূজা,  
উপজেলাঃ ভোলাহাট, জেলাঃ চাঁপাইনবাবগঞ্জ।

পিতার নাম: মোঃ রবিউল ইসলাম

জাতীয়তা: বাংলাদেশী

মাতার নাম: মোছাঃ তাজনেসা বেগম

জাতীয়তা: বাংলাদেশী

পূর্বাধিকার: গ্রামঃ মূশরীভূজা, ডাকঃ মূশরীভূজা,  
উপজেলাঃ ভোলাহাট, জেলাঃ চাঁপাইনবাবগঞ্জ।

১০/০৮/১৫

নিবন্ধক (স্বাক্ষর)  
মোঃ মনিরুল ইসলাম  
সহকারী নিবন্ধক  
জন্ম ও মৃত্যু নিবন্ধন কার্যালয়  
দলদলি ইউনিয়ন পরিষদ  
ভোলাহাট, চাঁপাইনবাবগঞ্জ।



(নিবন্ধকের কার্যালয়ের সীলনাম)

(স্বাক্ষর)

নিবন্ধকের উপকার ও নামের  
মোঃ আব্দুল্লাহ আল মামুন  
জন্ম: ১০/১১/১৯৯৬  
চাঁপাইনবাবগঞ্জ জেলা  
ভোলাহাট উপজেলা











**Thank You**