



*Business Proposal Identified by: **Md. Shahinur Islam, Asst. Officer, Rangpur***  
*Business Proposal prepared by: **Md. Main Uddin***

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

Name and address	: <b>Md.Mydul Islam</b> Vill: Bugruk Sharpur, Union: Balarhut , Post: Zalalgong. Upazila: Mithapukur, District: Rangpur.
Age	: 22 years
Marital status	: Married
Children	: 01(One) Daughter.
No. of siblings:	: 02(Two) Brother.
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. Mehar Nigar.
(iii) Father's name	: Let: Ab:Rashid Mia.
(iv) GB member's info	: <i>Branch: Balarhut,Mithapukur, Rangpur Centre # 10/MO</i> <i>Loan no.: 1200, Member since February 12, 1995</i> First loan: Tk.1500. Existing loan: Nill, Last loan: Tk. 25,000.
Further Information:	
(v) Who pays GB loan installment	: N/A.
(vi) Mobile lady	: Nill.
(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(pass)
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.)	:	4 (Four) years experiences is running his own business. He started the business with BDT 80,000 (Eighty Thousand).  : He has on hand training from his father's business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01941223583
NU's National ID No.	:	192851832000214
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Mehar Nigar GB member since February 12 1995 , at first she took GB loan BDT Tk. 1,500.
- Gradually she took GB loan several times and utilized it for rent cow, Agriculture and assisting her husband existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing her husband business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

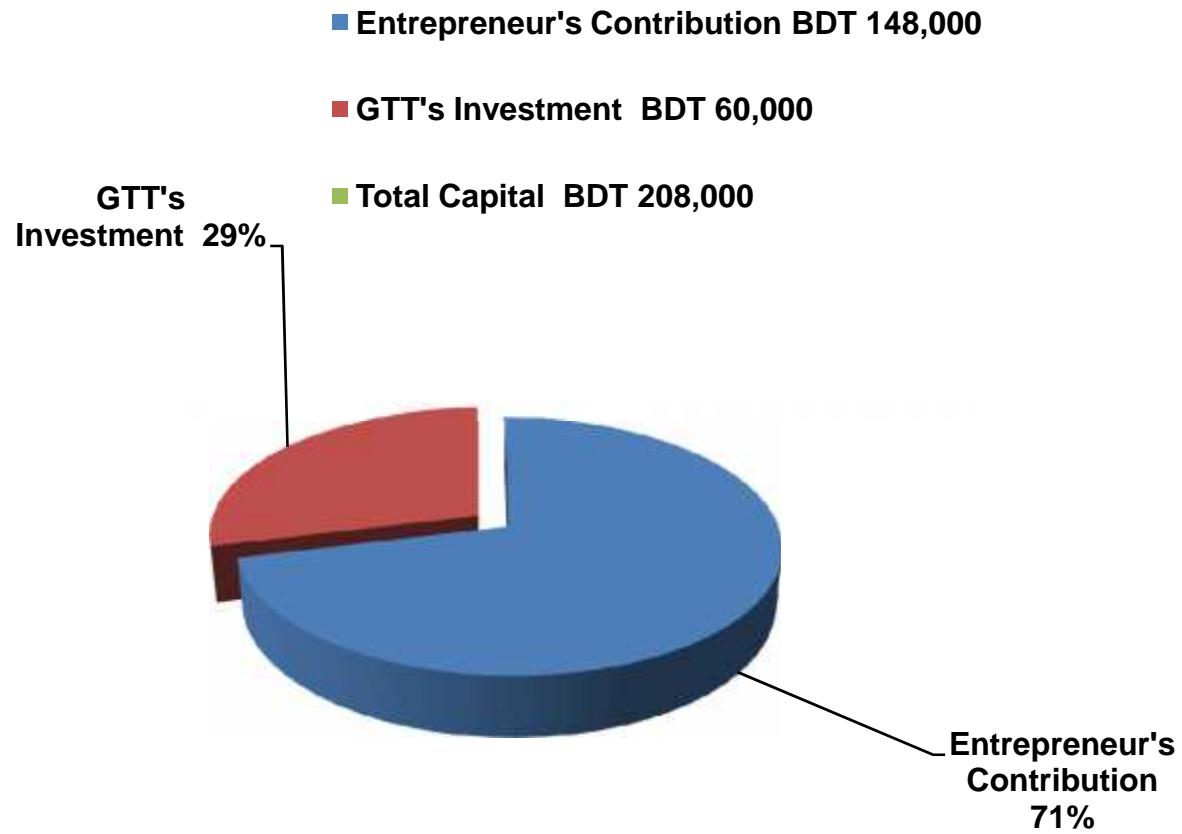
Business Name	:	<b><i>Maria Varieties</i></b>
Address/ Location	:	Bugruk Sharpur, Zallal Gong, Rangpur .
Total Investment in BDT	:	Tk. 2,28,000.
Financing	:	Self Tk. 1,48,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five 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	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,000	52,000	624,000
Cost of products (B)	1,600	41,600	499,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>10,400</b>	<b>124,800</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		300	3,600
Generatore bill		240	2,880
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance bill		500	6,000
Ownership Transfer Fee		-	-
Present Salary (Self & family)		4,000	48,000
Bank Charge (DD, PO, SC)		-	-
Other Cost (stationary & Entertainment etc.)		300	3,600
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		354	4,250
<b><i>Total Operating Cost (D)</i></b>		<b>6,094</b>	<b>73,130</b>
<b>Net Profit (C-D):</b>		<b>4,306</b>	<b>51,670</b>

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of grocery item,confectionary item,cosmetics item & Shoe etc.)	Investment in products (Different types of grocerry item,confectionary item,cosmetics item etc.)	102,000	60,000	162,000
Investment in equipment ( Fan-1,Telivision-1Weight Machine-1,Calculatore-1etc.)		17,000	-	17,000
Debtors(since march,2016 to at present)		11,000	-	11,000
Cash in hand		1,000	-	1,000
Decoration (fixture and fittings)		17,000	-	17,000
<b>Total Capital</b>		<b>148,000</b>	<b>60,000</b>	<b>208,000</b>

# ***SOURCE OF FINANCE***





# ***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)	2,800	72,800	873,600	3,220	83,720	1,004,640	3,703	96,278	1,155,336
Cost of products (B)	2,240	58,240	698,880	2,576	66,976	803,712	2,962	77,022	924,269
<b>Gross Profit (C) [C=(A-B)]</b>	<b>560</b>	<b>14,560</b>	<b>174,720</b>	<b>644</b>	<b>16,744</b>	<b>200,928</b>	<b>741</b>	<b>19,256</b>	<b>231,067</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		900	10,800
Generatore bill		290	3,480		340	4,080		390	4,680
Night Guard bill		200	2,400		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		300	3,600		300	3,600		300	3,600
Conveyance bill		700	8,400		1,000	12,000		1,300	15,600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,500	18,000
<b>Non Cash Item:</b>									
Depreciation Expenses		354	4,250		354	4,250		354	4,250
<b>Total Operating Cost (D)</b>		<b>8,728</b>	<b>101,530</b>		<b>10,528</b>	<b>126,330</b>		<b>12,678</b>	<b>152,130</b>
<b>Net Profit (C-D):</b>		<b>5,833</b>	<b>73,190</b>		<b>6,217</b>	<b>74,598</b>		<b>6,578</b>	<b>78,937</b>
<b>Retained Income</b>			<b>73,190</b>			<b>147,788</b>			<b>226,725</b>

- 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 NII'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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	76,390	80,998	85,337
1.3	Depreciation Expenses	4,250	4,250	4,250
1.4	Opening Balance of Cash Surplus	-	61,440	108,288
	<b>Total Cash Inflow</b>	<b>160,640</b>	<b>146,688</b>	<b>197,875</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>99,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>61,440</b>	<b>108,288</b>	<b>159,475</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment:0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training; From 'Father business.</li><li><input type="checkbox"/> Skilled and working experiences (4yrs);</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 3,74,725 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 252<sup>nd</sup> as Yunus Centre and 69<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on May 17, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures











## প্রত্যয়ন

এই ক্ষেত্রে প্রত্যয়ন করা যাইতেছে মোহঃ মোহের নেগার  
স্বামী মৃতঃ আবুর বন্দি মিয়া। আশি প্রাচীন ব্যংগ  
বালার হৃদে জাচার ১০৪ কেন্দ্রের প্রধান হিসেবে  
প্রত্যয়ন করিতেছে যে তিনি অত্র কেন্দ্রের ০২  
পুলার ১২০০ প্ধান নং হিসেতে সদস্য ছিলেন  
আরও মেনেছেন আলো ছিল।

মোহঃ মোহঃ

কেন্দ্র প্রধানের স্বাক্ষর।



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



নাম: মোঃ মাইদুল ইসলাম

Name: MD MYDUL ISLAM

পিতা: মৃত আব্দুল হান্নান মিয়া

মাতা: মোছাঃ মেহের বেগম

Date of Birth: 28 Sep 1992

ID NO: 19928515832000214

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য কেউ এতে পরিবর্তন আনলে নিকটস্থ পোলিস্ট্রিক অফিসে জমা দেবার জন্য কুর্তীকৃত করা হলো।

প্রিয়ানা: বাসা/হোল্ডিং: মীর জিলা, গ্রাম/বাজা: বুজরুক শেরপুর (জালালগঞ্জ),  
ডাকঘর: জালালগঞ্জহাট - ৫৪৬০, মিত্রাশুক্র, বংশুর

প্রদানকারী কর্মসূচকের স্বাক্ষর

প্রদানের তারিখ: ০২/১০/২০১৩





**Thank You**