



*Business Proposal prepared by: **Md. Saddam Hossain Kazi, Asst. Nobin, Araihasar Unit, Narayanganj.***

*Business Proposal Verified by: **Naznin Akther***

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

Name and address	:	<b><i>Md. Ahid Miah</i></b> Vill: Shinglab, Union: Jampur, Post: Baliapara, Upazila: Araihasar, District: Narayanganj.
Age	:	31 Years
Marital status	:	Married
Children	:	01 (One) son & 01 (One) Daughter
No. of siblings:	:	3 (Three) Brothers & 3 (Three) 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	:	Late. Mst. Hajera begum
(iii) Father's name	:	Late. Md. Billal Hossain
(iv) GB member's info	:	<i>Branch: : Brihkhondi,, Narayanganj. Centre # 24/mo</i> Membership from 1988 to 2009 First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Nil
(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.)	:	06 (Six) years experience is running his own business. He started the business only with Tk. 10,000 (Ten thousand). : He has 09 (Nine) years working experiences as an assistant in his brother's and father's business.
Other Own/Family Sources of Income	:	His 02 (Two) brothers income from business (jamdani sharee business & grocery shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01832064927
NU's National ID No.	:	6710434083984
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Late. Mst. Hajera begum was a GB member from 1988 to 2009 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing 10 (Ten) decimal land and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ahid Jamdani</i></b>
Address/ Location	:	Shinglab, Araihasar, Narayanganj
Total Investment in BDT	:	Tk. 228,000
Financing	:	Self Tk. 128,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 9,000 (Nine thousand)
Proposed Salary (estimates)	:	Taka 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 40%.
(ii) Estimated % of proposed gross profit margin	:	On products 40%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

## *INFO ON EXISTING BUSINESS OPERATIONS*

Particulars	EB (BDT)		
	Weekly	Monthly	Yearly
Sales income from Products (jamdani sharee - 03 pics) (A)	15,000	60,000	720,000
Less: Cost of sales of products (raw materials & wages) (B)	9,000	36,000	432,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>6,000</b>	<b>24,000</b>	<b>288,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance		1,000	12,000
Provision of bad Debt		2	20
Present Salary (Self & family)		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		339	4,065
<b>Total Operating Cost (D)</b>		<b>12,740</b>	<b>152,885</b>
<b>Net Profit (C-D):</b>		<b>11,260</b>	<b>135,115</b>

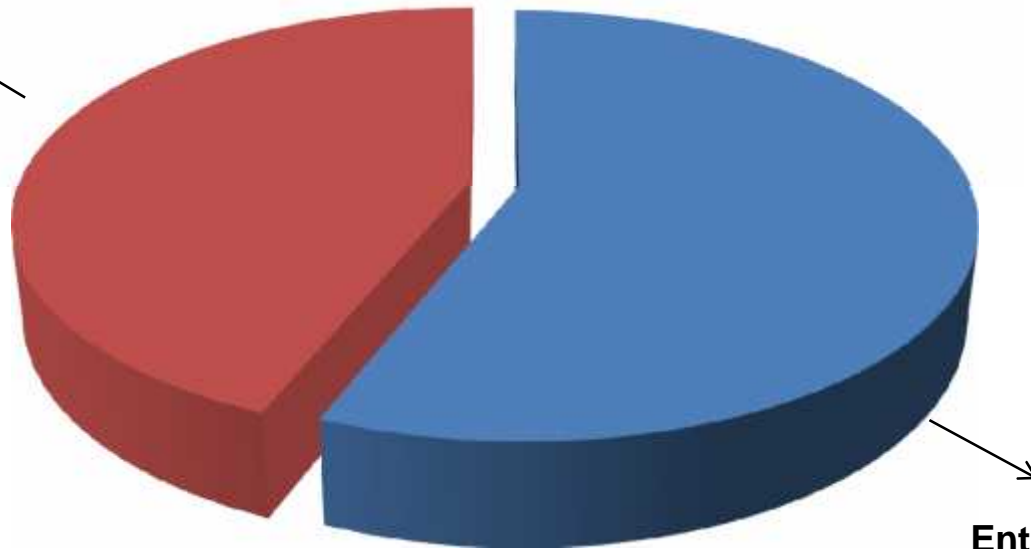
## **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( jamdani sharee and thread etc.)	Investment in products (jamdani sharee's thread etc.)	25,000	50,000	75,000
Investment in Machineries, Equipments & Tools (hand loom - 03 pics, wheel, nordh, bulb and fan etc)	Investment in Machineries (hand loom - 01 pics)	23,100	15,000	38,100
Cash in hand		29,900		29,900
Debtors (since May, 2016 to at present)		2,000		2,000
Decoration ( fixture and fittings)		6,000		6,000
Advance for workers	Advance for workers	42,000	35,000	77,000
<b>Total Capital</b>		<b>128,000</b>	<b>100,000</b>	<b>228,000</b>

# *SOURCE OF FINANCE*

- Entrepreneur's Contribution BDT 509,000
- GTT's Investment BDT 150,000
- Total Capital BDT 659,000

GTT's Investment  
44%



Entrepreneur's  
Contribution 56%



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated sales income from products (jamdani sharee - 04 pics) (A)	20,000	79,998	959,976	22,699	90,798	1,089,573	24,629	98,516	1,182,186
Less: Cost of sales of products (raw materials & wages) (B)	12,000	47,999	575,986	13,620	54,479	653,744	14,777	59,109	709,312
<b>Gross Profit (C) [C=(A-B)]</b>	<b>8,000</b>	<b>31,999</b>	<b>383,990</b>	<b>9,080</b>	<b>36,319</b>	<b>435,829</b>	<b>9,852</b>	<b>39,406</b>	<b>472,875</b>
<b>Less: Operating Cost:</b>									
Electricity bill		450	5,400		550	6,600		600	7,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		850	10,200		850	10,200
Conveyance		1,500	18,000		2,500	30,000		3,500	42,000
Provision of bad Debt		2	20		2	20		2	20
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		10,000	120,000		12,000	144,000		13,000	156,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Other Cost (stationary & Entertainment etc.)		2,200	26,400		2,500	30,000		2,600	31,200
<b>Non Cash Item:</b>									
Depreciation Expenses		526	6,315		526	6,315		526	6,315
<b>Total Operating Cost (D)</b>	-	<b>16,195</b>	<b>190,335</b>	-	<b>19,645</b>	<b>235,735</b>	-	<b>21,795</b>	<b>261,535</b>
<b>Net Profit (C-D):</b>	-	<b>15,805</b>	<b>193,655</b>	-	<b>16,675</b>	<b>200,094</b>	-	<b>17,612</b>	<b>211,340</b>
<b>Retained Income</b>			<b>193,655</b>			<b>393,750</b>			<b>605,089</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><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	197,655	208,094	219,340
1.3	Depreciation Expenses	6,315	6,315	6,315
1.4	Opening Balance of Cash Surplus	-	214,970	381,380
	<b>Total Cash Inflow</b>	<b>303,970</b>	<b>429,380</b>	<b>607,034</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	65,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>89,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>214,970</b>	<b>381,380</b>	<b>559,034</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (wife)  
Others (beyond family): 05(production basis)
- Future employment: 02 (production basis)
- Trade license of business in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Family business;
- Quality of products;
- Skilled & working experience : 15 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. 733,089 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 268<sup>th</sup> as Yunus Centre and 74<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 01, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



































ক্রমিক নং-

465

লাইসেন্স ফি আদায়

ইউ

অর্থ বৎসর ২০১৫-২০১৬



# জামপুর ইউনিয়ন পরিষদ

ডাকঘর : মহাজমপুর, উপজেলা : সোনারগাঁ, জেলা : নারায়ণগঞ্জ  
মোবাইল : ০১৭১৮-২৫৬৩৮৫, ০১৭১২-২৫৯৩৩৬



লাইসেন্স নং :

৪৫০

**ট্রেড লাইসেন্স**

তারিখ :

০২/০৬/১৫

প্রতিষ্ঠানের নাম :

আব্দুল গাম্বুলী

মালিকের নাম :

মোহাম্মদ আব্দুল নিমিয়া

পিতা / স্বামীর নাম :

শ্রী মোঃ বিল্লাল হোসেন

ঠিকানা :

কিয়ান্দোবা

ডাকঘর :

মালিয়াগাড়া

উপজেলা :

সোনারগাঁ

জেলা :

নারায়ণগঞ্জ

প্রতিষ্ঠানের অবস্থান :

কিয়ান্দোবা

ব্যবসা বা পেশার ধরণ :

গাম্বুলী গোল্ড বিস্কুট

উল্লেখিত প্রতিষ্ঠানের অনুকূলে

২০০৮

টাকা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৫ - ২০১৬ সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় ব্যবসা চলাইয়া যাইবার অনুমতি দেওয়া হইল।

৩০-০৬-২০১৫ তারিখের পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

মোঃ মোহাম্মদ হানিক  
চেয়ারম্যান

জামপুর ইউনিয়ন পরিষদ  
সোনারগাঁ, নারায়ণগঞ্জ

মোঃ বাদুর রহমান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



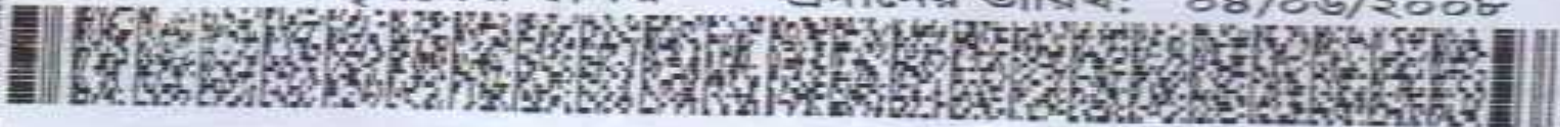
অহিদ

নাম: মোঃ অহিদ মিয়া  
Name: Md Ahid Miah  
পিতা: মৃত মোঃ বিল্লাল হোসেন  
মাতা: মোসাঃ হাশেরা বেগম  
Date of Birth: 10 Mar 1986  
ID,NO: 6710434083984

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিম্নউল্লিখ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: সিংলাব, ডাকঘর: বালিয়াপাড়া, সোনারগাঁ, নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৪/০৬/২০০৮





**Thank You**