



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Al Amin Miah Vill: Oviramnurpur, Union: 3 no. Payrabandor, Post: Boldipukur, Upazila: Mithapukur, District: Rangpur.
Age	:	26 years
Marital status	:	Married
Children	:	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. Bilkis Begum
(iii) Father's name	:	Md. Baytul Miah
(iv) GB member's info	:	<i>Branch: Payrabandor, Mithapukur, Centre # 15/mo,</i> <i>Loan no.: 2143, Member since 2005 to 2014</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 62,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 130,000 (One lac thirty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from grocery business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01954722879
NU's National ID No.	:	1990851588900028
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Bilkis Begum is a GB member since since 2005 to 2014 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for purchasing cow 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>Al Amin Enterprise</i>
Address/ Location	:	Boldi Pukur, Bus stand, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 603,000
Financing	:	Self Tk. 453,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 12,000 (Twelve thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%
(ii) Estimated % of proposed gross profit margin	:	On products 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

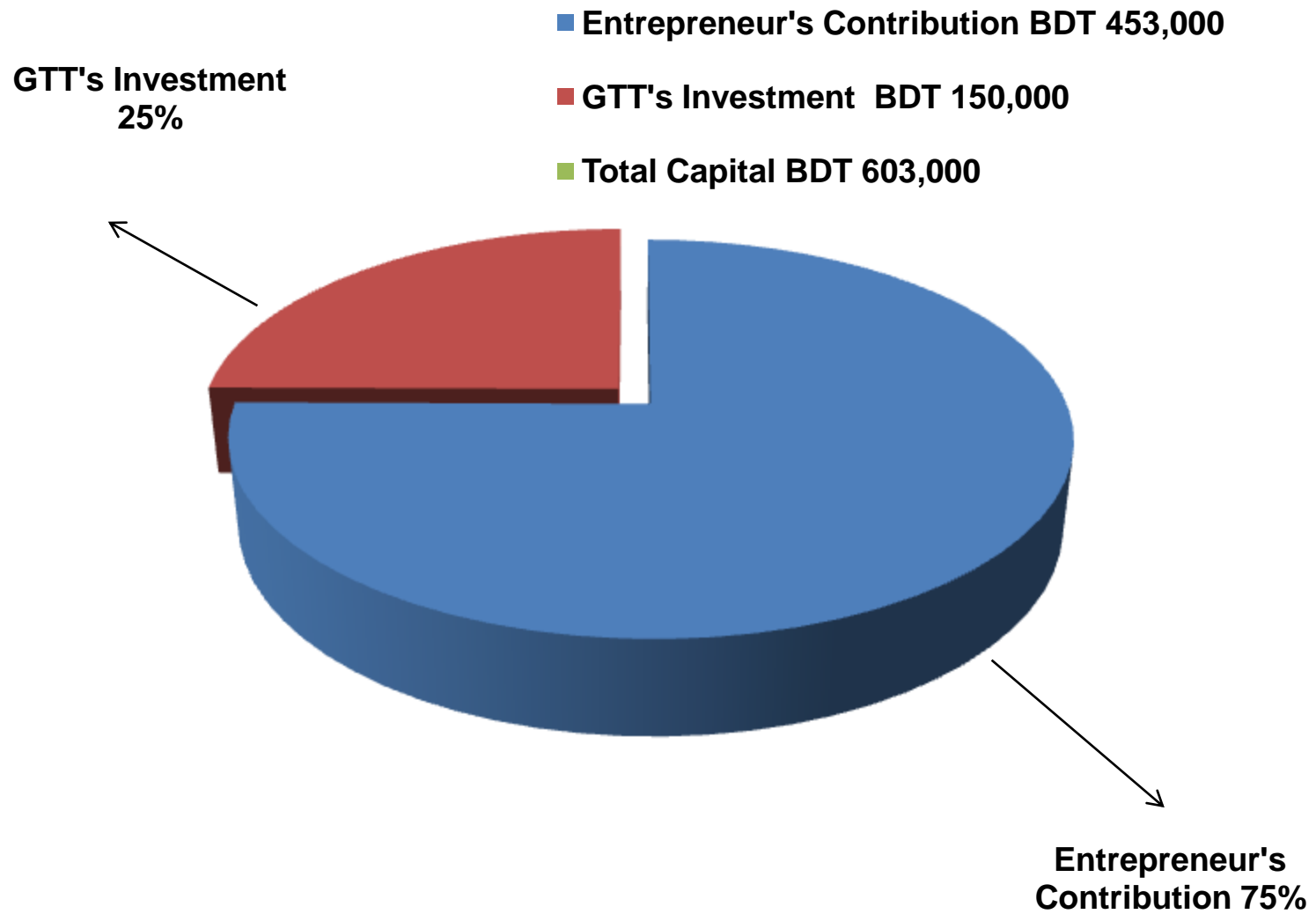
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)	
	Monthly	Yearly
Sales income from products (A)	100,000	1,200,000
Less: Cost of sales of products (Product purchase) (B)	75,000	900,000
Gross Profit (C) [C=(A-B)]	25,000	300,000
<i>Less: Operating Cost:</i>		
Electricity bill	1,500	18,000
Night Guard bill	300	3,600
Shop rent	1,500	18,000
Mobile bill	1,000	12,000
Conveyance bill	1,500	18,000
Present Salary (Family & Self)	10,000	120,000
Other Cost (stationary & Entertainment etc.)	3,000	36,000
<i>Non Cash Item:</i>		
Depreciation Expenses	383	4,590
<i>Total Operating Cost (D)</i>	19,183	230,190
Net Profit (C-D):	5,818	69,810

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Television, refrigerator, crockeries item, gift item, mobile set, different types of cloth, panjabi, sharee, pant, t-shirt, fatua etc.)	Investment in products (Television, refrigerator, crockeries item, mobile set, different types of cloth and shoes etc.)	380,970	150,000	530,970
Investment in machineries & equipment (Computer, fan, light etc.)		15,200	-	15,200
Cash in hand		206	-	206
Debtors (Since January, 2016 to at Present)		38,000	-	38,000
Creditors (Since January, 2016 to at Present)		(114,476)	-	(114,476)
Advance for Shop		110,000	-	110,000
Decoration (Fixture & Fittings)		23,100	-	23,100
Total Capital		453,000	150,000	603,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Est. Sales income from products (B)	150,000	1,800,000	165,000	1,980,000	181,500	2,178,000
Less: Cost of sales of products (Product purchase) (B)	112,500	1,350,000	123,750	1,485,000	136,125	1,633,500
Gross Profit (C) [C=(A-B)]	37,500	450,000	41,250	495,000	45,375	544,500
Less: Operating Cost:						
Electricity bill	1,900	22,800	2,000	24,000	2,050	24,600
Night Guard bill	400	4,800	500	6,000	550	6,600
Shop rent	1,500	18,000	1,500	18,000	1,500	18,000
Mobile bill (SMS & Reporting)	1,500	18,000	1,700	20,400	1,900	22,800
Conveyance bill	3,500	42,000	3,700	44,400	3,800	45,600
Bank Charge (DD, PO, SC)	35	420	35	420	35	420
Ownership Transfer Fee	1,000	6,000	1,000	12,000	1,000	12,000
Proposed Salary (Family & Self)	12,000	144,000	13,000	156,000	14,000	168,000
Proposed Salary (Assistant-01)	3,500	42,000	4,500	54,000	5,500	66,000
Other Cost (stationary & Entertainment etc.)	3,300	39,600	3,500	42,000	3,700	44,400
Non Cash Item:						
Depreciation Expenses	383	4,590	383	4,590	383	4,590
Total Operating Cost (D)	29,018	342,210	31,818	381,810	34,418	413,010
Net Profit (C-D):	8,483	107,790	9,433	113,190	10,958	131,490
Retained Income		107,790		220,980		352,470

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)	113,790	125,190	143,490
1.3	Depreciation Expenses	4,590	4,590	4,590
1.4	Opening Balance of Cash Surplus	-	82,380	140,160
	Total Cash Inflow	268,380	212,160	288,240
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	82,380	140,160	216,240

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01, Family:0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (7yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 805,470 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 205th as Yunus Centre and 50th In-house Executive
Social Business Design Lab
(GTT) on March 14, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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



নাম: মোছাঃ বিলকিস বেগম

Name: Mst Bilkis Begum

বাসী: মোঃ বাইতুল ইসলাম

মাতা: মোছাঃ খুকিনা বেগম

Date of Birth: 15 Mar 1972

ID NO: 8515889694511

স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
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নাম: মোঃ আল আমিন মিয়া

Name: Md Al Amin Mia

পিতা: মোঃ বায়তুল মিয়া

মাতা: মোছাঃ বিলকিস বেগম

Date of Birth: 20 Nov 1990

ID NO: 19908515889000218

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নাম মেহদুজ্জামিল কিলিকি

স্বাধী নং ২২৪৩

গ্রুপ নং ৩ ডি

কেন্দ্র নং ১০৪১৫

কেন্দ্রের নাম মেহদুজ্জামিল কিলিকি

বই ইস্যুর তারিখ ১৪/৪/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You