



Business Proposal collected by: Md. Ruhul Amin, Officer, Thakurgoan Sadar unit, Thakurgoan.
Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Tofazzal Haider</i> Vill: Dolpatipur, Union: 2 no. Kosaraniganj, Post: Kosaraniganj, Upazila: Peerganj, District: Thakurgaon.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 01 (One) 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 type="checkbox"/> Father <input checked="" type="checkbox"/> Mst. Tasira Begum S.M. Nasim Uddin Ahmed <i>Branch: Kosaraniganj, Peerganj, Centre # 29/mo</i> <i>Loan no.: 6520, Member since June 01, 2005</i> First loan: Tk. 5,000 Existing loan: Tk. 42,000, Outstanding loan: Tk. 42,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

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

Education, till to date	:	B.S.S (pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	His other's income from seasonal business (rice & wheat).
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has taken 06 (Six) months training on basic computer course from BSTI institute (Dinajpur).
Other Own/Family Sources of Income	:	His father's and brother's income from business (insecticide & fertilizer shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01733145649
NU's National ID No.	:	9418269885993
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- S.M. Nasim Uddin Ahmed is a GB member since June 01, 2005 at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized it for repairing house, purchasing cow and assisting his own existing business.
- Finally GB loan helped him to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Mridul Varieties Store</i>
Address/ Location	:	Nak kati Bazar, Peerganj, Thakurgaon.
Total Investment in BDT	:	Tk. 472,000
Financing	:	Self Tk. 272,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 12,000 (Twelve Thousand)
Proposed Salary	:	BDT 13,000 (Thirteen Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% & bkaash 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% & bkaash 100%.
(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	8,000	224,000	2,688,000
Commission from bkaash	100	2,800	33,600
Total income from sales & commission (A)	8,100	226,800	2,721,600
Less: Cost of Sales / Products (B)	7,200	201,600	2,419,200
Gross Profit (C) [C=(A-B)]	900	25,200	302,400
Less: Operating Cost:			
Electricity bill		700	8,400
Generator bill		150	1,800
Shop Rent (self)			-
Mobile bill		150	1,800
Night Guard bill		150	1,800
Conveyance bill		1,500	18,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		12,000	144,000
Present Salary (Assistant - 01)		4,000	48,000
Other Cost (Stationary & Entertainment etc.)		1,600	19,200
Non Cash Item:			
Depreciation Expenses		92	1,108
Total Operating Cost (D)		20,342	244,108
Net Profit (C-D):		4,858	58,292

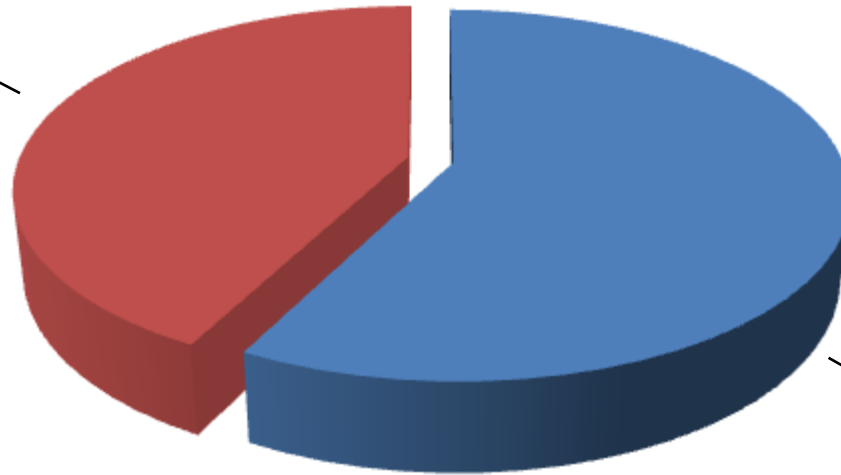
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products (grocery item, confectionary item, cosmetics item, soft drinks and oil cake etc.)	207,298	200,000	407,298
Investment in bkaash		40,000		40,000
Investment in Machinerries, Equipment & Tools (mobile set, weight machine, bulb and fan etc.)		4,800		4,800
Cash in hand		16,022		16,022
Decoration (fixture and fittings)		3,880		3,880
Total Capital		272,000	200,000	472,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 272,000
- GTT's Investment BDT 200,000
- Total Capital BDT 472,000

**GTT's
Investment 42%**



**Entrepreneur's
Contribution
58%**

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	10,800	302,400	3,628,800	12,420	347,760	4,173,120	13,662	382,536	4,590,432
Estimated commission from bkaash	120	3,360	40,320	132	3,696	44,352	139	3,881	46,570
Estimated total income from sales & commission (A)	10,920	305,760	3,669,120	12,552	351,456	4,217,472	13,801	386,417	4,637,002
Less: Cost of Sales / Products (B)	9,720	272,160	3,265,920	11,178	312,984	3,755,808	12,296	344,282	4,131,389
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200	1,374	38,472	461,664	1,505	42,134	505,613
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,200	14,400		1,300	15,600
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent (self)		-	-			-		-	-
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		450	5,400
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		2,500	30,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		13,000	156,000		14,000	168,000		15,000	180,000
Proposed Salary (Assistant - 01)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		2,100	25,200		2,300	27,600		2,300	27,600
Non Cash Item:									
Depreciation Expenses		92	1,108		92	1,108		92	1,108
Total Operating Cost (D)	-	25,961	303,018	-	29,461	353,528	-	32,161	385,928
Net Profit (C-D)	-	7,639	100,182	-	9,011	108,136	-	9,974	119,685
Retained Income			100,182			208,318			328,003

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	108,182	124,136	135,685
1.3	Depreciation Expenses	1,108	1,108	1,108
1.4	Opening Balance of Cash Surplus	-	61,290	90,534
	Total Cash Inflow	309,290	186,534	227,327
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	61,290	90,534	131,327

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences : 07 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 600,003 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 246th as Yunus Centre and 66th In-house Executive
Social Business Design Lab
(GTT) on May 05, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





সুজান

কল্যাণ

জ্যোতিষ

সেতান

শ্রীঃ শ্রীঃ হোকাঙ্কল হায়দ

(বড় বাড়ি)

নাকাটি বাজার,

শ্রীরগন্ড

ঠাকুরগাঁও



ট্রেড লাইসেন্স

অর্থ বছর ... ২০২৫-২৬

নং কোষারানীগঞ্জ ইউনিয়ন পরিষদ

উপজেলা : পীরগঞ্জ, জেলা : ঠাকুরগাঁও।

হি নং- ০২

ক্রমিক নং- ০৪২

ইসেন্স নম্বর

: ০৪২ তারিখ : ৩০/০২/২০২৫

লিকের নাম

: "মেসার্স হুদুদ ভোবাইটেজ ফের"
প্রোঃ মোঃ তোফা জুনেদ হামিদুল

তা/স্বামীর নাম

: অমঃ এমঃ নাঈম উদ্দীন আহম্মেদ

কানা

: গ্রামঃ হুদুদতিপুর ডাকঃ কোষারানীগঞ্জ

শার ধরণ

: উপজেলাঃ পীরগঞ্জ জেলাঃ ঠাকুরগাঁও

প্রদানের পরিমাণ

: মুদ্রের বোঝান (ব্যবসায়িক)
৫০০/- টাকা (পাঁচশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা ৩০/০৫/২০২৫

চালিয়ে যাবার জন্য লাইসেন্স প্রদান করা হলো।

চেয়ারম্যান
উপজেলা পরিষদ
ঠাকুরগাঁও



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ তোফাজ্জল হায়দার

Name: Md Tofazzal Haider

পিতা: এস এম নাসিম উদ্দীন আহমেদ

মাতা: মোছাঃ তাসিরা বেগম

Date of Birth: 07 Sep 1981



ID NO: 9418269885993

Thank You