



**Business Proposal Collected by: Md. Sofiquul Islam, Assistant Officer,
Manda, Naogoan.**
Business Proposal Prepared & Verified by: Md. Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Mozzammal Huque</i> Vill: Sonapur , Union: Puranpur , Post: Balu bazar, Upazila: Manda , District: Noagoan.
Age	:	30 Years
Marital status	:	Married
Children	:	01 (One) Brother
No. of siblings:	:	04(Four) Brothers & 04 (Four) 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 Shahida Banu
(iii) Father's name	:	Md Aniz Pihada
(iv) GB member's info	:	<i>Branch: Parapur , Centre # 08/mo</i> <i>Loan no. 1292/2, Membership Since 2010</i> First loan: Tk. 5,000 Existing loan: Tk 35,000, Last loan: TK 27300
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur father
(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 Nine
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.)	:	10(Ten) years experiences is running his own business. He started the business only with Tk. 100,000 (One Lac).
Other Own/Family Sources of Income	:	His father income from agriculture and his two brother's income from agriculture .
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01739616499
NU's National ID No.	:	6414781687376
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Shahida Banu is a GB from Since 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by cultivation and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tarique Varities Store
Address/ Location	:	Manda , Kalitula bazar,naogoan .
Total Investment in BDT	:	BDT 2,87,508
Financing	:	Self Tk. 1,87,508 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,200 (Three thousand two hundred)
Proposed Salary (estimates)	:	BDT 4,300 (Four thousand three hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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 (grocery item, bakery item and confectionary item etc) (A)	4,500	126,000	1,512,000
Less: Cost of sales of products (product purchase) (B)	4,050	113,400	1,360,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		200	2,400
Genarator bill		100	1,200
Shop Rent		500	6,000
Mobile bill		100	1,200
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Provision of bad Debt		3	36
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		3,200	38,400
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		59	713
Total Operating Cost (D)		5,462	65,549
Net Profit (C-D):		7,138	85,652

PRESENT & PROPOSED INVESTMENT BREAKDOWN

		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, biscuits, chips, coal, candy,tang,pest,magic pawder, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	90,422	100,000	190,422
Investment in Machinery (refrigerator - 1 pics)		2,350		2,350
Cash in hand		11,536		11,536
Debtors (Since December, 2015 to at present)		3,600		3,600
Creditors (Since November, 2015 to at present)		(4,000)		(4,000)
Decoration (fixture and fittings)		3,600		3,600
Advance for shop		80,000		80,000
Total Capital		187,508	100,000	287,508

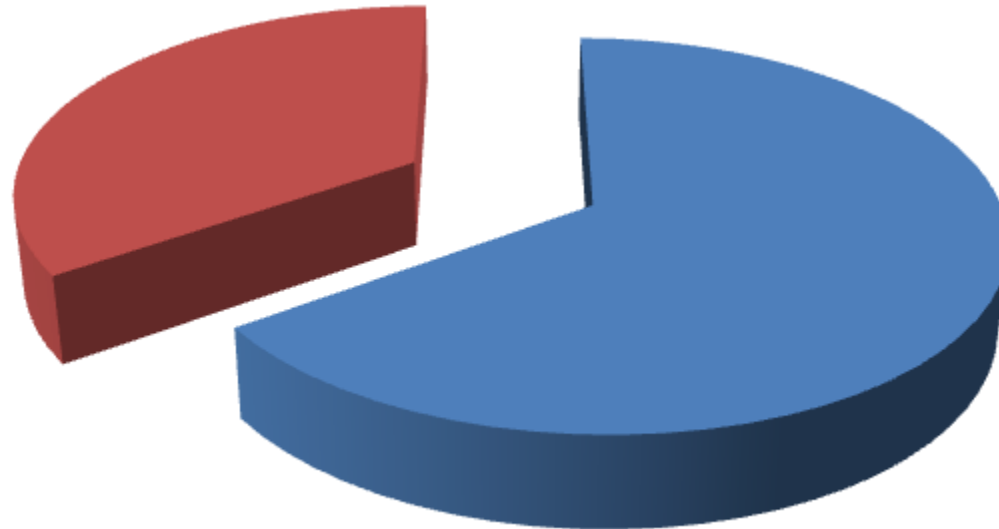
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 187508

■ GTT's Investment BDT 100000

■ Total Capital BDT 287508

GTT's
Investment
35%



Entrepreneur's
Contribution
65%

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 (grocery item, bakery item and confectionary item etc) (A)	5,500	153,997	1,847,966	6,875	192,497	2,309,958	8,937	250,245	3,002,945
Less: Cost of sales of products (product purchase) (B)	4,950	138,597	1,663,170	6,187	173,247	2,078,962	8,044	225,221	2,702,651
Gross Profit (C) [C=(A-B)]	550	15,400	184,797	687	19,250	230,996	894	25,025	300,295
Less: Operating Cost:									
Electricity bill		250	3,000		350	4,200		450	5,400
Genarator bill		120	1,440		150	1,800		200	2,400
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		100	1,200		150	1,800		200	2,400
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		1,200	14,400		1,700	20,400		2,000	24,000
Provision of bad Debt		3	36		3	36		3	36
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,300	51,600		4,800	57,600		5,800	69,600
Other Cost (stationary & Entertainment etc.)		300	3,600		500	6,000		800	9,600
Non Cash Item:									
Depreciation Expenses		59	713		59	713		59	713
Total Operating Cost (D)	-	7,694	88,059	-	9,124	109,489	-	10,974	131,689
Net Profit (C-D):	-	7,706	96,738	-	10,126	121,507	-	14,051	168,606
Retained Income			96,738			218,245			386,851

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 STATEMENT

Statement of Cash Flow

Three Years Projection- After Funding

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,738	129,507	176,606
1.3	Depreciation Expenses	713	713	713
1.4	Opening Balance of Cash Surplus	-	77,451	159,670
	Total Cash Inflow	201,451	207,670	336,989
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	77,451	159,670	288,989

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 03
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 10 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 574 ,359 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 194th as Yunus Centre and 45th In-house Executive
Social Business Design Lab
(GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



মোঃ মোজাম্মেল হক

নাম: মোঃ মোজাম্মেল হক
Name: Md. Mozammel Haque

পিতা: মোঃ আনিচ পিয়াদা

মাতা: মোছাঃ সাহিদা বানু

Date of Birth: 02 Feb 1985

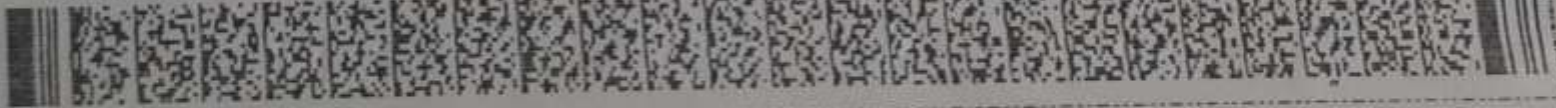
ID NO: 6414781687376

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

ঠিকানা: গ্রাম/রাস্তা: সোনাপুর, ডাকঘর: বাবুবাজার - ৬৫১১, মান্দা, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৮/২০০৮



ইউ,পি ফরম নং-৭ বিধি। ১২ (১)। নিয়ম দ্রষ্টব্য

শ্রী পরানপুর ইউনিয়ন

ব্যবসা এবং বৃত্তির জন্য

ট্রেড লাইসেন্স

পোঃ ফেটগ্রাম, উপজেলা : মান্দা, জেলা : নওগাঁ।
অর্থ বৎসর ২০১৫-২০১৬ইং

বহি নং-০৬

লাইসেন্স নং- ২৬-২/২০১৫-২০১৬

ক্রমিক নং- 281

নাম..... ডাঃ আব্দুল হক

পিতা/ স্বামীর নাম..... মোঃ আব্দুল হক

ঠিকানা..... মোঃ আব্দুল হক

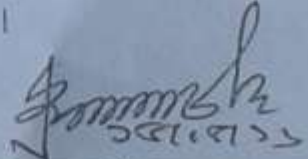
মূল্য..... টাকা ৫০০/- পরস্যা.....

মবলগে.....

বুঝিয়া পাইয়া..... ব্যবসার জন্য।

লাইসেন্স দেওয়া হইল। এই লাইসেন্স ৩০শে জুন/২০১৬ সাল পর্যন্ত বলবৎ থাকবে।

তারিখ - ১৫/০৬/২০১৬ ইং


চেয়ারম্যানের স্বাক্ষর
চেয়ারম্যান



Thank You