



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

Name and address	:	<b>Md. Alamgir Hossain</b> Vill: Sodirali, Union: Gadkhali, Post: Gadkhali, Upazila: Jhikorgacha, District: Jessore.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter.
No. of siblings:	:	02 (Two) 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	:	Jaynab Bibi
(iii) Father's name	:	Late Shukur Ali
(iv) GB member's info	:	<i>Branch: Gadkhali, Jessore, Centre # 31/mo,</i> <i>Loan no.: 3417/1, Member since February 22, 2007</i> First loan: Tk. 12,000 Existing loan: Nil, Last loan: Tk. 12,000
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	:	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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 30,000 (Thirty Thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His brother income from grocery business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01943760506
NU's National ID No.	:	4112335862741
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Jaynab Bibi is a GB member since February 22, 2007 at first she took GB loan BDT 12,000 (twelve thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in grocery business.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Alamgir Store</i></b>
Address/ Location	:	Gadkhali Bazar, Jhikorgacha, Jessore.
Total Investment in BDT	:	Tk. 466,000
Financing	:	Self Tk. 316,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 10%
(ii) Estimated % of proposed gross profit margin	:	On an Average 10%
(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)	6,000	168,000	2,016,000
Less: Cost of Sales (Purchase product) (B)	5,400	151,200	1,814,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Generator Bill		150	1,800
Night Guard bill		70	840
Shop Rent		400	4,800
Mobile bill		300	3,600
Conveyance bill		1,200	14,400
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		167	2,000
<b>Total Operating Cost (D)</b>		<b>8,287</b>	<b>99,440</b>
<b>Net Profit (C-D):</b>		<b>8,513</b>	<b>102,160</b>
<b>Retained Income</b>			

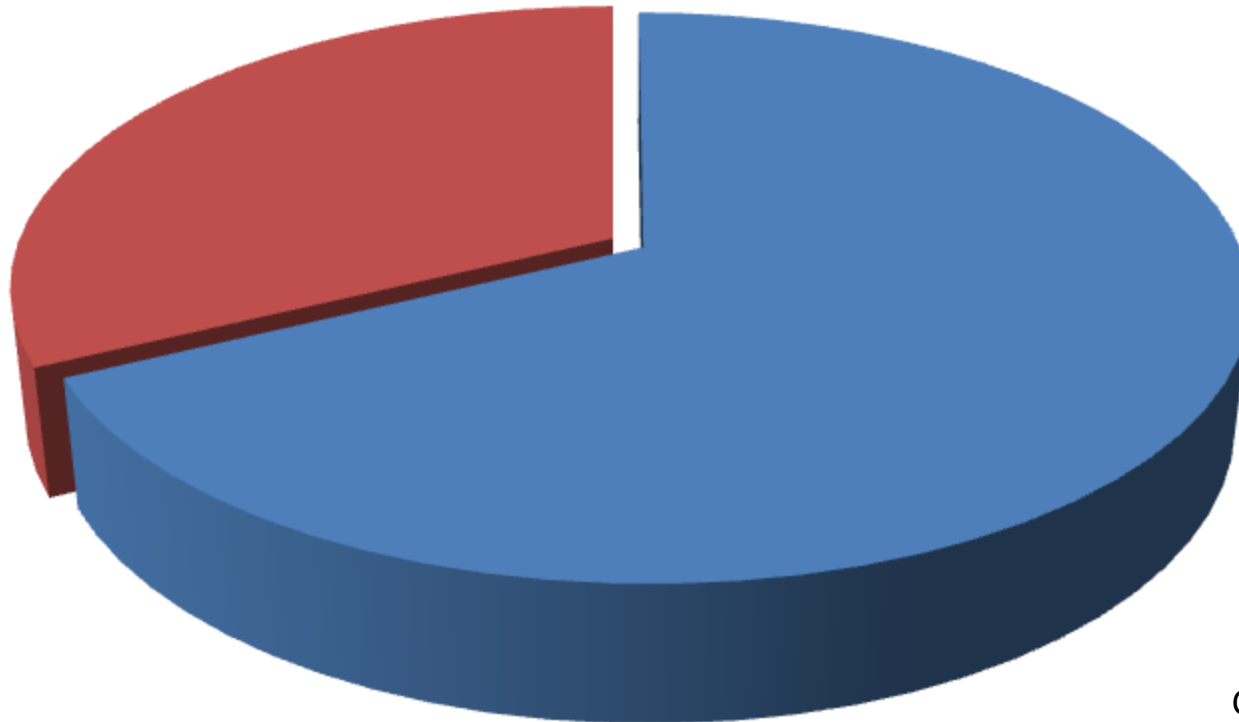
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (Rice, pulse, flour, oil, egg, sugar, soap, onion, garlic, chocolate and bakery item, soft drinks etc.)	Investment in grocery products.	194,000	150,000	344,000
Investment in Machineries (Weight balance set-1, Weight machine-1. etc )		8,500	-	8,500
Cash in hand		4,500	-	4,500
Decoration ( fixture and fittings)		2,000	-	2,000
Debtors (Since April, 2015 to present)		58,000	-	58,000
Creditors (Since April, 2015 to present)		(21,000)	-	(21,000)
Advance for Shop		70,000	-	70,000
<b>Total Capital</b>		<b>316,000</b>	<b>150,000</b>	<b>466,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 316,000
- GTT's Investment BDT 150,000
- Total Capital BDT 466,000

GTT's Investment  
32%



Entrepreneur's  
Contribution 68%



# ***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)	8,500	237,989	2,855,866	10,200	285,610	3,427,324	11,730	328,452	3,941,423
Less: Cost of Sales (Purchase product) (B)	7,650	214,190	2,570,279	9,180	257,049	3,084,592	10,557	295,607	3,547,281
<b>Gross Profit (C) [C=(A-B)]</b>	<b>850</b>	<b>23,799</b>	<b>285,587</b>	<b>1,020</b>	<b>28,561</b>	<b>342,732</b>	<b>1,173</b>	<b>32,845</b>	<b>394,142</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		700	8,400
Generator Bill		250	3,000		300	3,600		350	4,200
Night Guard bill		120	1,440		170	2,040		220	2,640
Shop (Self)		600	7,200		800	9,600		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance bill		1,700	20,400		2,200	26,400		2,700	32,400
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,200	14,400		1,500	18,000
<b>Non Cash Item:</b>									
Depreciation Expenses		167	2,000		167	2,000		167	2,000
<b>Total Operating Cost (D)</b>	-	<b>11,737</b>	<b>134,840</b>	-	<b>14,037</b>	<b>168,440</b>	-	<b>16,337</b>	<b>196,040</b>
<b>Net Profit (C-D):</b>	-	<b>12,062</b>	<b>150,747</b>	-	<b>14,524</b>	<b>174,292</b>	-	<b>16,509</b>	<b>198,102</b>
<b>Retained Income</b>			<b>150,747</b>			<b>325,039</b>			<b>523,141</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.)**

<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)	156,747	186,292	210,102
1.3	Depreciation Expenses	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	122,747	239,039
	<b>Total Cash Inflow</b>	<b>308,747</b>	<b>311,039</b>	<b>451,141</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase (Grocery item)	150,000	-	-
2.2	Investment Payback 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>122,747</b>	<b>239,039</b>	<b>379,141</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- he has on hand training;
- Skilled and working experiences (10yrs).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 839,141 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 আলমগীর হোসেন  
 Name: Md. Alamgir Hossain  
 পিতা: খুররুজ্জামান  
 মাতা: মোহাঃ মাহনাব বিবি  
 Date of Birth: 16 Nov 1983  
**ID NO: 4112335862741**

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি সঠিক ভাবে  
 ব্যবহার করতে হবে। অন্যভাবে ব্যবহার করা হলে আইনগত ব্যবস্থা নেওয়া হবে।  
 ঠিকানা: গণসংস্কৃতি, মন্ত্রণালয়, মতিঝিল, ঢাকা-১০০। ফোন: ৯৬২০।

রক্তের গ্রুপ / Blood Group: **B+**

*Md. Alamgir Hossain*  
 প্রদানকারী কর্মসূচকের নাম: প্রদানের তারিখ: ০৪/১০/২০১৮



বাংলাদেশ বিবিএন কমিশন  
 জাতীয় পরিচয় পত্র



নাম: মোঃ আলমগীর হোসেন  
 মাতা: মোহাঃ মাহনাব বিবি  
 পিতা: খুররুজ্জামান  
 বয়স: ৩৬

জাতীয় পরিচয়পত্র, ৩৬-০০, ইতিমধ্যে-প্রদান  
 স্থান: মতিঝিল, ঢাকা-১০০।



০৪ JAN 2019

এই পরিচয়পত্র সংরক্ষণযোগ্য নহে।



# ৪নং গদখালী ইউনিয়ন পরিষদ

(ইউ.পি.ফরম নং ৭(১২/১ ধারা অনুযায়ী)

উপজেলাঃ ঝিকরগাছা, জেলাঃ যশোর।

বহি নম্বর- ১৭  
লাইসেন্স নং



৫৫০

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম, মেন্সার্স

আব্দুল হকের হোটেল

মালিকের নাম

শ্রীঃ আব্দুল হকের হোটেল

পিতা / স্বামীর নাম

শ্রীঃ মুহুর আলী

ঠিকানা

গাভেরুলী বাজার

উপজেলা : ঝিকরগাছা, জেলা : যশোর।

পেশার ধরণ

খুদী

২০১৪-২০১৫

অর্থ বছর পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

১০০/-

কথায়

বুজ মত চিন্তা মূল্য

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

তারিখ সাওদা ২০১৪ ই

১৭/০২/১৪

শাহজাহান হক  
চেয়ারম্যান  
৪নং গদখালী ইউনিয়ন পরিষদ  
ঝিকরগাছা, যশোর-৬৩১০৩।









**Thank You**