

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

Name and address	:	<b><i>Md. Momin Mia</i></b> Vill: Jogipara, Union: 03 no. Saghata, Post: Munshir Hat, Upazila: Saghata, District: Gaibandha.
Age	:	19 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 03 (Three) 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. Momena Begum
(iii) Father's name	:	Md. Razaul Korim
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 9/mo, Loan no.: 1464, Membership since July 25, 2005 First loan: Tk. 4,000 Existing loan: 40,000, Outstanding Loan: 25,040</i>
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	:	H.S.C (Continuing)
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>01 (One) year experiences is running his own business. He started the business with BDT 100,000 (One lac).</p> <p>He has on hand training.</p> <p>He has taken 03 (three) months training on Auto Mechanics activities from “Jubo Unnayan Proshikhan Kendro” under the district of Tangail.</p>
Other Own/Family Sources of Income	:	His Father’s income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU’s Contact No.	:	01717319561
NU’s National ID No.	:	3218885098043
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Momena Begum is a GB member since July 25, 2005 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for purchasing 19 (Nineteen) decimals land for cultivation purposes and repairing house.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Momin Store</b>
Address/ Location	:	Saghata bazar, Gaibandha.
Total Investment in BDT	:	Tk. 249,000
Financing	:	Self Tk. 149,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%
(ii) Estimated % of proposed gross profit margin	:	On products 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

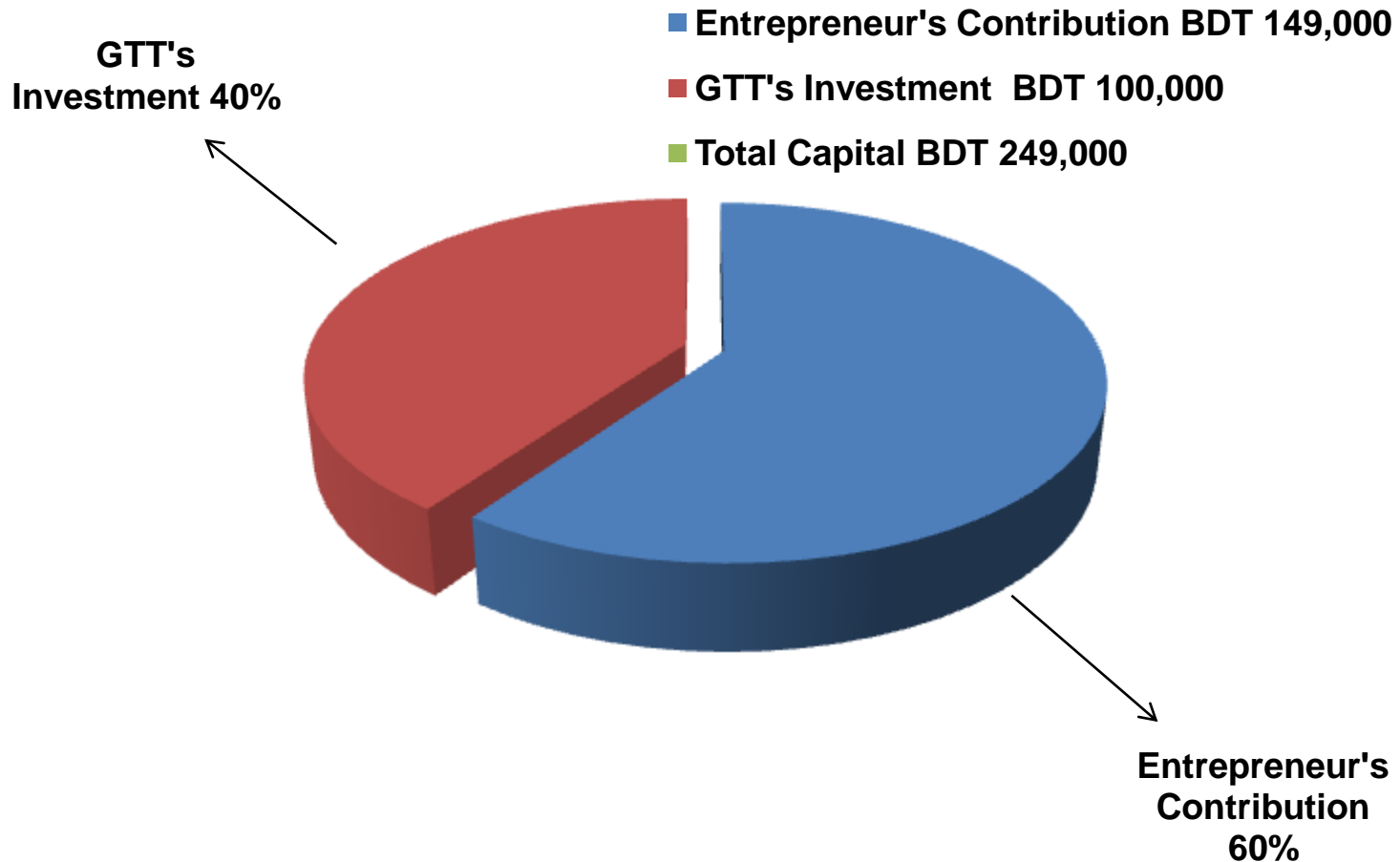
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,100	58,800	705,600
Less: Cost of sales of products (Product Purchase) (B)	1,785	49,980	599,760
<b>Gross Profit (C) [C=(A-B)]</b>	<b>315</b>	<b>8,820</b>	<b>105,840</b>
<b>Less: Operating Cost:</b>			
Electricity bill		350	4,200
Mobile bill		300	3,600
Conveyance bill		800	9,600
Provision of bed debt		23	270
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-1-Nephew)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		428	5,130
<b>Total Operating Cost (D)</b>		<b>7,400</b>	<b>88,800</b>
<b>Net Profit (C-D):</b>		<b>1,420</b>	<b>17,040</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, Cosmetics item etc.)	Investment in products (Grocery item, Confectionary item, Cosmetics item, etc.)	84,000	100,000	184,000
Investment in machineries & equipment (Refrigerator, weight machine, fan, light etc.)		28,000	-	28,000
Cash in hand		700	-	700
Debtors (Since November, 2015 to at Present)		27,000	-	27,000
Decoration (Fixture & Fittings)		9,300	-	9,300
<b>Total Capital</b>		<b>149,000</b>	<b>100,000</b>	<b>249,000</b>

# ***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
Sales income from products (A)	3,200	89,600	1,075,200	4,320	120,960	1,451,520	5,184	145,152	1,741,824
Less: Cost of sales of products (Product Purchase) (B)									
	2,720	76,160	913,920	3,672	102,816	1,233,792	4,406	123,379	1,480,550
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>13,440</b>	<b>161,280</b>	<b>648</b>	<b>18,144</b>	<b>217,728</b>	<b>778</b>	<b>21,773</b>	<b>261,274</b>
<b>Less: Operating Cost:</b>									
Electricity bill		550	6,600		650	7,800		700	8,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,300	15,600		2,300	27,600		3,300	39,600
Provision of bed debt		23	270		23	270		23	270
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Proposed Salary (Assistant-1-Nephew)		1,500	18,000		1,500	18,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		428	5,130		428	5,130		428	5,130
<b>Total Operating Cost (D)</b>	-	<b>11,102</b>	<b>129,220</b>	-	<b>13,402</b>	<b>160,820</b>	-	<b>15,652</b>	<b>187,820</b>
<b>Net Profit (C-D):</b>	-	<b>2,338</b>	<b>32,060</b>	-	<b>4,742</b>	<b>56,908</b>	-	<b>6,121</b>	<b>73,454</b>
<b>Retained Income</b>			<b>32,060</b>			<b>88,968</b>			<b>162,422</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<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)	36,060	64,908	81,454
1.3	Depreciation Expenses	5,130	5,130	5,130
1.4	Opening Balance of Cash Surplus	-	17,190	39,228
	<b>Total Cash Inflow</b>	<b>141,190</b>	<b>87,228</b>	<b>125,812</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>17,190</b>	<b>39,228</b>	<b>77,812</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Nephew); Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business and business place in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> Business Experience : 1year.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer.</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 311,422 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 154<sup>th</sup> as Yunus Centre and 28<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











আলা নগর  
 ভদ্রা নগর বাস্তু  
 বাসন অসে চোকাব করুণা  
 মোবাইলঃ ৯২৭৭০-৩৭০০০২











ইউপি ফর্ম-১৩

# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২১/২০২২

ক্রমিক নং-

1

লাইসেন্স

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩

লাইসেন্স নং : ০৩ তারিখ : ২৪/১১/২০২১

লাইসেন্সধারীর নাম : শ্রীঃ শ্রীঃ কবিয়া সারিকা

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ কবিয়া সারিকা

ঠিকানা : গ্রাম : চেয়ারম্যান পোস্ট : মুন্সীগঞ্জ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : শ্রীঃ শ্রীঃ কবিয়া সারিকা

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালায়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৪/১১/২১

মোঃ মোশারফ হোসেন সুইট

চেয়ারম্যান

৩নং সাঘাটা ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।





# दैनिक विक्रय हिसाब -

२७/१२/२०१७	विक्रय - २२२०₹
२९/१२/२०१७	" - २६६०₹
३०/१२/२०१७	" - २२६०₹
३१/१२/२०१७	" - २४६०₹
०१/०१/२०१८	" - २५७५₹
०२/०१/२०१८	" - २६२६₹
०३/०१/२०१८	" - २६७७₹



গ্রামীণ ব্যাংক

সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম ..... সুমনা বেগম

ঋণী নং ..... ১৪৫৪

গ্রুপ নং ..... ০৪

কেন্দ্র নং ..... ১১৫

কেন্দ্রের নাম ..... ডেপুটি মাস্টার রুম

সিলামী  
সম্মেলন  
২০১৫



**Thank You**