



Business Proposal Prepared by : Md. Abdul Jalil

Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Azadul Islam</i> Vill: Gopalpur, Union: Mohimaganj, Post: Mohimaganj, Upazila: Gobindaganj, District: Gaibandha.
Age	:	24 Years
Marital status	:	Married
Children	:	01 (One) Daughter.
No. of siblings:	:	02 (two) 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. Parul Begum
(iii) Father's name	:	Md: Johurul Islam
(iv) GB member's info	:	<i>Branch: Mohimaganj, Gobindaganj, Centre # 26/mo Loan no.: 3935 Member since February 01, 2005 First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 13,680.</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur Father's
(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.)	:	04 (Four) years experience is running his own business. He started the business only with Tk. 50,000 (fifty thousand). : He has 01 (One) Year working experiences as a Sales man in local Bakery Shop.
Other Own/Family Sources of Income	:	His father's income from grocery business and another income from renting Shop (Hotel). Entrepreneur family's others income from agriculture. His brother's income from as an assistant from entrepreneur business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01728464995
NU's National ID No.	:	19903213050000350.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Parul Begum is a GB member since February 01, 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing goats, household purposes and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rimu Garments</i>
Address/ Location	:	Gopalpur, Mohimagonj, Gaibandha.
Total Investment in BDT	:	Tk. 442,000
Financing	:	Self Tk. 322,000 (from existing business) Required Investment Tk.120,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(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)	1,700	47,600	571,200
Less: Cost of sales of products (B)	1,360	38,080	456,960
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		250	3,000
Shop Rent		250	3,000
Generator bill		50	600
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		400	4,800
Provision of bad Debt		7	85
Present Salary (Self & family)		3,000	36,000
Present Salary (Assistant-01-brother)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		70	838
Total Operating Cost (D)		6,227	74,723
Net Profit (C-D):		3,293	39,518

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant piece, shirt piece, genji, pant small, shirt small, sock, ladies dress, gauge cloth and kids wear etc)	Investments in products (Garments item-Cloth etc)	179,100	120,000	299,100
Investment in Equipments (bulb and fan etc.)		1,250		1,250
Advance for Shop		150,000		150,000
Cash in hand		1,650		1,650
Debtors (Since December, 2015 to at present)		8,500		8,500
Creditors (Since November, 2015 to at present)		(25,000)		(25,000)
Decoration (fixture and fittings)		6,500		6,500
Total Capital		322,000	120,000	442,000

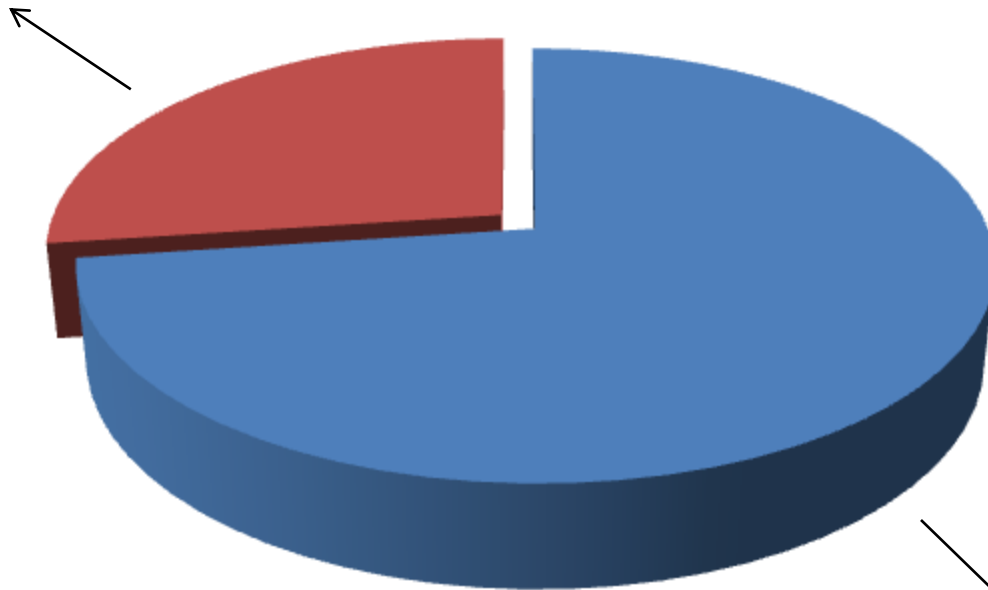
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 322,000

■ GTT's Investment BDT 120,000

■ Total Capital BDT 442,000

GTT's
Investment 27%



Entrepreneur's
Contribution
73%

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)	2,500	70,000	840,000	2,950	82,600	991,200	3,304	92,512	1,110,144
Less: Cost of sales of products (B)	2,000	56,000	672,000	2,360	66,080	792,960	2,643	74,010	888,115
Gross Profit (C) [C=(A-B)]	500	14,000	168,000	590	16,520	198,240	661	18,502	222,029
Less: Operating Cost:									
Electricity bill		300	3,600		350	4,200		350	4,200
Shop Rent		300	3,600		300	3,600		300	3,600
Generator bill		100							
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		600	7,200		900	10,800		1,200	14,400
Provision of bad Debt		7	85		7	85		7	85
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Self & family)		4,000	48,000		4,500	54,000		5,000	60,000
Proposed Salary (Assistant-01-brother)		2,000	24,000		2,500	30,000		3,000	36,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
Non Cash Item:									
Depreciation Expenses		70	838		70	838		70	838
Total Operating Cost (D)	-	9,327	105,923	-	10,827	129,923	-	12,327	147,923
Net Profit (C-D):	-	4,673	62,078	-	5,693	68,318	-	6,176	74,106
Retained Income			62,078			130,395			204,501

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	66,878	77,918	83,706
1.3	Depreciation Expenses	838	838	838
1.4	Opening Balance of Cash Surplus	-	38,915	60,070
	Total Cash Inflow	187,715	117,670	144,614
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600
3.0	Total Cash Surplus	38,915	60,070	87,014

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0 (Brother)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Experience : 05 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 526,501 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আজাদুল

Name: Md. Azadul

পিতা: মোঃ জহুরুল ইসলাম

মাতা: মোছাঃ পারুল বেগম

Date of Birth: 02 Aug 1990

ID NO: 19903213050000350

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/ডাঙা: নোপালপুর, ডাকঘর: মহিমাগঞ্জ - ৫৭৪০, গোবিন্দগঞ্জ,
গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/০৮/২০১০



লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর.. ২০১৫-২০১৬

ট্রেড লাইসেন্স

১৬নং মহিমাগঞ্জ ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মহিমাগঞ্জ, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

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বহিঃ নম্বর ০১ ক্রমিক নম্বর.....

লাইসেন্স নম্বর ২০ তারিখ ২২/১১/১৫

লাইসেন্সধারীর নাম..... রিমু-সার্বিসেস

পিতা/স্বামীর নাম..... মোঃ মোঃ আজাহুল ইসলাম

..... দোপানপুর, মহিমাগঞ্জ, গাইবান্ধা

স্থান.....

পেশার ধরন..... সার্বিসেস

..... ৩০ জুন ২০১৬ তারিখ পর্যন্ত বৈধ

ফি আদায়ের পরিমাণ ২০০৮ (কথায়..... দুই হাজার টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স

প্রদান করা হইল।

তারিখ..... ২২/১১/১৫

মোঃ আরিফুল ইসলাম
চেয়ারম্যান/সিনিয়র সেক্রেটারি
১৬নং মহিমাগঞ্জ ইউনিয়ন
গোবিন্দগঞ্জ, গাইবান্ধা।



গ্রামীণ ব্যাংক

শাখা

ইহিমাগঞ্জ গোবিন্দগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম মোহন চাকলা বেলাল

কর্মী নং ৩৯৩৫

গ্রুপ নং ০৫

কেন্দ্র নং ২৬০০

কেন্দ্রের নাম নো/প্যালমুহ তুলা

বই ইস্যুর তারিখ ১৭/১২/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You