



*Checked by: **Shah Alam.***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Gobindra Chandra Adhikary Vill: Gunjur Gor, Union: 13 No Goreya, Post: Goreya, Upazila: Thakurgoan. District: Thakurgoan.
Age	:	34 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers.
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"/> Father <input type="checkbox"/> Kalo bala Late: Dinesh Chandra Adhikary <i>Branch: Goreya , Thakurgoan , Centre # 03/mo</i> <i>Loan no.: 7475, Member since 2004.</i> First loan: Tk. 5,000 Existing loan: 20,000, Outstanding loan: Tk. 760
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's Mother. No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Four
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.)	:	08 (Eight) years experiences is running His Own business. He started the business with BDT 17,000 (Seventeen Thousand). : He has taken training from shop holder about (8yrs.)
Other Own/Family Sources of Income	:	His younger brother earns from job (Mechanical).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01734-198577
NU's National ID No.	:	9429401101524
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Kalo Bala is a GB member since January 01, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) 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	:	Gobinda Varities Store
Address/ Location	:	Goreya Bazar, Thakurgoan.
Total Investment in BDT	:	Tk. 335,000.
Financing	:	Self Tk. 235,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 6,500 (Six Hundred And Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

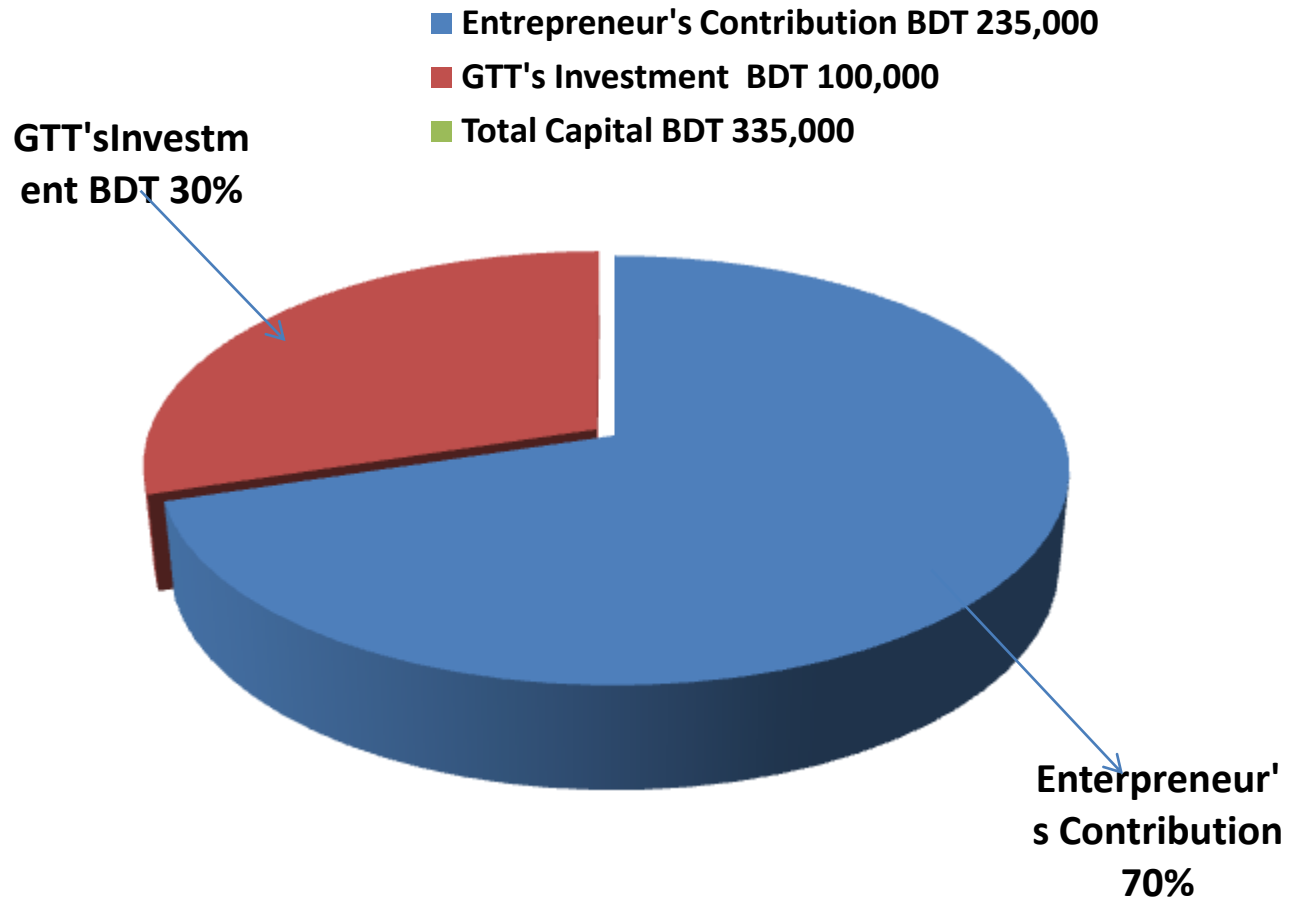
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products-A	3,000	84,000	1,008,000
Less: Cost of Sales/Products-B	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
<i>Less: Operating Cost:</i>			
Electricity bill		360	4,320
Generator Bill		150	1,800
Shop Rent		700	8,400
Mobile bill		200	2,400
Night Guard bill		200	2,400
Conveyance bill		900	10,800
Ownership Transfer Fee			
Present Salary (Family & Self)		6,000	72,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt		-	-
Other Cost (Stationary & Entertainment etc.)		900	10,800
<i>Non Cash Item:</i>			
Depreciation Expenses		123	1,470
Total Operating Cost (D)		9,533	114,390
Net Profit (C-D):		7,268	87,210

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Such as Grocery item etc.)	Investment in products (Such as Grocery item etc.)	159,725	100,000	259,725
Investment in Equipment & Tools (Such as Fan, Light, Computer, Weight balance etc.)		7,800		7,800
Cash in Hand		14,475		14,475
Advance for Shop		50,000		50,000
Investment in Decoration (Furniture, fixture and fittings)		3,000		3,000
Total Capital		235,000	100,000	335,000

SOURCE OF FINANCE



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	3,500	98,000	1,176,000	4,000	112,000	1,344,000	4,500	126,000	1,512,000
Less: Estimated Cost of Sales/Products-B	2,800	78,400	940,800	3,200	89,600	1,075,200	3,600	100,800	1,209,600
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	800	22,400	268,800	900	25,200	302,400
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		500	6,000
Generator Bill		200	2,400		250	3,000		300	3,600
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		300	3,600		350	4,200		450	5,400
Night Guard bill		250	3,000		300	3,600		400	4,800
Conveyance		1,200	14,400		1,300	15,600		1,900	22,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		6,500	78,000		7,000	84,000		7,500	90,000
Bank Charge (DD, PO, SC)		107	642		107	1,284		107	1,284
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,050	12,600		1,150	13,800		1,350	16,200
Non Cash Item:									
Depreciation Expenses		123	1,470		123	1,470		123	1,470
Total Operating Cost (D)	-	11,496	133,312	-	12,396	148,754	-	13,996	167,954
Net Profit (C-D)	-	8,104	101,888	-	10,004	120,046	-	11,204	134,446
Retained Income			101,888			221,934			356,380

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)	105,888	128,046	142,446
1.3	Depreciation Expenses	1,470	1,470	1,470
1.4	Opening Balance of Cash Surplus	-	83,358	164,874
	Total Cash Inflow	207,358	212,874	308,790
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	83,358	164,874	260,790

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has taken training from shop holder;
- Skilled and working experiences (08yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop: Goreya Bazar Market
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 591,380 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 424th as Yunus Centre and 66th In-house Executive
Social Business Design Lab
(GTT) on May 04, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





ইউ. পি. ফরম নং- ১৩
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১৩নং গড়েয়া ইউনিয়ন পরিষদ কার্যালয়

উপজেলা ও জেলা- ঠাকুরগাঁও।

লাইসেন্স ফি আদায় বহি

অর্থ বৎসর : ২০১৫-২০১৬ ইং।

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ক্রমিক নং

বহি নম্বর : ১৩০

ট্রেড লাইসেন্স

তারিখ : ২৫/৪/১৬

লাইসেন্স নম্বর : ২০১৫-২০১৬ : ২৪৮

প্রতিষ্ঠানের নাম : গোবিন্দ চন্দ্র চন্দ্র মোদক

স্থান : নয়া গাঙ্গেয় বারি, ঠাকুরগাঁও সদর।

লাইসেন্স ধারীর নাম/স্বামী : গোবিন্দ চন্দ্র মোদক

পিতা/স্বামীর নাম : সুপ্রিয়নাথ চন্দ্র মোদক

ঠিকানা : গ্রাম - চুপ্তা হাট, জেলা - ঠাকুরগাঁও

উপজেলা : চন্দ্রগতি

পেশার ধরণ : মোদক

ফি প্রদানের পরিমাণ : ২০০/- টাকা।

কথায় : দুই শত টাকা

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা ২০১৬ইং, ৩০ শে জুন পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

মঞ্জুর
চেয়ারম্যানের স্বাক্ষর
পঞ্চম চৌধুরী
চেয়ারম্যান

তারিখ : ২৫/৪/১৬



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল অন্য কোথাও পাঠানো গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: শাহিন্দার, ডাকঘর: হাকুরগাঁও - ৪১০০, হাকুরগাঁও পৌরসভা, হাকুরগাঁও
সদর, হাকুরগাঁও



নাম: গোবিন্দ চন্দ্র অধিকারী

Name: Gobinda Chandra Adhikary

পিতা: সিনেশ চন্দ্র অধিকারী

মাতা: কালো বানী অধিকারী

Date of Birth: 10 May 1982

ID NO: 9429401101524

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৬/০৫/২০০৮



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द्वितीयक रिजल्ट

२१/४१ - ६६००

२६/४१ - ४२००

२२/४१ - ६६००

२०/४१ - ४६००

२२/४१ - ६६००

२२/४१ - ४६००

२०/४१ - ६६००

२४/४१ - ७२००

२६/४१ - ४६००



Thank You