



Business Proposal Collected by: Md. Jamal Uddin, Assistant Officer, Chauddagam, Comilla.
Business Proposal Prepared & Verified by: Md. Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Gazi Md Jahir Ahmad Vill: Narayankuri , Union: Alkara, Post: Alkara, Upazila: Chauddagam, District: Comilla.
Age	:	32 Years
Marital status	:	Married
Children	:	03 (Three) Brothers & 03 (Three) Sisters
No. of siblings:	:	06 (Six) Brothers & 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late Gazi Chakina Begum.
(iii) Father's name	:	Late Gazi Nahaz Miha
(iv) GB member's info	:	<i>Branch: Fani sadar Centre # 29/mo</i> <i>Loan no. 3225/2, Membership Since 2002 to 2010 til now .</i> First loan: Tk. Nil Existing loan: Nil, Last loan: TK.
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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 Five
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.)	:	15 (Fifteen) years experiences is running his own business. He started the business only with Tk. 30,000 (Thirty hundred).
Other Own/Family Sources of Income	:	His 02(two) brother's income from business and others 03(three) brother income from foreign country.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01853182776
NU's National ID No.	:	1913110528943
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- LateGazi Chakina Begum is a GB from since 2002 to 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by cultivation and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jahir Store
Address/ Location	:	Alkara bazar, Comilla
Total Investment in BDT	:	BDT 40,2000
Financing	:	Self Tk. 30,2000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (six thousand)
Proposed Salary (estimates)	:	BDT 7,500 (Seven thousand Five 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	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (grocery item, bakery item and confectionary item etc) (A)	3,000	84,000	1,008,000
Less: Cost of sales of products (product purchase) (B)	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,500	18,000
Provision of bad Debt		8	92
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		653	7,840
Total Operating Cost (D)		10,661	127,932
Net Profit (C-D):		6,139	73,668

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Gazi Md Jahir Ahmad

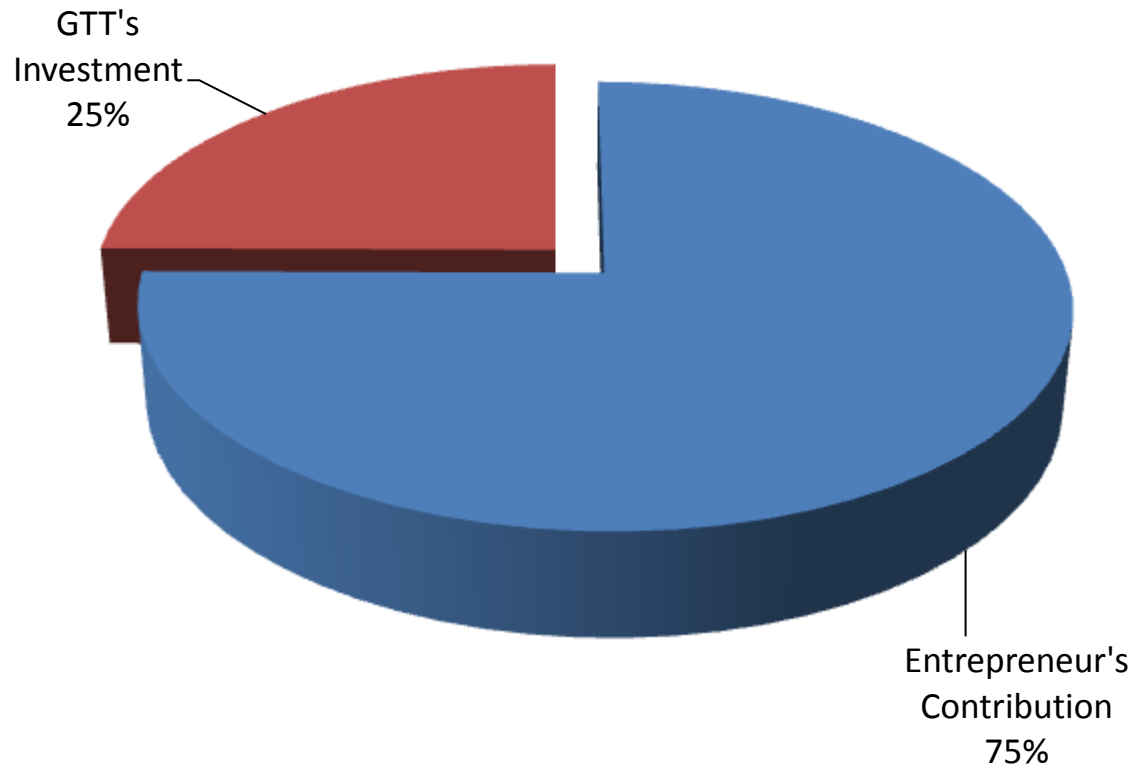
Business Name: Jahir Store

Investment Breakdown & Source of Finance

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, biscuits, chips, coal, candy,tang,pest,magic pawder, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	90,000	100,000	190,000
Investment in Machinery (refrigerator - 1 pics)		5,000		5,000
Cash in hand		6,940		6,940
Debtors (Since December, 2015 to at present)		9,160		9,160
Decoration (fixture and fittings)		70,900		70,900
Advance for shop		120,000		120,000
Total Capital		302,000	100,000	402,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 302000
- GTT's Investment BDT 100000
- Total Capital BDT 402000



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 (grocery item, bakery item and confectionary item etc) (A)	4,000	111,997	1,343,966	5,000	139,997	1,679,958	6,400	179,196	2,150,346
Less: Cost of sales of products (product purchase) (B)	3,200	89,598	1,075,173	4,000	111,997	1,343,966	5,120	143,356	1,720,277
Gross Profit (C) [C=(A-B)]	800	22,399	268,793	1,000	27,999	335,992	1,280	35,839	430,069
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		1,000	12,000		1,500	18,000		2,000	24,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,500	18,000		2,000	24,000
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Provision of bad Debt		8	92		8	92		8	92
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		7,500	90,000		8,000	96,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,300	15,600		1,600	19,200
Non Cash Item:									
Depreciation Expenses		653	7,840		653	7,840		653	7,840
Total Operating Cost (D)	-	14,573	170,602	-	17,023	204,272	-	19,973	239,672
Net Profit (C-D):	-	7,827	98,192	-	10,977	131,720	-	15,866	190,398
Retained Income			98,192			229,912			420,309

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	102,192	139,720	198,398
1.3	Depreciation Expenses	7,840	7,840	7,840
1.4	Opening Balance of Cash Surplus	-	86,032	185,592
	Total Cash Inflow	210,032	233,592	391,829
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	86,032	185,592	343,829

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 05 (cousin)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 15 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 722,309 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 194th as Yunus Centre and 45th In-house Executive
Social Business Design Lab
(GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







বিসমিল্লাহির রাহমানির রাহিম

প্রোঃ মোঃ জহির আহমেদ

মোবা: ০১৮৫৩-১৮২৭৭৬

জহির স্টোর

আমাদের সেবা-

এখানে যাবতীয় ফল, কসমেটিকস্, স্টেশনারী ও পান সুপারি
পাইকারী ও খুচরা বিক্রয় করা হয়।

তাকিয়া রোড, আলকরা বাজার চৌদ্দগ্রাম, কুমিল্লা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: গাজী মোঃ জাহির আহম্মদ

Name: Gazi Md Jahir Ahmmad

পিতা: মৃত গাজী নেয়াজ মিয়া

মাতা: গাজী হকিনা বেগম

Date of Birth: 05 Jul 1984

ID NO: 1913110528946

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি, কার্ডটি হারিয়ে ফেলার বা অন্য
কোনো অনৈতিক কাজে ব্যবহার করলে দায়িত্ব জমা দেয়ার জন্য অঙ্গীকার করা হলো।
জন্ম: গ্রাম/সড়ক: মারানপুরা, মারানপুরা, ডাকঘর: আলকরা - ৩৫৮৩, জেলা: বাগেরা,
কুমিল্লা

প্রস্তুতকারী: বাংলাদেশ সরকার

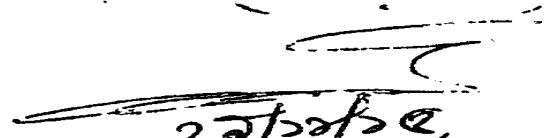
প্রদানের তারিখ: ১৫/০৫/২০০৮



প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করিতেছি যে,
নামঃ মৃত গাজী ছকিনা বেগম
স্বামীঃ মৃত গাজী নেয়াজ মিয়া
গ্রামঃ নারানকুরী, পোঃ আলকরা, থানাঃ চৌদ্দগ্রাম, জেলাঃ কুমিল্লা।
ঝণী নং-৩২২৫/২ গ্রুপ নং-০৬ কেন্দ্র নং -২৯/ম
কেন্দ্রের নামঃ-নারানকুরী/৩ শর্শদী,ফেণী শাখার সে গত ২০/০৬/২০০২ ইং সাল হইতে
১৫/১২/২০১০ ইং সাল পর্যন্ত গ্রামীন ব্যাংকের সদস্য ছিল এবং সুনামের সহিত লেনদেন
করিয়াছে।




২০/০৬/১০

Thank You