



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

|   |   |   |
|---|---|---|
| Name and address  | : | <b>Md. Robuil Islam</b><br>Vill: Bamon Bari, Union: 02 no. Nekmorod, Post:<br>Nekmorod, Upazila: Ranishonkoyel, District: Thakurgaon.   |
| Age   | : | 30 years  |
| Marital status  | : | Married   |
| Children  | : | 02 (Two) Sons   |
| No. of siblings:  | : | 02 (Two) Brothers and 01 (One) Sister.  |
| Parent's and GB related Info:<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info           | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/><br>Mst. Remeja Begum<br>Md. Mutaleb Hossain<br><i>Branch: Bamon Bari, Centre # 02/mo</i><br><i>Loan no.: 1290, Member since September, 2011</i><br>First loan: Tk.20,000<br>Existing loan: Tk.40,000 Outstanding loan: Tk.27,600 |
| Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan | : | Entrepreneur<br>No<br>Nil<br>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.) | : | 03 (Three) years experiences is running his own business. He started the business with BDT 15,000 (Fifteen Thousand).<br><br>: He has on hand training from his own. |
| Other Own/Family Sources of Income  | : | His father's income from agriculture.  |
| Other Own/Family Sources of Liabilities   | : | Business (Brother)   |
| NU's Contact No.  | : | 01782-972925   |
| NU's National ID No.  | : | 9418679669029  |
| NU Project Source/Reference   | : | Grameen Telecom Trust  |

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

- Mst. Remeja Begum is a GB member since September 13, 2011 at first she took GB loan BDT 20,000 (twenty thousand).
- Gradually she took GB loan several times and utilized it for agricultural expenses and in entrepreneur existing 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   | : | <b><i>M/s. Ahad Store</i></b>  |
| Address/ Location   | : | Nekmorod Bazar, Ranishonkoyel, Thakurgaon.   |
| Total Investment in BDT                                   | : | Tk. 570,800  |
| Financing   | : | Self Tk. 370,800 (from existing business)<br>Required Investment Tk. 200,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 6,000 (Six Thousand)   |
| Proposed Salary   | : | BDT 6,500 (Six Thousand Five Hundred)  |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On an Average 06%  |
| (ii) Estimated % of proposed gross profit margin          | : | On an Average 06%  |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |  |

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

| Particulars                             | Existing Business (BDT) |               |                |
|---|-------------------------|---------------|----------------|
|   | Daily                   | Monthly       | Yearly         |
| Sales income from products (A)          | 13,000                  | 338,000       | 4,056,000      |
| Less: Cost of Sales / Products (B)      | 12,220                  | 317,720       | 3,812,640      |
| <b>Gross Profit (C) [C=(A-B)]</b>       | <b>780</b>              | <b>20,280</b> | <b>243,360</b> |
| <b><i>Less: Operating Cost:</i></b>     |                         |               |                |
| Electricity bill                        |                         | 350           | 4,200          |
| Generator Bill                          |                         | 200           | 2,400          |
| Shop Rent                               |                         | 700           | 8,400          |
| Mobile bill                             |                         | 300           | 3,600          |
| Night Guard bill                        |                         | 100           | 1,200          |
| Conveyance bill                         |                         | 400           | 4,800          |
| Present Salary (Family & Self)          |                         | 6,000         | 72,000         |
| Present Salary (Assistant-1)            |                         | 5,000         | 60,000         |
| Provision of bad debt                   |                         | 790           | 9,480          |
| Other Cost (Stationary & Entertainment) |                         | 400           | 4,800          |
| <b><i>Non Cash Item:</i></b>            |                         |               |                |
| Depreciation Expenses                   |                         | 98            | 1,180          |
| <b><i>Total Operating Cost (D)</i></b>  |                         | <b>14,338</b> | <b>172,060</b> |
| <b>Net Profit (C-D):</b>                |                         | <b>5,942</b>  | <b>71,300</b>  |

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

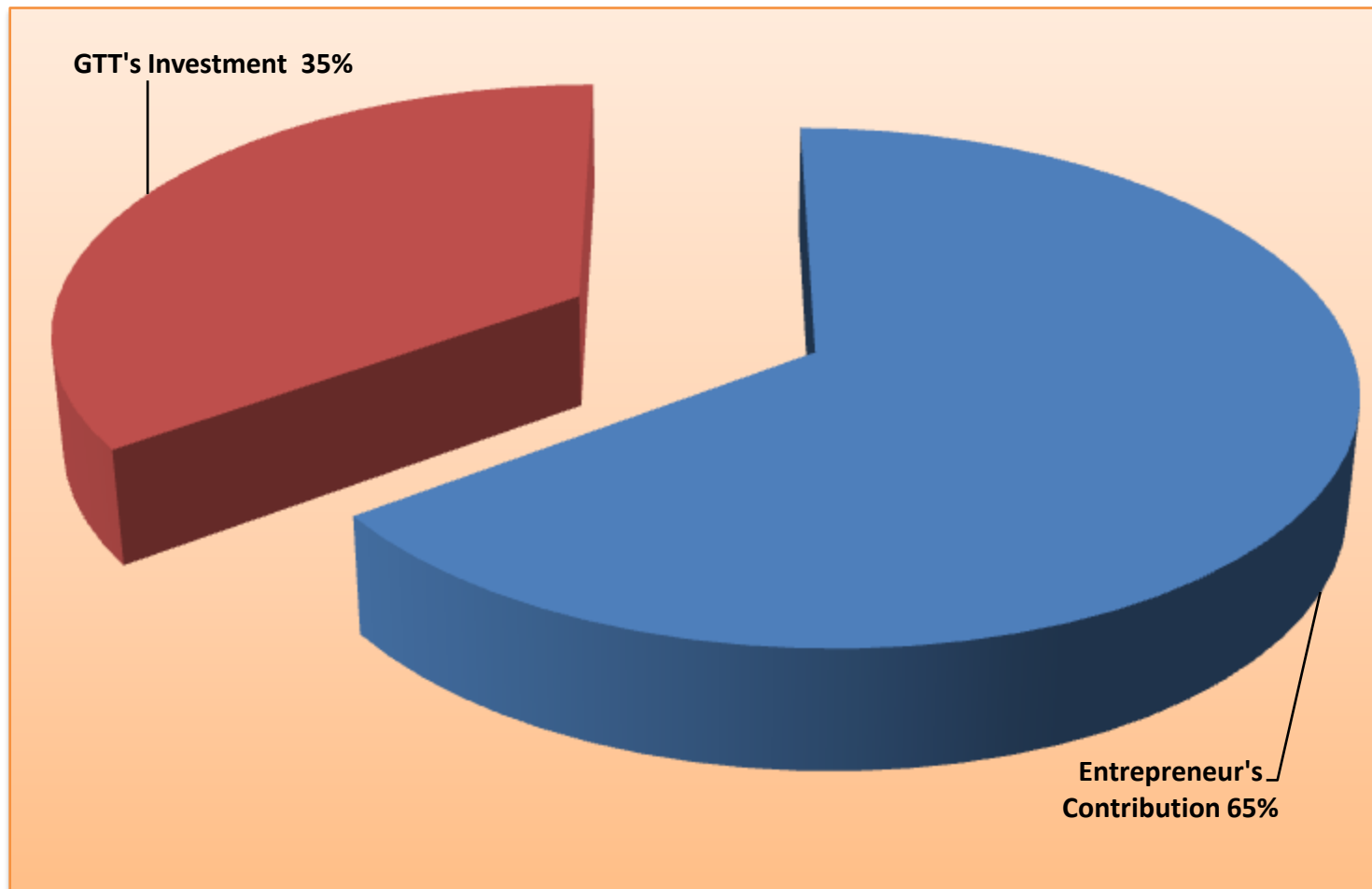
| <b>Particulars</b>   |  | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|--|--|--------------------------------|-----------------------|--------------------|
| <b>Existing</b>  | <b>Proposed</b>  |                                |                       |                    |
| Investment in Products ( Dry & wet Battle Nut, Khoer, Battle leaf, spices, chocolate etc.) | Investment in Products ( Dry & wet Battle Nut, Khoer, Battle leaf, spices, chocolate etc.) | 262,000                        | 200,000               | 462,000            |
| Investment in Equipment & Tools (Fan, Light, Weight machine etc.)                          |  | 4,800                          | -                     | 4,800              |
| Cash in hand   |  | 50,000                         | -                     | 50,000             |
| Advance for Shop   |  | 30,000                         | -                     | 30,000             |
| Debtors (Since November, 2015 to at present)   |  | 79,000                         | -                     | 79,000             |
| Creditors (Since November, 2015 to at present)   |  | (32,000)                       | -                     | (32,000)           |
| GB Outstanding Loan  |  | (27,600)                       | -                     | (27,600)           |
| Decoration ( fixture and fittings)   |  | 4,600                          | -                     | 4,600              |
| <b>Total Capital</b>   |  | <b>370,800</b>                 | <b>200,000</b>        | <b>570,800</b>     |

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 370,800

■ GTT's Investment BDT 200,000

■ Total Capital BDT 570,800





# ***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) | 17,550       | 456,300       | 5,475,600      | 20,183       | 524,745       | 6,296,940      | 22,201       | 577,220       | 6,926,634      |
| Less: Cost of Sales / Products (B)       | 16,497       | 428,922       | 5,147,064      | 18,972       | 493,260       | 5,919,124      | 20,869       | 542,586       | 6,511,036      |
| <b>Gross Profit (C) [C=(A-B)]</b>        | <b>1,053</b> | <b>27,378</b> | <b>328,536</b> | <b>1,211</b> | <b>31,485</b> | <b>377,816</b> | <b>1,332</b> | <b>34,633</b> | <b>415,598</b> |
| <b>Less: Operating Cost:</b>             |              |               |                |              |               |                |              |               |                |
| Electricity bill                         |              | 350           | 4,200          |              | 350           | 4,200          |              | 350           | 4,200          |
| Generator Bill                           |              | 200           | 2,400          |              | 200           | 2,400          |              | 200           | 2,400          |
| Shop Rent                                |              | 700           | 8,400          |              | 700           | 8,400          |              | 700           | 8,400          |
| Mobile bill (SMS & Reporting)            |              | 500           | 6,000          |              | 500           | 6,000          |              | 500           | 6,000          |
| Night Guard bill                         |              | 100           | 1,200          |              | 100           | 1,200          |              | 100           | 1,200          |
| Conveyance                               |              | 500           | 6,000          |              | 600           | 7,200          |              | 600           | 7,200          |
| Ownership Transfer Fee                   |              | 1,333         | 8,000          |              | 1,333         | 16,000         |              | 1,333         | 16,000         |
| Proposed Salary-(Family & Self)          |              | 6,500         | 78,000         |              | 6,500         | 78,000         |              | 6,500         | 78,000         |
| Proposed Salary (Assistant-1)            |              | 5,000         | 60,000         |              | 5,000         | 60,000         |              | 5,000         | 60,000         |
| Bank Charge (DD, PO, SC)                 |              | 50            | 300            |              | 50            | 600            |              | 50            | 600            |
| Provision of bad debt                    |              | 790           | 9,480          |              | 790           | 9,480          |              | 790           | 9,480          |
| Other Cost (stationary & Entertainment ) |              | 200           | 2,400          |              | 250           | 3,000          |              | 300           | 3,600          |
| <b>Non Cash Item:</b>                    |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                    |              | 98            | 1,180          |              | 98            | 1,180          |              | 98            | 1,180          |
| <b>Total Operating Cost (D)</b>          | -            | <b>16,322</b> | <b>187,560</b> | -            | <b>16,472</b> | <b>197,660</b> | -            | <b>16,522</b> | <b>198,260</b> |
| <b>Net Profit (C-D):</b>                 | -            | <b>11,056</b> | <b>140,976</b> | -            | <b>15,013</b> | <b>180,156</b> | -            | <b>18,112</b> | <b>217,338</b> |
| <b>Retained Income</b>                   |              |               | <b>140,976</b> |              |               | <b>321,132</b> |              |               | <b>538,470</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                | 200,000             | -                   | -                   |
| 1.2         | Net Profit (ownership tr. Fee added back)      | 148,976             | 196,156             | 233,338             |
| 1.3         | Depreciation Expenses                          | 1,180               | 1,180               | 1,180               |
| 1.4         | Opening Balance of Cash Surplus                | -                   | 74,556              | 175,892             |
|             | <b>Total Cash Inflow</b>                       | <b>350,156</b>      | <b>271,892</b>      | <b>410,410</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                            |                     |                     |                     |
| 2.1         | Product Purchase                               | 200,000             | -                   | -                   |
| 2.4         | GB loan Outstanding                            | 27,600              |                     |                     |
| 2.5         | Investment Payback including Ownership Tr. Fee | 48,000              | 96,000              | 96,000              |
|             | <b>Total Cash Outflow</b>                      | <b>275,600</b>      | <b>96,000</b>       | <b>96,000</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                      | <b>74,556</b>       | <b>175,892</b>      | <b>314,410</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (3yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop in Nekmorod Bazar
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 909,207 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 146<sup>th</sup> as Yunus Centre and 24<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 07, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



# ২নং নেকমরদ ইউনিয়ন পরিষদ

ডাকঘরঃ নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলাঃ ঠাকুরগাঁও।

## ট্রেড লাইসেন্স

তারিখ- ২১-০৮-১৫খ্রিঃ

বাহিনী নম্বর-

লাইসেন্স নম্বর-

লাইসেন্স ধারীর নাম : মোঃ রুবিউন ইমাম

পিতা/ স্বামীর নাম : মোঃ মোজিব হোসেন

ঠিকানা : সাং বাঘরবাড়ী, ডাক : নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলাঃ ঠাকুরগাঁও

পেশার ধরন : মুসার্ম আখাদ স্টোর্, নেকমরদ বাতাস

৩০ শে ইন ২০১৬খ্রিঃ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ৩৫০/- টাকা কথায় একশত পঞ্চাশ টকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা পান, সুপারী, মশলা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

  
২১/০৮/১৫খ্রিঃ

চেয়ারম্যানের

তারিখ : ২১/০৮/১৫খ্রিঃ







# গ্রামীণ ব্যাংক

মহাজ্ঞানের পাশবই

$$\frac{250 = (8)}{250}$$

নাম কিষ্কিন্দা বেস (মোজিলান)

কেন্দ্রের নাম কুমিল্লা

শাখা

| তারিখ    | বিবরণ | কিস্তি<br>নম্বর | কর্ম সনাক্তকৃত   |                      |               |                  |                      |               |
|----------|-------|-----------------|------------------|----------------------|---------------|------------------|----------------------|---------------|
|          |       |                 | সংরক্ষণ          |                      | কর্ম          |                  |                      |               |
|          |       |                 | কিস্তি<br>সংখ্যা | পরিমাণের<br>স্বাক্ষর | সুদ<br>সংখ্যা | কিস্তি<br>সংখ্যা | পরিমাণের<br>স্বাক্ষর | সুদ<br>সংখ্যা |
| ১৫/০৭/১৫ |       | ১৪              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ১৬/০৭/১৫ |       | ১৫              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ১৭/০৭/১৫ |       | ১৬              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ১৮/০৭/১৫ |       | ১৭              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ১৯/০৭/১৫ |       | ১৮              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২০/০৭/১৫ |       | ১৯              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২১/০৭/১৫ |       | ২০              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২২/০৭/১৫ |       | ২১              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৩/০৭/১৫ |       | ২২              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৪/০৭/১৫ |       | ২৩              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৫/০৭/১৫ |       | ২৪              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৬/০৭/১৫ |       | ২৫              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৭/০৭/১৫ |       | ২৬              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |
| ২৮/০৭/১৫ |       | ২৭              | ১৬৬৫             | ১৭০০                 | ১১            |                  |                      |               |





**Thank You**