



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Ruhol Amin</i> Vill: Sahebabad, Union: Sahebabad, Post: Sahebabad, Upazila: Brahmanpara, District: Comilla.
Age	:	29 years
Marital status	:	Unmarried
Children	:	N/A
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	:	Mst. Parul Akther
(iii) Father's name	:	Md. Abul Hashem
(iv) GB member's info	:	<i>Branch: Brahmanpara, Comilla, Centre # 09/mo, Loan no.: 1372/1, Member since January 01, 2000 First loan: Tk. 3,000 Existing loan: Tk. 150,000, Outstanding loan: Tk. 36,400</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	:	S.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 experiences is running his own business. He started the business with BDT 70,000 (Seventy thousand). : He has on hand training
Other Own/Family Sources of Income	:	His other's income from renting shop. His father's income from agriculture & His eldest brother's income from foreign remittance (Bahrain).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01935452145
NU's National ID No.	:	19861911582000038
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Parul Akther is a GB member since January 01, 2000 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing cow and assisting her son (Entrepreneur) in his business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Fahad Store</i>
Address/ Location	:	Khalek member market, Sahebabad, Brahmanpara, Comilla.
Total Investment in BDT	:	Tk. 323,000
Financing	:	Self Tk. 223,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & commission from flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% & commission from flexiload 100%.
(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 (cosmetics item, bakery item, soft drinks and toys etc)	3,200	83,200	998,400
Commission from flexiload	108	2,808	33,696
Total income from sales & commission (A)	3,308	86,008	1,032,096
Less: Cost of sales of products (product purchase) (B)	2,720	70,720	848,640
Gross Profit (C) [C=(A-B)]	588	15,288	183,456
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		1,600	19,200
Mobile bill		300	3,600
Conveyance		300	3,600
Provision of bad Debt		24	290
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		393	4,720
Total Operating Cost (D)		7,118	85,410
Net Profit (C-D):		8,171	98,046

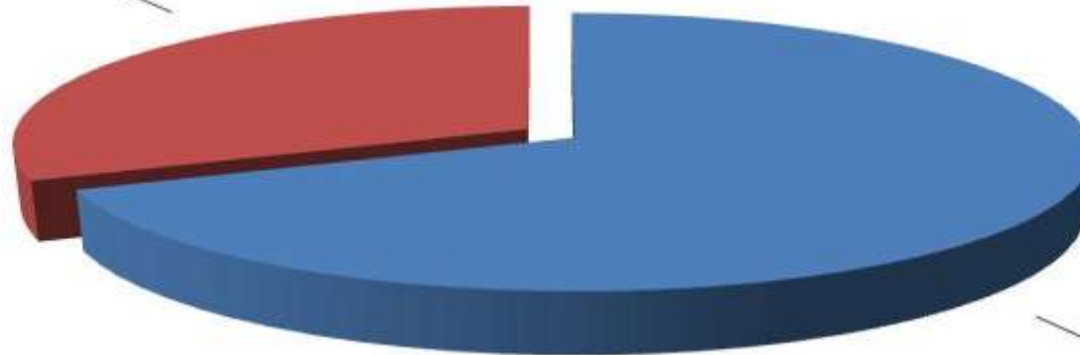
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, soap, face wash, tooth paste, body spray, bakery item, hair oil, shampoo, pencil battery, coal, pen, oil, glue, soft drinks and toys etc)	Confectionary item and bakery item etc	87,860	100,000	187,860
Investment in flexiload		6,000		6,000
Investment in Machineries (refrigerator -2 pics & mobile set-3 pics)		25,000		25,000
Investment in Equipments (bulb and fan etc.)		1,800		1,800
Cash in hand		2,740		2,740
Debtors (Since November, 2015 to at present)		29,000		29,000
GB Loan Outstanding		(36,400)		(36,400)
Decoration (fixture and fittings)		7,000		7,000
Advance for shop		100,000		100,000
Total Capital		223,000	100,000	323,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 223,000
- GTT's Investment BDT 100,000
- Total Capital BDT 323,000

GTT's
Investment
31%



Entrepreneur's
Contribution
69%

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 (cosmetics item, confectionary item, bakery item and soft drinks etc)	4,500	116,996	1,403,950	5,175	134,545	1,614,543	5,434	141,272	1,695,270
Estimated commission from flexiload	135	3,510	42,120	155	4,037	48,438	163	4,238	50,860
Total estimated income from sales & commission(A)	4,635	120,506	1,446,070	5,330	138,582	1,662,981	5,597	145,511	1,746,130
Less: Cost of sales of products (product purchase) (B)	3,825	99,446	1,193,358	4,399	114,363	1,372,361	4,619	120,082	1,440,979
Gross Profit (C) [C=(A-B)]	810	21,059	252,713	931	24,218	290,619	978	25,429	305,150
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		750	9,000
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,300	15,600		2,100	25,200		2,600	31,200
Provision of bad Debt		24	290		24	290		24	290
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		4,000	48,000		5,000	60,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,700	20,400
Non Cash Item:									
Depreciation Expenses		393	4,720		393	4,720		393	4,720
Total Operating Cost (D)	-	11,129	129,280	-	13,229	158,750	-	13,779	165,350
Net Profit (C-D):	-	9,930	123,433	-	10,989	131,869	-	11,650	139,800
Retained Income			123,433			255,302			395,102

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	127,433	139,869	147,800
1.3	Depreciation Expenses	4,720	4,720	4,720
1.4	Opening Balance of Cash Surplus	-	71,753	168,342
	Total Cash Inflow	232,153	216,342	320,862
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	36,400		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	160,400	48,000	48,000
3.0	Total Cash Surplus	71,753	168,342	272,862

SWOT ANALYSIS

STRENGTH

- 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;
- Skilled and working experiences (8 yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 618,102 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 145th as Yunus Centre and 23rd In-house Executive
Social Business Design Lab
(GTT) on December 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

ফাহাদ ষ্টোর

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



নাম: রুহুল আমিন

Name: Ruhof Amin

পিতা: মোঃ আবুল হাসেম

মাতা: মোসাঃ পারুল আক্তার

১২/১০/১৯৮৬

Date of Birth: 01 Oct 1986

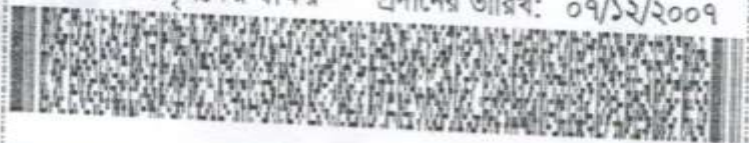
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাড়ি নং: অহিদ মেঘারের বাড়ী, রাস্তা নং/নাম: সাহেবাবাদ, সাহেবাবাদ,
ডাকঘর: সাহেবাবাদ - ৩৫২৬, ব্রাহ্মণ পাড়া, কুমিল্লা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৭/১২/২০০৭



Thank You