



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

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b>Md. Shahin Alam</b><br>Vill: Godkhali, Union: Godkhali, Post: Godkhali, Upazila: Jhikargacha, District: Jessore.   |
| Age                              | : | 28 years  |
| Marital status                   | : | Married   |
| Children                         | : | Nil.  |
| No. of siblings:                 | : | 02 (two) Brothers and 02 (Two) 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               | : | Asina Begum   |
| (iii) Father's name              | : | Md. Abul Kasem  |
| (iv) GB member's info            | : | <i>Branch: Godkhali, Jhikargacha, Jessore, Centre # 3/mo, Loan no.: 3231, Member since October 25, 2008</i><br>First loan: Tk. 5,000<br>Existing loan: 25,000, Outstanding loan: Tk. 17,400 |
| 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  |
| 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.) | : | 08 (Eight) years experience is running his own business. He started the business only with Tk. 5,000 (Five thousand).<br><br>: He has on hand training.<br><br>: |
| Other Own/Family Sources of Income  | : | His father is a Truck driver and another income from agriculture.  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| NU's Contact No.  | : | 01962042442  |
| NU's National ID No.  | : | 4112335857032  |
| NU Project Source/Reference   | : | Grameen Telecom Trust  |

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

- Asina Begum is a GB member since October 25, 2008 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for Cultivation and assisting her Son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the business of her Son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b>Shahin Cosmetics</b>  |
| Address/ Location   | : | Godkhali, Jhikargacha bazar, Jessore.  |
| Total Investment in BDT                                   | : | Tk. 472,000  |
| Financing   | : | Self Tk. 372,000 (from existing business)<br>Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 6,000 (Six thousand)   |
| Proposed Salary   | : | BDT 7,000 (Seven thousand)   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On an Average 13%  |
| (ii) Estimated % of proposed gross profit margin          | : | On an Average 13%  |
| (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        | 84,000        | 1,008,000      |
| Less: Cost of Sales (Purchase product) (B)   | <b>2,610</b> | <b>73,080</b> | <b>876,960</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>390</b>   | <b>10,920</b> | <b>131,040</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |
| Electricity bill                             |              | 200           | 2,400          |
| Generator bill                               |              | 300           | 3,600          |
| Night Guard bill                             |              | 50            | 600            |
| Shop rent                                    |              | 500           | 6,000          |
| Mobile bill                                  |              | 300           | 3,600          |
| Conveyance bill                              |              | 1,000         | 12,000         |
| Present Salary (Family & Self)               |              | 6,000         | 72,000         |
| Other Cost (stationary & Entertainment etc.) |              | 700           | 8,400          |
| <b>Non Cash Item:</b>                        |              |               |                |
| Depreciation Expenses                        |              | 391           | 4,695          |
| <b>Total Operating Cost (D)</b>              |              | <b>9,441</b>  | <b>113,295</b> |
| <b>Net Profit (C-D):</b>                     |              | <b>1,479</b>  | <b>17,745</b>  |

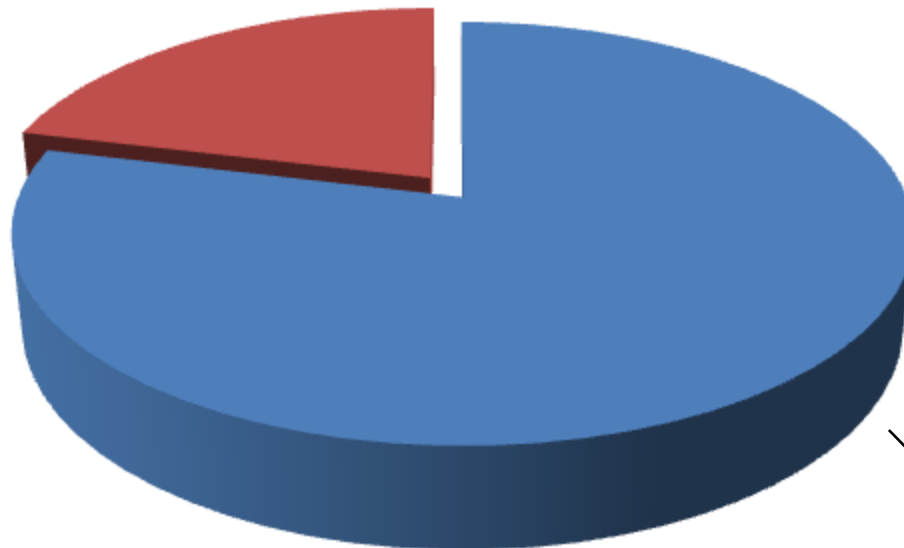
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| Particulars  |  | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|--|-------------------------|----------------|----------------|
| Existing   | Proposed   |                         |                |                |
| Investment in products (Cosmetics item and Stationary item etc.) | Investment in products (Cosmetics item and Stationary item etc.) | 297,689                 | 100,000        | 397,689        |
| Cash in hand   |  | 11,754                  | -              | 11,754         |
| Decoration ( fixture and fittings)                               |  | 31,300                  | -              | 31,300         |
| Debtors (Since May, 2015 to present)                             |  | 21,257                  | -              | 21,257         |
| Creditors (Since June, 2015 to present)                          |  | (40,000)                | -              | (40,000)       |
| Advance for Shop   |  | 50,000                  | -              | 50,000         |
| <b>Total Capital</b>   |  | <b>372,000</b>          | <b>100,000</b> | <b>472,000</b> |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 372,000
- GTT's Investment BDT 100,000
- Total Capital BDT 470,000

GTT's Investment  
21%



Entrepreneur's  
Contribution 79%



# ***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)     | 4,500        | 126,000        | 1,512,000        | 5,175        | 144,900        | 1,738,800        | 5,693        | 159,390        | 1,912,680        |
| Less: Cost of Sales (Purchase product) (B)   | <b>3,915</b> | <b>109,620</b> | <b>1,315,440</b> | <b>4,502</b> | <b>126,063</b> | <b>1,512,756</b> | <b>4,952</b> | <b>138,669</b> | <b>1,664,032</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>585</b>   | <b>16,380</b>  | <b>196,560</b>   | <b>673</b>   | <b>18,837</b>  | <b>226,044</b>   | <b>740</b>   | <b>20,721</b>  | <b>248,648</b>   |
| <b>Less: Operating Cost:</b>                 |              |                |                  |              |                |                  |              |                |                  |
| Electricity bill                             |              | 300            | 3,600            |              | 350            | 4,200            |              | 350            | 4,200            |
| Generator bill                               |              | 300            | 3,600            |              | 350            | 4,200            |              | 350            | 4,200            |
| Night Guard bill                             |              | 50             | 600              |              | 50             | 600              |              | 100            | 1,200            |
| Shop rent                                    |              | 500            | 6,000            |              | 500            | 6,000            |              | 500            | 6,000            |
| Mobile bill (SMS & Reporting)                |              | 500            | 6,000            |              | 600            | 7,200            |              | 600            | 7,200            |
| Conveyance bill                              |              | 1,200          | 14,400           |              | 1,400          | 16,800           |              | 1,900          | 22,800           |
| Ownership Transfer Fee                       |              | 667            | 4,000            |              | 667            | 8,000            |              | 667            | 8,000            |
| Proposed Salary-Self                         |              | 7,000          | 84,000           |              | 8,000          | 96,000           |              | 8,000          | 96,000           |
| Other Cost (stationary & Entertainment etc.) |              | 750            | 9,000            |              | 950            | 11,400           |              | 950            | 11,400           |
| <b>Non Cash Item:</b>                        |              |                |                  |              |                |                  |              |                |                  |
| Depreciation Expenses                        |              | 391            | 4,695            |              | 391            | 4,695            |              | 391            | 4,695            |
| <b>Total Operating Cost (D)</b>              | -            | <b>11,658</b>  | <b>135,895</b>   | -            | <b>13,258</b>  | <b>159,095</b>   | -            | <b>13,808</b>  | <b>165,695</b>   |
| <b>Net Profit (C-D):</b>                     | -            | <b>4,722</b>   | <b>60,665</b>    | -            | <b>5,579</b>   | <b>66,949</b>    | -            | <b>6,913</b>   | <b>82,953</b>    |
| <b>Retained Income</b>                       |              |                | <b>60,665</b>    |              |                | <b>127,614</b>   |              |                | <b>210,567</b>   |

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

2. **Investment Payback schedule:** Quarterly installment would also include 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<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 100,000                 | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 64,665                  | 74,949                  | 90,953                  |
| 1.3         | Depreciation Expenses                               | 4,695                   | 4,695                   | 4,695                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 45,360                  | 77,004                  |
|             | <b>Total Cash Inflow</b>                            | <b>169,360</b>          | <b>125,004</b>          | <b>172,652</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase                                    | 100,000                 | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 24,000                  | 48,000                  | 48,000                  |
|             | <b>Total Cash Outflow</b>                           | <b>124,000</b>          | <b>48,000</b>           | <b>48,000</b>           |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>45,360</b>           | <b>77,004</b>           | <b>124,652</b>          |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father)  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- he has on hand training;
- Good Reputation;
- Skilled and working experiences (8yrs).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Have some fixed customers (regular basis);
- The Capital of the entrepreneur will be BDT 582,567 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 14<sup>th</sup> In-house Executive Social Business Design Lab  
On September 16, 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



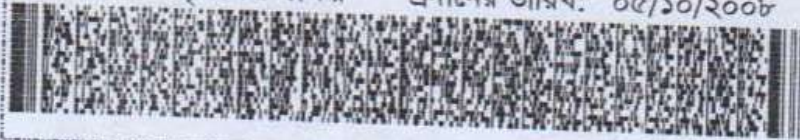
নাম: মোঃ শাহীন আলম  
Name: Md. Shahin Alam  
পিতা: মোঃ আবুল কাশেম  
মাতা: মোছাঃ আছিয়া বেগম  
Date of Birth: 01 Jan 1987

ID NO: 4112335857032

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: গদখালী, গদখালী, ডাকঘর: গদখালী - ৭৪২০, ঝিকরগাছা, যশোর

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৫/১০/২০০৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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NATIONAL ID CARD / জাতীয় পরিচয় পত্র



আছিয়া বেগম

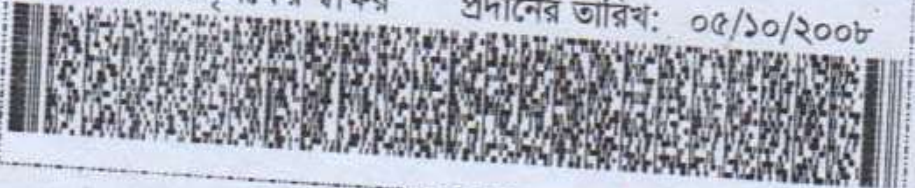
নাম: মোছাঃ আছিয়া বেগম  
Name: Mst. Asia Begum  
স্বামী: মোঃ আবুল কাশেম  
মাতা: মোছাঃ হালিমা বেগম  
Date of Birth: 10 Apr 1967

ID NO: 4112335857036

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: গদখালী, গদখালী, ডাকঘর: গদখালী - ৭৪২০, ঝিকরগাছা, যশোর

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৫/১০/২০০৮



# ৪নং গদখালী ইউনিয়ন পরিষদ

(ইউ.পি.ফরম নং ৭(১২/১ ধারা অনুযায়ী)

উপজেলাঃ ঝিকরগাছা, জেলাঃ যশোর।

বহি নম্বর-

লাইসেন্স নং

946

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম, মেসার্স

কমর্সিয়াল কমপোর্টমেন্ট

মালিকের নাম

কমর্সিয়াল কমপোর্টমেন্ট

পিতা / স্বামীর নাম

ঠিকানা

গদখালী, ঝিকরগাছা

উপজেলা : ঝিকরগাছা, জেলা : যশোর।

পেশার ধরণ

কমর্সিয়াল এবং স্টোর

২০১৫ - ২০১৬ অর্থ বছর পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

২০০/- কথায় বিনামূল্যে

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ইউনিয়নে চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো

তারিখ ০৬/০৯/২০১৫

এম. এম. মোস্তাফিজ  
সচিব  
৪নং গদখালী ইউনিয়ন পরিষদ  
ঝিকরগাছা, যশোর।

স্বাক্ষরিত মোস্তাফিজ  
উপজেলা পরিষদ  
ঝিকরগাছা, যশোর।



গ্রামীণ ব্যাংক

শাখা

সহজ কৃষি / গ্রামীণ  
সহজ কৃষি / গ্রামীণ

সহজ ঋণের পাশ বই

নাম ..... আব্দুল হামিদ / আব্দুল হামিদ

স্বাক্ষর নং ..... ৬২৬৩/৩

গ্রুপ নং .....

কেন্দ্র নং ..... ৩/২

কেন্দ্রের নাম ..... সহজ ঋণের দোয়া

বই ইস্যুর তারিখ ..... ২৩/৭/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর ..... মহম্মদ



**Thank You**