



Business Proposal Identified by: Md. Saddam Hossain, Asst. Nobin, Araihasar unit, Narayangonj

Business Proposal Prepared by: Naznin Akhter

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Bipul Chandra Das Vill: Rishipara, Union: Duptara, Post: Duptara, Upazila: Araihasar, District: Narayanganj.
Age	:	35 Years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers & 04 (Four) 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	:	Sree Shorlokkhi Rani
(iii) Father's name	:	Late. Sree Binoy Chandra Das
(iv) GB member's info	:	<i>Branch: Duptara, Narayanganj Centre # 18/mo</i> <i>Loan no.: 7926/1, Member from 1987 to 2010</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 60,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Nil
(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., 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.)	:	08 (Eight) years experiences is running his own business. He started the business only with Tk. 20,000 (Twenty thousand). He has 12 (Twelve) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His brother's income from private service (garments). His m other's income from tailoring (assisting entrepreneur's business as a tailor).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01734628380
NU's National ID No.	:	6710231523734
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Shorlokkhi Ran was a GB member from 1987 to 2010 , at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for assisting her husband in his business.
- Finally GB loan helped her to improve her economic condition, and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Promise Shaj Ghor</i>
Address/ Location	:	Duptara, Araihasar, Narayanganj.
Total Investment in BDT	:	Tk. 423,000
Financing	:	Self Tk. 323,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, tailoring 80% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, tailoring 80%, bkash 100% & flexiload 100%.
(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	1,000	28,000	336,000
Income from tailoring	650	18,200	218,400
Commission from mobile banking		-	-
Commission from flexiload	54	1,512	18,144
Total Income from sales, tailoring and commission (A)	1,704	47,712	572,544
Less: Cost of sales of products (Product purchase)	800	22,400	268,800
Less: Cost of tailoring	130	3,640	43,680
Less: Total cost of sales of products & tailoring (B)	930	26,040	312,480
Gross Profit (C) [C=(A-B)]	774	21,672	260,064
Less: Operating Cost:			
Electricity bill		700	8,400
Shop rent		1,500	18,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		2,000	24,000
Provision of bad debt		4	50
Present Salary (Family & Self)		8,000	96,000
Present Salary (Assistant-2)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,600	19,200
Non Cash Item:			
Depreciation Expenses		1,781	21,370
Total Operating Cost (D)		20,185	242,220
Net Profit (C-D):		1,487	17,844

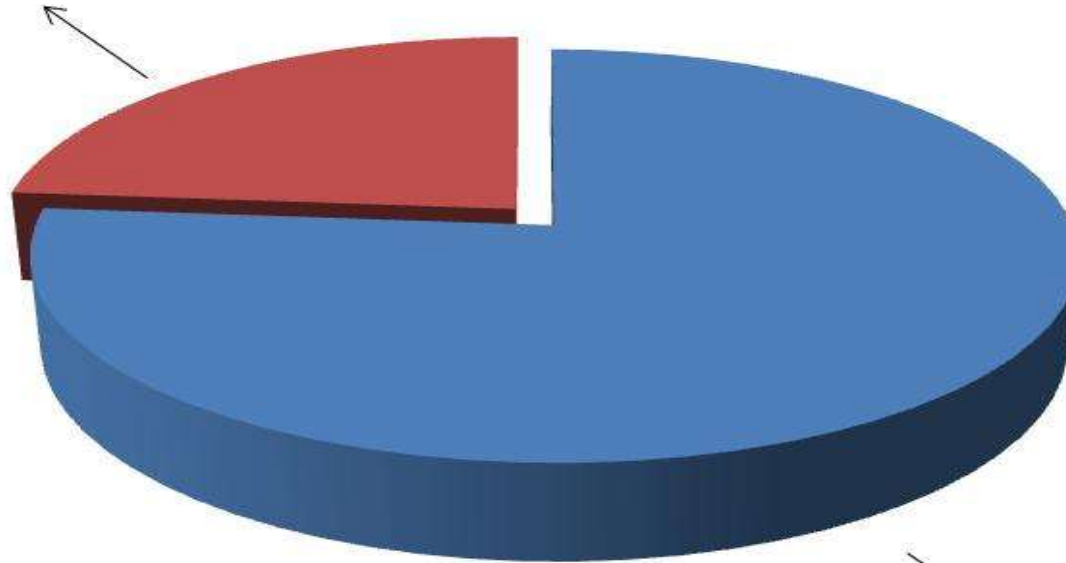
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt piece, pnat piece, bag, watch and different types of cosmetics etc)	Investment in products (gauze cloth and cosmetics item etc)	158,194	60,000	218,194
	Investment in mobile banking (bkash)		40,000	40,000
Investment in flexiload		4,500	-	4,500
Investment in machineries & equipment (sewing machine-3 pics, over lock machine- 1 pics, mobile set, fan, light and calculator etc.)		115,000	-	115,000
Cash in hand		5,106	-	5,106
Debtors (Since January, 2016 to at Present)		5,000	-	5,000
Creditors (Since January, 2016 to at Present)		(6,000)	-	(6,000)
Decoration (Fixture & Fittings)		41,200	-	41,200
Total Capital		323,000	100,000	423,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 323,000
- GTT's Investment BDT 100,000
- Total Capital BDT 423,000

**GTT's
Investment 24%**



**Entrepreneur's
Contribution
76%**

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
Est. sales income from products	1,500	42,000	504,000	1,770	49,560	594,720	1,947	54,516	654,192
Est. income from tailoring	780	21,840	262,080	913	25,553	306,634	1,004	28,108	337,297
Est. commission from mobile banking	80	2,240	26,880	92	2,576	30,912	101	2,834	34,003
Est. commission from flexiload	68	1,890	22,680	78	2,174	26,082	85	2,391	28,690
Est. Total Income from sales, tailoring and commission (A)	2,428	67,970	815,640	2,852	79,862	958,348	3,137	87,849	1,054,182
Less: Cost of sales of products (Product purchase)	1,200	33,600	403,200	1,416	39,648	475,776	1,558	43,613	523,354
Less: Cost of tailoring	156	4,368	52,416	183	5,111	61,327	201	5,622	67,459
Less: Total cost of sales of products & tailoring (B)	1,356	37,968	455,616	1,599	44,759	537,103	1,758	49,234	590,813
Gross Profit (C) [C=(A-B)]	1,072	30,002	360,024	1,254	35,104	421,245	1,379	38,614	463,369
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Shop rent		1,500	18,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		160	1,920		190	2,280		190	2,280
Conveyance bill		4,000	48,000		5,000	60,000		6,000	72,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		4	50		4	50		4	50
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Proposed Salary (Assistant-2)		5,000	60,000		6,000	72,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		2,600	31,200		3,100	37,200		3,300	39,600
Non Cash Item:									
Depreciation Expenses		1,781	21,370		1,781	21,370		1,781	21,370
Total Operating Cost (D)		26,657	315,880		30,787	369,440		34,087	409,040
Net Profit (C-D):		3,345	44,144		4,317	51,805		4,527	54,329
Retained Income			44,144			95,949			150,278

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	48,144	59,805	62,329
1.3	Depreciation Expenses	21,370	21,370	21,370
1.4	Opening Balance of Cash Surplus	-	45,514	78,689
	Total Cash Inflow	169,514	126,689	162,388
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	45,514	78,689	114,388

SWOT ANALYSIS

STRENGTH

- Present employment:
 Self: 01 Family: 01 (mother)
 Others (beyond family): 01
- Future employment: 0
- Trade license of business in his own name;
- Quality of service;
- Good reputation;
- Skilled and working experience : 20 Years.

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 473,278 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 137th as Yunus Centre and 20th In-house Executive
Social Business Design Lab
(GTT) on November 19, 2015 at Grameen Telecom Trust
Premises

Thank you

Pictures





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विचार
कल















২নং দুপ্তারা ইউনিয়ন পরিষদ

2NO DUPTARA UNION PARISHAD

উপজেলা : আড়াইহাজার, জেলা : নারায়ণগঞ্জ।

Upazilla- Araihasar, Dist-

ট্রেড লাইসেন্স TRADE LICENCE

{ ৭ { ১২ (১ ধারা নিয়ম দ্রষ্টব্য) }



ক্রমিক নং 212

লাইসেন্স নং ২০২/২০২৫-২১

প্রাথমিক কার্য ০৩

ব্যবসা প্রতিষ্ঠানের নাম :

মালিক/পরিচালকের নাম :

শ্রী সিরাজুল হক দাস পিতা/স্বামী শ্রী সিরাজুল হক দাস

গ্রাম : ফরিদ নগর

ডাকঘর : দুপ্তারা

উপজেলা-আড়াইহাজার, জেলা-নারায়ণগঞ্জ।

ব্যবসার স্থান :

দুপ্তারা স্ট্রল হোটেল

ব্যবসার প্রকার :

রুমবাংলো

উপরোক্ত নিয়মে লাইসেন্স ফি

= ৪০০/-

টাকা (কথায়)

চারশত ঠেড়ান মাত্র

বুঝিয়া পাইয়া

২০২৫ স. অর্থ বৎসর হইতে ২০২৬ স. অর্থ বৎসর পর্যন্ত বৈধ ভাবে ব্যবসা পরিচালনা করার অনুমতি দেওয়া হইল।

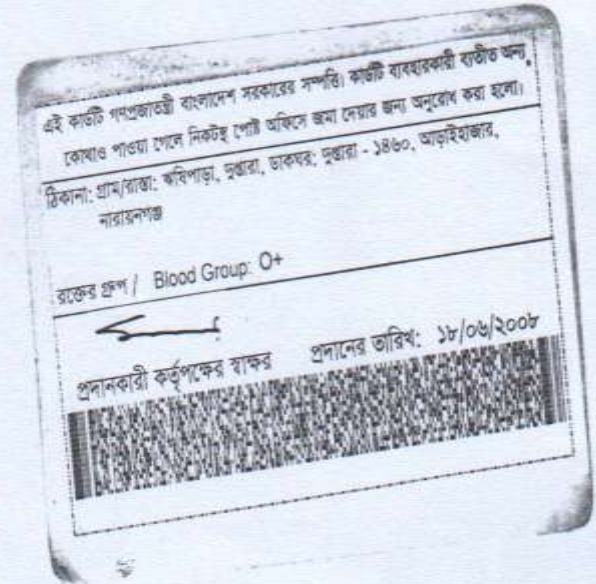
অত্র লাইসেন্স ৩০শে জুন ২০২৬ স. পর্যন্ত কার্যকরী থাকিবে এবং প্রতি বৎসর নবায়ণ করিতে হইবে।

সচিব

২নং দুপ্তারা ইউনিয়ন পরিষদ

শাহিদা মোশারফ
(শাহিদা মোশারফ)
স্বাক্ষরিত

২নং দুপ্তারা ইউনিয়ন পরিষদ
আড়াইহাজার, নারায়ণগঞ্জ।



Thank You