



Business Proposal Collected & prepared by: Md. Ruhol Amin, Officer, Thakurgaon Sadar.

Business Proposal Verified by: Md. Rafiqul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Jahangir Alam Vill: Shaktiypur, Union: 05# Saidpur, Post: Vaduya, Upazila: Peergonj, District: Thakurgaon.
Age	:	22 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01(One) Brother and 03 (Three) Sisters.
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. Jamila Khatun
(iii) Father's name	:	Md. Abdul Malek
(iv) GB member's info	:	<i>Branch: Saidpur, Thakurgaon, Centre # 21/mo</i> <i>Loan no.: 2711/1, Member since July 12, 2011</i> First loan: Tk. 10,000 Existing loan: 30,000, Outstanding loan: Tk. 15,480
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	B A Final Year
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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 15,000 (Fifteen Thousand). : He has 4 years on hand training from his father.
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713749933
NU's National ID No.	:	19949418286000234
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jamila Khatun is a GB member since July 12, 2011 at first she took GB loan BDT 10,000 (Ten 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>Jahangir Cosmetics</i>
Address/ Location	:	Vabnagong Bazar, Pergonj, Thakurgaon.
Total Investment in BDT	:	Tk. 338,000
Financing	:	Self Tk. 238,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 25%, Bkash, M/Q Cash, Flexi Load 100%.
(ii) Estimated % of proposed gross profit margin	:	On an Average 25%, Bkash, M/Q Cash, Flexi Load 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

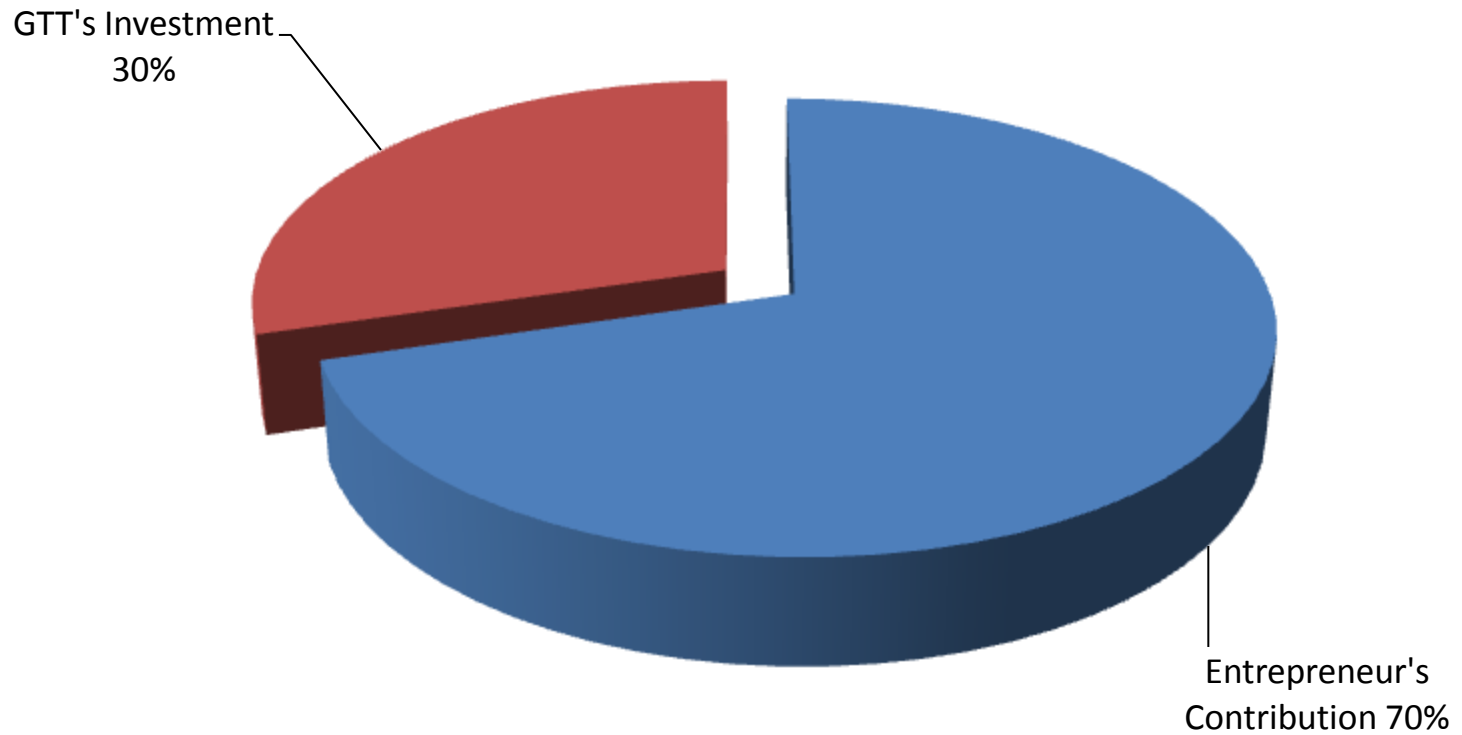
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,000	28,000	336,000
Commission on Bkash	100	2,800	33,600
Commission on M/Q Cash	50	1,400	16,800
Commission on Flexi Load	81	2,268	27,216
Total Sales (A)	1,231	34,468	413,616
Less: Cost of Sales/Products	750	21,000	252,000
Total Cost of Sales/Products (B)	750	21,000	252,000
Gross Profit (C) [C=(A-B)]	481	13,468	161,616
Less: Operating Cost:			
Electricity bill		150	1,800
Shop Rent (self)		-	-
Mobile bill		500	6,000
Night Guard bill		50	600
Conveyance bill		1,500	18,000
Ownership Transfer Fee			
Present Salary (Family & Self)		4,000	48,000
Bank Charge (DD, PO, SC)			-
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		117	1,399
Total Operating Cost (D)		7,317	87,799
Net Profit (C-D):		6,151	73,817

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Electric item and cosmetics items etc.)	Investment in products (Electric item and cosmetics items etc.)	95,114	50,000	145,114
Investment in bKash, Flexiload, DBBL and mobile banking		116,900	50,000	166,900
Investment in Equipment & Tools (Such as Fan, Ligh etc.)		3,300	-	3,300
Cash in Hand		29,126	-	29,126
GB Outstanding Loan		(15,480)		(15,480)
Investment in Decoration (fixture and fittings)		9,040		9,040
Total Capital		238,000	100,000	338,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 238,000
- GTT's Investment BDT 100,000
- Total Capital BDT 338,000



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	1,500	42,000	504,000	1,800	50,400	604,800	2,070	57,960	695,520
Estimated Commission on Bkash	130	3,640	43,680	143	4,004	48,048	157	4,404	52,853
Estimated Commission on M/Q Cash	65	1,820	21,840	72	2,002	24,024	79	2,202	26,426
Estimated Commission on Flexi Load	105	2,948	35,381	116	3,243	38,919	125	3,503	42,032
Total Estimated Sales (A)	1,800	50,408	604,901	2,130	59,649	715,791	2,431	68,069	816,832
Less: Estimated Cost of Sales/Products	1,125	31,500	378,000	1,350	37,800	453,600	1,553	43,470	521,640
Total Estimated Cost of Sales/Products (B)	1,125	31,500	378,000	1,350	37,800	453,600	1,553	43,470	521,640
Gross Profit (C) [C=(A-B)]	675	18,908	226,901	780	21,849	262,191	879	24,599	295,192
Less: Operating Cost:									
Electricity bill		200	2,400		250	3,000		350	4,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Night Guard bill		100	1,200		150	1,800		230	2,760
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		107	642		107	1,284		107	1,284
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,100	25,200
Non Cash Item:									
Depreciation Expenses		117	1,399		117	1,399		117	1,399
Total Operating Cost (D)	-	10,490	121,241	-	12,490	149,883	-	14,570	174,843
Net Profit (C-D)	-	8,418	105,660	-	9,359	112,308	-	10,029	120,349
Retained Income			105,660			217,968			338,316

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	109,660	120,308	128,349
1.3	Depreciation Expenses	1,399	1,399	1,399
1.4	Opening Balance of Cash Surplus	-	102,539	176,246
	Total Cash Inflow	211,059	224,246	305,993
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment in Machineries	50,000		
2.5	GB loan Outstanding	(15,480)		
2.6	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	108,520	48,000	48,000
3.0	Total Cash Surplus	102,539	176,246	257,993

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 (11yrs);

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 576,316 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th 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





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PROJECT
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DELUXE

নেং সৈয়দপুর ইউনিয়ন পরিষদ

থানা/উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

অর্থ বৎসর- ২০১.৫...-২০১.৫...

লাইসেন্স

ক্রমিক নং- 049

তারিখঃ ৫/২/১৫ইং

বই নং- 02

লাইসেন্স নং- ৪৬

প্রতিষ্ঠানের নাম :

জাহাঙ্গীর কমার্শিয়াল

লাইসেন্সধারীর নাম :

মোঃ জাহাঙ্গীর আলম

পিতা/স্বামীর নাম :

মোঃ আব্দুল মান্নেক

ঠিকানা :

শ্রীমানগঞ্জ বাজার

পেশার ধরণ :

কমার্শিয়াল

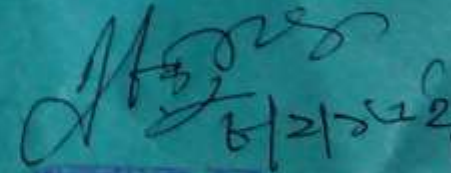
৩০ জুন ২০১.৫ ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ২৫০/- টাকা। (কথায় : দুইশত চল্লিশ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

করা হলো।


চেয়ারম্যান

তারিখঃ ০৫/০২/১৫ইং

নেং সৈয়দপুর ইউনিয়ন পরিষদ
পীরগঞ্জ, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাহাঙ্গীর আলম

Name: Md. Jahangir Alam

পিতা: মোঃ আব্দুল মালেক

মাতা: জমিলা খাতুন

Date of Birth: 01 Jan 1994

ID NO: 19949418286000234

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হেল্ডিং: মালেকের বাড়ি, গ্রাম/রাস্তা: এন্ড্রিয়ারপুর, এন্ড্রিয়ারপুর,
ডাকঘর: ভাদুয়া - ৫১১০, পৌরগঞ্জ, ঠাকুরগাঁও

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/১০/২০১৩



ସାଜ = 200ଟା 280ଟା
 କାମ = 2ଟା
 କାମ = 1ଟା
 ଆୟ = 50ଟା
 ସୁନା = 52ଟା
 ମାଧ୍ୟମ = 100ଟା
 ସୁନା = 19ଟା
 ମାଧ୍ୟମ = 2ଟା
 ବାଧ୍ୟ = 100ଟା
 ବିଷୟ = 200ଟା
 ଅନୁଷ୍ଠାନ = 1ଟା
 ବାଧ୍ୟ = 100ଟା
 ଆୟ = 50ଟା
 ସୁ = 100ଟା
 ମାଧ୍ୟମ = 220ଟା
 ବିଷୟ = 250ଟା
250ଟା

ମାଧ୍ୟମ = 200ଟା ମାଧ୍ୟମ = 20ଟା
 ବିଷୟ = 82ଟା ବିଷୟ = 100ଟା
 ମାଧ୍ୟମ = 200ଟା ମାଧ୍ୟମ = 20ଟା
 ବିଷୟ = 200ଟା ମାଧ୍ୟମ = 50ଟା
1000ଟା 95ଟା



Thank You