



*Business Proposal Collected by: **Dipok Roy, Assistant officer, Gaibandha unit, Gaibandha***

*Business Proposal Prepared & Varified by: **Md Rezaur Rashid Dewan***

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

Name and address	: <b>Md . Jahidul Islam</b> Vill:Konchipara, Union: Konchipara, Post: Vabonigong, Upazila: Fulchari, District: Gaibandha.
Age	: 34Years
Marital status	: Married
Children	: 1(One) son & 1(One) Daughter
No. of siblings:	: 03 (Three) Brother s& 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. Johura Begum
(iii) Father's name	: Khabir Uddin
(iv) GB member's info	: <i>Branch: Fulchari,Gaibandha. centre # 40/mo</i> <i>Loan no.: 1480, Member of since 2012</i> First loan: Tk. 10,000 Existing loan: Tk. 13,000. Outstanding Loan: Tk. 10,000
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 H.S.C
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.)	:	04(Four ) years experience is running in his ownbusiness. He had started the business only with Tk.50,000 ( Fifty thousand) : He has on hand training
Other Own/Family Sources of Income	:	His father income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01755808082
NU's National ID No.	:	19823212159000012
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Johura Begum is a GB since 2012  
at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took loan several times and utilized it by
  - cultivation and assisting her son in his 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	:	<b>Jeniha Traders</b>
Address/ Location	:	Konchipara,comilla
Total Investment in BDT	:	BDT Tk 184000
Financing	:	Self Tk. 124000(from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 6,000( Six thousand )
Proposed Salary (estimates)	:	BDT 7,000 ( Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, Bkash 100% and Flexilaod 100%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 10%, Bkash 100% and Flexilaod 100%

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,500	126,000	1,512,000
income from Bkash	60	1,680	20,160
income from Flexiload	135	3,780	45,360
<b>Total Income (A)</b>	<b>4,695</b>	<b>131,460</b>	<b>1,577,520</b>
Less: Cost of sales of products <b>(B)</b>	4,050	113,400	1,360,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>645</b>	<b>18,060</b>	<b>216,720</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,500	18,000
Mobile bill		500	6,000
Conveyance bill		500	6,000
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		508	6,099
<b>Total Operating Cost (D)</b>		<b>9,514</b>	<b>114,168</b>
<b>Net Profit (C-D):</b>		<b>8,546</b>	<b>102,552</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

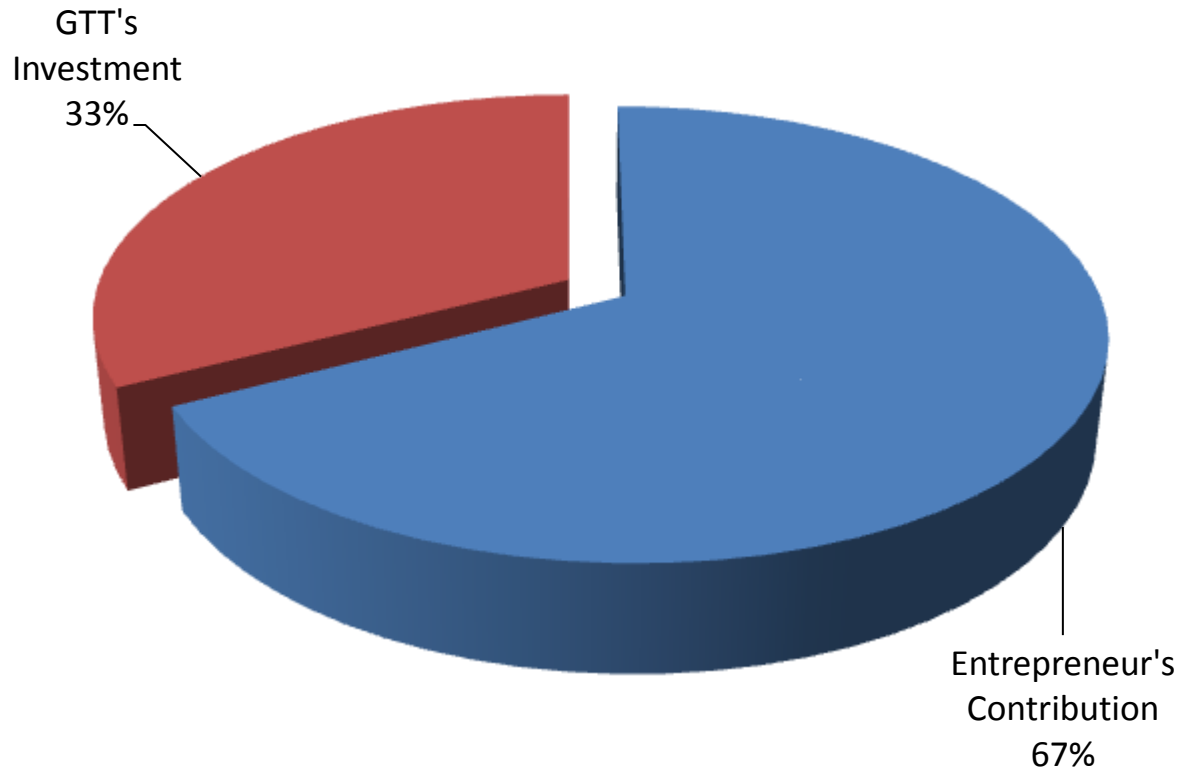
<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (mobile charger, battery, converter, screen paper , computer accessories, movie caset, Modem, mobile, bkash, lod, etc)	Investment in products (sound system, servicing items, mobile accessories etc)	16,344	60,000	76,344
Investment in Machineries		36,060	-	36,060
Cash in hand		43,696		43,696
Debtors (Since February, 2016 to at present)		21,000		21,000
Decoration ( fixture and fittings)		6,900		6,900
<b>Total Capital</b>		<b>124,000</b>	<b>60,000</b>	<b>184,000</b>

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 124000

■ GTT's Investment BDT 180000

■ Total Capital BDT 304000





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales income from products	5,400	151,200	1,814,400	7,020	196,560	2,358,720
income from Bkash	88	2,464	29,568	97	2,710	32,525
income from mobile servicing	162	4,536	54,432	178	4,990	59,875
<b>Total Income (A)</b>	<b>5,650</b>	<b>158,200</b>	<b>1,898,400</b>	<b>7,295</b>	<b>204,260</b>	<b>2,451,120</b>
Less: Cost of sales of products (B)	4,860	136,080	1,632,960	6,318	176,904	2,122,848
<b>Gross Profit (C) [C=(A-B)]</b>	<b>790</b>	<b>22,120</b>	<b>265,440</b>	<b>977</b>	<b>27,356</b>	<b>328,272</b>
<b>Less: Operating Cost:</b>						
Electricity bill		1,800	21,600		1,800	21,600
Mobile bill (SMS & Reporting)		500	6,000		550	6,600
Conveyance		800	9,600		1,000	12,000
Bank Charge (DD, PO, SC)		50	300		70	840
Ownership Transfer Fee		400	2,400		400	4,800
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600
<b>Non Cash Item:</b>						
Depreciation Expenses		508	6,099		508	6,099
<b>Total Operating Cost (D)</b>	-	<b>11,664</b>	<b>137,268</b>	-	<b>13,134</b>	<b>157,608</b>
<b>Net Profit (C-D):</b>	-	<b>10,456</b>	<b>128,172</b>	-	<b>14,222</b>	<b>170,664</b>
<b>Retained Income</b>			<b>128,172</b>			<b>298,836</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 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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	130,572	175,464	260,213
1.3	Depreciation Expenses	6,099	6,099	6,099
1.4	Opening Balance of Cash Surplus	-	122,271	275,034
	<b>Total Cash Inflow</b>	<b>196,671</b>	<b>303,834</b>	<b>541,346</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	<b>Total Cash Outflow</b>	<b>74,400</b>	<b>28,800</b>	<b>28,800</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>122,271</b>	<b>275,034</b>	<b>512,546</b>

# SWOT ANALYSIS

## **S**TRENGTH

Present employment:

Self: 01 family: 0

Electrician

Others (beyond family): 0

Future employment: 0

Ownership of Business in own name;

Good reputation;

Skilled and working experience: 04 years;

## **W**EAKNESS

Can not supply goods and services according to demand.

## **O**PPORTUNITIES

Location of shop;

Increase of demand;

The capital of Entrepreneur will be Tk. 678,249 4after 3 years excluding payback of investor's money.

## **T**HREATS

Local Competitors.

Presented at 263<sup>rd</sup> as Yunus Centre and 72<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 26, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures











ORIGINAL

NOKIA

FRESH

LEMON

NOKIA

SHAMOLY

RAFIN

RAFIN

RAFIN

RAFIN

SINGER

REGAL

REGAL

REGAL

REGAL

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REGAL







জাতীয় গ্রামীণ ব্যাংক  
সহকারী পরিচালক  
কেন্দ্রীয় কার্যালয়, কলকাতা



গ্রামীণ ব্যাংক

সংস্করণ  
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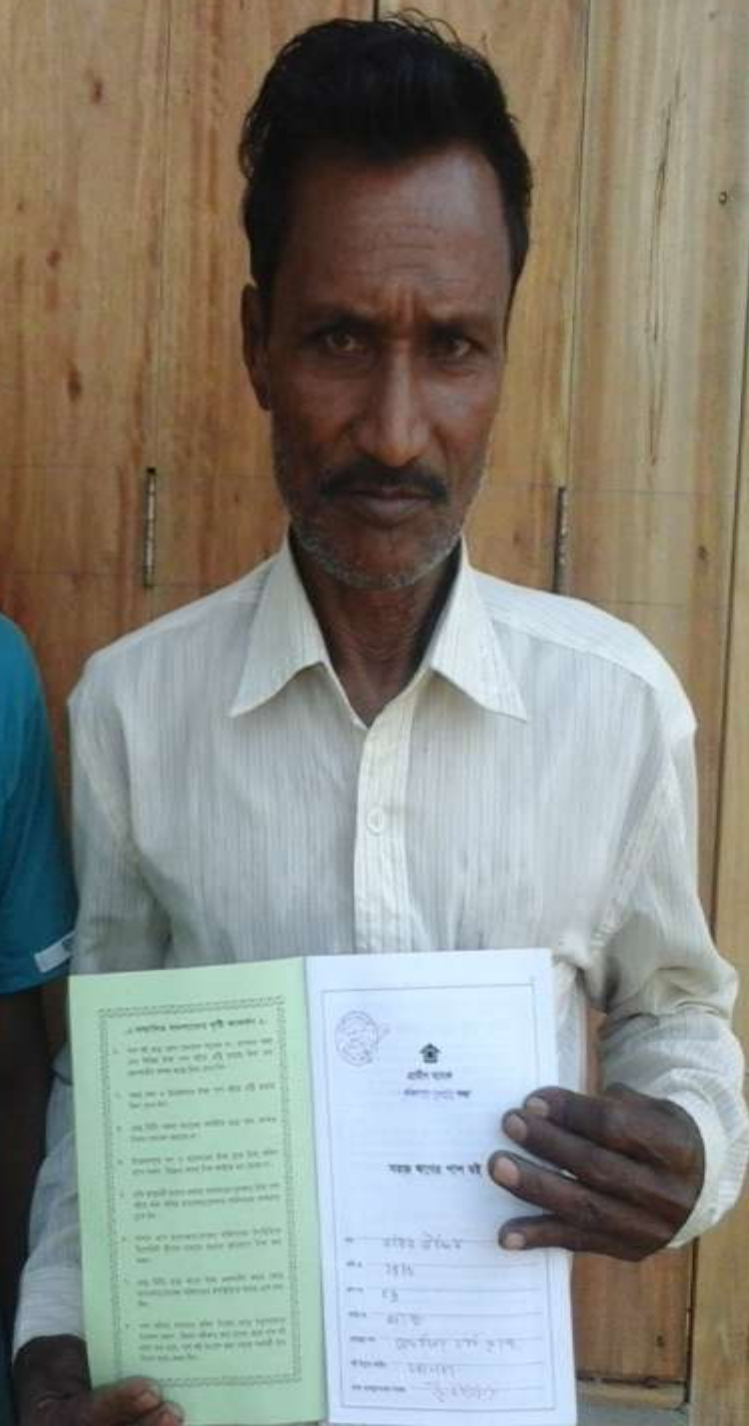
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কেন্দ্রের নাম বেঙ্গলগঞ্জ মহা পল্লী

শাখা কলকাতা কুলচাঁকি শাখা



**Thank You**