



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdus Salam</i> Vill: Borobari, Union: Borobari, Post: Baliadangi, Upazila: Baliadangi, District: Thakurgaon.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01 (One) Son.
No. of siblings:	:	04 (Four) Brothers 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. Rokeya Begum
(iii) Father's name	:	Md. Roshidul Haque
(iv) GB member's info	:	<i>Branch: Borobari, Baliadangi, centre # 17/mo, Loan no.: 10278, Member since February 07, 2011 First loan: Tk. 10,000 Existing loan: Tk. 3,000, Outstanding Loan: TK. 3,000</i>
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	:	S.S.C
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.)	:	10 (Ten) years experiences is running his business. He started the business with BDT 50,000 (Fifty Thousand). : He has on hand Training.
Other Own/Family Sources of Income	:	His Elder brother's income from agriculture, another 02 (two) brother's income from business (Betel leaf) and his father's income from as an assistant of entrepreneur business. : In addition to he has purchased 2.5 (Two and half) bigha land from the benefit of this business (Salam Store).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713763337
NU's National ID No.	:	9410821601923
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rokeya Begum is a GB member since February 07, 2011 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan by assisting her son (Entrepreneur) in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Salam Store</i>
Address/ Location	:	Baliadangi Bazar, Thakurgaon.
Total Investment in BDT	:	Tk. 290,000
Financing	:	Self Tk. 190,000 (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 10% and Flexiload & bKash 100%
(ii) Estimated % of proposed gross profit margin	:	On products 10% and Flexiload & bKash 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Income from sales of Products	3,200	89,600	1,075,200
Comission from Flexiload	68	1,890	22,680
Comission from bkaash	40	1,120	13,440
Total Sales income (A)	3,308	92,610	1,111,320
Less: Cost of Sales of Products	2,880	80,640	967,680
Gross Profit (C) [C=(A-B)]	428	11,970	143,640
Less: Operating Cost:			
Electricity bill		500	6,000
Shop rent		1,000	12,000
Mobile bill		600	7,200
Night Guard bill		100	1,200
Conveyance bill		2,800	33,600
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-01-Father)		500	6,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		208	2,492
Total Operating Cost (D)		9,508	114,092
Net Profit (C-D):		2,462	29,548

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products-Grocery item, Cosmetics item, etc.)	Investment in Products-Grocery item, Cosmetics item, Soyabin oil, mustared oil etc.)	100,000	60,000	160,000
Investment in flexi load		5,000	10,000	15,000
Investment in bkaash		10,500	30,000	40,500
Investment in Machineries and Equipment (Fan, light, digital machine, Television etc.)		9,300	-	9,300
Cash in hand		7,230	-	7,230
GB Outstanding loan		(3,000)	-	(3,000)
Decoration (Fixture & Fittings)		10,970	-	10,970
Advance for Shop		50,000	-	50,000
Total Capital		190,000	100,000	290,000

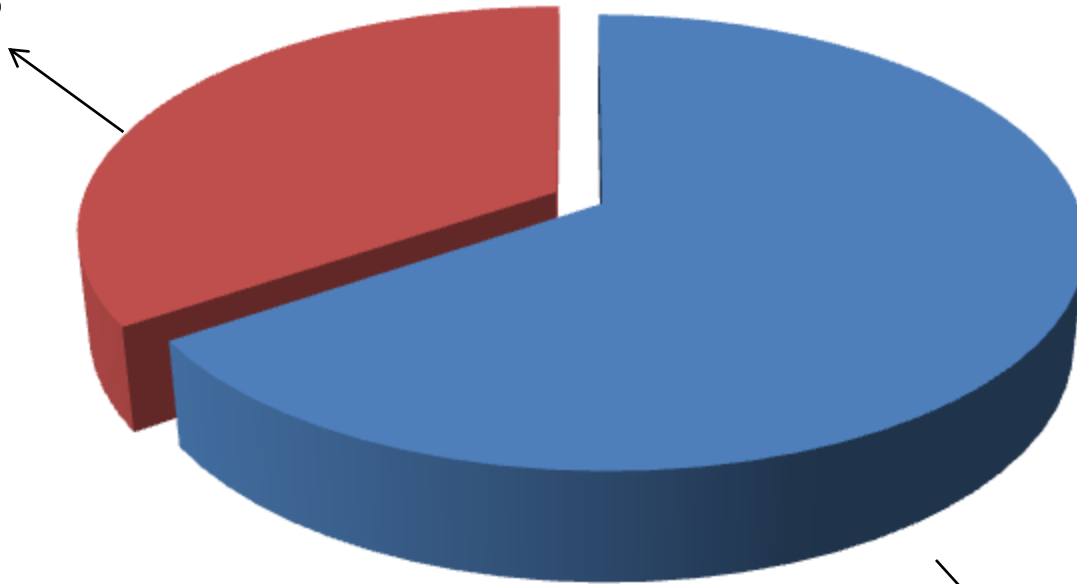
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 190,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 290,000

GTT's Investment
34%



Entrepreneur's
Contribution 66%

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. Income from sales of Products	4,500	126,000	1,512,000	4,950	138,600	1,663,200	5,594	156,618	1,879,416
Estimated Comission from Flexiload	135	3,780	45,360	155	4,347	52,164	182	5,086	61,032
Estimated Comission from bkaash	60	1,680	20,160	69	1,932	23,184	81	2,260	27,125
Total estimated Sales income and Comission (A)	4,695	131,460	1,577,520	5,174	144,879	1,738,548	5,856	163,964	1,967,573
Less: Cost of Sales of Products	4,050	113,400	1,360,800	4,455	124,740	1,496,880	5,034	140,956	1,691,474
Gross Profit (C) [C=(A-B)]	645	18,060	216,720	719	20,139	241,668	822	23,008	276,099
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		850	10,200
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
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		3,100	37,200		3,400	40,800		4,400	52,800
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,000	60,000		5,500	66,000		6,500	78,000
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,000	12,000		1,000	12,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		208	2,492		208	2,492		208	2,492
Total Operating Cost (D)	-	13,729	160,752	-	14,859	178,312	-	17,109	205,312
Net Profit (C-D):	-	4,331	55,968	-	5,280	63,356	-	5,899	70,787
Retained Income			55,968			119,324			190,111

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	59,968	71,356	78,787
1.3	Depreciation Expenses	2,492	2,492	2,492
1.4	Opening Balance of Cash Surplus	-	35,460	61,308
	Total Cash Inflow	162,460	109,308	142,587
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Outstanding loan	3,000		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	127,000	48,000	48,000
3.0	Total Cash Surplus	35,460	61,308	94,587

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) 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"/> Experience : 10yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop (In front of Girls School & College);<input type="checkbox"/> Have some fixed customer;<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 380,111 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 161st as Yunus Centre and 31th In-house
Executive Social Business Design Lab
(GTT) on December 28, 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 আব্দুস সালাম

Name: Md Abdus Salam

পিতা: মোঃ শহিদুল হক

মাতা: সত্যমা বেগম

Date of Birth: 20 Jun 1985

ID NO: 9410821601923

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের দ্বারা জারি করা হয়েছে। এটি ব্যবহারের জন্য প্রযোজ্য আইন অনুযায়ী প্রযোজ্য।

ঠিকানা: গ্রাম/কাজা: বড়বাড়ী, বড়বাড়ী, ঢাকাঘর, বালিয়াডাঙ্গী - ৫১৪০, বালিয়াডাঙ্গী, হাবড়াপাড়া

রক্তের গ্রুপ / Blood Group: AB+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১৯/০৯/২০০৮



চন্দ্র বড়বাড়ী ইন্ডিয়ান পরিষদ কার্যালয়

কলিকতা, পশ্চিমবঙ্গ, ভারত

ট্রেড লাইসেন্স

সংখ্যা: ১০২/১৯৩৩

তারিখ: ১৯৩৩
২২-১১-১৯৩৩

ইতিমধ্যে নং ১০২
লাইসেন্স নং ১০২

পেশার নাম: চন্দ্র বড়বাড়ী

পেশাদারীর নাম: শ্রী শ্রী চন্দ্র বড়বাড়ী

বসতিস্থানের নাম: ১০২, বড়বাড়ী রোড

বিশেষত্ব: বড়বাড়ী

উপস্থাপনা: পশ্চিমবঙ্গ, ভারত

স্বাক্ষর: চন্দ্র বড়বাড়ী

১৯৩৩-৩৪-৩৫-৩৬-৩৭-৩৮-৩৯-৪০-৪১-৪২-৪৩-৪৪-৪৫-৪৬-৪৭-৪৮-৪৯-৫০-৫১-৫২-৫৩-৫৪-৫৫-৫৬-৫৭-৫৮-৫৯-৬০-৬১-৬২-৬৩-৬৪-৬৫-৬৬-৬৭-৬৮-৬৯-৭০-৭১-৭২-৭৩-৭৪-৭৫-৭৬-৭৭-৭৮-৭৯-৮০-৮১-৮২-৮৩-৮৪-৮৫-৮৬-৮৭-৮৮-৮৯-৯০-৯১-৯২-৯৩-৯৪-৯৫-৯৬-৯৭-৯৮-৯৯-১০০-১০১-১০২

(Signature)



ପ୍ରକାଶନର ପୂର୍ବେ ଆବଦାନ ।
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ନାମ (ଶ୍ୟାମ୍)

ଠିକଣା ୭୦୨୨୮

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ପଢ଼ା ୨୨

କେନ୍ଦ୍ର ନାମ କେ. ପାଠ୍ୟ ବି. ବି.

ପଢ଼ା ତାରିଖ ୨୦/୧୨/୨୦

ପଢ଼ା କେନ୍ଦ୍ରର ନାମ

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Thank You