



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Md. Anowar Hossain Vill: Rifaitpur, Union: Badiakhali, Post: Badiakhali, Upazila: Gaibandha, District: Gaibandha. |
| Age | : | 27 years |
| Marital status | : | Married |
| Children | : | 01(one) Son |
| No. of siblings: | : | 01 (One) Brother and 02 (two) 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. Anowara Bawya |
| (iii) Father's name | : | Late Sayid Ali |
| (iv) GB member's info | : | <i>Branch : Badiakhali, Gaibandha Centre # 11/mo</i> <i>Loan no.: 11291, Member since January 01, 2008.</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 16,000 |
| 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., 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.) | : | 01 (One) year experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has on hand training from his uncle (3 years). |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01931851318 |
| NU's National ID No. | : | 3212412269627 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anowara Bawya is a GB member since January 01, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for agriculture and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | Anowar Confectionary & Store |
| Address/ Location | : | Rifaitpur, Badiakhali Bazar, Gaibandha. |
| Total Investment in BDT | : | Tk. 158,000 |
| Financing | : | Self Tk. 108,000 (from existing business) Required Investment Tk. 50,000 (as equity) |
| Present salary/drawings from business | : | BDT 3,500 (Three thousand five hundred) |
| Proposed Salary | : | BDT 4,500 (Four thousand five hundred) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an products 14% |
| (ii) Estimated % of proposed gross profit margin | : | On an products 14% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

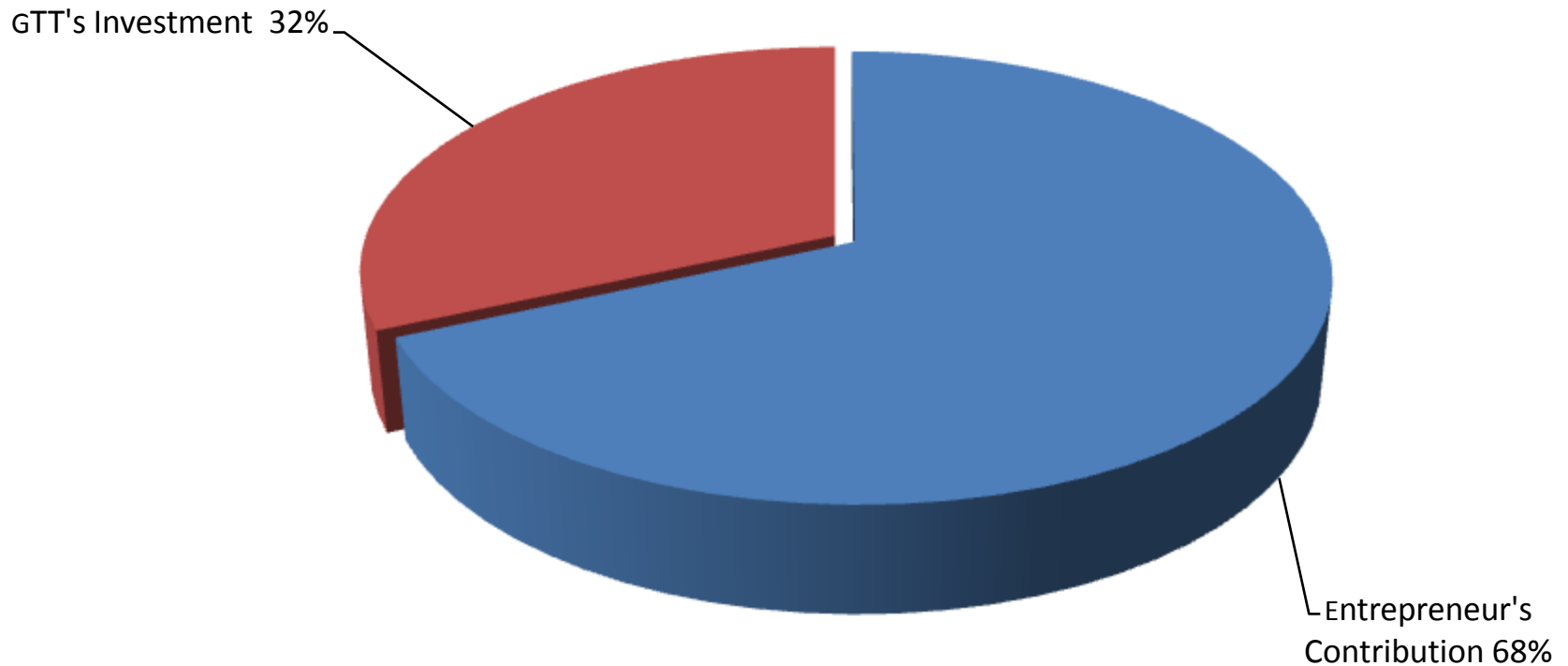
| Particulars | EB (BDT) | | |
|---|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products | 1,950 | 50,700 | 608,400 |
| Total sales of products & commission (A) | 1,950 | 50,700 | 608,400 |
| Less: Cost of sales of products (B) | 1,677 | 43,602 | 523,224 |
| Gross Profit (C) [C=(A-B)] | 273 | 7,098 | 85,176 |
| Less: Operating Cost: | | | |
| Electricity bill | | 300 | 3,600 |
| Shop Rent | | 400 | 4,800 |
| Mobile bill | | 300 | 3,600 |
| Conveyance bill | | 500 | 6,000 |
| Ownership Transfer Fee | | - | - |
| Present Salary (Family & Self) | | 3,500 | 42,000 |
| Other Cost (stationary & Entertainment etc.) | | 300 | 3,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 203 | 2,430 |
| Total Operating Cost (D) | | 5,503 | 66,030 |
| Net Profit (C-D): | | 1,596 | 19,146 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (Grocery item, Confectionary and Bakery item, soft drinks etc.) | Investment in products (Grocery item etc.) | 35,600 | 50,000 | 85,600 |
| Investment in Machineries (Refrigerator-1, weight machine-1, Fan, light etc.) | | 13,800 | - | 13,800 |
| Cash in hand | | 5,000 | - | 5,000 |
| Advance for Shop | | 50,000 | - | 50,000 |
| Decoration (fixture and fittings) | | 3,600 | - | 3,600 |
| Total Capital | | 108,000 | 50,000 | 158,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 108,000
- GTT's Investment BDT 50,000
- Total Capital BDT 158,000



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 | 2,700 | 70,199 | 842,391 | 3,105 | 80,729 | 968,749 | 3,571 | 92,838 | 1,114,062 |
| Total sales of products & commission (A) | 2,700 | 70,199 | 842,391 | 3,105 | 80,729 | 968,749 | 3,571 | 92,838 | 1,114,062 |
| Less: Cost of sales of products (B) | 2,322 | 60,371 | 724,456 | 2,670 | 69,427 | 833,124 | 3,071 | 79,841 | 958,093 |
| Gross Profit (C) [C=(A-B)] | 378 | 9,828 | 117,935 | 435 | 11,302 | 135,625 | 500 | 12,997 | 155,969 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 400 | 4,800 | | 500 | 6,000 | | 550 | 6,600 |
| Shop Rent | | 400 | 4,800 | | 400 | 4,800 | | 400 | 4,800 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 500 | 6,000 | | 600 | 7,200 |
| Conveyance | | 800 | 9,600 | | 1,000 | 12,000 | | 1,200 | 14,400 |
| Ownership Transfer Fee | | 333 | 2,000 | | 333 | 4,000 | | 333 | 4,000 |
| Proposed Salary-(Family & Self) | | 4,500 | 54,000 | | 5,000 | 60,000 | | 5,500 | 66,000 |
| Other Cost (stationary & Entertainment etc.) | | 400 | 4,800 | | 500 | 6,000 | | 600 | 7,200 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 203 | 2,430 | | 203 | 2,430 | | 203 | 2,430 |
| Total Operating Cost (D) | - | 7,536 | 88,430 | - | 8,436 | 101,230 | - | 9,386 | 112,630 |
| Net Profit (C-D): | - | 2,292 | 29,505 | - | 2,866 | 34,395 | - | 3,612 | 43,339 |
| Retained Income | | | 29,505 | | | 63,900 | | | 107,238 |

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.)

| <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 | 50,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 31,505 | 38,395 | 47,339 |
| 1.3 | Depreciation Expenses | 2,430 | 2,430 | 2,430 |
| 1.4 | Opening Balance of Cash Surplus | - | 21,935 | 38,760 |
| | Total Cash Inflow | 83,935 | 62,760 | 88,528 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 50,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 12,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 62,000 | 24,000 | 24,000 |
| 3.0 | Total Cash Surplus | 21,935 | 38,760 | 64,528 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (04yrs);

WEAKNESS

- Can not supply goods & services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 215,238 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 156th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
on December 22, 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



আনোয়ার হোসেন

নাম: মোঃ আনোয়ার হোসেন

Name: Md Anowar Hossain

পিতা: মৃত হুইদ আলী

মাতা: মোছাঃ আনোয়ারা বেওয়া

Date of Birth: 02 Mar 1988

ID NO: 3212412269627

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: রিফাইত পুর, রিফাইত পুর, ডাকঘর: বাদিয়াখালী - ৫৭৬০,
গাইবান্ধা সদর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৭/২০০৮





গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম: আলমাসরাফ

কর্তৃক: ২০২২২

গ্রন্থ নং: ০৭

কেন্দ্র নং: ০২/১৫

কেন্দ্রের নাম: ইসিআইডি পুঁজি কেন্দ্র

বই ইস্যুর তারিখ: ২০/০৩/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

দৈনিক বিক্রয় হিসাব

| | | |
|----------|---------|--------|
| ০২/০২/১৫ | বিক্রয় | ২২০০ ট |
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মো: আলমাসরাফ (স্বাক্ষর)



Thank You