



Business Proposal Prepared by : **Shah Alam.**

Verified by: **Shah Alam.**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rofik Mondol</i> Vill: Dharmopure, Union: 3 no. Vabecha, Post: Satra, Upazila: Niamatpure, District: Naogaon.
Age	:	26 Years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 (two) Brothers, 03 (three) 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. Raoshownara Khatun.
(iii) Father's name	:	Md: Ismile Mondol.
(iv) GB member's info	:	<i>Branch: Satra, Manda, Centre # 18/mo</i> <i>Loan no.: 1985, Member since April 10, 2009</i> First loan: Tk. 20,000 Existing loan: Tk. 35,000, Outstanding loan: Tk. 19,120.
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Education, till to date	:	Class Ten.
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.)	:	05 (Five) years experience is running his own business. He started the business only with Tk. 50,000 (fifty thousand). : He has trained up in own hand. He also has taken training from his Father's business about 3 years .
Other Own/Family Sources of Income	:	His father earns from agriculture and brother earns from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01739-485900.
NU's National ID No.	:	6416921748202.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Raashownara Khatunis a GB member since April 10, 2009, at first she took GB loan BDT 20,000 (twenty thousand).
- Gradually she took GB loan several times and utilized it for business purposes.
- Finally GB loan helped her to improve her economic condition and improve her son's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Refat Cloth Store</i>
Address/ Location	:	Satra bazar, Manda.
Total Investment in BDT	:	Tk. 427,500
Financing	:	Self Tk. 277,500 (from existing business) Required Investment Tk.150,000 (as equity)
Present salary/drawings from business	:	Taka 3,800 (Three thousand eight hundred)
Proposed Salary (estimates)	:	Taka 4,800 (Four thousand eight hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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	84,000	1,008,000
Less: Cost of sales of products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
<i>Less: Operating Cost:</i>			
Electricity bill		350	4,200
Shop Rent		500	6,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		800	9,600
Provision of bad Debt		14	162
Ownership Transfer Fee		-	-
Present Salary (Self & family)		3,800	45,600
Other Cost (stationary & Entertainment etc.)		600	7,200
<i>Non Cash Item:</i>			
Depreciation Expenses		47	563
<i>Total Operating Cost (D)</i>		6,510	78,125
Net Profit (C-D):		6,090	73,076

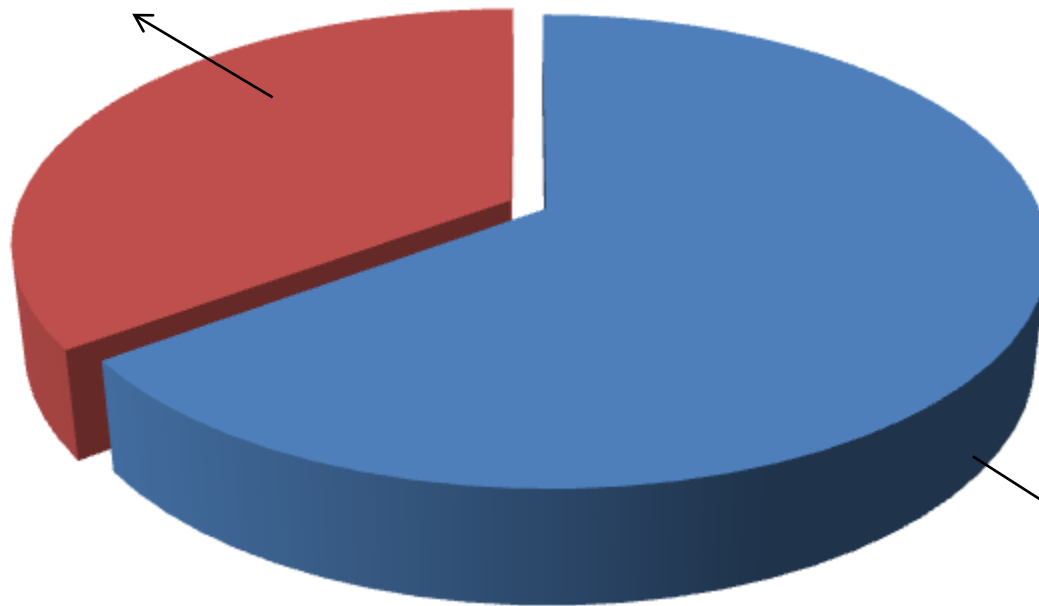
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant, shirt, genji, lungi, pant, shirt piece, pant piece, sock, ladies dress and kids item etc)	Three pics, shirt pics, pant pics, pant and three pices etc	339,370	150,000	489,400
Investment in Equipments (bulb and fan etc.)		1,400		1,450
Cash in hand		6,200		6,200
Debtors (Since July, 2015 to at present)		16,200		16,200
Creditors (Since October, 2015 to at present)		(70,000)		(70,000)
GB Loan Outstanding		(19,120)		(19,120)
Decoration (fixture and fittings)		3,450		3,450
Total Capital		277,500	150,000	427,500

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 277,500
- GTT's Investment BDT 1,50,000
- Total Capital BDT 427,500

GTT's Investment
35%



Entrepreneur's
Contribution 65%

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)	4,002	112,056	1,344,672	4,602	128,864	1,546,373	4,924	137,885	1,654,619
Less: Cost of sales of products (B)	3,402	95,248	1,142,971	3,912	109,535	1,314,417	4,186	117,202	1,406,426
Gross Profit (C) [C=(A-B)]	600	16,808	201,701	690	19,330	231,956	739	20,683	248,193
Less: Operating Cost:									
Electricity bill		450	5,400		500	6,000		500	6,000
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,100	13,200		1,400	16,800		1,700	20,400
Provision of bad Debt		14	162		14	162		14	162
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		4,800	57,600		5,300	63,600		5,300	63,600
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		46	555		46	555		46	555
Total Operating Cost (D)	-	9,410	106,917	-	10,510	126,117	-	11,010	132,117
Net Profit (C-D):	-	7,399	94,784	-	8,820	105,839	-	9,673	116,076
Retained Income			94,784			200,623			316,699

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>Sl #</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)	100,784	117,839	128,076
1.3	Depreciation Expenses	555	555	555
1.4	Opening Balance of Cash Surplus	-	46,219	92,613
	Total Cash Inflow	251,339	164,613	221,244
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	19,120	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	205,120	72,000	72,000
3.0	Total Cash Surplus	46,219	92,613	149,244

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0 (father)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 08 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 594,199 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 137th as Yunus Centre and 19th In-house Executive
Social Business Design Lab
(GTT) on November 19, 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



রফিক

নাম: মোঃ রফিক মন্ডল
Name: Md. Rofik Mondol
পিতা: মোঃ ইসমাইল মন্ডল
মাতা: মোছাঃ রওসনারা খাতুন
Date of Birth: 11 Jan 1989
ID NO: 6416921748202

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও লাভ করা গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাষ্ট্র: দহাপুর, ডাকঘর: ছাতড়া - ৩৫৩০০, নিয়ামতপুর, নরসিং

[Signature]

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/০৫/২০০৮





১৭ নং চন্দননগর ইউনিয়ন পরিষদ

ডাকঘর : ছাতড়া, উপজেলা : নিয়ামতপুর, জেলা : নওগাঁ।

বাংলাদেশ ইউ, পি এনং ফরম (১২) (১) অনুচ্ছেদ মোতাবেক পেশা/বৃত্তি/ব্যবসা

বহি নং- ০৮

লাইসেন্স নং- ১৩৬/০২৫/১৬

ট্রেড লাইসেন্স

ক্রমিক নং- 123

হোল্ডিং নং :

তারিখ : ১২/১১/১৫

রেজিঃ/এসেস :

নতুন লাইসেন্স :

ব্যবসা প্রতিষ্ঠানের নাম : মেসার্স বিদ্যুৎ স্কোপ সার্ভিস

স্বামী/মালিকের নাম : মোঃ রফিকুল মন্ডল

পিতা/স্বামীর নাম : মোঃ ইকবালুল মন্ডল

ওয়ার্ড নং/পোঃ : ০৪ নং - ছাতড়া

সাং/ইউনিয়ন : বিদ্যুৎ - হাবিচা ইউনিয়ন

উপজেলা : নিয়ামতপুর - জেলা : নওগাঁ

ব্যবসার স্থান বা বাস্তার নাম : ছাতড়া বাস্তা

ব্যবসার বিবরণ : বিদ্যুৎ কোর্সিং সেবাসহ

টাকার পরিমাণ : ১০৫০/- কথায় টাকা : একশত পাঁচাত্তর টাকা মাত্র

প্রদান করায় এই ইউ,পি এলাকার মধ্যে তাহাকে উক্তোচিত ব্যবসায়ী হিসাবে তাহার পেশা/বৃত্তি ও ব্যবসা চলাইবার জন্য লাইসেন্স প্রদান করা হইল।

মেয়াদ ৩০/০৬/২০১৬ পর্যন্ত

লাইসেন্স পরিদর্শক

তারিখ : ১২/১১/১৫

মোঃ আব্দুল মান্নান (স্বাক্ষর)
চেয়ারম্যান

তারিখ : ১২/১১/১৫

ଅନୁକ୍ରମ

D ତାରିଖ	S ବିବରଣ	R ଠାରୁ	P କାରଣ	E ଅଂକ	e ଠାରୁ
୨୦-୦୨-୨୦୧୯	୭୨୧୦	୨୨୨୦	୦	୧୦	୧୬୨୦
୨୨-୦୨-୨୦୧୯	୧୧୧୦	୧୬୨୦	୦	୨୧	୨୦,୧୨୦
୨୪-୦୨-୨୦୧୯	୬୭୬୯	୨୦,୧୨୦	୦	୨୯	୨୬,୯୮୯
୨୬-୦୨-୨୦୧୯	୧୨୬୯	୨୬,୯୮୯	୨୨୨୬	୩୯	୬୨୦୯
୨୮-୦୨-୨୦୧୯	୭୦୦୦	୩୨୦୯	୦	୪୭	୧୦୨୦
୨୯-୦୨-୨୦୧୯	୧୧୬୯	୧୦୨୦	୧୧୧୦	୫୮	୨୨୩୦
୩୦-୦୨-୨୦୧୯	୧୨୬୯	୨୨୩୦	୨୨୨୬	୬୦	୪୪୫୬
-		୪୫୬୯			
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Thank You