



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Harun Ar Rashid</i> Vill: Miapara, Union: umarmajid, Post: forkarhat, Upazila: rajarhat, District: kurigram
Age	:	23 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers and 02 (Two) Sisters
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Hamida Begum Nur Mohammod <i>Branch: umarmajid, rajarhat, kurigram Centre # 2/mo,</i> <i>Loan no.: 1508, Membership since 2007</i> First loan: Tk. 1,000 Existing loan: Tk. 85,000, Outstanding Loan: Tk. 71,910
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Five
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.)	:	6 (Six) years experiences is running his own business. He started the business with BDT 50000 (fifty thousand). : He has 06 (Six) years working experiences as an assistant in local workshop.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	07400472281
NU's National ID No.	:	19924917784000150
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hamida Begum is a GB member since 2007 at first she took GB loan BDT 1,000 (One thousand).
- Successively several times she utilized GB loan for assisting her husband in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Habibur Engineering Workshop</i>
Address/ Location	:	Forkarhat bazar,rajarhat, kurigram.
Total Investment in BDT	:	Tk. 532,000
Financing	:	Self Tk. 382,000 (from existing business) Required Investment Tk. 150,000 (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 40% & servicing 80%.
(ii) Estimated % of proposed gross profit margin	:	On products 40% & servicing 80%.
(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	4,000	112,000	1,344,000
Income from servicing	100	2,800	33,600
Total income from sales and servicing (A)	4,100	114,800	1,377,600
Less: Cost of sales of products (Product purchase)	2,400	67,200	806,400
Less: Cost of servicing	20	560	6,720
Less: Total cost of sales & servicing (B)	2,420	67,760	813,120
Gross Profit (C) [C=(A-B)]	1,680	47,040	564,480
Less: Operating Cost:			
Electricity bill		3,000	36,000
Generatore bill		300	3,600
Shop rent		450	5,400
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Provision of bad debt		31	371
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-04)		24,000	288,000
Other Cost (stationary & Entertainment etc.)		3,200	38,400
Non Cash Item:			
Depreciation Expenses		1,740	20,885
Total Operating Cost (D)		38,321	459,856
Net Profit (C-D):		8,719	104,624

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (angle, Trunk, gp pipe, handle, rod, rak, Plain Sheet and different types workshop product etc)	Investment in products (different types of gp Pipe,plain sheet and angle etc)	161,600	150,000	311,600
Investment in machinaries & equipment (welding machine, drill machine, Wind Machine, Gas silinder, fan, light and calculator etc.)		129,100		129,100
Cash in hand		12,000		12,000
Debtors (Since January, 2016 to at Present)		37,100		37,100
Advance for Shop		27,000		27,000
Decoration (Fixture & Fittings)		15,200		15,200
Total Capital		382,000	150,000	532,000

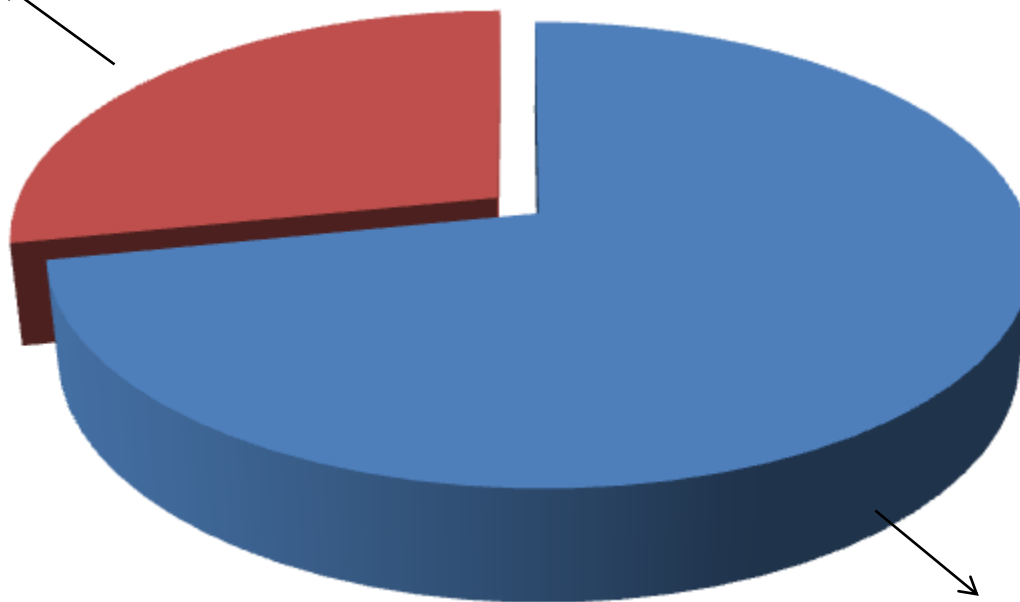
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 382,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 532,000

**GTT's Investment
28%**



**Entrepreneur's
Contribution 72%**

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
Est. sales income from products	5,000	140,000	1,680,000	5,500	154,000	1,848,000	6,050	169,400	2,032,800
Est. income from servicing	120	3,360	40,320	138	3,864	46,368	149	4,173	50,077
Est. Total income from sales and servicing (A)	5,120	143,360	1,720,320	5,638	157,864	1,894,368	6,199	173,573	2,082,877
Less: Cost of sales of products (Product purchase)	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	1,219,680
Less: Cost of servicing	24	672	8,064	28	773	9,274	30	835	10,015
Less: Total cost of sales & servicing (B)	3,024	84,672	1,016,064	3,328	93,173	1,118,074	3,660	102,475	1,229,695
Gross Profit (C) [C=(A-B)]	2,096	58,688	704,256	2,310	64,691	776,294	2,539	71,098	853,182
Less: Operating Cost:									
Electricity bill		3,200	38,400		3,300	39,600		3,400	40,800
Generatore bill		300	3,600		300	3,600		300	3,600
Shop rent		450	5,400		450	5,400		450	5,400
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		160	1,920		190	2,280		190	2,280
Conveyance bill		2,500	30,000		3,500	42,000		4,500	54,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		31	371		31	371		31	371
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-04)		26,000	312,000		28,000	336,000		30,000	360,000
Other Cost (stationary & Entertainment etc.)		3,500	42,000		4,000	48,000		4,300	51,600
Non Cash Item:									
Depreciation Expenses		1,740	20,885		1,740	20,885		1,740	20,885
Total Operating Cost (D)	-	44,726	530,716	-	49,356	592,276	-	53,756	645,076
Net Profit (C-D):	-	13,962	173,540	-	15,335	184,018	-	17,342	208,106
Retained Income			173,540			357,558			565,664

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	179,540	196,018	220,106
1.3	Depreciation Expenses	20,885	20,885	20,885
1.4	Opening Balance of Cash Surplus	-	164,425	309,328
	Total Cash Inflow	350,425	381,328	550,319
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	164,425	309,328	478,319

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 04 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Quality of service<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience: 12 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> No competitor;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 9,47,664 after 3 years excluding payback of investor's money.	<p>THREATS</p>

Presented at 181st as Yunus Centre and 51th In-house Executive
Social Business Design Lab
(GTT) on March 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







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হাবিবুর ইঞ্জিনিয়ারিং ওয়ার্কস

প্রোঃ মোঃ হামিদুর রহমান

এখানে সিস্টেমস, ডাটাবেস, নেটওয়ার্কিং, সফটওয়্যার ডেভেলপমেন্ট, ইত্যাদি সেবা দেওয়া হয়।



আল-কে রোড, ফকিরহাট, ঢাকা-১০০০



উমর মজিদ ইউনিয়ন পরিষদ

বাজারহাট, কুড়িগ্রাম।

ট্রেড লাইসেন্স

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নাম: হাকিম অর রহিম

পিতা/স্বামীর নাম: গুর মোহাম্মদ হু
 ঠিকানা: বাজারহাট, কুড়িগ্রাম।
 ব্যবসার নাম: হাকিম অর রহিম
 ঠিকানা: কুড়িগ্রাম।
 ব্যবসার প্রকৃতি: হাকিম অর রহিম
 ঠিকানা: কুড়িগ্রাম।
 পেশা/ব্যবসার ধরন: হাকিম অর রহিম
 ঠিকানা: কুড়িগ্রাম।
 ডি.সি.সি. নং: ০২/০৭/২০২৫
 তারিখ: ০২/০৭/২০২৫

০২/০৭/২০২৫

উমর মজিদ ইউনিয়ন পরিষদ
 বাজারহাট, কুড়িগ্রাম।



গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

নাম মোস্তাফিজ হান্নিছা বেগম

কেন্দ্রের নাম আশ্রুপাড়া হা. ব.

শাখা



গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম মোস্তাফিজ বেগম

কেন্দ্রের নাম

শাখা

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কেন্দ্রের নাম

শাখা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হারুন আর রশিদ

Name: MD. HARUN AR RASHID

পিতা: নূর মোহাম্মদ

মাতা: মেসারঃ হামিদা বেগম

স্বাক্ষর

Date of Birth: 15 Nov 1992

ID NO: 19924917784000150



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মেসারঃ হামিদা বেগম

পিতা: Mr. Harun Ar Rashid

পতি: হারুন আর রশিদ

মাতা: মেসারঃ মুজিবুল হক

Date of Birth: 15 Jun 1975



ID NO: 4917784957796

દી શક્તિ ભણવાથી શબ્દોનું મહત્ત્વ જાણી શકાય છે. શક્તિ ભણવાથી શબ્દોના અર્થને સમજી શકાય છે. શક્તિ ભણવાથી શબ્દોના ઉપયોગને શીખી શકાય છે.

વિષય: શબ્દોનું મહત્ત્વ, શબ્દોના અર્થ, શબ્દોના ઉપયોગ -
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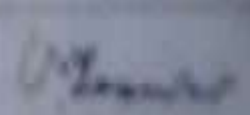


શબ્દોનું મહત્ત્વ શબ્દોના અર્થ ૨૨/૦૨/૨૦૨૦



દી શક્તિ ભણવાથી શબ્દોનું મહત્ત્વ જાણી શકાય છે. શક્તિ ભણવાથી શબ્દોના અર્થને સમજી શકાય છે. શક્તિ ભણવાથી શબ્દોના ઉપયોગને શીખી શકાય છે.

વિષય: શબ્દોનું મહત્ત્વ, શબ્દોના અર્થ, શબ્દોના ઉપયોગ -
શબ્દો, શબ્દો, શબ્દો



શબ્દોનું મહત્ત્વ શબ્દોના અર્થ ૨૨/૦૨/૨૦૨૦





Thank You