



Business Proposal Prepared by: Md. Zakir Hossain, Asst. Officer Burichang unit, Comilla.

Business Proposal Verified by: Md. Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Alim Vill: Gopalnagar, Union: Dulalpur , Post: Gopalanagar, Upazila: Brahmanpara, District: Comilla. |
| Age | : | 35 Years |
| Marital status | : | Married |
| Children | : | 02 (two) daughter. |
| No. of siblings: | : | 04 (four) 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. Nasima Begum |
| (iii) Father's name | : | Joinal Abedin |
| (iv) GB member's info | : | <i>Branch: Brahmanpara, Comilla. Centre # 10/mo Loan no., Membership from 2007 to 2015 First loan: Tk. 10,000 Existing loan: Nil, Last Loan: Tk. 175,000</i> |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (vi) Mobile lady | : | Nil |
| (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., 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.) | : | 14 (Fourteen) years experiences is running the business. He started the business only with Tk. 10,000/- (Ten thousand) |
| Other Own/Family Sources of Income | : | His Three brother's income from business. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01882709241 |
| NU's National ID No. | : | 19801911530000027 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nasima Begum is a GB from 2006 to 2014 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took loan several times and utilized it by cultivation, repairing house and assisting her sons in their businesses.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Ramisa Enterprise</i> |
| Address/ Location | : | Ajgor Lutfun Nesa Tower, Debidwar, Comilla. |
| Total Investment in BDT | : | Tk. 331,000 |
| Financing | : | Self Tk. 231,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 10,000 (Ten thousand) |
| Proposed Salary | : | BDT 12,000 (twelve thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an Average 15% |
| (ii) Estimated % of proposed gross profit margin | : | On an Average 15% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

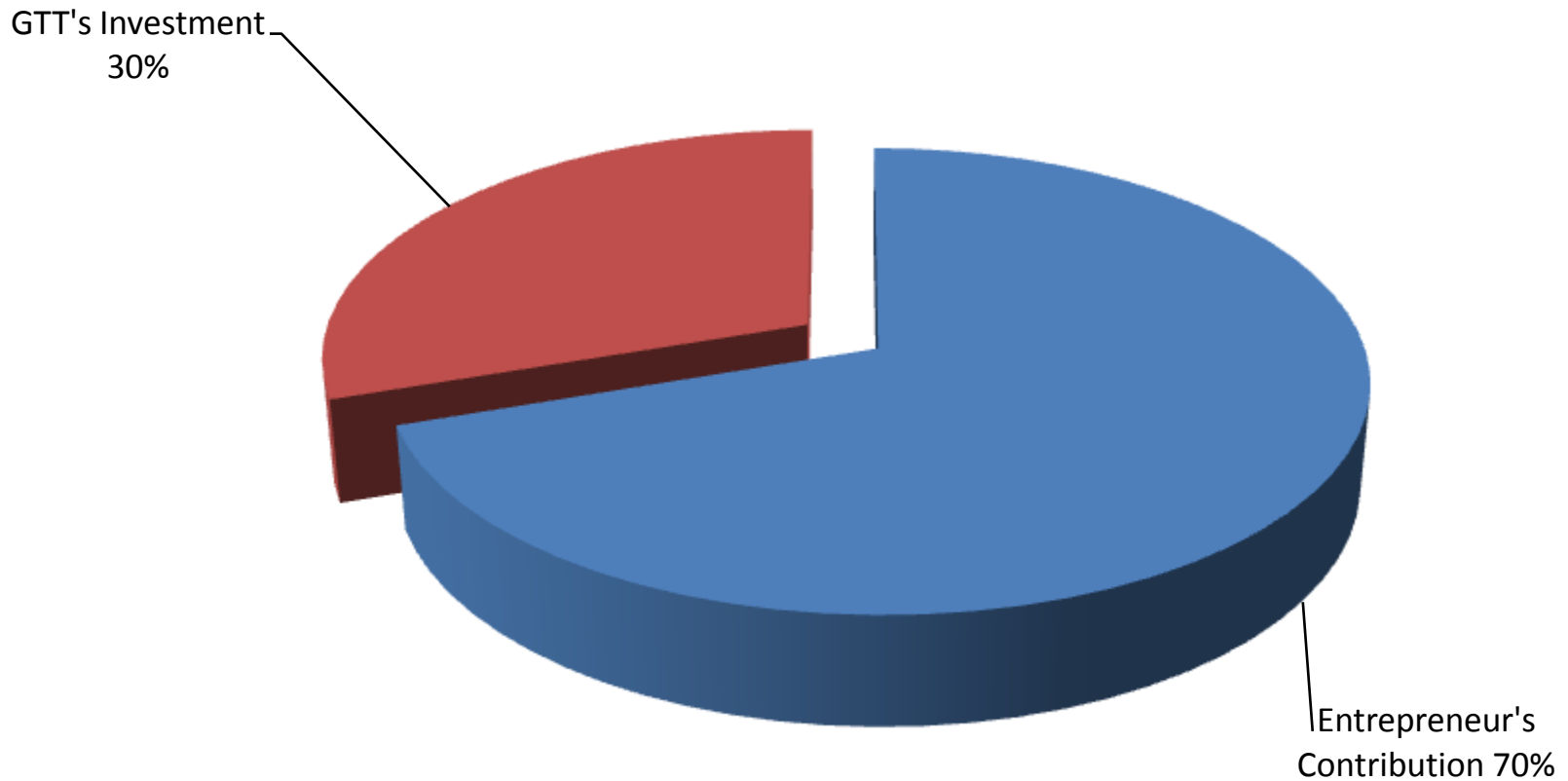
| Particulars | EB (BDT) | | |
|---|--------------|----------------|------------------|
| | Daily | Monthly | Yearly |
| Sales income from products | 7,000 | 182,000 | 2,184,000 |
| Total sales of products & commission (A) | 7,000 | 182,000 | 2,184,000 |
| Less: Cost of sales of products (B) | 5,950 | 154,700 | 1,856,400 |
| Gross Profit (C) [C=(A-B)] | 1,050 | 27,300 | 327,600 |
| Less: Operating Cost: | | | |
| Electricity bill | | 400 | 4,800 |
| Generator Bill | | 300 | 3,600 |
| Shop Rent | | 1,500 | 18,000 |
| Mobile bill | | 1,000 | 12,000 |
| Night Guard bill | | 150 | 1,800 |
| Conveyance bill | | 2,000 | 24,000 |
| Ownership Transfer Fee | | - | - |
| Present Salary (Family & Self) | | 10,000 | 120,000 |
| Provision of bad debt | | 150 | 1,800 |
| Other Cost (stationary & Entertainment etc.) | | 1,000 | 12,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 308 | 3,700 |
| Total Operating Cost (D) | | 16,808 | 201,700 |
| Net Profit (C-D): | | 10,492 | 125,900 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Various types of insecticide and fertilizer etc.) | Investment in products (Various types of insecticide and fertilizer etc.) | 136,000 | 100,000 | 236,000 |
| Investment in Machineries (Spray Machine-20,etc.) | | 22,000 | | 22,000 |
| Cash in hand | | 16,000 | - | 16,000 |
| Debtors (Since May, 2016 to at present) | | 15,000 | | 15,000 |
| Creditors (Since May,2016to at present) | | (12,000) | | (12,000) |
| Advance for Shop | | 50,000 | - | 50,000 |
| Decoration (Furniture & Fittings) | | 4,000 | - | 4,000 |
| Total Capital | | 231,000 | 100,000 | 331,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 231,000
- GTT's Investment BDT 100,000
- Total Capital BDT 331,000



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 | 9,450 | 245,700 | 2,948,400 | 10,868 | 282,555 | 3,390,660 | 11,954 | 310,811 | 3,729,726 |
| Total sales of products & commission (A) | 9,450 | 245,700 | 2,948,400 | 10,868 | 282,555 | 3,390,660 | 11,954 | 310,811 | 3,729,726 |
| Less: Cost of sales of products (B) | 8,033 | 208,845 | 2,506,140 | 9,237 | 240,172 | 2,882,061 | 10,161 | 264,189 | 3,170,267 |
| Gross Profit (C) [C=(A-B)] | 1,418 | 36,855 | 442,260 | 1,630 | 42,383 | 508,599 | 1,793 | 46,622 | 559,459 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 750 | 9,000 |
| Generator Bill | | 350 | 4,200 | | 400 | 4,800 | | 450 | 5,400 |
| Shop Rent | | 1,500 | 18,000 | | 1,500 | 18,000 | | 1,500 | 18,000 |
| Mobile bill (SMS & Reporting) | | 1,500 | 18,000 | | 1,500 | 18,000 | | 1,600 | 19,200 |
| Night Guard bill | | 200 | 2,400 | | 230 | 2,760 | | 230 | 2,760 |
| Conveyance | | 3,000 | 36,000 | | 3,000 | 36,000 | | 3,300 | 39,600 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary-(Family & Self) | | 12,000 | 144,000 | | 13,000 | 156,000 | | 13,500 | 162,000 |
| Provision of bad debt | | 150 | 1,800 | | 150 | 1,800 | | 150 | 1,800 |
| Other Cost (stationary & Entertainment etc.) | | 2,500 | 30,000 | | 2,700 | 32,400 | | 2,900 | 34,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 308 | 3,700 | | 308 | 3,700 | | 308 | 3,700 |
| Total Operating Cost (D) | - | 22,775 | 269,300 | - | 24,155 | 289,860 | - | 25,355 | 304,260 |
| Net Profit (C-D): | - | 14,080 | 172,960 | - | 18,228 | 218,739 | - | 21,267 | 255,199 |
| Retained Income | | | 172,960 | | | 391,699 | | | 646,898 |

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : monthly 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 | 100,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 176,960 | 226,739 | 263,199 |
| 1.3 | Depreciation Expenses | 3,700 | 3,700 | 3,700 |
| 1.4 | Opening Balance of Cash Surplus | - | 156,660 | 339,099 |
| | Total Cash Inflow | 280,660 | 387,099 | 605,998 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 100,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 24,000 | 48,000 | 48,000 |
| | Total Cash Outflow | 124,000 | 48,000 | 48,000 |
| 3.0 | Total Cash Surplus | 156,660 | 339,099 | 557,998 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 0 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade License of Business in his own name;
- Good reputation;
- Skilled and working experience: 14 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 8,77,898 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 279th as Yunus Centre and 79th In-house Executive
Social Business Design Lab
(GTT) on June 22,2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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Government of the people's Republic of Bangladesh ৪৫৫৪
Office of the Deputy Director, Agriculture Extension, Comilla.

FORM-15
(See rule-12 (2))

কোন প্রকার খন্দামালা ও
মুহনী ফলি ব্যবহার বাতীত
এই লাইসেন্স ইনু করা হইল।

Licence for retail sale of pesticide.

M/S আমীরা রবি এন্ড কোম্পানি লিমিটেড
আবু + কোম্পানি লিমিটেড, রবি-কম্পানি লিমিটেড

is hereby granted licence to sell pesticide (s) by retail sale on the premises situated
at মুন্সামপুর subject to the
conditions specified below and to the provision of the pesticide/Ordinance, 1971
(No. 11 of 1971) and the rules made there under.

2. Licence shall be in force for a period of two years from the date of issue.

3. Pesticides to be sold মুন্সামপুরে কুমিল্লা আবু + কোম্পানি লিমিটেড

Licence No. ৬২৪৬ কুমিল্লা আবু + কোম্পানি লিমিটেড

Date: ০২/৪/৭৫


Licensing Authority
(Seal)
কুমিল্লা

CONDITIONS

1. The Licence shall be displayed in a prominent place in any part of the premises open to the public.
2. The licensee shall comply with the provisions of the Pesticide Ordinance, 1971 and the rules made there under.
3. The licensee shall not be allowed to take commission for retail sale of pesticides exceeding the rate fixed by the Government.
4. Renewal.

একশত টাকা

কনং ৮৩৩৬৮৭৩

প্রথম পক্ষ
মোঃ আজিম হুইয়া

দ্বিতীয় পক্ষ
মোঃ আজিম হুইয়া

দোকান ঘর ভাড়া চুক্তিনামা

১ম পক্ষ:-

মোঃ আজিম হুইয়া, পিতা- মৃত মোঃ হাকিম হুইয়া, গ্রাম ও ডাকঘর- দুলালপুর, উপজেলা: ব্রাহ্মণপাড়া, জেলা: কুমিল্লা। জাতি- মুসলমান-----দাতা।

২য় পক্ষ:-

মোঃ আজিম, পিতা: জয়নাল আবেদীন, গ্রাম ও ডাকঘর: গোপালনগর, উপজেলা: ব্রাহ্মণপাড়া, জেলা: কুমিল্লা, জাতি: মুসলমান, পেশা: ব্যবসা-----গ্রহীতা।

আমি ১ম পক্ষ মোঃ আজিম হুইয়া অত্র দোকানের মালিক বটে। অধ্য ০১-০৬-২০১৫ ইং তারিখে ব্রাহ্মণপাড়া উপজেলাধীন দুলালপুর মৌজাহিত দুলালপুর বাজারে রাত্তার পূর্ব পার্শ্বে দোকানটি অবস্থিত। বাহার দৈর্ঘ্য ২০ হাত ও প্রস্থ ১০ হাত বিশিষ্ট একটি দোকান ভাড়া দেওয়ার প্রস্তাব করিলে আপনি ২য় পক্ষ দোকান ভাড়া নেওয়ার অগ্রহ প্রকাশ করিলে আমাদের উভয় পক্ষের মধ্যে বিস্তারিত বিষয় আলোচনার ভিত্তিতে নিম্নলিখিত চুক্তি অনুসারে ভাড়া দেওয়ার ও নেওয়ার ব্যাপারে সিদ্ধান্ত হয়। উল্লেখ্য যে, আমরা উভয়ই একে অপরের বিশ্বস্ততা ও আন্তরিকতার ভিত্তিতে উক্ত চুক্তিপত্রের যাবতীয় শর্ত মেনে চলার অঙ্গীকার করিলাম।

শর্তাবলী নিম্নরূপ:-

- ১। চুক্তির মেয়াদ ০১/০৬/২০১৫ইং তারিখ হইতে ৩১/০৫/২০১৭ইং পর্যন্ত ০৩(তিন) বৎসর।
- ২। ২য় পক্ষ ১ম পক্ষকে সেরামী (জামানত) হিসাবে নগদ মং- ৫০,০০০(পঞ্চাশ হাজার) টাকা জমান করা হইবে এবং ১৩ইং মাসের মধ্যে দোকানঘর চুক্তির ভিত্তিতে প্রথম পক্ষের বিধিটি হতে প্রাপ্ত ১ম পক্ষ ২য় পক্ষকে সেরামীর ৫০,০০০/- (পঞ্চাশ হাজার) টাকা এককালীন ফেরত দিতে বাধ্য থাকিবে।



Thank You