



**Business Proposal Collected by: Md Abdur Rahim , Assistant Officer,
Rahanpur , Gomastapur , Chapainawabganj.**

Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Badsha Vill: Khasalpara, Union: Gomastapur, Post: Gomastapur, Upazila: Gomastapur , District: Chapainawabganj.
Age	:	24 Years
Marital status	:	married
Children	:	01 (one)
No. of siblings:	:	04(Four) 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 . Dulal Begum
(iii) Father's name	:	San Md Ali
(iv) GB member's info	:	<i>Branch:</i> Gomastapur , Chapainawabganj , <i>Centre #</i> 32/mo , Group no # 08 <i>Loan no.:</i> 5247/2 , Member since 1995 to 2010 First loan: Tk. 5000 Existing loan: Tk Nil , Last loan: Tk. 25000
Further Information:		
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil 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.)	:	04(Four) years experiences is running his own business. He started the business only with Tk. 8000 (T thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from business and his 03 (Three) brother income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01767163245
NU's National ID No.	:	19927013752000304
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst . Dulal Begum was a GB member from since 1995 to 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by 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	:	Rabbi Auto
Address/ Location	:	Gomastapur , Chapainawabganj.
Total Investment in BDT	:	Tk. 307000
Financing	:	Self Tk. 207000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,500 (Eight thousand five hundred)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 10%
(ii) Estimated % of proposed gross profit margin	:	On an Average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

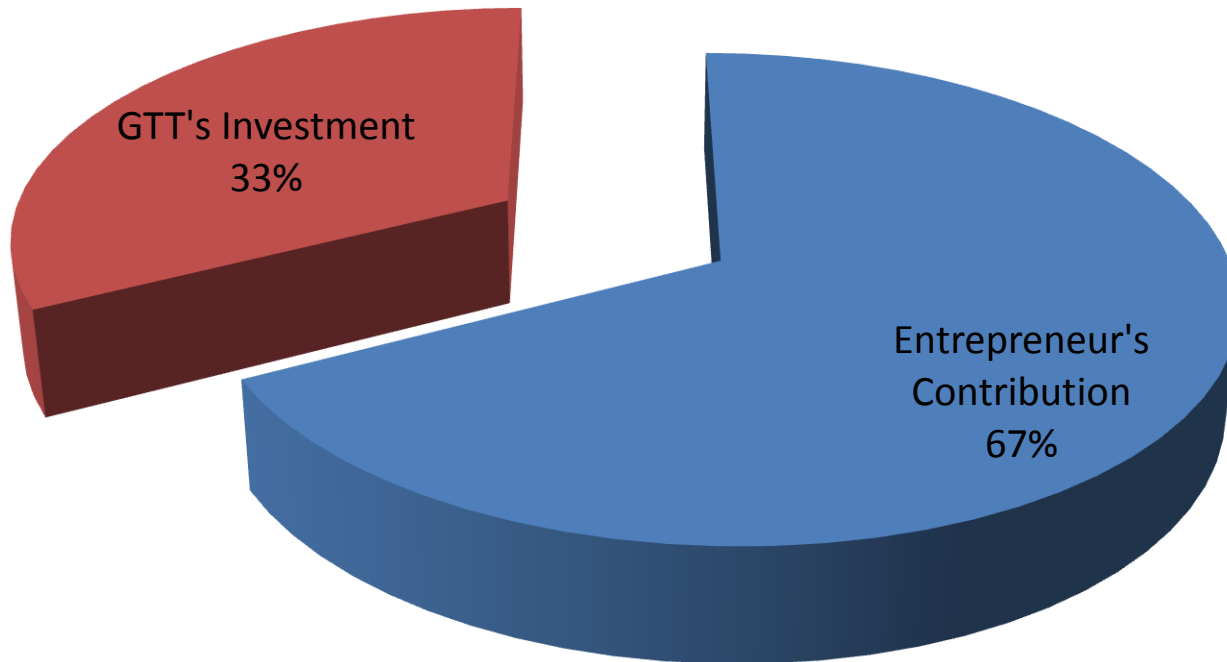
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Income from servicing	600	16,800	201,600
Total Income (A)	1,600	44,800	537,600
Less: Cost of sales of products (B)	900	25,200	302,400
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		90	1,080
shop rent		800	9,600
Mobile bill		300	3,600
Night Guard bill		60	720
Conveyance		500	6,000
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		8,500	102,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		405	4,858
Total Operating Cost (D)		13,555	162,658
Net Profit (C-D):		6,045	72,543

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Batteries Electrical Units, Oils & Lubricants Bearings, Engine Parts ,Suspension & Steering,Body & Paint Exhaust Products Tire Care,Brakes Filters Tools & Equipment etc)	Investment in products (Batteries Electrical Units, Oils & Lubricants Bearings, Engine Parts ,Suspension & Steering,Body & Paint Exhaust Products Tire Care,Brakes Filters Tools & Equipment etc)	114,400	100,000	214,400
Investment in Machineries and Equipment		30,550		30,550
Advance for Shop		37,000		37,000
Cash in Hand		22,300	-	22,300
Decoration (fixture and fittings)		2,750		2,750
Total Capital		207,000	100,000	307,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 207000
- GTT's Investment BDT 100000
- Total Capital BDT 307000



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
Sales income from products	2,000	56,000	672,000	3,000	84,000	1,008,000	3,600	100,800	1,209,600
Income from servicing	650	18,200	218,400	700	19,600	235,200	900	25,200	302,400
Total Income (A)	2,650	74,200	890,400	3,700	103,600	1,243,200	4,500	126,000	1,512,000
Less: Cost of sales of products (B)	1,800	50,400	604,800	2,700	75,600	907,200	3,240	90,720	1,088,640
Gross Profit (C) [C=(A-B)]	850	23,800	285,600	1,000	28,000	336,000	1,260	35,280	423,360
Less: Operating Cost:									
Electricity bill		500	6,000		700	8,400		900	10,800
Generator bill		90	1,080		90	1,080		90	1,080
shop rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		600	7,200		800	9,600		1,000	12,000
Night Guard bill		60	720		160	1,920		260	3,120
Conveyance		700	8,400		1,000	12,000		1,500	18,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		9,000	108,000		10,500	126,000		12,000	144,000
Proposed Salary (Assistant-2)		1,500	18,000		2,000	24,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		2,000	24,000		2,300	27,600
Non Cash Item:									
Depreciation Expenses		405	4,858		405	4,858		405	4,858
Total Operating Cost (D)	-	15,866	186,128	-	19,166	229,998	-	23,466	281,598
Net Profit (C-D):	-	7,934	99,473	-	8,834	106,003	-	11,814	141,763
Retained Income			99,473			205,475			347,238

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>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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	103,473	114,003	149,763
1.3	Depreciation Expenses	4,858	4,858	4,858
1.4	Opening Balance of Cash Surplus	-	84,330	155,190
	Total Cash Inflow	208,330	203,190	309,810
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	-		
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	84,330	155,190	261,810

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 05
Others (beyond family): 01
- Future employment: 0
- Trade License of Business in his own name;
- Good reputation;
- He has on hand training;
- Skilled and working experience: 04years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 554,238 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 309th as Yunus Centre and 86nd In-house Executive
Social Business Design Lab
(GTT) on August 04 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



SUZUKI

POSTER

TOOLBOXES

YANGON



01767163243

AVD



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ନବଗାଁ
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১১০





SUZUKI
JAPAN

MARGA
12 9110





১নং গোমস্তাপুর ইউনিয়ন পরিষদ

ডাকঘর : নয়াদিয়াড়ী, থানা/উপজেলা : গোমস্তাপুর, জেলা : চাঁপাইনবাবগঞ্জ

অর্থ বছর..... ২০১৭-১৮

তারিখ : ২০/১০/১৮



1423

লাইসেন্স নম্বর :-

ব্যবসা প্রতিষ্ঠানের নাম.....

কৃষি - অর্থাৎ বাইক স্ট্রোরিং সেন্টার

প্রাঃ/লাইসেন্সধারীর নাম.....

শ্রী. - কাক

পিতা/স্বামীর নাম.....

শ্রী. : মনু শর্মা

ব্যবসা প্রতিষ্ঠানের ঠিকানাঃ গ্রাম/মহল্লা.....

গোমস্তাপুর - এলাকা ডাকঘর..... গোমস্তাপুর

উপজেলা/থানাঃ গোমস্তাপুর, জেলা- চাঁপাইনবাবগঞ্জ।

স্থায়ী ঠিকানাঃ গ্রাম/মহল্লা.....

ডাকঘর..... গোমস্তাপুর

উপজেলা/থানা.....

গোমস্তাপুর

জেলা.....

চাঁপাইনবাবগঞ্জ

ব্যবসার ধরণ.....

কৃষি - অর্থাৎ বাইক স্ট্রোরিং সেন্টার

..... ২০/১০/১৮ তারিখ পর্যন্ত বৈধ ফি প্রদানের পরিমাণ.....

২০০ টাকা (কথায় দুই শত টাকা)

.....) প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা.....

ইতিমধ্যে তদন্ত

..... চালিয়ে যাওয়ার জন্য লাইসেন্স প্রদান করা হলো।



সীল

চেয়ারম্যান
গোমস্তাপুর ইউনিয়ন পরিষদ
গোমস্তাপুর, চাঁপাইনবাবগঞ্জ



Thank You