



*Business Proposal Identified by ;Md.Jamshed Ali Sarker,Assistant
Officer Gobindaganj Unit, Gaibandha.
Prepared & Verified by: Md. Main Uddin*

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Jewel Chouduri</i> Vill: Talukkanapur, Union: Talukkanapur, Post: Talukkanapur , Upazila: Gobindaganj, District: Gaibandha.
Age	:	34years
Marital status	:	Married
Children	:	01 (One) Son & 01(One) daughter
No. of siblings:	:	02 (Two) Brothers and 04 (four) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Nurmay Begum
(iii) Father's name	:	Md. Ramjan Chouduri
(iv) GB member's info	:	<i>Branch: Talukkanapur, Gobindagonj, Gaibandha, Centre # 2/mo, Loan no.: 1286, Membership since August 03, 1998 to Aug 03, 2006 First loan: 2000 Last loan :Tk.20,000 Existing loan: nil</i>
Further Information:		N/A
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	

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

Education, till to date	:	Class Ten
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.)	:	08 (Eight) years he is running the Workshop business successfully by his ownership. He started the business only with Tk 8,000(Eight Thousand). He has on hand training from Raton Steel Furniture (5years).
Other Own/Family Sources of Income	:	His father income from cultivation. His brother income from steel business. He has build up his own residence And expanded his running business from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713994193
NU's National ID No.	:	3213094732718
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurmay Begum is a GB member since August 03, 1998 to Aug 03, 2006 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan by assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Jim Steel Furniture</i>
Address/ Location	:	Kumorpur Bazar,Gobindaganj,Gaibandha.
Total Investment in BDT	:	Tk.846,000
Financing	:	Self Tk.696,000(from existing business) Required Investment Tk. 150,000 (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 Products Average 40% and servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On Products Average 40% and servicing 100%
(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	9,000	252,000	3,024,000
Sales income from servicing	200	5,600	67,200
Total Sales (A)	9,200	257,600	3,091,200
Less: Cost of Sales / Products	5,400	151,200	1,814,400
Gross Profit (C) [C=(A-B)]	3,800	106,400	1,276,800
Less: Operating Cost:			
Electricity bill		4,000	48,000
Shop rent(self)		3,300	39,600
Mobile bill		1,000	12,000
Night Guard bill		200	2,400
Conveyance bill		5,000	60,000
Ownership Transfer Fee		-	-
Present Salary (Assistant-05)		63,000	756,000
Present Salary (Family & Self)		10,000	120,000
Provision of bad debt		176	2,110
Other Cost (Stationary & Entertainment etc.)		7,500	90,000
Non Cash Item:			
Depreciation Expenses		2,513	30,160
Total Operating Cost (D)		96,689	1,160,270
Net Profit (C-D):		9,711	116,530

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Angle, Plain Shit, Pati etc.)	Investment in products (Different types of Angel, Plain Shit & Pati etc.)	298,400	150,000	448,400
Investment in Machineries and Equipment (Welding Machine-03, Hansone Machine-01, Granding Machine-01, Weight Skell, Rang Machine, Relline-07 & Vach Machine etc.)		292,600		292,600
Advance for Shop		91,900.0	-	91,900
Cash in Hand		8,000	-	8,000
Debtors (Since January, 2016 to at present)		21,100	-	21,100
Creditors (Since January, 2016 to at present)		(25,000)		(25,000)
Decoration (fixture and fittings)		9,000		9,000
Total Capital		696,000	150,000	846,000

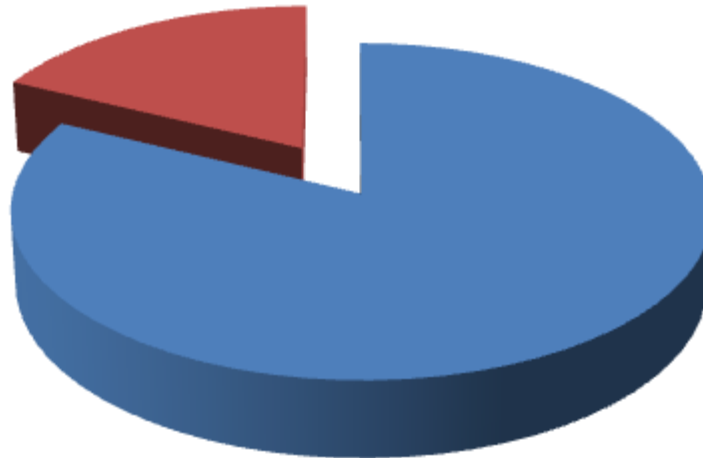
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 696,000

■ GTT's Investment BDT.150,000

■ Total Capital BDT. 846,000

GTT's
Investment
18%



Entrepreneur's
Contribution
82%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	10,200	285,600	3,427,200	11,220	314,160	3,769,920	12,342	345,576	1,036,728
Est. Sales income from servicing	220	6,160	73,920	242	6,776	81,312	266	7,454	22,361
Total Estimated Sales (A)	10,420	291,760	3,501,120	11,462	320,936	3,851,232	12,608	353,030	1,059,089
Less: Cost of Sales / Products	6,120	171,360	2,056,320	6,732	188,496	2,261,952	7,405	207,346	622,037
Gross Profit (C) [C=(A-B)]	4,300	120,400	1,444,800	4,730	132,440	1,589,280	5,203	145,684	437,052
Less: Operating Cost:									
Electricity bill		4,500	54,000		5,000	60,000		5,500	16,500
Shop rent(self)		3,300	39,600		3,300	39,600		3,300	9,900
Mobile bill (SMS & Reporting)		1,500	18,000		1,500	18,000		1,500	4,500
Night Guard bill		200	2,400		200	2,400		200	600
Conveyance		6,000	72,000		7,000	84,000		8,000	24,000
Ownership Transfer Fee		1,250	11,250		1,250	15,000		1,250	3,750
Present Salary (Assistant-05)		65,000	780,000		67,000	804,000		69,000	207,000
Proposed Salary-(Family & Self)		12,000	144,000		14,000	168,000		16,000	48,000
Provision of bad debt		176	2,110		176	2,110		176	528
Other Cost (stationary & Entertainment etc.)		8,500	102,000		9,500	114,000		10,500	31,500
Non Cash Item:									
Depreciation Expenses		2,513	30,160		2,513	30,160		2,513	7,540
Total Operating Cost (D)	-	104,939	1,255,520	-	111,439	1,337,270	-	117,939	353,818
Net Profit (C-D)	-	15,461	189,280	-	21,001	252,010	-	27,745	83,235
Retained Income			189,280			441,290			524,525
Investment Repayment		-	-		6,250	75,000		1,563	18,750

Notes: 1. Agreed Grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	200,530	267,010	86,985
1.3	Depreciation Expenses	30,160	30,160	7,540
1.4	Opening Balance of Cash Surplus	8,000	171,190	378,360
	Total Cash Inflow	388,690	468,360	472,885
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	67,500	90,000	22,500
	Total Cash Outflow	217,500	90,000	22,500
3.0	Total Cash Surplus	171,190	378,360	450,385

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 05 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skill and Experience : 13 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 12,50,525 after 2 years and 3 month excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;<input type="checkbox"/> Seasonal problem .

Presented at 386th as Yunus Centre and 114th In-house Executive
Social Business Design Lab
(GTT) on October 31, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

গ্রামীণ ব্যাংক
ভালুক কানুপুর শাখা

তাং ২০-১০-২০২৬

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করছি যে, মোঃ রমজান চৌধুরী। তিনি গ্রামীণ ব্যাংক ভালুক-কানুপুর শাখায় ০৩/০৮/১৯৯৮ সালে ভর্তি হন। তার ঋণী নং-১২৮৬ কেন্দ্র নং ৪০ গ্রুপ ২/ম। তিনি ১৮/০২/২০০৬ সালে গ্রামীণ ব্যাংকের সদস্য পদ ত্যাগ করেন। বর্তমানে তার কাছে কোন পাওনা নাই।

আমি তার উন্নতি কামনা করি।

মোঃ মোহাম্মদ
কেন্দ্র প্রধানের স্বাক্ষর

ਦਿਨਿਕ ਵਿਕਿ ਰਿਕਾਰਡ

੨੬-੨੦-੨੦੨੫	੨	ਵਿਕਿ ਰਿਕਾਰਡ	= ੨੦.੭੦੦%
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੧੪-੨੧-੨੦੨੫	੫	"	= ੨੨.੦੦%
੧੫-੨੧-੨੦੨੫	੫	"	= ੨੨.੦੦%
੧੬-੨੧-੨੦੨੫	੫	"	= ੨੨.੦੦%
੧੭-੨੧-੨੦੨੫	੫	"	= ੨੨.੦੦%
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੩੧-੨੧-੨੦੨੫	੫	"	= ੨੨.੦੦%



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



নাম: মোঃ জুয়েল চৌধুরী
Name: Md Juwel Chouduri

পিতা: মোঃ রমজান চৌধুরী

মাতা: মোছাঃ নূরমাই
Date of Birth: 16 Feb 1982

ID NO: 3213094732718

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
কোনও শর্তহীন শেলে সিকিটিং শেট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: তামুক কানুপুর, তামুক কানুপুর, ডাকঘর: তামুক কানুপুর -
২২৪০, গোবিন্দগঞ্জ, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৮/০৯/২০০৮





















শ্রীমত স্টীল ফর্নিচার হাউস

এখানে সুনীল কবী শর্মা দ্বারা যাবতীয় স্টীল ফর্নিচার তৈরি করা হয়।
পরিচালনা









জামে স্টীল ফার্ণিচার
প্রোঃ মোঃ জামেল চৌধুরী



Thank You