



Business Proposal collected by: Md. Rubel Rana, Assistant NU, Thakurgoan Sadar unit, Thakurgoan.

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Muktarul Islam</i> Vill: Koshamondal, Union: 02 no. Kosharaniganj, Post: Kosharaniganj, Upazila: Peerganj, District: Thakurgaon.
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 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	:	Mukta Begum
(iii) Father's name	:	Meherab Ali
(iv) GB member's info	:	<i>Branch: Syedpur, Centre # 09/mo</i> <i>Loan no.: 1384, Member since March 18, 2012</i> First loan: Tk. 10,000 Existing loan: Tk. 14,000, Outstanding loan: Tk. 13,692
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	S.S.C
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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has 05 (Five) years working experience as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737070555
NU's National ID No.	:	19959418269023222
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mukta Begum is a GB member since March 18, 2012 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Muktar Traders</i>
Address/ Location	:	Bhabnaganj, Thakurgaon.
Total Investment in BDT	:	Tk. 732,000
Financing	:	Self Tk. 532,000 (from existing business) Required Investment Tk. 200,000 (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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	5,000	140,000	1,680,000
Less: Cost of Sales/Products (B)	4,250	119,000	1,428,000
Gross Profit (C) [C=(A-B)]	750	21,000	252,000
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		200	2,400
Shop Rent (self)			-
Mobile bill		200	2,400
Night Guard bill		200	2,400
Conveyance bill		500	6,000
Present Salary (Family & Self)		10,000	120,000
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		43	515
Total Operating Cost (D)		13,043	156,515
Net Profit (C-D):		7,957	95,485

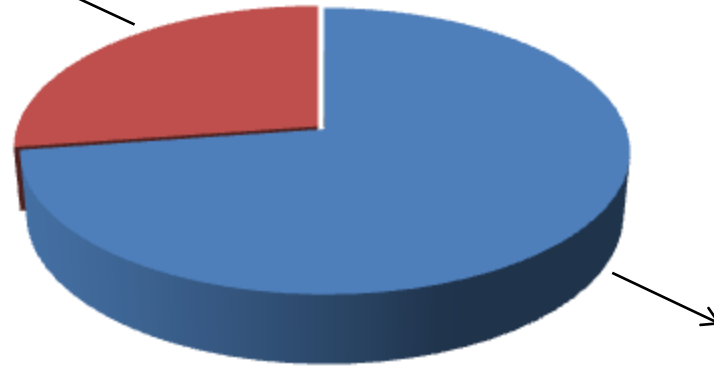
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	515,400	200,000	715,400
Investment in Machineries, Equipment & Tools (weight machine, bulb and fan etc.)		1,500		1,500
Cash in Hand		12,200		12,200
Decoration (fixture and fittings)		2,900		2,900
Total Capital		532,000	200,000	732,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 532,000
- GTT's Investment BDT 200,000
- Total Capital BDT 732,000

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 (A)	6,900	193,200	2,318,400	7,797	218,316	2,619,792	8,265	231,415	2,776,980
Less: Cost of Sales/Products (B)	5,865	164,220	1,970,640	6,627	185,569	2,226,823	7,025	196,703	2,360,433
Gross Profit (C) [C=(A-B)]	1,035	28,980	347,760	1,170	32,747	392,969	1,240	34,712	416,547
Less: Operating Cost:									
Electricity bill		600	7,200		750	9,000		800	9,600
Generator bill		250	3,000		300	3,600		350	4,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		700	8,400		900	10,800		1,100	13,200
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		12,000	144,000		13,500	162,000		14,500	174,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		1,950	23,400		2,150	25,800		2,250	27,000
Non Cash Item:									
Depreciation Expenses		43	515		43	515		43	515
Total Operating Cost (D)	-	17,706	203,995	-	19,856	238,275	-	21,306	255,675
Net Profit (C-D)	-	11,274	143,765	-	12,891	154,694	-	13,406	160,872
Retained Income			143,765			298,459			459,331

Notes: 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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	151,765	170,694	176,872
1.3	Depreciation Expenses	515	515	515
1.4	Opening Balance of Cash Surplus	12,200	116,480	191,689
	Total Cash Inflow	364,480	287,689	369,076
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	116,480	191,689	273,076

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- Family business;
- He has on hand training;
- Skilled and working experiences (10 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 991,331 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 331st as Yunus Centre and 95th In-house Executive
Social Business Design Lab
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



KO SON
VERMICELLI

SAMSALIPA



11 2000 100 000



माधविका



DENIM
ACARIBATTI







নং সৈয়দপুর ইউনিয়ন পরিষদ

থানা/উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

অর্থ বৎসর- ২০১৫...-২০১৬...

লাইসেন্স

০৯২

ই নং- ২
লাইসেন্স নং- ২০

ক্রমিক নং-
তারিখঃ ২৬/৭/২০১৬

প্রতিষ্ঠানের নামঃ মেমার' মুজার হৈদার

লাইসেন্সধারীর নামঃ মোঃ মুজাফ্ফর ইমলাহ

পিতা/স্বামীর নামঃ মোঃ মেহেবাব আলী

ঠিকানাঃ আবদাগঞ্জ বাগার, পীরগঞ্জ ঠাকুরগাঁও

পেশার ধরণঃ

৩০ জুন ২০১৬...ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ২৫০ টাকা। (কথায়ঃ দুই শত দ্বাশতা টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃষ্টি/পেশা কবচা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখঃ ২৬/৭/২০১৬

এ.আব্দুল হক
চেয়ারম্যান

নং সৈয়দপুর ইউনিয়ন পরিষদ
পীরগঞ্জ, ঠাকুরগাঁও।



গ্রামীণ ব্যাংক
সৈয়দপুর শাখা

সহজ ঋণের পাশ বই

নাম মুন্সী ক্রোম

ঋণী নং ১৩৬৬৪

গ্রুপ নং ০৫

কেন্দ্র নং নগি

কেন্দ্রের নাম ক্রোমকুলপাড় হে/বাং

বই ইস্যুর তারিখ ১৫/০৭/১৭

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You