



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Aminul Islam</i> Vill: Rampur, Union: Gunabati, Post: Gunabati, Upazila: Chauddagam, District: Comilla.
Age	:	24 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers & 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	:	Razia Begum
(iii) Father's name	:	Md. Yeasin Miah
(iv) GB member's info	:	<i>Branch: Jagannath dighi, Chauddagam Centre # 25/mo Loan no.: 6415/2, Member since January 26, 2012 First loan: Tk. 10,000 Existing loan: Tk. 24,000, Outstanding loan: TK. 24,000</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	05 (Five) years experiences is running the business. He started the business only with Tk. 50,000 (Fifty Thousand) : He has 07 (Seven) years working experiences as a assistant in a local confectionary shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His elder brother's income from driving and younger brother's income from private service (tailoring).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01832376232
NU's National ID No.	:	19911913142028984
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Razia Begum is a GB since January 26, 2012 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took loan several times and utilized it by cultivation and assisting her son in his 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	:	<i>Mayer Doa Confectionary</i>
Address/ Location	:	Kaliatola Bazar, Chauddagam, Comilla
Total Investment in BDT	:	BDT 332,000
Financing	:	Self Tk. 232,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three thousand five hundred)
Proposed Salary (estimates)	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(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 (grocery item, bakery item and confectionary item etc) (A)	2,000	56,000	672,000
Less: Cost of sales of products (product purchase) (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		1,000	12,000
Shop Rent		1,300	15,600
Mobile bill		500	6,000
Night Guard bill		150	1,800
Conveyance		500	6,000
Provision of bad Debt		8	97
Present Salary (Self & family)		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		1,009	12,102
Total Operating Cost (D)		8,967	107,599
Net Profit (C-D):		2,233	26,801

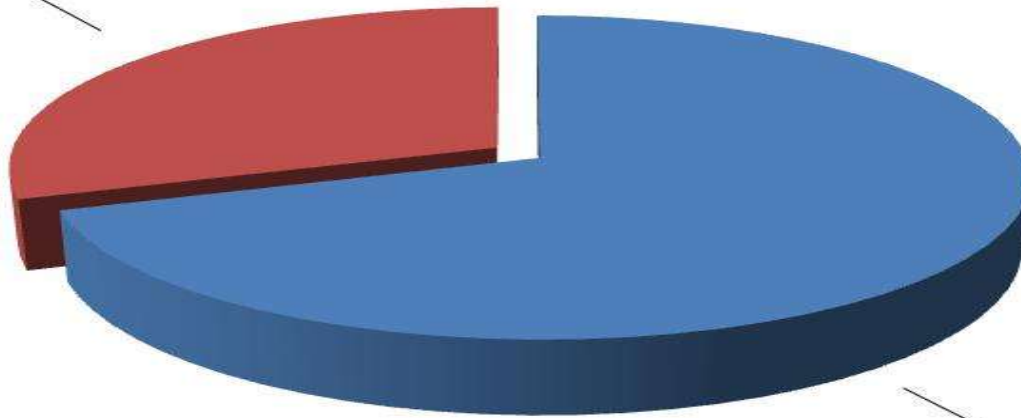
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (bakery item, soft drinks, noodles, coal, hair oil, tea leaf, milk powder, spice, juice and stationary item etc)	Investment in products (grocery item, cosmetics item and confectionary item etc)	84,739	100,000	184,739
Investment in Machineries (refrigerator - 2 pics and solar panel etc)		59,280		59,280
Investment in Equipments (bulb and fan etc.)		2,600		2,600
Cash in hand		7,481		7,481
Debtors (Since December, 2015 to at present)		9,700		9,700
Decoration (fixture and fittings)		28,200		28,200
Advance for shop		40,000		40,000
Total Capital		232,000	100,000	332,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 232,000
- GTT's Investment BDT 100,000
- Total Capital BDT 332,000

GTT's
Investment
30%



Entrepreneur's
Contribution
70%

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, cosmetics item, bakery item and confectionary item etc) (A)	3,000	84,000	1,008,000	3,540	99,120	1,189,440	3,894	109,032	1,308,384
Less: Cost of sales of products (product purchase) (B)	2,400	67,200	806,400	2,832	79,296	951,552	3,115	87,226	1,046,707
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	708	19,824	237,888	779	21,806	261,677
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,400	16,800
Shop Rent		1,300	15,600		1,800	21,600		1,800	21,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		200	2,400		250	3,000		250	3,000
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Provision of bad Debt		8	97		8	97		8	97
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,800	21,600
Non Cash Item:									
Depreciation Expenses		1,009	12,102		1,009	12,102		1,009	12,102
Total Operating Cost (D)	-	12,728	148,469	-	14,578	174,939	-	15,778	189,339
Net Profit (C-D):	-	4,072	53,131	-	5,246	62,949	-	6,028	72,338
Retained Income			53,131			116,080			188,418

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	57,131	70,949	80,338
1.3	Depreciation Expenses	12,102	12,102	12,102
1.4	Opening Balance of Cash Surplus	-	45,233	80,284
	Total Cash Inflow	169,233	128,284	172,724
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	45,233	80,284	124,724

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 12 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 420,418 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 165th as Yunus Centre and 32nd In-house Executive
Social Business Design Lab
(GTT) on January 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





Thank You