



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

Name and address	:	<b>Mst. Rosana Begum</b> Vill: Chorui godi, Union: Amzankhor , Post: Hironmari hat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	30 Years
Marital status	:	Married
Children	:	1 (one) Son and 2 (two) Daughters
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	:	Mst. Jolekha Begum
(iii) Father's name	:	Md. Serajul Islam
(iv) GB member's info	:	<i>Branch: Boro Palash Bari, Baliadangi, Thakurgaon Centre # 13/mo Loan no.: 1616, Member since July 05, 2004 First loan: Tk. 10,000 Existing loan: Tk. 30,000 , Outstanding loan: Tk. 2,740</i>
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	:	H.S.C (pass)
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.)	:	10 (ten) years experience is running her own livestock business. She started the business only with Tk. 10,000.  : She has on hand training.
Other Own/Family Sources of Income	:	Her husband's income from business (grocery shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01705864965
NU's National ID No.	:	9410810634809
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Jolekha Begum is a GB member since July 05, 2004, at first she took GB loan BDT 10,000(ten thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in business (carpet).
- 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>Mahafuz Dairy Firm</i></b>
Address/ Location	:	Chorui godi, School hat, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 258,000
Financing	:	Self Tk. 108,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 600 (six hundred)
Proposed Salary (estimates)	:	Taka 1,000 (one thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On milk 70%.
(ii) Estimated % of proposed gross profit margin	:	On milk 70%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Milk (6 kg X Tk.30) (A)	180	4,680	32,760
<b>Less: Cost of food (B)</b>	<b>36</b>	<b>936</b>	<b>11,232</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>144</b>	<b>3,744</b>	<b>21,528</b>
<b><i>Less: Operating Cost:</i></b>			
Mobile bill		300	3,600
Medical Cost		500	6,000
Present Salary (Self)		600	7,200
Other Cost & Entertainment		100	1,200
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		100	1,200
<b><i>Total Operating Cost (D)</i></b>		<b>1,600</b>	<b>19,200</b>
<b>Net Profit (C-D):</b>		<b>2,144</b>	<b>2,328</b>

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

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in Cattle (domestic cows - 04 and calf - 02 etc)	Australian Cow (Fijian) - 01	95,000	130,000	225,000
Cash in hand		1,000	-	1,000
Water motor		-	20,000	20,000
Cowshed		12,000	-	12,000
<b>Total Capital</b>		<b>108,000</b>	<b>150,000</b>	<b>258,000</b>

# ***SOURCE OF FINANCE***

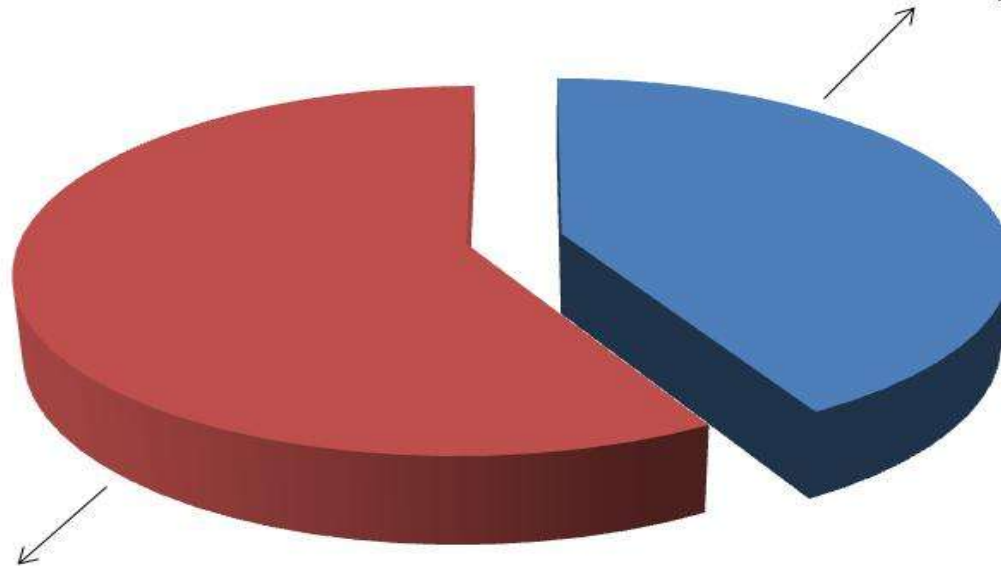
■ Entrepreneur's Contribution BDT 108,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 258,000

Entrepreneur's  
Contribution  
42%

GTT's  
Investment  
58%





# **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 of Milk (18 kg X Tk.30)(A)	600	15,600	109,200	750	19,500	136,500	825	21,450	150,150
Estimated sales of calf/cow			30,000			70,000			105,000
<b>Total sales of milk &amp; calf/cow (A)</b>	<b>600</b>	<b>15,600</b>	<b>139,200</b>	<b>750</b>	<b>19,500</b>	<b>206,500</b>	<b>825</b>	<b>21,450</b>	<b>255,150</b>
<b>Less: Cost of food (B)</b>	<b>180</b>	<b>4,680</b>	<b>56,160</b>	<b>225</b>	<b>5,850</b>	<b>70,200</b>	<b>248</b>	<b>6,435</b>	<b>77,220</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>420</b>	<b>10,920</b>	<b>83,040</b>	<b>525</b>	<b>13,650</b>	<b>136,300</b>	<b>578</b>	<b>15,015</b>	<b>177,930</b>
<b>Less: Operating Cost:</b>									
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Medical Cost		1,500	18,000		2,000	24,000		2,000	24,000
Proposed Salary-Self		1,000	12,000		1,500	18,000		1,500	18,000
Other Cost & Entertainment		300	3,600		500	6,000		700	8,400
<b>Non Cash Item:</b>									
Depreciation Expenses		267	3,200		267	3,200		267	3,200
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>4,667</b>	<b>50,000</b>	<b>-</b>	<b>5,867</b>	<b>70,400</b>	<b>-</b>	<b>6,067</b>	<b>72,800</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>6,253</b>	<b>33,040</b>	<b>-</b>	<b>7,783</b>	<b>65,900</b>	<b>-</b>	<b>8,948</b>	<b>105,130</b>
<b>Retained Income</b>			<b>33,040</b>			<b>98,940</b>			<b>204,070</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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<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)	39,040	77,900	117,130
1.3	Depreciation Expenses	3,200	3,200	3,200
1.4	Opening Balance of Cash Surplus	-	6,240	15,340
	<b>Total Cash Inflow</b>	<b>192,240</b>	<b>87,340</b>	<b>135,670</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Cow & motor Purchase	150,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>6,240</b>	<b>15,340</b>	<b>63,670</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (husband)  
Others (beyond family):0
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 10 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of dairy firm;
- Increase of demand
- The capital of Entrepreneur will be Tk. 312,070 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Epidemic;
- Theft;
- Shortage of food

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
On August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

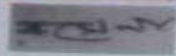
Pictures







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



নাম: মোছাঃ রসেনা বেগম  
Name: Ms. Rosana Begum  
পামী: আব্দুর রাহ্মাক  
মাতা: জুলেখা বেগম  
Date of Birth: 01 Jan 1985  
ID NO: 9410810634809



উপজেলা (উপি-২১)  
পরিশিষ্ট-১৩

ইউ/পি বারম-১৩

পরিশিষ্ট-১৩

## ট্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়  
উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৪-২০১৫

বহি নং- ০৩ ক্রমিক নং- 92

লাইসেন্স নং- ৭২ /২০১৪-২০১৫ তারিখ- ২৫/০৪/১৫

ব্যবসা প্রতিষ্ঠানের নাম..... মাছজুতা গুটি কার্ন

মালিক প্রোপাইটারের নাম..... ব. বেগম

প্রভা/স্বামীর নাম..... মোঃ আব্দুর রাহ্মাক

থানা..... হুইকতি টাঙ্গা ডাকঘর- হুইকতি টাঙ্গা

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ..... গুটি কার্ন

..... ২৫/০৪/২০১৫ ..... ইং তারিখ পর্যন্ত মালবৎ।

ফি প্রদানের পরিমাণ..... ২০০/- টাকা।

কথায়..... হুইকতি টাঙ্গা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা.....

২০১৪-২০১৫ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ..... ২৫/০৪/১৫

মোঃ শেখ আব্দুর আলী  
৭নং আমজানখোর ইউনিয়ন পরিষদ  
বালিয়াডাঙ্গী, ঠাকুরগাঁও।  
ফোননং : ০১৭০৮৪৩২১০৩





**Thank You**