



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Sajahan</i> Vill: Toropmonu, Union: Toropmonu, Post: Pargoira, Upazila: Gobindaganj, District: Gaibandha.
Age	:	32 Years
Marital status	:	married
Children	:	02 (Two) daughter
No. of siblings:	:	01 (One) Brother and 02(Two) Sister
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 . Shazada Begum
(iii) Father's name	:	Md. Abdul Mannan.
(iv) GB member's info	:	<i>Branch: Gobindaganj, Gaibandha.Centre # 31/mo</i> <i>Loan no.: 2841, Member since october 01, 1987</i> First loan: Tk. 3,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 5360
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

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Education, till to date	:	S.S.C Pass
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 experience is running his own business. He started the business only with Tk. 50,000 (Fifty) Thousand Only. : He has 01 (One) year working experience as an assistant in his Brother- in- Law's shop.
Other Own/Family Sources of Income	:	His father's income from another business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01738849993
NU's National ID No.	:	3213016877631
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst,Shazada Begum is a GB member since October 01, 1987 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for 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>Suhada Germants</i>
Address/ Location	:	Golapbag bazar. Hokers Market.Gobindaganj.
Total Investment in BDT	:	Tk. 286,000
Financing	:	Self Tk.186,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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 (A)	3,000	84,000	1,008,000
Less: Cost of Sales (Purchase product) (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Generatore Bill		100	1,200
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance bill		500	6,000
Ownership Transfer Fee		-	-
Present Salary (Self and family)		3,000	36,000
Provision of Bad Debt		7	80
Other Cost (stationary & Entertainment etc.)		350	4,200
<i>Non Cash Item:</i>			
Depreciation Expenses		63	750
<i>Total Operating Cost (D)</i>		4,719	56,630
Net Profit (C-D):		7,881	94,570

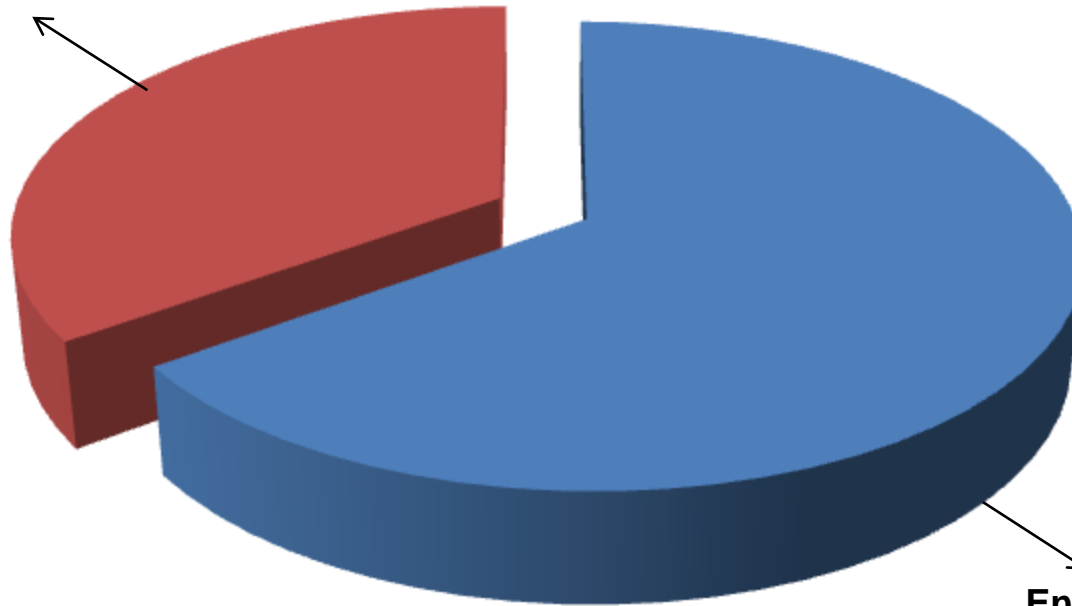
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Various Types of Pent,Gacket, shirt, Taujer, T-shirt,etc)	Investment in products (Various Types of Germants product etc)	168,400	100,000	268,400
Investment in Machineries, Equipments & Tools (Small fan etc.)		800		800
Cash in hand		2,500		2,500
Decoration (fixture and fittings)		6,300		6,300
Debtors (Since February, 2016 to at present)		8,000		8,000
Total Capital		186,000	100,000	286,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 186000
- GTT's Investment BDT 100,000
- Total Capital BDT 286,000

**GTT's Investment
35%**



**Entrepreneur's
Contribution 65%**

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 (A)	4,000	111,997	1,343,966	4,880	136,637	1,639,639	5,612	157,132	1,885,585
Less: Cost of Sales (Purchase product) (B)	3,400	95,198	1,142,371	4,148	116,141	1,393,693	4,770	133,562	1,602,747
Gross Profit (C) [C=(A-B)]	600	16,800	201,595	732	20,495	245,946	842	23,570	282,838
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Generator bill		200	2,400		200	2,400		200	2,400
Night Guard bill		130	1,560		160	1,920		190	2,280
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance bill		1,000	12,000		1,500	18,000		2,000	24,000
Bank Charge (DD, PO, SC)									
		55	330		55	660		55	660
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self and family)		4,000	48,000		5,000	60,000		5,500	66,000
Provision of Bad Debt		7	80		7	80		7	80
Other Cost (stationary & Entertainment etc.)		550	6,600		750	9,000		950	11,400
Non Cash Item:									
Depreciation Expenses		63	750		63	750		63	750
Total Operating Cost (D)	-	7,771	88,920	-	9,701	116,410	-	11,131	133,570
Net Profit (C-D):	-	9,029	112,675	-	10,795	129,536	-	12,439	149,268

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 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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	116,675	137,536	157,268
1.3	Depreciation Expenses	750	750	750
1.4	Opening Balance of Cash Surplus	-	88,065	178,351
	Total Cash Inflow	217,425	226,351	336,369
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	5,360		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	129,360	48,000	48,000
3.0	Total Cash Surplus	88,065	178,351	288,369

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Family business;
- Trade license of business in his own name;
- He has on hand training;
- Skilled & working experience : 3 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 5,77,479 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 214th as Yunus Centre and 54th In-house Executive
Social Business Design Lab
(GTT) on March 23, 2016 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



মুদ্রিত নাম: মোঃ সাজহান

নাম: মোঃ সাজহান

Name: Md Sojahan

পিতা: মোঃ আঃ মাহান

মাতা: মোছঃ সাজেদা বেগম

Date of Birth: 19 Jul 1984

ID NO: 3213016877631

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
 কেবলক সাধনা চালে নিকটস্থ পেরি কফিসে অন্য সেয়ার জমা অনুভবে করা হলো।
 ঠিকানা: গ্রাম/রাজা: জরফমণ্ড, জরফমণ্ড, আনসার, পাকগাছ - ৪৭০, পেরিদেশ, সাইবক।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৮/২০০৮





গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম ২৪ (৩৩) দ্ব

কলী নং ২৮৪১

গ্রুপ নং ০৫

কেন্দ্র নং ৩০১২১

কেন্দ্রের নাম কামালপুর ১৯৭ ৩০১২১

বই ইস্যুর তারিখ ৬/১১/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You