



*Business Proposal Prepared by : **Shomvo Narayan, Asst. Officer, Manda unit, Naogaon.***

*Business Proposal Verified by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mizanur Rahman</i> Vill: Vhobanipur, Union: Vhobanipur, Post: Malshea, Upazila: Tanor, District: .Rajshahi
Age	:	23 Years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 (Two) Sisters and 01(One) Brother
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. Nazzum Bibi
(iii) Father's name	:	Md. Abdul Malek
(iv) GB member's info	:	<i>Branch: Varno, Manda, Centre # 2/mo</i> <i>Loan no.: 4057/1 Member since January 02, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 12,200
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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.)	:	<p>03 (Three) years experience is running his own business. He started the business only with Tk. 50,000 (fifty thousand).</p> <p>He has 02 (Two) years working experiences as an assistant (sales man) in local bakery shop.</p>
Other Own/Family Sources of Income	:	His father's income from tailoring.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740235585
NU's National ID No.	:	19938119457000040.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nazzum bibi is a GB member since January 02, 2010 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.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Somun Garments</i>
Address/ Location	:	Chowbariya, Manda, Naogaon.
Total Investment in BDT	:	Tk. 282,000
Financing	:	Self Tk.182,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30%.
(ii) Estimated % of proposed gross profit margin	:	On products 30%.
(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)	1,500	42,000	504,000
Less: Cost of sales of products (B)	1,050	29,400	352,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		250	3,000
Shop Rent (self)		-	-
Night Guard bill		50	600
Mobile bill		200	2,400
Conveyance		1,000	12,000
Provision of bad Debt		3	33
Present Salary (Self & family)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		20	240
Total Operating Cost (D)		5,723	68,673
Net Profit (C-D):		6,877	82,527

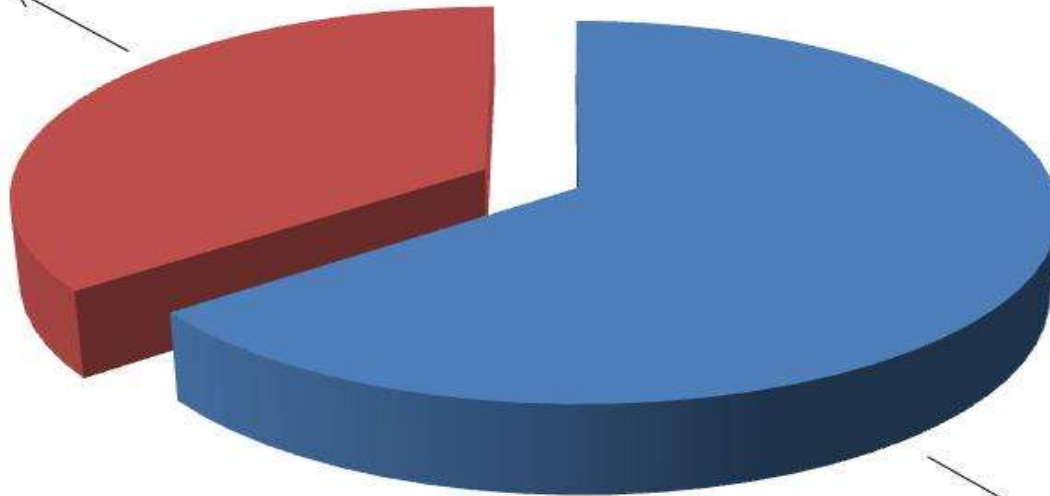
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant piece, shirt piece, genji, sock, three piece, gauze cloth and kids collection etc)	Investment in products (pant piece, shirt piece, genji, sock, three piece, gauze cloth and kids collection etc)	184,390	100,000	284,390
Investment in Equipments (bulb and fan etc.)		1,200		1,200
Cash in hand		6,010		6,010
Debtors (Since December, 2015 to at present)		3,300		3,300
Creditors (Since November, 2015 to at present)		(1,300)		(1,300)
GB Loan Outstanding		(12,200)		(12,200)
Decoration (fixture and fittings)		600		600
Total Capital		182,000	100,000	282,000

SOURCE OF FINANCE

- **Entrepreneur's Contribution BDT 182,000**
- **GTT's Investment BDT 100,000**
- **Total Capital BDT 282,000**

GTT's
Investment
BDT 35%



Entrepreneur's
Contribution
BDT 65%

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)	2,300	64,386	772,632	2,644	74,044	888,527	2,909	81,448	977,379
Less: Cost of sales of products (B)	1,610	45,070	540,842	1,851	51,831	621,969	2,036	57,014	684,166
Gross Profit (C) [C=(A-B)]	690	19,316	231,790	793	22,213	266,558	873	24,434	293,214
Less: Operating Cost:									
Electricity bill		400	4,800		550	6,600		700	8,400
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bad Debt		3	33		3	33		3	33
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		6,000	72,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,600	19,200		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		20	240		20	240		20	240
Total Operating Cost (D)	-	9,834	113,743	-	11,734	140,813	-	13,634	163,613
Net Profit (C-D):	-	9,481	118,047	-	10,479	125,745	-	10,800	129,601
Retained Income			118,047			243,792			373,392

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	122,047	133,745	137,601
1.3	Depreciation Expenses	240	240	240
1.4	Opening Balance of Cash Surplus	-	98,287	184,272
	Total Cash Inflow	222,287	232,272	322,112
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	98,287	184,272	274,112

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;
- Maintain books of record;
- Skilled & working experience : 05 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 555,392 after 3 years excluding payback of investor's money.

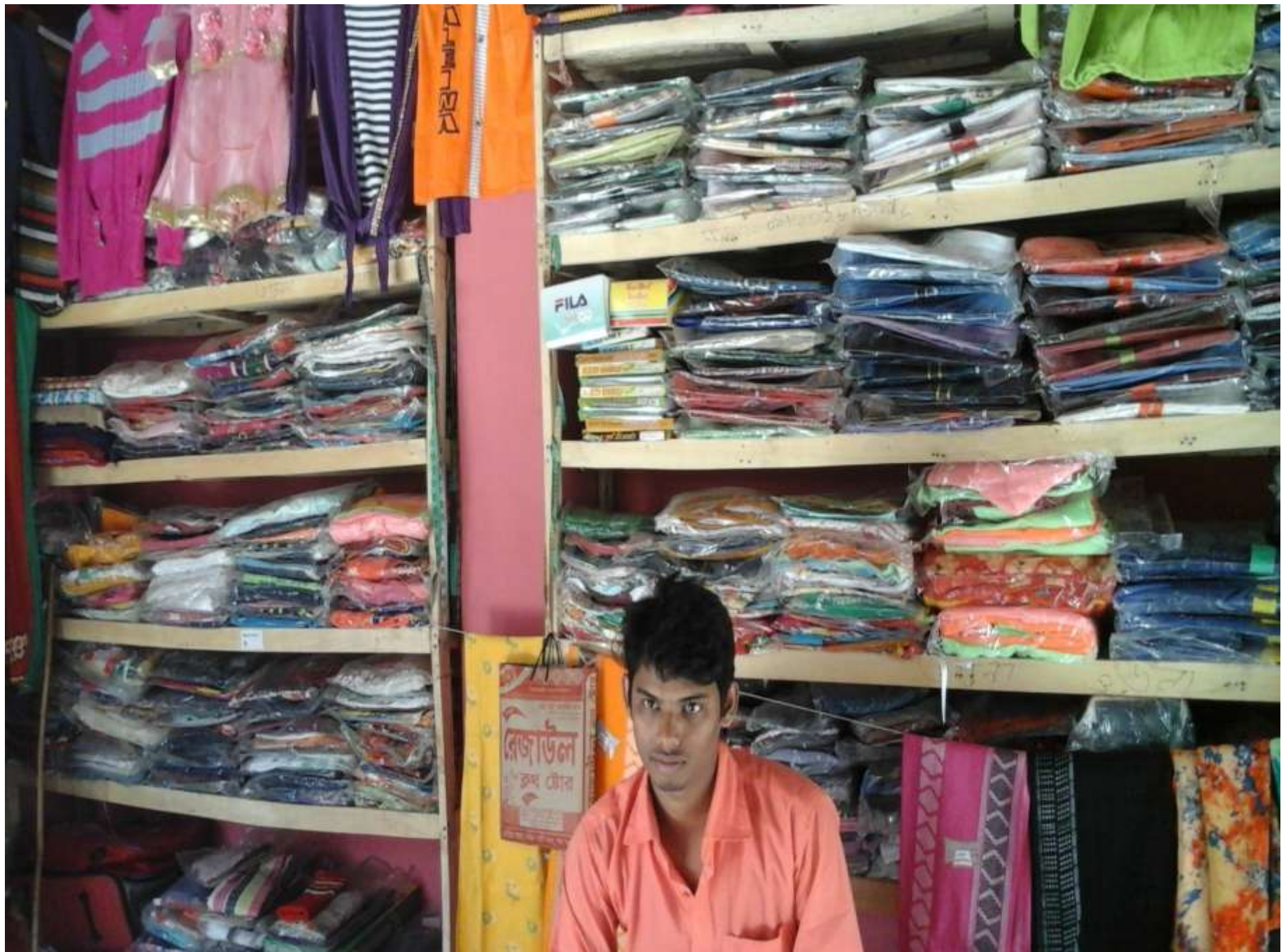
THREATS

- Local Competition.

Presented at 199th as Yunus Centre and 47th In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







সি.পি.এ. ফরম
সি.পি.এ. (১) নিয়ম দ্রষ্টব্য

ট্রেড লাইসেন্স

ভারসোঁ ইউনিয়ন পরিষদ

থানা- মান্দা, জেলা- নওগাঁ।

বহি নং- ০৪
লাইসেন্স নং- ৩৬২

তারিখ - ২৬/০২/২০২৬

নাম হুমায়ুন কামাল

পিতা/ স্বামীর নাম শ্রীঃ শ্রীঃ জিয়াউর রহমান জিওঃ-৩৮ঃ কামাল

ঠিকানা কুমিল্লা - চৌরঙ্গী চক, কুমিল্লা, নওগাঁ

..... ৩০০ + ৪৫ = ৩৪৫/- টাকা ৫ পয়সা মাত্র।

কথায় হুমায়ুন কামাল প্রদান

করায় ইউনিয়নের সীমার মধ্যে কামাল

..... ২৬/০২/২০২৬ শেষ হইবে।

এই লাইসেন্স এক বৎসরের জন্য কামাল

হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে মঞ্জুর করা হইল।

তারিখ - ২৬/০২/২৬



২৬/০২/২৬
তারিখ
চেয়ারম্যান
চেয়ারম্যানের কার্যালয় -
মান্দা, নওগাঁ।

ଅନ୍ତରାଳ ପଞ୍ଜୀକରଣ

D	S	R	P	E	C	T
ଦିନ	ବିକ୍ରୟ	ଆୟନଗମ	ନମସ୍ୟା	ଅଠିକ	କାମ	ଅନ୍ତରାଳ
19-12-2024	2900	2000	00	00	6900	
20-12-2024	2600	6400	2000	00	8000	
21-12-24	2200	8200	0	00	10200	
22-12-24	2400	10600	0	00	13000	
23-12-24	2960	13560	10000	200	15890	
24-12-24	2000	15560	0	00	17890	
25-12-24	2000	17560	10000	000	19890	



গ্রামীণ ব্যাংক

৬২৬০৭

মহজ্ঞা ঋণের দাশবই

৩০/৮/২০

স্বাক্ষর

নাম হোসেন মোস্তাফিজুল হক

কেন্দ্রের নাম কোমলপুর

শাখা



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



নাম: মোঃ মিজানুর রহমান
Name: MD. MIZANUR RAHMAN

পিতা: মোঃ আব্দুল মালেক

মাতা: নাজজুম বেগম

Date of Birth: 22 Apr 1993

ID NO: 19938119457000040

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাস্তা: ডুবানীপুর, ডুবানীপুর, ডাকঘর: মালশিরা - ৬২৩০, তানোর, রাজশাহী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩০/০৯/২০১৩



Thank You