



**Business Proposal collected & prepared by: Md. Nazmul Islam, Asst. Officer,
Thakurgoan unit, Thakurgoan.**

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mostafa Kamal Vill: Rotnai, Union: 7 No Amzankhor, Post: Horinmari hat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	27 years
Marital status	:	Married
Children	:	01(One) Daughter
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
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. Bosiran Begum
(iii) Father's name	:	Md. Rahim Uddin
(iv) GB member's info	:	<i>Branch: Amzankhor Centre # 13/mo</i> <i>Loan no.: 1251, Member since February 04, 2010</i> First loan: Tk. 10,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 2,280
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	:	S.S.C
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 80,000 (Eighty Thousand). He has 02 (Two) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723664007
NU's National ID No.	:	9410810631275
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Bosiran Begum is a GB member since February 04, 2010 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>Modern Cosmetics</i>
Address/ Location	:	School hat, Horinmar hat, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 237,000
Financing	:	Self Tk. 137,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine Thousand)
Proposed Salary	:	BDT 10,000 (Ten Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 25%, Bkash 100% and Flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On an Average 25%, Bkash 100% and Flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Avg. Daily Transaction	Commission %	Existing Business (BDT)		
			Daily	Monthly	Yearly
Sales income from Products			1,200	33,600	403,200
Commission on Bkash	25,000	0.004	100	2,800	33,600
Commission on Flexi Load	2,000	0.027	54	1,512	18,144
Total income from Sales and Commission (A)			1,354	37,912	454,944
Less: Cost of Sales / Products (B)			900	25,200	302,400
Gross Profit (C) [C=(A-B)]			454	12,712	152,544
Less: Operating Cost:					
Electricity bill				300	3,600
Shop Rent (self)				-	-
Mobile bill				200	2,400
Night Guard bill				60	720
Conveyance bill				500	6,000
Present Salary (Family & Self)				9,000	108,000
Other Cost (Stationary & Entertainment etc.)				800	9,600
Non Cash Item:					
Depreciation Expenses				420	5,044
Total Operating Cost (D)				11,280	135,364
Net Profit (C-D):				1,432	17,180

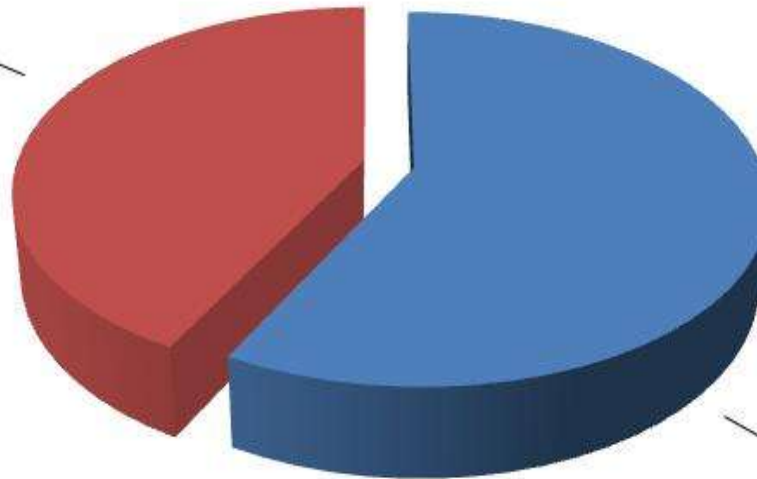
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, cosmetics item and jewellery item etc.)	Investment in products (grocery item, cosmetics item and jewellery item etc.)	67,007	70,000	137,007
Investment in bkaash	Investment in bkaash	25,784	30,000	55,784
Investment in flexiload		3,020		3,020
Investment in Machineries (Such as Refrigerator, Meter and mobile set - 4 pics etc.)		23,000	-	23,000
Investment in Equipment & Tools (Such as Fan, Light and Weight balance etc.)		3,660	-	3,660
Cash in Hand		6,359	-	6,359
GB Outstanding Loan		(2,280)		(2,280)
Investment in Decoration (Furniture, fixture and fittings)		10,450		10,450
Total Capital		137,000	100,000	237,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 137,000
- GTT's Investment BDT 100,000
- Total Capital BDT 237,000

GTT's
Investment BDT
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	1,800	50,400	604,800	2,070	57,960	695,520	2,277	63,756	765,072
Estimated Commission on Bkash	160	4,480	53,760	176	4,928	59,136	194	5,421	65,050
Estimated Commission on Flexi Load	68	1,890	22,680	74	2,079	24,948	82	2,287	27,443
Estimated Total income from Sales and Commission (A)	2,028	56,770	681,240	2,320	64,967	779,604	2,552	71,464	857,564
Less: Cost of Sales / Products (B)	1,350	37,800	453,600	1,553	43,470	521,640	1,708	47,817	573,804
Gross Profit (C) [C=(A-B)]	678	18,970	227,640	768	21,497	257,964	845	23,647	283,760
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		120	1,440		180	2,160		240	2,880
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		10,000	120,000		11,000	132,000		12,000	144,000
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,500	18,000		1,600	19,200
Non Cash Item:									
Depreciation Expenses		420	5,044		420	5,044		420	5,044
Total Operating Cost (D)	-	14,342	167,894	-	16,302	195,624	-	18,062	216,744
Net Profit (C-D)	-	4,628	59,746	-	5,195	62,340	-	5,585	67,016
Retained Income			59,746			122,086			189,102

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)	63,746	70,340	75,016
1.3	Depreciation Expenses	5,044	5,044	5,044
1.4	Opening Balance of Cash Surplus	-	42,510	69,894
	Total Cash Inflow	168,790	117,894	149,954
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB loan Outstanding	2,280		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	126,280	48,000	48,000
3.0	Total Cash Surplus	42,510	69,894	101,954

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (6 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 326,102 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ট্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৫-২০১৬

বহি নং-০৩

ক্রমিক নং- 78

লাইসেন্স নং- ৭৮ /২০১৫-২০১৬

তারিখ- ২৬/০২/১৬

ব্যবসা প্রতিষ্ঠানের নাম- মর্জান কমমোটিভিস

মালিক প্রোপাইটরের নাম- মোঃ মোস্তফা কামাল

পিতা/স্বামীর নাম- মোঃ বহিনী উদ্দিন

গ্রাম- ফুলহাট ডাকঘর- হরিণিয়া হাট

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ- কমমোটিভিস

০৬/০২/১৬ হইতে তারিখ পর্যন্ত বলবৎ।


ফি প্রদানের পরিমাণ- ৩০০/- টাকা।

কন্ডায়- তিন মাসের জন্য

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা-

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ- ২৬/০২/১৬


মোঃ শেখ আইয়ুব আলী
স্বাক্ষরস্থান
৭নং আমজানখোর ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।
মোবাইল ২০১৭৩৮৫৩৯৮০৩



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

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোস্তফা কামাল

Name: Md Mostafa Kamal

পিতা: মোঃ রাহিম উদ্দীন

মাতা: মোছাঃ খসিরুন বেগম

Date of Birth: 03 Jan 1988

ID NO: 9410810631275

৯৪১০৮

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

ঠিকানা: গ্রাম/রাস্তা: বড়াই, উদয়পুর, ঢাকদর; হবিগমারী হাট - ৪১৪০,
বালিয়াডাঙ্গী, ঠাকুরগাঁও

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৯/২০০৮





Thank You