



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ziaul Haque</i> Vill: Gobindo, Union: 03 no. Saghata, Post: Bharatkhali, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Daughters and 01 (One) Son.
No. of siblings:	:	05 (Five) Brothers and 01 (One) Sister
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. Zahanara
(iii) Father's name	:	Md. Nasir Uddin
(iv) GB member's info	:	<i>Branch: Bharatkhali, Saghata, Centre # 77/mo</i> <i>Loan no.: 8936, Member since June 06, 2012.</i> First loan: Tk. 7,000 Existing loan: Tk. 15,000, Outstanding Loan: TK. 7,740
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	:	Honours (Political Science)
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.)	:	<p>05 (Five) years experiences is running his own business. He started the business with BDT 160,000. (One lac Sixty thousand).</p> <p>He has 12 (Twelve) years working experiences as a Hand Painter in his local area.</p> <p>He has also taken 06 (Six) months training on graphics design form Queens Information Technology.</p> <p>In addition to he has purchased 10 (Ten) decimal land and built own residence from the benefit of this business (M/S Zia Traders).</p>
Other Own/Family Sources of Income	:	Father's income from agriculture & Younger brother's income as an assistant of entrepreneur's business. His other 02 (Two) brothers income from foreign remittance (Qatar & Dubai).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01827199323
NU's National ID No.	:	3218828329868
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Zahanara is a GB member since June 06, 2012 at first She took GB loan BDT 7,000 (Seven thousand).
- Successively several times She utilized GB loan by assisting her son (entrepreneur) in existing business and Cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Zia Traders</i>
Address/ Location	:	Bharatkali Hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 682,000
Financing	:	Self Tk. 482,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Electronics & Hardware item 15% and Cement & Fittings item 05%.
(ii) Estimated % of proposed gross profit margin	:	From Electronics & Hardware item 15% and Cement & Fittings item 05%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

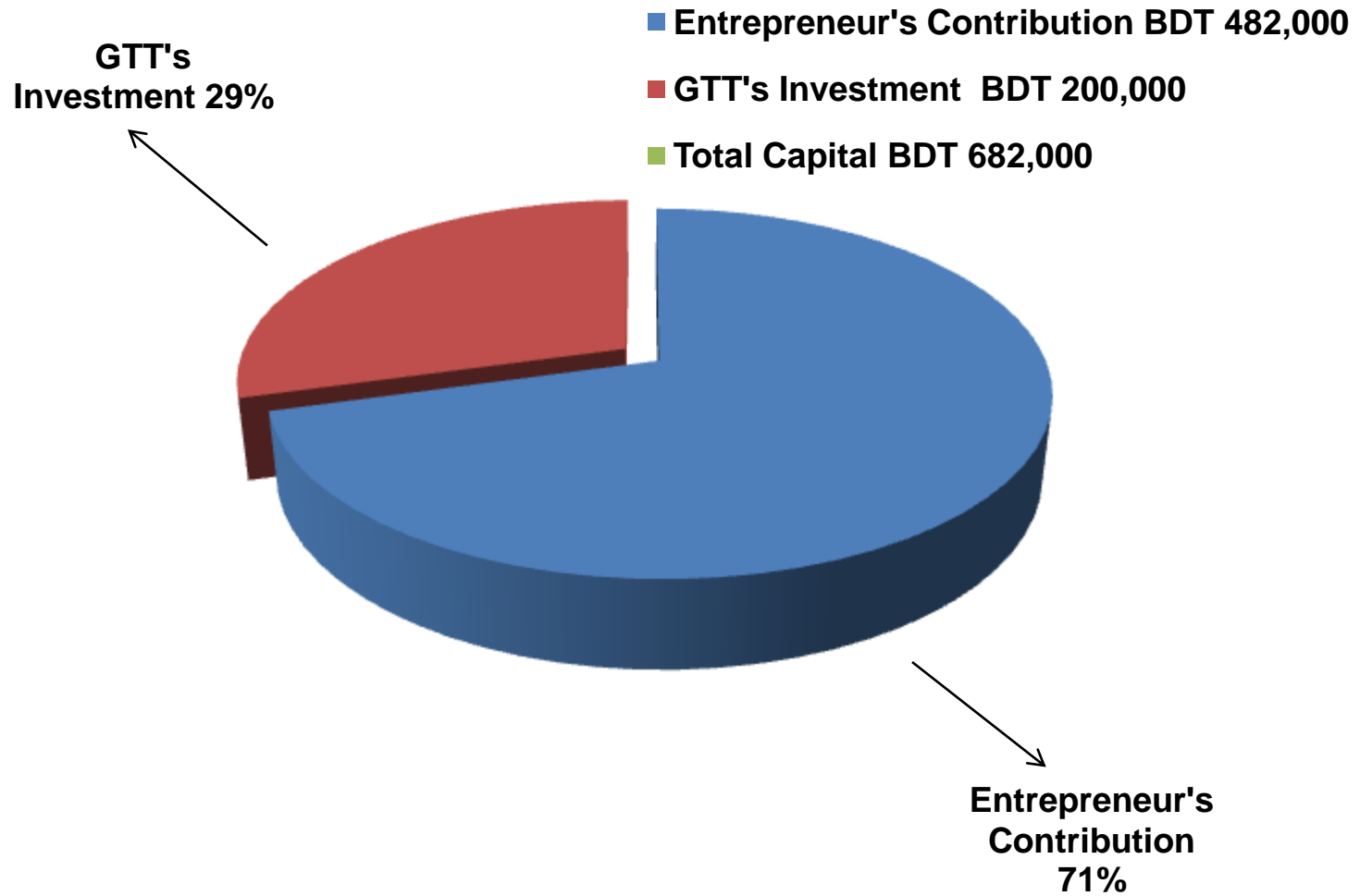
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Electronics item, Hardware item, Plastic item etc.)	3,000	84,000	1,008,000
Sales income from products (Cement & Fittings item etc.)	3,000	84,000	1,008,000
Total Sales income (A)	6,000	168,000	2,016,000
Less: Cost of sales of products (Electronics & Hardware item)	2,550	71,400	856,800
Less: Cost of sales of products (Cement & Fittings item etc.)	2,850	79,800	957,600
Less: Total of sales (B)	5,400	151,200	1,814,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		300	3,600
Shop rent		1,500	18,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,500	18,000
Provisional of bed debt		37	438
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-1-Brother)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		420	5,040
Total Operating Cost (D)		13,857	166,278
Net Profit (C-D):		2,944	35,322

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Electronics item, plastic item, sanitary item and Cement etc.)	Investment in products (Electronics item, Color, fixture & fittings item, Hardware item etc.)	367,000	200,000	567,000
Investment in Machineries and Equipment (Weight machine, fan, light etc.)		12,800	-	12,800
Cash in hand		12,940	-	12,940
Debtors (Since December, 2015 to at Present)		43,800	-	43,800
Creditors (Since December, 2015 to at Present)		(58,000)	-	(58,000)
GB Outstanding loan		(7,740)	-	(7,740)
Advance for Shop		80,000	-	80,000
Decoration (Fixture & Fittings)		31,200	-	31,200
Total Capital		482,000	200,000	682,000

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
Est. Sales income from products (Electronics item, Hardware item, Plastic item etc.)	4,000	112,000	1,344,000	5,400	151,200	1,814,400	6,750	189,000	2,268,000
Est. Sales income from products (Cement & Fittings item etc.)	5,500	154,000	1,848,000	6,325	177,100	2,125,200	7,274	203,665	2,443,980
Total estimated Sales income (A)	9,500	266,000	3,192,000	11,725	328,300	3,939,600	14,024	392,665	4,711,980
Less: Cost of sales of products (Product Purchase)	3,400	95,200	1,142,400	4,590	128,520	1,542,240	5,738	160,650	1,927,800
Less: Cost of sales of products (Cement & Fittings item etc.)	5,225	146,300	1,755,600	6,009	168,245	2,018,940	6,910	193,482	2,321,781
Less: Total of sales (B)	8,625	241,500	2,898,000	10,599	296,765	3,561,180	12,648	354,132	4,249,581
Gross Profit (C) [C=(A-B)]	875	24,500	294,000	1,126	31,535	378,420	1,376	38,533	462,399
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Shop rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Night Guard bill		110	1,320		140	1,680		140	1,680
Conveyance bill		2,500	30,000		3,000	36,000		4,000	48,000
Provisional of bed debt		37	438		37	438		37	438
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		8,000	96,000		10,000	120,000		12,000	144,000
Proposed Salary (Assistant-1-Brother)		3,500	42,000		4,500	54,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		420	5,040		420	5,040		420	5,040
Total Operating Cost (D)	-	19,845	230,138	-	23,675	284,098	-	27,925	335,098
Net Profit (C-D):	-	4,655	63,862	-	7,860	94,322	-	10,608	127,301
Retained Income			63,862			158,184			285,485

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	71,862	110,322	143,301
1.3	Depreciation Expenses	5,040	5,040	5,040
1.4	Opening Balance of Cash Surplus	-	21,162	40,524
	Total Cash Inflow	276,902	136,524	188,865
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Outstanding Loan	7,740		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	255,740	96,000	96,000
3.0	Total Cash Surplus	21,162	40,524	92,865

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother); Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 5yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 767,485 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 154th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 23, 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: মোঃ জিয়াউল হক

Name: Md Ziaul Haque

পিতা: মোঃ নাহির উদ্দিন

মাতা: মোছাঃ জাহানারা

Date of Birth: 15 Feb 1981

ID NO: 3218885084580

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তব অন্য
কোনো পাতা গুলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/পাড়া: গোবিন্দী, গোবিন্দী, ডাকঘর: ভরতখালী - ৫৭৫০, সাখাটা,
পাইবান্দা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮





কুমিল্লা মুন্সিবনগর ইউনিয়ন পরিষদ

উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৫-২০১৬ইং

বই নম্বর : ... ০২
লাইসেন্স নম্বর : ... ১৮২ তারিখ : ২০/০৩/১৫ইং
লাইসেন্সধারীর নাম : মোঃ মোঃ জিয়া উদ্দিন
পিতা/মাতার নাম : মোঃ মোঃ জিয়া উদ্দিন
ঠিকানা : রেল মার্গ, সাঘাটা, গাইবান্ধা
পেশার ধরণ : ব্যবসায়িক (গৃহ নির্মাণ ও হাট ও মার্গ)
ফি প্রদানের পরিমাণ টাকা : ২০০/-
কথায় : একমাত্র ট্রেড লাইসেন্স
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা আগামী ৩১শে জুন ২০১৬ইং পর্যন্ত চালিয়ে যাবার
জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২০/০৩/১৫ইং

চেয়ারম্যানের দস্তখত
মোঃ আব্দুল হকিম প্রধান (স্বাক্ষর)
চেয়ারম্যান
কুমিল্লা মুন্সিবনগর ইউনিয়ন পরিষদ
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

ਦੇਸ਼ੀਕ ਚਿਕਨ ਪੁਰ ਹਿਸਾਬ

੨੯੨੨/੨੯	-	ਅਮਰ ਸਿੰਘ	-	੭,੬੦੦/-
੨੯੨੨/੨੯	-	u	u	- ੬,੦੨੦/-
੨੯੨੨/੨੯	-	u	u	- ੫,੦੬੦/-
੨੯੨੨/੨੯	-	u	u	- ੬,੨੨੦/-
੨੯੨੨/੨੯	-	u	u	- ੭,੯੬੦/-
੨੯੨੨/੨੯	-	u	u	- ੫,੦੦੬/-
੨੯੨੨/੨੯	-	u	u	- ੭,੦੫੨/-



গ্রামীণ ব্যাংক

উন্নয়নমূলক আর্থিক সেবা
শাখা

সহজ ঋণের পাশ বই

নাম

বাহাদুর

কলী নং

১০৬১

গ্রুপ নং

০১

কেন্দ্র নং

১১১১

কেন্দ্রের নাম

উন্নয়নমূলক

বই ইস্যুর তারিখ

১০/১০/১১



Thank You