



Business Proposal Collected by: Md. Jamal Uddin, Assistant Officer, Chaudagram, Comilla.

Business Proposal Prepared & Verified by: Md. Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Saleh Ahmad Bhuiyan Vill:Ullahkahli , Union: Dulokhar, Post:Hucchamiha, Upazila: Nangalkot, District: Comilla.
Age	:	34 Years
Marital status	:	Married
Children	:	03 (Three) Brothers & 03 (Three) Sisters
No. of siblings:	:	063(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	:	Nujahan Begum
(iii) Father's name	:	Late Shak Ahmad
(iv) GB member's info	:	<i>Branch: Bakshogong, Centre # 02/mo</i> <i>Loan no. 4777, Membership Since 2012.</i> First loan: Tk. 5000 Existing loan: 20000, Outstanding loan: TK. 18680
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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	:	S.S.C
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.)	:	15 (Fifteen) years experiences is running his own business. He started the business only with Tk. 30,000 (Thirty hundred).
Other Own/Family Sources of Income	:	His 02(two) brother's income from Job
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01813141332
NU's National ID No.	:	1918751053090
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Nujahan Begumis a GB from since 2012
at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by
cultivation and purchasing cows.
- Finally GB loan helped her to improve economic condition and
livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	S. A. Bhuiyan Store & Telecom
Address/ Location	:	Bakshogong bazar, Comilla
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self Tk. 2,50,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary (estimates)	:	BDT 9,500 (Nine thousand Five hundred)
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 (grocery item, bakery item and confectionary item etc) (A)	3,500	98,000	1,176,000
Less: Cost of sales of products (product purchase) (B)	2,800	78,400	940,800
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent		1,500	18,000
Mobile bill		500	6,000
Night Guard bill		50	600
Conveyance		1,000	12,000
Provision of bad Debt		4	50
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		418	5,020
Total Operating Cost (D)		13,872	166,470
Net Profit (C-D):		5,728	68,730

PRESENT & PROPOSED INVESTMENT BREAKDOWN

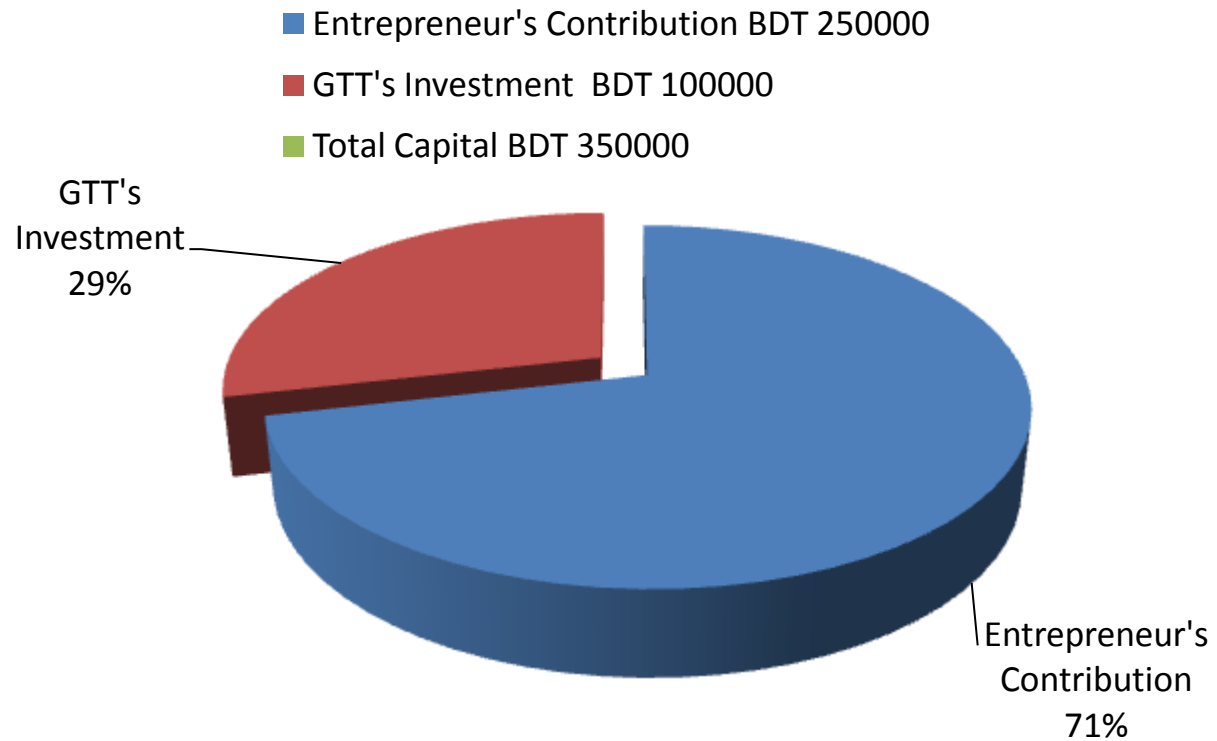
Saleh Ahmad Bhuiyan

Business Name: S. A. Bhuiyan

Investment Breakdown & Source of Finance

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, biscuits, chips, coal, candy,tang,pest,magic pawder, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	115,441	100,000	215,441
Investment in Machinery (refrigerator - 1 pics)		18,200		18,200
Cash in hand		7,183		7,183
Debtors (Since December, 2015 to at present)		4,956		4,956
GB Loan Outstanding		(18,680)		(18,680)
Decoration (fixture and fittings)		22,900		22,900
Advance for shop		100,000		100,000
Total Capital		250,000	100,000	350,000

SOURCE OF FINANCE



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 (grocery item, bakery item and confectionary item etc) (A)	4,900	137,200	1,646,400	5,880	164,640	1,975,680	7,174	200,861	2,410,330
Less: Cost of sales of products (product purchase) (B)	3,920	109,760	1,317,120	4,704	131,712	1,580,544	5,739	160,689	1,928,264
Gross Profit (C) [C=(A-B)]	980	27,440	329,280	1,176	32,928	395,136	1,435	40,172	482,066
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		1,500	18,000		2,000	24,000		2,500	30,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,500	18,000		2,000	24,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bad Debt		4	50		4	50		4	50
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)		9,500	114,000		10,000	120,000		11,000	132,000
Other Cost (stationary & Entertainment etc.)		3,500	42,000		4,000	48,000		4,500	54,000
Non Cash Item:									
Depreciation Expenses		418	5,020		418	5,020		418	5,020
Total Operating Cost (D)	-	18,734	220,540	-	21,384	256,610	-	24,534	294,410
Net Profit (C-D):	-	8,706	108,740	-	11,544	138,526	-	15,638	187,656
Retained Income			108,740			247,267			434,923

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 STATEMENT

Statement of Cash Flow

Three Years Projection- After Funding

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	112,740	146,526	195,656
1.3	Depreciation Expenses	5,020	5,020	5,020
1.4	Opening Balance of Cash Surplus	-	93,760	197,307
	Total Cash Inflow	217,760	245,307	397,983
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	93,760	197,307	349,983

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 15 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 684,923 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 244th as Yunus Centre and 65nd In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

শ্রীমৎস্য হস্তাধার ঝোলকম



শ্রীমৎস্য হস্তাধার ঝোলকম

শ্রীমৎস্য হস্তাধার ঝোলকম

শ্রীমৎস্য হস্তাধার ঝোলকম





শ্রম, গ্রহ হত্যা ঝাঁক তেলকম

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: নুরজাহান বেগম

Name: Nurjahan Begum

বাসী: মৃত শেখ আহমদ

মাতা: মৃত জোবেদা খাতুন

Date of Birth: 25 Mar 1943

ID NO: 1918751053088



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ছালেহ আহম্মদ

Name: Saleh Ahammd

পিতা: মৃত শেখ আহম্মদ

মাতা: নুরজাহান বেগম

Date of Birth: 02 Feb 1981

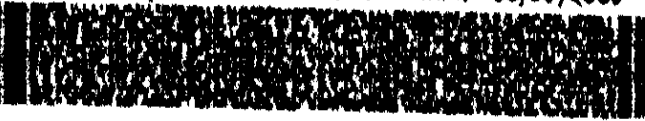
ID NO: 1918751053090

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

ঠিকানা: বাসা/হোল্ডিং: ভূঞা বাড়ি, গ্রাম/রাস্তা: উল্লাখালী (মাহিমপুর), মাহিমপুর, ডাকঘর: হুগলিয়া - ৩৫৮৩, নাজলকোট, কুমিল্লা

Suday

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৮/২০০৮



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Thank You