



Business Proposal Identified by: Md. Abdur Rahim, Assit. Officer, Niamatpur unit, Naogoan

Business Proposal Prepared by: Naznin Akhter

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Poritosh Vill: Kapasstia, Union: Hazinagar, Post: Hazinagar, Upazila: Niamatpur, District: Naogoan.
Age	:	32 Years
Marital status	:	Married
Children	:	01 (one) Son
No. of siblings:	:	02 (Two) Brothers & 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sumoti Rani
(iii) Father's name	:	Romanath
(iv) GB member's info	:	<i>Branch: Hazinagar, Naogoan Centre # 17/mo</i> <i>Loan no.: 2771/1, Member since March 04, 2003</i> First loan: Tk. 5,000 Existing loan: 20,000. Outstanding Loan: TK. 14,710
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 (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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 10,000 (Ten thousand). He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His 01 (One) brother's income business and another brother's income from Agriculture. From his existing business income, he purchased 10 (Ten) katha land and 37 (Thirty seven) decimal cultivation land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01741390051
NU's National ID No.	:	6416942738126

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sumoti Rani is a GB Member since March 04, 2003 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Poritosh Store</i>
Address/ Location	:	Kapasstia, Naogoan.
Total Investment in BDT	:	Tk. 117,000.
Financing	:	Self Tk. 67,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,700	75,600	907,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Shop Rent (self)			-
Mobile bill		300	3,600
Conveyance bill		500	6,000
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		3	34
Other Cost (Stationary & Entertainment etc.)		500	6,000
Depreciation Expenses		70	845
Total Operating Cost (D)		6,373	76,479
Net Profit (C-D):		2,027	24,321

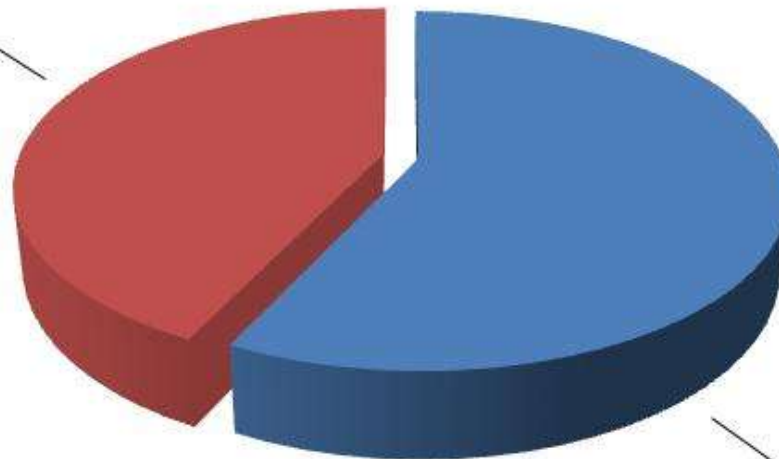
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item and stationary item etc)	Investment in products (grocery item, confectionary item and muri etc)	53,837	50,000	103,837
Investment in Equipment & Tools (fan, light, weight machine and weight balance etc.)		2,300		2,300
Cash in Hand		3,504		3,504
Debtors (Since January, 2016 to at present)		3,359		3,359
Creditors (Since January, 2016 to at present)		(1,000)		(1,000)
Decoration (Furniture, fixture and fittings)		5,000		5,000
Total Capital		67,000	50,000	117,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 67,000
- GTT's Investment BDT 50,000
- Total Capital BDT 117,000

GTT's
Investment 43%



Entrepreneur's
Contribution
57%

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)	4,500	126,000	1,512,000	5,175	144,900	1,738,800	5,796	162,288	1,947,456
Less: Cost of Sales / Products (B)	4,050	113,400	1,360,800	4,658	130,410	1,564,920	5,216	146,059	1,752,710
Gross Profit (C) [C=(A-B)]	450	12,600	151,200	518	14,490	173,880	580	16,229	194,746
Less: Operating Cost:									
Shop Rent (self)			-			-			-
Mobile bill (SMS & Reporting)		600	7,200		650	7,800		670	8,040
Conveyance		700	8,400		900	10,800		1,100	13,200
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Provision of bad debt		3	34		3	34		3	34
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,200	14,400
Depreciation Expenses		70	845		70	845		70	845
Total Operating Cost (D)	-	8,452	99,149	-	9,902	118,819	-	11,422	137,059
Net Profit (C-D)	-	4,148	52,051	-	4,588	55,061	-	4,807	57,687
Retained Income			52,051			107,113			164,800

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	54,051	59,061	61,687
1.3	Depreciation Expenses	845	845	845
1.4	Opening Balance of Cash Surplus	-	42,896	78,803
	Total Cash Inflow	104,896	102,803	141,335
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	42,896	78,803	117,335

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name
- He has on hand training;
- Maintain books of record
- Skilled and working experience : 10 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 231,800 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 137th as Yunus Centre and 19th In-house Executive
Social Business Design Lab
(GTT) on November 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









FRESH

WHEAT MEAL

ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর..... ২০১৫-২০১৬

লাইসেন্স

১নং হাজীলগঞ্জ

ইউনিয়ন পরিষদ

নিয়ামতপুর

নওগাঁ

থানা/উপজেলা.....

জেলা.....

বই নম্বর.....

০২

তারিখ.....

২৫/০৭/২০১৬

লাইসেন্স নম্বর.....

১০৭/২০১৫-২০১৬

লাইসেন্সধারীর নাম.....

শ্রী: সার্বেশ্বর

পিতা/স্বামীর নাম.....

সুদন্যাস

ঠিকানা.....

১নং হাজীলগঞ্জ, পোঃ হাজীলগঞ্জ, নিয়ামতপুর, নওগাঁ

পেশার ধরন.....

স্বদিক্শা চতুষ্টয়

তারিখ পর্যন্ত বৈধ ফি প্রদানের

টাকার পরিমাণ.....

৩০৫/-

(কথায়.....)

তিনশত ঠিকশত

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

চতুষ্টয়

চালিয়ে যাবার জন্য

এই লাইসেন্স প্রদান করা হলো।

তারিখ-

মোঃ আমিনুল ইসলাম
চেয়ারম্যানের দস্তখত
১নং হাজীলগঞ্জ ইউনিয়ন পরিষদ
নিয়ামতপুর, নওগাঁ।

ਜਾਗਿਲਾਸ਼ — ਚਿੱਠੀ —

D	S	R	P	E	C
ਤਾਰੀਖ	ਡਿਕਿਤ	ਸ਼ੁਰੂ ਨਾਮ	ਅੰਤ ਚਿੰਨ੍ਹ	ਫੁੱਲ	ਕੁੱਲ
22/02/2024	15000	1000	0	20	15200
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	10985	10000	10000	100	10000
	8255	10000	0	10	9600
	10000	9600	0	10	20000
	10000	20000	20000	100	20000
	8000	20000	20000	100	19200



গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশবহই

১৭/১২

নাম

শ্রীমতী সুমতি কুমারী

কেন্দ্রের নাম

কাম্পারি পুষ্টি স্ট্র

শাখা

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

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী ব্যতীত অন্য
কোনও পক্ষের হাতে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/বজা: রূপাটীয়া, ডাকঘর: হাইলিগাতি - ৬১৩১, নিয়মতালিকা নং ৩০



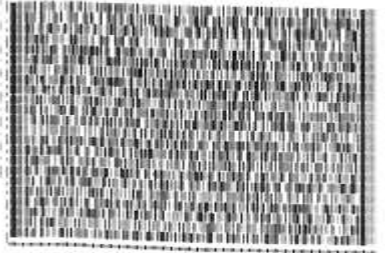
নাম: পবিতোষ
Name: Poritosh
পিতা: রমানাথ
মাতা: সুমলী বানী

Date of Birth: 27 Nov 1984

ID NO: 6416942738126

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৩/০৫/২০০৮



Thank You