



*Business Proposal collected by: **Md. Nazmul Islam, Asst. Officer, Thakurgoan unit, Thakurgoan.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | <i>Mohammab Ali</i> Vill: Rotnai (Shoshibari), Union: Amzankhor, Post: Horinmarihat, Upazila: Baliadangi, District: Thakurgaon. |
| Age | : | 35 years |
| Marital status | : | Married |
| Children | : | 02 (Two) Daughters |
| No. of siblings: | : | 03 (Three) Brothers |
| 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. Hasna Begum |
| (iii) Father's name | : | Late. Toshlim Uddin |
| (iv) GB member's info | : | <i>Branch: Amzankhor, Thakurgaon, Centre: 13/mo Loan no.: 6093, Member since March 08, 2010 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 15,000</i> |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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 Eight |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 08 (Eight) years experiences is running his own business. He started the business with BDT 38,000 (Thirty eight thousand). : He has 04 (Four) years working experiences as an assistant in his brother's shop. |
| Other Own/Family Sources of Income | : | His elder brother's income from business. His younger brother's income from govt. service. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01714383831 |
| NU's National ID No. | : | 9410810629640 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hasna Begum is a GB member since March 08, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Ali Hardware</i> |
| Address/ Location | : | School hat, Baliadangi, Thakurgaon. |
| Total Investment in BDT | : | Tk. 535,000 |
| Financing | : | Self Tk. 355,000 (from existing business) Required Investment Tk. 180,000 (as equity) |
| Present salary/drawings from business | : | BDT 7,000 (Seven Thousand) |
| Proposed Salary | : | BDT 8,000 (Eight Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an Average 15% |
| (ii) Estimated % of proposed gross profit margin | : | On an Average 15% |
| (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) | 3,200 | 89,600 | 1,075,200 |
| Less: Cost of Sales/Products (B) | 2,720 | 76,160 | 913,920 |
| Gross Profit (C) [C=(A-B)] | 480 | 13,440 | 161,280 |
| Less: Operating Cost: | | | |
| Electricity bill | | 400 | 4,800 |
| Generator bill | | 100 | 1,200 |
| Shop Rent (self) | | | - |
| Mobile bill | | 400 | 4,800 |
| Night Guard bill | | 120 | 1,440 |
| Conveyance bill | | 1,000 | 12,000 |
| Present Salary (Family & Self) | | 7,000 | 84,000 |
| Other Cost (Stationary & Entertainment etc.) | | 1,200 | 14,400 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 202 | 2,420 |
| Total Operating Cost (D) | | 10,422 | 125,060 |
| Net Profit (C-D): | | 3,018 | 36,220 |

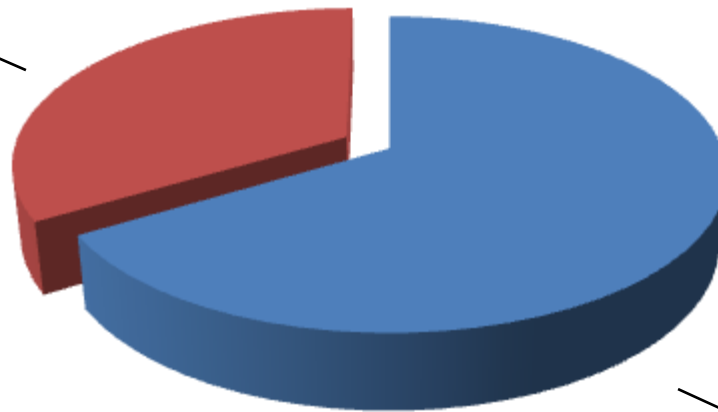
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (hardware products, tube well, machine parts - accessories and cookeries item etc.) | Investment in products (hardware products and cookeries item etc.) | 332,994 | 180,000 | 512,994 |
| Investment in Equipment & Tools (television, weight machine, light and fan etc.) | | 8,200 | | 8,200 |
| Cash in Hand | | 1,906 | | 1,906 |
| Decoration (fixture and fittings) | | 11,900 | | 11,900 |
| Total Capital | | 355,000 | 180,000 | 535,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 355,000
- GTT's Investment BDT 180,000
- Total Capital BDT 535,000

**GTT's
Investment
34%**



**Entrepreneur's
Contribution
66%**

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 (A) | 4,800 | 134,400 | 1,612,800 | 5,664 | 158,592 | 1,903,104 | 6,457 | 180,795 | 2,169,539 |
| Less: Estimated Cost of Sales/Products (B) | 4,080 | 114,240 | 1,370,880 | 4,814 | 134,803 | 1,617,638 | 5,488 | 153,676 | 1,844,108 |
| Gross Profit (C) [C=(A-B)] | 720 | 20,160 | 241,920 | 850 | 23,789 | 285,466 | 969 | 27,119 | 325,431 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 800 | 9,600 |
| Generator bill | | 150 | 1,800 | | 200 | 2,400 | | 250 | 3,000 |
| Shop Rent (self) | | - | - | | - | - | | - | - |
| Mobile bill (SMS & Reporting) | | 700 | 8,400 | | 700 | 8,400 | | 700 | 8,400 |
| Night Guard bill | | 170 | 2,040 | | 220 | 2,640 | | 270 | 3,240 |
| Conveyance | | 2,000 | 24,000 | | 2,500 | 30,000 | | 3,000 | 36,000 |
| Ownership Transfer Fee | | 1,200 | 7,200 | | 1,200 | 14,400 | | 1,200 | 14,400 |
| Proposed Salary-(Family & Self) | | 8,000 | 96,000 | | 9,000 | 108,000 | | 10,000 | 120,000 |
| Bank Charge (DD, PO, SC) | | 100 | 600 | | 100 | 1,200 | | 100 | 1,200 |
| Other Cost (stationary & Entertainment etc.) | | 1,500 | 18,000 | | 1,600 | 19,200 | | 1,700 | 20,400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 202 | 2,420 | | 202 | 2,420 | | 202 | 2,420 |
| Total Operating Cost (D) | | 14,622 | 167,660 | | 16,422 | 197,060 | | 18,222 | 218,660 |
| Net Profit (C-D) | | 5,538 | 74,260 | | 7,367 | 88,406 | | 8,898 | 106,771 |
| Retained Income | | | 74,260 | | | 162,666 | | | 269,436 |

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 180,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 81,460 | 102,806 | 121,171 |
| 1.3 | Depreciation Expenses | 2,420 | 2,420 | 2,420 |
| 1.4 | Opening Balance of Cash Surplus | - | 40,680 | 59,506 |
| | Total Cash Inflow | 263,880 | 145,906 | 183,096 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 180,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 43,200 | 86,400 | 86,400 |
| | Total Cash Outflow | 223,200 | 86,400 | 86,400 |
| 3.0 | Total Cash Surplus | 40,680 | 59,506 | 96,696 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences: 12 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 624,436 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 234th as Yunus Centre and 62nd In-house Executive
Social Business Design Lab
(GTT) on April 21, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











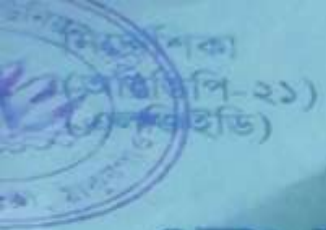












ড্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৫-২০১৬

বহি নং-০২

ক্রমিক নং-

116

লাইসেন্স নং- ২২৬ /২০১৫-২০১৬

তারিখ- ০৫/০৪/১৬

ব্যবসা প্রতিষ্ঠানের নাম

শৈলী হাওতায়াব

মালিক প্রোপাইটরের নাম

মোহাম্মদ হান্না

পিতা/স্বামীর নাম

বৃঃ: মোস্তফিজ উদ্দিন

গ্রাম- বগাই কান্দিবান্দী

ডাকঘর- হরিণিয়ার্চ হাট

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ

হাওতায়াব

০৫/০৫/১৬ তারিখ পর্যন্ত বদবৎ।

ফি প্রদানের পরিমাণ

২০০/-

টাকা।


কথায়

দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ০৫/০৪/১৬


মোঃ শেখ আইয়ুব আলী
জেমাদমান
৭নং আমজানখোর ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।
যোগাযোগ : ০১৭৩৮৫৩১৮০০



গ্রামীণ ব্যাংক

আমতলাপাড়ার গ্রামীণ ব্যাংক শাখা

সহজ ঋণের পাশ বই

নাম: হুমায়রা খুন্দোমারী বিন্দিন

কণী নং: ৫০২৩

গ্রুপ নং: ১৫

কেন্দ্র নং: ১৬৮৮

কেন্দ্রের নাম: আমতলাপাড়া গ্রামীণ ব্যাংক

বই ইস্যুর তারিখ: ৫/৩/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

কোন: ৫০২৩
গ্রুপ: ১৫

| ক্র. নং | বিবরণ | বণ সক্রম | | | | | |
|---------|-------|----------|-------|----|----|-------|----|
| | | প্রতি | বিশেষ | সু | বি | বিশেষ | সু |
| ৫০২৩ | ১০০০ | | | | | | |
| | ২০০০ | | | | | | |
| | ৫০০০ | | | | | | |

কোন: ১৩/১৬

স্বাক্ষর: [Signature]

স্বাক্ষরিত: [Signature]

তারিখ: ১৬/৩/১৬

সহজ ঋণের পাশ বই

| | | |
|---------|-------|-------|
| ক্র. নং | বিবরণ | তারিখ |
| | | |

| সহজ ঋণের পাশ বই | | | কোন | গ্রুপ |
|-----------------|-------|---------|-----|-------|
| ক্র. নং | বিবরণ | তারিখ | | |
| ১ | ১০০০ | ১৬/৩/১৬ | | |



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোহাম্মদ আলী

Name: Mohammad Ali

পিতা: মৃত তসলিম উদ্দীন

মাতা: মোছাঃ হাসনা বেগম

Date of Birth: 01 Aug 1981

ID NO: 9410810629640



Thank You