



*Business Proposal Collected by: **Md. Mahbubar Rahman, Asst. Officer, Shibgong unit, Chapainawabgong.***

*Business Proposal Prepared by: **Abdur Razzak, Asst NU. Shibgong Unit. Chapainawabgong.***

*Business Proposal Verified by: **Md. Mahbubar Rahman Bhuiyan.***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Bahar</i> Vill: Carkatola, Union: Durlovpur, Post: Adina Collage, Upazila: Shibgong, District: Chapainawabgong.
Age	:	33 Years
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	06 02(Two) Sisters and 04(Four) Brothers
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. Ruliara
(iii) Father's name	:	Md. Abul Hosen
(iv) GB member's info	:	<i>Branch: Durlovpur, Shibgong, Centre # 34/mo</i> <i>Loan no.: 3051/2 Member since April 12, 2004</i> First loan: Tk. 5,000 Existing loan: Tk. 60,000, Outstanding loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Education, till to date	:	Class Eight
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.)	:	05 (Five) years experience is running his own business. He started the business only with Tk. 60,000 (Sixty thousand). : Nill
Other Own/Family Sources of Income	:	His Brothers income from Agriculture. From his existing business income, he built house.
Other Own/Family Sources of Liabilities	:	Business
NU's Contract No.	:	01713664246
NU's National ID No.	:	7018829845915
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst.Ruliara is a GB member since April 12, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and assisting her husband in his Agriculture.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Abul Store
Address/ Location	:	Dadonchokbazar,Shibgong,Chapainawabgong.
Total Investment in BDT	:	Tk. 775,000
Financing	:	Self Tk.575,000 (from existing business) Required Investment Tk.200,000 (as equity)
Present salary/drawings from business	:	Taka 8,500 (Eight thousand Five Hundred)
Proposed Salary (estimates)	:	Taka 9,500 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(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 (A)	10,000	280,000	3,360,000
Less: Cost of Sales (Purchase product) (B)	9,000	252,000	3,024,000
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000
Less: Operating Cost:			
Electricity bill		1,000	12,000
Shop rent		2,000	24,000
Night Guard bill		150	1,800
Mobile bill		600	7,200
Conveyance bill		3,000	36,000
Ownership Transfer Fee		-	-
Present Salary (Self and family)		6,000	72,000
Present Salary (Assistant -01-)		5,000	60,000
Provision of Bad Debt		11	135
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		514	6,165
Total Operating Cost (D)		19,775	237,300
Net Profit (C-D):		8,225	98,700

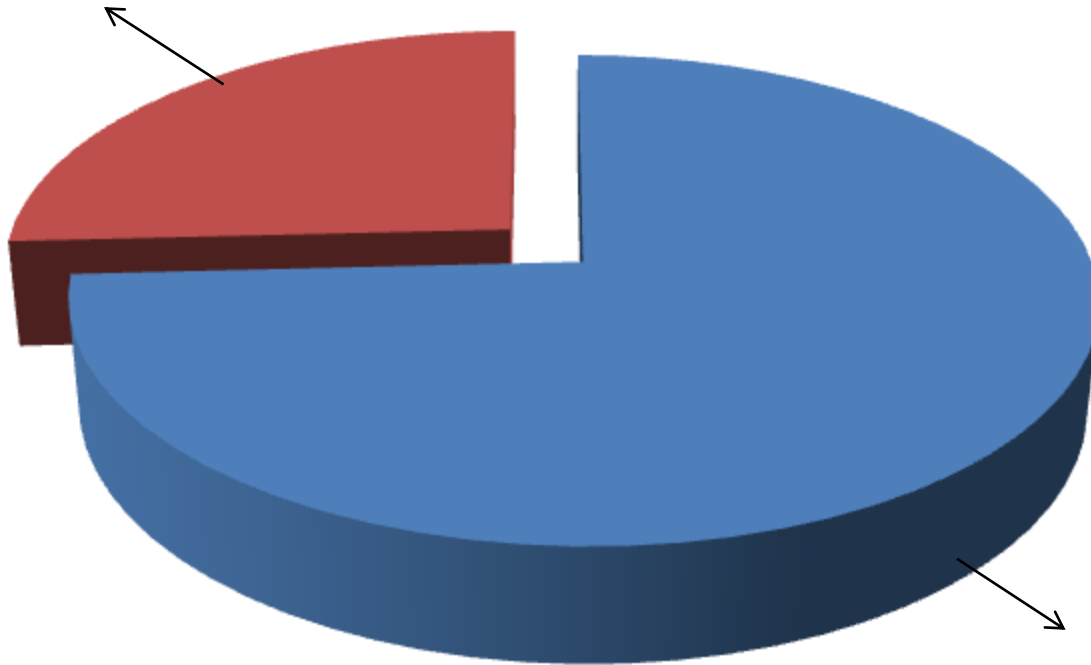
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Busines s (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grosary item -Oil,Rice,Soap,Sugar,Egg,Tea etc)	Investment in products (Grosary item - Oil,Rice,Soap,Sugar,Egg,Tea etc)	490,130	200,000	690,130
Investment in Equipments & Tools (bulb and fan etc.)		27,100		27,100
Cash in hand		11,270		11,270
Advance for shop		30,000		30,000
Decoration (fixture and fittings)		21,000		21,000
GB Loan Outstanding		(30,000)		(30,000)
Debtors (Since March, 2016 to at present)		13,500		13,500
Creators (Since March, 2016 to at present)		12,000		12,000
Total Capital		575,000	200,000	775,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 575,000
- GTT's Investment BDT 200,000
- Total Capital BDT 775,000

**GTT's Investment
26%**



**Entrepreneur's
Contribution 74%**

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)	12,000	336,000	4,032,000	13,080	366,240	4,394,880	14,009	392,243	1,176,729
Less: Cost of Sales (Purchase product) (B)	10,800	302,400	3,628,800	11,772	329,616	3,955,392	12,608	353,019	1,059,056
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200	1,308	36,624	439,488	1,401	39,224	1,176,729
Less: Operating Cost:									
Electricity bill		1,100	13,200		1,200	14,400		1,200	3,600
Shop rent		2,000	24,000		2,000	24,000		2,000	6,000
Night Guard bill		150	1,800		150	1,800		150	450
Mobile bill (SMS & Reporting)		900	10,800		1,100	13,200		1,200	3,600
Conveyance bill		3,500	42,000		3,800	45,600		3,800	11,400
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self and family)		7,000	84,000		7,000	84,000		7,500	22,500
Present Salary (Assistant -01-)		5,000	60,000		5,000	60,000		5,000	15,000
Provision of Bad Debt		11	135		11	135		11	135
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,000	24,000		2,200	6,600
Non Cash Item:									
Depreciation Expenses		514	6,165		514	6,165		514	6,165
Total Operating Cost (D)	-	23,413	272,630	-	25,163	301,960	-	26,963	116,110
Net Profit (C-D):	-	10,187	130,570	-	11,461	137,528	-	12,261	1,060,619
Retained Income			130,570			268,098			1,328,717

Note: 1. Agreed Grace Period: Three 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>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>3 Year (For 3 Months) (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	138,570	153,528	1,076,619
1.3	Depreciation Expenses	6,165	6,165	6,165
1.4	Opening Balance of Cash Surplus	-	96,735	160,428
	Total Cash Inflow	344,735	256,428	1,243,212
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	96,735	160,428	1,147,212

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 01
- Trade license of business in his own name;
- Quality of service;
- He has on hand training;
- Skilled & working experience : 05 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 19,03,717 after 27 months excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 199th as Yunus Centre and 47th In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



শাহ
সিমেন্ট









HOOGHLY-G
Glucose Biscuits

क्यानी











ব্যাংক

..... শাখা
বসতি ৩ নং

র পাশ বই

সঞ্চয় সংক্রান্ত

শোধের বাকী	স্থান সুদ আদায়	সঞ্চয়ী আমানত			লাল জিপিএস		
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Thank You