



Business Proposal Collected by: Md. Abdur Rahim, Assistant Nobin, Chaudagram unit, Comilla

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Saiful Islam Vill: Dhanura, Union: Railghor, Post: Juktikhula, Upazila: Sadar Dokkin, District: Comilla.
Age	:	26 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	:	Piara Begum
(iii) Father's name	:	Ataul Islam
(iv) GB member's info	:	<i>Branch: Peria, Centre # 41/mo</i> <i>Loan no.: 3656, Member since 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding loan: TK. 9,560
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	:	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.)	:	08 (Eight) years experiences is running the business. He started the business only with Tk. 300,000 (Three lac) : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business and His 02 (Two) brothers income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01672511555
NU's National ID No.	:	19901913328000217
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Piara Begum is a GB membership since 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by 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>Asa Cosmetics & Studio</i>
Address/ Location	:	Juktikhula Bazar, Comilla
Total Investment in BDT	:	BDT 730,000
Financing	:	Self Tk. 530,000(from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary (estimates)	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20% & servicing 100%.
(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	2,500	70,000	840,000
Income from servicing (studio activities and laminating)	200	5,600	67,200
Total income from sales and servicing (A)	2,700	75,600	907,200
Less: Cost of sales of products (product purchase)	2,000	56,000	672,000
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		1,200	14,400
Shop Rent		3,000	36,000
Mobile bill		500	6,000
Night Guard bill		200	2,400
Conveyance		2,000	24,000
Provision of bad Debt		6	77
Present Salary (Self & family)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		1,537	18,445
Total Operating Cost (D)		17,443	209,322
Net Profit (C-D):		2,157	25,878

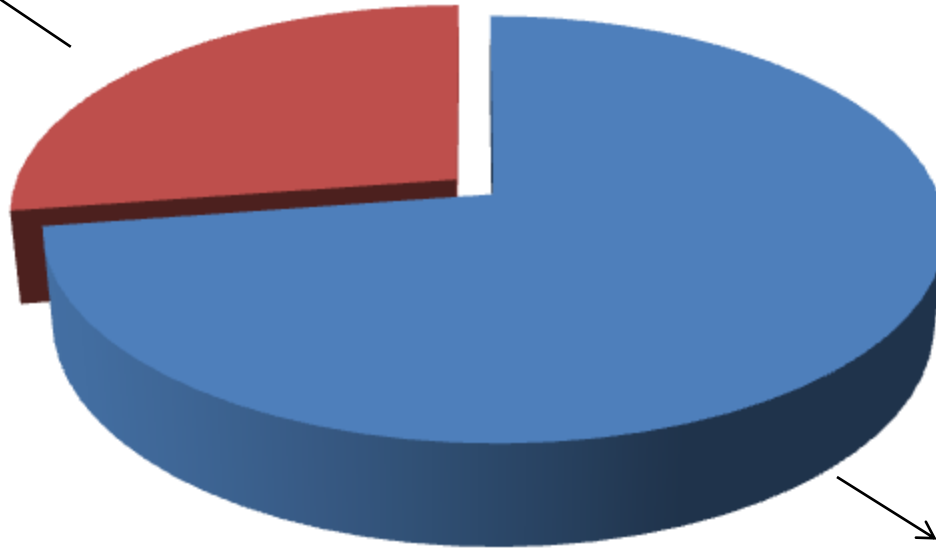
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cosmetics item, jewelry item, shoe and cookerries item etc)	Investment in products (different types of cosmetics item etc)	220,551	200,000	420,551
Investment in Machinerries, Equipments & Tools (computer set, printer, laminating machine, IPS, bulb and fan etc)		77,900		77,900
Cash in hand		6,289		6,289
Debtors (since March, 2016 to at present)		7,660		7,660
Decoration (fixture and fittings)		67,600		67,600
Advance for Shop		150,000		150,000
Total Capital		530,000	200,000	730,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 530,000
- GTT's Investment BDT 200,000
- Total Capital BDT 730,000

GTT's
Investment 27%



Entrepreneur's
Contribution
73%

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	4,000	112,000	1,344,000	4,720	132,160	1,585,920	5,334	149,341	1,792,090
Estimated income from (studio activities and laminating)	250	7,000	84,000	290	8,120	97,440	305	8,526	102,312
Total estimated income from sales and servicing (A)	4,250	119,000	1,428,000	5,010	140,280	1,683,360	5,638	157,867	1,894,402
Less: Cost of sales of products (product purchase)	3,200	89,600	1,075,200	3,776	105,728	1,268,736	4,267	119,473	1,433,672
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,234	34,552	414,624	1,371	38,394	460,730
Less: Operating Cost:									
Electricity bill		1,300	15,600		1,400	16,800		1,500	18,000
Shop Rent		3,000	36,000		3,500	42,000		3,500	42,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		250	3,000		350	4,200		450	5,400
Conveyance		4,000	48,000		5,000	60,000		6,000	72,000
Provision of bad Debt		6	77		6	77		6	77
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		9,000	108,000		10,000	120,000		11,000	132,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000		3,400	40,800		3,600	43,200
Non Cash Item:									
Depreciation Expenses		1,537	18,445		1,537	18,445		1,537	18,445
Total Operating Cost (D)	-	24,472	285,392	-	27,572	330,862	-	29,972	359,662
Net Profit (C-D):	-	4,928	67,408	-	6,980	83,762	-	8,422	101,068
Retained Income			67,408			151,171			252,239

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	75,408	99,762	117,068
1.3	Depreciation Expenses	18,445	18,445	18,445
1.4	Opening Balance of Cash Surplus	-	45,853	68,061
	Total Cash Inflow	293,853	164,061	203,574
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	45,853	68,061	107,574

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of Business in own name;
- Good reputation;
- He has on hand training;
- Skilled and working experience: 08 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 882,239 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 226th as Yunus Centre and 59th In-house Executive
Social Business Design Lab
(GTT) on April 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

আশা কসমেটিকস এণ্ড স্টুডিও

কসমেটিকস
ফোন: ৩৬৭-৫১৫৫
স্টুডিও কলার









১৪নং বেলঘর দক্ষিণ ইউনিয়ন পরিষদ



ডাকঘরঃ শ্রেমনল বাজার, উপজেলাঃ সদর দক্ষিণ, জেলাঃ কুমিল্লা, বাংলাদেশ।

ব্যবসা/ পেশার লাইসেন্স

[ইউঃ পিঃ ফরম নং ৭-১২ (১) বিধান মতে]

লাইসেন্স নং- 1255

তারিখ: ২০/০৭/২০১৬

ব্যবসা প্রতিষ্ঠানের নামঃ কুমিল্লা কমার্শিয়াল এন্ড ইন্ডাস্ট্রিয়াল

লাইসেন্স প্রাপকের নামঃ শ্রীঃ মোঃ হুমায়ুন ইসলাম

পিতা/স্বামীর নামঃ মোঃ হুমায়ুন ইসলাম

ব্যবসা/ পেশার ধরণঃ কুমিল্লা কমার্শিয়াল এন্ড ইন্ডাস্ট্রিয়াল

ব্যবসা প্রতিষ্ঠানের ঠিকানাঃ প্রতিবেশন বাজার, সদর দক্ষিণ, কুমিল্লা

উপরোক্ত ঠিকানায় ব্যবসা/ পেশা পরিচালনার নিমিত্তে বর্ণিত শর্তাধীনে চলিত আর্থিক বৎসরের জন্য অত্র লাইসেন্স প্রদান করা হইল। অত্র লাইসেন্সের মেয়াদ ৩০ জুন, ২০১৬ইং সনে উত্তীর্ণ হইবে।

টাকাঃ

২০০/২

কথায়ঃ

দুই শত দুইশত পঞ্চাশ

২০/০৭/২০১৬



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সাইফুল ইসলাম

Name: Saiful Islam

পিতা: আতাউল ইসলাম

মাতা: পেয়ারা বেগম

Date of Birth: 20 Feb 1990

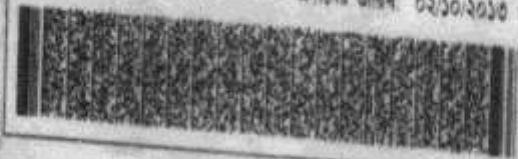
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এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় বাসভারকরী ব্যতীত অন্য কেবাও পাওয়া গেলে নিম্নলিখিত পোষ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসাবোতা, গ্রাম: বাসাবোতা, থানা: বাসাবোতা, জেলার: কুমিল্লা
কাকার - ৫২৭০, কুমিল্লা সদর দক্ষিণ, কুমিল্লা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০২/১০/২০১০



Thank You