



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Sree Rajib Chandra Saha</i> Vill: Chilarang, Union: 7 no. Chilarang, Post: Akhanagar, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	19 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 (three) Brothers and 1 (one) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Bharoti Rani Saha
(iii) Father's name	:	Babul Chandra Saha
(iv) GB member's info	:	<i>Branch: Akhanagar, Thakurgaon Centre # 5/mo</i> <i>Loan no.: 5522, Member since May 12, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 21,339
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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.)	:	04 (four) years working experience and last 02 (two) years he is running his own IT support business. He started the business only with Tk. 150,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01794904252
NU's National ID No.	:	19969419431003549
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Bharoti Rani Saha is a GB member since May 12, 2007, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for mortgaging 5 (five) katha land and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rajib Digital Studio</i>
Address/ Location	:	College road, Gobindonagar, Thakurgaon
Total Investment in BDT	:	Tk. 357,000
Financing	:	Self Tk. 207,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 1,500 (one thousand five hundred)
Proposed Salary (estimates)	:	Taka 2,000 (two thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On studio servicing 70%.
(ii) Estimated % of proposed gross profit margin	:	On studio servicing 70% and photocopy 30%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

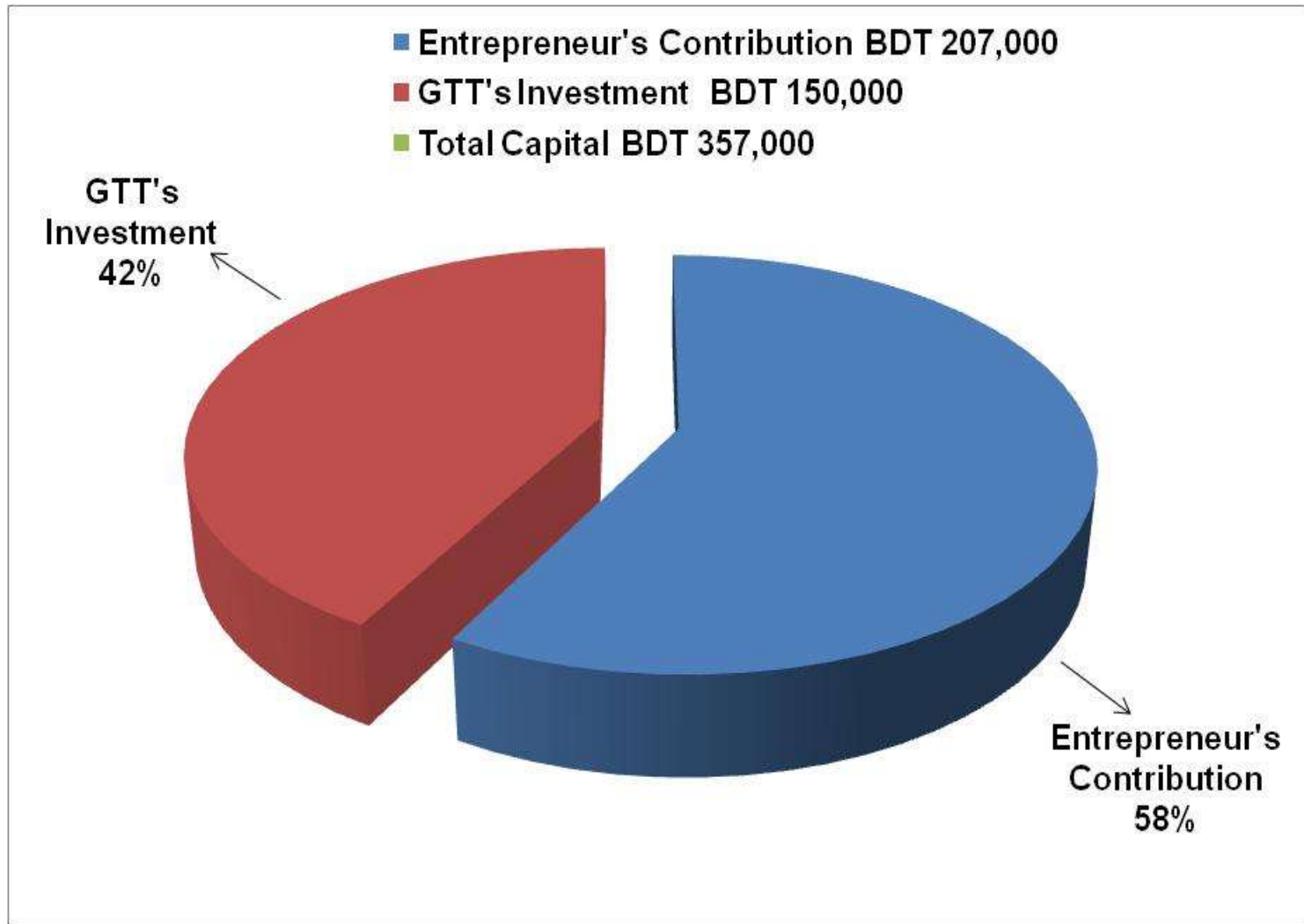
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from studio servicing (A)	600	15,600	187,200
Less: Cost of sales of studio servicing (B)	180	4,680	56,160
Gross Profit (C) [C=(A-B)]	420	10,920	131,040
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Shop Rent		1,800	21,600
Mobile bill		300	3,600
Night Guard bill		100	1,200
Present Salary (Self)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		2,250	27,000
<i>Total Operating Cost (D)</i>		6,850	82,200
Net Profit (C-D):		4,070	48,840

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Machineries (computer set-01, printer - 01, camera-02 and scanner-01 etc.)	Investment in Machineries (photocopy machine - 01 and camera - 01 etc.)	150,000	150,000	300,000
Cash in hand		400	-	400
Decoration (fixture and fittings)		11,600	-	11,600
Advance for shop		45,000	-	45,000
Total Capital		207,000	150,000	357,000

SOURCE OF FINANCE



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 studio's activities	700	18,200	218,400	805	20,930	251,160	886	23,023	276,276
Estimated sales income from photocopy	300	7,800	93,600	345	8,970	107,640	366	9,508	114,098
Total estimated Sales income (A)	1,000	26,000	312,000	1,150	29,900	358,800	1,251	32,531	390,374
Less: Cost of sales of studio's activities	210	5,460	65,520	242	6,279	75,348	266	6,907	82,883
Less: Cost of photocopy	210	5,460	65,520	242	6,279	75,348	256	6,656	79,869
Less: Total cost of Sales (B)	420	10,920	131,040	483	12,558	150,696	522	13,563	162,752
Gross Profit (C) [C=(A-B)]	580	15,080	180,960	667	17,342	208,104	730	18,969	227,623
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		700	8,400
Shop Rent		1,800	21,600		1,800	21,600		1,800	21,600
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Night Guard bill		100	1,200		150	1,800		150	1,800
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self)		2,000	24,000		2,500	30,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		850	10,200
Non Cash Item:									
Depreciation Expenses		4,125	49,500		4,125	49,500		4,125	49,500
Total Operating Cost (D)	-	10,725	122,700	-	11,675	140,100	-	11,825	141,900
Net Profit (C-D):	-	4,355	58,260	-	5,667	68,004	-	7,144	85,723
Retained Income			58,260			126,264			211,987

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	64,260	80,004	97,723
1.3	Depreciation Expenses	49,500	49,500	49,500
1.4	Opening Balance of Cash Surplus	-	77,760	135,264
	Total Cash Inflow	263,760	207,264	282,487
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	77,760	135,264	210,487

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family):0
- Future employment: 0
- Trade license of business in his own name
- Experience : 6 Yrs.

WEAKNESS

- Can not supply services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 418,987 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 9th In-house Executive Social Business Design Lab
on August 13, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ
 জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
 ৭নং চিলারং ইউনিয়ন পরিষদ
 ঠাকুরগাঁও সদর, ঠাকুরগাঁও।

ফর্ম নং-৫

জন্ম সনদ

বিবি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিসর) বিবিএস, ২০০৬
 (জন্ম নিবন্ধন বহিঃইতে উদ্ধৃত)

নিবন্ধন বহিঃ নং:

নিবন্ধন তারিখ: ২৮/০৪/২০০৭ ইং সনদ ইস্যুর তারিখ: ২৪/০২/২০১৫ ইং

বাড়ির পরিচিতি নং:

নাম: শ্ৰীমতী সঞ্জিবা চন্দ্র শাহা লিঙ্গ: পুরুষ

জন্ম তারিখ: সংখ্যায় (খ্রি): ০৯/১০/১৯৯৬ ইংরেজী

কথায় (খ্রি): নর অজিতের ত্রিংশত তিরানব্বই ইংরেজী

জন্মস্থান: গ্রামঃ চিলারং, ডাকঘরঃ আখানগর, উপজেলাঃ ঠাকুরগাঁও সদর,

জেলা: ঠাকুরগাঁও।

পিতার নাম: সদ্রা চন্দ্র শাহা জাতীয়তা: বাংলাদেশী।

মাতার নাম: ভারতী রানী শাহা জাতীয়তা: বাংলাদেশী।

স্থায়ী ঠিকানা: গ্রামঃ চিলারং, ডাকঘরঃ আখানগর, উপজেলাঃ ঠাকুরগাঁও সদর,

জেলা: ঠাকুরগাঁও বাংলাদেশ।

নিবন্ধকের কার্যালয়ের সীলমোহর

 (নিবন্ধকের স্বাক্ষর ও নামসহ সীল)
 ৭নং, চিলারং ইউনিয়ন পরিষদ
 ঠাকুরগাঁও সদর।

* প্রথম চার অঙ্ক বাড়ির জন্ম পরবর্তী সাত অঙ্ক কোড ও শেষ অঙ্ক ধরা ক্রমিক।

Thank You