



*Business Proposal Identified & Collected by: Md. Zahangir Alam, Asst. Officer, Chaudagram unit, Comilla.*  
*Business Proposal prepared by: Naznin Akther*

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Iqbal Hossain</i></b> Vill: Vanga puskorini Union: 4 no Sreepur, Post: Chawmuhani Upazila: Chauddagam, District: Comilla.
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers & 03 (Three) 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	:	Afia Begum
(iii) Father's name	:	Md. Momotaj Mia
(iv) GB member's info	:	<i>Branch: Sreepur, Feni Centre # 24/mo</i> <i>Loan no. 3274/3, Member from 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 6,000, Outstanding loan: TK. 5,668
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	No

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

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.)	:	10 (Ten) years experiences is running the business. He started the business only with Tk. 50,000 (Fifty Thousand)  He has 01 (One) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His 02 (Two) brothers income from foreign remittance (Dubai & Saudi Arabia).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01731866395
NU's National ID No.	:	19871913190000040
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Afia Begum is a GB from 2007 at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took loan several times and utilized it by cultivation and assisting her son in his 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	:	<b><i>Iqbal Store</i></b>
Address/ Location	:	Chawmuhani Bazar, Chauddagram, Comilla
Total Investment in BDT	:	BDT 308,000
Financing	:	Self Tk. 208,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary (estimates)	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (grocery item, bakery item and confectionary item etc) (A)</b>	<b>3,500</b>	<b>98,000</b>	<b>1,176,000</b>
<b>Less: Cost of sales of products (product purchase) (B)</b>	<b>3,080</b>	<b>86,240</b>	<b>1,034,880</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>420</b>	<b>11,760</b>	<b>141,120</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Generator bill		200	2,400
Shop Rent		1,500	18,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Provision of bad Debt		6	70
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
<b>Non Cash Item:</b>			
Depreciation Expenses		217	2,603
<b>Total Operating Cost (D)</b>		<b>10,223</b>	<b>122,673</b>
<b>Net Profit (C-D):</b>		<b>1,537</b>	<b>18,448</b>

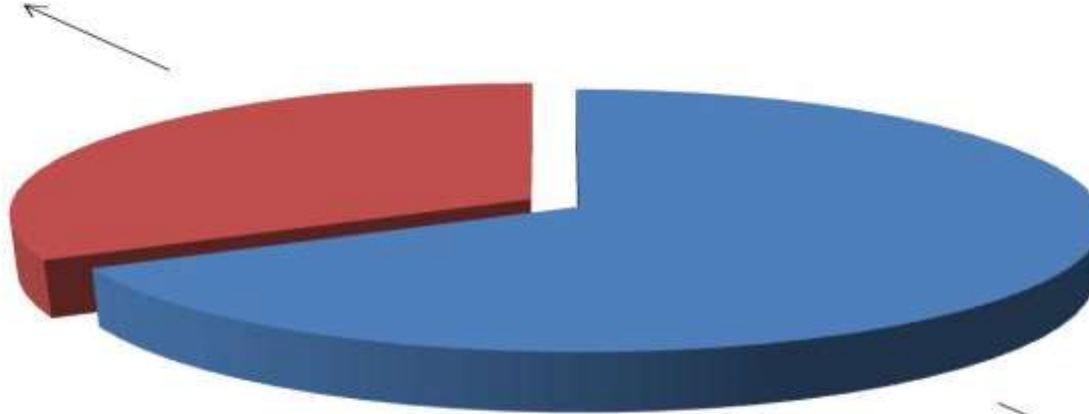
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (soap, salt, biscuit, chips, coal, oil, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	153,825	100,000	253,825
Investment in Machinery (refrigerator - 1 pics)		10,000		10,000
Investment in Equipments (television, fan and bulb etc)		2,750		2,750
Cash in hand		3,193		3,193
Debtors (Since January, 2016 to at present)		7,000		7,000
GB Loan Outstanding		(5,668)		(5,668)
Decoration ( fixture and fittings)		6,900		6,900
Advance for shop		30,000		30,000
<b>Total Capital</b>		<b>208,000</b>	<b>100,000</b>	<b>308,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 208,000
- GTT's Investment BDT 100,000
- Total Capital BDT 308,000

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
<b>Estimated sales income from products (grocery item, bakery item and confectionary item etc) (A)</b>	4,900	137,200	1,646,400	5,782	161,896	1,942,752	6,476	181,324	2,175,882
<b>Less: Cost of sales of products (product purchase) (B)</b>	4,312	120,736	1,448,832	5,088	142,468	1,709,622	5,699	159,565	1,914,776
<b>Gross Profit (C) [C=(A-B)]</b>	588	16,464	197,568	694	19,428	233,130	777	21,759	261,106
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Generator bill		300	3,600		400	4,800		500	6,000
Shop Rent		1,500	18,000		1,500	18,000		2,000	24,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		200	2,400		200	2,400
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bad Debt		6	70		6	70		6	70
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)		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,700	32,400		2,800	33,600
<b>Non Cash Item:</b>									
Depreciation Expenses		217	2,603		217	2,603		217	2,603
<b>Total Operating Cost (D)</b>	-	13,484	157,543	-	14,934	179,213	-	16,734	200,813
<b>Net Profit (C-D):</b>	-	2,980	40,026	-	4,493	53,918	-	5,024	60,293
<b>Retained Income</b>			40,026			93,943			154,237

**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.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	44,026	61,918	68,293
1.3	Depreciation Expenses	2,603	2,603	2,603
1.4	Opening Balance of Cash Surplus	-	16,960	33,480
	<b>Total Cash Inflow</b>	<b>146,628</b>	<b>81,480</b>	<b>104,376</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	5,668		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>129,668</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>16,960</b>	<b>33,480</b>	<b>56,376</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (Father)  
Others (beyond family): 0
- Future employment: 0
- Trade License of Business in own name;
- Good reputation;
- Skilled and working experience: 11 years;

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 362,237 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

**Presented at 174<sup>th</sup> as Yunus Centre and 37<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on January 28, 2016 at Grameen Telecom Trust Premises**

***Thank you***

Pictures





ঘোষা

# ইকবাল স্টোর

প্রোঃ মোঃ ইকবাল হোসেন # 01731-866395

এখানে সকল প্রকার মুদি এবং স্টেশনারী  
মালামাল পাইকারী ও খুচরা বিক্রি করা হয়।



চৌমুহনী চৌরাস্তার মোড়, চৌদ্দখাম, কুমিল্লা।


শীত ঝাঁট










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

 **নাম: ইকবাল হোসেন**  
**Name: Iqbal Hossain**  
**পিতা: সমজার বিয়া**  
**মাতা: জাহিদা বেগম**  
**Date of Birth: 21 Feb 1987**  
**ID NO: 1987191319000040**

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারানোর ক্ষেত্রে পত্রটি পুনরুদ্ধার করতে হবে।

জন্মস্থান: ইসলামপুর, হাজীগঞ্জ জেলা, ঢাকা জেলা, ঢাকা জেলা, ঢাকা জেলা।  
জাতীয় পরিচয়পত্র - ১৯৯৯, ১৯৯৯, ১৯৯৯

**১৯৯৯**  
প্রকাশিত: ১৯/০৯/২০১০

**Thank You**