



*Business Proposal collected by: **Md. Rubel Rana, Assistant NU, Thakurgoan Sadar unit, Thakurgoan.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mobasher Ali</i> Vill: Syedpur, Union: 19 no. Begunbari, Post: Danar hat, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	29 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	:	Mostafa Khatun
(iii) Father's name	:	Mohammad Ali
(iv) GB member's info	:	<i>Branch: Danar hat, Centre # 04/mo</i> <i>Loan no.: 2097, Member since March 12, 2008</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 22,080
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	:	Kamil (pass)
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.)	:	<p>05 (Five) years experiences is running his own business. He started the business with BDT 40,000 (Forty thousand).</p> <p>He has 10 (Ten) years working experience as an assistant in his elder brother's shop.</p>
Other Own/Family Sources of Income	:	His father's income from Agriculture. His 02 (Two) brothers income from Business. His 01 (One) brother's income from private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01765991979
NU's National ID No.	:	9419417334829
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mostafa Khatun is a GB member since March 12, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Cloth Store</i>
Address/ Location	:	Danar hat Bazar, Thakurgaon.
Total Investment in BDT	:	Tk. 193,000
Financing	:	Self Tk. 133,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six 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)	3,000	84,000	1,008,000
Less: Cost of Sales/Products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent		400	4,800
Mobile bill		200	2,400
Night Guard bill		80	960
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		5,000	60,000
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		33	400
Total Operating Cost (D)		8,413	100,960
Net Profit (C-D):		4,187	50,240

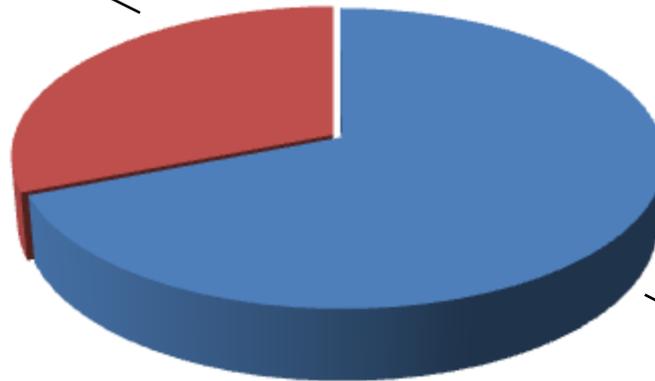
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant piece, three piece, shirt piece, lungi, sharee, genji, gauze cloth and t-shirt etc.)	Investment in products (pant piece, three piece, shirt piece, lungi, sharee, genji, gauze cloth and t-shirt etc.)	125,090	60,000	185,090
Investment in Equipment & Tools (bulb and fan etc.)		1,000		1,000
Cash in Hand		4,410		4,410
Decoration (fixture and fittings)		2,500		2,500
Total Capital		133,000	60,000	193,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 133,000
- GTT's Investment BDT 60,000
- Total Capital BDT 193,000

**GTT's Investment
31%**



**Entrepreneur's
Contribution
69%**

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)	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,313	148,764	1,785,168
Less: Cost of Sales/Products (B)	3,570	99,960	1,199,520	4,106	114,954	1,379,448	4,516	126,449	1,517,393
Gross Profit (C) [C=(A-B)]	630	17,640	211,680	725	20,286	243,432	797	22,315	267,775
Less: Operating Cost:									
Electricity bill		400	4,800		550	6,600		600	7,200
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		130	1,560		180	2,160		230	2,760
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,000	24,000		2,100	25,200
Non Cash Item:									
Depreciation Expenses		33	400		33	400		33	400
Total Operating Cost (D)	-	11,243	132,040	-	13,143	157,720	-	14,843	178,120
Net Profit (C-D)	-	6,397	79,640	-	7,143	85,712	-	7,471	89,655
Retained Income			79,640			165,352			255,007

Notes: 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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	82,040	90,512	94,455
1.3	Depreciation Expenses	400	400	400
1.4	Opening Balance of Cash Surplus	4,410	72,450	134,562
	Total Cash Inflow	146,850	163,362	229,417
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	74,400	28,800	28,800
3.0	Total Cash Surplus	72,450	134,562	200,617

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (15 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 388,007 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 331st as Yunus Centre and 95th In-house Executive
Social Business Design Lab
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











১৯নং বেগুনবাড়ী ইউনিয়ন পরিষদ কার্যালয়



752

ডাকঘর : বেগুনবাড়ী, উপজেলা ও জেলা : ঠাকুরগাঁও
লাইসেন্স ফি আদায় রশিদ
অর্থ বৎসর ২০ - ২০ ইং

লাইসেন্স

বই নম্বর : ০৫/১৬ তারিখ : ২১/০৬/২০১৬

লাইসেন্স নম্বর : ৭৫২/১৬

লাইসেন্সধারীর নাম : মোঃ মোস্তাফিজুর রহমান

পিতা/স্বামীর নাম : মোঃ মোস্তাফিজুর রহমান

ঠিকানা : কামালপুর-১৩

প্রতিষ্ঠানের নাম : হাই টেক্সটাইল ফ্যাক্টরি

পেশার ধরণ : কাপড়ের- ফ্যাক্টরি

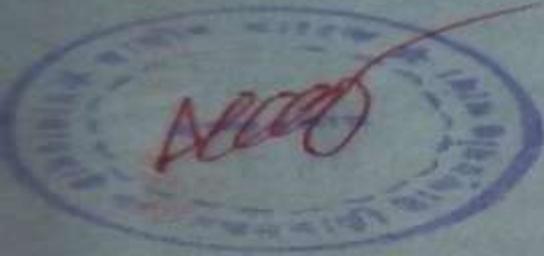
২০১৬-২০১৭ ইং ৬০ হুন তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- কথায় দুইশত টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা কামালপুরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২১/০৬/১৬

(Signature and Stamp)



গ্রামীণ ব্যাংক

দানার হাট কুমিল্লা শাখা

সহজ ঋণের পাশ বই

নাম হেদায়েত

ঝণী নং ২৩০৭

গ্রুপ নং ০১

কেন্দ্র নং ১৩/৮

কেন্দ্রের নাম দক্ষিণ কুমিল্লা

বই ইস্যুর তারিখ ০৬/০৬/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



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

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোবশের আলী

Name: Md Mobasher Ali

পিতা: মোহাম্মদ আলী

মাতা: মোছাঃ মোস্তফা খাতুন

Date of Birth: 01 Jul 1987

স্বাক্ষর

ID NO: 9419417334829

Thank You