



**Business Proposal collected & prepared by: Md. Nazmul Islam, Asst. Officer,  
Thakurgoan unit, Thakurgoan.**

**Business Proposal Verified by: Naznin Akther**

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

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b><i>Md. Toyob Ali</i></b><br>Vill: Rotnai, Union: 7 no. Amzankhor, Post: Horinmari hat,<br>Upazila: Baliadangi, District: Thakurgaon.   |
| Age                              | : | 27 years  |
| Marital status                   | : | Unmarried   |
| Children                         | : | N/A   |
| No. of siblings:                 | : | 03 (Three) Brothers and 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               | : | Mst. Tosiron  |
| (iii) Father's name              | : | Late. Md. Alim Uddin  |
| (iv) GB member's info            | : | <i>Branch: Amzankhor, Baliadangi, Centre # 21/mo,</i><br><i>Loan no.: 2025/1, Member since April 13, 2011</i><br>First loan: Tk. 6,000<br>Existing loan: Tk. 25,600, Outstanding loan: Tk. 23,911 |
| 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 Ten   |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)  | : | Nil   |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 07 (Seven) years experiences is running his own business. He started the business with BDT 20,000 (twenty thousand).<br><br>: He has on hand training                       |
| Other Own/Family Sources of Income  | : | His elder brother's income from Agriculture and his younger brother's income from business. From his existing business income, he purchased 33 (Thirty three) decimal land. |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU's Contact No.  | : | 01744956590   |
| NU's National ID No.  | : | 941081631522  |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

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

- Mst. Tosiron is a GB member since April 13, 2011 at first she took GB loan BDT 6,000 (Six thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Toyob Paan Store</i></b>   |
| Address/ Location   | : | School hat, Hironmari hat, Baliadangi, Thakurgaon.                                     |
| Total Investment in BDT                                   | : | Tk. 124,000  |
| Financing   | : | Self Tk. 54,000 (from existing business)<br>Required Investment Tk. 70,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 3,000 (Three Thousand)   |
| Proposed Salary   | : | BDT 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**

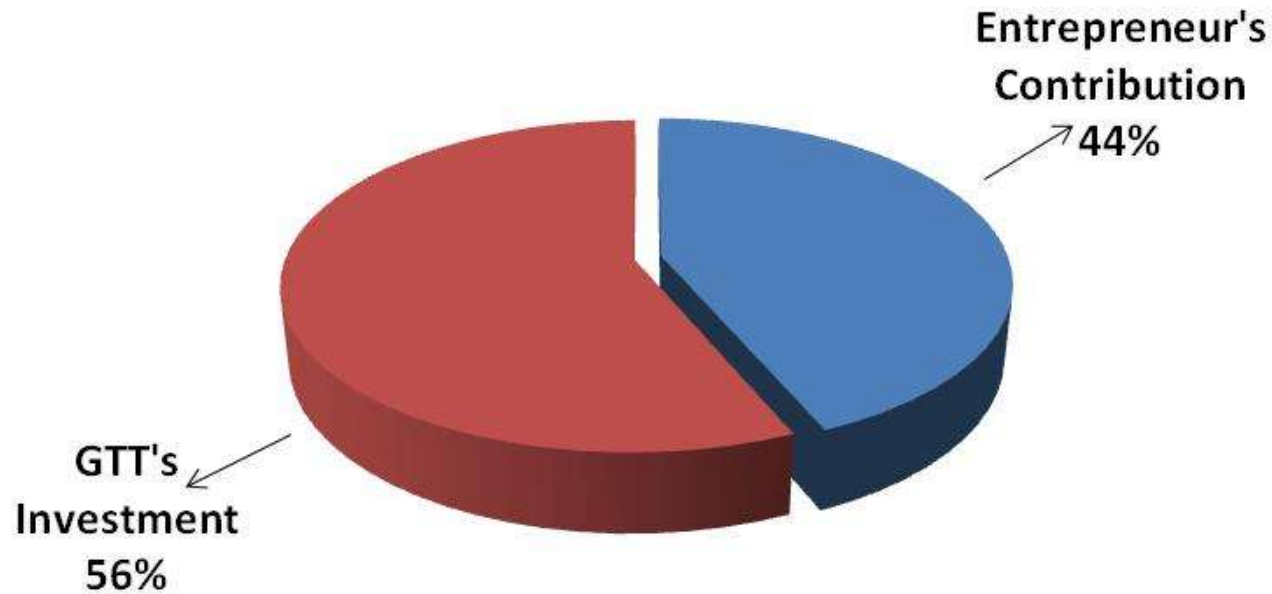
| Particulars                                  | Existing Business (BDT) |              |               |
|--|-------------------------|--------------|---------------|
|  | Daily                   | Monthly      | Yearly        |
| Sales income from Products (A)               | 1,000                   | 28,000       | 336,000       |
| Less: Cost of Sales/Products (B)             | 800                     | 22,400       | 268,800       |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>200</b>              | <b>5,600</b> | <b>67,200</b> |
| <b>Less: Operating Cost:</b>                 |                         |              |               |
| Electricity bill                             |                         | 200          | 2,400         |
| Shop Rent (self)                             |                         | -            | -             |
| Mobile bill                                  |                         | 300          | 3,600         |
| Night Guard bill                             |                         | 50           | 600           |
| Conveyance bill                              |                         | 300          | 3,600         |
| Present Salary (Family & Self)               |                         | 3,000        | 36,000        |
| Other Cost (Stationary & Entertainment etc.) |                         | 600          | 7,200         |
| <b>Non Cash Item:</b>                        |                         |              |               |
| Depreciation Expenses                        |                         | 150          | 1,800         |
| <b>Total Operating Cost (D)</b>              |                         | <b>4,600</b> | <b>55,200</b> |
| <b>Net Profit (C-D):</b>                     |                         | <b>1,000</b> | <b>12,000</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 (grocery item, stationary item, confectionary item, cosmetics item, bakery item, betel leaf and betel nut etc.) | Investment in products (stationary item, confectionary item, cosmetics item and bakery item etc.) | 37,864                         | 70,000                | 107,864            |
| Investment in Equipment & Tools ( bulb and fan etc.)   |   | 9,000                          | -                     | 9,000              |
| Cash in Hand   |   | 2,636                          | -                     | 2,636              |
| Investment in Decoration (Furniture, fixture and fittings)   |   | 4,500                          | -                     | 4,500              |
| <b>Total Capital</b>   |   | <b>54,000</b>                  | <b>70,000</b>         | <b>124,000</b>     |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 54,000
- GTT's Investment BDT 70,000
- Total Capital BDT 124,000





# ***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)     | 1,700        | 47,600       | 571,200        | 2,074        | 58,072        | 696,864        | 2,364        | 66,202        | 794,425        |
| Less: Cost of Sales/Products (B)             | 1,360        | 38,080       | 456,960        | 1,659        | 46,458        | 557,491        | 1,891        | 52,962        | 635,540        |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>340</b>   | <b>9,520</b> | <b>114,240</b> | <b>415</b>   | <b>11,614</b> | <b>139,373</b> | <b>473</b>   | <b>13,240</b> | <b>158,885</b> |
| <b>Less: Operating Cost:</b>                 |              |              |                |              |               |                |              |               |                |
| Electricity bill                             |              | 300          | 3,600          |              | 400           | 4,800          |              | 300           | 3,600          |
| Shop Rent (self)                             |              | -            | -              |              | -             | -              |              | -             | -              |
| Mobile bill (SMS & Reporting)                |              | 600          | 7,200          |              | 600           | 7,200          |              | 600           | 7,200          |
| Night Guard bill                             |              | 100          | 1,200          |              | 150           | 1,800          |              | 200           | 2,400          |
| Conveyance                                   |              | 600          | 7,200          |              | 900           | 10,800         |              | 1,200         | 14,400         |
| Ownership Transfer Fee                       |              | 467          | 2,800          |              | 467           | 5,600          |              | 467           | 5,600          |
| Proposed Salary-(Family & Self)              |              | 4,000        | 48,000         |              | 5,000         | 60,000         |              | 6,000         | 72,000         |
| Bank Charge (DD, PO, SC)                     |              | 55           | 330            |              | 55            | 660            |              | 55            | 660            |
| Other Cost (stationary & Entertainment etc.) |              | 900          | 10,800         |              | 1,100         | 13,200         |              | 1,200         | 14,400         |
| <b>Non Cash Item:</b>                        |              |              |                |              |               |                |              |               |                |
| Depreciation Expenses                        |              | 150          | 1,800          |              | 150           | 1,800          |              | 150           | 1,800          |
| <b>Total Operating Cost (D)</b>              | <b>-</b>     | <b>7,172</b> | <b>82,930</b>  | <b>-</b>     | <b>8,822</b>  | <b>105,860</b> | <b>-</b>     | <b>10,172</b> | <b>122,060</b> |
| <b>Net Profit (C-D)</b>                      | <b>-</b>     | <b>2,348</b> | <b>31,310</b>  | <b>-</b>     | <b>2,793</b>  | <b>33,513</b>  | <b>-</b>     | <b>3,069</b>  | <b>36,825</b>  |
| <b>Retained Income</b>                       |              |              | <b>31,310</b>  |              |               | <b>64,823</b>  |              |               | <b>101,648</b> |

**Notes:** 1. **Agreed Grace period:** Six 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.)**

| <i>SI #</i> | <i>Particulars</i>                                  | <i>Year 1<br/>(BDT)</i> | <i>Year 2<br/>(BDT)</i> | <i>Year 3<br/>(BDT)</i> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 70,000                  | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 34,110                  | 39,113                  | 42,425                  |
| 1.3         | Depreciation Expenses                               | 1,800                   | 1,800                   | 1,800                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 19,110                  | 26,423                  |
|             | <b>Total Cash Inflow</b>                            | <b>105,910</b>          | <b>60,023</b>           | <b>70,648</b>           |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase                                    | 70,000                  | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 16,800                  | 33,600                  | 33,600                  |
|             | <b>Total Cash Outflow</b>                           | <b>86,800</b>           | <b>33,600</b>           | <b>33,600</b>           |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>19,110</b>           | <b>26,423</b>           | <b>37,048</b>           |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 07 years;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 155,648 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 142<sup>th</sup> as Yunus Centre and 23<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

*Thank you*

Pictures





NAME  
MILKY  
CANDY

Center fruit

Atom  
Gum  
Mint Flavor

Fruit & Cream





# ট্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৫-২০১৬

বহি নং- ০২

ক্রমিক নং-

89

লাইসেন্স নং- ৬৯ /২০১৫-২০১৬

তারিখ- ০৪/০২/১৫

ব্যবসা প্রতিষ্ঠানের নাম-

শেয়ার সান স্টোর

মালিক প্রোপাইটরের নাম-

মুঃ শেয়ার হান্না

পিতা/স্বামীর নাম-

মুঃ মোল্লান্না তছেরি

গ্রাম-

ফুলহাট- বাস্তি

ডাকঘর-

হকিমিয়াহাট

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পেশার ধরণ-

শেয়ারহাটে সান স্টোর

০৪/০২/২০১৫ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ-

২০০/-

টাকা।

কথায়-

দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা-

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ-

০৪/০২/১৫

মোঃ শেখ আইয়ুব আলী

চেয়ারম্যান

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

বালিয়াডাঙ্গী, ঠাকুরগাঁও।

মোবাইল : ০১৭৩৯৫৩৯১০০





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ তৈয়ব আলী

Name: Md Toyob Ali

পিতা: মোঃ আলীমতলী

মাতা: মোছাঃ তসব্বিন

Date of Birth: 12 Mar 1989

ID NO: 9410810631522

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনো ব্যক্তির কাছে রাখা হলে নিকটস্থ পোলিচ অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: বড়াই, উদয়পুর, ডাকঘর: হরিণমারী হাট - ৫১৪০,  
হালিয়াজাঙ্গী, ঠাকুরগাঁও

প্রদানকারী কর্মসূচীর স্বাক্ষর প্রদানের তারিখ: ১৯/০৯/২০০৮





**Thank You**