



*Business Proposal Collected by : **Md. Asaduzzaman, Asst. Officer, Gaibandha.***  
*Business Proposal Prepared by: **Md. Main Uddin***

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

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b><i>Md. Sumon</i></b><br>Vill: Toropmonu, Union: Ghumanigonj, Post: Pargoira,<br>Upazila: Gobindaganj, District: Gaibandha.   |
| Age                              | : | 27 Years  |
| Marital status                   | : | married   |
| Children                         | : | Nil   |
| No. of siblings:                 | : | 01 (One) Brother 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 . Shafali Begum   |
| (iii) Father's name              | : | Md. Mofazzol.   |
| (iv) GB member's info            | : | <i>Branch: Gobindaganj, Gaibandha.Centre # 35/mo</i><br><i>Loan no.: 2972, Member since May,02, 1987</i><br>First loan: Tk. 1,500<br>Existing loan: Tk. 50,000, Outstanding loan: Tk. 8,369 |
| 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  | : | Class Eight   |
| 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.) | : | 03 (Three) years experience is running his own business. He started the business only with Tk. 60,000 (Sixty) Thousand Only.<br>: He has 01 (One) year working experience as an assistant in his father's shop. |
| Other Own/Family Sources of Income   | : | His father's income from another business.  |
| Other Own/Family Sources of Liabilities  | : | Nil   |
| NU's Contract No.  | : | 01744401086   |
| NU's National ID No.   | : | 3213016877618   |
| NU Project Source/Reference  | : | Grameen Telecom Trust   |

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

- Mst,Shafali Begum is a GB member since May 02, 1987 at first she took GB loan BDT 1,500 (One thousand Five Hundred).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in his 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   | : | <b>Sumon Germants</b>   |
| Address/ Location   | : | Golapbag bazar. Hokers Market.Gobindaganj.  |
| Total Investment in BDT                                   | : | Tk. 548,000   |
| Financing   | : | Self Tk. 448,000 (from existing business)<br>Required Investment Tk.100,000 (as equity) |
| Present salary/drawings from business                     | : | Taka 4,000 (Four thousand)  |
| Proposed Salary (estimates)                               | : | Taka 5,000 (Five 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           |
| <b>Sales income from products (A)</b>             | <b>4,000</b> | <b>112,000</b> | <b>1,344,000</b> |
| <b>Less: Cost of Sales (Purchase product) (B)</b> | <b>3,200</b> | <b>89,600</b>  | <b>1,075,200</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>                 | <b>800</b>   | <b>22,400</b>  | <b>268,800</b>   |
| <b>Less: Operating Cost:</b>                      |              |                |                  |
| Electricity bill                                  |              | 400            | 4,800            |
| Generatore Bill                                   |              | 200            | 2,400            |
| Shop rent   |              | 1,000          | 12,000           |
| Night Guard bill                                  |              | 100            | 1,200            |
| Mobile bill                                       |              | 150            | 1,800            |
| Conveyance bill                                   |              | 2,000          | 24,000           |
| Ownership Transfer Fee                            |              | -              | -                |
| Present Salary (Self and family)                  |              | 4,000          | 48,000           |
| Present Salary (Assistant-1)                      |              | 6,000          | 72,000           |
| Provision of Bad Debt                             |              | 9              | 112              |
| Other Cost (stationary & Entertainment etc.)      |              | 600            | 7,200            |
| <b>Non Cash Item:</b>                             |              |                |                  |
| Depreciation Expenses                             |              | 83             | 990              |
| <b>Total Operating Cost (D)</b>                   |              | <b>14,542</b>  | <b>174,502</b>   |
| <b>Net Profit (C-D):</b>                          |              | <b>7,858</b>   | <b>94,298</b>    |

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

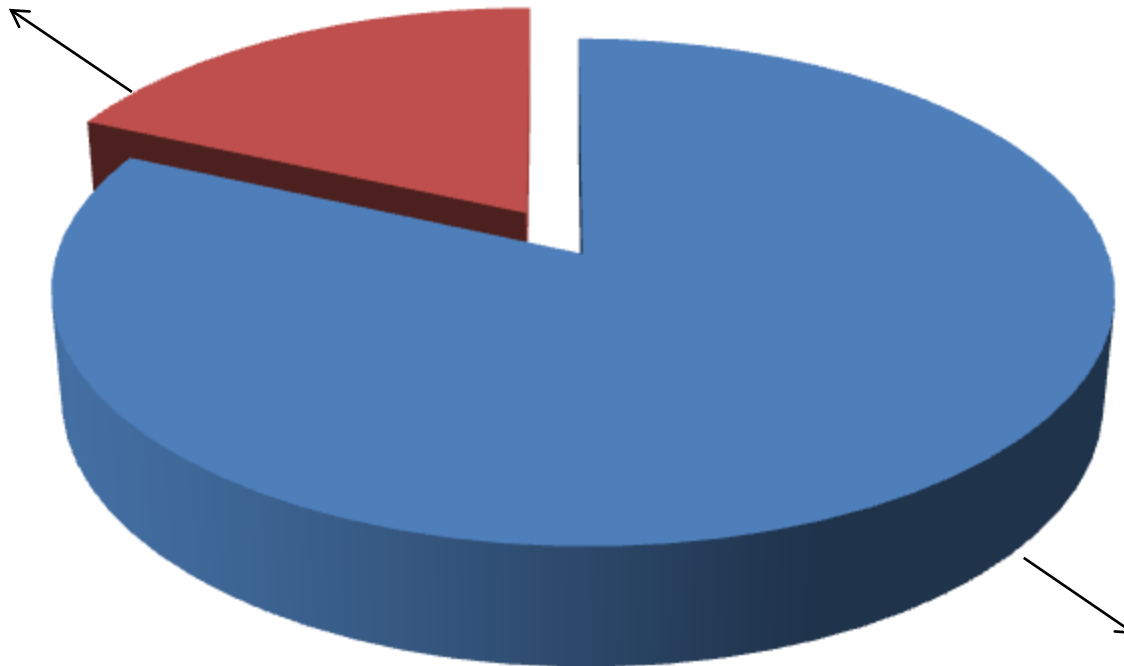
| Particulars  |  | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|--|-------------------------|----------------|----------------|
| Existing   | Proposed   |                         |                |                |
| Investment in products (Zeans Pent,Fotua, shirt, Taujer, T-shirt,etc)          | Investment in products (Various Types of Pent, Shirt,ghanji etc) | 395,969                 | 100,000        | 495,969        |
| Investment in Machineries, Equipments & Tools (Calculatore, bulb and fan etc.) |  | 1,400                   |                | 1,400          |
| Cash in hand   |  | 5,000                   |                | 5,000          |
| Advance for shop   |  | 100,000                 |                | 100,000        |
| Decoration ( fixture and fittings)   |  | 7,800                   |                | 7,800          |
| GB Loan Outstanding  |  | (8,369)                 |                | (8,369)        |
| Debtors (Since February, 2016 to at present)                                   |  | 11,200                  |                | 11,200         |
| Creditors (Since February, 2016 to at present)                                 |  | (65,000)                |                | (65,000)       |
| <b>Total Capital</b>   |  | <b>448,000</b>          | <b>100,000</b> | <b>548,000</b> |

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 448,000 ■ GTT's Investment BDT 100,000

■ Total Capital BDT 548,000

GTT's Investment  
18%



Entrepreneur's  
Contribution 82%



# **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         |
| <b>Estimated sales income from products (A)</b>   | 5,500        | 154,000       | 1,848,000      | 6,710        | 187,880       | 2,254,560      | 7,717        | 216,062       | 2,592,744      |
| <b>Less: Cost of Sales (Purchase product) (B)</b> | 4,400        | 123,200       | 1,478,400      | 5,368        | 150,304       | 1,803,648      | 6,173        | 172,850       | 2,074,195      |
| <b>Gross Profit (C) [C=(A-B)]</b>                 | 1,100        | 30,800        | 369,600        | 1,342        | 37,576        | 450,912        | 1,543        | 43,212        | 518,549        |
| <b>Less: Operating Cost:</b>                      |              |               |                |              |               |                |              |               |                |
| Electricity bill                                  |              | 600           | 7,200          |              | 700           | 8,400          |              | 800           | 9,600          |
| Generator bill                                    |              | 200           | 2,400          |              | 200           | 2,400          |              | 200           | 2,400          |
| Shop rent   |              | 1,000         | 12,000         |              | 1,000         | 12,000         |              | 1,000         | 12,000         |
| Night Guard bill                                  |              | 130           | 1,560          |              | 160           | 1,920          |              | 190           | 2,280          |
| Mobile bill (SMS & Reporting)                     |              | 450           | 5,400          |              | 550           | 6,600          |              | 650           | 7,800          |
| Conveyance bill                                   |              | 2,500         | 30,000         |              | 3,000         | 36,000         |              | 3,500         | 42,000         |
| Bank Charge (DD, PO, SC)                          |              | 55            | 330            |              | 55            | 660            |              | 55            | 660            |
| Ownership Transfer Fee                            |              | 667           | 4,000          |              | 667           | 8,000          |              | 667           | 8,000          |
| Proposed Salary (Self and family)                 |              | 5,000         | 60,000         |              | 6,000         | 72,000         |              | 6,500         | 78,000         |
| Proposed Salary (Assistant-father)                |              | 6,500         | 78,000         |              | 7,000         | 84,000         |              | 7,500         | 90,000         |
| Provision of Bad Debt                             |              | 9             | 112            |              | 9             | 112            |              | 9             | 112            |
| Other Cost (stationary & Entertainment etc.)      |              | 800           | 9,600          |              | 1,000         | 12,000         |              | 1,200         | 14,400         |
| <b>Non Cash Item:</b>                             |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                             |              | 83            | 990            |              | 83            | 990            |              | 83            | 990            |
| <b>Total Operating Cost (D)</b>                   | -            | <b>17,994</b> | <b>211,592</b> | -            | <b>20,424</b> | <b>245,082</b> | -            | <b>22,354</b> | <b>268,242</b> |
| <b>Net Profit (C-D):</b>                          | -            | <b>12,807</b> | <b>158,008</b> | -            | <b>17,153</b> | <b>205,830</b> | -            | <b>20,859</b> | <b>250,307</b> |

**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> |
|-------------|---|---------------------|---------------------|---------------------|
| <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)           | 162,008             | 213,830             | 258,307             |
| 1.3         | Depreciation Expenses                               | 990                 | 990                 | 990                 |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 130,629             | 297,449             |
|             | <b>Total Cash Inflow</b>                            | <b>262,998</b>      | <b>345,449</b>      | <b>556,746</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Product Purchase                                    | 100,000             | -                   | -                   |
| 2.2         | GB Loan Outstanding                                 | 8,369               |                     |                     |
| 2.3         | Investment Payback including Ownership Transfer Fee | 24,000              | 48,000              | 48,000              |
|             | <b>Total Cash Outflow</b>                           | <b>132,369</b>      | <b>48,000</b>       | <b>48,000</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>130,629</b>      | <b>297,449</b>      | <b>508,746</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 01
- Future employment: 0
- Family business;
- Trade license of business in his own name;
- He has on hand training;
- Skilled & working experience : 3 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. 1,062,145 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 214<sup>th</sup> as Yunus Centre and 54<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 23, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



















গ্রামীণ ব্যাংক  
গোবিন্দগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম

শ্রীমতী

কলী নং

২৩৭২

প্রক নং

০২

কেন্দ্র নং

৩৫৫

কেন্দ্রের নাম

চৈদ্য মণ্ড

বই ইস্যুর তারিখ

২০১৮

শাখা ব্যবস্থাপকের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



সুমুন

নাম: মোঃ সুমন  
 Name: Md Sumon

পিতা: মোঃ মোহাম্মদুল হোসেন

মাতা: মোছাঃ শেফালী বেগম

Date of Birth: 07 Oct 1989

ID NO: 3213016877613

এই একটি সম্প্রদায়িক পরিচয়পত্র। বাংলাদেশ সরকারের সম্পত্তি। সকলি ব্যবহারেরই অধীনে এবং  
 কোনো প্রকারে বিক্রয়, হস্তান্তর, পেরি হস্তান্তর করা থেকে বাধা রয়েছে।

স্বাক্ষর: প্রধান/সচিব: অরুণ কুমার, অফিস: জাতীয় পরিচয়পত্র - ০৭৪০, ঢাকা, বাংলাদেশ।  
 গাইবান্ধা

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর: প্রধানের তারিখ: ১৯/০৯/২০০৮





বাংলাদেশ ভেটেরিনারি  
 বিশ্ববিদ্যালয়, কামিলিয়া  
 কামিলিয়া  
 বাংলাদেশ সরকার, কামিলিয়া  
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 ২০১৫  
 ০৫ - ০৫ - ২০১৫



কামিলিয়া

১. নাম: মুহম্মদ গাফার  
 ২. পিতা: শ্রী শ্রী মোহাম্মদ হোসেন (বাজার)  
 ৩. পিতৃপক্ষ: মোঃ মুহম্মদ  
 ৪. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ৫. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ৬. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ৭. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ৮. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ৯. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ১০. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন  
 ১১. পিতৃপক্ষ: মোঃ মোহাম্মদ হোসেন

|                |     |
|----------------|-----|
| বাংলাদেশ সরকার | ১০০ |
| কামিলিয়া      |     |
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| কামিলিয়া      | ১০০ |

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**Thank You**