



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamrul Islam Vill: Hetompur, Union: 7 no. Latifpur, Post: Jaygir Hat, Upazila: Mithapukur, District: Rangpur.
Age	:	25 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Lutfa Begum
(iii) Father's name	:	Md. Rezaul Miah
(iv) GB member's info	:	<i>Branch: Jaygir Hat, Mithapukur, Rangpur Centre # 30/po, Loan no.: 2489, Member since July 17, 2008 First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 20,910</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Class Eight
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 experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : 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 Contact No.	:	01723180629
NU's National ID No.	:	19908515867000083
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Rezaul Miah is a GB member since July 17, 2008 at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized it for household Purposes and assisting his son (entrepreneur) in existing business.
- Finally GB loan helped his to improve economic condition, livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Kamruzzaman Store</i>
Address/ Location	:	Jaygir Bus Stand, Mithapukur, Rangpur
Total Investment in BDT	:	Tk. 218,900
Financing	:	Self Tk. 168,900 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two Thousand)
Proposed Salary	:	BDT 2,500 (Two Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 17%
(ii) Estimated % of proposed gross profit margin	:	On products 17%
(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)	1,500	42,000	504,000
Less: Cost of Sales (Product Purchase) (B)	1,245	34,860	418,320
Gross Profit (C) [C=(A-B)]	255	7,140	85,680
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Night Guard bill		300	3,600
Mobile bill		300	3,600
Conveyance bill		500	6,000
Shop Rent		1,000	12,000
Present Salary (Family & Self)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		63	760
Total Operating Cost (D)		5,313	63,760
Net Profit (C-D):		1,827	21,920

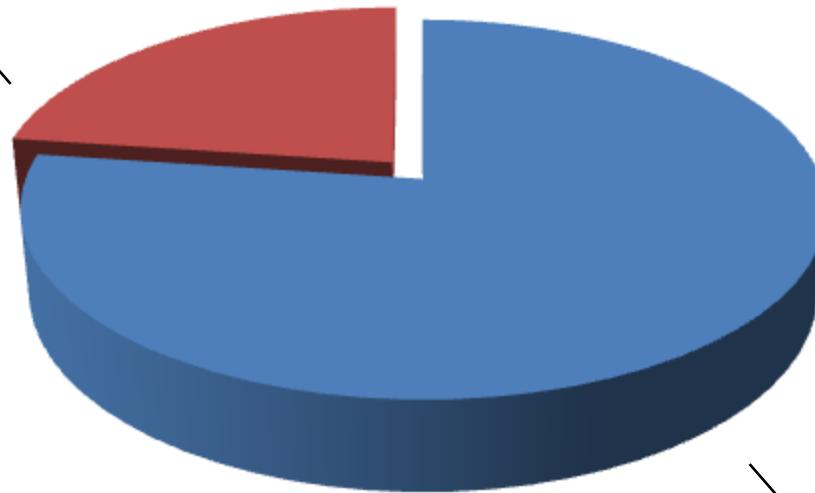
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Soft drinks, confectionary and betel leaf, betel nut etc.)	Investment in products (Confectionary item etc)	68,216	50,000	118,216
Cash in hand		1,951	-	1,951
Investment in Machineries (Fan, light etc.)		800	-	800
Decoration (fixture and fittings)		6,800	-	6,800
Advance for Shop		100,000	-	100,000
Debtors (Since March, 2015 to at Present)		12,043	-	12,043
GB Outstanding Loan		(20,910)	-	(20,910)
Total Capital		168,900	50,000	218,900

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 168,900
- GTT's Investment BDT 50,000
- Total Capital BDT 218,900

GTT's Investment
23%



Entrepreneur's
Contribution
77%

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)	3,000	84,000	1,008,000	3,450	96,600	1,159,200	3,968	111,090	1,333,080
Less: Cost of Sales (B)	2,490	69,720	836,640	2,864	80,178	962,136	3,293	92,205	1,106,456
Gross Profit (C) [C=(A-B)]	510	14,280	171,360	587	16,422	197,064	674	18,885	226,624
Less: Operating Cost:									
Electricity bill		550	6,600		600	7,200		700	8,400
Generator bill		150	1,800		200	2,400		200	2,400
Night Guard bill		300	3,600		330	3,960		330	3,960
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance bill		800	9,600		800	9,600		1,000	12,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		2,500	30,000		3,500	42,000		4,500	54,000
Proposed Salary-(Assistant-01)		4,000	48,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
Non Cash Item:									
Depreciation Expenses		63	760		63	760		63	760
Total Operating Cost (D)	-	11,197	132,360	-	12,627	151,520	-	14,427	173,120
Net Profit (C-D):	-	3,083	39,000	-	3,795	45,544	-	4,459	53,504
Retained Income			39,000			84,544			138,048

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	41,000	49,544	57,504
1.3	Depreciation Expenses	760	760	760
1.4	Opening Balance of Cash Surplus	-	8,850	35,154
	Total Cash Inflow	91,760	59,154	93,418
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	GB Outstanding Loan	20,910		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	82,910	24,000	24,000
3.0	Total Cash Surplus	8,850	35,154	69,418

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 306,948 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 14th In-house Executive Social Business Design Lab
On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







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বসম্ভ

বঙ্গবন্ধু স্মরণ সমিতি, ঢাকা: ১০০০১০
সং: ১০০০১০, ডাক: ১০০০১০, ই-মেইল: ১০০০১০

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নিবন্ধ

বঙ্গবন্ধু স্মরণ সমিতি, আমিন মন্ডল
সং: ১০০০১০, ডাক: ১০০০১০, ই-মেইল: ১০০০১০

আমি এই মর্মে সত্যায়িত করছি যে,

আমি: আমিন মন্ডল কর্তৃক স্বাক্ষরিত '৩৩' নম্বর
একটি স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি
বঙ্গবন্ধু স্মরণ সমিতি, ১' ঢাকা: ১০০০১০
সং: ১০০০১০ ডাক: ১০০০১০, ই-মেইল: ১০০০১০
নম্বর ৩৩৩৩ স্মরণ সমিতি ৩৩, ৩৩, ৩৩ (একমাত্র)
একটি স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি
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৩৩, ৩৩, ৩৩ (একমাত্র) স্মরণ সমিতি
৩৩, ৩৩, ৩৩ (একমাত্র) স্মরণ সমিতি

আমি এই মর্মে সত্যায়িত করছি যে, বঙ্গবন্ধু স্মরণ
সমিতি '৩৩' নম্বর স্মরণ সমিতি '৩৩' নম্বর
একটি স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি
সং: ৩৩৩৩, ডাক: ৩৩৩৩, ই-মেইল: ৩৩৩৩
একটি স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি
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বঙ্গবন্ধু স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি
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একটি স্মরণ সমিতি '৩৩' নম্বর স্মরণ সমিতি -
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স্মরণ সমিতি '৩৩'



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ কামরুল ইসলাম

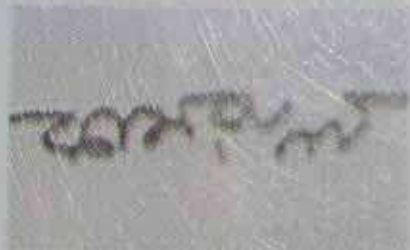
Name: Md Kamrul Islam

পিতা: মোঃ রেজাউল করিম

মাতা: মোছাঃ লুৎফা বেগম

Date of Birth: **17 Dec 1990**

ID NO: **19908515867000083**





Thank You