



*Business Proposal Prepared by : **Md Abdul Jalil, Asst. Officer, Bhulta unit, Narayanganj.***
*Business Proposal Verified by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faruk Mia Vill:Pitolganj, Union: Kanchon, Post: Kanchon, Upazila: Rupganj, District: Narayanganj.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	07 (Seven) Brothers 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. Halima Begum
(iii) Father's name	:	Md. Abdul Bathen
(iv) GB member's info	:	<i>Branch: Rupganj, Narayanganj Centre # 43/mo</i> <i>Loan no.: 1875, Member since 1990.</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 20,000
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 Five
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.)	:	03 (Three) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). He has 06 (Six) years working experiences in his own cosmetics business.
Other Own/Family Sources of Income	:	His father's income from business (potato & onion business). His 03 (Three) brother's income from business (Confectionary shop). His 01 (One) brother's income from servicing (Mason).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01922923220
NU's National ID No.	:	6716879782720
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Halima Begum is a GB member since 1990 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for agriculture and assisting her husband in existing 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	:	<i>Prioshi Fashion</i>
Address/ Location	:	Murapara bazar, Rupganj, Narayanganj.
Total Investment in BDT	:	Tk. 182,000
Financing	:	Self Tk. 132,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
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)	1,500	42,000	504,000
Less: Cost of Sales / Products (B)	1,200	33,600	403,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Shop Rent		800	9,600
Mobile bill		200	2,400
Night Guard bill		100	1,200
Conveyance bill		800	9,600
Present Salary Family		4,000	48,000
Provision of bad debt		30	360
Other Cost (Stationary & Entertainment etc.)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses		187	2,240
<i>Total Operating Cost (D)</i>		6,517	78,200
Net Profit (C-D):		1,883	22,600

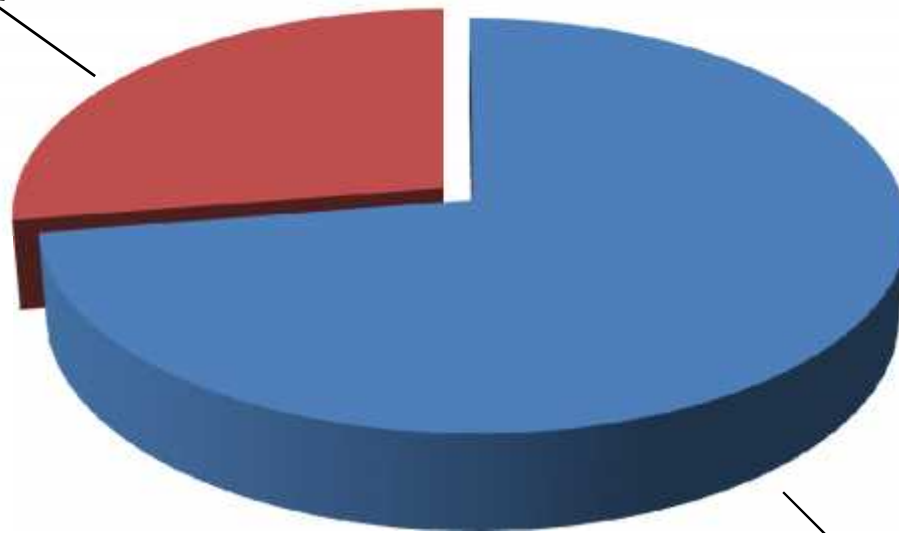
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (genji, pant, trouser, three quarter pant, shirt and kids wear etc.)	Investment in products (genji, pant, trouser, three quarter pant, shirt and kids wear etc.)	99,000	50,000	149,000
Investment in Equipment & Tools (bulb and fan etc.)		1,200	-	1,200
Cash in hand		8,200	-	8,200
Debtors (Since April, 2016 to at present)		3,000	-	3,000
Decoration (fixture and fittings)		20,600	-	20,600
Total Capital		132,000	50,000	182,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 132,000
- GTT's Investment BDT 50,000
- Total Capital BDT 182,000

GTT's
Investment
27%



Entrepreneur's
Contribution
73%

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)	2,250	63,000	756,000	2,655	74,340	892,080	3,027	84,748	1,016,971
Less: Cost of Sales / Products (B)	1,800	50,400	604,800	2,124	59,472	713,664	2,421	67,798	813,577
Gross Profit (C) [C=(A-B)]	450	12,600	151,200	531	14,868	178,416	605	16,950	203,394
Less: Operating Cost:									
Electricity bill		250	3,000		250	3,000		350	4,200
Shop Rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Night Guard bill		120	1,440		140	1,680		160	1,920
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-Family		6,000	72,000		7,000	84,000		8,000	96,000
Provision of bad debt		30	360		30	360		30	360
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Other Cost (stationary & Entertainment etc.)		250	3,000		450	5,400		650	7,800
Non Cash Item:									
Depreciation Expenses		187	2,240		187	2,240		187	2,240
Total Operating Cost (D)	-	9,455	110,950	-	11,175	134,100	-	12,995	155,940
Net Profit (C-D):	-	3,145	40,250	-	3,693	44,316	-	3,955	47,454
Retained Income			40,250			84,566			132,020

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	42,250	48,316	51,454
1.3	Depreciation Expenses	2,240	2,240	2,240
1.4	Opening Balance of Cash Surplus	-	32,490	59,046
	Total Cash Inflow	94,490	83,046	112,740
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	32,490	59,046	88,740

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (brother) Others (beyond family): Future employment:<input type="checkbox"/> Trade License in his own name<input type="checkbox"/> He has on hand training<input type="checkbox"/> Skilled and working experiences (09 years)	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop<input type="checkbox"/> Have some fixed customers<input type="checkbox"/> Increasing demand<input type="checkbox"/> The Capital of the entrepreneur will be BDT 264,020 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors.

Presented at 260th as Yunus Centre and 71st In-house Executive
Social Business Design Lab
(GTT) on May 24, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









স্মারক নং-
সংস্করণ নং-

335

বিস্তৃতিস্বত্বাধার সাংস্করণের স্মারক

ট্রেড লাইসেন্স

ফরম ইউ, পি, ৭
নিয়ম প্রকল্প ১২ (১)

মুড়াপাড়া ইউনিয়ন পরিষদ

স্বাক্ষর : মুড়াপাড়া, উপজেলা-কাপড়গঞ্জ, জেলা-নারায়ণগঞ্জ।



বাণিজ্যিক কর

তারিখ ০৮/০৫/২০১৬

সেগে দ্বিমুগী ঘ্যানান

স্বত্বাধিকারী / ব্যবস্থাপনা পরিচালক শ্রীঃ ফারুক

পিতা/স্বামীর নাম শ্রীঃ বাবুল

মাতার নাম হালিমা

ঠিকানা শ্রীঃ নিউনগঞ্জ, উপজেলা-কাপড়গঞ্জ, নারায়ণগঞ্জ

স্বাক্ষর মুড়াপাড়া নামা বাজার

ওয়ার্ড নং ০৩ ব্যবসার ধরণ রোজিমেড কাপড় বিক্রয়

উদ্দেশিত কর বাবদ ৳ ২০০/- টাকা পাইয়া ২০১৫-২০১৬ ইং সনে অত্র ইউনিয়নের স্বীকৃত মধ্যে আবশ্যিকীয় ৩৫-৩০/-

বাণিজ্য চালাইয়া দাইবার অনুমতি দেওয়া হইল। ০৮/০৫/২০১৬ ইং সনে পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে।

০৮/০৫/২০১৬
স্বাক্ষর হুমায়ুন কবীর
সিনিয়র সহকারী পরিচালক
উপজেলা, কাপড়গঞ্জ।

[Signature]
উপজেলা পরিচালক
কাপড়গঞ্জ।

সিদ্ধান্ত নং:

ইজারা রশিদ

বাংলাদেশ সরকার

চুড়াপাড়া বাজার, কপলক, নারায়ণগঞ্জ।

সেবার নাম: শ্রীশ্রী হোম

সেবার নং: তারিখ: ০৬/০৫/২০২১

বাজনা আদান	উল
প্রতি মাস ২০০০০০ বাস - ৬০০০	৬০০০
	৬০০০

ইজারাদারের স্বাক্ষর

আনয়কারীর স্বাক্ষর

আ: রঃ



Thank You