



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Raihan Mondal Vill: Bejora, Union: 2 no. Valain, Post: Boiddopur, Upazila: Manda, District: Naogaon.
Age	:	25 Years
Marital status	:	Married
Children	:	Nil
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	:	Mst. Halima Bibi
(iii) Father's name	:	Md. Abdue Razzak
(iv) GB member's info	:	<i>Branch: Bejora, Boiddopur Centre # 46/mo</i> <i>Loan no.: 4028, Member since October 20, 2010</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 14,280
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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.)	:	01 (one) year working experience and 05 (five) years experience is running his own business. He started the business only with Tk. 60,000 (Sixty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01773898607
NU's National ID No.	:	19906414712000303
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Halima Bibi is a GB member since October 20, 2010, at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Modina Store
Address/ Location	:	Boiddopur Bazar, Manda, Naogaon.
Total Investment in BDT	:	Tk. 370,000
Financing	:	Self Tk. 220,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 7,000 (Seven 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	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (retail & wholesale) (A)	5,000	140,000	1,680,000
Less: Cost of sales of products (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		1,000	12,000
Shop Rent (self)			-
Night Guard bill		100	1,200
Mobile bill		700	8,400
Conveyance		2,500	30,000
Provision of bad debt		15	180
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		473	5,678
Total Operating Cost (D)		10,988	131,857
Net Profit (C-D):		3,012	36,143

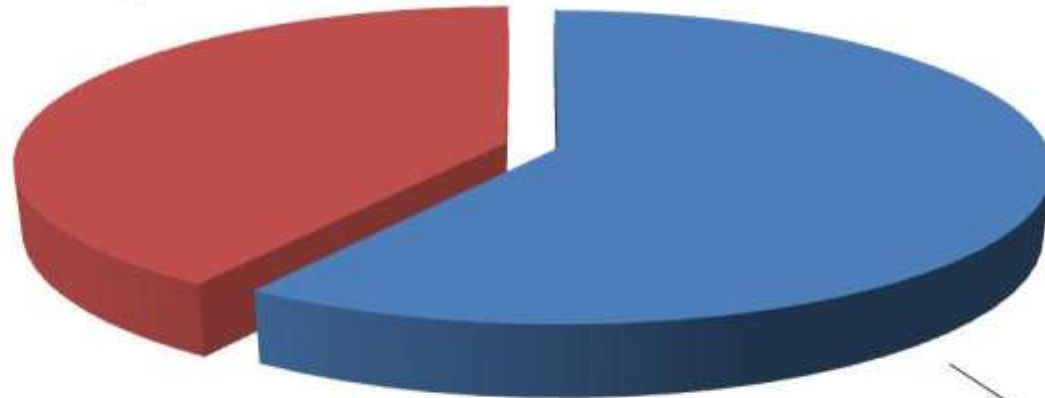
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pulses, salt, sugar, flour, candle, biscuit, spice, soap, egg, noodles, soft drinks and hair oil etc)	Oil, flour, sugar, soap, soft drinks, bakery item and cosmetics item etc	161,241	150,000	311,241
Investment in Machineries (refrigerator, weight machine and solar panel etc.)		31,800		31,800
Investment in Equipments (bulb and fan etc.)		1,150		1,150
Cash in hand		6,486		6,486
Debtors (since June, 2015 to at present)		17,973		17,973
Creditors (since September, 2015 to at present)		(6,000)		(6,000)
Decoration (fixture and fittings)		7,350		7,350
Total Capital		220,000	150,000	370,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 220,000
- GTT's Investment BDT 150,000
- Total Capital BDT 370,000

GTT's
Investment
41%



Entrepreneur's
Contribution
59%

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 (retail & wholesale) (A)	8,000	224,000	2,688,000	9,200	257,600	3,091,200	9,660	270,480	3,245,760
Less: Cost of sales of products (B)	7,200	201,600	2,419,200	8,280	231,840	2,782,080	8,694	243,432	2,921,184
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	920	25,760	309,120	966	27,048	324,576
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,300	15,600
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		100	1,200		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		1,200	14,400		1,200	14,400		1,200	14,400
Conveyance		4,000	48,000		5,000	60,000		6,000	72,000
Provision of bad debt		15	180		15	180		15	180
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self)		7,000	84,000		8,000	96,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		473	5,678		473	5,678		473	5,678
Total Operating Cost (D)	-	16,788	195,457	-	19,388	232,657	-	20,588	247,057
Net Profit (C-D):	-	5,612	73,343	-	6,372	76,463	-	6,460	77,519
Retained Income			73,343			149,806			227,324

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>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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,343	88,463	89,519
1.3	Depreciation Expenses	5,678	5,678	5,678
1.4	Opening Balance of Cash Surplus	-	49,020	71,161
	Total Cash Inflow	235,020	143,161	166,357
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	49,020	71,161	94,357

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name
- Trade license of business in his own name
- Maintain books of record
- Family business
- Experience : 6 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 447,324 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









Sandalina

07/07/20

D	S	R	P	F	C
20/01/20	22000	22000	20200	200	200
20/02/20	22600	9290	21022	20	22900
20/03/20	22200	22900	26200	200	2800
20/04/20	2100	2800	0	200	2000
20/05/20	2900	2900	0	200	2000
20/06/20	20000	20000	20000	200	2000
20/07/20	9000	15000	20000	200	2000
20/08/20	6000	10000	20000	200	2000
20/09/20					



সহায়ক স্বাক্ষর

সহজ স্বপ্নের পাশ বই

নাম: সহায়ক
 পি. নং: ১০২৫
 ক্র. নং: ০৪
 তারিখ: ৪/৫/১৮
 প্রোগ্রাম: সহায়ক
 প্র. উদ্দেশ্য: ২০১৮/১০০০
 স্বাক্ষর: [Signature]

ক্র. নং: ১০২৫ প্র. নং:
 তারিখ: ৪/৫/১৮ স্থান:
 প্রোগ্রাম:
 প্র. উদ্দেশ্য:
 স্বাক্ষর:

ক্র. নং	নাম	সহায়ক				সহায়ক				মোট
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৮	সহায়ক	৮	৮	৮	৮	৮	৮	৮	৮	৮
৯	সহায়ক	৯	৯	৯	৯	৯	৯	৯	৯	৯
১০	সহায়ক	১০	১০	১০	১০	১০	১০	১০	১০	১০



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



নাম: মোঃ রাইহান মন্ডল
Name: Md. Raihan Mondal

পিতা: মোঃ আব্দুর রাজ্জাক

মাতা: মোছাঃ হালিমা বিবি

Date of Birth: 20 Nov 1990

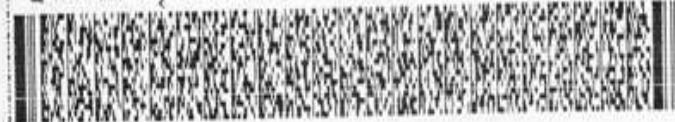
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বেজোরা, ডাকঘর: বৈদ্যপুর - ৬৫১১, মান্দা, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২২/০৭/২০০৮



Thank You