



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Saiful Islam</i> Vill: Konchipara Dokkhin, Union: Konchipara, Post: Vobaniganj, Upazila: Fulchori, District: Gaibandha.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	06 (Six) Brothers
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/> Mst. Abeda Khatun Md. Habibor Rahman <i>Branch: Konchipara, Fulchori, Centre # 40/po</i> <i>Loan no.: 2222/1, Member since January 19, 1986 to March 02, 1993.</i> First loan: Tk. 500 Existing loan: Nil, Last Loan: TK. 5,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A Yes Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Besides this business he has another income from agriculture.
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>10 (Ten) years experiences is running his own business. He started the business with BDT 150,000 (One lac fifty thousand).</p> <p>He has on hand training from his father's business (7yrs).</p> <p>In addition to he has built own residence from the benefit of M/S Ma baba Krishi Store. He has also built 03 (three) shops in katkir Hat, Fuchori and monthly earned Tk. 1,200/- as shop rent.</p> <p>Furthermore Entrepreneur is maintaining 02 (Two) D.P.S of Tk. 500/-, 1000/- Per month from the earning of his present business income (M/S Ma Baba Krishi Store).</p>
Other Own/Family Sources of Income	:	His father's income from grocery business, 01 (One) brother is an Engine mechanic, another brother's income from hardware business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	0713784795, 01827195762
NU's National ID No.	:	3212159126751
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Habibor Rahman is a GB member since January 19, 1986 to March 02, 1993 at first he took GB loan BDT 500 (Five hundred).
- Successively several times he utilized GB loan by assisting his son (entrepreneur) in existing business.
- Finally GB loan helped his to improve economic condition and livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Ma Baba Krishi Store</i>
Address/ Location	:	Katkir Hat, Fuchori, Gaibandha.
Total Investment in BDT	:	Tk. 494,000
Financing	:	Self Tk. 314,000 (from existing business) Required Investment Tk.180,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15%
(ii) Estimated % of proposed gross profit margin	:	On an Average 15%
(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 (Pesticide, fertilizer, grocery item)	1,700	47,600	571,200
Sales income from products (Clothing item)	900	25,200	302,400
Total Sales income (A)	2,600	72,800	873,600
Less: Cost of sales of products (Product Purchase)	1,445	40,460	485,520
Less: Cost of sales of products (Clothing item Purchase)	765	21,420	257,040
Less: Total of sales (B)	2,210	61,880	742,560
Gross Profit (C) [C=(A-B)]	390	10,920	131,040
Less: Operating Cost:			
Electricity bill		200	2,400
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance bill		1,000	12,000
Provisional of bed debt		23	275
Present Salary (Family & Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		154	1,845
Total Operating Cost (D)		5,327	63,920
Net Profit (C-D):		5,593	67,120

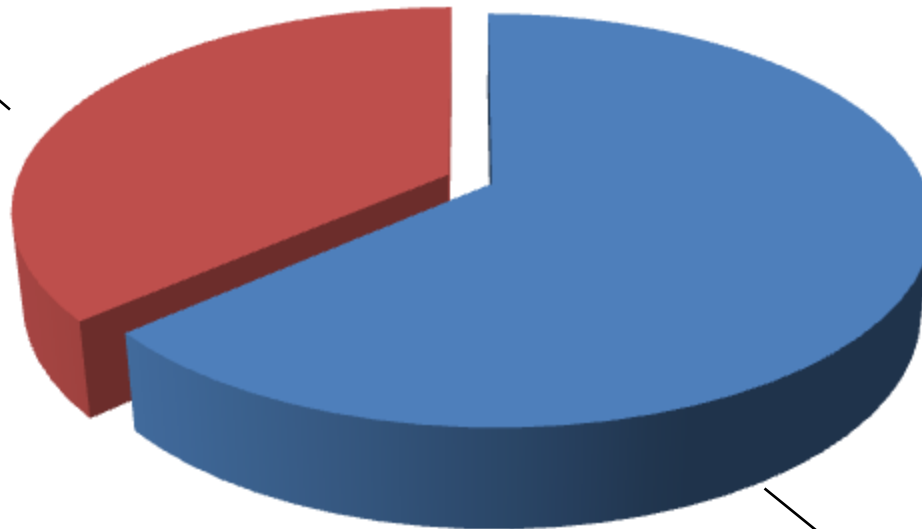
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of pesticide, fertilizer, cow feed, husk, oil cake, cosmetics item, grocery item and Clothing item- lungi, gauge cloth, sharee, shirt, pant, etc.)	Pesticide, fertilizer, Soyabin oil, mustard oil, grocery item and different types of cloth item etc.)	297,000	180,000	477,000
Investment in Machineries and Equipment (digital weight balance set-2, fan, light etc.)		7,300	-	7,300
Cash in hand		4,700	-	4,700
Debtors (Since December, 2015 to at Present)		27,500	-	27,500
Creditors (Since December, 2015 to at Present)		(30,000)	-	(30,000)
Decoration (Fixture & Fittings)		7,500	-	7,500
Total Capital		314,000	180,000	494,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 314,000
- GTT's Investment BDT 180,000
- Total Capital BDT 494,000

**GTT's
Investment 36%**



**Entrepreneur's
Contribution
64%**

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 (Pesticide, fertilizer, grocery item)	2,500	70,000	840,000	2,875	80,500	966,000	3,306	92,575	1,110,900
Est. Sales income from products (Clothing item)	1,200	33,600	403,200	1,380	38,640	463,680	1,656	46,368	556,416
Total estimated Sales income (A)	3,700	103,600	1,243,200	4,255	119,140	1,429,680	4,962	138,943	1,667,316
Less: Cost of sales of products (Product Purchase)									
	2,125	59,500	714,000	2,444	68,425	821,100	2,810	78,689	944,265
Less: Cost of sales of products (Clothing item Purchase)									
	1,020	28,560	342,720	1,173	32,844	394,128	1,408	39,413	472,954
Less: Total of sales (B)	3,145	88,060	1,056,720	3,617	101,269	1,215,228	4,218	118,102	1,417,219
Gross Profit (C) [C=(A-B)]	555	15,540	186,480	638	17,871	214,452	744	20,841	250,097
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		160	1,920		190	2,280		190	2,280
Conveyance bill		1,300	15,600		1,600	19,200		2,600	31,200
Provisional of bed debt		23	275		23	275		23	275
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		1,200	7,200		1,200	14,400		1,200	14,400
Proposed Salary (Family & Self)		4,000	48,000		4,500	54,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		154	1,845		154	1,845		154	1,845
Total Operating Cost (D)	-	8,382	93,380	-	9,512	114,140	-	11,762	141,140
Net Profit (C-D):	-	7,158	93,100	-	8,359	100,312	-	9,080	108,957
Retained Income			93,100			193,412			302,369

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	180,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,300	114,712	123,357
1.3	Depreciation Expenses	1,845	1,845	1,845
1.4	Opening Balance of Cash Surplus	-	58,945	89,102
	Total Cash Inflow	282,145	175,502	214,304
2.0	Cash Outflow			
2.1	Product Purchase	180,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	43,200	86,400	86,400
	Total Cash Outflow	223,200	86,400	86,400
3.0	Total Cash Surplus	58,945	89,102	127,904

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0; Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Working Experience : 17yrs.	<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 customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 616,369 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 151st as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













ଅନୁବନ୍ଧ ବିବରଣୀ (25/10)

୧୨/୧୨୧	ଅନୁବନ୍ଧ ବିବରଣୀ	୧୫	= ୬୦୦୦/-
୧୨/୧୨୧	୫	୫	= ୬୬୦୦/-
୧୨/୧୨୧	୫	୫	= ୭୫୦୦/-
୧୨/୧୨୧	୫	୫	= ୬୦୦୦/-
୧୨/୧୨୧	୫	୫	= ୬୯୦୦/-
୧୨/୧୨୧	୫	୫	= ୬୯୦୦/-
୧୨/୧୨୧	୫	୫	= ୬୫୦୦/-

କୋ: ଅନୁବନ୍ଧ ବିବରଣୀ



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



সাইফুল ইসলাম

নাম: মোঃ সাইফুল ইসলাম
Name: Md Saiful Islam

পিতা: মোঃ হবিবুর রহমান

মাতা: মোছাঃ আবেদা খাতুন

Date of Birth: 01 Mar 1984

ID NO: 3212159126751

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: কঞ্চিপাড়া দক্ষিণ, কঞ্চিপাড়া, ডাকঘর: ভবানীগঞ্জ - ৫৭৬০,
ফুলছড়ি, গাইবান্ধা

সাইফুল ইসলাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৯/০৮/২০০৮



১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ

ইউপি করম নং-১৩

উপজেলা : ফুলছড়ি, জেলা : গাইবান্ধা।

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৫ - ২০২৬

ট্রেড লাইসেন্স

ক্রমিক নং- 396

১নং কঞ্চিপাড়া ইউনিয়ন পরিষদ, উপজেলা : ফুলছড়ি, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ২৬/২০২৫-২০২৬

তারিখ : ২৬/০২/২০২৫

লাইসেন্সধারীর নাম : মোহাম্মদ মাহবুব কৃষি শেখার

পিতা/স্বামীর নাম : মোঃ মোঃ সাইফুল ইসলাম

মাতার নাম : মোছাঃ আবেদা বেগম

ঠিকানা : গ্রাম : - দক্ষিণ কঞ্চিপাড়া, ডাকঘর : ওবাগিগঞ্জ

উপজেলা : ফুলছড়ি, জেলা : গাইবান্ধা।

পেশার ধরণ : - মন্বিরন -

৩০/০৬/২০২৬ ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুই শত টাকা মাত্র)

প্রাপ্ত হয়ে তার বাবসা/বৃত্তি/পেশা মন্বিরন চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৬/০২/২০২৫ ইং

২৬/০২/২০২৫ ইং

১নং কঞ্চিপাড়া ইউপির পক্ষে-



গ্রামীণ ব্যাংক

..... শাখা।
পাইবান্দা এরিয়া
রংপুর যোন।

পল্লীফোন গ্রহীতা ও পরিচালনাকারীদের পরিচয়পত্র।

ফোন পরিচালনাকারী-১

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পল্লীফোন গ্রহীতা ১

গ্রহীতার নাম : মেসঃ হুসেইন কুঃ হুসেইন

পিতা/স্বামীর নাম : মেসঃ মেহেদীন (স্বামীর নাম)

ফোন নং : ২২২২/১

গ্রুপ নং : ০৮

পল্লীফোন নং : ০১৭৭০ ৫৩৪০

পরিচালনার স্থান :

পল্লীফোন পরিচালনা



নাম :

গ্রহীতার সাথে সম্পর্ক :

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Thank You