



*Business Proposal Collected by : **Shomvo Narayan, Asst. Officer, Manda unit, Naogaon.***

*Business Proposal Prepared by: **Naznin Akther***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Zamal Uddin</i></b> Vill: Gowalmanda, Union: 10 no. Nurullabad, Post: Chakkalikapur, Upazila:Manda, District: Naogaon.
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Sisters and 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	:	Shariful Begum
(iii) Father's name	:	Abul Hossain
(iv) GB member's info	:	<i>Branch: Nurullabad, Manda, Centre # 02/mo</i> <i>Loan no.: 1186/1 Member since August 07, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 17,800, Outstanding loan: Tk. 17,800
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's 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	:	Class Ten
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.)	:	07 (Seven) years experience is running his own business. He started the business only with Tk. 20,000 (Twenty thousand). He has 03 (Three) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from business (cloth shop). From his existing business income, he built house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01770880607
NU's National ID No.	:	6414774086705
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Shariful Begum is a GB member since August 07, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and assisting her husband in his business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Zamal Telecom</b>
Address/ Location	:	Jot Bazar, Manda, Naogaon.
Total Investment in BDT	:	Tk. 241,000
Financing	:	Self Tk.191,000 (from existing business) Required Investment Tk.50,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% & servicing 100%.
(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	1,500	39,000	468,000
Income from servicing (mobile set repairing & song download)	200	5,200	62,400
<b>Total income from Sales &amp; Servicing (A)</b>	<b>1,700</b>	<b>44,200</b>	<b>530,400</b>
Less: Cost of Sales / Products (B)	1,350	35,100	421,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>350</b>	<b>9,100</b>	<b>109,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Shop Rent		700	8,400
Mobile bill		200	2,400
Night Guard bill		80	960
Conveyance bill		500	6,000
Present Salary (Family & Self)		4,000	48,000
Provision of bad debt		9	112
Other Cost (Stationary & Entertainment etc.)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		314	3,773
<b>Total Operating Cost (D)</b>		<b>6,204</b>	<b>74,445</b>
<b>Net Profit (C-D):</b>		<b>2,896</b>	<b>34,755</b>

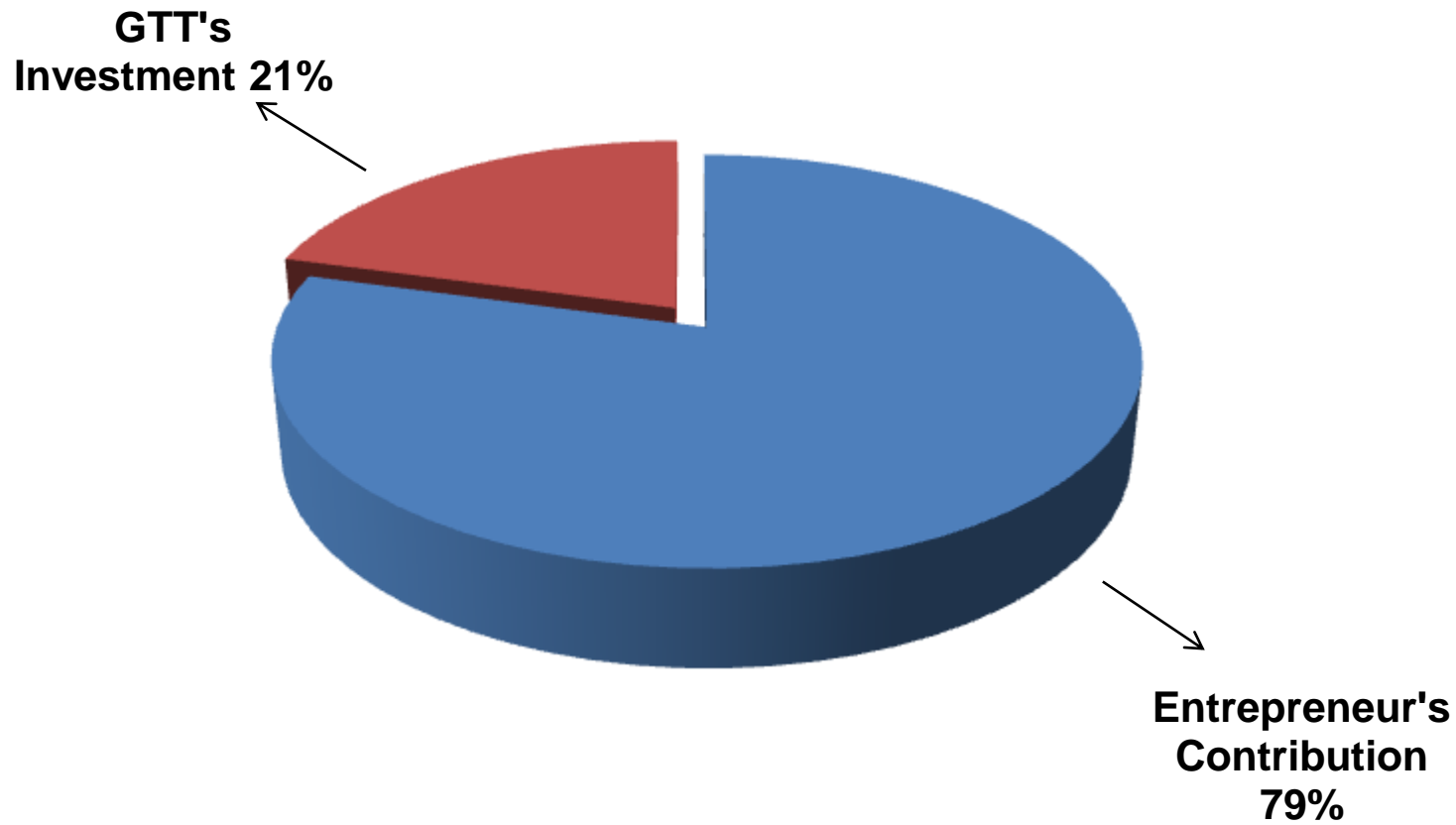


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (mobile accessories, solar products and electric products etc.)	Investment in products (mobile accessories and solar products etc.)	150,080	50,000	200,080
Investment in Machineries, Equipment & Tools (computer set, servicing accessories, bulb and fan etc.)		24,050		24,050
Cash in hand		2,285		2,285
Advance for Shop		15,000		15,000
Debtors (Since February, 2016 to at present)		935		935
Creditors (Since February, 2016 to at present)		(3,000)		(3,000)
Decoration ( fixture and fittings)		1,650		1,650
<b>Total Capital</b>		<b>191,000</b>	<b>50,000</b>	<b>241,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 191,000
- GTT's Investment BDT 50,000
- Total Capital BDT 241,000





# 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	2,100	54,600	655,200	2,499	64,974	779,688	2,749	71,471	857,657
Estimated income from servicing (mobile set repairing & song download)	220	5,720	68,640	238	6,178	74,131	261	6,795	81,544
<b>Estimated total income from Sales &amp; Servicing (A)</b>	<b>2,320</b>	<b>60,320</b>	<b>723,840</b>	<b>2,737</b>	<b>71,152</b>	<b>853,819</b>	<b>3,010</b>	<b>78,267</b>	<b>939,201</b>
Less: Cost of Sales / Products (B)	1,890	49,140	589,680	2,249	58,477	701,719	2,474	64,324	771,891
<b>Gross Profit (C) [C=(A-B)]</b>	<b>430</b>	<b>11,180</b>	<b>134,160</b>	<b>488</b>	<b>12,675</b>	<b>152,100</b>	<b>536</b>	<b>13,943</b>	<b>167,310</b>
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		600	7,200		700	8,400
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		130	1,560		180	2,160		230	2,760
Conveyance		800	9,600		1,100	13,200		1,400	16,800
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,000	48,000		4,500	54,000		5,000	60,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		9	112		9	112		9	112
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
<b>Non Cash Item:</b>									
Depreciation Expenses		314	3,773		314	3,773		314	3,773
<b>Total Operating Cost (D)</b>	-	<b>7,642</b>	<b>89,375</b>	-	<b>8,892</b>	<b>106,705</b>	-	<b>10,042</b>	<b>120,505</b>
<b>Net Profit (C-D)</b>	-	<b>3,538</b>	<b>44,785</b>	-	<b>3,783</b>	<b>45,395</b>	-	<b>3,900</b>	<b>46,805</b>
<b>Retained Income</b>			<b>44,785</b>			<b>90,181</b>			<b>136,986</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	46,785	49,395	50,805
1.3	Depreciation Expenses	3,773	3,773	3,773
1.4	Opening Balance of Cash Surplus	-	38,558	67,726
	<b>Total Cash Inflow</b>	<b>100,558</b>	<b>91,726</b>	<b>122,303</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>38,558</b>	<b>67,726</b>	<b>98,303</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
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 : 10 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. 327,986 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 199<sup>th</sup> as Yunus Centre and 47<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures











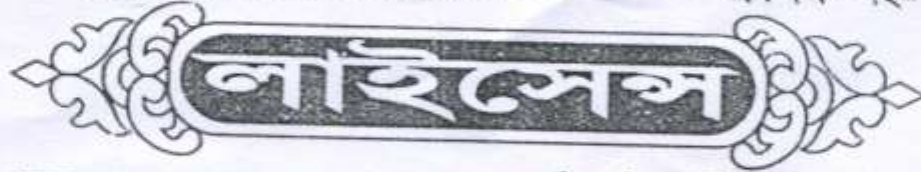


ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর... ২০১৭ - ২০১৮

ক্রমিক নং- 409



১০ নং নুরুল্যাবাদ ইউনিয়ন পরিষদ  
থানা/উপজেলা : মান্দা, জেলা : নওগাঁ।

বহি নং- ০৫

তারিখ - ১০/১০/১৭

লাইসেন্স নং- ১০৭ ক্রমান্বয়ে

লাইসেন্সধারীর নাম মোঃ মোঃ ক্রমান্বয়ে

পিতা/স্বামীর নাম মোঃ খান মোঃ খান


ঠিকানা নুরুল্যাবাদ থানা: নুরুল্যাবাদ ইউনিয়ন নওগাঁ

পেশার ধরণ মোঃ খান

৩০/১/২০১৮ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০ (কথায় দুইশত টাকা)

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

  
চেয়ারম্যানের স্বাক্ষর-



গ্রামীণ ব্যাংক

শাখা  
মুন্সিগাঁও মাঝা শাখা

সহজ ঋণের পাশ বই

নাম ..... সাজিদুল

কণী নং ..... ১১৫৫/১

গ্রুপ নং ..... ০১

কেন্দ্র নং ..... ২১ম

কেন্দ্রের নাম ..... সোয়াল মাঝা

বই ইস্যুর তারিখ ..... ২৮/০২/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর .....

ক্রম নং  
১১৫৫/১

ক্রম নং

ক্রম	নাম	গ্রুপ	কণ নং		কণ
			ক্রম	নাম	
১	সাজিদুল	০১	১	১১৫৫/১	১০
২	সাজিদুল	০১	২	১১৫৫/১	১০
৩	সাজিদুল	০১	৩	১১৫৫/১	১০
৪	সাজিদুল	০১	৪	১১৫৫/১	১০
৫	সাজিদুল	০১	৫	১১৫৫/১	১০

ক্রম নং  
২১ম

সহজ ঋণের পাশ বই

ক্রম নং

নাম

ক্রম নং

নাম

ক্রম নং

নাম

ক্রম	নাম	গ্রুপ	কণ নং		কণ
			ক্রম	নাম	
১	সাজিদুল	০১	১	১১৫৫/১	১০
২	সাজিদুল	০১	২	১১৫৫/১	১০
৩	সাজিদুল	০১	৩	১১৫৫/১	১০
৪	সাজিদুল	০১	৪	১১৫৫/১	১০
৫	সাজিদুল	০১	৫	১১৫৫/১	১০





**Thank You**