



*Business Proposal Prepared by: **Md shahinur Islam, Assistant officer , Mithapukur Unit, Rungpur***

*Business Proposal Verified by : **Md Rezaur Rashid Dewan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mamunur Rashid</i> Vill: Boalmari, Union:Durgapur, Post: Sulti Gopalpur, Upazila: Mithapukur, District: Rangpur.
Age	:	28 years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	05 (Five) Brothers and 01 (One) Sister
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. Shahzadi Begum
(iii) Father's name	:	Md. Fazlul Haque
(iv) GB member's info	:	<i>Branch: Ranipukur,Mithapukur,Rangpur Centre # 21/mo Loan no.: 1907/1, Member since September 10, 2000. First loan: Tk. 2,000 Existing loan: Tk.60,000 Outstanding Loan: Tk Nil</i>
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., 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.)	:	08 (Eight) years experiences is running his own business. He started the business with BDT 100,000. (One luck). He has long time working experiences as of Jamaat-ul Islam business.
Other Own/Family Sources of Income	:	Two brother's income is Private job and One brother is overseas
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01738146361
NU's National ID No.	:	19888515865000011
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shahajadi Begum is a GB member since September 10, 2000 at first She took GB loan BDT 2,000 (Two thousand).
- Successively several times She utilized GB loan by assisting her son (entrepreneur) in existing business, and cow purchase purposes.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mamun Fashion Point</i>
Address/ Location	:	Ranipukur Bazar Mithapukure, Rangpur.
Total Investment in BDT	:	Tk. 431,000
Financing	:	Self Tk. 331,000 (from existing business) Required Investment Tk. 1,00,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Garments items 20%
(ii) Estimated % of proposed gross profit margin	:	From Garments items 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

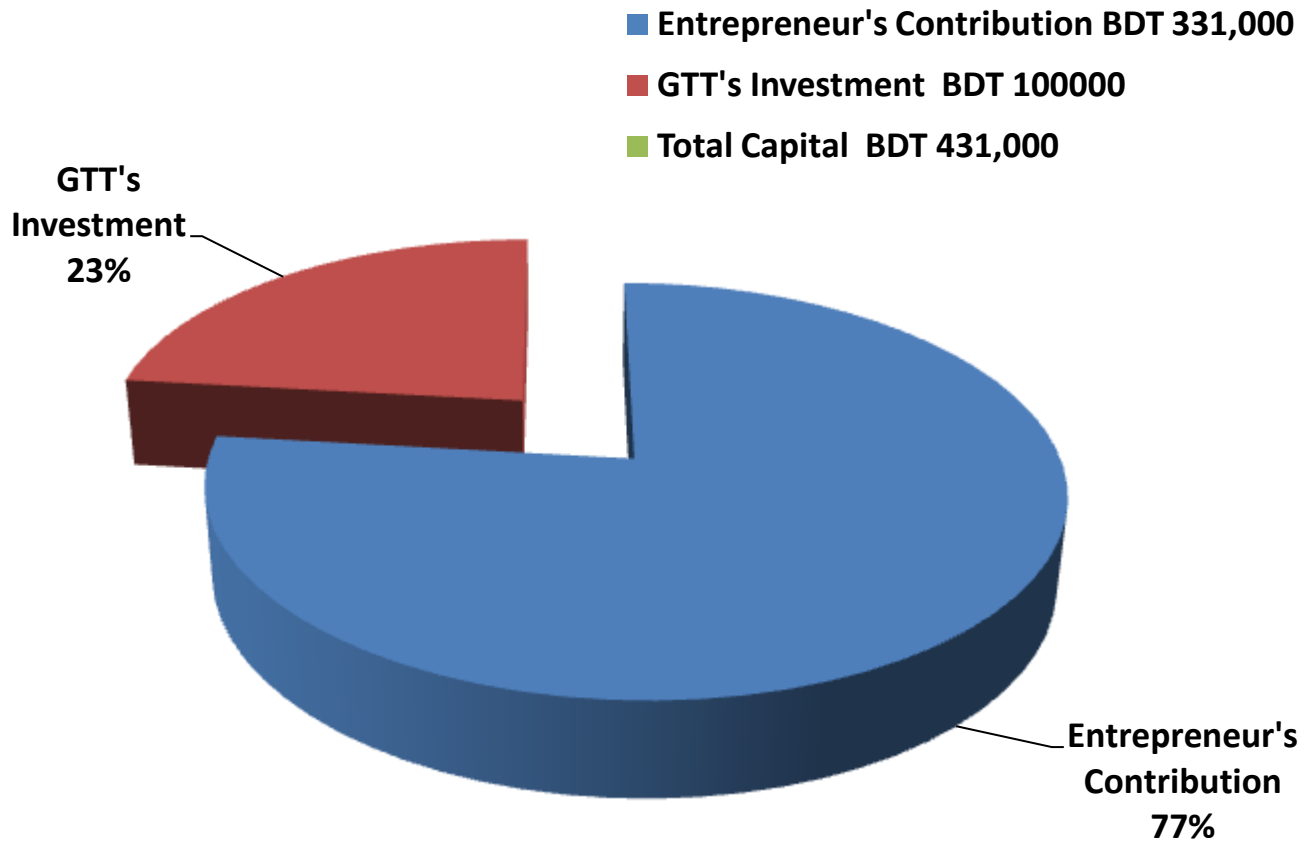
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	78,000	936,000
Cost of products (B)	2,400	62,400	748,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		450	5,400
Shop Rent		600	7,200
Night Guard bill		360	4,320
Mobile bill		300	3,600
Conveyance		2,500	30,000
Ownership Transfer Fee			-
Present Salary (Self & family)		5,000	60,000
Bank Charge (DD, PO, SC)			-
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses			4,415
Total Operating Cost (D)		10,010	124,535
Net Profit (C-D):		5,590	62,665

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Gauge cloth, shirt, pant, three piece, baby dress, ganjee, scarf)	Investment in products (Gauge cloth, shirt, pant, three piece, baby dress, ganjee, scarf)	294,200	100,000	394,200
Investment in Machineries and tools (Calculator, Fan, Light, Solar Panel etc.)		22,100	-	22,100
Cash in hand		3,700	-	3,700
Decoration (fixture and fittings)		11,000	-	11,000
Total Capital		331,000	100,000	431,000

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
Sales income from products (A)	4,000	112,000	1,344,000	4,800	134,400	1,612,800	6,000	168,000	2,016,000
Cost of products (B)	3,200	89,600	1,075,200	3,840	107,520	1,290,240	4,800	134,400	1,612,800
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	960	26,880	322,560	1,200	33,600	403,200
Less: Operating Cost:									
Electricity bill		500	6,000		500	6,000		500	6,000
Shop Rent		600	7,200		600	7,200		600	7,200
Night Guard bill		360	4,320		360	4,320		360	4,320
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance		3,000	36,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,500	18,000
Non Cash Item:									
Depreciation Expenses		-	4,415		-	4,415		-	4,415
Total Operating Cost (D)	-	12,372	148,875	-	14,072	173,275	-	16,072	197,275
Net Profit (C-D):	-	10,028	119,925	-	12,808	149,285	-	17,528	205,925
Retained Income			119,925			269,210			475,135

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	123,925	157,285	213,925
1.3	Depreciation Expenses	4,415	4,415	4,415
1.4	Opening Balance of Cash Surplus	-	104,340	218,040
	Total Cash Inflow	228,340	266,040	436,380
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	-		
2.3	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	104,340	218,040	388,380

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family:0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 8yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 806,135/- after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 156th as Yunus Centre and 29th In-house Executive
Social Business Design Lab
(GTT) on December 23, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures















ইউ. পি, ফরম নং ৭। ১২ (১)। নিয়ম দ্রষ্টব্য

২নং রাণীপুকুর ইউনিয়ন পরিষদ

ডাকঘর : রাণীপুকুর, উপজেলা-মিঠাপুকুর, জেলা-রংপুর।

চেয়ারম্যান-মোঃ মতিয়ার রহমান

ট্রেড লাইসেন্স

তারিখ : ৩০/০৩/২০১৭

ক্রমিক নম্বর : 21

লাইসেন্স নং- ২০

নাম : মীর হামিদ হোসেন

পিতা/স্বামীর নাম : শাহজাহান হুসুইন চন্দ্র

ঠিকানাঃ গ্রাম : মনিপুরী বাগিচা ইউনিয়ন : ২নং রাণীপুকুর, ডাকঘর :

উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

টাকা : ৩০০/- পয়সা : কথায় : (শতকোটি টাকায়)

দেওয়ায় তাহাকে ৩/০৩/২০১৬ হইতে ৩০/০৩/২০১৭ তারিখ

পর্যন্ত অত্র ইউনিয়নে কার্যকর রাখা হবে



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

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মামুনুর রশীদ

Name: Md Mamunur Rased

পিতা: মোঃ ফজলুল হক

মাতা: মোছাঃ শাহজাদী বেগম

Date of Birth: 02 Jun 1988

ID NO: 19888515865000011

মামুনুর রশীদ



Thank You