



**Business Proposal Collected and Prepared by: Md. Shahinur Islam, Asst. Officer, Midhapukur, Rangpur.**

**Business Proposal Verified by: Md. Shafikul Islam**

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

Name and address	:	<b><i>Md. Hafijur Rahman</i></b> Vill: Hebompur, Union: 07 No Latibpur, Post: Jaygirhat, Upazila: Midhapukur, District: Rangpur.
Age	:	26 Years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	01 (One) Brother and 01 (One) Sister.
Parent's and GB related Info:	:	<div style="display: flex; justify-content: space-between; align-items: center;"> <span>Mother</span> <input checked="" type="checkbox"/> <span>Father</span> <input type="checkbox"/> </div> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  Branch: Jaygirhat, Midhapukur, Rangpur, Centre # 30/mo , Loan no.: 2485/1, Member since 2006  First loan: Tk. 12,000 Last loan: 40,000; Outstanding loan: Tk. 2,020
Further Information:	:	Entrepreneur's Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Masters Pass
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	<p>08 (Eight) years experiences is running his own business. He started the business only with Tk. 200,000 (Two Lac).</p> <p>He has 02 (Two) years experiences in his father's shop. He has bought motor cycle for Tk. 78,000 (Seventy Eight Thousand) and bought land for Tk. 200,000 (Two Lac) and repaired his house from the benefit of his running business.</p>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	His father's income from business.
NU's Contract No.	:	01737588497
NU's National ID No.	:	19908515867000098
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Hosneara Begum is a GB member since 2006 at first she took GB loan BDT 12,000 (Twelve Thousand).
- Gradually she took GB loan several times and utilized it for assisting her son business.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Hafijur Chawl Ghor</i></b>
Address/ Location	:	Jaygir Bus Stand, Midhapukur, Rangpur.
Total Investment in BDT	:	Tk. 528,000
Financing	:	Self Tk. 428,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 10,000 (Ten thousand )
Proposed Salary (estimates)	:	Taka 12,000 (Twelve thousand )
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 5%.
(ii) Estimated % of proposed gross profit margin	:	On products 5%.
(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	20,000	520,000	6,240,000
<b>Total income from sales (A)</b>	<b>20,000</b>	<b>520,000</b>	<b>6,240,000</b>
Less: Cost of Sales / Products	19,000	494,000	5,928,000
<b>Less: Total Cost of Products (B)</b>	<b>19,000</b>	<b>494,000</b>	<b>5,928,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,000</b>	<b>26,000</b>	<b>312,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		260	3,120
Shop rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		300	3,600
Convenience bill		2,000	24,000
Present Salary (Family & Self)		10,000	120,000
Present Salary (Assistant -01)		5,000	60,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
<b>Non Cash Item:</b>			
Depreciation Expenses		126	1,515
<b>Total Operating Cost (D)</b>		<b>20,986</b>	<b>251,835</b>
<b>Net Profit (C-D):</b>		<b>5,014</b>	<b>60,165</b>

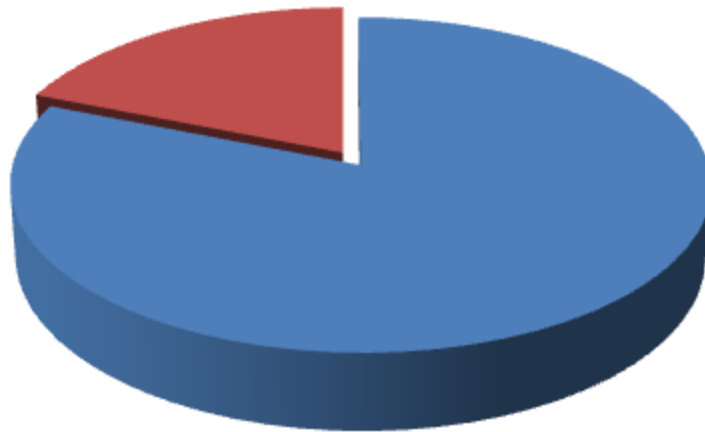
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (Different Types of boiling rice, paddy, etc.)	Investment in products (Different Types of boiling rice, paddy, etc.)	251,850	100,000	351,850
Investment in Machineries, Equipment & Tools ( Television, Calculator, Bulb, Fan, etc.)		7,100		7,100
Advance For Shop		150,000		150,000
Cash in hand		16,570		16,570
GB Loan Outstanding		(2,020)		(2,020)
Decoration ( fixture and fittings)		4,500		4,500
<b>Total Capital</b>		<b>428,000</b>	<b>100,000</b>	<b>528,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 428,000
- GTT's Investment BDT 100,000
- Total Capital BDT 528,000

**GTT's Investment**  
**19%**



**Entrepreneur's  
Contribution**  
**81%**



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (for 3 month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products	26,000	676,000	8,112,000	29,900	777,400	9,328,800	32,890	855,140	2,565,420
<b>Estimated total income from sales (A)</b>	<b>26,000</b>	<b>676,000</b>	<b>8,112,000</b>	<b>29,900</b>	<b>777,400</b>	<b>9,328,800</b>	<b>32,890</b>	<b>855,140</b>	<b>2,565,420</b>
Less: Cost of Sales / Products	24,700	642,200	7,706,400	28,405	738,530	8,862,360	31,246	812,383	2,437,149
<b>Less: Total Cost of Products (B)</b>	<b>24,700</b>	<b>642,200</b>	<b>7,706,400</b>	<b>28,405</b>	<b>738,530</b>	<b>8,862,360</b>	<b>31,246</b>	<b>812,383</b>	<b>2,437,149</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,300</b>	<b>33,800</b>	<b>405,600</b>	<b>1,495</b>	<b>38,870</b>	<b>466,440</b>	<b>1,645</b>	<b>42,757</b>	<b>128,271</b>
<b>Less: Operating Cost:</b>									
Electricity bill		360	4,320		460	5,520		560	1,680
Shop rent		1,000	12,000		1,000	12,000		1,000	3,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Night Guard bill		350	4,200		400	4,800		450	1,350
Convenience bill		2,500	30,000		2,500	30,000		2,600	7,800
Ownership Transfer Fee		844	7,600		833	10,000		800	2,400
Proposed Salary-(Family & Self)		12,000	144,000		13,000	156,000		14,000	42,000
Proposed Salary (Assistant -01)		6,000	72,000		7,000	84,000		8,000	24,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	165
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,700	32,400		2,800	8,400
<b>Non Cash Item:</b>									
Depreciation Expenses		126	1,515		126	1,515		126	379
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>26,336</b>	<b>313,165</b>	<b>-</b>	<b>28,675</b>	<b>344,095</b>	<b>-</b>	<b>30,991</b>	<b>92,974</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>7,464</b>	<b>92,435</b>	<b>-</b>	<b>10,195</b>	<b>122,345</b>	<b>-</b>	<b>11,766</b>	<b>35,297</b>
<b>Retained Income</b>			<b>92,435</b>			<b>214,780</b>			<b>250,077</b>

**Note: 1. Agreed Grace Period: Three Months**

**2. Investment Payback Schedule :** Monthly 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>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,035	132,345	37,697
1.3	Depreciation Expenses	1,515	1,515	1,515
1.4	Opening Balance of Cash Surplus	16,570	72,520	146,380
	<b>Total Cash Inflow</b>	<b>218,120</b>	<b>206,380</b>	<b>185,592</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	525,520	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	45,600	60,000	14,400
	<b>Total Cash Outflow</b>	<b>145,600</b>	<b>60,000</b>	<b>14,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>72,520</b>	<b>146,380</b>	<b>171,192</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 678,077 after 2 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 373<sup>rd</sup> as Yunus Centre and 111<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on Oct 17, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





পিউরিভা



১০০ কেজি

















**Thank You**