



**Business Proposal Identified & Prepared by: Md. Shahinur Islam, Asst. Officer. Mithapukur Unit, Rangpur**  
**Business Proposal Verified by: Naznin Akther**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b><i>Md. Abdul Aziz</i></b> Vill: Daulatpur, Union: Ranipukur, Post: Ranipukur, Upazila: Mithapukur, District: Rangpur.
Age	:	35 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	03 (Three) Brothers and 03 (Three) Sister
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Momena Begum Late. Abdur Razzak <i>Branch: Ranipukur, Mithapukur, Centre # 04/mo</i> <i>Loan no.: 1143, Member since April 03, 1996.</i> First loan: Tk. 4,000 Existing loan: Nil, Last Loan: Tk.18,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

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

Education, till to date	:	Class Eight
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 15,000. (Fifteen thousand). : He has 08 (Eight) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His 01 (One) brother's income from agriculture and 01 (One) brother's income from servicing (Mechanic).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01830245305
NU's National ID No.	:	8515894686817
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Momena Begum is a GB member since April 03, 1996 at first She took GB loan BDT 4,000 (Four thousand).
- Successively several times She utilized GB loan by repairing house, cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Dui Bon Sanitary</i></b>
Address/ Location	:	Taltola Bazar, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 282,000
Financing	:	Self Tk. 212,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 40%
(ii) Estimated % of proposed gross profit margin	:	On Products 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

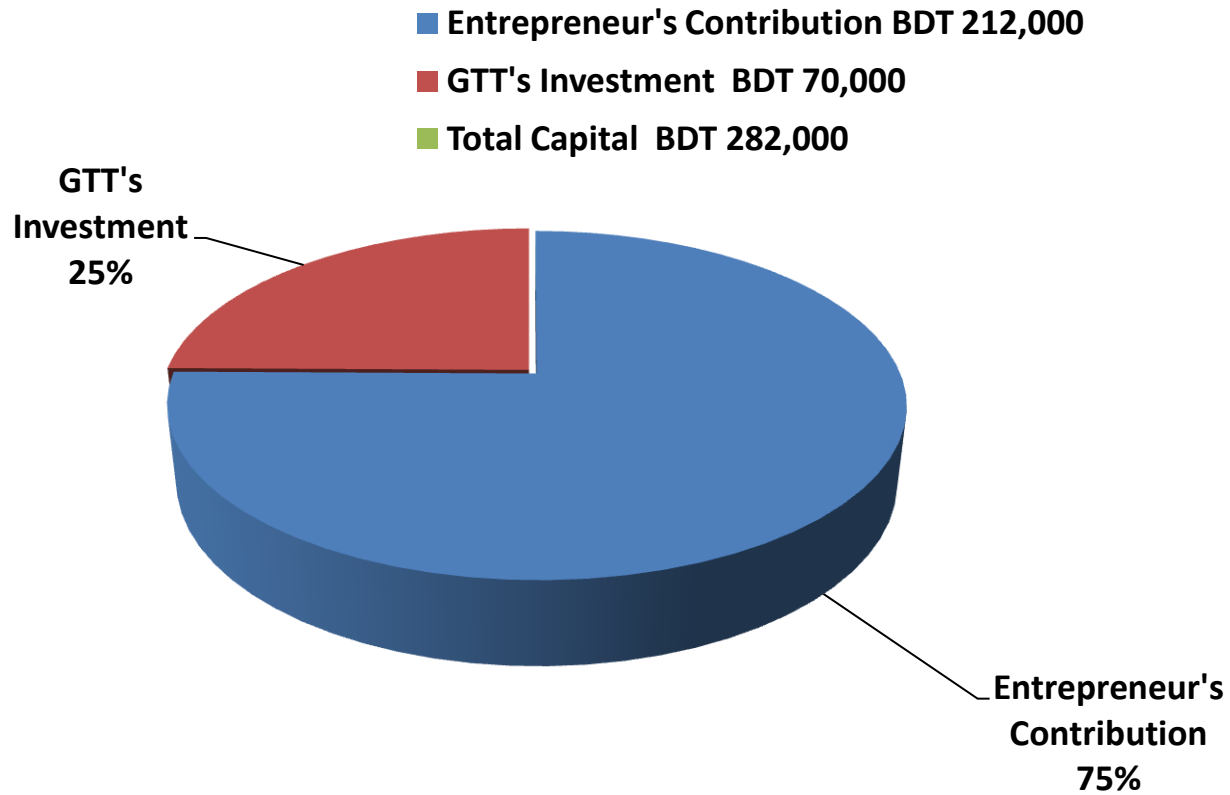
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	78,000	936,000
Less: Cost of products (B)	1,800	46,800	561,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,200</b>	<b>374,400</b>
<b>Less: Operating Cost:</b>			
Shop Rent		1,000	12,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance		3,000	36,000
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-2)		12,000	144,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses			5,905
<b>Total Operating Cost (D)</b>		<b>23,450</b>	<b>287,305</b>
<b>Net Profit (C-D):</b>		<b>7,750</b>	<b>87,095</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (eco friendly stove, commode, ring, pillar, ventilator, sand, pipe and concrete etc)	Investment in products (sand, pipe, concrete and related raw materials for making eco friendly stove, commode, ring, pillar, ventilator and so on etc)	155,160	70,000	225,160
Investment in Machineries, Equipments and tools (shovel, hammer, design shape and related accessories etc.)		36,900	-	36,900
Cash in hand		6,240	-	6,240
Decoration (fixture and fittings)		3,700	-	3,700
Advance for Shop		10,000	-	10,000
<b>Total Capital</b>		<b>212,000</b>	<b>70,000</b>	<b>282,000</b>

# ***SOURCE OF FINANCE***





# ***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)	4,200	109,200	1,310,400	4,746	123,396	1,480,752	5,126	133,268	1,599,212
Less: Cost of products (B)	2,520	65,520	786,240	2,848	74,038	888,451	3,075	79,961	959,527
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,680</b>	<b>43,680</b>	<b>524,160</b>	<b>1,898</b>	<b>49,358</b>	<b>592,301</b>	<b>2,050</b>	<b>53,307</b>	<b>639,685</b>
<b>Less: Operating Cost:</b>									
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		200	2,400		250	3,000		300	3,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		5,000	60,000		7,000	84,000		8,000	96,000
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		9,000	108,000
Present Salary (Assistant-2)		14,000	168,000		16,000	192,000		17,000	204,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		-	5,905		-	5,905		-	5,905
<b>Total Operating Cost (D)</b>		<b>- 29,822</b>	<b>360,635</b>		<b>- 35,072</b>	<b>426,765</b>		<b>- 38,122</b>	<b>463,365</b>
<b>Net Profit (C-D):</b>		<b>- 13,858</b>	<b>163,525</b>		<b>- 14,287</b>	<b>165,536</b>		<b>- 15,185</b>	<b>176,320</b>
<b>Retained Income</b>			<b>163,525</b>			<b>329,061</b>			<b>505,381</b>

**Notes:** 1. **Agreed Grace period:** Six 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.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	166,325	171,136	181,920
1.3	Depreciation Expenses	5,905	5,905	5,905
1.4	Opening Balance of Cash Surplus	6,240	161,670	305,111
	<b>Total Cash Inflow</b>	<b>248,470</b>	<b>338,711</b>	<b>492,936</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	<b>Total Cash Outflow</b>	<b>86,800</b>	<b>33,600</b>	<b>33,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>161,670</b>	<b>305,111</b>	<b>459,336</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family:0 Others (beyond family): 02 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Quality of products;</li><li><input type="checkbox"/> Skilled &amp; working experience : 13 years.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer.</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 717,381 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 156<sup>th</sup> as Yunus Centre and 29<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 23, 2015 at Grameen Telecom Trust Premises

***Thank you***

**Pictures**



























ইউ পি ফরম ৬  
(বিধি ১২ (১) দ্রষ্টব্য)

# নং খোড়াগাছ ইউনিয়ন পরিষদ

ডাকঘর : খোড়াগাছ, উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

## ট্রেড লাইসেন্স

ইস্যুর ক্রমিক নং ২২৯৭

ট্রেড লাইসেন্স নং

তারিখ : .....

পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন এর ৬৬ ধারার ক্ষমতাবলে  
ন অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, জীবিকার উপর আরোপিত কর আদায়ের  
এর লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ ৩০শে জুন ২০১৫ তা  
পূর্বক মেয়াদ বর্ধিত করা যাবে।

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নিবন্ধন নং :

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ঠিকানা

ঃ গ্রাম :..... ইউনিয়ন :..... উপজেলা :.....

পানা

ঃ গ্রাম :..... ইউনিয়ন :..... উপজেলা :.....

নাম

ঃ.....

(যৌথ মূলধনী কোম্পানীর ক্ষেত্রে) :

নাম/ধরণ :

ঃ.....

চালনার স্থান/ঠিকানা :

ঃ.....

২০১৩ এর ক্রমিক নং :

ঃ.....

কি (কার্গি) :

টাকা (অংকে) : (১৭০)

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**Thank You**