



Business Proposal Collected by : Md. Jamal Uddin, Asst. Officer, Chauddagram unit, Comilla.

Business Proposal Prepared by: Md. Mahbubur Rahman Bhuiyan.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Md. Faisal</i> Vill: Austogram, Union: Agimiarbazar, Post: Agimiarbazar, Upazila: Nalgolcourt, District: Comilla. |
| Age | : | 23 Years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 02 (Two) Sisters and 02(Two) Brothers |
| 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. Asura Begum |
| (iii) Father's name | : | Mokbul Ahamad. |
| (iv) GB member's info | : | <i>Branch: Boxcogonj, Nalgolcourt. Centre # 47/mo</i> <i>Loan no.: 5614 Member since August 07, 2001</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 8,900 |
| 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 | : | B B S (1 st year) |
| 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.) | : | 05 (Five) years experience is running his own business. He started the business only with Tk. 200,000 (Two lac). : He has 05 (Five) years working experiences as an assistant in 'Media Home' at feni |
| Other Own/Family Sources of Income | : | His father & bother income from restaurant business . |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01830021553 |
| NU's National ID No. | : | 19931918734021719 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asura Begum is a GB member since August 07, 2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and assisting her son's business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Faisal Video Editing Center & Lovely Digital Studio</i> |
| Address/ Location | : | Boxcogonjbazar, Nalgolcourt. |
| Total Investment in BDT | : | Tk. 735,000 |
| Financing | : | Self Tk.685,000 (from existing business) Required Investment Tk.100,000 (as equity) |
| Present salary/drawings from business | : | Taka 7,000 (Seven thousand) |
| Proposed Salary (estimates) | : | Taka 8,000 (Eight thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 20% & Video editing 100%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 20% & Video editing 100%. |
| (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 | 1,800 | 50,400 | 604,800 |
| Income from video & sound system | 800 | 22,400 | 268,800 |
| Total income from Sales & Servicing (A) | 2,600 | 72,800 | 873,600 |
| Less: Cost of Sales / Products (B) | 1,440 | 40,320 | 483,840 |
| Gross Profit (C) [C=(A-B)] | 1,160 | 32,480 | 389,760 |
| Less: Operating Cost: | | | |
| Electricity bill | | 2,500 | 30,000 |
| Shop Rent | | 1,500 | 18,000 |
| Mobile bill | | 500 | 6,000 |
| Night Guard bill | | 60 | 720 |
| Conveyance bill | | 1,000 | 12,000 |
| Ownership Transfer Fee | | | - |
| Present Salary (Family & Self) | | 7,000 | 84,000 |
| Present Salary (Assistant-2) | | 9,000 | 108,000 |
| Bank Charge (DD, PO, SC) | | | - |
| Provision of bad debt | | 70 | 834 |
| Other Cost (Stationary & Entertainment etc.) | | 500 | 6,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 4,668 | 56,019 |
| Total Operating Cost (D) | | 26,798 | 321,573 |
| Net Profit (C-D): | | 5,682 | 68,187 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Mobile accessories, charger, battery, SIM card, spray, wax, balloon etc.) | Investment in products (Mobile accessories & Mobile Set) | 89,500 | 100,000 | 189,500 |
| Investment in Machineries, Equipment & Tools (Computers, photocopy machines, Pinter, cam, speaker, I P S, bulb and fan etc.) | | 340,125 | | 340,125 |
| Cash in hand | | 7,325 | | 7,325 |
| Advance for Shop | | 200,000 | | 200,000 |
| Debtors (Since February, 2016 to at present) | | 6,950 | | 6,950 |
| GB Loan Outstanding | | (8,900) | | (8,900) |
| Decoration (fixture and fittings) | | 50,000 | | 50,000 |
| Total Capital | | 685,000 | 100,000 | 785,000 |

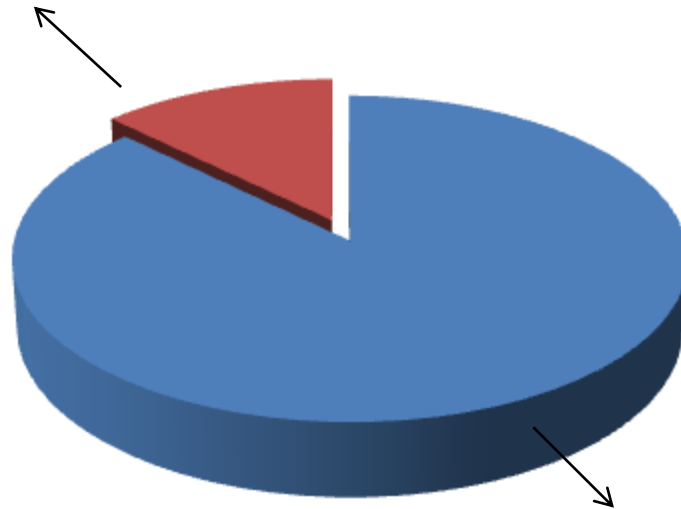
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 685,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 785,000

GTT's
Investment
13%



Entrepreneur's
Contribution
87%

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 | 2,700 | 75,600 | 907,200 | 3,510 | 98,280 | 1,179,360 | 3,861 | 108,108 | 1,297,296 |
| Estimated income from video & sound system | 1,000 | 28,000 | 336,000 | 1,150 | 32,200 | 386,400 | 1,265 | 35,420 | 425,040 |
| Estimated total income from Sales & Servicing (A) | 3,700 | 103,600 | 1,243,200 | 4,660 | 130,480 | 1,565,760 | 5,126 | 143,528 | 1,722,336 |
| Less: Cost of Sales / Products (B) | 2,160 | 60,480 | 725,760 | 2,808 | 78,624 | 943,488 | 3,089 | 86,486 | 1,037,837 |
| Gross Profit (C) [C=(A-B)] | 1,540 | 43,120 | 517,440 | 1,852 | 51,856 | 622,272 | 2,037 | 57,042 | 684,499 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 2,600 | 31,200 | | 2,700 | 32,400 | | 2,800 | 33,600 |
| Shop Rent | | 1,500 | 18,000 | | 1,500 | 18,000 | | 1,500 | 18,000 |
| Mobile bill (SMS & Reporting) | | 900 | 10,800 | | 900 | 10,800 | | 900 | 10,800 |
| Night Guard bill | | 110 | 1,320 | | 160 | 1,920 | | 210 | 2,520 |
| Conveyance | | 1,500 | 18,000 | | 2,000 | 24,000 | | 2,300 | 27,600 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary-(Family & Self) | | 8,000 | 96,000 | | 9,000 | 108,000 | | 9,500 | 114,000 |
| Proposed Salary-(Assistant-2) | | 10,000 | 120,000 | | 11,000 | 132,000 | | 11,000 | 132,000 |
| Bank Charge (DD, PO, SC) | | 55 | 330 | | 55 | 660 | | 55 | 660 |
| Provision of bad debt | | 70 | 834 | | 70 | 834 | | 70 | 834 |
| Other Cost (stationary & Entertainment etc.) | | 900 | 10,800 | | 1,200 | 14,400 | | 1,400 | 16,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 4,668 | 56,019 | | 4,668 | 56,019 | | 4,668 | 56,019 |
| Total Operating Cost (D) | - | 30,969 | 367,303 | - | 33,919 | 407,033 | - | 35,069 | 420,833 |
| Net Profit (C-D) | - | 12,151 | 150,137 | - | 17,937 | 215,239 | - | 21,972 | 263,666 |
| Retained Income | | | 150,137 | | | 365,377 | | | 629,043 |

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.)

| <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) | 154,137 | 223,239 | 271,666 |
| 1.3 | Depreciation Expenses | 56,019 | 56,019 | 56,019 |
| 1.4 | Opening Balance of Cash Surplus | - | 177,256 | 408,514 |
| | Total Cash Inflow | 310,156 | 456,514 | 736,199 |
| 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 | 132,900 | 48,000 | 48,000 |
| 3.0 | Total Cash Surplus | 177,256 | 408,514 | 688,199 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 02
- Future employment: 0
- Trade license of business in his own name;
- Quality of service;
- He has on hand training;
- Skilled & working experience : 10 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 1,314,043 after 3 years excluding payback of investor's money.

THREATS

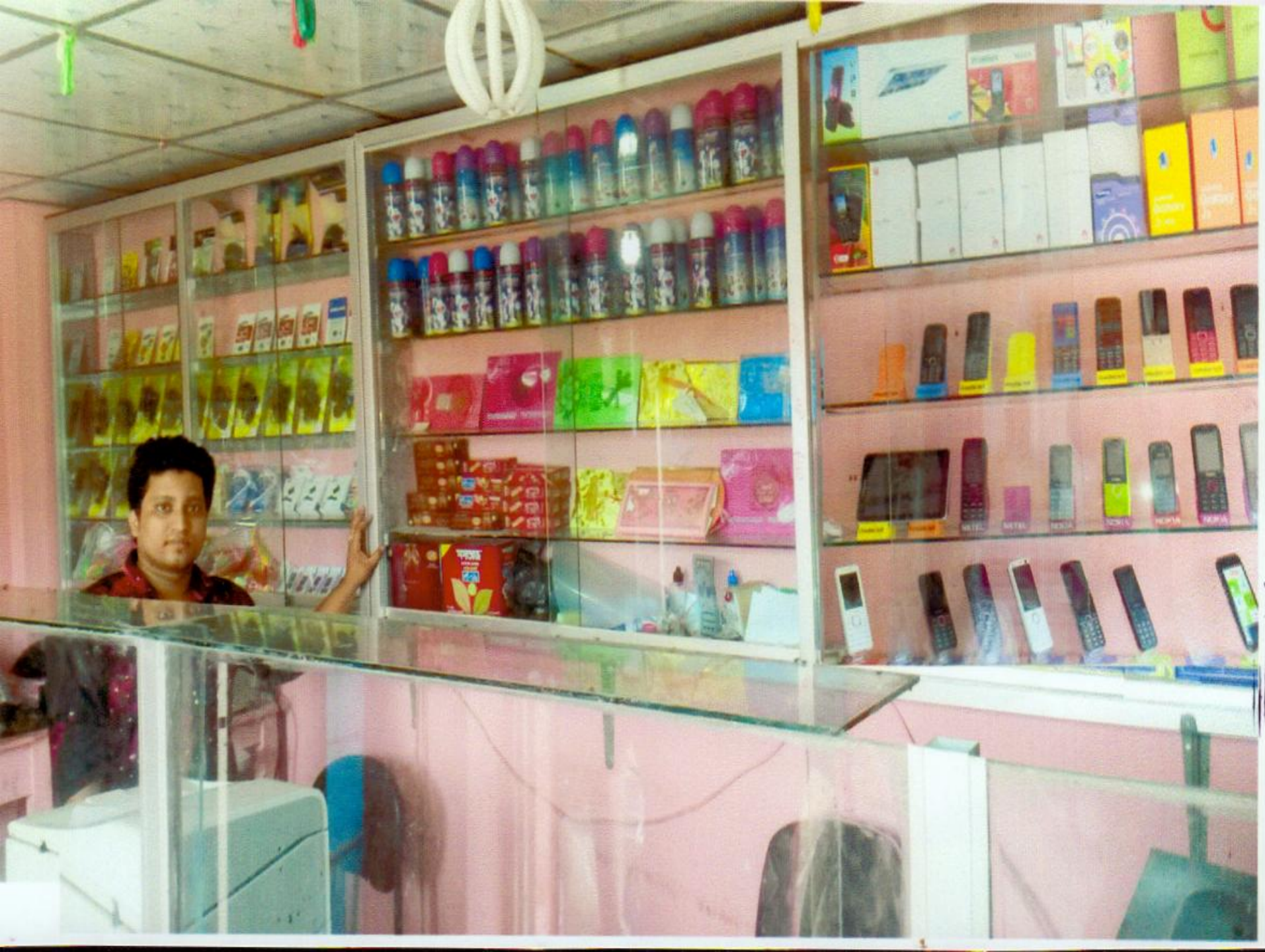
- Local Competition.

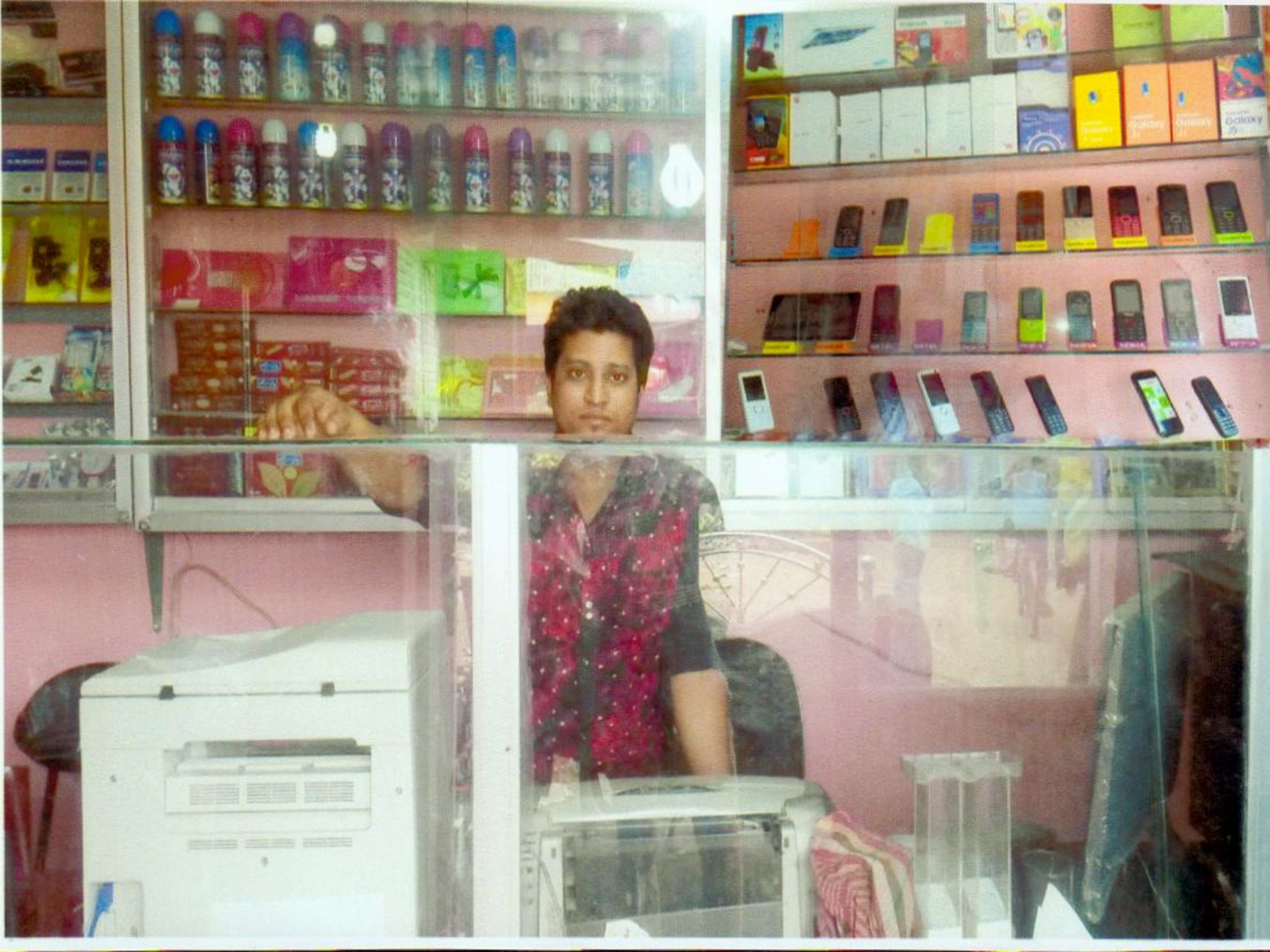
Presented at 304th as Yunus Centre and 84th In-house Executive
Social Business Design Lab
(GTT) on July 28, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







ফায়সাল ভিডিও

এডিটিং সেন্টার
লাভলী ডিজিটাল স্টুডিও

স্বপ্না: মো: ফায়সাল।
হাইস্কুল মার্কেট, বঙ্গবাজার
মোবাইল নং: 01830-021553.
01727-405998.

লাভলী ডিজিটাল স্টুডিও

গণপ্রজাতন্ত্রী বাংলাদেশ

ইপজেসি ফর্ম-৩

জন্ম ও মৃত্যু নিবন্ধনের কার্যালয়

১০নং বঙ্গগঞ্জ

ইউনিয়ন পরিষদ

উপজেলা : নাসলকোট

জেলা : কুমিল্লা

বাংলাদেশ।

জন্ম সনদ

নিবন্ধন বই নং : ৬

বিধি : জন্ম ও মৃত্যু নিবন্ধন (মৌলিক পরিচয়) বিধিমালা, ২০০৯।

সনদ তারিখ : ০৬-১১-২০০৯

(সনদ নিবন্ধন বই থেকে উদ্ধৃত)

সনদ নং : ০০২২১৩

সনদ ইস্যুর তারিখ : ১০/০২/২০০৮

ব্যক্তিগত পরিচিতি নং : ১ ৯ ৯ ৩ ১ ৯ ১ ৮ ৭ ৩ ৪ ০ ২ ১ ৭ ১ ৯

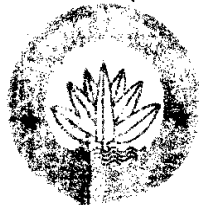
নাম : মোঃ ফরসাল
জন্ম তারিখ : অকে (বীঃ) : ২৮-০৮-১৯৯৩ লিঙ্গ : মায়ী পুরুষ
কথায় (বীঃ) : আতাশ জাহাঙ্গীর উনিশ শত তিরানকই
জন্ম স্থান : গ্রাম : আশিগ্রাম ইউনিয়ন : ১০নং বঙ্গগঞ্জ বাজার
উপজেলা : নাসলকোট জেলা : কুমিল্লা দেশ : বাংলাদেশ।
পিতার নাম : মোঃ মকবুল আহাম্মদ জাতীয়তা : বাংলাদেশ
মাতার নাম : আতরা বেগম জাতীয়তা : বাংলাদেশ
বাড়ী ঠিকানা : আশিগ্রাম খণ্ডিল বেপারী বাড়ী পোঃ জ.জি.মিয়ার বাজার

উপজেলা:নাসলকোট, জেলা:কুমিল্লা

(নিবন্ধকের স্বাক্ষর ও মাসদহণীয়)



১০নং বক্সগঞ্জ ইউনিয়ন পরিষদ



জাকবর হাছামিয়া, উপজেলা- নাটকোট, জেলা- কুমিল্লা - বাংলাদেশ।

সাইট নং 175

ব্যবসা ও গোলার লাইসেন্স

তারিখ 2/05/2022

স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া
 স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া
 স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া
 স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া
 স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া
 স্বাক্ষর করে হাছামিয়া জাকবর হাছামিয়া

২৫ ০৭

Signature
2/05/22

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Thank You