



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	K M Sadequl Alam Babla Vill: Dumurgasha, Union: Nakai hat, Post: Nakai hat, Upazila: Gobindoganj, District: Gaibandha.
Age	:	30 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) 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. Samsunnahar Begum
(iii) Father's name	:	K M Sarwar Alam
(iv) GB member's info	:	<i>Branch: Dumurgasha, Gaibandha, Centre # 37/mo,</i> <i>Loan no.: 2891, Member since May 10, 2005</i> First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding loan: Tk. 11,500
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	:	S.S.C
Present Occupation (Besides own business, i.e., persuing 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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 30,000 (Thirty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His elder brother's income from private service (buying house).
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01723220428
NU's National ID No.	:	3213055757091
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Samsunnahar Begum is a GB member since May 10, 2005 at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it by purchasing goat, purchasing calf, household purposes and mortgaging 33 (thirty three) decimal cultivation land.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Babla Confectionary</i>
Address/ Location	:	Nakai hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 283,000
Financing	:	Self Tk. 153,000 (from existing business) Required Investment Tk. 130,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%, mobile banking 100% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%, mobile banking 100% & flexiload 100%.
(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 (confectionary item, bakery item, cosmetics item and ice cream etc)	1,600	41,600	499,200
Commission from mobile banking	120	3,120	37,440
Commission from flexiload	27	702	8,424
Total income from sales and commission (A)	1,747	45,422	545,064
Less: Cost of sales of products (B)	1,408	36,608	439,296
Gross Profit (C) [C=(A-B)]	339	8,814	105,768
Less: Operating Cost:			
Electricity bill		500	6,000
Genaretor bill		200	2,400
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		500	6,000
Provision of bad Debt		11	128
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		429	5,143
Total Operating Cost (D)		6,939	83,270
Net Profit (C-D):		1,875	22,498

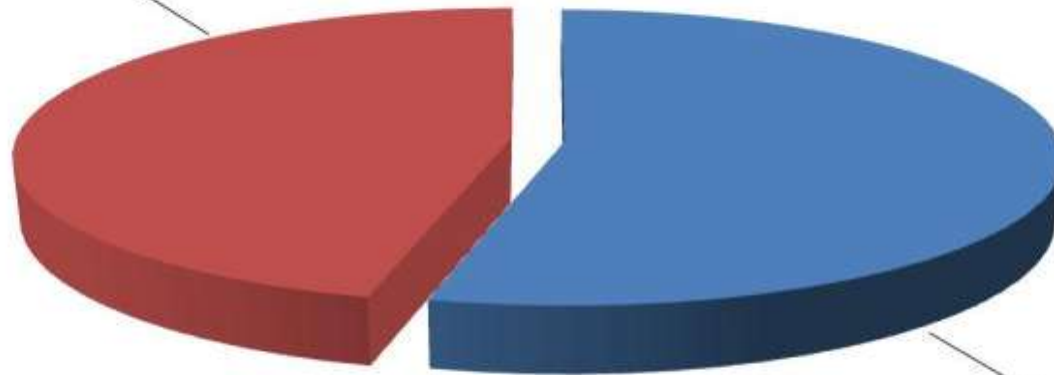
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, hair oil, cream, toothpaste, shampoo, pencil battery, noodles, stationary item, biscuit, soft drinks and ice cream etc)	Investment in products (grocery item, cosmetics item, soft drinks and ice cream etc)	32,251	60,000	92,251
Investment in mobile banking (bkash and DBBL mobile banking etc)	Bkash and DBBL mobile banking	35,000	70,000	105,000
Investment in flexiload (GP, robi and banglalink etc)		10,000		10,000
Investment in Machinerries (refrigerator and mobile set etc)		25,000		25,000
Investment in Equipments (bulb and fan etc.)		1,350		1,350
Cash in hand		4,720		4,720
Debtors (since December, 2015 to at present)		12,779		12,779
Decoration (fixture and fittings)		11,900		11,900
Advance for Shop		20,000		20,000
Total Capital		153,000	130,000	283,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 153,000
- GTT's Investment BDT 130,000
- Total Capital BDT 283,000

GTT's
Investment
46%



Entrepreneur's
Contribution
54%

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 (grocery item, confectionary item, bakery item, cosmetics item and ice cream etc)	2,500	65,000	780,000	3,000	78,000	936,000	3,450	89,700	1,076,400
Estimated commission from mobile banking	200	5,200	62,400	230	5,980	71,760	265	6,877	82,524
Estimated commission from flexiload	32	842	10,109	37	969	11,625	43	1,114	13,369
Total estimated income from sales and commission (A)	2,732	71,042	852,509	3,267	84,949	1,019,385	3,757	97,691	1,172,293
Less: Cost of sales of products (B)	2,200	57,200	686,400	2,640	68,640	823,680	3,036	78,936	947,232
Gross Profit (C) [C=(A-B)]	532	13,842	166,109	627	16,309	195,705	721	18,755	225,061
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,000	12,000
Genaretor bill		300	3,600		400	4,800		500	6,000
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		800	9,600		1,100	13,200		1,400	16,800
Provision of bad Debt		11	128		11	128		11	128
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		867	5,200		867	10,400		867	10,400
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		429	5,143		429	5,143		429	5,143
Total Operating Cost (D)	-	10,001	114,540	-	11,351	136,210	-	12,601	151,210
Net Profit (C-D):	-	3,842	51,569	-	4,958	59,495	-	6,154	73,851
Retained Income			51,569			111,063			184,914

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	130,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	56,769	69,895	84,251
1.3	Depreciation Expenses	5,143	5,143	5,143
1.4	Opening Balance of Cash Surplus	-	30,711	43,348
	Total Cash Inflow	191,911	105,748	132,741
2.0	Cash Outflow			
2.1	Product Purchase	130,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	31,200	62,400	62,400
	Total Cash Outflow	161,200	62,400	62,400
3.0	Total Cash Surplus	30,711	43,348	70,341

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Good reputation;
- Skilled and working experiences (10 years).

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 337,914 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









ইউপি ফরম- ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫-২০২৬

লাইসেন্স

..... নং ১৪৩৫/২৫ ইউনিয়ন পরিষদ
..... খানা/উপজেলা
..... জেলা।

নই নম্বর : ০২

লাইসেন্স নম্বর : ৫২ আবাসিক ভাড়া দেওয়ার জন্য বৃত্তি : ৪৮৫৫/১৫

লাইসেন্সধারীর নাম : মে.স. মো. তু. মো. হোসেন

পিতা/স্বামী/পরি নাম : মে.স. মো. হোসেন
৪৬৫৫/১০৪৬ নং ১৪৩৫/২৫, মে.স. হোসেন
খাইচাঁদ

ঠিকানা : ২৬ নং মে.স. হোসেন (মো.স. ওয়. সি.স.স.)

পেশার ধরন :

৩০ সে. জু. ২৫ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত) টাকায়

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ : ২৫/৫/২৫

চেয়ারম্যানের দস্তখত

ନିମ୍ନ ବିକ୍ରୟ ହିସାବ

୨୦/୧୦/୨୦୧୧	————	୨,୫୦୦/-
୨୧/୧୦/୨୦୧୧	————	୨,୦୦୦/-
୨୦/୧୧/୨୦୧୧	————	୨,୫୦୦/-
୨୨/୧୧/୨୦୧୧	————	୨,୦୦୦/-
୨୩/୧୧/୨୦୧୧	————	୨,୫୦୦/-
୨୪/୧୧/୨୦୧୧	————	୨,୦୦୦/-
୨୫/୧୧/୨୦୧୧	————	୨,୫୦୦/-
୨୬/୧୧/୨୦୧୧	————	୨,୦୦୦/-
୨୭/୧୧/୨୦୧୧	————	୨,୫୦୦/-
୨୮/୧୧/୨୦୧୧	————	୨,୦୦୦/-
୨୯/୧୧/୨୦୧୧	————	୨,୫୦୦/-



গ্রামীণ ব্যাংক
সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম

মুহম্মদ আলী

কলী নং

০ ২৫০)

গ্রুপ নং

০২

কেন্দ্র নং

৩৭/১/

কেন্দ্রের নাম

ইস্রাফীল গ্রুপ

বই ইস্যুর তারিখ

০৪/৫/১৬

শাখা বাসস্থানকের স্বাক্ষর




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



নাম: কে এম ছাদেকুল আলম বাবলা
Name: K M Sadequul Alam Babla
পিতা: কে এম ছরোয়ার আলম
মাতা: মোছাঃ হামসুন্নাহার বেগম
Date of Birth: 01 Jan 1985
ID NO: 3213055757091

হুমসুন

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

ত্রিভুজা: গ্রাম/রাস্তা: ডুমুরগাছা/ডুমুরগাছা, ডাকঘরঃ লাকাইছাট-৫৭৪০
সোবিদঙ্গল, গাইবান্ধা।


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৮/০৮/২০০৮



Thank You