



Business Proposal collected & prepared by: Md. Ruhul Amin, Officer, Thakurgaon unit, Thakurgaon.

Business Proposal Verified by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Arman Ali Vill: Araji Alampur, Union: 2 no. Kusharanigonj, Post: Kusharanigonj , Upazila: Pirgonj, District: Thakurgaon.
Age	:	28 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 03 (Three) Sisters
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. Ajita Begum
(iii) Father's name	:	Md. Tajim Uddin
(iv) GB member's info	:	<i>Branch: Kusharanigonj, Pirgonj, Centre # 07/mo</i> <i>Loan no.: 1796, Member since February 07, 2005</i> First loan: Tk. 7,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 4,700
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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.)	:	01 (One) years experiences is running his own business. He started the business with BDT 360,000 (Three Lac Sixty Thousand). He has 12 (Twelve) years working experiences as an assistant his father's business.
Other Own/Family Sources of Income	:	His father's income from business (cloth shop). His brother's income from private service (brac).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723746189
NU's National ID No.	:	9418269888014
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ajita Begum is a GB member since February 07, 2005 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Bostraloy</i>
Address/ Location	:	Luhagora bazar, Pirgonj, Thakurgaon.
Total Investment in BDT	:	Tk. 603,000
Financing	:	Self Tk. 453,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten Thousand)
Proposed Salary	:	BDT 11,000 (Eleven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%.
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%.
(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 (A)	5,000	140,000	1,680,000
Less: Cost of Sales/Products (B)	4,000	112,000	1,344,000
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000
Less: Operating Cost:			
Electricity bill		600	7,200
Generator Bill		150	1,800
Shop Rent (self)		-	-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		2,000	24,000
Present Salary (Family & Self)		10,000	120,000
Present Salary (Assistant-1)		4,500	54,000
Other Cost (Stationary & Entertainment etc.)		3,100	37,200
Non Cash Item:			
Depreciation Expenses		124	1,488
Total Operating Cost (D)		20,874	250,488
Net Profit (C-D):		7,126	85,512

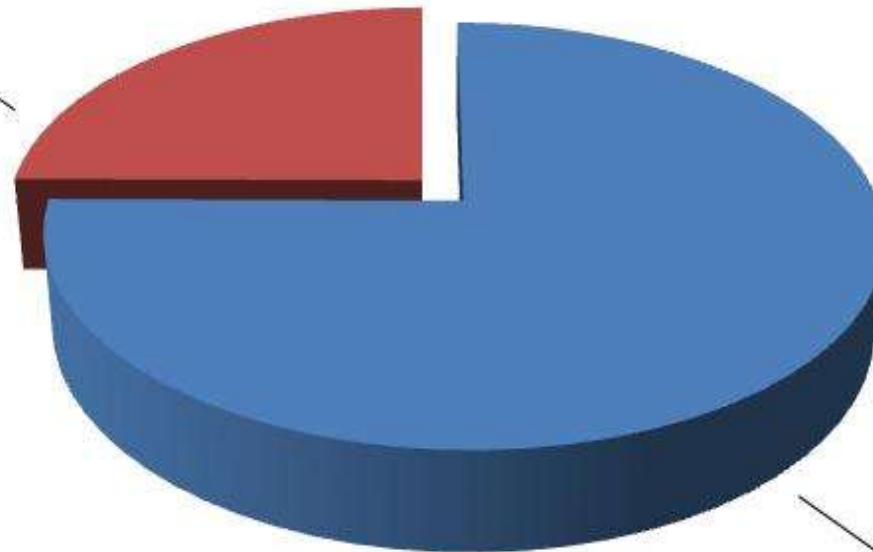
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt, pant, lungi, panjabi, sharee, bed sheet and kid collection etc.)	Investment in products (wedding sharee, shirt, pant, lungi, panjabi, sharee, bed sheet and kid collection etc.)	437,795	150,000	587,795
Investment in Equipment & Tools (fan and light etc.)		1,120	-	1,120
Cash in Hand		885	-	885
Investment in Decoration (Furniture, fixture and fittings)		13,200	-	13,200
Total Capital		453,000	150,000	603,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 453,000
- GTT's Investment BDT 150,000
- Total Capital BDT 603,000

GTT's
Investment
25%



Entrepreneur's
Contribution
75%

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 (A)	6,500	182,000	2,184,000	7,475	209,300	2,511,600	8,223	230,230	2,762,760
Less: Estimated Cost of Sales/Products (B)	5,200	145,600	1,747,200	5,980	167,440	2,009,280	6,578	184,184	2,210,208
Gross Profit (C) [C=(A-B)]	1,300	36,400	436,800	1,495	41,860	502,320	1,645	46,046	552,552
Less: Operating Cost:									
Electricity bill		700	8,400		750	9,000		800	9,600
Generator Bill		180	2,160		200	2,400		220	2,640
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		120	1,440		150	1,800		180	2,160
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		11,000	132,000		13,000	156,000		14,000	168,000
Proposed Salary (Assistant-1)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		87	522		87	1,044		87	1,044
Other Cost (stationary & Entertainment etc.)		4,000	48,000		4,500	54,000		5,000	60,000
Non Cash Item:									
Depreciation Expenses		124	1,488		124	1,488		124	1,488
Total Operating Cost (D)	-	26,711	314,010	-	31,311	375,732	-	34,911	418,932
Net Profit (C-D)	-	9,689	122,790	-	10,549	126,588	-	11,135	133,620
Retained Income			122,790			249,378			382,998

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>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
Cash Inflow			
Investment Infusion by Investor	150,000	-	-
Net Profit (ownership tr. Fee added back)	128,790	138,588	145,620
Depreciation Expenses	1,488	1,488	1,488
Opening Balance of Cash Surplus	-	94,278	162,354
Total Cash Inflow	280,278	234,354	309,462
Cash Outflow			
Product Purchase	150,000	-	-
Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
Total Cash Outflow	186,000	72,000	72,000
Total Cash Surplus	94,278	162,354	237,462

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (13 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 835,998 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

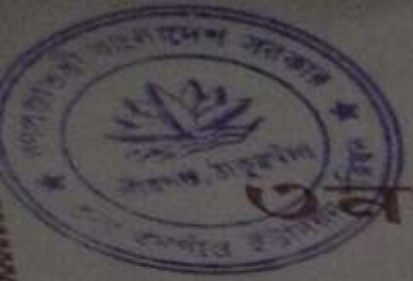
Thank you

Pictures









ইউ.পি ফরম নং-১৩

ট্রেড লাইসেন্স

অর্থ বছর ২০২৩/২০২৪

৩নং খনগাও ইউনিয়ন পরিষদ

উপজেলা : পীরগঞ্জ, জেলা : ঠাকুরগাঁও।

বহি নং- ৩১

ক্রমিক নং- ৩৫৪৭

লাইসেন্স নম্বর : ৩৫৪৭/৩১ তারিখ : ১৫/০৩/২০২৫ খ্রি:

লাইসেন্সধারীর নাম : ...

পিতা/স্বামীর নাম : ...

ঠিকানা : ...

পেশার ধরণ ও অবস্থান : ...

ফি প্রদানের পরিমাণ : ২০০০/- টাকা। (কথায় = ... টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা ... খ্রি: তারিখ পর্যন্ত চালিয়ে

যাবার জন্য লাইসেন্স প্রদান করা হলো।

তারিখ: ১৫/০৩/২০২৫

Official signature and stamp of the Union Parishad, with handwritten name and date.



গ্রামীণ ব্যাংক

কোম্পানীগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতী সুনীতা দেবী / কলিকতা উদ্ভিদ

কর্মী নাম সুনীতা

গ্রুপ নাম ০২

কেন্দ্র নাম ৭১৩

কেন্দ্রের নাম সান্দ্রা সান্দ্রা হোম

বই ইস্যুর তারিখ ১৪/০১/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর

১১

কর্মী নং

০৫০৫

গ্রুপ নং

০৬

কেন্দ্র নং

৭/১৮

১২

সহকারী কর্মী

ক্রমিক নং

এই পরিষেবা নির্দিষ্ট পর্যায়ে পরিষেবা সীমিত হতে পারে।

পরিষেবা সীমিত হতে পারে।

ক্রমিক নং	বিভাগ	কর্মী নাম	সহজ ঋণ			কর্মী নাম	কর্মী নাম
			কর্মী নাম	কর্মী নাম	কর্মী নাম		
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			০৫০৫	০৬			
			০৫০৫	০৬			
			০৫০৫	০৬			

সহজ ঋণ			
কর্মী নাম	কর্মী নাম	কর্মী নাম	কর্মী নাম
০৫০৫	০৬		
০৫০৫	০৬		
০৫০৫	০৬		
০৫০৫	০৬		



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আরমান আলী

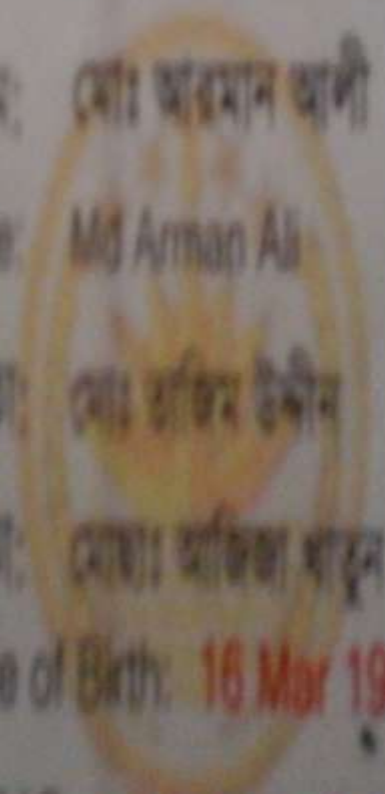
Name: Md Arman Ali

পিতা: মোঃ আজিম উল্লাহ

মাতা: মোছাঃ আজিজা খাতুন

Date of Birth: 16 Mar 1987

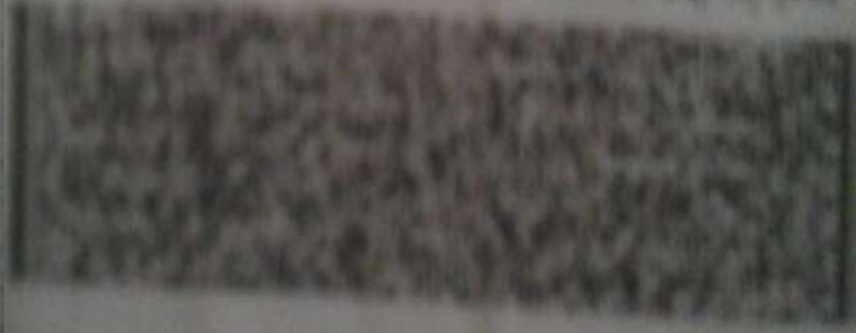
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এ কার্ডটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত জাতীয় পরিচয় পত্র। এ কার্ডটি ব্যবহার করে সরকারি সেবা গ্রহণ করা যাবে।

স্বাক্ষর: মোঃ আরমান আলী
তারিখ: ১৬/০৩/২০১৭

জাতীয় পরিচয় পত্র
তারিখ: ১৬/০৩/২০১৭





Thank You