



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rezaul Islam Vill: 89 no. Naldanga Road, Union: 7 no. ward, Post: Chawrasta, Upazila: Jessore Sadar, District: Jessore.
Age	:	26 Years
Marital status	:	Married
Children	:	1 (one) Daughter
No. of siblings:	:	1 (one) Sister and 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. Aklima Khatun
(iii) Father's name	:	Md. Moniruzzaman
(iv) GB member's info	:	<i>Branch: Fatehpur, Jessore Centre # 44/mo</i> <i>Loan no.: 4838/1, Member since March 11, 2006</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000 , Outstanding loan: Tk. 4,992
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	B.A . (Pass)
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.)	:	8 (eight) years experience is running in his business. He started the business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from service and his brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01914838979
NU's National ID No.	:	4124708108580
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aklima Khatun is a GB member since March 11, 2006, at first she took GB loan BDT 5,000(five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, assisting her sons in businesses.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing businesses of her sons.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Janata Auto
Address/ Location	:	R.N. Road, Noton Bazar, Jessore Sadar, Jessore
Total Investment in BDT	:	Tk. 317,000
Financing	:	Self Tk. 217,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (six thousand)
Proposed Salary (estimates)	:	Taka 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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)	5,000	130,000	1,560,000
Less: Cost of sales of products (B)	4,500	117,000	1,404,000
Gross Profit (C) [C=(A-B)]	500	13,000	156,000
<i>Less: Operating Cost:</i>			
Electricity bill		270	3,240
Shop Rent		1,500	18,000
Night Guard bill		100	1,200
Mobile bill		500	6,000
Conveyance		100	1,200
Present Salary (Self)		6,000	72,000
Present Salary (Assistant -1)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		85	1,020
<i>Total Operating Cost (D)</i>		11,555	138,660
Net Profit (C-D):		1,445	17,340

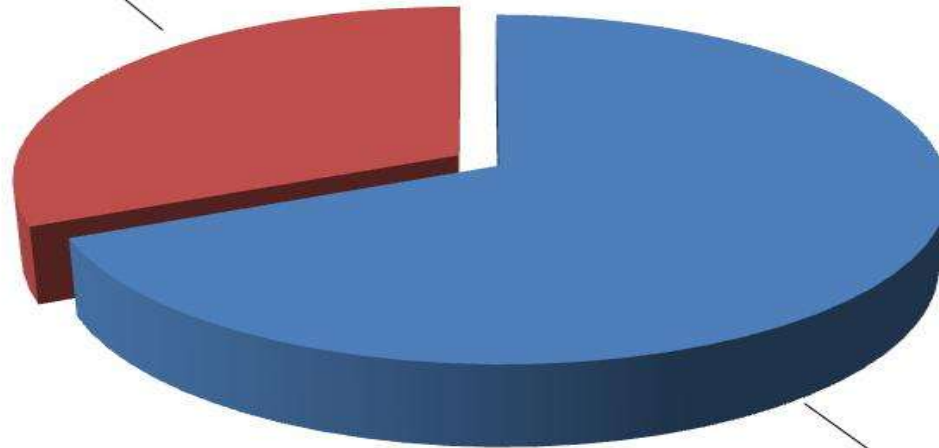
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of motor cycle parts, bearing, oil pipe, chain, plug and grip cover etc.)	Different types of motor cycle parts etc.	188,370	100,000	288,370
Cash in hand		4,200		4,200
Debtors		15,000		15,000
Creditors		(49,540)		(49,540)
Investment in Machineries (bulb and fan etc.)		2,460		2,460
Decoration (fixture and fittings)		6,510		6,510
Advance for Shop		50,000		50,000
Total Capital		217,000	100,000	317,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 217,000
- GTT's Investment BDT 100,000
- Total Capital BDT 317,000

GTT's
Investment
32%



Entrepreneur's
Contribution
68%

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)	7,500	195,000	2,340,000	8,625	224,250	2,691,000	9,143	237,705	2,852,460
Less: Cost of sales of products (B)	6,750	175,500	2,106,000	7,763	201,825	2,421,900	8,228	213,935	2,567,214
Gross Profit (C) [C=(A-B)]	750	19,500	234,000	863	22,425	269,100	914	23,771	285,246
Less: Operating Cost:									
Electricity bill		570	6,840		770	9,240		970	11,640
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		500	6,000		1,000	12,000		1,500	18,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self)		7,000	84,000		8,000	96,000		8,000	96,000
Proposed Salary (Assistant -1)		2,500	30,000		3,000	36,000		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,800	21,600		2,200	26,400
Non Cash Item:									
Depreciation Expenses		85	1,020		85	1,020		85	1,020
Total Operating Cost (D)	-	15,122	177,460	-	17,772	213,260	-	18,872	226,460
Net Profit (C-D):	-	4,378	56,540	-	4,653	55,840	-	4,899	58,786
Retained Income			56,540			112,380			171,166

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.)

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)	60,540	63,840	66,786
1.3	Depreciation Expenses	1,020	1,020	1,020
1.4	Opening Balance of Cash Surplus	-	37,560	54,420
	Total Cash Inflow	161,560	102,420	122,226
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	37,560	54,420	74,226

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record;
- Experience : 08 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 388,166 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 10th In-house Executive Social Business Design Lab
on August 20, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

HERO
YAMAHA
TVS

জনতা অটো



AZ











Sub. विज्ञान 3/9/20 Date 2020

कुल - 60000

सूचना विज्ञान - 2000

2000

60000

विज्ञान 2/9/20 2020

सूचना विज्ञान - 2000 सूचना विज्ञान - 60000

पर्यावरण विज्ञान - 2000

पर्यावरण विज्ञान - 60000

कुल - 60000

2000

60000

Sub. विज्ञान 4/9/20 Date 2020

कुल - 20000 सूचना विज्ञान - 2000

सूचना विज्ञान - 2000

20000

विज्ञान 9/9/20 2020

कुल - 20000 सूचना विज्ञान - 9000

पर्यावरण विज्ञान - 2000

सूचना - 2000

20000

विज्ञान 6/9/20 2020

कुल - 20000 सूचना विज्ञान - 2000

पर्यावरण विज्ञान - 2000

सूचना विज्ञान - 2000

20000

Sub. विज्ञान 2/9/20 Date 2020

कुल - 60000 सूचना विज्ञान - 2000

पर्यावरण विज्ञान - 2000

सूचना विज्ञान - 2000

60000

विज्ञान 20/9/20 2020

कुल - 60000

सूचना - 2000

2000

विज्ञान 22/9/20 2020

कुल - 20000 सूचना विज्ञान - 2000

पर्यावरण - 2000

सूचना - 2000

20000

Sub. विज्ञान 22/9/20 Date 2020

कुल - 20000 सूचना विज्ञान - 2000

पर्यावरण - 2000

सूचना - 2000

20000

विज्ञान 20/9/20 2020

कुल - 20000

सूचना विज्ञान - 2000

2000

विज्ञान 28/9/20 2020

कुल - 20000 सूचना विज्ञान - 2000

पर्यावरण - 2000

सूचना - 2000

20000

যশোর পৌরসভা
ড্রেড/প্রফেশন লাইসেন্স

সংখ্যা: ০৫৪২৯
 ড্রেড/প্রফেশন লাইসেন্স নং: ০২-০২৮-০৫৪২৯
 ক্রমিক: ০২
 আবেদনকারীর নাম: আর, এন, রোড, যশোর।
 প্রাপ্তি তারিখ: ১০-০১-২০১২
 প্রাপ্তি পর্যন্ত: ২০১৫ - ২০১৬
 প্রাপ্তি পরে: ২৯-০৭-২০১৫ ইং

এই লাইসেন্স আবেদনশীল ১৯৮৯ এবং ১৯৯১-১৯৮৮ সালের ৩য় অফিসিয়াল এর চ, ১০, ১৯ ও ২২ আইটেম অনুসারে (ড্রেড, প্রফেশন অফিস ও বিজ্ঞাপন) প্রাপ্তি পরে অনুমোদন পরে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার মেয়াদ ইং সনের ৩০ জুন পর্যন্ত বাতিল থাকিবে।

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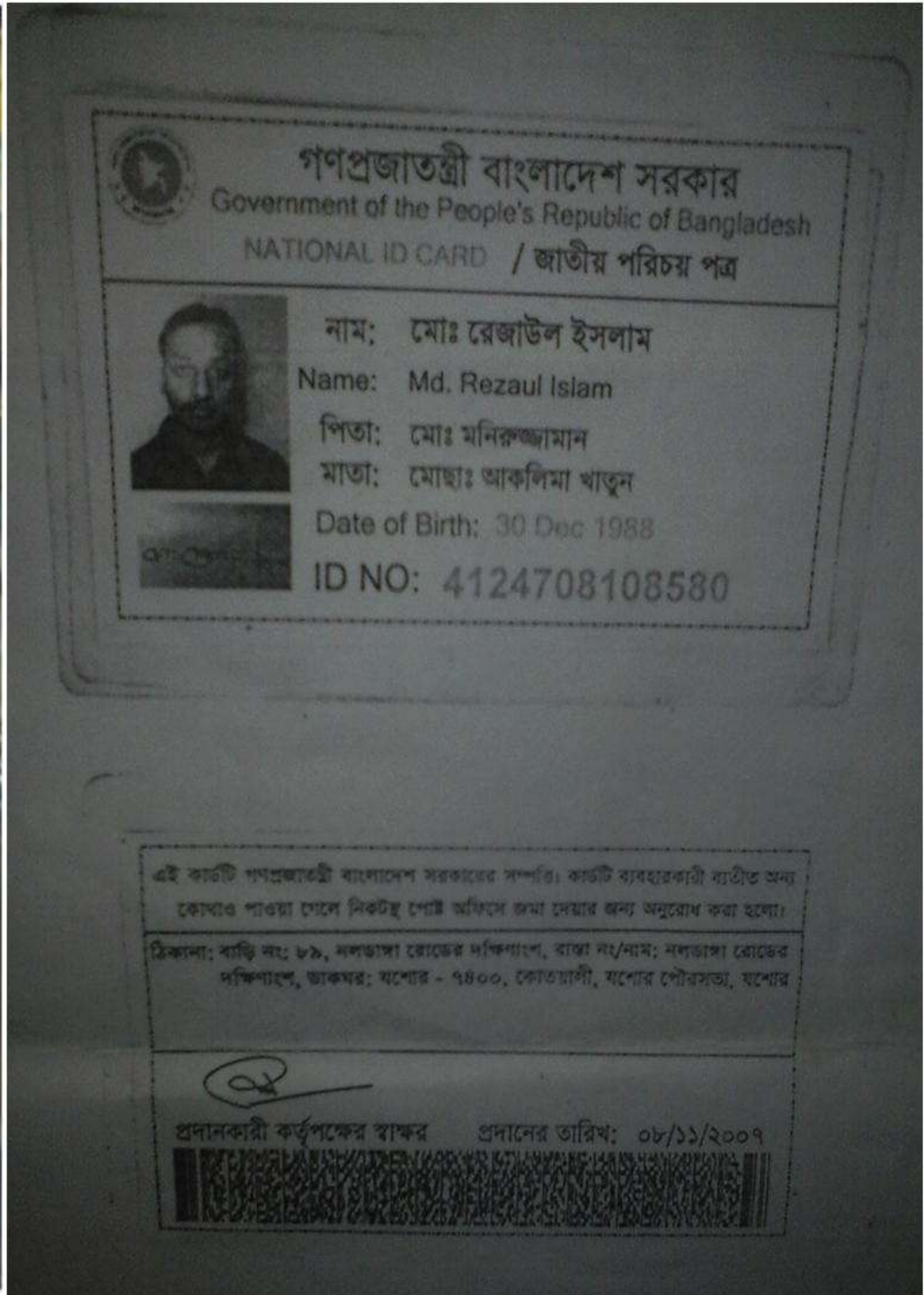
প্রতিষ্ঠানের নাম: **জনতা অটো**
 মালিকের ধরণ: **অটো পার্টস ব্যবসা (জেটি)**
 পূর্ণ নাম: **মোঃ রেজাউল ইসলাম**
 মালিকের নাম: **মোঃ মনিরুজ্জামান**
 ঠিকানা: **আকলিয়া বেগম**
 প্রতিষ্ঠানের ঠিকানা: **হেডিং নং-০১ নোকান নং-০১ রবীন্দ্রনাথ সড়ক, মতুন বাজার, যশোর।**
 মালিকের ঠিকানা: **মলভানী রোড, বেঙ্গলগাড়া, যশোর।**
 মোবাইল নাম্বার (স্বামী): **মলভানী রোড, বেঙ্গলগাড়া, যশোর।**
 মোবাইল নাম্বার (মালিক): **৪১২৪৭০৮১০৮৫৮০**
 মোবাইল নাম্বার (স্বামী): **০১৭১০৭০০৬৪৪**

আদায়ের বিবরণ	টাকা
ড্রেড/প্রফেশন লাইসেন্স ফি	৫০০
স্বাক্ষর	০
স্ট্যাম্প	০
মোট	৫০০
	৫০০

টাকা আদায় করা হইল।

মোঃ বেজলাল হুসেইন
 লাইসেন্স পরিদপ্তর
 যশোর পৌরসভা।

মোঃ মনিরুজ্জামান
 মোবাইল নাম্বার-০১
 যশোর পৌরসভা।



Thank You