



Business Proposal Identified & Prepared by: Md. Abdur Rahim, Asst. Officer, Rahonpur unit, Chapainawabganj.

Business Proposal Verified by: Md. Mahbubur Rahman Bhuiyan.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Jiaur Rahman</i> Vill: Dariya Dahinogor, Union: Gubratola, Post: Mohipur, Upazila: Chapainawabganj, District: Chapainawabganj.
Age	:	31 Years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	04 (Four) Brothers & 02 (Two) Sisters
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. Nobahara
(iii) Father's name	:	Md. Tufani Bishas
(iv) GB member's info	:	<i>Branch: Mohipur, Chapainawabganj Centre # 09/mo</i> <i>Loan no.: 1185 Membership since 2000 to 2010</i> First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Two
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.)	:	18 (Eighteen) years experience is running his own business. He started the business only with Tk. 3,000 (Three thousand). : He has 04 (Four) years working experience as an Rickshaw driver
Other Own/Family Sources of Income	:	His Father's Income from agriculture. Big brother's income from Car driver, eldest brother's income from agriculture and another eldest income from building contraction.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713785997
NU's National ID No.	:	7016633324954
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nobahara a GB member since 2000 to 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation purposes, Business and raising cattle.
- Finally GB loan helped her to improve economic condition and livelihood

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Parvez Traders</i>
Address/ Location	:	Dariya Dahinogor, Mohipur , Chapainawabganj.
Total Investment in BDT	:	Tk. 382,000
Financing	:	Self Tk. 282,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 9,000 (Nine thousand)
Proposed Salary (estimates)	:	Taka 10,00 (Ten 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	4,000	112,000	1,344,000
Less: Cost of Sales / Products (B)	3,200	89,600	1,075,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Mobile bill		300	3,600
Conveyance bill		6,000	72,000
Ownership Transfer Fee			
Present Salary (Family & Self)		9,000	108,000
Provision of bad debt		5	57
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Depreciation Expenses		42	505
<i>Total Operating Cost (D)</i>		16,747	200,962
Net Profit (C-D):		5,653	67,838

PRESENT & PROPOSED INVESTMENT BREAKDOWN

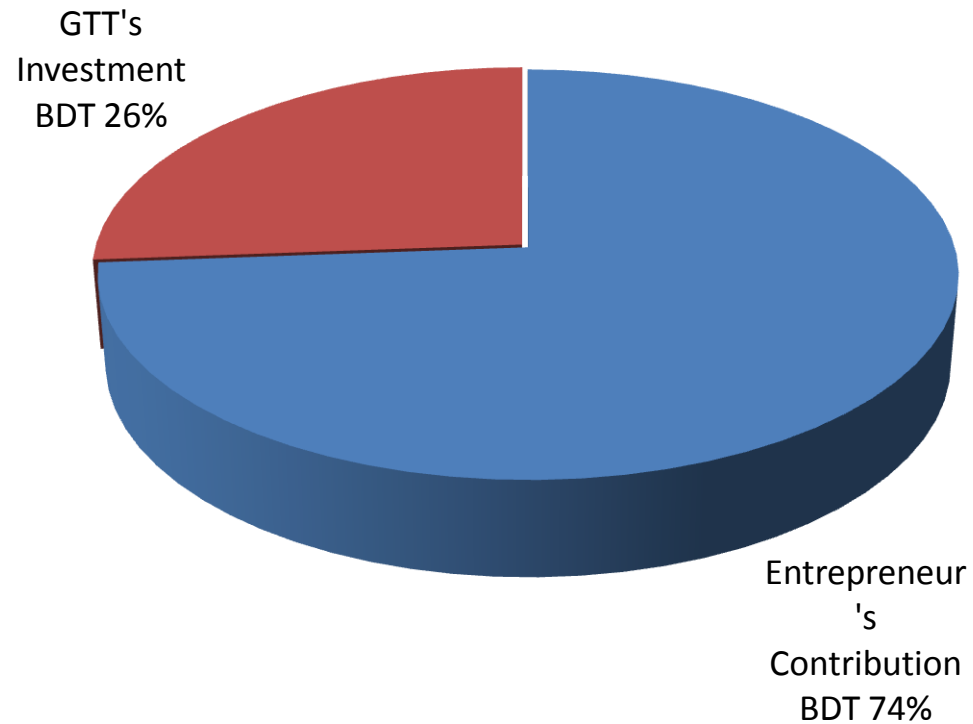
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, wheat and husk etc)	Investment in products (Rice, wheat and husk etc)	264,375	100,000	364,375
Investment in Equipment & Tools (weight machine, fan and light etc.)		2,300		2,300
Cash in Hand		8,400		8,400
Debtors (Since March, 2016 to at present)		5,325		5,325
Decoration (Furniture, fixture and fittings)		1,600		1,600
Total Capital		282,000	100,000	382,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 282,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 382,000



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 (A)	5,400	151,200	1,814,400	6,480	181,440	2,177,280	7,452	208,656	2,503,872
Less: Cost of Sales / Products (B)	4,320	120,960	1,451,520	5,184	145,152	1,741,824	5,962	166,925	2,003,098
Gross Profit (C) [C=(A-B)]	1,080	30,240	362,880	1,296	36,288	435,456	1,490	41,731	500,774
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		6,500	78,000		7,000	84,000		7,500	90,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Proposed Salary-(Family & Self)		10,000	120,000		11,000	132,000		12,000	144,000
Provision of bad debt		4	53		4	53		4	53
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,100	25,200
Depreciation Expenses		42	505		42	505		42	505
Total Operating Cost (D)	-	19,858	234,028	-	21,758	261,098	-	23,658	283,898
Net Profit (C-D)	-	10,382	128,852	-	14,530	174,358	-	18,073	216,876
Retained Income			128,852			303,210			520,086

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 PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	100,000	-	-
Net Profit (ownership tr. Fee added back)	132,852	182,358	224,876
Depreciation Expenses	505	505	505
Opening Balance of Cash Surplus	-	109,357	244,220
Total Cash Inflow	233,357	292,220	469,601
Cash Outflow			
Product Purchase	100,000	-	-
Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
Total Cash Outflow	124,000	48,000	48,000
Total Cash Surplus	109,357	244,220	421,601

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- He has on hand training;
- Skilled and working experience : 22 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 828,086 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 230rd as Yunus Centre and 60th In-house Executive
Social Business Design Lab
(GTT) on August 10, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











ইউ.পি ফরম নং-১৩
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

হাং গোবরাতলা ইউনিয়ন পরিষদ

ডাকঘর : গোবরাতলা, জেলা : চাঁপাইনবাবগঞ্জ।

লাইসেন্স

ক্রমিক নং- 1738

বহি নং- ১৬ লাইসেন্স নং ৩৭২/২০১৭/১১ তারিখ : ৩১/০৬/১৭

লাইসেন্স প্রাপকের নাম মেসার্স মোঃ হিফাজত হুসেইন

পিতা/স্বামীর নাম মোঃ হুসেইন বিস্বাস

মাতার নাম মোমেনা বেবিহার

ঠিকানা : গ্রাম হিফাজত হুসেইন পোঃ হাং

উপজেলা চাঁপাইনবাবগঞ্জ জেলা চাঁপাইনবাবগঞ্জ

এই ইউনিয়নের আয়তনবিনে ৩১/০৬/১৭ ইং তারিখ পর্যন্ত অর্থ বৎসরকাল

হিসাবে তাহর মুদ্রাস্থিত হুসেইন

বন্দা মূল্য ২০০/- টাকা পয়সা

এর দুইভাগ হুসেইন এর

পয়সা হুসেইন কে এই লাইসেন্স প্রদান করা হইল।

তারিখ- ৩১/০৬/১৭

(Signature)
চেয়ারম্যানের আদেশ
মেসার্স হুসেইন



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

নাম: মোঃ জিয়াউর রহমান
Name: Md. Jiaur Rahman
পিতা: মোঃ তুফানি বিশ্বাস
মাতা: মোসাঃ নোবাহার
Date of Birth: 17 Dec 1985
ID NO: 7016633324954

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: দিয়াড় ধাইনগর, ডাকঘর: মহিপুর - ৬৩০০, চাঁপাইনবাবগঞ্জ সদর, চাঁপাইনবাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৫/২০০৮

Thank You