

Proposed NU Business Name: Mir Bastrolay Business Category: Clothing & Apparels



Business Proposal Collected by: Sohidul Islam, Officer, Jessor unit, Jessore.

Business Proposal Prepared & Varified by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address		Mokim Hossain
		Vill: Barugram, Union: Dhalugram, Post: Bagapara, Upazila: Bagapara, District: Jessore
Age	•	29Years
Marital status	:	Married
Children	:	1(One) son & 1 (One) daughter
No. of siblings:	••	04 (Four) Brothers & 1(One) Sister
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan		Nil No Nil Nil

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

Education, till to date	:	H.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.)	:	06(Six) years experience is running his own business. He started the business only with Tk. 200,000 (Two lac) . He has on hand training
Other Own/Family Sources of Income	:	His two brother income from foreign country and his father income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01715670230
NU's National ID No.	:	4110947151123
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Hachina is a GB member since 2001 to 2012
 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing 10 (Ten) decimal land and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	:Mir Bastrolay	
Address/ Location	:	Muzid super market , bagapara, Jessore	
Total Investment in BDT	:	Tk. 797000	
Financing	:	Self Tk. 597,000 (from existing business) Required Investment Tk. 200,000 (as equity)	
Present salary/drawings from business	:	Taka 4,000 (Four thousand)	
Proposed Salary (estimates)	:	Taka 4,500 (Four thousand five hundred)	
Proposed Business Implementation Plan			
(i) % of present gross profit margin	:	On products 15%	
(ii) Estimated % of proposed gross profit margin	:	On products 15%	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:		

INFO ON EXISTING BUSINESS OPERATIONS

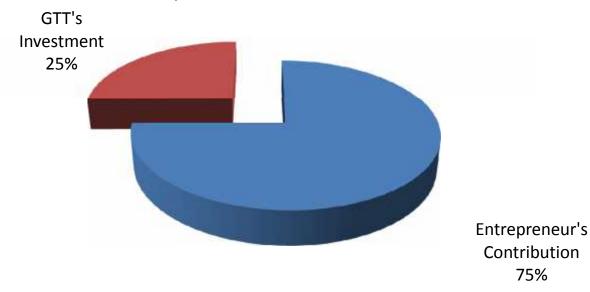
Double Law	Exist	ing Business (BDT)		
Particulars Particulars Particulars	Daily	Monthly	Yearly	
Sales income from products (A)	6,000	168,000	2,016,000	
Less: Cost of sales of products (B)	5,100	142,800	1,713,600	
Gross Profit (C) [C=(A-B)]	900	25,200	302,400	
Less: Operating Cost:		·	·	
Electricity bill		1,200	14,400	
Generator bill		410	4,920	
Shop Rent		1,500	18,000	
Mobile bill		600	7,200	
Night Guard bill		100	1,200	
Conveyance		5,000	60,000	
Ownership Transfer Fee			-	
Present Salary (Self & family)		4,000	48,000	
Present Salary Assistant-1)		2,500	30,000	
Other Cost		1,500	18,000	
Non Cash Item:		·		
Depreciation Expenses		1,000	4,800	
Total Operating Cost (D)		17,810	206,520	
Net Profit (C-D):		7,390	95,880	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Mokim Hossain							
Business Name: Mir Bastrolay Investment Breakdown & Source of Finance							
Particula	Existin						
Existing	Proposed	g Busine ss (BDT)	Proposed (BDT)	Total (BDT)			
Investment in products (Varieties Shari,Cloth,Pants Piece, Three Pice ,Panjabi,Shart Pice etc)	Investment in products (Varieties Shari,Cloth,Pants Piece, Three Pice,Panjabi,Shart Pice etc)	402,980	200,000	602,980			
Advance for shop				120,000			
Investment in Machineries				1,400			
Investment in Dacoration				30,600			
Cash in hand				11,262			
Debtors (Since August, 2015 to at present)				30,758			
Total Capital			200,000	797,000			

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 597000
- GTT's Investment BDT 200000
- Total Capital BDT 797000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

2 0 10	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	8,000	223,994	2,687,933	9,600	268,793	3,225,519	12,000	335,992	4,031,899
Less: Cost of sales of products (B)	6,800	190,395	2,284,743	8,160	228,474	2,741,691	10,200	285,593	3,427,114
Gross Profit (C) [C=(A-B)]	1,200	33,599	403,190	1,440	40,319	483,828	1,800	50,399	604,785
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,200	14,400		1,400	16,800
		410	4,920		460	5,520		460	5,520
Shop Rent		1,500	18,000		2,000	24,000		2,500	30,000
Mobile bill (SMS & Reporting)		600	7,200		900	10,800		1,400	16,800
Night Guard bill		100	1,250		150	1,300		250	1,350
Conveyance bill		5,000	60,000		6,000	72,000		7,000	84,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		4,500	54,000		5,500	66,000		6,500	78,000
Present Salary Assistant-1)		2,500	30,000		3,000	36,000		3,500	42,000
Other Cost		1,500	18,000		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		400	4,800		400	4,800		400	4,800
Total Operating Cost (D)	_	19,043	220,570	-	22,743	272,420		26,743	319,270
Net Profit (C-D):	-	14,556	182,620	-	17,576	211,408		23,655	285,515
Retained Income			182,620			394,028			679,543

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Quarterly installment including ownership transfer fee from the date of chaque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Statement of Cash Flow

Three Years Projection- After Funding						
SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)		
1.0	Cash Inflow					
1.1	Investment Infusion by Investor	200,000	_	-		
1.2	Net Profit (ownership tr. Fee added back)	190,620	227,408	301,515		
1.3	Depreciation Expenses	4,800	4,800	4,800		
1.4	Opening Balance of Cash Surplus	-	147,420	283,628		
	Total Cash Inflow	395,420	379,628	589,943		
2.0	Cash Outflow					
2.1	Product Purchase	200,000	_	-		
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000		
	Total Cash Outflow	248,000	96,000	96,000		
3.0	Total Cash Surplus	147,420	283,628	493,943		

SWOT ANALYSIS

STRENGTH Present employment: Self: 01 Family: 02 (Brother) Others (beyond family):0 Future employment: 0 Trade license of business in his own name Skilled & working experience: 06 Yrs.	WEAKNESS ☐ Can not supply goods according to demand.
OPPORTUNITIES □ Location of shop; □ Increase of demand □ The capital of Entrepreneur will be Tk. 1276,543after 3 years excluding payback of investor's money.	THREATS Local Competition;

Presented at 253rd as Yunus Centre and 70th In-house Executive Social Business Design Lab

(GTT) on May 19, 2016 at Grameen Telecom Trust Premises

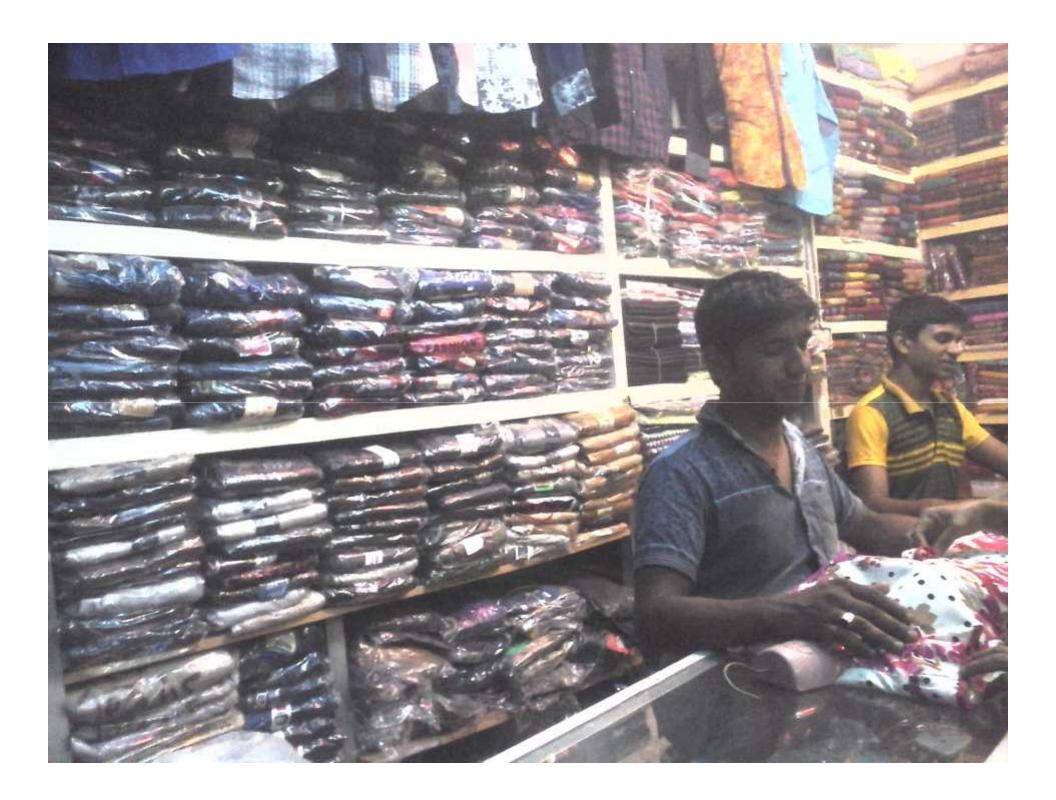
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মকিম হোসেন

Name: Mukimi Hosen

পিতা: মোঃ নর আলী মীর

মাতা: হাসিনা

Date of Birth: 03 Mar 1987

ID NO: 4110947151123

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোখাও পাওয়া গেলে নিকটছ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠকানা: গ্রাম/রাস্তা: ইন্দ্রা, ইন্দ্রা, ডাকঘর: বাঘারপাড়া - ৭৪৭০, বাঘারপাড়া, যশোর

রক্তের গ্রুপ / Blood Group: O+

প্রদানের তারিখ: ২৩/০৯/২০০৮ প্রদানকারী কর্তপক্ষের স্বাক্ষর





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



মোঃ নুর আলী মীর

Md. Noor Ali Mir Name:

পিতা: মৃত মোবারেক আলী মীর

মাতা: মোছাঃ হালিমা বেগম

Date of Birth: 17 Jul 1952

ID NO: 4110947151574

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো ঠিকানা: গ্রাম/রান্তা: ইন্দ্রা, ইন্দ্রা, ডাকঘর: বাঘার পাড়া - ৭৪৭০, বাঘারপাড়া, যশোর

প্রদানের তারিখ: ২৩/০৯/২০০৮



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বাঘারপাড়া, যশোর।

ট্রেড লাইসেন্স

বহি নংক্রমিক নং- 428
আরিব শ্রেষ্ট নিড বিজ্ঞান

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বিশেষ দেইবা ঃ শর্ডাবলী অপর পৃষ্ঠায়



Thank You