



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

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Golam Mostafa Vill: Changare, Union: 01 No Dhamagar, Post: Mujahidabad, Upazila: Ranishangkoil, District: Thakurgaon.
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 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	:	Mst. Mohosina Khatun
(iii) Father's name	:	Md. Yakub Ali
(iv) GB member's info	:	<i>Branch: Dhamagar, Centre # 47/mo</i> <i>Loan no.: 3114/1, Member since January 10, 1996</i> First loan: Tk. 2,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 19,418
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	Degree (pass)
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.)	:	03 (Three) years experiences is running his own business. He started the business with BDT 1,00,000 (One lac). : He has 03 (Three) years working experiences as an assistant in his uncle shop.
Other Own/Family Sources of Income	:	His father's income from Business (vegetables business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01785391591
NU's National ID No.	:	19879418631000013
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mohosina Khatun is a GB member since January 10, 1996 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Golam Traders</i>
Address/ Location	:	Cuncil Bazar, Ranishangkoil, Thakurgaon.
Total Investment in BDT	:	Tk. 630,000
Financing	:	Self Tk. 430,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine Thousand)
Proposed Salary	:	BDT 11,000 (Eleven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 18%
(ii) Estimated % of proposed gross profit margin	:	On an Average 18%
(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)	5,000	130,000	1,560,000
Less: Cost of Sales/Products (B)	4,100	106,600	1,279,200
Gross Profit (C) [C=(A-B)]	900	23,400	280,800
Less: Operating Cost:			
Electricity bill		250	3,000
Shop Rent (self)			-
Mobile bill		600	7,200
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		9,000	108,000
Present Salary (Assistant-brother)		4,000	48,000
Other Cost (Stationary & Entertainment etc.)		1,100	13,200
Non Cash Item:			
Depreciation Expenses		84	1,005
Total Operating Cost (D)		18,034	216,405
Net Profit (C-D):		5,366	64,395

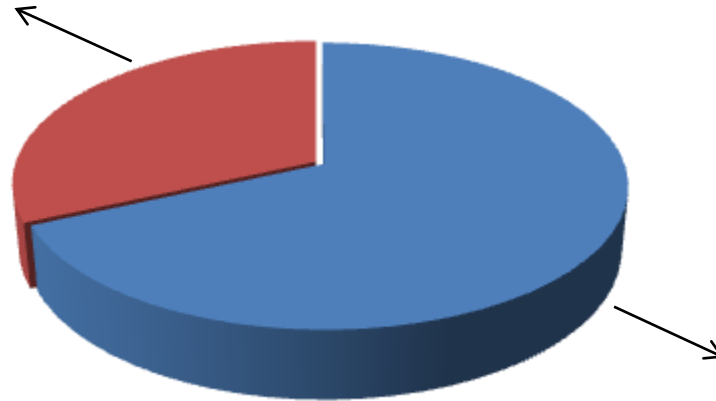
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of fertilizer, insecticides, pesticides and cement etc.)	Investment in products (different types of fertilizer, insecticides, pesticides and cement etc.)	417,690	200,000	617,690
Investment in Machineries, Equipment & Tools (weight machine, bulb and fan etc.)		3,500		3,500
Cash in Hand		4,010		4,010
Decoration (fixture and fittings)		4,800		4,800
Total Capital		430,000	200,000	630,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 430,000
- GTT's Investment BDT 200,000
- Total Capital BDT 630,000

**GTT's
Investment 32%**



**Entrepreneur's
Contribution
68%**

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)	7,000	182,000	2,184,000	8,120	211,120	2,533,440	9,094	236,454	2,837,453
Less: Cost of Sales/Products (B)	5,740	149,240	1,790,880	6,658	173,118	2,077,421	7,457	193,893	2,326,711
Gross Profit (C) [C=(A-B)]	1,260	32,760	393,120	1,462	38,002	456,019	1,637	42,562	510,742
Less: Operating Cost:									
Electricity bill		450	5,400		600	7,200		650	7,800
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Conveyance		5,000	60,000		7,000	84,000		9,000	108,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		11,000	132,000		12,500	150,000		13,500	162,000
Proposed Salary (Assistant- brother)		4,000	48,000		4,500	54,000		5,000	60,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		1,550	18,600		1,750	21,000		1,850	22,200
Non Cash Item:									
Depreciation Expenses		84	1,005		84	1,005		84	1,005
Total Operating Cost (D)	-	24,397	284,285	-	28,747	344,965	-	32,397	388,765
Net Profit (C-D)	-	8,363	108,835	-	9,255	111,054	-	10,165	121,977
Retained Income			108,835			219,889			341,866

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 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	116,835	127,054	137,977
1.3	Depreciation Expenses	1,005	1,005	1,005
1.4	Opening Balance of Cash Surplus	-	69,840	101,899
	Total Cash Inflow	317,840	197,899	240,881
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	69,840	101,899	144,881

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & brother)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (06 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 771,866 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 264th as Yunus Centre and 73rd In-house Executive
Social Business Design Lab
(GTT) on May 31, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









DEPT. OF HEALTH SERVICES
NAGPUR
INDIA



ইউ পি ৭ ফরম

ড্রেড লাইসেন্স

লাইসেন্সের মূলপত্র

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১নং ধর্মগড় ইউনিয়ন পরিষদ কার্যালয়
রানীশংকৈল, ঠাকুরগাঁও।

বই নং : ০২

লাইসেন্স নম্বর : ১২৫

তারিখ : ১০/০৫/২০১৬

প্রতিষ্ঠানের নাম : গোলাপ ড্রেজার্স

লাইসেন্সধারীর নাম : মোঃ গোলাম মোস্তফা

পিতা/স্বামীর নাম : মোঃ ইয়াকুব আলী

ঠিকানা : গ্রাম : ছেংমারী

ওয়ার্ড : ০৭

উপজেলা : রানীশংকৈল, জেলা : ঠাকুরগাঁও।

পেশার ধরণ : ক্রমাঙ্কিত মাট, ডিজেল, মিনেরেল ও কীটনাশক ড্রাগু

২০১৫-২০১৬ অর্থবছর..... তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ.....২০০৮..... টাকা (কথায়).....
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা..... চালিয়ে যাবার জন্য এই
লাইসেন্স প্রদান করা হল।

তারিখ : ১০/০৫/২০১৬

মোঃ লোকমান আলী
চেয়ারম্যানের দপ্তর
রানীশংকৈল, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ গোলাম মোস্তফা

Name: Md Golam Mostafa

পিতা: মোঃ ইয়াকুব আলী

মাতা: মোহাঃ মহসিনা খাতুন

Date of Birth: 29 Sep 1987

ID NO: 19879418631000013

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

ঠিকানা: গ্রাম/রাস্তা: চাণারী, ডাকঘর: মুক্তাহিদাবাদ - ৫১২০, রানীশংকাইল,
ঠাকুরগাঁও

০১১১১

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৮/১০/২০১০





Thank You