



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ziaul Haq Vill: Boskora, Union: Konkapoit, Post: Batisha, Upazila: Chauddagram, District: Comilla.
Age	:	22 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers & 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	:	Surma Begum
(iii) Father's name	:	Late Md. Samsul Haq
(iv) GB member's info	:	<i>Branch: Batisha, Chauddagram Centre # 17/mo Loan no. 1369, Member from 2002 to 2013 First loan: Tk. 6,000 Existing loan: Nil, Last loan: TK. 10,000</i>
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 Five
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.)	:	03 (Three) years experiences is running the business. He started the business only with Tk. 50,000 (Fifty Thousand) : He has 05 (five) years working experiences as a assistant in a local shoe factory. He has 02 (Two) years working experiences at a construction firm in Bahrain.
Other Own/Family Sources of Income	:	His other's income from Agriculture. His elder brother's income from driving (CNG driver) and younger brother's income from private service (workshop). From the existing business income, he mortgaged 33 (Thirty three) decimal cultivation land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01829043908
NU's National ID No.	:	19921931570019267
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Surma Begum is a GB from 2002 to 2013 at first she took GB loan BDT 6,000 (Six thousand).
- Gradually she took loan several times and utilized it by cultivation and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bismillah Store</i>
Address/ Location	:	A.K.B. Chawmuhani Bazar, Chauddagam, Comilla
Total Investment in BDT	:	BDT 187,000
Financing	:	Self Tk. 137,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
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		600	7,200
Generator bill		300	3,600
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		1,500	18,000
Provision of bad Debt		6	69
Present Salary (Self & family)		4,000	48,000
Present Salary (Assistant-cousin)		600	7,200
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		363	4,350
Total Operating Cost (D)		9,068	108,819
Net Profit (C-D):		2,132	25,581

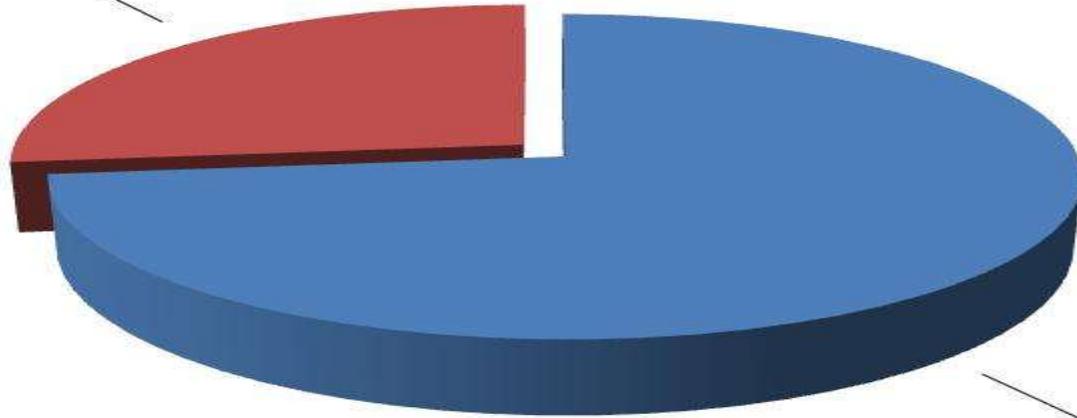
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (soap, salt, biscuit, chips, coal, oil, rice, pulses, sugar, onion, garlic, flour, potato, spice and chocolate etc)	Investment in products (grocery item, bakery item and confectionary item etc)	61,971	50,000	111,971
Investment in Machinery (refrigerator - 1 pics)		20,000		20,000
Investment in Equipments (bulb and fan etc.)		1,800		1,800
Cash in hand		5,539		5,539
Debtors (Since December, 2015 to at present)		6,890		6,890
Decoration (fixture and fittings)		10,800		10,800
Advance for shop		30,000		30,000
Total Capital		137,000	50,000	187,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 137,000
- GTT's Investment BDT 50,000
- Total Capital BDT 187,000

GTT's
Investment
27%



Entrepreneur's
Contribution
73%

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, bakery item and confectionary item etc) (A)	3,000	84,000	1,008,000	3,450	96,600	1,159,200	3,968	111,090	1,333,080
Less: Cost of sales of products (product purchase) (B)	2,400	67,200	806,400	2,760	77,280	927,360	3,174	88,872	1,066,464
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	690	19,320	231,840	794	22,218	266,616
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generator bill		400	4,800		500	6,000		600	7,200
Shop Rent		1,000	12,000		1,000	12,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		200	2,400		200	2,400
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Provision of bad Debt		6	69		6	69		6	69
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		5,500	66,000
Proposed Salary (Assistant-cousin)		1,000	12,000		1,500	18,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		800	9,600
Non Cash Item:									
Depreciation Expenses		363	4,350		363	4,350		363	4,350
Total Operating Cost (D)	-	12,097	142,889	-	14,047	168,559	-	15,847	190,159
Net Profit (C-D):	-	4,703	58,711	-	5,273	63,281	-	6,371	76,457
Retained Income			58,711			121,992			198,449

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>SI #</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)	60,711	67,281	80,457
1.3	Depreciation Expenses	4,350	4,350	4,350
1.4	Opening Balance of Cash Surplus	-	53,061	100,692
	Total Cash Inflow	115,061	124,692	185,499
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	53,061	100,692	161,499

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (cousin)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 10 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 335,449 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







গণপ্রজাতন্ত্রী বাংলাদেশ

জনা ও মৃত্যু নিবন্ধকের কার্যালয়

৯নং কনকপৈত ইউনিয়ন পরিষদ

উপজেলা : চৌদ্দগ্রাম, জেলা : কুমিল্লা, বাংলাদেশ

জন্ম সনদ

[বিধি-২০: জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]

নিবন্ধন বহি নং : ৪ ০ ৪ (জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন তারিখ : ২৩/১১/০৭
দিন মাস বৎসর

নিবন্ধন নং ০১২২৬৪

সনদ ইস্যুর তারিখ : ২৩/১১/০৭
দিন মাস বৎসর

ব্যক্তিগত পরিচিতি নং : ১২২২১২১৩৩ ০৭০০১২২৬৪

নাম : মোঃ সুলতানুল হক

জন্ম তারিখ : সংখ্যায় (খ্রীঃ) ২৩-১১-০৭ লিঙ্গ : নারী পুরুষ

কথায় (খ্রীঃ) মুন্সিংগা জেলা পিরোজপুর

জন্মস্থান : গ্রাম : বগাকরা ইউনিয়ন : কনকপৈত

উপজেলা : চৌদ্দগ্রাম জেলা : কুমিল্লা দেশ : বাংলাদেশ

পিতার নাম : মোঃ সাদুল হক জাতীয়তা : বাংলাদেশী

মাতার নাম : সুলতানা বেগম জাতীয়তা : বাংলাদেশী

স্থায়ী ঠিকানা : গ্রাম : বগাকরা ইউনিয়ন : কনকপৈত

উপজেলা : চৌদ্দগ্রাম জেলা : কুমিল্লা বাংলাদেশ।

নিবন্ধকের কার্যালয়ের সীলমোহর

(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

Thank You