



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

Name and address	:	<b><i>Md. Omar Faruq</i></b> Vill: Shondulpur, Union: Shampur, Post: Lawre, Upazila: Monirampur, District: Jessore.
Age	:	32 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers & 04 (Four) 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. Hamida Khatun
(iii) Father's name	:	Md. Abdul Kashem
(iv) GB member's info	:	<i>Branch: Monirampur, Centre # 5/mo</i> <i>Loan no.: 1831, Member since 1993</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 35,000
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., pursuing further studies, other business etc.)	:	Beside this business he has another cosmetics 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 10 (Ten) years he is running the business successfully. He started the business only with Tk. 50,000. : He has taken on hand training. He has also working experiences of a Insecticide & Seed company (Lal Teer, Aston).
Other Own/Family Sources of Income	:	His father & brother's income from agriculture, business & private job services.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01912782316
NU's National ID No.	:	4116194576478
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Hamida Khatun is a GB member since 1993 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>M/S Kashem Trader</i></b>
Address/ Location	:	Shondulpur Bazar, Monirampur, Jessore
Total Investment in BDT	:	Tk. 642,700
Financing	:	Self Tk. 492,700 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary (estimates)	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(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 (Fertilizer, Insecticide, seed etc.) (A)	9,000	234,000	2,808,000
Less: Cost of Sales / Products (B)	8,100	210,600	2,527,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>23,400</b>	<b>280,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Shop Rent		1,000	12,000
Mobile bill		1,500	18,000
Conveyance bill		4,000	48,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-1)		2,000	24,000
Provision of bad debt		541	6,492
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		131	1,575
<b>Total Operating Cost (D)</b>		<b>16,322</b>	<b>195,867</b>
<b>Net Profit (C-D):</b>		<b>7,078</b>	<b>84,933</b>

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

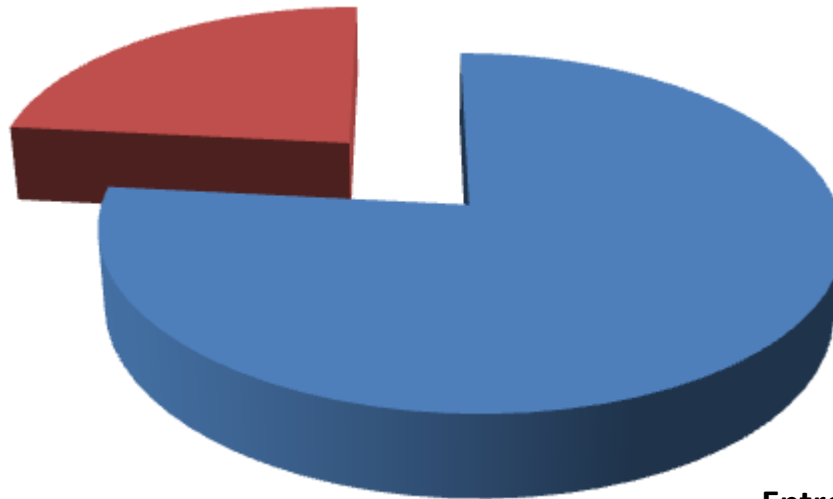
<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Fertilizer, Insecticide, seed etc.)	Investment in products (Fertilizer item and Insecticide item, Chaff etc.)	500,400	150,000	650,400
Investment in Machineries & Equipment (Light, watch, Spray machine, Weight balance, fan, bulb etc.)		3,500	-	3,500
Cash in hand		4,200	-	4,200
Advance for Shop		20,000	-	20,000
Debtors (Since July, 2015 to at present)		54,100	-	54,100
Creditors (Since September, 2015 to at present)		(100,000)	-	(100,000)
Decoration (fixture and fittings)		10,500	-	10,500
<b>Total Capital</b>		<b>492,700</b>	<b>150,000</b>	<b>642,700</b>



# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 492,700
- GTT's Investment BDT 150,000
- Total Capital BDT 642,700

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 (Fertilizer, Insecticide, seed etc.) (A)	12,000	311,992	3,743,906	13,200	343,191	4,118,297	13,860	360,351	4,324,212
<b>Total Sales/Commission (A)</b>	<b>12,000</b>	<b>311,992</b>	<b>3,743,906</b>	<b>13,200</b>	<b>343,191</b>	<b>4,118,297</b>	<b>13,860</b>	<b>360,351</b>	<b>4,324,212</b>
Less: Cost of Sales / Products (B)	10,800	280,793	3,369,516	11,880	308,872	3,706,467	12,474	324,316	3,891,791
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,199</b>	<b>374,391</b>	<b>1,320</b>	<b>34,319</b>	<b>411,830</b>	<b>1,386</b>	<b>36,035</b>	<b>432,421</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		2,000	24,000		2,000	24,000		2,000	24,000
Conveyance		4,640	55,680		4,640	55,680		4,640	55,680
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-1)		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		541	6,492		541	6,492		541	6,492
Other Cost (stationary & Entertainment etc.)		1,740	20,880		1,740	20,880		1,740	20,880
<b>Non Cash Item:</b>									
Depreciation Expenses		131	1,575		131	1,575		131	1,575
<b>Total Operating Cost (D)</b>	-	<b>20,902</b>	<b>244,827</b>	-	<b>22,502</b>	<b>270,027</b>	-	<b>24,102</b>	<b>289,227</b>
<b>Net Profit (C-D):</b>	-	<b>10,297</b>	<b>129,564</b>	-	<b>11,817</b>	<b>141,803</b>	-	<b>11,933</b>	<b>143,194</b>
<b>Retained Income</b>			<b>129,564</b>			<b>271,366</b>			<b>414,561</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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	135,564	153,803	155,194
1.3	Depreciation Expenses	1,575	1,575	1,575
1.4	Opening Balance of Cash Surplus	-	101,139	184,516
	<b>Total Cash Inflow</b>	<b>287,139</b>	<b>256,516</b>	<b>341,286</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	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>101,139</b>	<b>184,516</b>	<b>269,286</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family):01
- Future employment: 0
- Trade license of business in his own name
- Skilled & working experience : 10 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. 907,261 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 148<sup>th</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



















REPORT about Defective











**Thank You**