



*Business Proposal Collected and Prepared by: Sumvo Narayan , Assistant officer
, Manda , Naogaon.*

*Business Proposal Verified by: **Md.Rezaur Rashid Dewan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Rozina Begum</i> Vill: Murihari, Union: Vabicha, Post: Vabicha, Upazila: Niamatpur , District: Naogaon
Age	:	27 Years
Marital status	:	Married
Children	:	01 (one) Daughter
No. of siblings:	:	01 (one) brother 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	:	Mst Joynul Bibi
(iii) Father's name	:	Mst Tafur Uddin
(iv) GB member's info	:	<i>Branch: Niamatpur, Centre # 35/mo , Loan no.: 5651/1, Member since 2010 First Loan : TK 5,000 Existing loan: Tk 20,000 , Last loan: Tk. 20,000</i>
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

Education, till to date	:	S S C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	06(six) years experiences is running his own business. He started the business only with Tk. 15,000 (Fifty thousand). He has on hand training
Other Own/Family Sources of Income	:	His father income form agriculture and his brother income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01757902246
NU's National ID No.	:	6416952792787
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Joynul Bibi is a GB member since 2010
at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her husband to hospitalize.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rozina Store</i>
Address/ Location	:	Marihari , manda , Naogaon.
Total Investment in BDT	:	Tk. 175000
Financing	:	Self Tk. 1,15,000(from existing business) Required Investment Tk.60,000 (as equity)
Present salary/drawings from business	:	Taka 3200 (Three thousand two hundred)
Proposed Salary (estimates)	:	Taka 3200 (Three thousand two hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

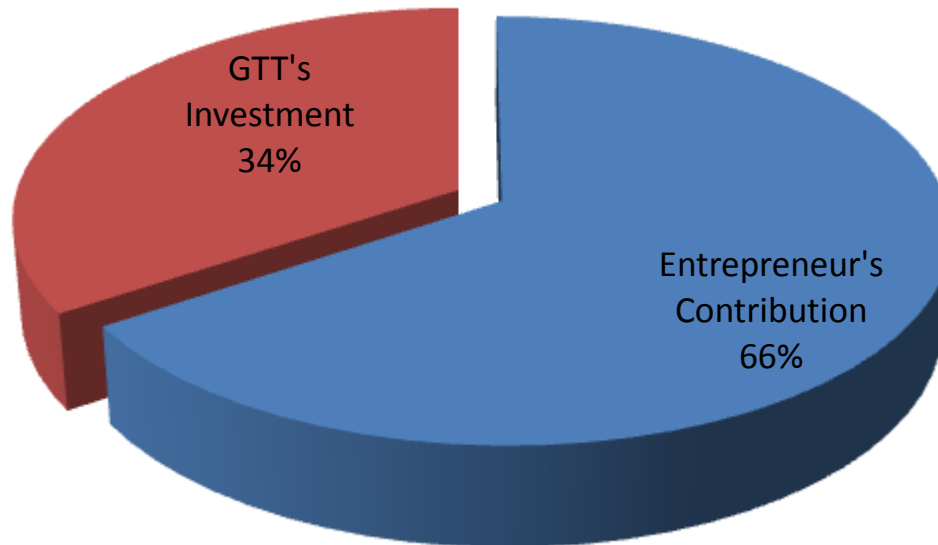
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,000	56,000	672,000
Less: Cost of Sales / Products (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Mobile bill		200	2,400
Convenience bill		300	3,600
Ownership Transfer Fee			-
Present Salary (Family & Self)		3,200	38,400
Bank Charge (DD, PO, SC)			-
Other Cost (Stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		39	465
Total Operating Cost (D)		3,939	47,265
Net Profit (C-D):		7,261	87,135

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, flour, sugar, pulses, salt, spice, biscuit, noodles, soft drinks, soap, tea leaf, pen, cosmetics item, coal, oil cake and husk etc.)	Investment in products (rice, oil, flour, sugar, pulses, salt, spice, biscuit, noodles, soft drinks, soap, tea leaf, pen, cosmetics item, coal, oil cake and husk etc.)	114,114	60,000	174,114
Investment in Machineries, Equipment & Tools		2,700		2,700
Debtors (Since July, 2016 to at present)		5,000		5,000
Creditior (since November , 2015 to at present)		(10,000)		(10,000)
Cash in hand		2,586		2,586
Decoration (fixture and fittings)		600		600
Total Capital		115,000	60,000	175,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 115000
- GTT's Investment BDT 60000
- Total Capital BDT 205000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (for 3 month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales income from Products (A)	2,500	70,000	840,000	3,500	98,000	1,176,000	4,500	126,000	378,000
Less: Cost of Sales / Products (B)	2,000	56,000	672,000	2,800	78,400	940,800	3,600	100,800	302,400
Gross Profit (C) [C=(A-B)]	500	14,000	168,000	700	19,600	235,200	900	25,200	75,600
Less: Operating Cost:									
Mobile bill		200	2,400		300	3,600		500	1,500
Convenience bill		300	3,600		600	7,200		800	2,400
Ownership Transfer Fee		507	4,560		500	6,000		480	1,440
Proposed Salary-(Family & Self)		3,200	38,400		4,200	50,400		5,200	15,600
Bank Charge (DD, PO, SC)		55	330		55	660		55	165
Other Cost (stationary & Entertainment etc.)		300	3,600		500	6,000		700	2,100
Non Cash Item:									
Depreciation Expenses		39	465		39	465		39	116
Total Operating Cost (D)	-	4,600	53,355	-	6,194	74,325	-	7,774	23,321
Net Profit (C-D)	-	9,400	114,645	-	13,406	160,875	-	17,426	52,279
Retained Income			114,645			275,520			327,799

Note: 1. Agreed Grace Period: Three Months

2. Investment Payback Schedule : Monthly 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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	119,205	166,875	53,719
1.3	Depreciation Expenses	465	465	465
1.4	Opening Balance of Cash Surplus	2,586	94,896	226,236
	Total Cash Inflow	182,256	262,236	280,420
2.0	Cash Outflow			
2.1	Product Purchase	60,000	174,400	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	27,360	36,000	8,640
	Total Cash Outflow	87,360	36,000	8,640
3.0	Total Cash Surplus	94,896	226,236	271,780

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name;
- Quality of service;
- He has on hand training;
- Skilled & working experience : 06Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 442799 after 2 years 3 months excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 370th as Yunus Centre and 109th In-house Executive
Social Business Design Lab
(GTT) on Oct 10, 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



নাম: মোছাঃ জয়নুর বিবি

Name: Mst. Joinur Bibi

স্বামী: মোঃ তফির উদ্দিন

মাতা: মৃত হামেদা বিবি

Date of Birth: 20 Feb 1970

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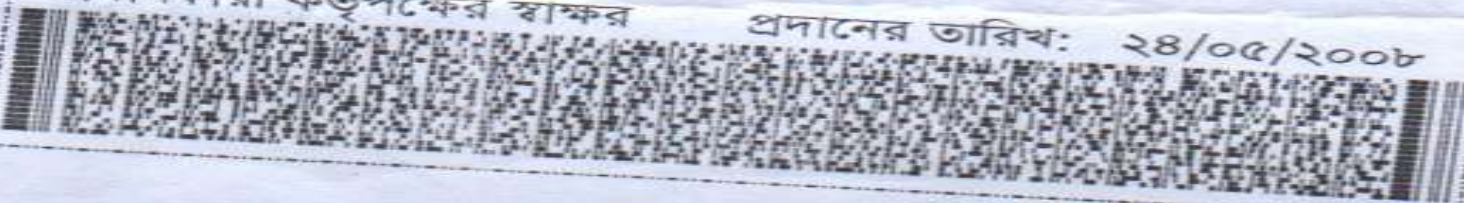
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: মুড়িহারী, ডাকঘর: ভাবিচা - ৬৫২০, নিয়ামতপুর, নওগাঁ

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/০৫/২০০৮



৩নং ভাবিচা ইউনিয়ন পরিষদ

ডাকঘর : ছাতড়া, নিয়ামতপুর, নওগাঁ।

ইউ,পি ফরম-১৩

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লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বছর...২০২৫-২০১৭.....

লাইসেন্স

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

বই নম্বর : ৬ তারিখ : ১৬/০৬/১৬

লাইসেন্স নম্বর : স(৬)২০২৫-২০১৭

লাইসেন্সধারীর নাম : মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ

পিতা / স্বামীর নাম : মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ

ঠিকানা : মাঃ + মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ

পেশার ধরন : হাটপাড়া

তারিখ পর্যন্ত বৈধ : ১৬-৬-২০১৭

ফি প্রদানের পরিমাণ টাকা ২০০০ (কথায় দুই হাজার টকা)।

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

তারিখ : ১৬/০৬/১৬

মোঃ মোঃ মোঃ মোঃ মোঃ মোঃ
 ডায়েরী নং.....
 ডায়েরী ইউনিয়ন পরিষদ
 নিয়ামতপুর উপজেলা



Thank You