



## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	: <b><i>Md. Kamruzzaman</i></b> Vill: Paker Ali, Union: Bashuari, Post: Choravita, Upazila: Bagherpara, District: Jessore.
Age	: 35 years
Marital status	: Married
Children	: 02 (Two) Sons
No. of siblings:	: 02 (Two) Brothers and 02 (Two) Sisters
Parent's and GB related Info:	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Begum
(iii) Father's name	: Md. Abu Kalam
(iv) GB member's info	: <i>Branch: Dorajhat, Bagherpara, Centre # 19/mo, Loan no.: 2966, Member from March 04, 2000 to January 28, 2012</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 20,000
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	:	S.S.C
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.)	:	<p>12 (Twelve) years experiences is running his own business. He started the business with BDT 100,000 (One lac).</p> <p>He has 05 (Five) years working experiences as an assistant in a local electric shop named Piya Electronics.</p>
Other Own/Family Sources of Income	:	His father's income from business (grocery shop). His brother's income from Agriculture. From his existing business income, he built a house, purchased 52 (Fifty two) decimal cultivation land and mortgaged 10 (Ten) katha land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01915420831
NU's National ID No.	:	4110915841067
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Begum was a GB member from from March 04, 2000 to January 28, 2012 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in existing 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	:	<b><i>Asib Electric</i></b>
Address/ Location	:	Choravita bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 431,000
Financing	:	Self Tk. 331,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 15% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% & servicing 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,600	41,600	499,200
Income from servicing	400	11,200	134,400
<b>Total income from sales &amp; servicing (A)</b>	<b>2,000</b>	<b>52,800</b>	<b>633,600</b>
Less: Cost of Sales / Products (B)	1,360	35,360	424,320
<b>Gross Profit (C) [C=(A-B)]</b>	<b>640</b>	<b>17,440</b>	<b>209,280</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent		700	8,400
Mobile bill		600	7,200
Night Guard bill		200	2,400
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		8,000	96,000
Present Salary (Assistant - brother)		2,000	24,000
Provision of bad debt		4	48
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		240	2,880
<b>Total Operating Cost (D)</b>		<b>14,244</b>	<b>170,928</b>
<b>Net Profit (C-D):</b>		<b>3,196</b>	<b>38,352</b>

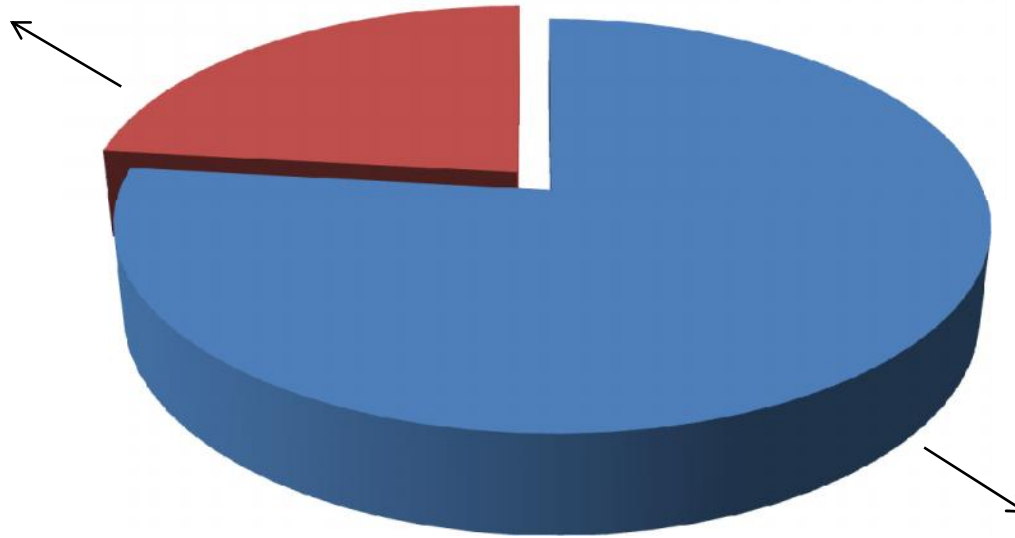
## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 ( wire, bulb, energy bulb, switch, holder, plug, multi plug, battery, charger light and watch etc.)	Investment in products ( different types of electric item etc.)	194,950	100,000	294,950
Investment in Equipment & Tools (servicing related accessories, bulb and fan etc.)		4,000		4,000
Cash in hand		4,435		4,435
Advance for shop		100,000		100,000
Debtors (since April, 2016 to at present)		4,815		4,815
Decoration ( fixture and fittings)		22,800		22,800
<b>Total Capital</b>		<b>331,000</b>	<b>100,000</b>	<b>431,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 331,000
- GTT's Investment BDT 100,000
- Total Capital BDT 431,000

**GTT's  
Investment 23%**



**Entrepreneur's  
Contribution  
77%**



# 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	2,400	62,400	748,800	2,880	74,880	898,560	3,168	82,368	988,416
Estimated income from servicing	448	12,544	150,528	493	13,798	165,581	547	15,316	183,795
<b>Estimated total income from sales &amp; servicing (A)</b>	<b>2,848</b>	<b>74,944</b>	<b>899,328</b>	<b>3,373</b>	<b>88,678</b>	<b>1,064,141</b>	<b>3,715</b>	<b>97,684</b>	<b>1,172,211</b>
Less: Cost of Sales / Products (B)	2,040	53,040	636,480	2,448	63,648	763,776	2,693	70,013	840,154
<b>Gross Profit (C) [C=(A-B)]</b>	<b>808</b>	<b>21,904</b>	<b>262,848</b>	<b>925</b>	<b>25,030</b>	<b>300,365</b>	<b>1,022</b>	<b>27,671</b>	<b>332,057</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		1,000	12,000		1,100	13,200
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		8,000	96,000		8,500	102,000		9,000	108,000
Proposed Salary (Assistant - brother)		2,000	24,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Provision of bad debt		4	48		4	48		4	48
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		240	2,880		240	2,880		240	2,880
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>16,446</b>	<b>192,838</b>	<b>-</b>	<b>18,896</b>	<b>226,748</b>	<b>-</b>	<b>21,246</b>	<b>254,948</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>5,458</b>	<b>70,010</b>	<b>-</b>	<b>6,135</b>	<b>73,617</b>	<b>-</b>	<b>6,426</b>	<b>77,109</b>
<b>Retained Income</b>			<b>70,010</b>			<b>143,627</b>			<b>220,735</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	74,010	81,617	85,109
1.3	Depreciation Expenses	2,880	2,880	2,880
1.4	Opening Balance of Cash Surplus	-	52,890	89,387
	<b>Total Cash Inflow</b>	<b>176,890</b>	<b>137,387</b>	<b>177,375</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>52,890</b>	<b>89,387</b>	<b>129,375</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Quality of service;</li><li><input type="checkbox"/> Skilled and working experiences: 17 years;</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and services as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 551,735 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 251<sup>st</sup> as Yunus Centre and 68<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures









# Power Shop

পাওয়ার শপ

আসিব ইলেকট্রনিক্স

চাবাউটা বাজার (মেইন গলি), বাঘারপাড়া, যশোর

প্রোগ্রামার : মোঃ কামরুজ্জামান | ০১৯১৫-৪২০৮৩১

৳ ঝিহ্মআখরোজ  
সোলার

934

৮নং বাসুয়াড়ী ইউনিয়ন পরিষদ  
উপজেলা : বাঘারপাড়া, জেলা : যশোর।

## ট্রেড লাইসেন্স

( ইউ, পি, ফরম নং ৭ (১২ / ১ ধারা অনুযায়ী )

লাইসেন্স নং ১১৩ / ২০১৫ / ১৬ তারিখ ১৮/৮/১৫

ব্যবসা প্রতিষ্ঠানের নাম ~~আব্দুল হামিদ ইম্পোর্ট~~

মালিকের নাম ~~এম. হামিদ এম. এম.~~

পিতা/স্বামীর নাম ~~এম. আব্দুল হামিদ~~

ঠিকানা ~~স্বাধীনতা সড়ক~~ উপজেলা : বাঘারপাড়া, জেলা : যশোর।

মেহেতু - ১১৩/১৬ (কমায়) ~~ইউপি ও ইউনিয়ন~~

এই ইউনিয়ন পরিষদকে প্রদান করা হয়েছে। যে কারণে তাৎক্ষণিকভাবে ট্রেড লাইসেন্স মঞ্জুর করা যাইতে পারে যে তিনি ১৮/৮/১৫ থেকে যে মেসার্স ~~ইম্পোর্ট~~ ব্যবসা এই ইউনিয়ন পরিষদ এলাকায় পরিচালনা করিতে পারিবেন।

# নং - ১১৩ = ১০/১৬

তারিখ ১৮/৮/১৫

লাইসেন্স ইস্যুপেটর  
ও সচিব  
৮নং বাসুয়াড়ী ইউনিয়ন পরিষদ

চেয়ারম্যান,  
৮নং বাসুয়াড়ী ইউনিয়ন পরিষদ  
উপজেলা : বাঘারপাড়া, যশোর।





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



কামরুজ্জামান

নাম: মোঃ কামরুজ্জামান  
Name: Md. Kamruzzan

পিতা: মোঃ আবু কালাম

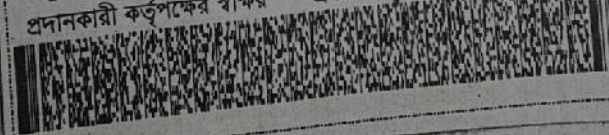
মাতা: বেগম  
Date of Birth: 07 May 1979

ID NO: 4110915841067

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: পাকের আলী, ১১৮নং দঃ শ্রীরামপুর, ডাকঘর: চাড়াতিটা  
৭৪৭০, বাঘারপাড়া, যশোর

*[Signature]*  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২১/০৯/২০০৮



**Thank You**