



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

Name and address	:	<b><i>Monjurul Ahmmed</i></b> Vill: Velor Khamar, Union: Durgapur, Post: Chandijan, Upazila: Ulipur, District: Kurigram.
Age	:	23 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 (three) Sisters & 2 (two) 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. Morsheda Begum
(iii) Father's name	:	Late Md. Azizur Rahman
(iv) GB member's info	:	<i>Branch: Durgapur, Ulipur, Kurigram Centre # 04/mo Loan no.: 1768, Member since April 19, 2006 First loan: Tk. 5,000 Existing loan: Tk. 20,000 , Outstanding loan: Tk. 14,280</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	03 (three) years experience is running his own general retail & wholesale business. He started the business only with Tk. 120,000. : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740472306
NU's National ID No.	:	19924919450000170
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Morsheda Begum is a GB member since April 19, 2006, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for building house, purchasing cow and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Ahsan Arman Traders</i></b>
Address/ Location	:	Durgapur Bazar, Ulipur, Kurigram
Total Investment in BDT	:	Tk.356,000
Financing	:	Self Tk. 206,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 7%.
(ii) Estimated % of proposed gross profit margin	:	On products 7%.
(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 (A)	4,000	112,000	1,344,000
Less: Cost of sales of products (B)	3,720	104,160	1,249,920
<b>Gross Profit (C) [C=(A-B)]</b>	<b>280</b>	<b>7,840</b>	<b>94,080</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		150	1,800
Generator bill		300	3,600
Shop Rent		750	9,000
Mobile bill		200	2,400
Night Guard bill		80	960
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		79	948
<b><i>Total Operating Cost (D)</i></b>		<b>5,259</b>	<b>63,108</b>
<b>Net Profit (C-D):</b>		<b>2,581</b>	<b>30,973</b>

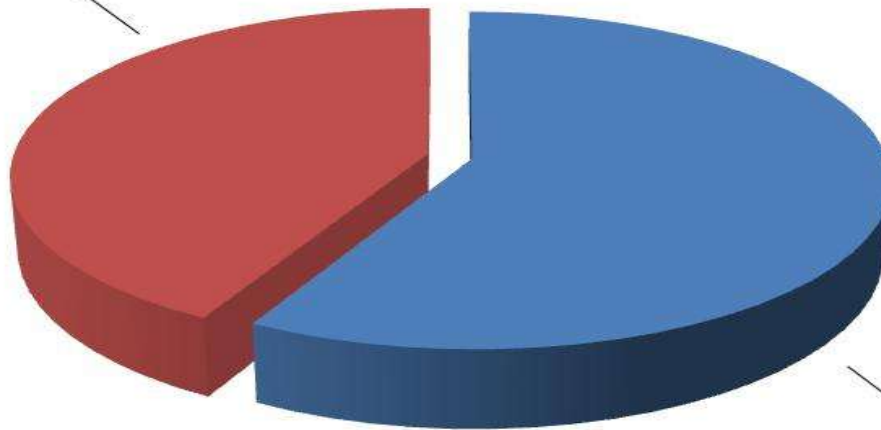
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (dheutin, tarkata and washer etc)	dheutin, plainsheet and hardware products	39,110	150,000	189,110
Investment in Machineries (weight machine, fan, bulb and calculator etc.)		3,950	-	3,950
Cash in hand		740	-	740
GB loan outstanding		(14,280)	-	(14,280)
Debtors		55,930	-	55,930
Decoration ( fixture and fittings)		3,550	-	3,550
Advance to suppliers		17,000	-	17,000
Advance for shop and suppliers		100,000	-	100,000
<b>Total Capital</b>		<b>206,000</b>	<b>150,000</b>	<b>356,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 206,000
- GTT's Investment BDT 150,000
- Total Capital BDT 356,000

GTT's  
Investment  
42%



Entrepreneur's  
Contribution  
58%



# **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	8,000	224,000	2,688,000	9,200	257,600	3,091,200	9,660	270,480	3,245,760
Less: Cost of sales of products	7,440	208,320	2,499,840	8,556	239,568	2,874,816	8,984	251,546	3,018,557
<b>Gross Profit (C) [C=(A-B)]</b>	<b>560</b>	<b>15,680</b>	188,160	<b>644</b>	<b>18,032</b>	216,384	<b>676</b>	<b>18,934</b>	227,203
<b>Less: Operating Cost:</b>									
Electricity bill		350	4,200		450	5,400		500	6,000
Generator bill		300	3,600		350	4,200		350	4,200
Shop Rent		750	9,000		750	9,000		750	9,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		80	960		130	1,560		130	1,560
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		4,000	48,000		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
<b>Non Cash Item:</b>									
Depreciation Expenses		79	948		79	948		79	948
<b>Total Operating Cost (D)</b>	-	<b>7,759</b>	<b>87,108</b>	-	<b>9,159</b>	<b>109,908</b>	-	<b>9,909</b>	<b>118,908</b>
<b>Net Profit (C-D):</b>	-	<b>7,921</b>	<b>101,053</b>	-	<b>8,873</b>	<b>106,477</b>	-	<b>9,025</b>	<b>108,296</b>
<b>Retained Income</b>			<b>101,053</b>			<b>207,529</b>			<b>315,825</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	107,053	118,477	120,296
1.3	Depreciation Expenses	948	948	948
1.4	Opening Balance of Cash Surplus	-	57,720	105,144
	<b>Total Cash Inflow</b>	<b>258,000</b>	<b>177,144</b>	<b>226,387</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB loan outstanding	14,280		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>200,280</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>57,720</b>	<b>105,144</b>	<b>154,387</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (brother)  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Maintain books of record
- Experience : 3 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 521,825 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 8<sup>th</sup> In-house Executive Social Business Design Lab  
On August 05, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures

















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




নাম: মঞ্জুরুল আহমেদ  
Name: MONJURUL AHMMED  
পিতা: মুত আজিজুর রহমান  
মাতা: মোছাঃ মোর্শেদা বেগম  
Date of Birth: 01 Jan 1992  
ID NO: 19924919450000170

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনোও পাঠে যাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাস/হোটেল: মির্জাপুরের বাড়ীর পাশে, গ্রাম/রাস্তা: জলুর বাঘার,  
ডাকঘর: চাঁদমাড় - ৫৬২০, উলিপুর, কুড়িগ্রাম

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর \* প্রদানের তারিখ: ২৭/১০/২০১৩



 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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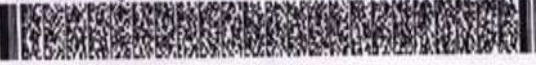


নাম: মোছাঃ মোর্শেদা বেগম  
Name: Mst Morsheda Begum  
স্বামী: মোঃ আজিজুর রহমান  
মাতা: মোছাঃ শাহেরা বাসু  
Date of Birth: 10 Jul 1962  
ID NO: 4919450686705

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
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ঠিকানা: গ্রাম/রাস্তা: জেলুর বাঘার, ইউনিয়ন: দুর্গাপুর, ডাকঘর: চাঁদমাড় - ৫৬০০,  
উলিপুর, কুড়িগ্রাম

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর \* প্রদানের তারিখ: ১৩/০৮/২০০৮



**Thank You**