



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

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b>Md. Abdul Mogid Shik</b><br>Vill: Purbo Shimul Tair, Union: Bonerpara, Post: Bonerpara, Upazila: Saghata, District: Gaibandha.                      |
| Age                              | : | 26 Years   |
| Marital status                   | : | Married  |
| Children                         | : | 01 (One) Son and 01 (One) Daughter   |
| No. of siblings:                 | : | 03 (Three) Sisters and 01 (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. Morium Begum (Kamola)   |
| (iii) Father's name              | : | Late Md. Abdul Gafur   |
| (iv) GB member's info            | : | <i>Branch: Bonerpara, Gaibandha Centre # 80/mo</i><br><i>Loan no.: 2501, Member since May 2, 2007</i><br>First loan: Tk. 5,000/-<br>Existing loan: Nil |
| 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 (CONT...)***

|  |   |  |
|--|---|--|
| Education, till to date  | : | S.S.C  |
| 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.) | : | 11 (eleven) years experience in selling general retail and betel leaf business. He started the business only with Tk. 3,000.<br>:<br>He has no training. |
| Other Own/Family Sources of Income   | : | N/A  |
| Other Own/Family Sources of Liabilities  | : | Nil  |
| NU's Contract No.  | : | 01739968031  |
| NU's National ID No.   | : | 19883218819000023  |
| NU Project Source/Reference  | : | Grameen Telecom Trust  |

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

- Mst. Morium Begum (Kamola) is a GB member since May 2, 2007, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for by repairing house, purchasing 2 (two) goats, cultivation, mortgage 32 decimal land, arrangement marriage of her daughter and assisting her son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Shahana Store</i></b>  |
| Address/ Location   | : | Station Bazar, Bonerpara, saghata, Gaibandha   |
| Business Category   | : | General retail & wholesale   |
| Total Investment in BDT                                   | : | Tk. 81,000   |
| Financing   | : | Self Tk. 21,000 (from existing business)<br>Required Investment Tk. 60,000 (as equity) |
| Present salary/drawings from business                     | : | Taka 3,500 (three thousand five hundred)   |
| Proposed Salary (estimates)                               | : | Taka 4,000 (four thousand)   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | From products 20% and betel leaf 30%   |
| (ii) Estimated % of proposed gross profit margin          | : | From products 20% and betel leaf 30%   |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |  |

# ***INFO ON EXISTING BUSINESS OPERATIONS***

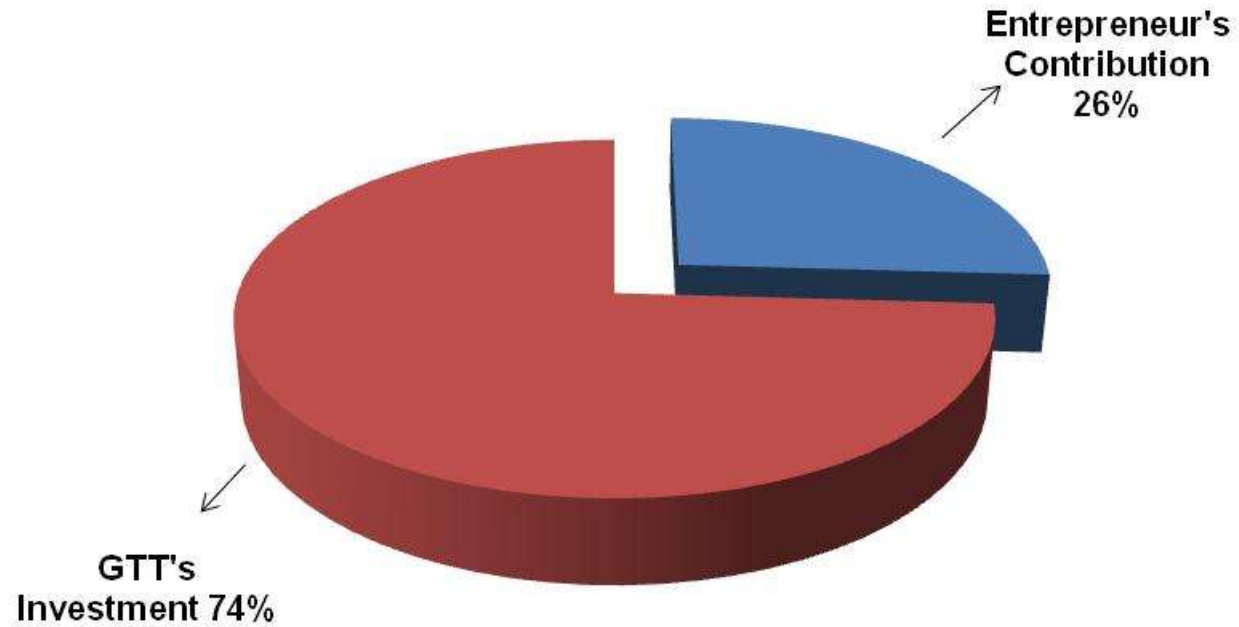
| Particulars                                  | EB (BDT)   |               |                |
|--|------------|---------------|----------------|
|  | Daily      | Monthly       | Yearly         |
| Sales income from products                   | 550        | 15,400        | 184,800        |
| Sales income from betel leaf                 | 350        | 9,800         | 117,600        |
| <b>Total Sales income (A)</b>                | <b>900</b> | <b>25,200</b> | <b>302,400</b> |
| Less: Cost of sales of products              | 440        | 12,320        | 147,840        |
| Less: Cost of betel leaf                     | 245        | 6,860         | 82,320         |
| <b>Less: Total cost of Sales (B)</b>         | <b>685</b> | <b>19,180</b> | <b>230,160</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>215</b> | <b>6,020</b>  | <b>72,240</b>  |
| <b>Less: Operating Cost:</b>                 |            |               |                |
| Electricity bill                             |            | 300           | 3,600          |
| Generator bill                               |            | 150           | 1,800          |
| Shop Rent (self)                             |            | -             | -              |
| Mobile bill                                  |            | 200           | 2,400          |
| Present Salary (Self)                        |            | 3,500         | 42,000         |
| Other Cost (stationary & Entertainment etc.) |            | 300           | 3,600          |
| <b>Non Cash Item:</b>                        |            |               |                |
| Depreciation Expenses                        |            | 85            | 1,015          |
| <b>Total Operating Cost (D)</b>              |            | <b>4,535</b>  | <b>54,415</b>  |
| <b>Net Profit (C-D):</b>                     |            | <b>1,485</b>  | <b>17,825</b>  |

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars</b>   | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|--|--------------------------------|-----------------------|--------------------|
| Investment in products (biscuits, juice, chips, pen, water pot, coal, betel leaf and betel nut etc.) | 5,649                          | 27,000                | 32,649             |
| Investment in Machineries (fan and refrigerator etc.)  | 400                            | 28,000                | 28,400             |
| Cash in hand   | 1,287                          | -                     | 1,287              |
| Debtors  | 4,114                          | -                     | 4,114              |
| Decoration ( fixture and fittings)   | 9,550                          | 5,000                 | 14,550             |
| <b>Total Capital</b>   | <b>21,000</b>                  | <b>60,000</b>         | <b>81,000</b>      |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 21,000
- GTT's Investment BD 60,000
- Total Capital BDT 81,000





# ***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         | 1,000        | 27,997        | 335,966        | 1,200        | 33,597        | 403,160        | 1,320        | 36,956        | 443,476        |
| Estimated sales income from betel leaf       | 400          | 11,204        | 134,452        | 440          | 12,325        | 147,897        | 462          | 12,941        | 155,292        |
| <b>Total estimated Sales income (A)</b>      | <b>1,400</b> | <b>39,202</b> | <b>470,418</b> | <b>1,640</b> | <b>45,921</b> | <b>551,057</b> | <b>1,782</b> | <b>49,897</b> | <b>598,768</b> |
| Less: Cost of sales of products              | 800          | 22,398        | 268,773        | 960          | 26,877        | 322,528        | 1,056        | 29,565        | 354,781        |
| Less: Cost of betel leaf                     | 280          | 7,843         | 94,116         | 308          | 8,627         | 103,528        | 324          | 9,059         | 108,705        |
| <b>Less: Total cost of Sales (B)</b>         | <b>1,080</b> | <b>30,241</b> | <b>362,890</b> | <b>1,268</b> | <b>35,505</b> | <b>426,056</b> | <b>1,379</b> | <b>38,624</b> | <b>463,485</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>320</b>   | <b>8,961</b>  | <b>107,529</b> | <b>372</b>   | <b>10,417</b> | <b>125,001</b> | <b>403</b>   | <b>11,274</b> | <b>135,283</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |              |               |                |              |               |                |
| Electricity bill                             |              | 600           | 7,200          |              | 800           | 9,600          |              | 900           | 10,800         |
| Generator bill                               |              | 150           | 1,800          |              | 200           | 2,400          |              | 200           | 2,400          |
| Shop Rent (self)                             |              | -             | -              |              | -             | -              |              | -             | -              |
| Mobile bill (SMS & Reporting)                |              | 500           | 6,000          |              | 600           | 7,200          |              | 600           | 7,200          |
| Ownership Transfer Fee                       |              | 400           | 2,400          |              | 400           | 4,800          |              | 400           | 4,800          |
| Proposed Salary-Self                         |              | 4,000         | 48,000         |              | 4,500         | 54,000         |              | 4,500         | 54,000         |
| Other Cost (stationary & Entertainment etc.) |              | 300           | 3,600          |              | 500           | 6,000          |              | 700           | 8,400          |
| <b>Non Cash Item:</b>                        |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                        |              | 476           | 5,715          |              | 476           | 5,715          |              | 476           | 5,715          |
| <b>Total Operating Cost (D)</b>              | <b>-</b>     | <b>6,426</b>  | <b>74,715</b>  | <b>-</b>     | <b>7,476</b>  | <b>89,715</b>  | <b>-</b>     | <b>7,776</b>  | <b>93,315</b>  |
| <b>Net Profit (C-D):</b>                     | <b>-</b>     | <b>2,534</b>  | <b>32,814</b>  | <b>-</b>     | <b>2,941</b>  | <b>35,286</b>  | <b>-</b>     | <b>3,497</b>  | <b>41,968</b>  |
| <b>Retained Income</b>                       |              |               | <b>32,814</b>  |              |               | <b>68,100</b>  |              |               | <b>110,068</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<br/>(BDT)</i> | <i>Year 2<br/>(BDT)</i> | <i>Year 3<br/>(BDT)</i> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 60,000                  | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 35,214                  | 40,086                  | 46,768                  |
| 1.3         | Depreciation Expenses                               | 5,715                   | 5,715                   | 5,715                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 31,529                  | 48,530                  |
|             | <b>Total Cash Inflow</b>                            | <b>100,929</b>          | <b>77,330</b>           | <b>101,013</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase                                    | 55,000                  | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 14,400                  | 28,800                  | 28,800                  |
|             | <b>Total Cash Outflow</b>                           | <b>69,400</b>           | <b>28,800</b>           | <b>28,800</b>           |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>31,529</b>           | <b>48,530</b>           | <b>72,213</b>           |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license in his own name
- Experience : 11 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increasing demands;
- The capital of Entrepreneur will be Tk. 131,068 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Theft.

Presented at 6<sup>th</sup> In-house Executive Social Business Design Lab  
on June 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





# ১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।  
অর্থ বৎসরঃ ২০১৪-২০১৫

## ট্রেড লাইসেন্স

বই নম্বর : ০৫  
 লাইসেন্স নম্বর : ১৫৫  
 গাইনেসধারীর নাম : শাহানা স্টোর  
 পিতা/খামী/শ্রোঃ : মোঃ আব্দুল মজিদ মেথ  
 ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।  
 পেশার ধরন : সুদীর ডাকন  
 মেয়াদ : ৩০ শে জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২০০ টাকা (কথায় **৩ বন্দ ৩ বাক্স মাত্র**)

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

  
 চেয়ারম্যান  
 ১০নং বোনারপাড়া ইউপি  
 সাঘাটা, গাইবান্ধা।

মোঃ আব্দুল হান্নান জেহির  
 চেয়ারম্যান  
 ১০নং বোনারপাড়া ইউপি  
 সাঘাটা, গাইবান্ধা।

## সহজ স্বপ্নের পাশ বই

নং মোঃ আব্দুল হান্নান জেহির

নং ১৫০১

নং ১৫

নং ১৫

নং ১৫

নং ১৫

নং ১৫





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

 **নাম:** মোঃ আব্দুল মজিদ শেখ  
**Name:** Md. Abdul Majid Sheikh  
**জন্ম:** মোঃ আব্দুল মজিদ শেখ  
**তারিখ:** মোঃ আব্দুল মজিদ শেখ  
**Date of Birth:** 13 May 1988  
**ID NO:** 19883218819000023

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের অধীনে জাতীয় পরিচয়পত্র আইন, ১৯৮৬ (১৯৮৬ সনের আইন সংখ্যা ১০৬) অনুযায়ী প্রস্তুত করা হয়েছে।  
স্বাক্ষর: মোঃ আব্দুল মজিদ শেখ, জাতীয় পরিচয়পত্র - ১৯৮৬, ঢাকা, বাংলাদেশ

  
জাতীয় পরিচয়পত্র - ১৯৮৬, ঢাকা, বাংলাদেশ



**Thank You**