



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rashidul Islam</i> Vill: Zadur Tayeer, Union: 06 no. Ghuridoho, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	03 (Three) 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	:	Mst. Amina Begum
(iii) Father's name	:	Md. Abdul Aziz
(iv) GB member's info	:	<i>Branch: Saghta, Gaibandha, Centre # 71/mo</i> <i>Loan no.: 9884, Membership since June 07, 2003</i> First loan: Tk. 4,000 Existing loan: Tk. 26,942, Outstanding Loan: 25,457
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	:	Class Eight
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.)	:	20 (Twenty) years experience is running his own business. He started the business with BDT 1,300 (One thousand three hundred). : He has on hand training.
Other Own/Family Sources of Income	:	His Fathers' income from business, his elder brother is a Auto Driver and his younger brother's income from grocery business. : In addition to he has purchased 11 (Eleven) decimal land and built own residence from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740627899
NU's National ID No.	:	3218828320010
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amina Begum is a GB member since June 07, 2003 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for household purposes and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Hanif Varieties Store</i>
Address/ Location	:	Motherdoho Saghata Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 250,900
Financing	:	Self Tk. 150,900 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, bKash & Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	On products 15%, bKash & Mobile Recharge 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	1,600	44,800	537,600
Commission on bKash	60	1,680	20,160
Commission on Mobile Recharge	27	756	9,072
Total Income from sales & Commission (A)	1,687	47,236	566,832
Cost of products (B)	1,360	38,080	456,960
Gross Profit (C) [C=(A-B)]	327	9,156	109,872
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Rent		600	7,200
Mobile bill		300	3,600
Conveyance		600	7,200
Provision of bad Debt		8	100
Present Salary (Self & family)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		527	6,325
Total Operating Cost (D)		7,935	95,225
Net Profit (C-D):		1,221	14,647

PRESENT & PROPOSED INVESTMENT BREAKDOWN

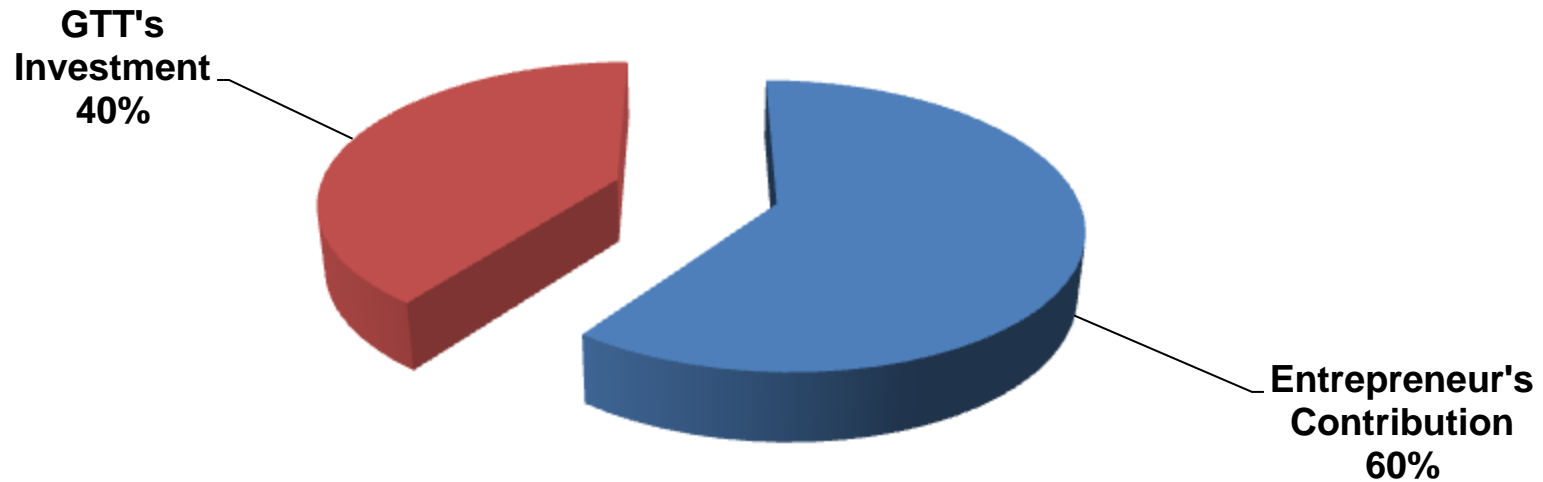
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf etc.)	Investment in products (Grocery item, confectionary item, soft drinks etc.)	53,189	60,000	113,189
Investment in mobile banking-(bKash, DBBL, Mcash etc.)		20,000	40,000	60,000
Investment in Mobile Recharge- (GP, BL, Robi, Airtel etc.)		2,000	-	2,000
Investment in Machineries & Equipment (Refrigerator, Digital weight machine, Calculator, fan, light, mobile set etc.)		29,500	-	29,500
Cash in hand		5,211	-	5,211
Debtors (Since February, 2016 to at present)		10,000	-	10,000
Decoration (fixture and fittings)		19,000	-	19,000
Advance for Shop		12,000	-	12,000
Total Capital		150,900	100,000	250,900

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 150,900

■ GTT's Investment BDT 100,000

■ Total Capital BDT 250,900



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	2,500	70,000	840,000	2,925	81,900	982,800	3,510	98,280	1,179,360
Estimated Commission on bKash	120	3,360	40,320	140	3,931	47,174	164	4,600	55,194
Estimated Commission on Mobile Recharge	32	907	10,886	38	1,061	12,737	44	1,242	14,902
Estimated Total Income from sales & Commission (A)	2,652	74,267	891,206	3,103	86,893	1,042,711	3,719	104,121	1,249,456
Cost of products (B)	2,125	59,500	714,000	2,486	69,615	835,380	2,984	83,538	1,002,456
Gross Profit (C) [C=(A-B)]	527	14,767	177,206	617	17,278	207,331	735	20,583	247,000
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		900	10,800
Shop Rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		800	9,600		1,000	12,000		1,000	12,000
Provision of bad Debt		8	100		8	100		8	100
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant-01)		2,000	24,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		500	6,000		600	7,200		700	8,400
Non Cash Item:									
Depreciation Expenses		527	6,325		527	6,325		527	6,325
Total Operating Cost (D)	-	12,452	145,425	-	12,902	154,825	-	14,002	168,025
Net Profit (C-D):	-	2,315	31,781	-	4,376	52,506	-	6,581	78,975
Retained Income			31,781			84,288			163,263

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	35,781	60,506	86,975
1.3	Depreciation Expenses	6,325	6,325	6,325
1.4	Opening Balance of Cash Surplus	-	18,106	36,938
	Total Cash Inflow	142,106	84,938	130,238
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	18,106	36,938	82,238

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0; Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 20yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 314,163 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 196th as Yunus Centre and 46th In-house
Executive Social Business Design Lab
(GTT) on February 29, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



























ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছরঃ ২০১৫-২০১৬ইং

ডেড লাইসেন্স

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘর: ডাকবাংলা বাজার,
উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

বই নম্বর

১০২

তারিখ: ২৫-০২-২০১৬

লাইসেন্স নং

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লাইসেন্স ধারীর নাম

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ইমদাদুল হক

পিতা/স্বামী/শেখা

৩

শেখা-মোঃ মুহাম্মদুল ইসলাম

ঠিকানা

৪

শেখা-মোঃ মুহাম্মদুল ইসলাম

পেশার ধরণ:

৫

গ্রামঃ ঘুড়িদহ ইউনিয়ন, ঘুড়িদহ উপজেলা, সাঘাটা, জেলাঃ গাইবান্ধা

ইমদাদুল হক

মেয়াদঃ ৩০ জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণঃ

৬

২০০/- টাকা (কথায়)

দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/শুধি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

(মোঃ আতাউর রহমান সরকার)

চেয়ারম্যান

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।

ଅନୁବନ୍ଧନ ଲିଷ୍ଟ

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



বসিডুল

নাম: মোঃ রশিদুল ইসলাম
 Name: Md Rasidul Islam

পিতা: আব্দুল আজিজ

মাতা: আমিনা বেগম
 Date of Birth: 23 Oct 1984

ID NO: 3218828320010

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কর্তৃক অন্য
 কোথাও পাওয়া গেলে সফটকপি পাঠি অফিসে জমা দেয়ার জন্য জরুরি পত্র ইস্যু
 প্রদান। গ্রাম/পোতা: মাদারতাইল, মাদারতাইল, জাকবর, মাদারতাইল - ৩৭৪৩,
 লক্ষ্মী, গাইবান্ধা

প্রদানকারী কর্মপক্ষেঃ হাফিজ প্রদানের তারিখঃ ১২/০৯/২০১০





एन.बी.ट्रस्ट
एन.बी.ट्रस्ट

सहज कलेसुस पापन रई

नाम _____
पता _____
सहज कलेसुस पापन रई
एन.बी.ट्रस्ट
एन.बी.ट्रस्ट



Thank You