



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Belal Hossen</i> Vill: Mamudpur, Union: Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Sisters and 01 (One) Brother.
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. Abdul Kuddus
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata. Centre # 12/Mo, Loan no.: 1299, Member since October 20, 2009. First loan: Tk. 4,000 Existing loan: Nil.</i>
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 Ten
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.)	:	12 (Twelve) years experience in this business, started the business with BDT 30,000 (thirty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from Agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01735614351
NU's National ID No.	:	3218847358226
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Bilkis Begum is a GB member since October 20, 2009 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for purchasing 2 (two) cows, cultivation, repairing house and taking mortgage 20 (twenty) decimal land.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shathi Varieties Store</i>
Address/ Location	:	Jumarbari bazar, Saghata, Gaibandha.
Business Category	:	Clothing, Footwear & Apparel
Total Investment in BDT	:	Tk. 217,000
Financing	:	Self Tk. 137,000 (from existing business) Investor tk. 80,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 2,000 (Two thousand)
Proposed Salary	:	Taka 3,000 (Three thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 10%, Cosmetics 20%, Shoes 15%
(ii) Estimated % of proposed gross profit margin	:	On products 10%, Cosmetics 20%, Shoes 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from plastic products	700	19,600	235,200
Sales income from cosmetics item	300	8,400	100,800
Sales income from shoes	400	11,200	134,400
Total Sales income (A)	1,400	39,200	470,400
Less: Cost of Sales of plastic products	630	17,640	211,680
Less: Cost of Sales of cosmetics item	240	6,720	80,640
Less: Cost of Sales of shoes	340	9,520	114,240
Less: Total cost of Sales	1,210	33,880	406,560
Gross Profit (C) [C=(A-B)]	190	5,320	63,840
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		700	8,400
Present Salary (Self)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		104	1,250
Total Operating Cost (D)		4,354	52,250
Net Profit (C-D):		966	11,590

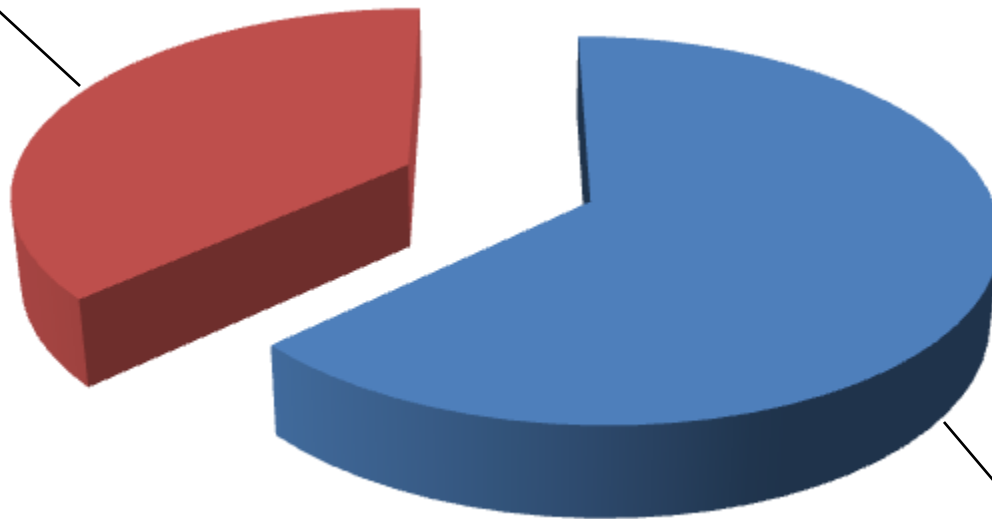
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in plastic products (chair, table, bucket, tiffin box, jug, mug, bowl, bursh etc.)	50,000	40,000	90,000
Investment in cosmetics item (soap, hair oil, powder, lotion, toothpaste, leap jel, body spray and different types of ornament etc.)	26,080	20,000	46,080
Investment in products (different types of shoes)	6,000	20,000	26,000
Investment in Machinerries (fan - 01)	1,000	-	1,000
Cash in hand	4,600	-	4,600
Debtors	8,320	-	8,320
Decoration (fixture and fittings)	11,000	-	11,000
Advance for shop	30,000	-	30,000
Total Capital	137,000	80,000	217,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 137,000
- GTT's Investment BD 80,000
- Total Capital BDT 217,000

GTT's Investment 37%



Entrepreneur's
Contribution 63%

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 plastic products	1,000	27,989	335,866	1,250	34,986	419,832	1,499	41,983	503,798
Estimated sales income from cosmetics item	600	16,800	201,600	780	21,840	262,080	936	26,208	314,496
Estimated sales income from shoes	600	16,800	201,600	750	21,000	252,000	863	24,150	289,800
Total estimated Sales income (A)	2,200	61,589	739,066	2,780	77,826	933,912	3,298	92,341	1,108,094
Less: Cost of Sales of plastic products	900	25,190	302,279	1,125	31,487	377,849	1,349	37,785	453,419
Less: Cost of Sales of cosmetics item	480	13,440	161,280	624	17,472	209,664	749	20,966	251,597
Less: Cost of Sales of shoes	510	14,280	171,360	638	17,850	214,200	733	20,528	246,330
Less: Total cost of Sales	1,890	52,910	634,919	2,386	66,809	801,713	2,831	79,279	951,345
Gross Profit (C) [C=(A-B)]	310	8,679	104,147	393	11,017	132,199	467	13,062	156,749
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Generator bill		150	1,800		210	2,520		270	3,240
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Night Guard bill		110	1,320		120	1,440		130	1,560
Conveyance		900	10,800		1,100	13,200		1,300	15,600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-Self		3,000	36,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		104	1,250		104	1,250		104	1,250
Total Operating Cost (D)	-	6,598	75,970	-	8,268	99,210	-	9,338	112,050
Net Profit (C-D):	-	2,081	28,177	-	2,749	32,989	-	3,725	44,699
Retained Income			28,177			61,166			105,865

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	31,377	39,389	51,099
1.3	Depreciation Expenses	1,250	1,250	1,250
1.4	Opening Balance of Cash Surplus	-	13,427	15,666
	Total Cash Inflow	112,627	54,066	68,015
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	13,427	15,666	29,615

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name;
- Experience (12 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 242,865 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিষ্টার
 অর্থ বছর... ২০২৪-২০১৫

লাইসেন্স

ইউনিয়ন পরিষদ: জগদীশ্বর
 থানা/উপজেলা: সাতক্ষীরা
 জেলা: সাতক্ষীরা

লাইসেন্স নম্বর: ০২
 তারিখ: ২২/০৪/১৫


লাইসেন্সধারীর নাম: শ্রী. আবদুল হেমেদ
 পিতা/খামার নাম: শ্রী. আব্দুল কদুম
 ঠিকানা: জগদীশ্বর ইউনিয়ন, সাতক্ষীরা
 পেশার ধরন: কমার্শিয়াল

ফি প্রদানের পরিমাণ টাকা: ২০০ (কম্বায় ২০০০০০)
 প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা কমার্শিয়াল চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২০/০৫/১৫
 মোহি মাসুম কামাল
 চেয়ারম্যান

২২/০৪/১৫
 চেয়ারম্যানের সহকারী
 চেয়ারম্যানের দপ্তর

সাদ্যটা, গাইবান্ধা।


 গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

নাম: আবদুল হেমেদ
 ঠিকানা: জগদীশ্বর
 জেলা: ০২
 কেন্দ্র: সাতক্ষীরা
 বৈশিষ্ট্য: কমার্শিয়াল
 এই ঋণের তারিখ: ২০/০৫/১৫
 ঋণের পরিমাণ: ২০০০০০




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



নাম: মোঃ বেলাল হোসেন
Name: Md Betal
পিতা: মোঃ আব্দুল করিম
মাতা: মোছাঃ বিলকিস বেগম
Date of Birth: 07 Oct 1987
ID NO: 3218847358226

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশি নাগরিকের জন্য
কমপক্ষে পাঁচটি খোলা খেলে নির্দিষ্ট পেমেন্ট অফিসে জমা দেয়ার জন্য প্রযোজ্য করা হলো।
বিতরণ: প্রমাণপত্র: মাদ্রাস পুর না, নগরীয় পুর, মাদ্রাস পুর, জেলাপত্র, স্থানীয় বাসিন্দা -
৪৭৪৩, মাদ্রাসি, পাইলসি

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৯/২০০৮



Thank You