



**Business Proposal Identified & Prepared by: Md. Sahinur Islam, Asst. Officer,
Mithapukur Unit, Rangpur.**

Business Proposal Verified by: Mohammed Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Tuhin Mia Vill: Milonpara, Union: 32 no City Corporation, Post: Cadet College, Upazila: Sadar, District: Rangpur.
Age	:	24 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers
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. Thmina Begum
(iii) Father's name	:	Md. Jashim Uddin
(iv) GB member's info	:	<i>Branch</i> Bairagiganj, Mithapukur, <i>Centre #</i> 13/mo <i>Loan no.:</i> 5470, Member since December 05, 1998. First loan: Tk. 1,000 Existing loan: Nil, Last Loan: Tk.15,000
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 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.)	:	08 (Eight) years experiences is running his own business. He started the business with BDT 8000. (Eight thousand). He has on hand training from Noor nursery & Bai Bai nursery baseness. He has purchased four decimal land, built house and expanded the business from the benefit of this running business.
Other Own/Family Sources of Income	:	His father's income from agriculture and brother's income from vegetable business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740336566
NU's National ID No.	:	19928514979000364
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Thmina Begum is a GB member since December 05, 1998 at first She took GB loan BDT 1,000 (One thousand).
- Successively several times She utilized GB loan by assisting her son (entrepreneur) in business, purchase tube-well, hours repair and cultivation purposes.
- 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	:	<i>Modina Nursery</i>
Address/ Location	:	Bairagiganj, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 749,000
Financing	:	Self Tk. 599,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 40%
(ii) Estimated % of proposed gross profit margin	:	On an average 40%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

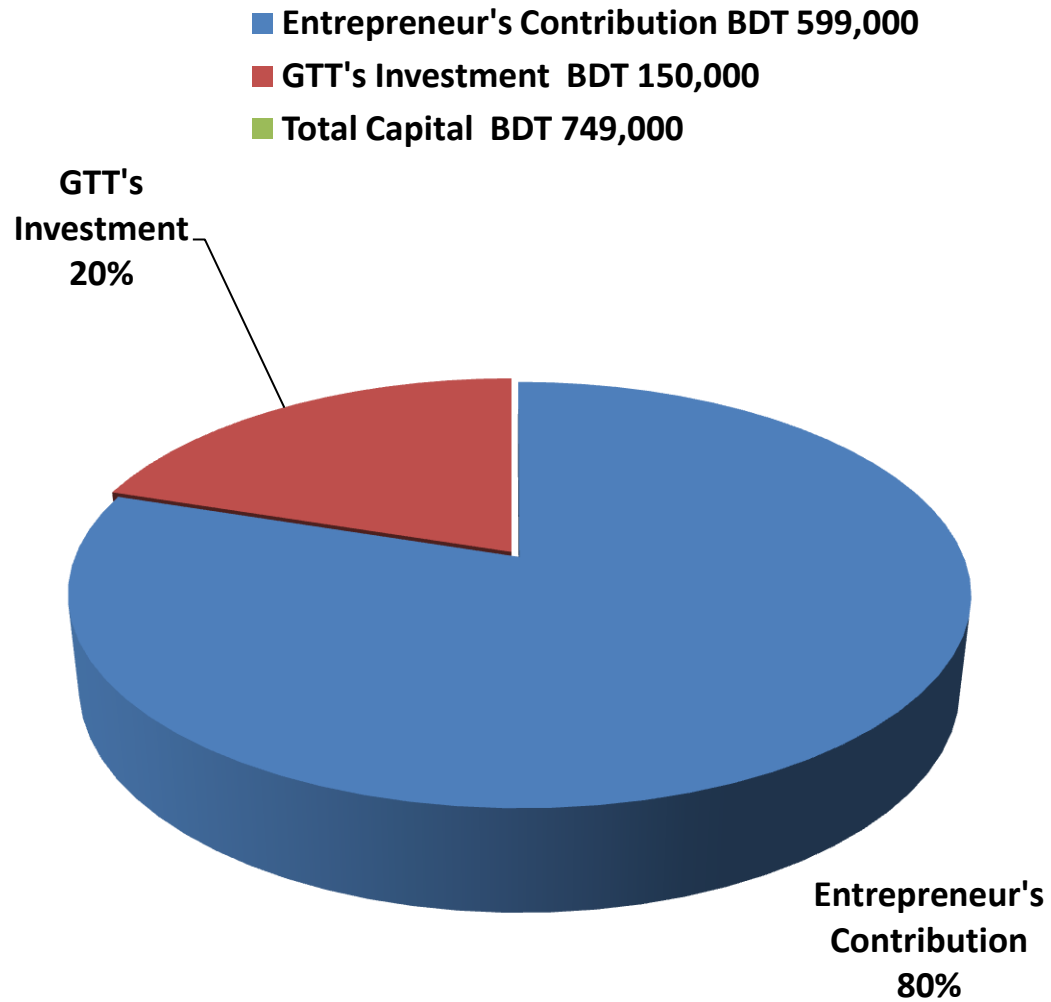
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Weekly	Monthly	Yearly
Sales income from products (A)	20,000	80,000	960,000
Total Sales/commission (A)	20,000	80,000	960,000
Less: Cost of Sales			
Cost of products	12,000	48,000	576,000
Total Cost of Sales (B)	12,000	48,000	576,000
Gross Profit (C) [C=(A-B)]	8,000	32,000	384,000
Less: Operating Cost:			
Electricity bill		1,000	12,000
Land Rent		3,100	37,200
Mobile bill		600	7,200
Conveyance		6,000	72,000
Present Salary (Self & family)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000
Non Cash Item:			
Depreciation Expenses		283	3,393
Total Operating Cost (D)		21,983	263,793
Net Profit (C-D):		10,017	120,208

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Lychee, Mango, Orange, Malta, Apple cool etc.)	Investment in products (Lychee, Mango, Orange, Malta, Apple cool, Seed production etc.)	533,000	150,000	683,000
Investment in Machineries & Equipment (Shallow machine-1, spray machine-4, Motor Pump-1 etc.)	-	21,950	-	21,950
Cash in hand		3,050	-	3,050
Decoration (fixture and fittings)		1,000	-	1,000
Advance for land lease (70 decimal)		40,000	-	40,000
Total Capital		599,000	150,000	749,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Estimated sales income from products (A)	26,000	104,000	1,248,000	28,600	114,400	1,372,800	30,030	120,120	1,441,440
Total Sales/commission (A)	26,000	104,000	1,248,000	28,600	114,400	1,372,800	30,030	120,120	1,441,440
Less: Cost of Sales									
Cost of products	15,600	62,400	748,800	17,160	68,640	823,680	18,018	72,072	864,864
Total Cost of Sales (B)	15,600	62,400	748,800	17,160	68,640	823,680	18,018	72,072	864,864
Gross Profit (C) [C=(A-B)]	10,400	41,600	499,200	11,440	45,760	549,120	12,012	48,048	576,576
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,250	15,000		1,250	15,000
Land Rent		3,100	37,200		3,100	37,200		3,100	37,200
Mobile bill (SMS & Reporting)		1,100	13,200		1,150	13,800		1,200	14,400
Conveyance		8,000	96,000		8,100	97,200		8,200	98,400
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		10,000	120,000		11,000	132,000		11,000	132,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		4,000	48,000		4,500	54,000		4,600	55,200
Non Cash Item:									
Depreciation Expenses		283	3,393		283	3,393		283	3,393
Total Operating Cost (D)	-	28,728	338,733	-	30,428	365,133	-	30,678	368,133
Net Profit (C-D):	-	12,872	160,468	-	15,332	183,988	-	17,370	208,444
Retained Income			160,468			344,455			552,899

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

2. **Investment Payback schedule:** Monthly 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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	166,468	195,988	220,444
1.3	Depreciation Expenses	3,393	3,393	3,393
1.4	Opening Balance of Cash Surplus	-	133,860	261,240
	Total Cash Inflow	319,860	333,240	485,076
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	133,860	261,240	413,076

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family:01 (Father) Others (beyond family): 05 Male (Working basis) Future employment: 02 (Working basis)<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 8yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 11,51,899 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors.

Presented at 156th as Yunus Centre and 29th In-house Executive
Social Business Design Lab
(GTT) on December 23, 2015 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



শ্রী: তুহিন

নাম: মোঃ তুহিন মিয়া
Name: MD. TUHIN MIA

পিতা: মোঃ জসিম উদ্দিন

মাতা: মোছাঃ তহমিনা বেগম

Date of Birth: 30 Sep 1992

ID NO: 19928514979000368

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য কোথাও পাওয়া গেলে নিকটস্থ পোলিস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/ছোড়া: মিলনপাড়া, গ্রাম/রাস্তা: বরদিনাস-২, ডাকঘর:
ক্যাডেটকলেজ - ৫৪০৩, রাংপুর সদর, রাংপুর

রক্তের গ্রুপ / Blood Group: O+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর


প্রদানের তারিখ: ০১/১০/২০১৩





বক্তৃতা

বই মার্কে প্রকাশন করা হয়ে গেছে এম
 মোদা: তুমিইনা বেগম শাহী, তুমিই উদ্ভিদ
 প্রকাশন করিলেন যাতে, আনন্দ মনুষ্য জীবন
 রক্ষণ, তিনি প্রকাশন করার জন্যে
 প্রচেষ্টা নিযুক্তি করিয়াছিলেন, তাহলে
 প্রকাশন করিয়া দেওয়া হয় ০৩
 তাহলে মনেছেন তাহলে হিন্দু।
 তাহলে তাহলে, তাহলেই ইতি কামনা
 রহি।


 জাতীয় বই কেন্দ্র
 জাতীয় বই কেন্দ্র, বঙ্গদেশ
 মিঠাপুকুর, বঙ্গপুত্র।



Thank You