



*Business Proposal Identified by : **Md. Shariful Islam, Asst. Nobin, Chandina unit, Comilla.***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Jamal</i> Vill: Kamar khola, Union: Maizkhor, Post: Rammohan bazar, Upazila: Chandina, District: Comilla.
Age	:	35 Years
Marital status	:	Married
Children	:	03 (Three) Daughters and 01 (One) Son
No. of siblings:	:	01 (One) Brother and 05 (Five) 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	:	Anowara Begum
(iii) Father's name	:	Yeasin Mlah
(iv) GB member's info	:	<i>Branch: Khosbash, Centre # 13/mo</i> <i>Loan no.: 1411/1; Member since April 13, 2010</i> First loan: Tk. 30,000, Existing loan: Tk. 440,000, Outstanding loan: Tk. 122,784
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

Education, till to date	:	Class Five
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 experiences is running his own business. He started the business only with Tk. 50,000 (Fifty thousand). : He has 03 (Three) year working experience as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from agriculture and rent of tractor.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01821195955
NU's National ID No.	:	1912779955751
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Anowara Begum is a GB member since April 13, 2010 at first she took GB loan BDT 30,000 (Thirty thousand).
- Gradually she took GB loan several times and utilized it for cultivation, assisting her son in existing business and purchasing a tractor.
- 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>Jamal Enterprise</i>
Address/ Location	:	Kamar khola bazar, Chandina, Comilla.
Total Investment in BDT	:	Tk. 625,000
Financing	:	Self Tk. 475,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

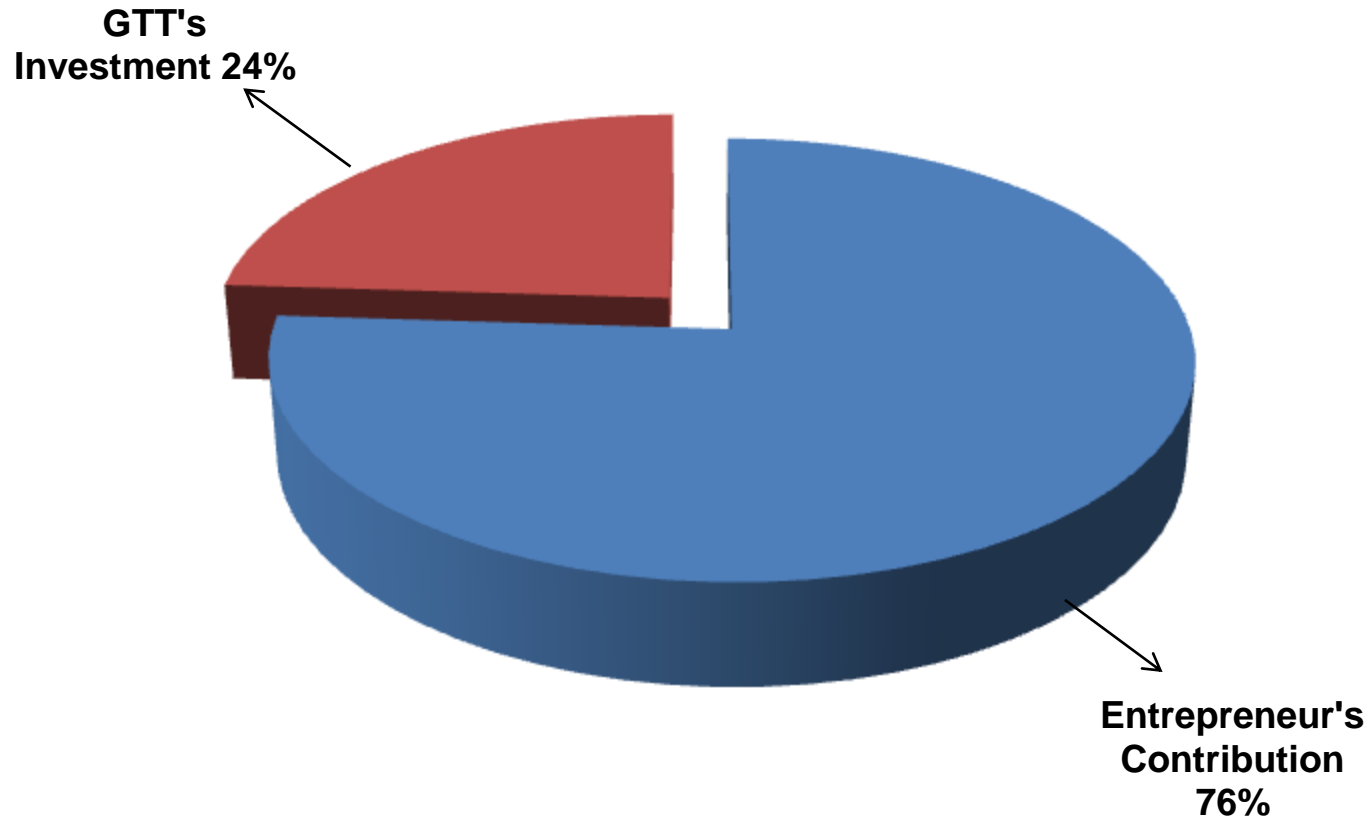
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	5,000	130,000	1,560,000
Less: Cost of Sales (Purchase product) (B)	4,250	110,500	1,326,000
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
Less: Operating Cost:			
Electricity bill		500	6,000
Shop rent		1,000	12,000
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Present Salary (Self and family)		8,000	96,000
Present Salary (Assistant-father)		3,000	36,000
Provision of Bad Debt		82	982
Other Cost (stationary & Entertainment etc.)		1,100	13,200
Non Cash Item:			
Depreciation Expenses		254	3,045
Total Operating Cost (D)		15,436	185,227
Net Profit (C-D):		4,064	48,773

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item, cosmetics item and soft drinks etc.)	Investment in products (oil, confectionary item, bakery item and soft drinks etc.)	249,644	150,000	399,644
Investment in Machineries, Equipments & Tools (refrigerator, solar panel, television, bulb and fan etc.)		16,100		16,100
Cash in hand		3,744		3,744
Advance for shop		150,000		150,000
Decoration (fixture and fittings)		6,300		6,300
Debtors (Since February, 2016 to at present)		98,212		98,212
Creditors (Since February, 2016 to at present)		(49,000)		(49,000)
Total Capital		475,000	150,000	625,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 475,000
- GTT's Investment BDT 150,000
- Total Capital BDT 625,000



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 (A)	7,000	182,000	2,184,000	8,120	211,120	2,533,440	8,851	230,121	2,761,450
Less: Cost of Sales (Purchase product) (B)	5,950	154,700	1,856,400	6,902	179,452	2,153,424	7,523	195,603	2,347,232
Gross Profit (C) [C=(A-B)]	1,050	27,300	327,600	1,218	31,668	380,016	1,328	34,518	414,217
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,000	12,000
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance bill		1,400	16,800		1,800	21,600		2,200	26,400
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self and family)		10,000	120,000		11,000	132,000		12,000	144,000
Proposed Salary(Assistant-father)		4,000	48,000		5,000	60,000		5,500	66,000
Provision of Bad Debt		82	982		82	982		82	982
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		254	3,045		254	3,045		254	3,045
Total Operating Cost (D)	-	20,781	243,097	-	23,681	284,167	-	25,981	311,767
Net Profit (C-D):	-	6,519	84,503	-	7,987	95,849	-	8,538	102,450
Retained Income			84,503			180,352			282,802

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	90,503	107,849	114,450
1.3	Depreciation Expenses	3,045	3,045	3,045
1.4	Opening Balance of Cash Surplus	-	57,548	96,442
	Total Cash Inflow	243,548	168,442	213,937
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	57,548	96,442	141,937

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & son)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name;
- He has on hand training;
- Family business;
- Good reputation;
- Skilled and working experience : 10 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 757,802 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 224th as Yunus Centre and 58th In-house Executive
Social Business Design Lab
(GTT) on April 07, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



লাভি
মিচি সিক







ইউনিয়ন পরিষদ
(১২/১/৯৯ বিধান মইনা)

৯নং মাইজখার ইউনিয়ন পরিষদ



ডাকঘর : বদরপুর বাজার, উপজেলা : চান্দিনা, জেলা : কুমিল্লা।

ক্রমিক নং- 651

ব্যবসা বাণিজ্যের লাইসেন্স

তারিখ : ৯/০৩/২০০৯

লাইসেন্স নং-

দোকান/প্রতিষ্ঠানের নাম জাহাঙ্গীর অন্টার প্রাইজ

লাইসেন্স প্রাপকের নাম হুমু জাহাঙ্গীর হোসেন

পিতা/স্বামীর নাম ইয়াছিন মিয়া মাতার নাম আনোয়ার বেগম

ঠিকানা ফাতিমা হোসেন

অত্র ইউনিয়ন আওতাধীন ও বাহির তারিখ হইতে ৯/৩/২০০৯/৩০/০৯/২০০৯

পর্যন্ত অর্ধ/এক বছরকাল হিসাবে তাহার

ব্যবসা চালাইয়া যাওয়ার জন্য শুধুর্ক ২০০ টাকা।

(কথায় দুইশত টাকা মাত্র) টাকা মাত্র।

প্রদত্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল।

শর্তাবলি :

এক- অত্র লাইসেন্স কোন অবস্থাতেই হস্তান্তরযোগ্য নহে।

দুই- ইহা কেবল মাত্র উপরোল্লিখিত ব্যবসার জন্য প্রযোজ্য।

তিন- কোন অবস্থাতেই উপরোল্লিখিত ব্যবসা বা ব্যবসাস্থল পরিবর্তন করা চলিবে না।

তদনুসারে প্রদত্ত লাইসেন্স বাতিল বলিয়া গণ্য হইবে।

মোহাম্মদ সেদিক

চেয়ারম্যান

৯নং মাইজখার ইউনিয়ন পরিষদ

চান্দিনা, কুমিল্লা।



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



নাম: জামাল

Name: Jamal

পিতা: ইয়াছিন মিয়া

মাতা: আনোয়ারা বেগম

Date of Birth: 23 Jan 1981



ID NO: 1912779955751

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অঙ্গ
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: সরকার বাড়ি, গ্রাম/রাস্তা: কামার খোলা, কামার খোলা,
তালুক: রাম মোহন - ৩৫১০, চান্দিনা, কুমিল্লা

Ayubauer

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/০৯/২০০৮



Thank You