

**Business Proposal Collected by : Md. Shahinur Islam. Assistant
Officer. Mithapukur Unit, Rangpur.**

Business Proposal Prepared by: Md. Mahbubur Rahman Bhuiyan.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Dalim Khan</i> Vill: Zama , Union: Ranipukur, Post: Ranipukur, Upazila:Mithapukur, District: Rangpur.
Age	:	28 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	04(Four) 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. Aysha Begum.
(iii) Father's name	:	Md. Khayrat Khan.
(iv) GB member's info	:	<i>Branch: Ranipukur, Mithapukur. Centre # 04/mo</i> <i>Loan no.: 1450 , Member since July 5, 1998.</i> First loan: Tk. 5,000 Existing loan: Nil Last loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	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.)	:	07 (Seven) years experience is running his own business. He started the business only with Tk. 200,000 (Two Lac). : He has 05 (Five) years working experience as an assistant in Janata Garments & Cloth business.
Other Own/Family Sources of Income	:	His bother's income form bag factory business. Another bother income form cloth Business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01828209138
NU's National ID No.	:	19878515094000198
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aysha Begum is a GB member since July 5, 1995 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Dalim Fashion</i>
Address/ Location	:	Ranipukur, Mithapukur, Rangpur..
Total Investment in BDT	:	Tk. 566,000
Financing	:	Self Tk. 416,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 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	4,200	109,200	1,310,400
Cost of products (Products Purchase)	3,360	87,360	1,048,320
Gross Profit (C) [C=(A-B)]	840	21,840	262,080
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		300	3,600
Night Guard bill		150	1,800
Shop Rent		1,000	12,000
Mobile bill		400	4,800
Conveyance bill		1,600	19,200
Provision of bad Debt		7	83
Ownership Transfer Fee		-	-
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-1-Bother)		1,000	12,000
Bank Charge (DD, PO, SC)		-	-
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		223	2,670
Total Operating Cost (D)		11,279	135,353
Net Profit (C-D):		10,561	126,727

PRESENT & PROPOSED INVESTMENT BREAKDOWN

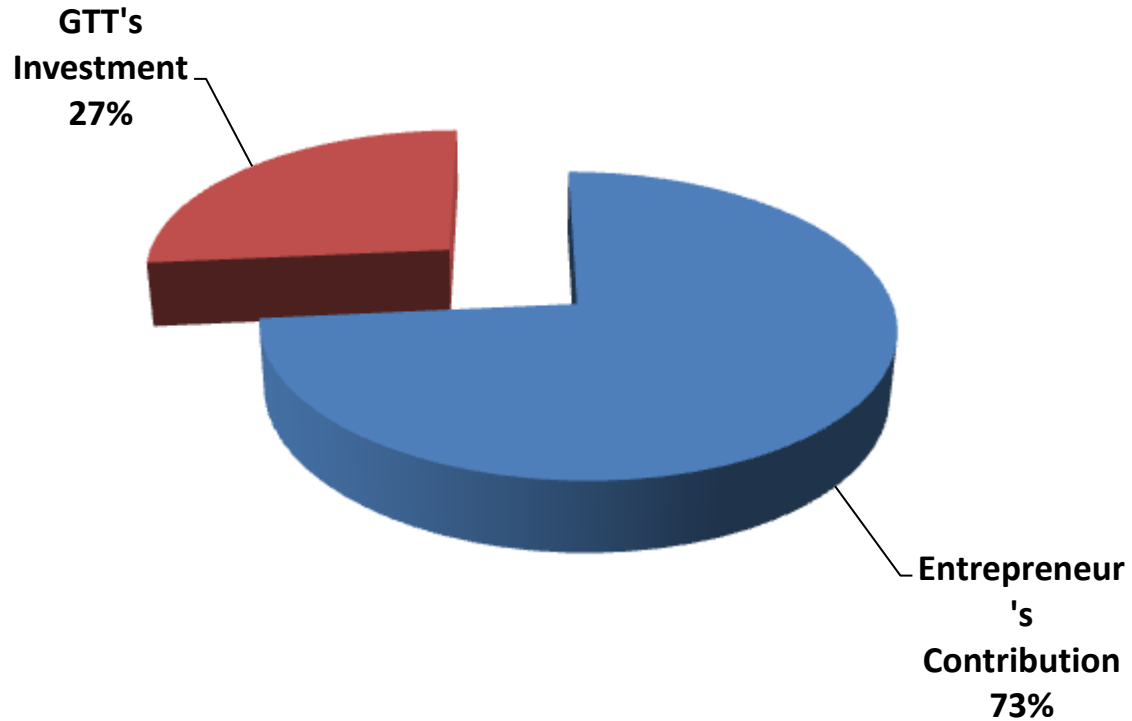
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of three pieces, gauge cloth, ladies wear, scarf and others clothing item, baby wear etc.)	Investment in products (Different types of three pieces, gauge cloth, ladies wear, scarf and others clothing item etc.)	384,290	150,000	534,290
Investment in equipment (fan, light etc.)		4,200	-	4,200
Cash in hand		3,810	-	3,810
Debtors (Since May, 2016 to at present)		8,300	-	8,300
Creditors (Since May, 2016 to at present)		(5,000)	-	(5,000)
Decoration (fixture and fittings)		20,400	-	20,400
Total Capital		416,000	150,000	566,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 416,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 566,000



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	5,460	141,960	1,703,520	6,552	170,352	2,044,224	7,207	187,387	2,248,646
Cost of products (Products Purchase)	4,368	113,568	1,362,816	5,242	136,282	1,635,379	5,766	149,910	1,798,917
Gross Profit (C) [C=(A-B)]	1,092	28,392	340,704	1,310	34,070	408,845	1,441	37,477	449,729
Less: Operating Cost:									
Electricity bill		650	7,800		750	9,000		850	10,200
Generator bill		350	4,200		450	5,400		500	6,000
Night Guard bill		200	2,400		300	3,600		350	4,200
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		1,000	12,000		1,200	14,400
Conveyance bill		2,100	25,200		2,600	31,200		3,100	37,200
Provision of bad Debt		7	83		7	83		7	83
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		6,000	72,000		7,000	84,000		7,500	90,000
Proposed Salary (Assistant-1-Bother)		1,500	18,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,800	21,600		2,100	25,200
Non Cash Item:									
Depreciation Expenses		223	2,670		223	2,670		223	2,670
Total Operating Cost (D)	-	15,279	177,353	-	18,229	218,753	-	20,429	245,153
Net Profit (C-D):	-	13,113	163,351	-	15,841	190,092	-	17,048	204,576
Retained Income			163,351			353,443			558,019

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	169,351	202,092	216,576
1.3	Depreciation Expenses	2,670	2,670	2,670
1.4	Opening Balance of Cash Surplus	-	136,021	268,783
	Total Cash Inflow	322,021	340,783	488,029
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	136,021	268,783	416,029

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Bother)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name;
- He has on hand training;
- Family business;
- Skilled & working experience : 12 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIESP

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 974,019 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 324th as Yunus Centre and 92th In-house Executive
Social Business Design Lab
(GTT) on August 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



জালিমা ফ্যা



পোশাক
০৯৫৩৯৯০৬০৬০













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)
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

ক্রমিক নম্বর : 67

তারিখ : ০০/৭/১৩

লাইসেন্স নং- ১

নাম : মোঃ মতিয়ার রহমান

পিতা/স্বামীর নাম : মোঃ মতিয়ার রহমান

ঠিকানা: গ্রাম : রাণীপুকুর চাড়া ইউনিয়ন : ২নং রাণীপুকুর, ডাকঘর :

রাণীপুকুর উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

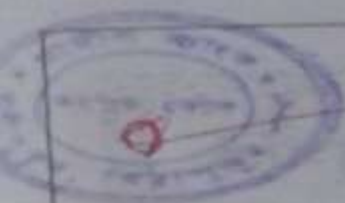
টাকা : ১০০/- পয়সা : ০/- কথায় : শত টাকা মাত্র

দেওয়ায় তাহাকে ০০/৭/১৩ হইতে ০০/০৭/১৩ পর্যন্ত

পর্যন্ত অত্র ইউনিয়নে ব্যবসা চালানোর জন্য এই লাইসেন্সে প্রদান করা হইল।

তারিখ : ০০/৭/১৩

০০/৭/১৩
চেয়ারম্যানের স্বাক্ষর



গ্রামীণ ব্যাংক

স্বাধীন পুস্তকালয় শাখা

সহজ ঋণের পাশ বই

সিটি নং ১৮৭২৩

নাম কিষ্কিন্দা

অবস্থা নং ১১৫৫

গ্রুপ নং ১৭

কেন্দ্র নং ৭১০

কেন্দ্রের নাম কিষ্কিন্দা

বই ইস্যুর তারিখ ২৭/০৭/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ডালিম খান

Name: Md Dalim Khan

পিতা: মোঃ শহীদুল আলম

মাতা: মোছাঃ আরশিয়া বেগম

Date of Birth: 24 Oct 1987

ID NO: 19878515894000198

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনোও শাসনব্যবস্থা থেকে নিজস্ব পেরি অফিসে জমা দেওয়ার জন্য অনুপ্রোথ করা হলো।

ঠিকানা: গ্রাম/ডাঙা: সূর্য (বাঁশপাড়া), ডাকঘর: হাজীপুর - ৫৪৬০, মিঠাপুকুর, বগুড়া

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০২/১১/২০১০





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Thank You