

**Business Proposal Collected by: Md. Jamal Uddin, Asst. Officer, Chauddagam unit, Comilla.**

**Business Proposal Prepared by: Naznin Akther**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Shazu</b> Vill: Kendra, Union: Nangalkot, Post: Nangalkot, Upazila: Nangalkot, District: Comilla.
Age	:	29 Years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 02 (Two) 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	:	Nurjahan
(iii) Father's name	:	Abdur Rashid
(iv) GB member's info	:	<i>Branch:</i> Nangalkot, Comilla, Membership from 1988 to 1998 First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 3,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Eight
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.)	:	08 (Eight) years experiences is running his own business. He started the business only with Tk. 50,000 (Fifty thousand). : He has 04 (Four) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's and 01 (One) brother's income from business (Tin shop). His 01 (One) brother's income from foreign remittance (Oman). From his existing business income, he built a house with a amount of 13 (Thirteen) lac taka, sent his brother abroad (Oman) with a amount of 02 (Two) lac 60 (Sixty) thousand taka and purchased 03 (Three) decimal land with a amount of 03 (Three) lac taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01811160335
NU's National ID No.	:	1928707879443
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Nurjahan was a GB member from 1988 to 1998 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took loan several times and utilized it by household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Rashid Store</i></b>
Address/ Location	:	Boxganj Bazar, Nangalkot, Comilla.
Total Investment in BDT	:	Tk. 1073,000
Financing	:	Self Tk. 873,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 12,000 (Twelve thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15%
(ii) Estimated % of proposed gross profit margin	:	On an Average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

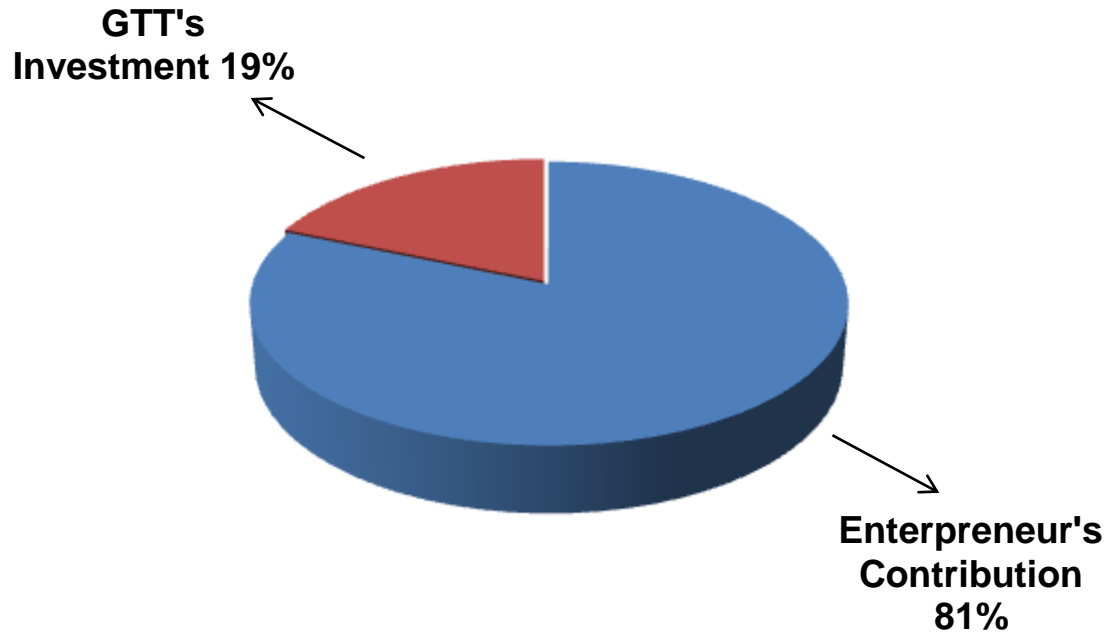
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	8,000	224,000	2,688,000
Less: Cost of Sales/Products (B)	6,800	190,400	2,284,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>33,600</b>	<b>403,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		2,500	30,000
Shop Rent		4,500	54,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		10,000	120,000
Present Salary (Assistant-01)		2,000	24,000
Provision of bad debt		15	184
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		1,016	12,190
<b>Total Operating Cost (D)</b>		<b>23,131</b>	<b>277,574</b>
<b>Net Profit (C-D):</b>		<b>10,469</b>	<b>125,626</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (confectionary item, bakery item, soft drinks, cosmetics item, sweet, curd and ice cream etc.)	Investment in products (confectionary item, bakery item and soft drinks etc.)	350,189	200,000	550,189
Investment in Machineries, Equipment & Tools (refrigerator - 02 pics, bulb and fan etc.)		53,000		53,000
Cash in Hand		9,011		9,011
Advance for Shop		400,000		400,000
Debtors (Since May, 2016 to at present)		18,400		18,400
Decoration (fixture and fittings)		42,400		42,400
<b>Total Capital</b>		<b>873,000</b>	<b>200,000</b>	<b>1,073,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 873,000
- GTT's Investment BDT 200,000
- Total Capital BDT 1073,000





# 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 (A)	11,200	313,600	3,763,200	12,432	348,096	4,177,152	13,178	368,982	4,427,781
Less: Cost of Sales/Products (B)	9,520	266,560	3,198,720	10,567	295,882	3,550,579	11,201	313,634	3,763,614
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,680</b>	<b>47,040</b>	<b>564,480</b>	<b>1,865</b>	<b>52,214</b>	<b>626,573</b>	<b>1,977</b>	<b>55,347</b>	<b>664,167</b>
<b>Less: Operating Cost:</b>									
Electricity bill		2,700	32,400		2,850	34,200		2,900	34,800
Shop Rent		4,500	54,000		4,500	54,000		5,000	60,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		12,000	144,000		14,000	168,000		14,500	174,000
Proposed Salary (Assistant- 01)		3,000	36,000		4,000	48,000		5,000	60,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		15	184		15	184		15	184
Other Cost (stationary & Entertainment etc.)		1,750	21,000		1,950	23,400		2,050	24,600
<b>Non Cash Item:</b>									
Depreciation Expenses		1,016	12,190		1,016	12,190		1,016	12,190
<b>Total Operating Cost (D)</b>	-	<b>28,845</b>	<b>337,654</b>	-	<b>32,745</b>	<b>392,934</b>	-	<b>35,445</b>	<b>425,334</b>
<b>Net Profit (C-D)</b>	-	<b>18,196</b>	<b>226,826</b>	-	<b>19,470</b>	<b>233,639</b>	-	<b>19,903</b>	<b>238,833</b>
<b>Retained Income</b>			<b>226,826</b>			<b>460,465</b>			<b>699,298</b>

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

**2. Investment Payback Schedule :** Quarterly installment including 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>
<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)	234,826	249,639	254,833
1.3	Depreciation Expenses	12,190	12,190	12,190
1.4	Opening Balance of Cash Surplus	-	199,016	364,845
	<b>Total Cash Inflow</b>	<b>447,016</b>	<b>460,845</b>	<b>631,868</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>199,016</b>	<b>364,845</b>	<b>535,868</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 01
- Future employment: 0
- Trade License of Business in his own name;
- Good reputation;
- He has on hand training;
- Skilled and working experience: 12 years;

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 1572,298 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

Presented at 165<sup>th</sup> as Yunus Centre and 65<sup>nd</sup> In-house Executive  
Social Business Design Lab

(GTT) on Jun, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures

স্বাস্থ্য

# রশিদ ষ্টোর



স্বাস্থ্যকর পানীয়, স্বাদময়, সহজপাচ্য, শিশুদের জন্য উপযুক্ত।















## অঙ্গীকারনামা

আমি নূরুজ্জামান স্বামী আব্দুল ও বাকিল গ্রাম: ফেন্দা  
পো: সুন্দরগঞ্জ থানা: সুন্দরগঞ্জ জেলা: সুন্দরগঞ্জ। এই মর্মে  
অঙ্গীকার প্রদান করিতেছি যে, আমি ১৯৮৮ ইং হতে ১৯৯৮ ইং পর্যন্ত গ্রামীণ ব্যাংক সুন্দরগঞ্জ শাখার  
মহিলা কেন্দ্রের সদস্য ছিলাম। আমার শারীরিক অসুস্থতার কারণে আমি গ্রামীণ ব্যাংকের ঋণের টাকা পরিশোধ  
করে আমার সঞ্চয়ের টাকা ফেরত নিয়ে গ্রুপ ত্যাগ করি। ব্যাংক থেকে সঞ্চয় ফেরত নেয়ার সময় ঋণের পাশ  
বই ব্যাংক জমা নিয়ে নেয়। যা বর্তমানে আমার নিকট কোন প্রমাণ নেই, তবে আমার গ্রুপের অন্যান্য সদস্যরা  
বিষয়টি জানেন।

স্বাক্ষর: সুন্দরগঞ্জ  
নাম: নূরুজ্জামান  
স্বামী: আব্দুল ও বাকিল

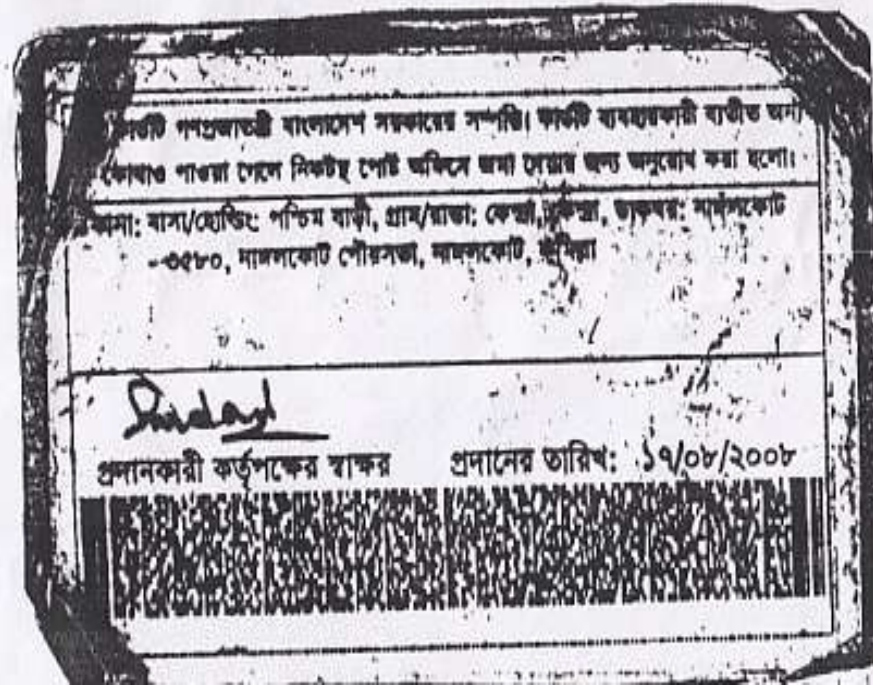
### স্বাক্ষীগনের নাম ও স্বাক্ষরঃ

১.

স্বাক্ষর: সুন্দরগঞ্জ  
নাম: সুন্দরগঞ্জ ফেন্দা  
ঠিকানা: সুন্দরগঞ্জ - সুন্দরগঞ্জ

২.

স্বাক্ষর: সুন্দরগঞ্জ  
নাম: সুন্দরগঞ্জ ফেন্দা  
ঠিকানা: সুন্দরগঞ্জ



**Thank You**