



Business Proposal Identified by: **Md. Sujon Sarkar, Asst. Officer, Shivganj Unit, Chapainawabganj**

Business Proposal Prepared by: **Naznin Akther**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. A. Malek Vill: Tokna, Union: Monakosha, Post: Monakosha, Upazila: Shivganj, District: Chapainawabganj.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	04 (Four) Brothers and 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	:	Mst. Khoimon Nesha
(iii) Father's name	:	Late. Md. Entaj Ali
(iv) GB member's info	:	<i>Branch: Binodpur, Centre # 18/mo,</i> <i>Loan no.: 6624, Membership from 1998 to 2005</i> First loan: Tk. 1,000 Existing loan: Nil, Last Loan: Tk. 5,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	B.S.S (pass)
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 experience in running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has 03 (Three) months working experience as an assistant in a local shop.
Other Own/Family Sources of Income	:	His 03 (Three) brother's income from business (grocery shop & seasonal mango business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01742186073
NU's National ID No.	:	7018853977742
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Khoimon Nesha was a GB member from 1998 to 2005 at first she took GB loan BDT 1,000 (One thousand).
- Successively several times she utilized GB loan for cultivation. She was a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Meghla Photostat & Digital Studio</i>
Address/ Location	:	Monakosha bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 259,000
Financing	:	Self Tk. 209,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products & services 50%.
(ii) Estimated % of proposed gross profit margin	:	On products & services 50%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products & Services (A)	1,000	28,000	336,000
Less: Cost of Sales / Products (B)	500	14,000	168,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		700	8,400
Shop rent		1,000	12,000
Mobile bill		400	4,800
Night Guard bill		20	240
Conveyance bill		600	7,200
Present Salary (Family & self)		3,000	36,000
Provision of bad debt		1	12
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		2,223	26,670
Total Operating Cost (D)		8,544	102,522
Net Profit (C-D):		5,457	65,478

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (paper, pan, file, scale and clip board etc.)	Investment in products (different types of stationary item etc.)	29,100	50,000	79,100
Investment in Machineries and Equipments (computer set, photocopy machine, camera, laminating machine, scanner, printer, bulb and fan etc.)		155,200		155,200
Cash in Hand		900		900
Debtors (Since August, 2016 to at present)		1,200		1,200
Decoration (fixture and fittings)		22,600		22,600
Total Capital		209,000	50,000	259,000

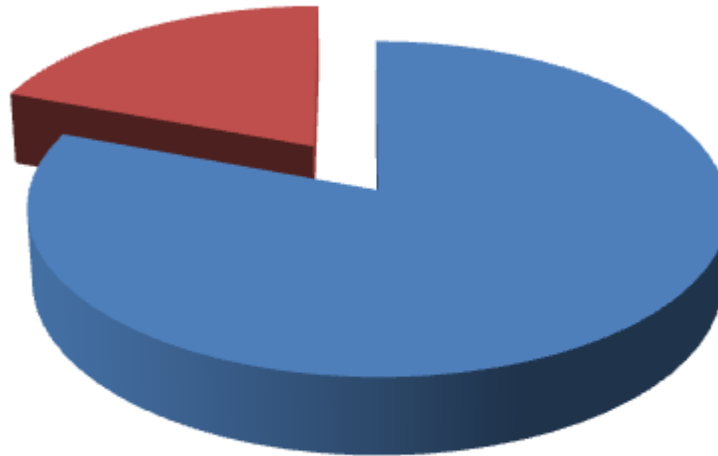
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 209,000

■ GTT's Investment BDT 50,000

■ Total Capital BDT 259,000

GTT's
Investment
19%



Entrepreneur's
Contribution
81%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products & Services (A)	1,500	42,000	504,000	1,680	47,040	564,480	1,764	49,392	148,176
Less: Cost of Sales / Products (B)	750	21,000	252,000	840	23,520	282,240	882	24,696	74,088
Gross Profit (C) [C=(A-B)]	750	21,000	252,000	840	23,520	282,240	882	24,696	74,088
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	3,300
Shop rent		1,000	12,000		1,000	12,000		1,000	3,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	2,100
Night Guard bill		20	240		40	480		60	180
Conveyance		1,000	12,000		1,400	16,800		1,800	5,400
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Proposed Salary-(Family & Self)		4,000	48,000		5,000	60,000		6,000	18,000
Provision of bad debt		1	12		1	12		1	3
Other Cost (stationary & Entertainment etc.)		900	10,800		1,200	14,400		1,500	4,500
Non Cash Item:									
Depreciation Expenses		2,223	26,670		2,223	26,670		556	6,668
Total Operating Cost (D)	-	11,215	133,332	-	13,035	156,422	-	13,188	44,566
Net Profit (C-D)	-	9,785	118,668	-	10,485	125,818	-	11,508	29,523
Retained Income			118,668			244,486			274,009

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

2. **Investment Payback schedule:** Monthly 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>SI #</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)	122,418	130,818	30,773
1.3	Depreciation Expenses	26,670	26,670	6,668
1.4	Opening Balance of Cash Surplus	900	127,488	254,976
	Total Cash Inflow	199,988	284,976	292,416
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	22,500	30,000	7,500
	Total Cash Outflow	72,500	30,000	7,500
3.0	Total Cash Surplus	127,488	254,976	284,916

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Quality of service;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 08 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"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 483,009 after 2 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 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

ला
मी
ता



नष्टि
ला













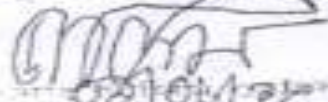
ইউ.পি. ফর্ম নং-১৩ নিয়ম দ্রষ্টব্য

সংসদ মনাকবা ইউনিয়ন পরিষদ

ট্রেড লাইসেন্স

ক্রমিক নং- 891
 ইস্যু তারিখ ০১/০৬/১৭
 প্রতিষ্ঠানের নাম মেঘনা ফাউন্ডেশন এন্ড ডিজিটাল স্টুডিও
 লাইসেন্সধারীর নাম প্রোঃ- মোঃ- মোঃ- আমেক
 পিতা/স্বামীর নাম মুক্তি- এন্ড সাজ্জাদ আমেক
 গ্রাম/মহল্লা টোক-১৭ ডাকঘর মনাকবা
 উপজেলা : শিবগঞ্জ, জেলা : চাঁপাইনবাবগঞ্জ।
 ব্যবসার ধরণ ফাউন্ডেশন এন্ড ডিজিটাল স্টুডিও এন্ড মেঘনা
 ব্যবসার স্থান মনাকবা রাস্তা-১৭ মেঘনা ফাউন্ডেশন টোক-১৭
 লাইসেন্স ফি ২০০/- টাকা
 কথায় বাক্যে টোক-১৭।
 মাত্র প্রদান করায় তাকে ২০১৭-২০১৯ এক/অর্ধ বৎসরের বৈধ
 ব্যবসা চালার সুবিধার জন্য কত্র ঠিকানায় ট্রেড লাইসেন্স এর অনুমতি প্রদান করা হলো।

নবায়ন তারিখ-০১/০৬/১৭


 চেয়ারম্যানের স্বাক্ষর
 ০১/০৬/১৭

Unit 10
The end of the world

The end of the world is a topic that has fascinated people for centuries.

There are many different theories about when and how the world will end.

Some people believe that the world will end in a fiery conflagration.

Others think that the world will end in a great flood, or perhaps in a nuclear war.

Some people believe that the world will end in a peaceful way, perhaps through a natural disaster.

Others think that the world will end in a great famine, or perhaps in a great pestilence.

There are many other theories.

Some people believe that the world will end in a great fire, or perhaps in a great flood.

Unit 10

The end of the world is a topic that has fascinated people for centuries.

There are many different theories about when and how the world will end.

Unit 10
The end of the world

Unit 10
The end of the world

The end of the world is a topic that has fascinated people for centuries.

There are many different theories about when and how the world will end.

Some people believe that the world will end in a fiery conflagration.

Others think that the world will end in a great flood, or perhaps in a nuclear war.

Some people believe that the world will end in a peaceful way.

Others think that the world will end in a great famine, or perhaps in a great pestilence.

There are many other theories.

Some people believe that the world will end in a great fire, or perhaps in a great flood.

Unit 10

The end of the world is a topic that has fascinated people for centuries.

There are many different theories about when and how the world will end.





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



নাম: মোঃ মাসুদ
 Name: Md. A. Masud
 জন্ম: মোঃ: এছাদ মল্লিক
 মাতা: মোনা বেগম (মল্লিক)
 Date of Birth: 17 Dec 1985
 ID NO: 7018853977742

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের সকল বয়স্ক নাগরিককে প্রাপ্ত করা হবে। এটি মূলত জাতীয় পরিচয়পত্র এবং ভোটার তালিকা তৈরি করার জন্য প্রস্তুত করা হবে।
 জন্ম: ১৯৮৫/১২/১৭, মাতা: মোনা বেগম - ১৯৪২, শিক্ষা: স্নাতকোত্তর

জাতীয় পরিচয়পত্র নম্বর: ৭০১৮৮৫৩৯৭৭৭৪২
 জন্ম তারিখ: ১৭/১২/১৯৮৫



Thank You