



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

Name and address	:	<b>G.M. Shamim Parviez</b> Vill: Amrozuta, Union: Amrozuta, Post: Amrozuta, Upazila: Monirampur, District: Jessore.
Age	:	22 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother & 03 (Three) 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. Rokea Begum
(iii) Father's name	:	Md. Abdul Barik Gazi
(iv) GB member's info	:	<i>Branch: Amrozuta, Monirampur, Centre # 56/mo</i> <i>Loan no.: 5796, Member since 2009</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 12,120
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	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Beside this business he has another income from fishery business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	Last 4 (Four) years he is running the business successfully. He started the business only with Tk. 100,000. : He has taken on hand training from his cousin parts shop (3 years).
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01725188303 0194243489
NU's National ID No.	:	19924116181000078
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Rokea Begum is a GB member since 2009 at first she took GB loan BDT 5,000 .
- Gradually she took GB loan several times and utilized it by assisting her husband and son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>National Auto</i></b>
Address/ Location	:	Monirampur, Jessore
Total Investment in BDT	:	Tk. 780,900
Financing	:	Self Tk. 580,900 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary (estimates)	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%
(ii) Estimated % of proposed gross profit margin	:	On products 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

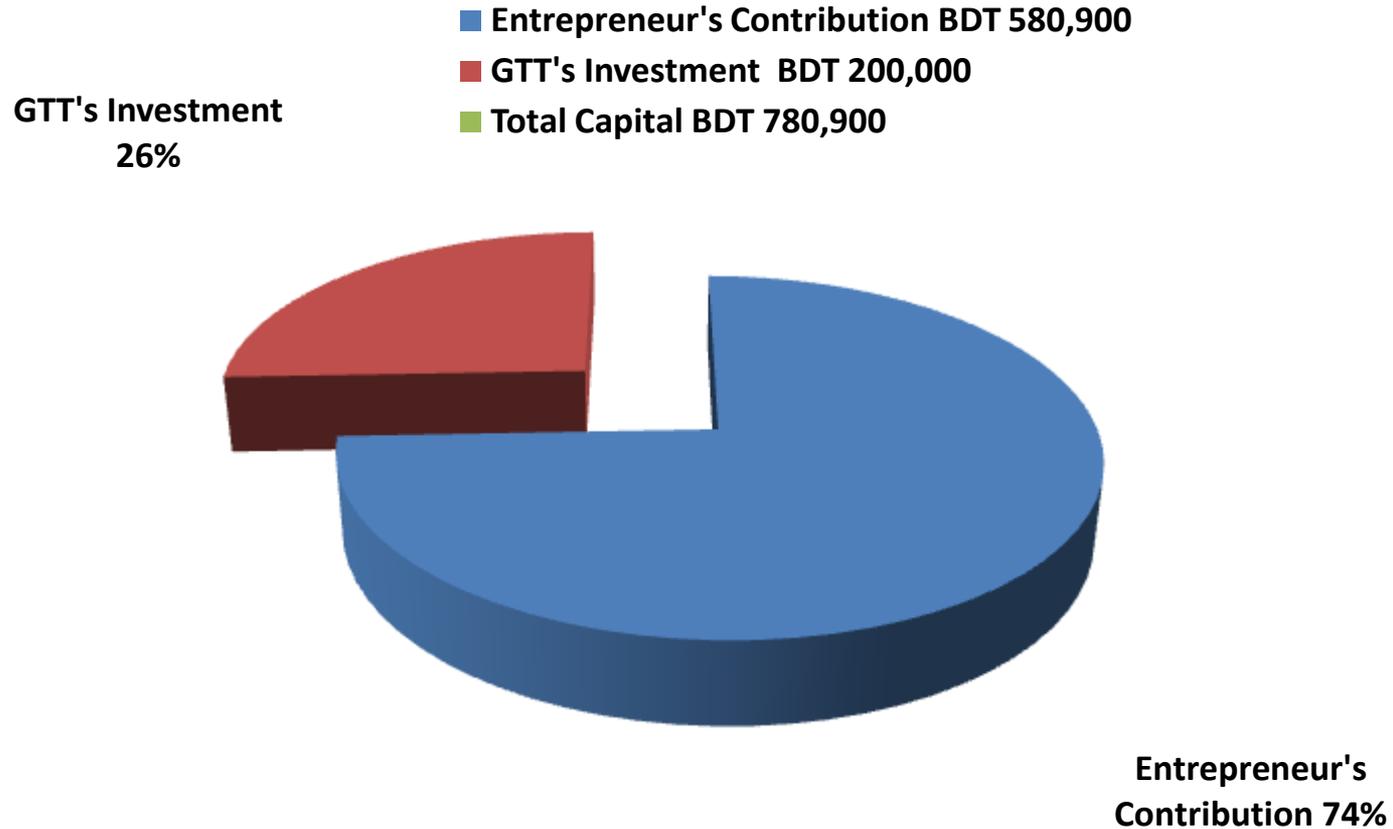
# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	7,000	182,000	2,184,000
<b>Total Sales/Commission (A)</b>	<b>7,000</b>	<b>182,000</b>	<b>2,184,000</b>
Less: Cost of Sales / Products (B)	6,160	160,160	1,921,920
<b>Gross Profit (C) [C=(A-B)]</b>	<b>840</b>	<b>21,840</b>	<b>262,080</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Shop Rent		3,000	36,000
Mobile bill		500	6,000
Conveyance bill		1,200	14,400
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-2)		2,000	24,000
Provision of bad debt		257	3,084
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		244	2,930
<b>Total Operating Cost (D)</b>		<b>13,501</b>	<b>162,014</b>
<b>Net Profit (C-D):</b>		<b>8,339</b>	<b>100,066</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 (Battery, Helmet, Meter show, Engine oil, Tyre, Tube, Bulb etc.)	Investment in products (Battery, Helmet, Meter show, Engine oil, Tyre, Tube, Bulb etc.)	351,000	200,000	551,000
Investment in Machineries & Equipment (Weight balance, fan, bulb etc.)		3,000	-	3,000
Cash in hand		8,520	-	8,520
Advance for Shop		230,000	-	230,000
Debtors (Since July, 2015 to at present)		25,700	-	25,700
Creditors (Since September, 2015 to at present)		(50,000)	-	(50,000)
GB Outstanding Loan		(12,120)	-	(12,120)
Decoration (fixture and fittings)		24,800	-	24,800
<b>Total Capital</b>		<b>580,900</b>	<b>200,000</b>	<b>780,900</b>

# ***SOURCE OF FINANCE***



# ***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)	9,000	233,997	2,807,969	10,350	269,097	3,229,164	10,867	282,552	3,390,622
<b>Total Sales/Commission (A)</b>	<b>9,000</b>	<b>233,997</b>	<b>2,807,969</b>	<b>10,350</b>	<b>269,097</b>	<b>3,229,164</b>	<b>10,867</b>	<b>282,552</b>	<b>3,390,622</b>
Less: Cost of Sales / Products (B)	7,920	205,918	2,471,013	9,108	236,805	2,841,664	9,563	248,646	2,983,748
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,080</b>	<b>28,080</b>	<b>336,956</b>	<b>1,242</b>	<b>32,292</b>	<b>387,500</b>	<b>1,304</b>	<b>33,906</b>	<b>406,875</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Shop Rent		3,000	36,000		3,000	36,000		3,000	36,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance		1,392	16,704		1,392	16,704		1,392	16,704
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-2)		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Provision of bad debt		257	3,084		257	3,084		257	3,084
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,700	20,400		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		244	2,930		244	2,930		244	2,930
<b>Total Operating Cost (D)</b>	-	<b>17,977</b>	<b>207,718</b>	-	<b>19,577</b>	<b>234,918</b>	-	<b>21,177</b>	<b>254,118</b>
<b>Net Profit (C-D):</b>	-	<b>10,103</b>	<b>129,238</b>	-	<b>12,715</b>	<b>152,582</b>	-	<b>12,730</b>	<b>152,757</b>
<b>Retained Income</b>			<b>129,238</b>			<b>281,820</b>			<b>434,577</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>SI #</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)	137,238	168,582	168,757
1.3	Depreciation Expenses	2,930	2,930	2,930
1.4	Opening Balance of Cash Surplus	-	80,048	155,560
	<b>Total Cash Inflow</b>	<b>340,168</b>	<b>251,560</b>	<b>327,247</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>260,120</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>80,048</b>	<b>155,560</b>	<b>231,247</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (Father)  
Others (beyond family):01
- Future employment: 0
- Trade license of business in his own name
- Skilled & working experience : 07 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 1015,477 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 151<sup>st</sup> as Yunus Centre and 26<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 14, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





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বিক্রয় বন্ধ

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**Thank You**