



*Business Proposal Identified & Prepared by:* **Md. Asaduzzaman, Asst. Officer,  
Gobindoganj Unit, Gaibandha.**

*Business Proposal Verified by:* **Fahina Yesmin Happy**

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

Name and address	:	<b><i>Md. Abdul Mannan</i></b> Vill: Birahimpur, Union: Dorbosto, Post: Komorpur, Upazila:Gobindaganj, District: Gaibandha.
Age	:	34years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	01 (One) Brother and 01 (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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Min Nesa Begum</p> <p>Md. Nazrul Islam</p> <p><i>Branch:Komorpur, Gobindaganj, Gaibandha, Centre # 44/mo,</i></p> <p><i>Loan no.: 3105/1, Membership since May 22, 2006</i></p> <p>First loan: 5,000/-</p> <p>Existing loan: Nil, Last loan: 25,000/-</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	<p>N/A</p> <p>No</p> <p>Nil</p> <p>Nil</p>

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

Education, till to date	:	H.S.C
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.)	:	06 (Six) years experience in running his own business. He started the business with BDT 60,000 (Sixty thousand). : He has 05 (Five) Years working experience as a printing Operator in SMC factory of Bhaluka, Maymansingh.
Other Own/Family Sources of Income	:	His father's income from cultivation, livestock business and fishery business. Beside this activities he has others income from entrepreneur's business as an assistant. He has purchased 01 cattle at the cost of 14 thousand taka and purchased 01 Refrigerator for his business purposes from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721864382
NU's National ID No.	:	3213010706261
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Min Nesa Begum is a GB member since May 22, 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation purposes and household purposes.
- Finally GB loan helped her to improve economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Milon Store</i></b>
Address/ Location	:	Kalitola Bazar, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 253,000
Financing	:	Self Tk.173,000 (from existing business) Required Investment Tk. 80,000 (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 an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(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	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,550	71,400	856,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>450</b>	<b>12,600</b>	<b>151,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop rent		500	6,000
Mobile bill		300	3,600
Conveyance bill		500	6,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-01-father)		1,000	12,000
Bank charge (DD, PO, SC)		-	-
Other cost (Stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		278	3,335
<b>Total Operating Cost (D)</b>		<b>6,628</b>	<b>79,535</b>
<b>Net Profit (C-D):</b>		<b>5,972</b>	<b>71,665</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, Bakery Item, Soft-Drinks ,betal leaf & betal nut etc.)	Investment in products (Grocery Item, Bakery Item, Soft-Drinks, betel leaf & betel nut etc.)	128,000	50,000	178,000
Investment in Machineris (Refrigetor, Fan-1, Light-3 etc.)		19,300	-	19,300
Cash in hand		1,300	-	1,300
Advance for Shop		20,000	-	20,000
Decoration ( fixture and fittings)		4,400	-	4,400
<b>Total Capital</b>		<b>173,000</b>	<b>50,000</b>	<b>223,000</b>

# SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 173,000

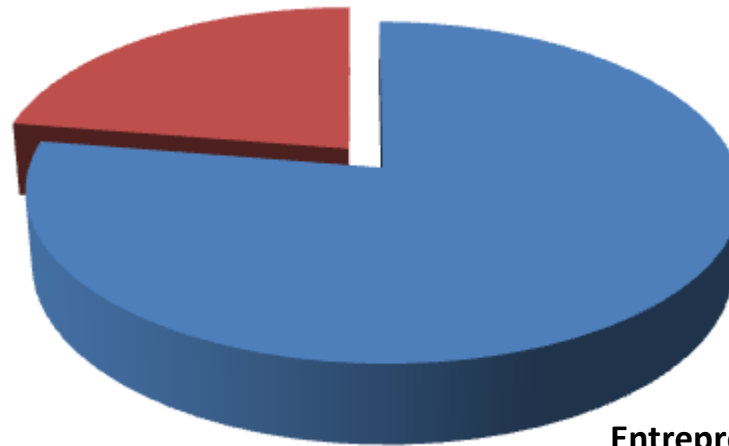
■ GTT's Investment BDT 50,000

■ Total Capital BDT 223,000

GTT's

Investment

22%



Entrepreneur's  
Contribution

78%



# ***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	4,200	117,600	1,411,200	4,620	129,360	1,552,320	5,082	142,296	1,707,552
Less: Cost of Sales / Products (B)	3,570	99,960	1,199,520	3,927	109,956	1,319,472	4,320	120,952	1,451,419
<b>Gross Profit (C) [C=(A-B)]</b>	<b>630</b>	<b>17,640</b>	<b>211,680</b>	<b>693</b>	<b>19,404</b>	<b>232,848</b>	<b>762</b>	<b>21,344</b>	<b>256,133</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		200	2,400		250	3,000		300	3,600
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance bill		600	7,200		800	9,600		1,000	12,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,000	48,000		4,000	48,000		4,500	54,000
Proposed Salary-(Assistant-01-father)		2,000	24,000		2,000	24,000		2,500	30,000
Bank charge (DD, PO, SC)		50	300		80	960		110	1,320
Other cost (Stationary & Entertainment etc.)		800	9,600		1,100	13,200		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		278	3,335		278	3,335		278	3,335
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>9,661</b>	<b>113,635</b>	<b>-</b>	<b>10,341</b>	<b>124,095</b>	<b>-</b>	<b>11,971</b>	<b>143,655</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>7,979</b>	<b>98,045</b>	<b>-</b>	<b>9,063</b>	<b>108,753</b>	<b>-</b>	<b>9,373</b>	<b>112,478</b>
<b>Retained Income</b>			<b>98,045</b>			<b>206,798</b>			<b>319,276</b>

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

2. **Investment Payback schedule:** Monthly 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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,045	112,753	116,478
1.3	Depreciation Expenses	3,335	3,335	3,335
1.4	Opening Balance of Cash Surplus	1,300	92,680	184,768
	<b>Total Cash Inflow</b>	<b>154,680</b>	<b>208,768</b>	<b>304,581</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>92,680</b>	<b>184,768</b>	<b>280,581</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Experience : 6 yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Inadequate Capital;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers.</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 492,276 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 304<sup>th</sup> as Yunus Centre and 84<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on 28 July, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



























ইউপি ফরম - ১৩  
লাইসেন্স ফি আদায় রেজিষ্টার

বর্ষ বৎসর ২০১৫/১৬

**লাইসেন্স**

দুতকুমু ইউনিয়ন পরিষদ  
সাগতিলাপাড়া থানা/উপজেলা  
সাইকুলা মেলা।

বই নম্বর : ০৩

লাইসেন্স নম্বর : ১০৩

তারিখ : ২৬/৫/১৫

লাইসেন্সধারীর নাম : মিলন মেহতা

পিতা/স্বামীর নাম : প্রাঃ মোঃ আব্দুল হান্নান

মোঃ নজরুল ইসলাম

ঠিকানা : সানিতিলা বজার, দুতকুমু, সাগতিলাপাড়া

শেখার বসতি : সানিতিলা বজার

৩০ মে ২০১৫ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- কেছায় দুই সাত টাকা

যাঙ্ক ৫% তার ব্যবসা/কৃষি/পেশা চালাতে থাকার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৬/৫/১৫

২৬/৫/১৫  
উপজেলা নির্বাহী কর্মকর্তা  
সাগতিলাপাড়া



## ଶୈଳିକ ଖୋଳି ବିକାଶ

୨୨/୦୭/୨୬	ଖୋଳି ବିକାଶ = ୨୬୦୦/-
୨୩/୦୭/୨୬	୫ = ୨୬୫୦/-
୨୪/୦୭/୨୬	୫ = ୨୭୦୦/-
୨୫/୦୭/୨୬	୫ = ୨୭୫୦/-
୨୬/୦୭/୨୬	୫ = ୨୮୦୦/-
୨୭/୦୭/୨୬	୫ = ୨୮୫୦/-
୨୮/୦୭/୨୬	୫ = ୨୯୦୦/-
୨୯/୦୭/୨୬	୫ = ୨୯୫୦/-



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



নাম: মোঃ আব্দুল মান্নান  
 Name: Md. Abdul Mannan  
 পিতা: মোঃ নাজমুল ইসলাম  
 মাতা: বেগম মিনসুজ্জা বেগম  
 Date of Birth: 01 Dec 1982  
 ID NO: 3213010706261

এই পরিচয় পত্রটি বাংলাদেশ সরকারের সম্পদ। এটি বাংলাদেশি নাগরিক অথবা  
 কোনো বিদেশি নাগরিকের পক্ষে প্রাপ্য নয়। এটি হারানোর ক্ষেত্রে তাৎক্ষণিকভাবে  
 বিজ্ঞান, প্রকৌশল, সিস্টেমস, ইলেকট্রনিক্স, ইন্টারনেট, মোবাইল ফোন, ই-মেল, ই-ব্যাংকিং,  
 ই-গভর্নেন্স, ই-স্বাক্ষর

প্রস্তুতকারী: জাতীয় পরিচয় পত্র অফিস, ঢাকা। প্রকাশের তারিখ: ১৫/০৬/২০০৯











**Thank You**