



**Business Proposal collected & prepared by: Md. Rubel Rana, Asst. Nobin,
Thakurgoan Sadar unit, Thakurgoan.**
Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Biplob Ali</i> Vill: Jangaon Union: 01 no. Vamradoho, Post: Banglagor, Upazila: Pirganj, District: Thakurgaon.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04 (Four) Brothers and 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	:	Mst. Sharifa
(iii) Father's name	:	Md. Lutfar Rahman
(iv) GB member's info	:	<i>Branch: Jangaon, Pirganj, Centre # 73/mo</i> <i>Loan no.: 9965, Member since January 01, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 20,100
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's 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	:	Degree final Year (Appeared)
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 60,000 (Sixty Thousand). : He has 06 (Six) months working experience as an assistant in a local cosmetics shop.
Other Own/Family Sources of Income	:	His father's income from agriculture. His 02 (Two) brother's income from private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01710093654
NU's National ID No.	:	19909418225000139
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sharifa is a GB member since January 01, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son 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>Asha Cosmetics</i>
Address/ Location	:	Jangaon Bazar, Pirganj Thakurgaon.
Total Investment in BDT	:	Tk. 363,000
Financing	:	Self Tk. 213,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 25%
(ii) Estimated % of proposed gross profit margin	:	On an Average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

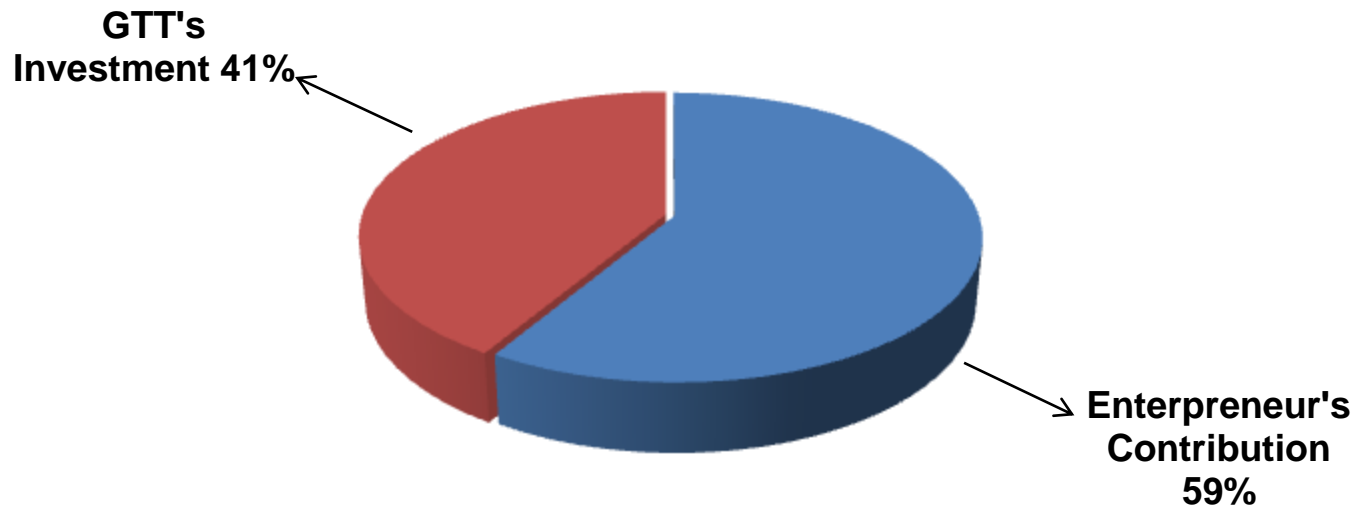
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	1,800	46,800	561,600
Less: Cost of Sales/Products (B)	1,350	35,100	421,200
Gross Profit (C) [C=(A-B)]	450	11,700	140,400
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent (self)			-
Mobile bill		400	4,800
Night Guard bill		100	1,200
Conveyance bill		1,500	18,000
Present Salary (Family & Self)		2,000	24,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (Stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		135	1,625
Total Operating Cost (D)		7,835	94,025
Net Profit (C-D):		3,865	46,375

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of cosmetics item, stationary item and tailoring accessories etc.)	Investment in products (cosmetics item & electric products etc.)	195,458	150,000	345,458
Investment in Equipment & Tools (sound box, bulb and fan etc.)		3,100		3,100
Cash in Hand		2,842		2,842
Decoration (fixture and fittings)		11,600		11,600
Total Capital		213,000	150,000	363,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 213,000
- GTT's Investment BDT 150,000
- Total Capital BDT 363,000



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)	2,700	70,200	842,400	3,146	81,783	981,396	3,429	89,143	1,069,722
Less: Cost of Sales/Products (B)	2,025	52,650	631,800	2,359	61,337	736,047	2,571	66,858	802,291
Gross Profit (C) [C=(A-B)]	675	17,550	210,600	786	20,446	245,349	857	22,286	267,430
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		3,000	36,000		4,000	48,000		4,500	54,000
Proposed Salary (Assistant-01)		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		600	7,200		700	8,400		800	9,600
Non Cash Item:									
Depreciation Expenses		135	1,625		135	1,625		135	1,625
Total Operating Cost (D)	-	11,165	127,505	-	13,415	160,985	-	15,115	181,385
Net Profit (C-D)	-	6,385	83,095	-	7,030	84,364	-	7,170	86,045
Retained Income			83,095			167,459			253,504

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>SI #</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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	89,095	96,364	98,045
1.3	Depreciation Expenses	1,625	1,625	1,625
1.4	Opening Balance of Cash Surplus	-	54,720	80,709
	Total Cash Inflow	240,720	152,709	180,379
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	54,720	80,709	108,379

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (3 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 466,504 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 264th as Yunus Centre and 73rd In-house Executive
Social Business Design Lab
(GTT) on May 31, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









Top left section containing various boxes and packages, including a large white box with a green border.

Top middle section featuring a variety of boxes, some with images of people, and a round container.

Top right section containing several large plastic bottles and jars, likely containing lotions or oils.

Second row from top left, showing boxes of tissues and other packaged items.

Second row from top middle, featuring multiple boxes of tissues with eye graphics.

Second row from top right, containing stacks of green and white boxes, possibly tissues or napkins.

Third row from top left, displaying bottles of lotions and shampoos in various colors.

Third row from top middle, showing a dense arrangement of boxes and packages, including some with eye graphics.

Third row from top right, featuring a large stack of small, circular items, possibly contact lenses or small containers.

Fourth row from top left, containing more boxes of tissues and other packaged goods.

Fourth row from top middle, showing a row of tubes and bottles, likely containing creams or lotions.

Bottom right section containing a basket with a '1 YEAR WARRANTY' label, rolls of tape, and other miscellaneous items.





ট্রেড লাইসেন্স

অর্থ বছর .. ২০২৫-২০২৬



১নং ডোমরাহাট্ট ইউনিয়ন পরিষদ

উপজেলা : শীতগঞ্জ, জেলা : ঝালকাঠি।

কার্ড নং- ০৩

ক্রমিক নং- ১১৯৩

লাইসেন্স নম্বর : ১৬/২০২৫-২০২৬ তারিখ : ৩০/০৫/২০২৬

লাইসেন্সধারীর নাম : শ্রী: বিল্ব গাঙ্গী

লিডার/স্বামীর নাম : শ্রী: শ্রী: লুৎফুর রহমান

ঠিকানা : শ্রী: শ্রী: উম্মাও শ্রী: শ্রী: বালাজি

বাস : বীরগঞ্জ, ঝালকাঠি

পেশার ধরণ ও অবস্থান : শ্রী: শ্রী: গোল, হামরাহাট্ট

ফি প্রদানের পরিমাণ : ২০০/- টাকা (কম্বার = ৫০০/- টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / কৃষি / পেশা : ৩০/০৫/২০২৬ তারিখ পর্যন্ত চলিয়ে

যাবার জন্য লাইসেন্স প্রদান করা হলো।

তারিখ: ৩০/০৫/২০২৬

৩০/০৫/২০২৬
ডোমরাহাট্ট
উপজেলা পরিষদ
শ্রী: শ্রী: ...

ਅੰਤਿਮ ਸਿਰਖ ਸਿਮਰਣ

2025 ਤੋਂ

21 ਐ 23	—	26601
21 ਐ 27	—	26701
21 ਐ 31	—	26801
21 ਐ 35	—	26901
21 ਐ 39	—	27001
21 ਐ 43	—	27101
21 ਐ 47	—	27201
21 ਐ 51	—	27301
21 ਐ 55	—	27401
21 ਐ 59	—	27501
21 ਐ 63	—	27601
21 ਐ 67	—	27701
21 ਐ 71	—	27801
21 ਐ 75	—	27901
21 ਐ 79	—	28001



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: বিপ্লব আলী

Name: Biplab Ali

পিতা: মোঃ লুৎফর রহমান

মাতা: শহীদা বেগম

Date of Birth: 02 May 1990

ID NO: 19909418225000139

বিপ্লব আলী

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির জন্য কেবলমাত্র পাত্রের খেতে সীমিত। শেখি অধিনে জমা দেয়ার জন্য অনুমোদন করা হলো।

ঠিকানা: বাসার/মোড়ি: নাই, গ্রাম/পাড়া: জনগাঁও, ডাকঘর: বাসোপাড় - ৫১১০, শিবপুর, গাজীপুর

(Handwritten signature)

প্রদানকারী: কর্নেল লুৎফর হাফিজ

প্রদানের তারিখ: ২৮/১০/২০১০





Thank You