



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Md. Repon Hossain</i> Vill: Kochua, Union: Kochua, Post: Kochua, Upazila: Sadar, District: Jessore. |
| Age | : | 32 years |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 05 (Five) Sisters and 02 (Two) 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 | : | Mazeda Begum |
| (iii) Father's name | : | Md. Abdul Goffar Khan |
| (iv) GB member's info | : | <i>Branch: Norendropur, Jessore, Centre # 26/mo, Loan no.: 3414, Member since January 25, 2009 First loan: Tk. 7,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 12,500</i> |
| 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 | : | H.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) year experience is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His Brother's income from entrepreneur's business as an assistant and renting Easy Bike. His father's income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01918000068 |
| NU's National ID No. | : | 4114771413886 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mazedada Begum is a GB member since January 25, 2009 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, cultivation and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Repon Library & Photocopy |
| Address/ Location | : | Kochua Bazar, Rajar hat, Jessore. |
| Total Investment in BDT | : | Tk. 538,000 |
| Financing | : | Self Tk. 388,000 (from existing business) Required Investment Tk. 150,000 (as equity) |
| Present salary/drawings from business | : | BDT 3,000 (Three Thousand) |
| Proposed Salary | : | BDT 4,000 (Four Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | From Products 15%, Photocopy 80%, mobile recharge and bKash 100%. |
| (ii) Estimated % of proposed gross profit margin | : | From Products 15%, Photocopy 80%, mobile recharge and bKash 100%. |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

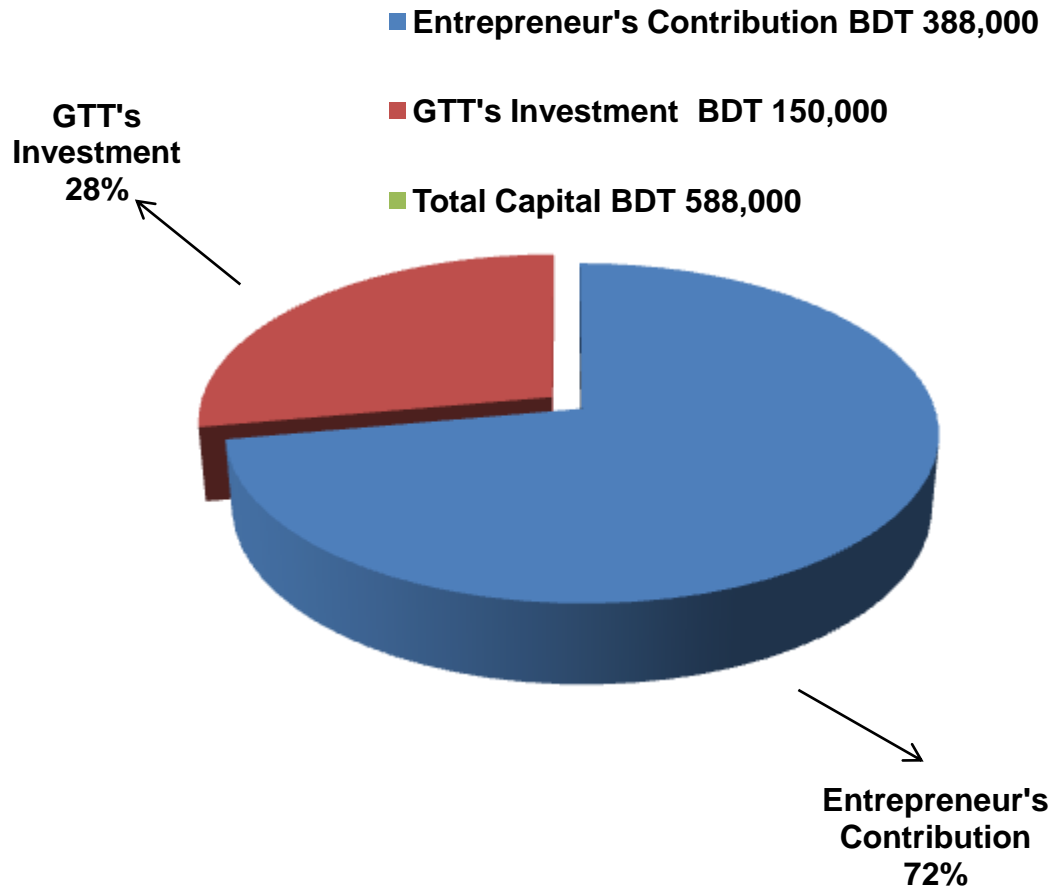
INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | EB (BDT) | | |
|--|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products | 1,500 | 39,000 | 468,000 |
| Income from Photocopy | 300 | 7,800 | 93,600 |
| Income from Mobile Recharge | 54 | 1,404 | 16,848 |
| Income from bKash | 80 | 2,080 | 24,960 |
| Total Sales income (A) | 1,934 | 50,284 | 603,408 |
| Less: Cost of sales of products | 1,275 | 33,150 | 402,480 |
| Less: Cost of Photocopy (Materials cost) | 60 | 1,560 | 18,720 |
| Total Cost of Sales and Services (B) | 1,335 | 34,710 | 421,200 |
| Gross Profit (C) [C=(A-B)] | 599 | 15,574 | 182,208 |
| Less: Operating Cost: | | | |
| Electricity bill | | 2,000 | 24,000 |
| Shop Rent | | 600 | 7,200 |
| Mobile bill | | 600 | 7,200 |
| Night Guard bill | | 150 | 1,800 |
| Conveyance bill | | 1,500 | 18,000 |
| Provision of bad Debt | | 9 | 105 |
| Present Salary (Family & Self) | | 3,000 | 36,000 |
| Present Salary (Assistant-01-brother) | | 1,000 | 12,000 |
| Other Cost (stationary & Entertainment etc.) | | 500 | 6,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 2,275 | 27,300 |
| Total Operating Cost (D) | | 11,634 | 139,605 |
| Net Profit (C-D): | | 3,940 | 42,603 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Stationary and library item, cosmetics item etc) | Investment in products (Stationary and library item etc) | 100,000 | 90,000 | 190,000 |
| Investment in Mobile recharge (Flexiload, easy load, itop up etc.) | | 15,000 | 20,000 | 35,000 |
| Investment in bKash | | 20,000 | 40,000 | 60,000 |
| Investment in Machineries (Refrigerator-1, Photocopy machine-1, mobile set, fan light etc) | | 170,000 | - | 170,000 |
| Cash in hand | | 4,500 | - | 4,500 |
| Debtors (since January, 2016 to at present) | | 10,500 | - | 10,500 |
| Decoration (fixture and fittings) | | 18,000 | - | 18,000 |
| Advance for Shop | | 50,000 | - | 50,000 |
| Total Capital | | 388,000 | 150,000 | 538,000 |

SOURCE OF FINANCE



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 | 2,200 | 57,200 | 686,400 | 2,640 | 68,640 | 823,680 | 3,036 | 78,936 | 947,232 |
| Estimated income from Photocopy | 500 | 13,000 | 156,000 | 600 | 15,600 | 187,200 | 690 | 17,940 | 215,280 |
| Estimated Income from Recharge | 73 | 1,895 | 22,745 | 87 | 2,274 | 27,294 | 101 | 2,616 | 31,388 |
| Estimated Income from bKash | 108 | 2,808 | 33,696 | 130 | 3,370 | 40,435 | 149 | 3,875 | 46,500 |
| Total estimated Sales income (A) | 2,773 | 72,095 | 865,145 | 3,327 | 86,514 | 1,038,174 | 3,827 | 99,492 | 1,193,900 |
| Less: Cost of sales of products | 1,870 | 48,620 | 590,304 | 2,244 | 58,344 | 708,365 | 2,581 | 67,096 | 814,620 |
| Less: Cost of Photocopy (Materials cost) | 100 | 2,600 | 31,200 | 120 | 3,120 | 37,440 | 138 | 3,588 | 43,056 |
| Total Cost of Sales and Services (B) | 1,970 | 51,220 | 621,504 | 2,364 | 61,464 | 745,805 | 2,719 | 70,684 | 857,676 |
| Gross Profit (C) [C=(A-B)] | 803 | 20,875 | 243,641 | 963 | 25,050 | 292,369 | 1,108 | 28,808 | 336,224 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 2,200 | 26,400 | | 2,300 | 27,600 | | 2,350 | 28,200 |
| Shop Rent | | 600 | 7,200 | | 600 | 7,200 | | 600 | 7,200 |
| Mobile bill (SMS & Reporting) | | 900 | 10,800 | | 900 | 10,800 | | 900 | 10,800 |
| Night Guard bill | | 200 | 2,400 | | 230 | 2,760 | | 230 | 2,760 |
| Conveyance bill | | 1,800 | 21,600 | | 2,300 | 27,600 | | 2,800 | 33,600 |
| Provision of bad Debt | | 9 | 105 | | 9 | 105 | | 9 | 105 |
| Bank Charge (DD, PO, SC) | | 45 | 270 | | 45 | 540 | | 45 | 540 |
| Ownership Transfer Fee | | 1,000 | 6,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Proposed Salary-(Family & Self) | | 4,000 | 48,000 | | 5,000 | 60,000 | | 5,000 | 60,000 |
| Proposed Salary-(Assistant-01-brother) | | 2,000 | 24,000 | | 3,000 | 36,000 | | 3,000 | 36,000 |
| Other Cost (stationary & Entertainment etc.) | | 800 | 9,600 | | 1,000 | 12,000 | | 1,200 | 14,400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 2,275 | 27,300 | | 2,275 | 27,300 | | 2,275 | 27,300 |
| Total Operating Cost (D) | - | 15,829 | 183,675 | - | 18,659 | 223,905 | - | 19,409 | 232,905 |
| Net Profit (C-D): | - | 5,047 | 59,966 | - | 6,392 | 68,464 | - | 9,399 | 103,319 |
| Retained Income | | | 59,966 | | | 128,430 | | | 231,749 |

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 | 150,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 65,966 | 80,464 | 115,319 |
| 1.3 | Depreciation Expenses | 27,300 | 27,300 | 27,300 |
| 1.4 | Opening Balance of Cash Surplus | - | 57,266 | 93,030 |
| | Total Cash Inflow | 243,266 | 165,030 | 235,649 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 150,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 36,000 | 72,000 | 72,000 |
| | Total Cash Outflow | 186,000 | 72,000 | 72,000 |
| 3.0 | Total Cash Surplus | 57,266 | 93,030 | 163,649 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 619,749 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 181st as Yunus Centre and 40th In-house Executive
Social Business Design Lab
(GTT) on February 08, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



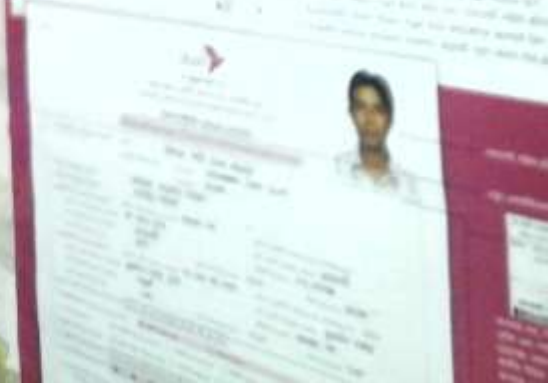
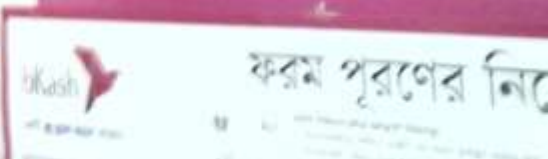
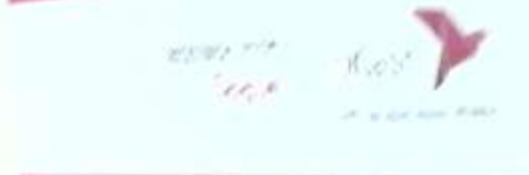


ফার্মেসী




করি না নিশ্চিত ব্যবসা


হাস্যকর বিষয়কে বিবেক একটি কুণ্ডে সংহোধিত
দিলে তবে কলসের কলস ও নিশ্চিত ব্যবসা




বায়োমেট্রিক পদ্ধতিতে SIM ক্রয়
তথ্য বি-ভেরিফিকেশন


আপনাকে যা সফে অনুরোধ হবে

NID কার্ড 

২ জন স্বাক্ষরকারী ব্যক্তির ছবি 

আসকার পত্রিকা

স্বাক্ষর করা আসকার পত্রিকা 

স্বাক্ষর করা SAF পত্রিকা 

সবচাহিতে
fest







১১নং রামনগর ইউনিয়ন পরিষদ

উপজেলা : যশোর সদর, জেলা : যশোর।

অর্থ বৎসর ২০১৫-২০১৬

ট্রেড লাইসেন্স

তারিখ : ২৫/৮/১৫

বই নং- 1777

লাইসেন্স নং-

প্রতিষ্ঠানের নাম, মেসার্স

বিদান মাহাবুবী বন্দু ফার্মাকসি

লাইসেন্সধারীর নাম :

শ্রীঃ বিদান বেগম

পিতা / স্বামীর নাম :

শ্রীঃ হাফিজ হান

স্থায়ী/অস্থায়ী ঠিকানা :

আবাদ ফুলিয়া, বাহারুহাট, হাটের ঘাটের

ব্যবসার স্থান

বাহারুহাট

ব্যবসার ধরণ

বই. গাভার বিক্রয়

ফি প্রদানের পরিমাণ

২০০/-

টাকা। (টাকা কথায়

তারিখ পর্যন্ত বৈধ।

দুই শত চক্কি মাত্র)

পাণ্ড হয়ে তার ব্যবসা/বৃত্তি/পেশা

বৈধ ওয়ব.

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

সচিব

(Signature)

(Signature)

চেয়ারম্যান
মোঃ রেজাউল হাসান



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

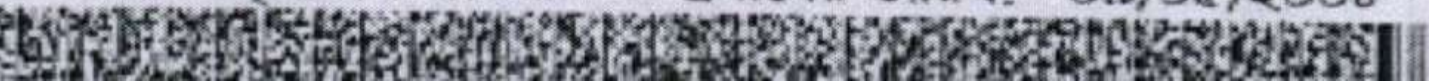


নাম: মোঃ রিপন হোসেন
Name: Md. Repon Hossain
পিতা: মোঃ আব্দুল গফফার খান
মাতা: মাজেদা বেগম
Date of Birth: 08 Oct 1988
ID NO: 4114771413886

কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
না: গ্রাম/রাস্তা: কচুয়া, কচুয়া, ডাকঘর: কচুয়া - ৭৪০০, কোতয়ালী, যশোর

দানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৯/০৫/২০০৮





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



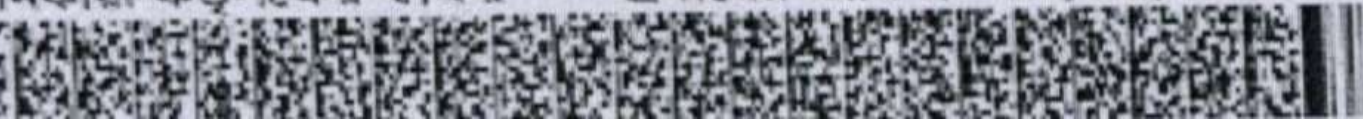
নাম: মাজেদা বেগম
Name: Majada Begum
স্বামী: আব্দুল গফফার খান
মাতা: রাহেলা বেগম
Date of Birth: 10 Jun 1967
ID NO: 4114771413791

এই গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির অন্য
থাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

: গ্রাম/রাস্তা: কচুয়া, কচুয়া, ডাকঘর: কচুয়া - ৭৪০০, কোতয়ালী, যশোর

নির্বাহী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ১০/০৫/২০০৮



[Handwritten mark]



গ্রামীণ ব্যাংক

..... শাখা
নরেন্দ্রপুর বশোর শাখা

সহজ ঋণের পাশ বই

নাম *মাজেদা*

খলী নং *৩৪৩৪/৪*

গ্রুপ নং *৫*

কেন্দ্র নং *২৩৯*

কেন্দ্রের নাম *কচুয়া হিম*

বই ইস্যুর তারিখ *২০/১০/১৬*

শাখা ব্যবস্থাপকের স্বাক্ষর *[Signature]*



Thank You