



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md. Aminul Islam</i></b> Vill: Bosunia para, Union: Thatrai, Post: Bhabangor, Upazila: Ulipur, District: Kurigram.
Age	:	33 Years
Marital status	:	Married
Children	:	1 (one) Daughter and 1 (one) Son
No. of siblings:	:	1 (one) Sister and 1 (one) Brother
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. Ambia Begum
(iii) Father's name	:	Late Md. Ali Bosunia
(iv) GB member's info	:	<i>Branch: Thatrai, Ulipur, Kurigram Centre # 10/mo</i> <i>Loan no.: 1541, Member since March 31, 2009</i> First loan: Tk. 8,700 Existing loan: Tk. 19,944 , Outstanding loan: Tk. 8,900
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 (CONT...)***

Education, till to date	:	Class Eight
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 'cha' mill business. He started the business only with Tk. 10,000.  : He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01945214711
NU's National ID No.	:	4919483655610
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Ambia Begum is a GB member since March 31, 2009, at first she took GB loan BDT 8,700(eight thousand seven hundred).
- Gradually she took GB loan several times and utilized it for assisting her son in business (paddy business and wood business).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bosunia 'Cha' Mill</i></b>
Address/ Location	:	Thatrai bazar, Ulipur, Kurigram
Total Investment in BDT	:	Tk. 564,000
Financing	:	Self Tk. 414,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 5,500 (five thousand five hundred)
Proposed Salary	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 35%.
(ii) Estimated % of proposed gross profit margin	:	On products 35%.
(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	78,000	936,000
Less: Cost of sales of products (A)	1,950	50,700	608,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,050</b>	<b>27,300</b>	<b>327,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		800	9,600
Mobile bill		200	2,400
Night Guard bill		100	1,200
Present Salary (Self)		5,500	66,000
Proposed Salary (Assistant -3)		14,600	175,200
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		2,280	27,358
<b>Total Operating Cost (D)</b>		<b>24,930</b>	<b>299,158</b>
<b>Net Profit (C-D):</b>		<b>2,370</b>	<b>28,443</b>

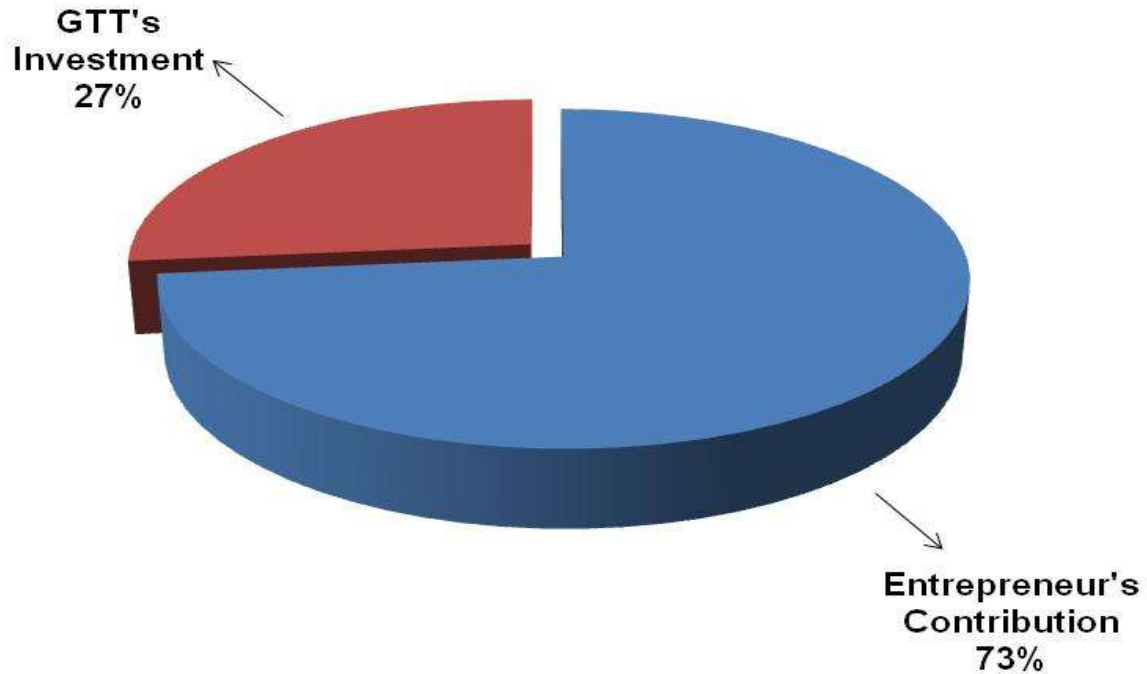


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (eucalyptus tree, mahogany tree, dandelion tree, mango tree and wood fuel etc.)	Eucalyptus tree, mahogany tree, dandelion tree, mango tree etc.	76,500	150,000	226,500
Investment in Machineries (cha mill machine, saw, weight balance, hammer, sewing wrench, axe, air machine etc.)		156,450	-	156,450
Cash in hand		4,256	-	4,256
Debtors		39,794	-	39,794
Creditors		(3,000)	-	(3,000)
Payback to GB loan outstanding		(8,900)	-	(8,900)
Decoration ( fixture and fittings)		38,900	-	38,900
Advance for shop		110,000	-	110,000
<b>Total Capital</b>		<b>414,000</b>	<b>150,000</b>	<b>564,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 414,000
- GTT's Investment BDT 150,000
- Total Capital BDT 564,000





# ***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	104,005	1,248,062	4,600	119,606	1,435,272	4,830	125,586	1,507,035
Less: Cost of sales of products (A)	2,600	67,603	811,241	2,990	77,744	932,927	3,140	81,631	979,573
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,400</b>	<b>36,402</b>	436,822	<b>1,610</b>	<b>41,862</b>	502,345	<b>1,691</b>	<b>43,955</b>	527,462
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		800	9,600		1,000	12,000
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		550	6,600		550	6,600		550	6,600
Night Guard bill		130	1,560		160	1,920		160	1,920
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-3)		16,000	192,000		19,000	228,000		19,000	228,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,200	14,400		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		2,280	27,358		2,280	27,358		2,280	27,358
<b>Total Operating Cost (D)</b>	-	<b>28,610</b>	<b>337,318</b>	-	<b>32,490</b>	<b>389,878</b>	-	<b>33,190</b>	<b>398,278</b>
<b>Net Profit (C-D):</b>	-	<b>7,792</b>	<b>99,504</b>	-	<b>9,372</b>	<b>112,468</b>	-	<b>10,765</b>	<b>129,185</b>
<b>Retained Income</b>			<b>99,504</b>			<b>211,972</b>			<b>341,157</b>

**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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	105,504	124,468	141,185
1.3	Depreciation Expenses	27,358	27,358	27,358
1.4	Opening Balance of Cash Surplus	-	87,962	167,787
	<b>Total Cash Inflow</b>	<b>282,862</b>	<b>239,787</b>	<b>336,329</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB loan outstanding	8,900		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>194,900</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>87,962</b>	<b>167,787</b>	<b>264,329</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 03
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 5 Yrs.

## **W**EAKNESS

- Can not supply goods & services according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 755,157 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 7<sup>th</sup> In-house Executive Social Business Design Lab  
on June 24, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures































**Thank You**