



**Business Proposal Collected by: Md. Sofiquel Islam, Assistant Officer,
Manda, Naogoan.**
Business Proposal Prepared & Verified by: Md. Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Shohal Rana</i> Vill: Bilutharail, Union: Varsu , Post: Kusumba, Upazila: Manda , District: Noagaon.
Age	:	23 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02(two) Brothers
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	<div style="display: flex; justify-content: space-around; align-items: center;"> <input checked="" type="checkbox"/> Mother <input type="checkbox"/> Father </div> Mst Golicha Bibi Md Ismail Hossain Midha <i>Branch: Kusumba , Centre # 100/mo</i> <i>Loan no.4877/1, Membership Since 2011</i> First loan: Tk. 5,000 Existing loan: Tk 30,000, Last loan: TK 28,700 Entrepreneur father No Nil 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.)	:	03(Three) years experiences is running his own business. He started the business only with Tk. 100,000 (One Lac).
Other Own/Family Sources of Income	:	His father income from agriculture and his brother income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01788425605
NU's National ID No.	:	199264713000269
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Golicha Bibi is a GB from Since 2011
at first she took GB loan BDT 5,000 (Five 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 Emon Varieties Store</i>
Address/ Location	:	Manda , Kalitula bazar,naogoan .
Total Investment in BDT	:	BDT 2,63,000
Financing	:	Self Tk. 1,63,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,500(Three thousand five hundred)
Proposed Salary (estimates)	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 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	2,500	70,000	840,000
Income from Bkash	40	1,120	13,440
Income from Load	81	2,268	27,216
Total Income (A)	2,621	73,388	880,656
Less: Cost of sales of products (product purchase) (B)	2,000	56,000	672,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		300	3,600
Genarator bill		100	1,200
Shop Rent		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		50	600
Conveyance		500	6,000
Provision of bad Debt		3	41
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		3,500	42,000
Present Salary (Assistant -1)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		290	3,475
Total Operating Cost (D)		8,543	102,516
Net Profit (C-D):		5,457	65,484

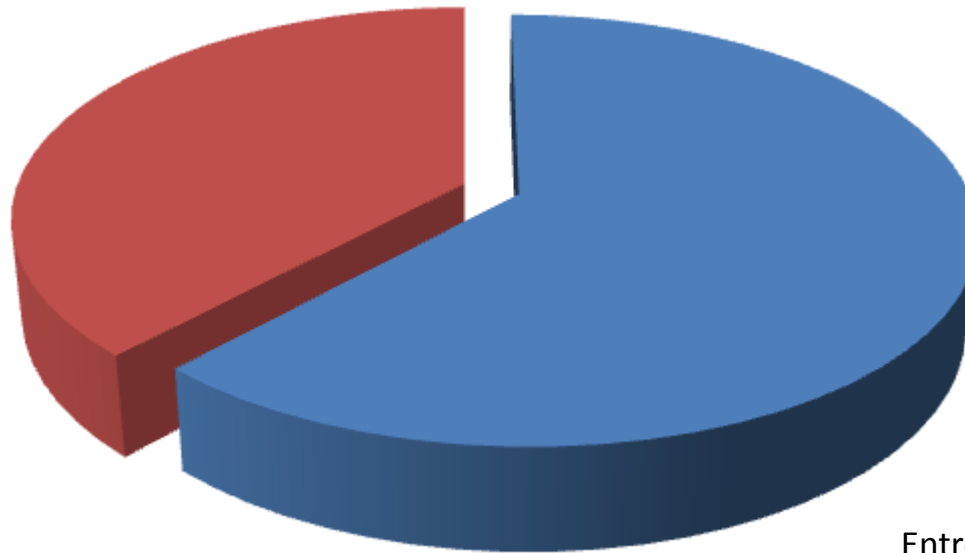
PRESENT & PROPOSED INVESTMENT BREAKDOWN

		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, biscuits, chips, coal, candy,tang,pest,magic pawder, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	123,400	100,000	223,400
Investment in Machinery (refrigerator - 1 pics)		14,000		14,000
Cash in hand		9,750		9,750
Debtors (Since December, 2015 to at present)		4,100		4,100
Creditors (Since November, 2015 to at present)		(14,000)		(14,000)
Decoration (fixture and fittings)		13,750		13,750
Advance for shop		12,000		12,000
Total Capital		163,000	100,000	263,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 163000
- GTT's Investment BDT 100000
- Total Capital BDT 263000

GTT's
Investment 38%



Entrepreneur's
Contribution
62%

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
Sales income from products	3,000	84,000	1,008,000	3,750	105,000	1,260,000	4,875	136,500	1,638,000
Income from Bkash	57	1,596	19,152	63	1,756	21,067	72	2,019	24,227
Income from Load	108	3,024	36,288	119	3,326	39,917	137	3,825	45,904
Total Income (A)	3,165	88,620	1,063,440	3,932	110,082	1,320,984	5,084	142,344	1,708,132
Less: Cost of sales of products (product purchase) (B)	2,400	67,200	806,400	3,000	84,000	1,008,000	3,900	109,200	1,310,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	750	21,000	252,000	975	27,300	327,600
Less: Operating Cost:									
Electricity bill		350	4,200		450	5,400		550	6,600
Generator bill		120	1,440		150	1,800		200	2,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		550	6,600		600	7,200
Night Guard bill		100	1,200		150	1,800		200	2,400
Conveyance		700	8,400		1,200	14,400		1,500	18,000
Provision of bad Debt		3	41		3	41		3	41
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,000	48,000		4,500	54,000		5,500	66,000
Present Salary (Assistant -1)		2,500	30,000		2,500	30,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		900	10,800
Non Cash Item:									
Depreciation Expenses		290	3,475		290	3,475		290	3,475
Total Operating Cost (D)	-	10,675	123,826	-	12,105	145,256	-	13,955	167,456
Net Profit (C-D):	-	6,125	77,774	-	8,895	106,744	-	13,345	160,144
Retained Income			77,774			184,518			344,662

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	81,774	114,744	168,144
1.3	Depreciation Expenses	3,475	3,475	3,475
1.4	Opening Balance of Cash Surplus	-	61,249	131,468
	Total Cash Inflow	185,249	179,468	303,087
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	61,249	131,468	255,087

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 03 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 507,662 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 194th as Yunus Centre and 45th In-house Executive
Social Business Design Lab
(GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













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



মোঃ সোহেল রানা

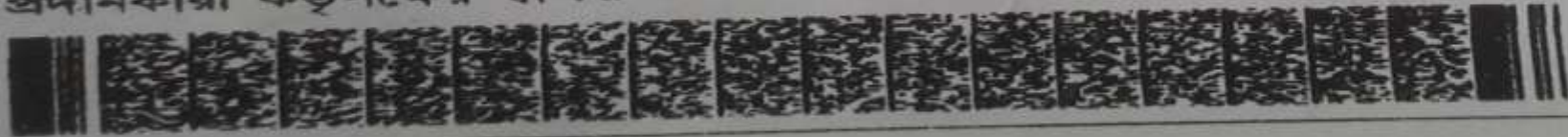
নাম: মোঃ সোহেল রানা
Name: Md. Sohel Rana
পিতা: মোঃ ইসমাইল হোসেন মুখা
মাতা: মোছাঃ গোলেছা
Date of Birth: 24 Aug 1992
ID NO: 19926414713000269

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ৮৮৭, গ্রাম/রাস্তা: বিল উথারাইল, বিল উথারাইল, ডাকঘর:
কুতুয়া - ৬৫১০, মান্দা, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/১০/২০১৩



নাম প্রদান

ট্রেড লাইসেন্স

ভারশৌ ইউনিয়ন পরিষদ

থানা- মান্দা, জেলা- নওগাঁ।

64

তারিখ - ২২/০৬/২০১৭

স্বার্থ ইমান প্রত্যাহারি প্রার্থী

শিলা/ স্বামীর নাম শ্রেষ্ঠ: মো: মোহাম্মদ হান্নান

ঠিকানা শ্রীমতী - সফিউল্লাহ, কল্যাণ - পান্ডুরিয়া, আমতে, নওগাঁ

৩০০১ - ১১১ - ৩১১১ - ১১

পতন মাস:

কারণ ইউনিয়ন পরিষদ থেকে হরণ।

কাল:

কারণ ইউনিয়নের শীয়ার মধ্যে

৩০/০৬/২০১৭

শেষ মাস:

এই লাইসেন্স এক বছরের জন্য স্বার্থ ইমান প্রার্থী

সিদ্ধান্তে তাহার স্বার্থ ইমান প্রার্থীর উদ্দেশ্যে প্রদান করা হইবে।

(Signature)

১১/৬/১৭

মোঃ শাহিদুল ইসলাম

স্বার্থ ইমান প্রার্থী

স্বার্থ ইমান প্রার্থী

তারিখ - ২২/৬/১৭

₹ 500



₹ 500

बनारस टीका

बनारस टीका, बनारस, बनारस, बनारस

बनारस टीका, बनारस, बनारस, बनारस

बनारस टीका, बनारस, बनारस, बनारस

बनारस टीका, बनारस, बनारस, बनारस

₹ 500



₹ 500

बनारस टीका

CC-0 BY-SA

बनारस टीका, बनारस, बनारस, बनारस

बनारस टीका, बनारस, बनारस, बनारस

बनारस टीका, बनारस, बनारस, बनारस



Thank You