



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Bappy Kumar Saha</i> Vill: Toropmonu, Union: Ghumanigonj, Post: Pargoira, Upazila: Gobindaganj, District: Gaibandha.
Age	:	29 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 01(One) 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	:	Sondha rani saha
(iii) Father's name	:	Toruni kumar saha.
(iv) GB member's info	:	<i>Branch: Gobindaganj, Gaibandha. Centre # 63/mo</i> <i>Loan no.: 5749/3, Member since March 02, 2000</i> First loan: Tk. 2,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneurs Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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Education, till to date	:	H.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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 10,000 (Ten) Thousand Only. : He has on hand training from his father business.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01937358758
NU's National ID No.	:	3223004607951
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sondha Rani Saha is a GB member since March 02, 2000 at first she took GB loan BDT 2000 (two 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>Bappy Germants</i>
Address/ Location	:	Golapbag bazar. Kapor Patti.Gobindaganj.
Total Investment in BDT	:	Tk. 418,000
Financing	:	Self Tk.218,000 (from existing business) Required Investment Tk.200,000 (as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 9,000 (Nine 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

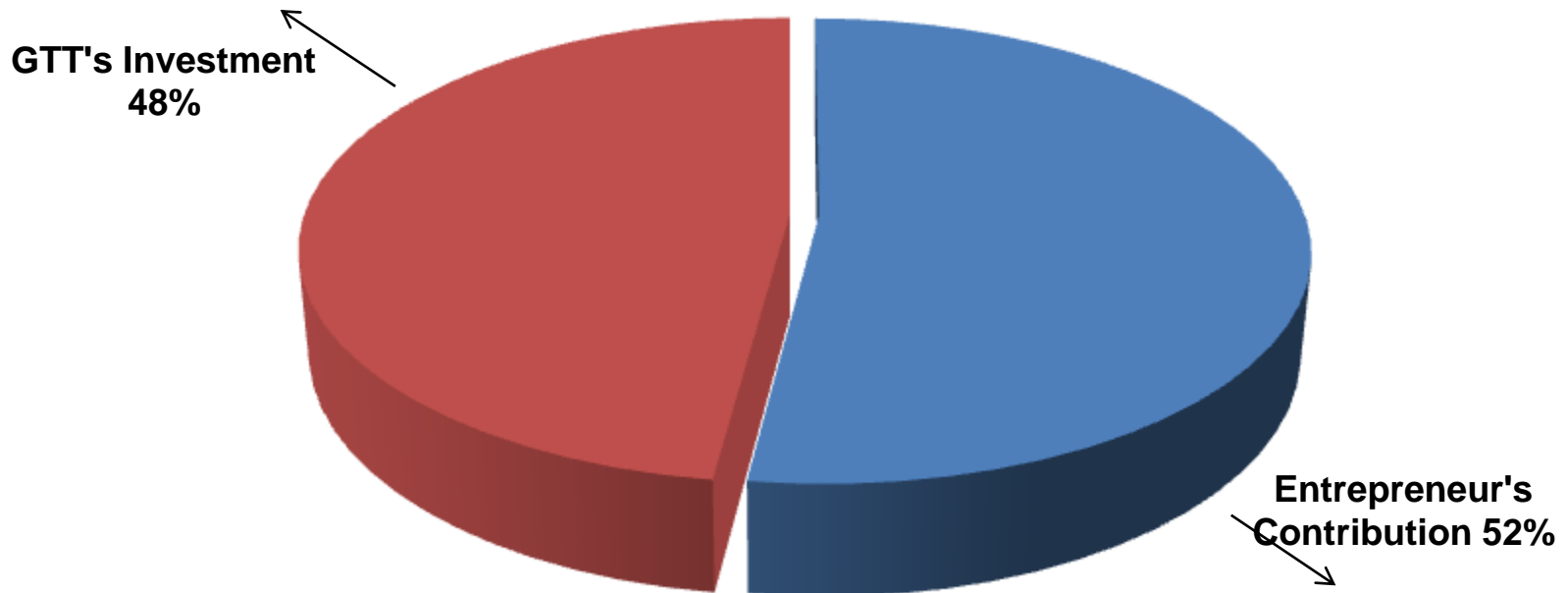
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,000	112,000	1,344,000
Less: Cost of Sales (Purchase product) (B)	3,400	95,200	1,142,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		500	6,000
Generatore Bill		200	2,400
Night Guard bill		200	2,400
Mobile bill		400	4,800
Conveyance bill		2,000	24,000
Ownership Transfer Fee		-	-
Present Salary (Self and family)		8,000	96,000
Provision of Bad Debt		5	64
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		69	825
Total Operating Cost (D)		11,774	141,289
Net Profit (C-D):		5,026	60,311

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Zeans Pent,Ghabaty Pent, shirt, Towel, Panjabi, T-shirt,etc)	Investment in products (Various Types of Germents item etc)	249,600	200,000	449,600
Investment in Machinerries, Equipments & Tools (Calculatore, bulb and fan etc.)		1,000		1,000
Cash in hand		4,250		4,250
Decoration (fixture and fittings)		6,750		6,750
Debtors (Since February, 2016 to at present)		6,400		6,400
Creditors (Since February, 2016 to at present)		(50,000)		(50,000)
Total Capital		218,000	200,000	418,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 218,000
- GTT's Investment BDT 200,000
- Total Capital BDT 418,000



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)	6,000	168,000	2,016,000	7,200	201,600	2,419,200	8,280	231,840	2,782,080
Less: Cost of Sales (Purchase product) (B)	5,100	142,800	1,713,600	6,120	171,360	2,056,320	7,038	197,064	2,364,768
Gross Profit (C) [C=(A-B)]	900	25,200	302,400	1,080	30,240	362,880	1,242	34,776	417,312
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generatore Bill		200	2,400		200	2,400		200	2,400
Night Guard bill		230	2,760		260	3,120		290	3,480
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		900	10,800
Conveyance bill		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)									
		55	330		55	660		55	660
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self and family)		9,000	108,000		10,000	120,000		10,500	126,000
Provision of Bad Debt		5	64		5	64		5	64
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		69	825		69	825		69	825
Total Operating Cost (D)	-	15,892	182,379	-	17,822	213,869	-	19,252	231,029
Net Profit (C-D):	-	9,308	120,021	-	12,418	149,011	-	15,524	186,283
Retained Income			120,021			269,032			455,315

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	128,021	165,011	202,283
1.3	Depreciation Expenses	825	825	825
1.4	Opening Balance of Cash Surplus	-	60,846	130,682
	Total Cash Inflow	328,846	226,682	333,790
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	20,000		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	268,000	96,000	96,000
3.0	Total Cash Surplus	60,846	130,682	237,790

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 : 10 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 6,73,315 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



নাম: বাপ্পী কুমার সাহা
 Name: Bappy Kumar Saha
 পিতা: ভক্রনী কুমার সাহা
 মাতা: সফা রানী সাহা
 Date of Birth: 20 Jun 1987
 ID NO: 3223004607951

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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি'র জন্য
 সীমিতকৃত পরিধি প্রাপ্ত নিবন্ধিত শ্রেণি অধিনে অন্য প্রকার অন্য ব্যবহার করা হলে।
 ঠিকানা: বাংলাদেশিড ২১৯, ১লা তোরিকা, আবাসিক: গোবিন্দপুর - ৫৭৫০,
 গোবিন্দপুর পৌরসভা, গোবিন্দপুর, গাইবান্ধা

সংস্করণের তারিখ: ২১/০৬/২০০৮





শ্রেণীভিত্তিক

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২০২৫
০৬ - ০৬ - ২০২৫



১৫

শ্রেণীভিত্তিক
শ্রেণীভিত্তিক বাস্তব জীবন শিক্ষা (স্বাধীনতা)
শ্রেণীভিত্তিক বাস্তব জীবন শিক্ষা
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০৬/০৬/২৫

শ্রেণীভিত্তিক বাস্তব জীবন শিক্ষা
শ্রেণীভিত্তিক বাস্তব জীবন শিক্ষা
শ্রেণীভিত্তিক বাস্তব জীবন শিক্ষা

০৬/০৬/২৫



গ্রামীণ ব্যাংক

গোবিন্দগঞ্জ শাখা শাখা

সহজ ঋণের পাশ বই

নাম _____ সাহায়েদ আলী

কর্তৃক নাম _____ ৫৭৪৩/১

সংখ্যা _____ ০৬

কেন্দ্র নাম _____ ১৩৬৪

কেন্দ্রের নাম _____ ৪৪ গোবিন্দগঞ্জ

বই ইস্যুর তারিখ _____ ৩/৫/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর _____



Thank You