



*Project Identified by: **Md. Saddam Hossain, Asst. Nobin, Araihasar unit, Narayangonj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Abu Hamza Vill: Kadir dia, Union: Uchitpura, Post: Shambhupura, Upazila: Araihasar, District: Narayangonj.
Age	:	27 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Josna Begum
(iii) Father's name	:	Md. Abdur Rob Miah
(iv) GB member's info	:	<i>Branch: Uchitpura, Araihasar, Narayangonj Centre # 40/mo,</i> <i>Loan no.: 3245/1, Membership since 2008</i> First loan: Tk. 15,000 Existing loan: Tk. 30,000, Outstanding Loan: Tk. 9,423
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 Five
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 300,000 (Three lac). : He has 06 (Six) months working experiences as an assistant in his sister husband's garments.
Other Own/Family Sources of Income	:	His father's & elder brother's income from business (paddy, rice and wheat business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01825317238
NU's National ID No.	:	19896710294000038
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Josna Begum is a GB member since 2008 at first she took GB loan BDT 15,000 (Fifteen thousand).
- Successively several times she utilized GB loan for assisting her husband in his business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Abu Hamza Textile</i>
Address/ Location	:	Gazipur bazar, Araihasar, Narayangonj.
Total Investment in BDT	:	Tk. 783,000
Financing	:	Self Tk. 583,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 11,000 (Eleven thousand)
Proposed Salary	:	BDT 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 8%.
(ii) Estimated % of proposed gross profit margin	:	On products 8%.
(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)	84,000	336,000	4,032,000
Less: Cost of sales of products (thread & wages) (B)	77,280	309,120	3,709,440
Gross Profit (C) [C=(A-B)]	6,720	26,880	322,560
<i>Less: Operating Cost:</i>			
Electricity bill		1,500	18,000
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance		4,000	48,000
Present Salary (Self & Family)		11,000	132,000
Other Cost (stationary & entertainment etc.)		1,900	22,800
<i>Non Cash Item:</i>			
Depreciation Expenses		4,366	52,390
<i>Total Operating Cost (D)</i>		23,283	279,390
Net Profit (C-D):		3,598	43,170

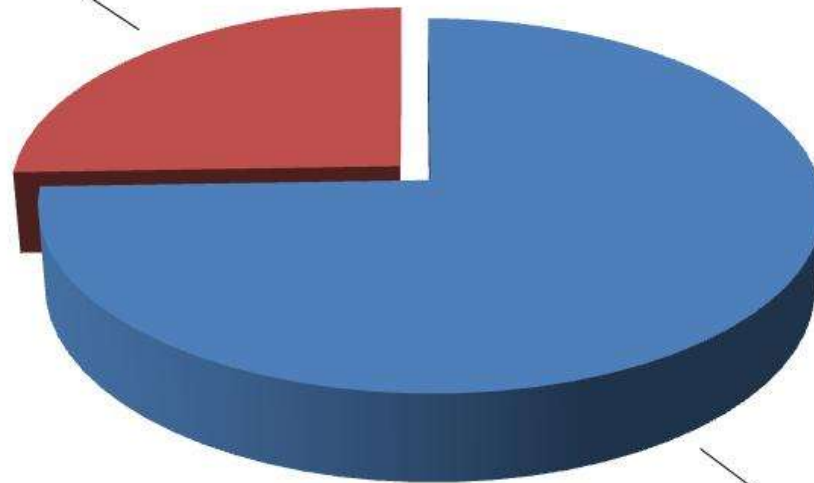
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (gauze cloth and thread etc)	Investment in products (thread)	192,200	200,000	392,200
Investment in Machineries (power loom machine- 12 pics and related machine-1 pics etc)		334,000		334,000
Investment in Equipments (scissors, calculator and bulb etc.)		1,400		1,400
Cash in hand		1,400		1,400
Debtors (Since January, 2016 to at present)		20,000		20,000
Decoration (fixture and fittings)		20,800		20,800
Advance to worker		13,200		13,200
Total Capital		583,000	200,000	783,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 583,000
- GTT's Investment BDT 200,000
- Total Capital BDT 783,000

GTT's
Investment
26%



Entrepreneur's
Contribution
74%

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)	101,000	404,000	4,847,996	117,160	468,640	5,623,676	128,876	515,504	6,186,043
Less: Cost of sales of products (product purchase) (B)	92,920	371,680	4,460,156	107,787	431,148	5,173,782	118,566	474,263	5,691,160
Gross Profit (C) [C=(A-B)]	8,080	32,320	387,840	9,373	37,491	449,894	10,310	41,240	494,883
Less: Operating Cost:									
Electricity bill		2,000	24,000		2,400	28,800		2,800	33,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & Family)		11,000	132,000		12,000	144,000		13,000	156,000
Other Cost (stationary & entertainment etc.)		2,500	30,000		2,700	32,400		2,800	33,600
Non Cash Item:									
Depreciation Expenses		4,366	52,390		4,366	52,390		4,366	52,390
Total Operating Cost (D)	-	27,061	316,460	-	29,661	355,930	-	32,161	385,930
Net Profit (C-D):	-	5,259	71,380	-	7,830	93,964	-	9,079	108,953
Retained Income			71,380			165,344			274,297

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,380	109,964	124,953
1.3	Depreciation Expenses	52,390	52,390	52,390
1.4	Opening Balance of Cash Surplus	-	83,770	150,124
	Total Cash Inflow	331,770	246,124	327,467
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	83,770	150,124	231,467

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (mother) Others (beyond family): 06 (production basis) Future employment: 02 (production basis)<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Quality of products;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience: 05 years.	<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"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> No competitor;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 857,297 after 3 years excluding payback of investor's money.	<p>THREATS</p> <p>Fire.</p>

Presented at 181st as Yunus Centre and 40th In-house Executive
Social Business Design Lab
(GTT) on February 08, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



















ইউ, পি, ফরম-১২

স্পেশিালিশিট-১২

ক্রমিক নং-

275

১০নং উচিৎপুরা ইউনিয়ন পরিষদ

পোঃ শঙ্খপুরা, উপজেলা : আড়াইহাজার, জেলা : নারায়ণগঞ্জ।

ট্রেড লাইসেন্স

(বাণিজ্য কর)

মূল কপি

লাইসেন্স নং- ১৬০

তারিখ ২০/০৬/১৬

প্রতিষ্ঠানের নাম

আবু হাফিজ ট্রেডিং স্টোর

মালিক

আবু হাফিজ

পিতা

আবু বব মিয়া

ব্যবসায়িক ঠিকানা

কান্দীর দিয়া

ডাকঘর

শঙ্খপুরা

উপজেলা- আড়াইহাজার, জেলা- নারায়ণগঞ্জ।

স্থায়ী ঠিকানা

কান্দীর বটন ট্রেডিং স্টোর মিল

উল্লেখিত প্রতিষ্ঠানের অনুকূলে

স্বত্ব

কথায়

দুই মাস

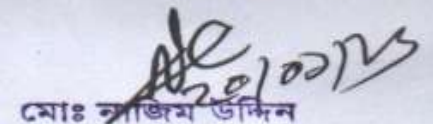
লাইসেন্স ফি গ্রহণ করিয়া- ২০১৫- ২০১৬ সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল।

৩০-০৬-২০১৬ ইং সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।



উচিৎপুরা ইউনিয়ন পরিষদ
আড়াইহাজার, নারায়ণগঞ্জ

১০নং উচিৎপুরা ইউনিয়ন পরিষদ



মোঃ নাজিম উদ্দিন

উচিৎপুরা ইউনিয়ন পরিষদ
১০নং উচিৎপুরা ইউনিয়ন পরিষদ
আড়াইহাজার, নারায়ণগঞ্জ



सहायक कर्मचारी नाममा तहसी

Handwritten notes in Devanagari script, including the word 'अनुसूचित' (Scheduled).

GR 11/15 706

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सहायक कर्मचारी नाममा तहसी

क्र.सं. 807

नाममा तहसी

पद

स्थिति

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

/ জাতীয় পরিচয় পত্র



নাম: আবু হামজা

Name: Abu Hamza

পিতা: সাঃ রব মিয়া

মাতা: জোসনা

Date of Birth: 10 Mar 1989

ID NO: 19896710294000038

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পদ। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য
কোনো পাওয়া গেলে নিকটস্থ পোলি স্টেশনে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কাদিরদিয়া, কাদিরদিয়া, ডাকঘর: শাহুপুরা - ১৪৫০,
আড়াইহাজার, নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৬/২০০৮



Thank You