



Business Proposal Identified by: Md. Shafiquel Islam, Assit. Officer, Manda unit, Naogoan

Business Proposal Prepared by: Md. Mahbubur Rahman Bhuiyan.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Sohidul</i> Vill: Bhabanipur, Union: Bhabanipur, Post: Balubazar, Upazila: Nayamotpur, District: Naogoan.
Age	:	32 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	01 (One) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sufiya Begum
(iii) Father's name	:	Let. Hasen Ali
(iv) GB member's info	:	<i>Branch: Naymotpur, Naogoan Centre # 13/mo</i> <i>Loan no.: 4459/1, Member since April 10, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000. Outstanding Loan: TK. 11,472
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Nil
(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.)	:	08 (Eight) years experiences is running his own business. He started the business only with Tk. 36,000 (Thirty Six thousand). : He has 05 (Five) years working experiences an as assistant (Mun Mun tailors) in local area.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01745168245
NU's National ID No.	:	6416921996328
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sufiya Begum is a GB Member since April 10, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing cow and assisting the existing business of her son.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	S S Tailors
Address/ Location	:	Gabtolli bazar, Naymotpur, Naogoan.
Total Investment in BDT	:	Tk. 912,000.
Financing	:	Self Tk. 519,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & tailoring 90%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% & tailoring 90%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

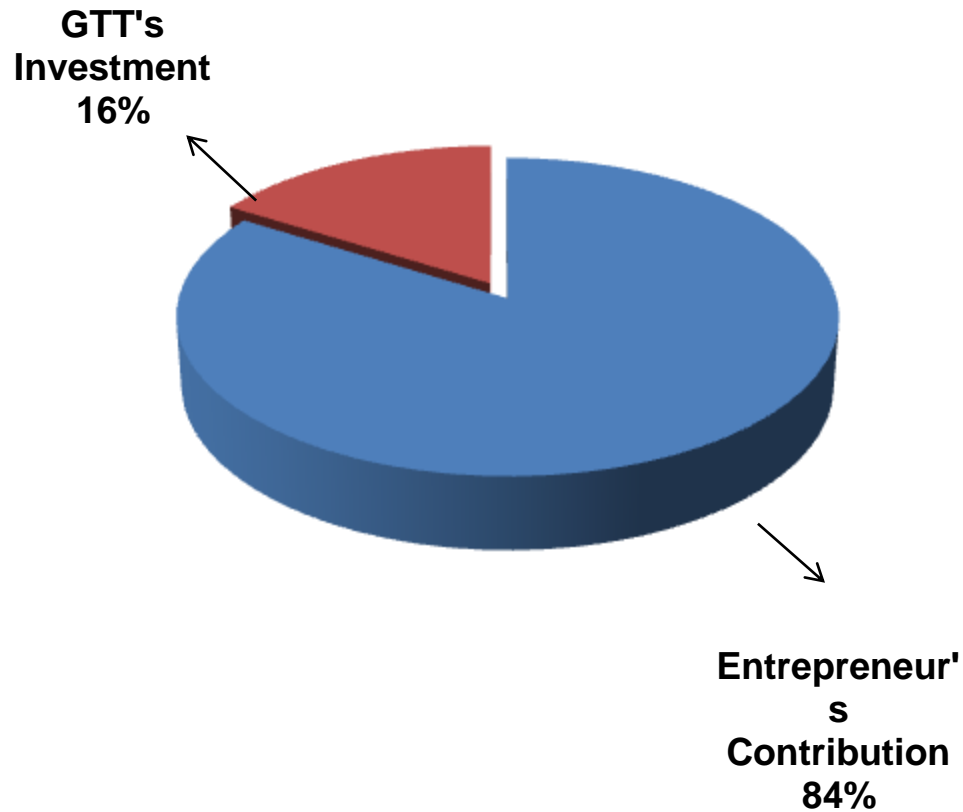
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,000	112,000	1,344,000
Income from tailoring	250	7,000	84,000
Total sales income from products and tailoring (A)	4,250	119,000	1,428,000
Less: Cost of Sales			
Less: Cost of sales of products	3,400	95,200	1,142,400
Less: Cost of tailoring (sewing accessories and wages)	25	700	8,400
Less: Total cost of Sales (B)	3,425	95,900	1,150,800
Gross Profit (C) [C=(A-B)]	825	23,100	277,200
Less: Operating Cost:			
Electricity bill		2,000	24,000
Shop Rent		1,300	15,600
Mobile bill		1,000	12,000
Night Guard bill		50	600
Conveyance		2,000	24,000
Provision of bad Debt		5	54
Present Salary (Self and family)		4,000	48,000
Present Salary (Assistant-4)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		272	3,260
Total Operating Cost (D)		17,026	204,314
Net Profit (C-D):		6,074	72,887

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant piece, shirt piece, gauze cloth, thread and sewing related accessories etc)	Investment in products (pant piece, shirt piece, three piece and gauze cloth etc)	407,182	100,000	507,182
Investment in machineries and equipments (sewing machine - 5 pics, over lock machine - 1 pics, bulb, fan and calculator etc.)		19,730		19,730
Cash in hand		5,160		5,160
Debtors (since January, 2016 to at present)		5,400		5,400
Creditors (since January, 2016 to at present)		(30,000)		(30,000)
GB Outstanding loan		(11,472)		(11,472)
Decoration (fixture and fittings)		3,000		3,000
Advance for shop		120,000		120,000
Total Capital		519,000	100,000	619,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 519,000
- GTT's Investment BDT 100,000
- Total Capital BDT 619,00



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	5,400	151,200	1,814,400	6,372	178,416	2,140,992	7,137	199,826	2,397,911
Estimated income from tailoring	275	7,700	92,400	325	9,086	109,032	363	10,176	122,116
Total estimated sales income from products and tailoring (A)	5,675	158,900	1,906,800	6,697	187,502	2,250,024	7,500	210,002	2,520,027
Less: Cost of Sales									
Less: Cost of sales of products	4,590	128,520	1,542,240	5,416	151,654	1,819,843	6,066	169,852	2,038,224
Less: Cost of tailoring (sewing accessories and wages)	28	770	9,240	32	909	10,903	36	1,018	12,212
Less: Total cost of Sales (B)	4,618	129,290	1,551,480	5,449	152,562	1,830,746	6,102	170,870	2,050,436
Gross Profit (C) [C=(A-B)]	1,058	29,610	355,320	1,248	34,940	419,278	1,398	39,133	469,591
Less: Operating Cost:									
Electricity bill		2,100	25,200		2,200	26,400		2,250	27,000
Shop Rent		1,300	15,600		1,300	15,600		1,300	15,600
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	15,600
Night Guard bill		80	960		130	1,560		180	2,160
Conveyance		2,400	28,800		3,100	37,200		3,800	45,600
Provision of bad Debt		5	54		5	54		5	54
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Bank Charge (DD, PO, SC)		65	390		65	780		65	780
Proposed Salary (Self and family)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-4)		6,800	81,600		7,600	91,200		8,800	105,600
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		272	3,260		272	3,260		272	3,260
Total Operating Cost (D)	-	20,588	242,664	-	23,438	281,254	-	26,638	319,654
Net Profit (C-D):	-	9,022	112,657	-	11,502	138,024	-	12,495	149,937
Retained Income			112,657			250,681			400,618

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>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)	116,657	146,024	157,937
1.3	Depreciation Expenses	3,260	3,260	3,260
1.4	Opening Balance of Cash Surplus	-	84,444	185,728
	Total Cash Inflow	219,916	233,728	346,925
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	11,472		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	135,472	48,000	48,000
3.0	Total Cash Surplus	84,444	185,728	298,925

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family:
Others (beyond family): 04 (production basis)
- Future employment: 01 (production basis)
- Trade license of business in his own name
- He has on hand training;
- Maintain books of record;
- Quality of service;
- Skilled and working experience : 12 Years.

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 919,618 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 330th as Yunus Centre and 95th In-house Executive
Social Business Design Lab
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

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



নাম: মোঃ শহিদুল
Name: Md. Sohikul
পিতা: মৃত হাচেন আলী
মাতা: মোসাঃ সুফিয়া
Date of Birth: 03 May 1984
ID NO: 6416921996328

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

ঠিকানা: গ্রাম/রাস্তা: ভবানীপুর মোল্লাপাড়া, ডাকঘর: বালুবাজার - ৬৫১১,
নিয়ামতপুর, নওগাঁ

[Signature]

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৫/২০০৮



৩নং ভাবিচা ইউনিয়ন পরিষদ

ডাকঘর : ছাতড়া, নিয়ামতপুর, নওগাঁ।

ইউ,পি ফরম-১৩

993



লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বছর: ২০১৬-২০১৭

লাইসেন্স **স্বাক্ষর: আব্দুল হক**।

৩নং ভাবিচা ইউনিয়ন পরিষদ
নিয়ামতপুর থানা/উপজেলা,
নওগাঁ জেলা।

বই নম্বর : ১০ তারিখ : ০৬/০৮/১৬ইং

লাইসেন্স নম্বর : ৬৬৬০১২০১৬-২০১৭

লাইসেন্সধারীর নাম : মোঃ মোঃ কামিল হোসেন

পিতা / স্বামীর নাম : মৃত : হাট্টে আমল

ঠিকানা : গ্রাম: ডুবানিপুর পোঃ: বালু বাজার
উপজেলা: নিয়ামতপুর, জেলা: নওগাঁ

পেশার ধরন : ১৬৮-কাজে সামগ্রী ব্যবসা।
তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কোথার: দুই হাজার টাকার, মাত্র)।

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৬/০৮/১৬

মোঃ মোস্তাকিউর রহমান
চেয়ারম্যান
৩নং ভাবিচা ইউনিয়ন পরিষদ
নিয়ামতপুর, নওগাঁ।

ପଞ୍ଜାମ ଟାକା

୧୬୧୮୧୨୮

୧୫୦୧୬୧୨୮

୧ମ ଅଞ୍ଚଳ ବନ୍ଦୀ: - ବିଜ୍ଞାପିତ ଲୋକାନ ଘାଟର ବାମାଳ ଓ ଉପା ମାଧ୍ୟ ବଧୂର-
ମୋହନ କାହର ଆଦି ଯେ ନାମ ବା କଥା ବାଦା ରହିବ ନା, ମନେ
ହୁଏ ତାହା ହେତୁର ମିତ୍ରାନ୍ତ ମୋହରାଧ୍ୟ ଗୃହିତ ରହିବ।

୨ମ ଅଞ୍ଚଳ ବନ୍ଦୀ: - ବିଜ୍ଞାପିତ ଘାଟର ମୋହନ କାଳ ରି: ବନ୍ଦୀ ୦୧/୦୧/୨୦୧୮ରୁ
ରହିତ ରି: ବନ୍ଦୀ ୦୧/୦୧/୨୦୧୯ ମାଧ୍ୟ ଓ କ ମାଧ୍ୟ ବଦଳ ଆଜିତ। ୨ମ ଅଞ୍ଚଳ
ଘାଟର ପରବର୍ତ୍ତୀ ମାଧ୍ୟ ନିକ୍ତ ବିଜ୍ଞାପର ମାଧ୍ୟର ପାଞ୍ଚ ଘିର ରହିବ ବିଜ୍ଞାପିତ
କୃତ୍ୟାମିତର ମାଧ୍ୟର ମଧ୍ୟ ମାଧ୍ୟରୁ ଆରିତା ତାହାର ମାଧ୍ୟରୁ ତାହାର ବିଧି
ଓ ମାଧ୍ୟର ମାଧ୍ୟରୁ ଘାଟର କାରିତ ରହିବ।

ବିଜ୍ଞାପିତ କୁଜି ପାଞ୍ଚ ପାଞ୍ଚର କଥା ମୋହରାଧ୍ୟ ମିତ୍ରା ରହିଥାନ୍ତ। ବିଜ୍ଞାପିତ କୁଜି
ପାଞ୍ଚ ମାଧ୍ୟରୁ ହେତୁ ମାଧ୍ୟରୁ ଆରିତା ମଧ୍ୟ ନିକ୍ତ ନିକ୍ତ ମାଧ୍ୟରୁ ମିତ୍ରା ଘାଟର
ମଧ୍ୟ ମାଧ୍ୟରୁ ତାହାର ମାଧ୍ୟରୁ ମାଧ୍ୟରୁ ମାଧ୍ୟରୁ କାହାରୁ ମିତ୍ରା
ଆଉ କାହି ନିକ୍ତ, ନିକ୍ତ, ବାଧ୍ୟରୁ ମଧ୍ୟ ବିଜ୍ଞାପିତ କୁଜି ମାଧ୍ୟ ମାଧ୍ୟ/ଘିର
ଆରି ଘାଟର କାରିତାଧ୍ୟ।

ବିଜ୍ଞାପିତ କୁଜି ପାଞ୍ଚ ୧୦୦ + ୧୦ ଘାଟର କୁଜି ମାଧ୍ୟ ମିତ୍ରା ଓ ମିତ୍ରାଧ୍ୟ ମାଧ୍ୟ କୁଜି ମଧ୍ୟ
କାହି ରହିବ।

ମିତ୍ରାଧ୍ୟ ଓ ମାଧ୍ୟ

ଶ୍ରୀ: ମୋହରାଧ୍ୟର ସାଧ୍ୟ,
ମିତ୍ରା- ନିକ୍ତ ମାଧ୍ୟରୁ
ମା: ବାଧ୍ୟରୁ
ମୋ: ବାଧ୍ୟରୁ
ଘୋ: ମିତ୍ରାଧ୍ୟରୁ
ମିତ୍ରା- ବାଧ୍ୟରୁ
ଗା: ୦୧/୦୧/୨୦୧୮ରୁ

୧ ମାଧ୍ୟ
୨ ମାଧ୍ୟରୁ
୩ ମାଧ୍ୟରୁ



গ্রামীণ ব্যাংক

..... মিয়ামতপুরা শাখা

সহজ ঋণের পাশ বই

নাম

মুহিবুল

ঋণী নং

৪৪৬৯/১

গ্রুপ নং

১০

কেন্দ্র নং

১৩

কেন্দ্রের নাম

~~মুহিবুল~~ হোসানীপুর

বই ইস্যুর তারিখ

২০১৮

শাখা ব্যবস্থাপকের স্বাক্ষর

২০১৭৭৮



গ্রামীণ ব্যাংক

মহাজ্ঞানের পাশবই

নাম

মুন্সিফা

কেন্দ্রের নাম

তেশ্বরী

শাখা

নিয়ামতপুর শাখা

ক্রমিক নং: ৪৪৫৭/১
 পৃষ্ঠা নং: ৩০

স্বাক্ষর: [Signature]
 তারিখ: [Blank]
 স্থান: [Blank]

ক্রমিক নং	বিবরণ	ঋণ সংক্রান্ত					সঞ্চয় সংক্রান্ত				
		ক্রমিক নং	বিবরণ	তারিখ	পরিমাণ	বাকি	ক্রমিক নং	বিবরণ	তারিখ	পরিমাণ	বাকি
২১/৭/১৮	১০০০										
২২/৭/১৮	১০০০										
২৩/৭/১৮	১০০০										



Thank You