



*Business Proposal Collected by: Md Khalil Soruhari Umar, Assistant Officer
NU, Rohanpur, Chapainawabgong.*
Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Ali Murtuza</i> Vill: Musrivuza , Union: Dulduli, Post: Musrivuza , Upazila: Bulahat, District: Chapainawabgong.
Age	:	32 Years
Marital status	:	Married
Children	:	1(One) son & 1(One) Daughter
No. of siblings:	:	05(Five) Brothers & 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. Tazi nur Bibi
(iii) Father's name	:	Late Abul Kalam Azad
(iv) GB member's info	:	<i>Branch: Chuzala, Gomastapur, Centre # 14/mo Loan no:18, Membership Since 1990 to 2006. First loan: Tk. 5000 Existing loan : Nil , Last loan: TK. 20,000</i>
Further Information:		
(v) Who pays GB loan installment	:	Nil
(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., 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. 70,000 (Seventy thousand).
Other Own/Family Sources of Income	:	His 3(three) brother's income from business , and other brother income from construction.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01761540501
NU's National ID No.	:	19907013731000245
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Tazinur Bibi is a GB from since 1990 to 2006 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took loan several times and utilized it by cultivation and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M. S. Enterprise</i>
Address/ Location	:	Musrivuza bazar
Total Investment in BDT	:	BDT 5,66,000
Financing	:	Self Tk. 3,66,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary (estimates)	:	BDT 11,250 (Eleven thousand two hundred fifty)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 04%.
(ii) Estimated % of proposed gross profit margin	:	On products 04 %.
(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)	24,000	672,000	8,064,000
Less: Cost of sales of products (product purchase) (B)	23,040	645,120	7,741,440
Gross Profit (C) [C=(A-B)]	960	26,880	322,560
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Mobile bill		1,000	12,000
Night Guard bill		150	1,800
Conveyance		1,500	18,000
Provision of bad Debt		18	218
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		10,000	120,000
Present Salary (Assistant-01)		2,500	30,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		166	1,995
Total Operating Cost (D)		16,984	203,813
Net Profit (C-D):		9,896	118,747

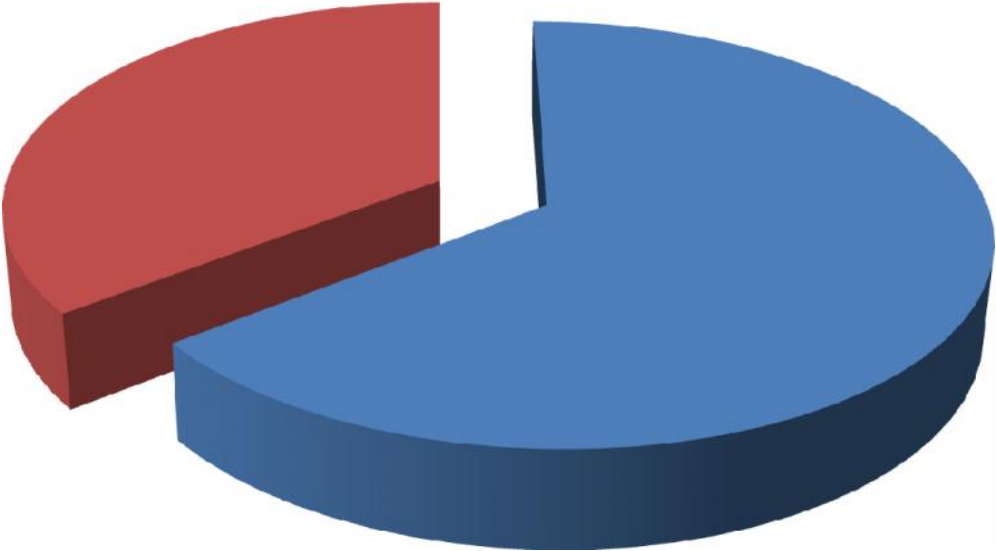
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Md Ali Murtuza				
Business Name: M.S.Enterprise				
Investment Breakdown & Source of Finance				
Particulars		Existing Business s (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, wheat, Soybeans,Onions,Rapeseed, various type of dal etc)	Investment in products (rice, wheat, Soybeans,Onions,Rapeseed, various type of dal etc)	344,000	200,000	544,000
Investment in Equipments & Tools		12,300		12,300
Cash in hand		9,310		9,310
Debtors (Since March, 2016 to at present)		21,800		21,800
Creditors (Since November, 2015 to at present)		(22,910)		(22,910)
Decoration (fixture and fittings)		1,500		1,500
Advance for shop		40,000		40,000
Total Capital		366,000	200,000	566,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 3,66,000
- GTT's Investment BDT 2,00,000
- Total Capital BDT 5,66,000

GTT's
Investment
35%



Entrepreneur's
Contribution
65%

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)	28,800	806,400	9,676,800	37,440	1,048,320	12,579,840	46,800	1,310,400	15,724,800
Less: Cost of sales of products (product purchase) (B)	27,648	774,144	9,289,728	35,942	1,006,387	12,076,646	44,928	1,257,984	15,095,808
Gross Profit (C) [C=(A-B)]	1,152	32,256	387,072	1,498	41,933	503,194	1,872	52,416	628,992
Less: Operating Cost:									
Electricity bill		700	8,400		1,000	12,000		1,300	15,600
Generator bill		300	3,600		350	4,200		400	4,800
Mobile bill (SMS & Reporting)		1,500	18,000		2,000	24,000		2,500	30,000
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Provision of bad Debt		18	218		18	218		18	218
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)		11,250	135,000		12,250	147,000		13,250	159,000
Present Salary (Assistant-01)		3,000	36,000		4,000	48,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,250	15,000		1,750	21,000		2,250	27,000
Non Cash Item:									
Depreciation Expenses		166	1,995		166	1,995		166	1,995
Total Operating Cost (D)	-	22,713	264,283	-	25,613	307,353	-	29,513	354,153
Net Profit (C-D):	-	9,543	122,789	-	16,320	195,841	-	22,903	274,839
Retained Income			122,789			318,630			593,469

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 STATEMENT

Statement of Cash Flow				
Three Years Projection- After Funding				
<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)	130,789	211,841	290,839
1.3	Depreciation Expenses	1,995	1,995	1,995
1.4	Opening Balance of Cash Surplus	-	84,784	202,620
	Total Cash Inflow	332,784	298,620	495,454
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	84,784	202,620	399,454

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0 4
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 07 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 959,469 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 251st as Yunus Centre and 68th In-house Executive
Social Business Design Lab
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্ম সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

ন বহি নং : ৩৩

ন তারিখ : ৩৩ / ০৬ / ৭০
দিন মাস বছর

সনদ ইস্যুর তারিখ : দিন / মাস / বছর

স্মরণ পরিচিতি নং :

১	২	৩	৪	৫	৬	৭	৮	৯	১০	১১	১২	১৩	১৪	১৫	১৬	১৭	১৮	১৯	২০
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পিতা : আব্দুল হামিদ মাতা : সুকুমারী

তারিখ : সংখ্যায় (ঐঃ) ২৩ ০৬ ১৯৭০ লিঙ্গ : নারী

কথায় (ঐঃ) বিশা স্মাট উপশ্রীকান্ত চুরা কি

স্থান : মুন্সিগঞ্জ ইউপি ৩নং দুলাল

উপজেলা হোমার ডোম টা মুন্সিগঞ্জ

তার নাম : ইত আব্দুল হামিদ আব্দুল জাতীয়তা : বাংলাদেশি

তার নাম : আব্দুল হামিদ আব্দুল কি জাতীয়তা : বাংলাদেশি

ঠিকানা : মুন্সিগঞ্জ

স্বাক্ষর ও নামসহ সীল)



নিবন্ধকের স্বাক্ষর ও নাম

“প্রত্যয়ন পত্র”

এই কার্য প্রত্যয়ন প্রদান করিতেছি যে
মুদ্রা: তাৎপূর বিবি ধামী শ্রী: তাৎপূর কামিনী
আব্দ ০২/০২/১৯৯০ ইং সাল থেকে ০২/০২/২০০০
ইং সাল পর্যন্ত এর প্রামাণ্য ১৫/৬/১৯৯০
ছিল, তাৎ সঙ্গনং-০৫ সঙ্গনং-২৪
সঙ্গনং-০৪ সঙ্গনং-২৮ ছিল।

তাৎ সঙ্গনং সেন সেন তাৎ ছিল।
আমি তাৎ সঙ্গনং সেন তাৎ করিতেছি

ইতি -
শ্রীশ্রী শ্রী



Thank You