



Proposed NU Business Name : **DIKEN GABI PALON**

Business Category

: **Fisheries & Animal Husbandry ,
Livestock Business**



Business Proposal Identified & Prepared by : **Md. Sohel Mia, Unit Incharge Rajshahi sodor ,
Rajshahi,Zone 01.**

Business Proposal Verified by : **Md. Sohel Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD.ROYEL ISLAM DIKEN Vill: Belgharia, Union: Yusufpur, District: Rajshahi
Age	:	24 years
Marital Status	:	Married
Children	:	1 (One) Daughter
No. of siblings	:	4 (Four) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	MST.SABINA YEASMIN DEIZY.
(iii) Father's name	:	MD.JALAL UDDIN
(iv) GB member's info	:	Branch: Yusufpur Charghat, Rajshahi, Centre # 92 Loan no.: 5335/5, Member since 07 January 2008 Existing loan: Tk. 6,000 Outstanding loan: Tk. 3,888
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	JSC/Eight Pass(1 to 8 Pass)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Others
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 5 (Five) year(s) of experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Mother's occupation: Housewife
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01835355647
NU's NID/Birth Certificate No.	:	19948112547000259
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- MST.SABINA YEASMIN DEIZY. is a GB member since 07 January 2008, at first she took GB loan BDT 5,000 (Five Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>DIKEN GABI PALON</i>
Address/ Location	:	kakailkati, Chumohony,Chargat,Rajshahi
Total Investment Required in BDT	:	Tk. 230,000
Financing	:	Self Tk. 170,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 80%
(ii) Estimated % of proposed gross profit margin	:	From Product 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	480	13,440	161,280
Total Sales/commission (A)	480	13,440	161,280
Less: Cost of Sales			
Cost of Product(s)	96	2,688	32,256
Total Cost of Sales and Services (B)	96	2,688	32,256
Gross Profit (C) [C=(A-B)]	384	10,752	129,024
Less: Operating Cost			
Electricity Bill		300	3,600
Transportation Expense		300	3,600
Present salary (Entrepreneur)		5,000	60,000
Mobile Bill		200	2,400
ENTERTAINEMENT		200	2,400
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		6,000	72,000
Net Profit (C-D)		4,752	57,024

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
	Investment in products (Cow etc.)		60,000	60,000
Investment in Machinaries (Cow, Calves etc.)		170,000		170,000
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		170,000	60,000	230,000

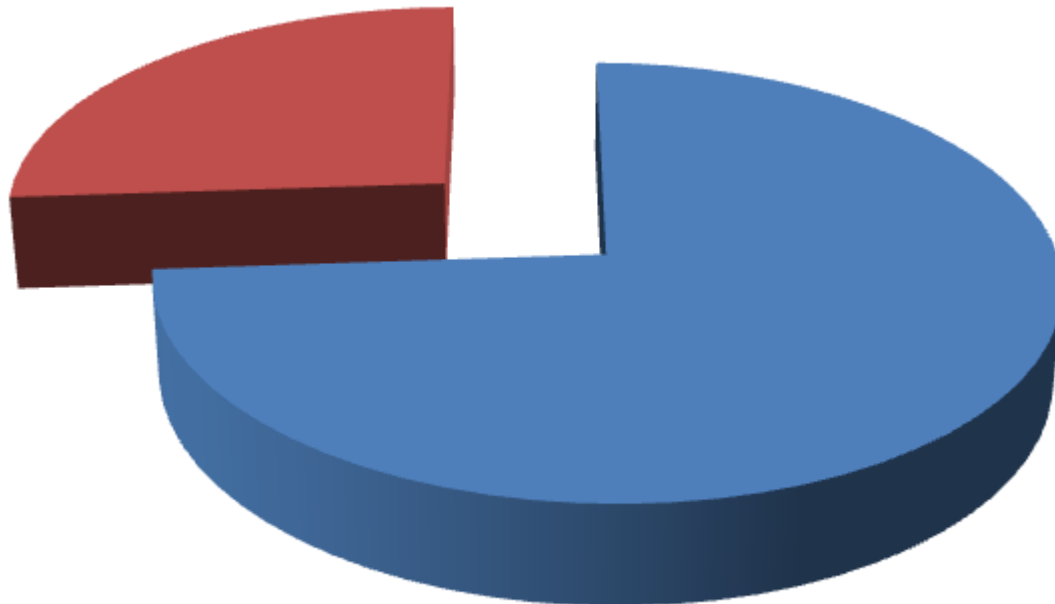
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 170,000 (73%)

■ GSSB's Investment BDT 60,000 (27%)

■ Total Capital BDT 230,000

Amount (BDT)



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 Product(s)	550	15,400	184,800	605	16,940	203,280	666	18,648	223,776
Total Sales/commission (A)	550	15,400	184,800	605	16,940	203,280	666	18,648	223,776
Less: Cost of Sales									
Estimated cost of Product(s)	110	3,080	36,960	121	3,388	40,656	133	3,724	44,688
Est. Total Cost of Sales and Services (B)	110	3,080	36,960	121	3,388	40,656	133	3,724	44,688
Gross Profit (C) [C=(A-B)]	440	12,320	147,840	484	13,552	162,624	533	14,924	179,088
Less: Operating Cost									
Transportation Expense		300	3,600		330	3,960		363	4,356
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Mobile Bill		200	2,400		220	2,640		242	2,904
ELECTRIC BILL		300	3,600		330	3,960		363	4,356
ENTERTAINMENT		200	2,400		220	2,640		242	2,904
Ownership Transfer Fee		375	3,000		375	4,500		375	4,500
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		6,375	75,000		6,975	83,700		7,635	91,620
Net Profit (C-D)		5,945	72,840		6,577	78,924		7,289	87,468
Retained Income			72,840			151,764			239,232

Notes: 1. Agreed grace period: Four 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	75840	83424	91800
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	57840	114264
	Total Cash Inflow	135840	141264	206064
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	18000	27000	27000
	Total Cash Outflow	78000	27000	27000
3.0	Total Cash Surplus	57840	114264	179064

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (5 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures









ইউনিয়ন পরিষদ
[১২ (১) নং বিধান প্রদান]

স্বাধীনতা সঙ্গী বাংলাদেশ সরকার



১নং ইউসুফপুর ইউনিয়ন পরিষদ

উপাচার্য : ইউসুফপুর, উপজেলা : চারখাটা (মতিহার-আর.এম.পি), রাজশাহী।

ক্রমিক নম্বর. 986

ট্রেড লাইসেন্স

লাইসেন্স নম্বর. ৬২/২০১৭-১৮

বহি নম্বর. ০৬

তারিখ ১৫/০২/১৮

লাইসেন্স প্রাপকের নাম

শ্রী: মো: রায়হান ইসলাম ডিকোর

পিতা/স্বামীর নাম

শ্রী: কামাল উদ্দিন

স্থায়ী ঠিকানা : গ্রাম

কোয়লিফিকেশন

উপাচার্য

চৌমুহা

ওয়ার্ড নম্বর

০৬

ইউনিয়ন ইউসুফপুর

উপজেলা

চারখাটা

জেলা : রাজশাহীকে আর ইউনিয়নের আওতাধীনে/বাহিরে, ০১ জুলাই / ২০১৭

ইং তারিখ

ইইতে, ০০শে জুন / ২০১৮

ইং তারিখ পর্যন্ত এক / অর্থ বছরেকাল

নিজ ব্যাবসায়

তারিখ ১৫/০২/১৮

এর ব্যবসা চালাইবার জন্য

তৎ কর্তৃক = ০০/-

টাকা, কথায় তিন হাত টাকা

মাত্র

শ্রী: কামাল উদ্দিন

এর পুত্র/কন্যা/স্বামী

শ্রী: রায়হান ইসলাম ডিকোরকে

এই লাইসেন্স প্রদান করা হইল।

১৫/০২/১৭

১৫/০২/১৮

