



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b><i>Md. Abdur Rashid</i></b> Vill: Ratnai bashbari, Union: 7 no. Amzankhor, Upozila: Baliadangi, Distric: Thakurgaon.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Son.
No. of siblings:	:	04 (Four) 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"/> <input type="checkbox"/> Mst. Manura Begum Md.Humion Kobir Branch: Amzankhor, Thakurgaon, <i>Centre # 13/mo</i> <i>Loan no.: 5821/1</i> , Member since May 12, 2008 First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 19,560
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneurs father's  No Nil 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.)	:	05 (Five) years experiences is running his business. he started the business with BDT 50,000 (Fifty thousand).  : He has 3 years on hand training from other business.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739019148
NU's National ID No.	:	9410810631237
NU Project Source/Reference	:	Grameen telecom trust .

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Manura Begum is a GB member since May 12, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Rony Digital Studio and Photostat</i></b>
Address/ Location	:	School hat , Amzankhor, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 368,000
Financing	:	Self Tk. 248,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, song download 100%, photocopy 50%, studio 70%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%, song download 100%, photocopy 50%, studio 70%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 10%, song download 100%, photocopy 50%, studio 70%.

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,200	33,600	403,200
Income from song download	100	2,800	33,600
Income from photocopy	250	7,000	84,000
Income from studio	300	8,400	100,800
<b>Total Sales (A)</b>	<b>1,850</b>	<b>51,800</b>	<b>621,600</b>
Less: Cost of Sales (purchase products)	1,080	30,240	362,880
Less: Cost of photocopy	125	3,500	42,000
Less: Cost of studio	90	2,520	30,240
<b>Total Cost of Sales (B)</b>	<b>1,295</b>	<b>36,260</b>	<b>435,120</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>555</b>	<b>15,540</b>	<b>186,480</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,700	20,400
Shop Rent (self)		-	-
Mobile bill		300	3,600
Night Guard bill		80	960
Conveyance bill		500	6,000
Ownership Transfer Fee			
Present Salary (Family & Self)		6,000	72,000
Provision of bad debt		-	-
Other Cost (Stationary & Entertainment etc.)		1,400	16,800
<b>Non Cash Item:</b>			
Depreciation Expenses		2,717	32,600
<b>Total Operating Cost (D)</b>		<b>12,697</b>	<b>152,360</b>
<b>Net Profit (C-D):</b>		<b>2,843</b>	<b>34,120</b>

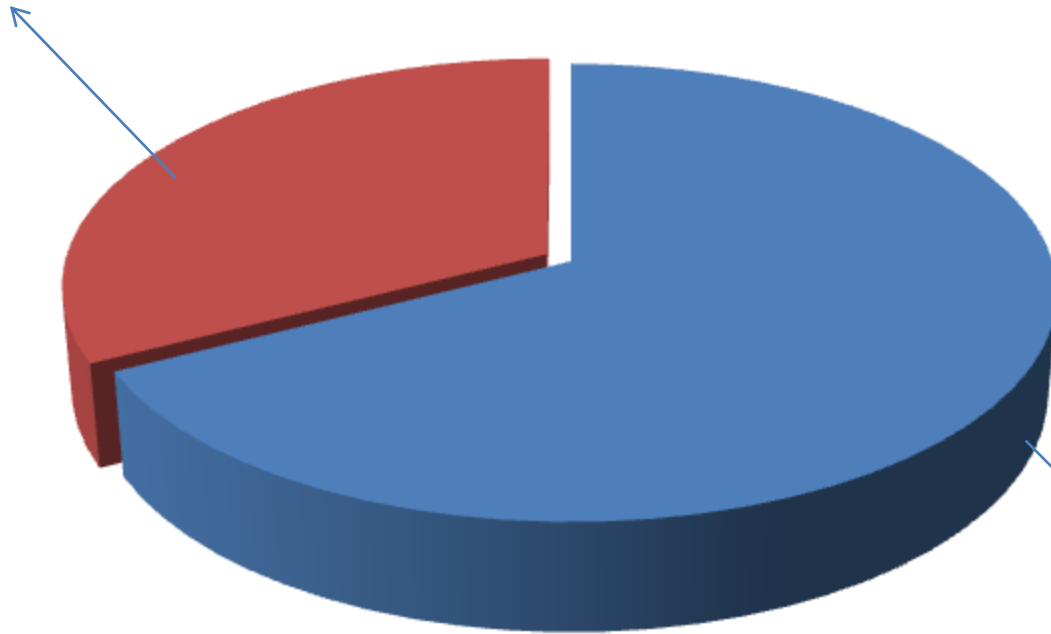
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Mobile set, mobile accessories, memory card, invite cards and paper etc.)	Investment in products (Mobile set and mobile accessories etc.)	27,625	120,000	147,625
Investment in Equipment & machineris (Computer set, photostat machine, Printer, IPS fan and light etc.)		212,000	-	212,000
Cash in Hand		375	-	375
Investment in Decoration (Furniture, fixture and fittings)		8,000		8,000
<b>Total Capital</b>		<b>248,000</b>	<b>120,000</b>	<b>368,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 248,000
- GTT's Investment BDT 120,000
- Total Capital BDT 368,000

**GTT's Investment  
BDT 33%**



**Entrepreneur's  
Contribution BDT  
67%**



# ***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	1,600	44,799	537,587	1,760	49,279	591,345	1,936	54,207	650,480
Est. Income from song download	200	5,600	67,200	220	6,160	73,920	242	6,776	81,312
Est. Income from photocopy	350	9,800	117,600	385	10,780	129,360	424	11,858	142,296
Est. Income from studio	390	10,920	131,040	429	12,012	144,144	472	13,213	158,558
<b>Total Estimated Sales (A)</b>	<b>2,540</b>	<b>71,119</b>	<b>853,427</b>	<b>2,794</b>	<b>78,231</b>	<b>938,769</b>	<b>3,073</b>	<b>86,054</b>	<b>1,032,646</b>
Less: Cost of Sales (purchase products)	1,440	40,319	483,828	1,584	44,351	532,211	1,742	48,786	585,432
Less: Cost of photocopy	175	4,900	58,800	193	5,390	64,680	212	5,929	71,148
Less: Cost of studio	117	3,276	39,312	129	3,604	43,243	142	3,964	47,568
<b>Total Cost of Sales (B)</b>	<b>1,732</b>	<b>48,495</b>	<b>581,940</b>	<b>1,905</b>	<b>53,344</b>	<b>640,134</b>	<b>2,096</b>	<b>58,679</b>	<b>704,147</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>808</b>	<b>22,624</b>	<b>271,487</b>	<b>889</b>	<b>24,886</b>	<b>298,635</b>	<b>978</b>	<b>27,375</b>	<b>328,499</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,900	22,800		2,000	24,000		2,100	25,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	9,600
Night Guard bill		100	1,200		120	1,440		140	1,680
Conveyance		900	10,800		1,200	14,400		1,500	18,000
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-1)		-	-		-	-		-	-
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,600	19,200		1,800	21,600		2,000	24,000
<b>Non Cash Item:</b>									
Depreciation Expenses		2,717	32,600		2,717	32,600		2,717	32,600
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>15,652</b>	<b>182,810</b>	<b>-</b>	<b>17,372</b>	<b>208,460</b>	<b>-</b>	<b>19,092</b>	<b>229,100</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>6,972</b>	<b>88,677</b>	<b>-</b>	<b>7,515</b>	<b>90,175</b>	<b>-</b>	<b>8,283</b>	<b>99,399</b>
<b>Retained Income</b>			<b>88,677</b>			<b>178,852</b>			<b>278,251</b>

**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.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	93,477	99,775	108,999
1.3	Depreciation Expenses	32,600	32,600	32,600
1.4	Opening Balance of Cash Surplus	-	97,277	172,052
	<b>Total Cash Inflow</b>	<b>246,077</b>	<b>229,652</b>	<b>313,651</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	120,000	-	-
2.6	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	<b>Total Cash Outflow</b>	<b>148,800</b>	<b>57,600</b>	<b>57,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>97,277</b>	<b>172,052</b>	<b>256,051</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:01
- Ownership of business in his own name;
- Trade license of business in his own name;
- He has on hand training;
- Skilled and working experiences (8 years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 526,251 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 205<sup>th</sup> as Yunus Centre and 50<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 10, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







Nikon

Nikon

Nikon

Nikon DX  
24-35mm 1:1.8

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24  
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# ড্রেড লাইসেন্স

## ৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বছর : ২০১৫-২০১৬

বহি নং-৩২

ক্রমিক নং- 106

লাইসেন্স নং-

/২০১৫-২০১৬

তারিখ- ০৬/০৬/১৬

ব্যবসা প্রতিষ্ঠানের নাম

বান ডিজিটেল খুঁটিতে বস্ত্র কাটা খেঁটে

মালিক প্রোপাইটরের নাম

হ্যাঃ মোস্তাফিজ বসিদ্দ

পিতা/স্বামীর নাম

হ্যাঃ শাহ মামুন কবীর

গ্রাম

সুলাহাট

ডাকঘর

হাফিজ মাদ্রাসা হাট

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ

খুঁটিতে বস্ত্র কাটা খেঁটে

০৬/০৬/১৬ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ

৩০০/-

টাকা।


কথায়

তিনশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ০৬/০৬/১৬

  
 মোঃ শেখ আইয়ুব আলী  
 চেয়ারম্যান  
 ৭নং আমজানখোর ইউনিয়ন পরিষদ  
 বালিয়াডাঙ্গী, ঠাকুরগাঁও।  
 মোবাইল : ০১৭৩৬৫৩৯৮০০



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুর রশিদ

Name: Md Abdur Rashid

পিতা: মোঃ হুমায়ুন কবীর

মাতা: মোছাঃ মানুয়ারা বেগম

Date of Birth: 08 Apr 1983

ID NO: 9410810631237



এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রের ব্যতীত অন্য কোনো ক্ষেত্রে এটি ব্যবহার করা যাবে না।

জন্ম: গ্রাম/ডাকা: বড়াই, উম্মতপুর, ডাকঘর: হবিগঞ্জের হাট - ৫১৪০, হবিগঞ্জ জেলা, বাংলাদেশ

*Handwritten signature*

প্রদানকারী কর্মসূচির নাম: প্রদানের তারিখ: ১৯/০৯/২০০৮







**Thank You**