



*Business Proposal Collected by : **Shomvo Narayan, Asst. Officer, Manda unit, Naogaon.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Esrafil Islam Molla</i> Vill: Koyapara, Union: Manda, Post: Prashadpur, Upazila: Niamatpur, District: Naogaon.
Age	:	34 Years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	02 (Two) Sisters and 04 (Four) 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	:	Atorjan Begum
(iii) Father's name	:	Md. Rahim Uddin Molla
(iv) GB member's info	:	<i>Branch: Manda, Centre # 04/mo</i> <i>Loan no.: 2485, Member from 1997 to 2005</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 22,177
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

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.)	:	09 (Nine) years experience is running his own business. He started the business only with Tk. 5,000 (Five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His 02 (Two) brothers income from business and 01 (One) brother's income from driving.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01777315945
NU's National ID No.	:	6414767690126
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Atorjan Begum is a GB member from 1997 to 2005 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and repairing house
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Esrafil Varieties</i>
Address/ Location	:	Koyapara, Manda, Naogaon.
Total Investment in BDT	:	Tk. 164,000
Financing	:	Self Tk.114,000 (from existing business) Required Investment Tk.50,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

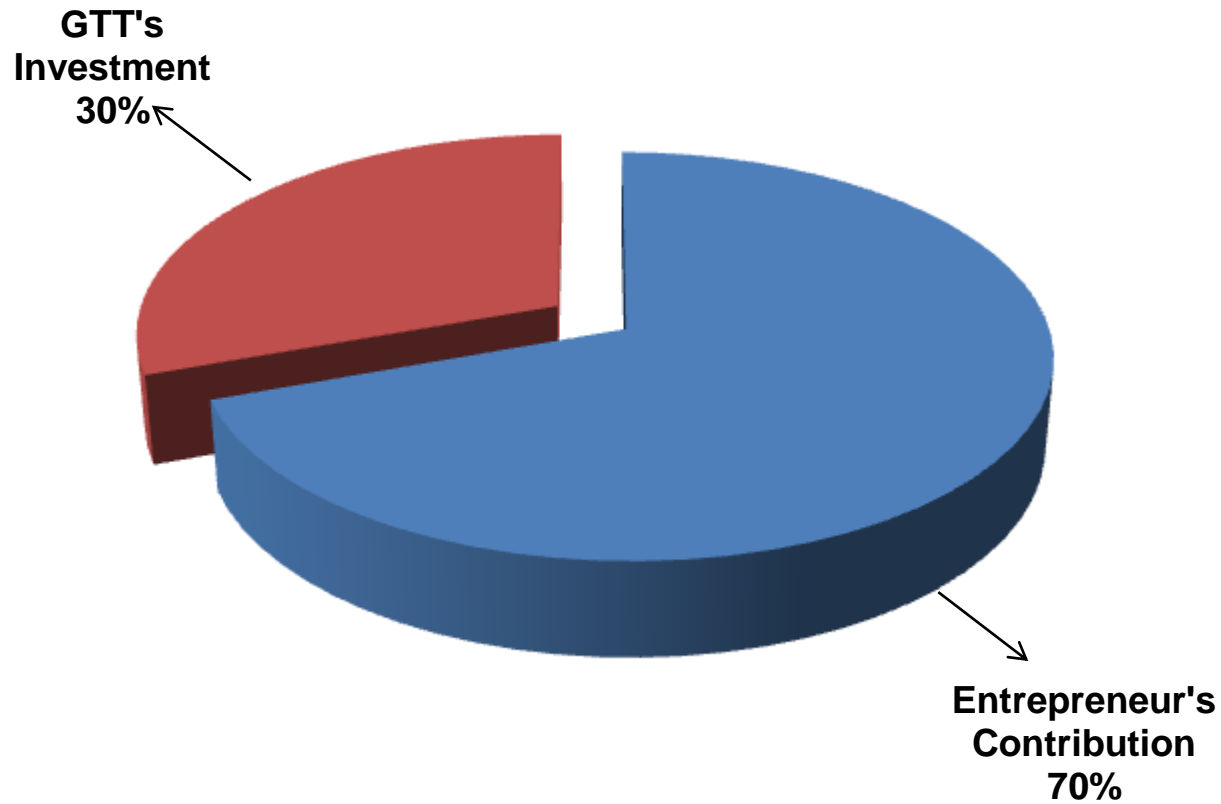
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	84,000	1,008,000
Less: Cost of Sales (Purchase product) (B)	2,700	75,600	907,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Electricity bill		200	2,400
Shop rent (self)			-
Mobile bill		200	2,400
Conveyance bill		1,500	18,000
Present Salary (Self and family)		4,000	48,000
Provision of Bad Debt		15	179
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		14	165
Total Operating Cost (D)		6,529	78,344
Net Profit (C-D):		1,871	22,456

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item and cosmetics item etc)	Investment in products (grocery item, confectionary item, bakery item and cosmetics item etc)	99,588	50,000	149,588
Investment in Equipments & Tools (weight balance, bulb and fan etc.)		700		700
Cash in hand		9,412		9,412
Decoration (fixture and fittings)		600		600
Debtors (Since February, 2016 to at present)		17,900		17,900
Creditors (Since February, 2016 to at present)		(14,200)		(14,200)
Total Capital		114,000	50,000	164,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 114,000
- GTT's Investment BDT 50,000
- Total Capital BDT 164,000



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)	4,000	111,997	1,343,966	4,800	134,397	1,612,760	5,568	155,900	1,870,801
Less: Cost of Sales (Purchase product) (B)	3,600	100,797	1,209,570	4,320	120,957	1,451,484	5,011	140,310	1,683,721
Gross Profit (C) [C=(A-B)]	400	11,200	134,397	480	13,440	161,276	557	15,590	187,080
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Shop rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance bill		2,500	30,000		3,500	42,000		4,500	54,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Self and family)		4,000	48,000		4,500	54,000		5,000	60,000
Provision of Bad Debt		15	179		15	179		15	179
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		14	165		14	165		14	165
Total Operating Cost (D)	-	8,517	99,874	-	10,417	125,004	-	12,317	147,804
Net Profit (C-D):	-	2,683	34,523	-	3,023	36,272	-	3,273	39,276
Retained Income			34,523			70,795			110,071

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	36,523	40,272	43,276
1.3	Depreciation Expenses	165	165	165
1.4	Opening Balance of Cash Surplus	-	24,688	41,125
	Total Cash Inflow	86,688	65,125	84,566
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	24,688	41,125	60,566

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name;
- He has on hand training;
- Skilled & working experience : 09 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 224,071 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 199th as Yunus Centre and 47th In-house Executive
Social Business Design Lab
(GTT) on March 03, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







ইউ,পি ফরম-১৩
ট্রেড লাইসেন্স ফি আদায়ের রেজিস্ট্রার
লাইসেন্স

862

শ্রী মান্দা ইউনিয়ন পরিষদ কার্যালয়
ডাকঘর : মান্দা
উপজেলা : মান্দা, জেলা : নওগাঁ।

বহি নং- ০৯

সন :- ২০১৬

লাইসেন্স নং- ৮৬২ ইমরুল আলম তারিখ : ২৪/০২/২০১৬

লাইসেন্স প্রাপকের নাম..... শ্রীঃ ইমরুল আলম

পিতা/স্বামীর নাম..... শ্রীঃ বাহির উদ্দিন

ঠিকানা- গ্রাম : কড়াপাড়া, প্রিন্সিপালিটি, মান্দা, নওগাঁ,

- ২৮০ টাকা

পয়সা মাত্র।

ফি প্রদান করায় ইউনিয়নের সীমানার মধ্যে ০২/০৭/২০১৫ খ্রিঃ ২৪

৩০/০৬/২০১৬

তারিখে শেষ হইবে।

পেশা, ব্যবসা, বৃত্তির ধরণ..... প্রিন্সিপালিটি কড়াপাড়া

৩০/০৬/২০১৬

তারিখ পর্যন্ত বলবৎ থাকিবে।

এই লাইসেন্স এক বৎসরের জন্য.....

হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

প্রদত্ত ফিসের পরিমাণ..... ১০০০০ টাকা মাত্র।

(অক্ষরে)- ১০০ + ০০০ ০০

তারিখ- ২৪/০২/২০১৬

চেয়ারম্যানের স্বাক্ষর
এস.আর.আব্দুল হক



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র




নাম: মোঃ ইসরাফিল ইসলাম মোল্লা
Name: Md. Esrafil Islam Molla

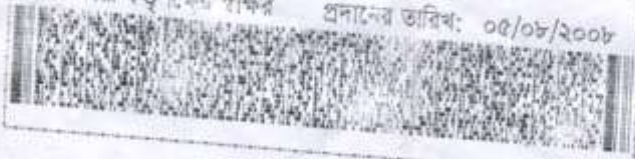
পিতা: মোঃ রহিমুদ্দিন মোল্লা

মাতা: মোছাঃ আতরজান বেগম
Date of Birth: 16 Aug 1982

ID NO: 6414767690126

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত ও অন্য
কোনও পাঠ্য বা অন্য কোনও উদ্দেশ্যে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাজা: কচুপাড়া, ডাকঘর: প্রসাদপুর - ৬৫১০, মাদা, নওগাঁ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৫/০৮/২০০৮



Thank You