



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

Name and address	:	<b>Suboal Malaker</b> Vill: Hakuba, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	30 Years
Marital status	:	Married
Children	:	01(One) Daughter
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Laxmi Rani Malakar
(iii) Father's name	:	Anando Malakar
(iv) GB member's info	:	<i>Branch: Monirampur, Centre # 06/mo</i> <i>Loan no. 1726, Member since 2002</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan 15,000
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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	08 (Eight) years experiences is running the business. He started the business only with Tk. 30,000 (Thirty Thousand)  : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from business and father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01965563516
NU's National ID No.	:	4126101713775
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Laxmi Rani Malakar is a GB member since 2002 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by assisting her son in business.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>Mithun Store</i></b>
Address/ Location	:	Monirampur Main Road. In front of Purubi Hall, Jessore.
Total Investment in BDT	:	BDT 253,000
Financing	:	Self Tk. 153,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales income from Products	4,500	126,000	1,512,000
Less: Cost of Sales / Products (B)	3,960	110,880	1,360,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>540</b>	<b>15,120</b>	<b>151,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator Bill		150	1,800
Shop Rent		800	9,600
Mobile bill		300	3,600
Night Guard bill		60	720
Conveyance bill		300	3,600
Present Salary (Family & Self)		3,000	36,000
Provision of bad debt		9	110
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		427	5,127
<b>Total Operating Cost (D)</b>		<b>6,546</b>	<b>78,557</b>
<b>Net Profit (C-D):</b>		<b>8,574</b>	<b>72,643</b>



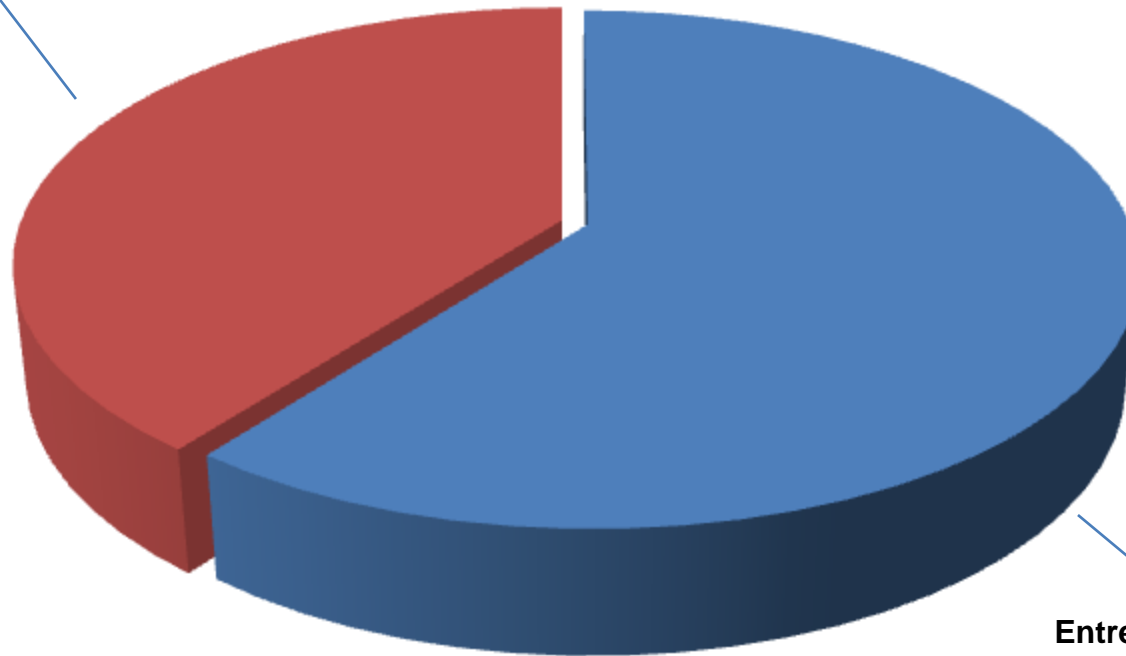
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 (Rice, Oil, Soap, Detergent, Sugar and pulses etc.)	Investment in products (Grocery item etc.)	94,209	100,000	194,209
Investment in Equipment & Tools (Fan, Light, Refrigerator etc.)		23,044	-	23,044
Cash in hand		11,032	-	11,032
Debtors (Since June, 2015 to at present)		11,015	-	11,015
Creditors (Since July, 2015 to at present)		(3,000)	-	(3,000)
Decoration ( fixture and fittings)		16,700	-	16,700
<b>Total Capital</b>		<b>153,000</b>	<b>100,000</b>	<b>253,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 153,000
- GTT's Investment BDT 100,000
- Total Capital BDT 253,000

GTT's Investment  
40%



Entrepreneur's  
Contribution 60%



# 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	5,500	154,000	1,848,000	6,600	184,800	2,217,600	7,062	197,736	2,372,832
<b>Total Estimated Sales (A)</b>	<b>5,500</b>	<b>154,000</b>	<b>1,848,000</b>	<b>6,600</b>	<b>184,800</b>	<b>2,217,600</b>	<b>7,062</b>	<b>197,736</b>	<b>2,372,832</b>
Less: Cost of Sales / Products (B)	4,840	135,520	1,663,200	5,808	162,624	1,995,840	6,215	174,008	2,135,549
<b>Gross Profit (C) [C=(A-B)]</b>	<b>660</b>	<b>18,480</b>	<b>184,800</b>	<b>792</b>	<b>22,176</b>	<b>221,760</b>	<b>847</b>	<b>23,728</b>	<b>237,283</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		750	9,000
Generator Bill		150	1,800		150	1,800		150	1,800
Shop Rent		800	9,600		800	9,600		1,300	15,600
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Night Guard bill		60	720		60	720		60	720
Conveyance		600	7,200		600	7,200		600	7,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		3,000	36,000		4,000	48,000		4,500	54,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		9	110		9	110		9	110
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,150	13,800		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		427	5,127		427	5,127		427	5,127
<b>Total Operating Cost (D)</b>	-	<b>8,158</b>	<b>93,897</b>	-	<b>9,308</b>	<b>111,697</b>	-	<b>10,408</b>	<b>124,897</b>
<b>Net Profit (C-D)</b>	-	<b>10,322</b>	<b>90,903</b>	-	<b>12,868</b>	<b>110,063</b>	-	<b>13,320</b>	<b>112,386</b>
<b>Retained Income</b>			<b>90,903</b>			<b>200,967</b>			<b>313,353</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 STATEMENT

<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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	94,903	118,063	120,386
1.3	Depreciation Expenses	5,127	5,127	5,127
1.4	Opening Balance of Cash Surplus	-	76,030	151,220
	<b>Total Cash Inflow</b>	<b>200,030</b>	<b>199,220</b>	<b>276,733</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>76,030</b>	<b>151,220</b>	<b>228,733</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Twenty years experience .

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 466,353 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

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









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



নাম: সুবোল মালাকার  
Name: Suboal Malakar  
পিতা: আনন্দ মালাকার  
মাতা: লক্ষী রানী মালাকার  
Date of Birth: 09 Oct 1985  
ID NO: 4126101713775

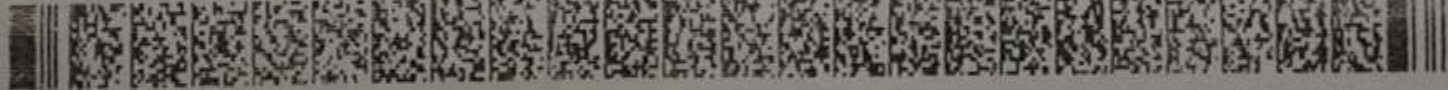
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ৪২৯০, গ্রাম/রাস্তা: হাকোবা, হাকোবা, ডাকঘর: মনিরামপুর বাজার - ৭৪৪০, মনিরামপুর পৌরসভা, মনিরামপুর, যশোর

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৮/০৮/২০০৮







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লক্ষ্মী রানী

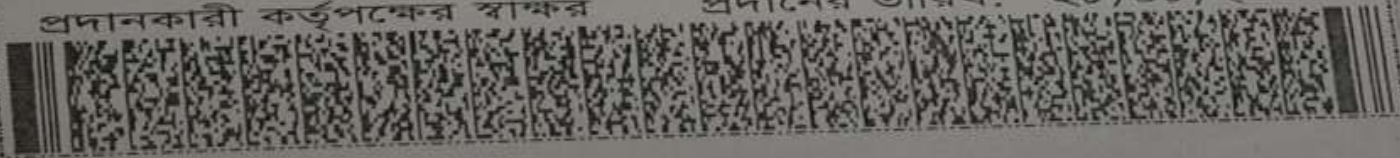
নাম: লক্ষ্মী রানী মালাকার  
Name: Laxmi Rani Malaker  
স্বামী: আনন্দ মালাকার  
মাতা: মৃত উষা রানী মালাকার  
Date of Birth: 10 Oct 1964  
ID NO: 4126101713771

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৮/০৮/২০০৮





**Thank You**