



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Monir Vill: Hasilkandi, Union: 3 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	29 Years
Marital status	:	Married
Children	:	1 (one) Son
No. of siblings:	:	2 (two) Sisters and 1 (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. Morjina
(iii) Father's name	:	Md. Montu
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 19/mo</i> <i>Loan no.: 2304, Member from February 10, 2003 to</i> <i>August 20, 2012</i> First loan: Tk. 2,000 Last Loan: Tk. 15,000
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	:	S. S. C (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.)	:	7 (seven) years working experience and 12 (twelve) years experience is running his own general retail business. He started the business only with Tk. 6,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01718063412
NU's National ID No.	:	3218885094368
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Morjina is a GB member from February 10, 2003 to August 20, 2012, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing 2 (two) cows and repairing house.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Akhi Auto Repairing Centre</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 255,000
Financing	:	Self Tk. 155,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, servicing 100%, mobil 5%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, servicing 100% ,mobil 5%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

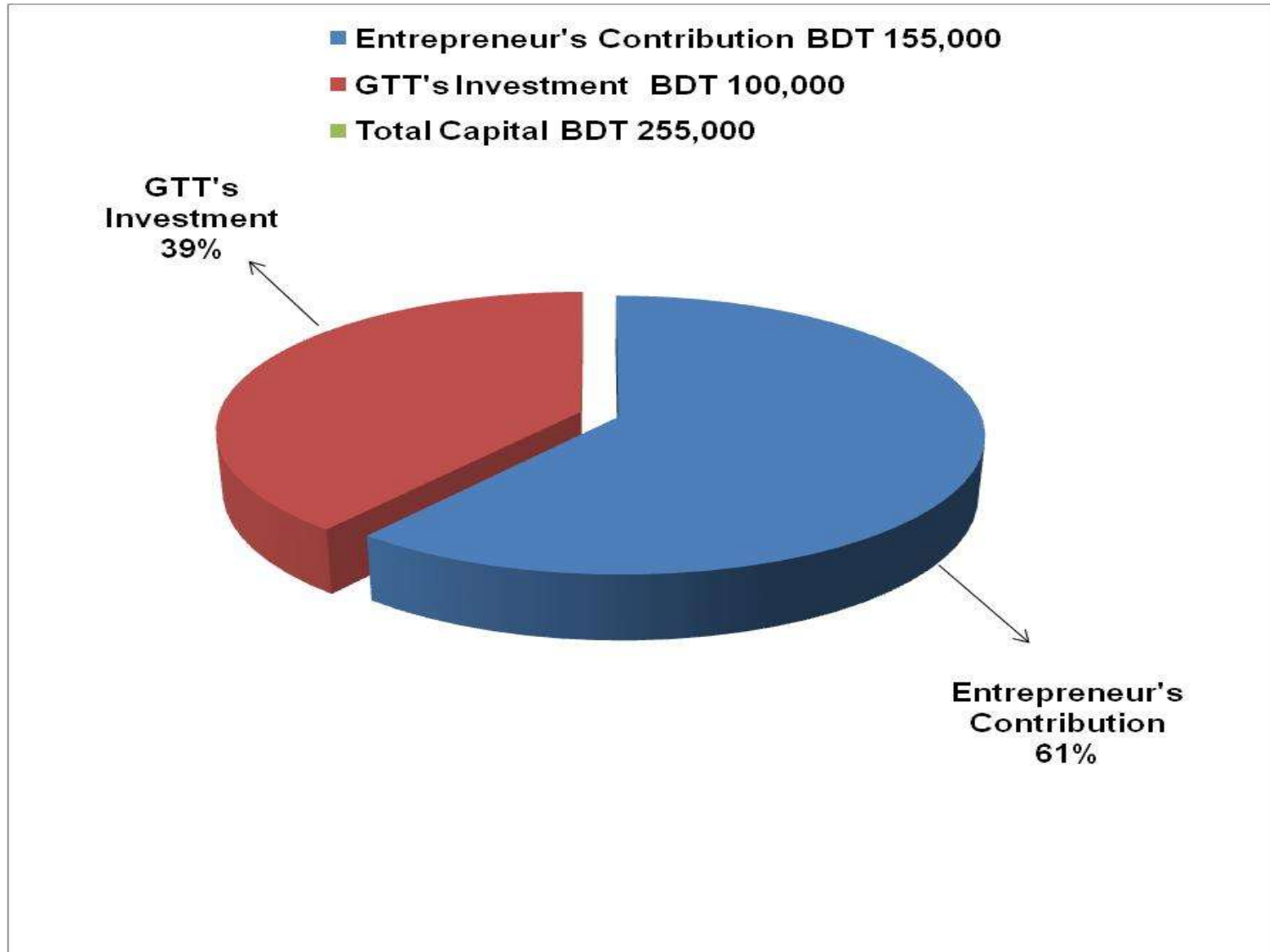
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	400	11,200	134,400
Sales income from mobil	2,000	56,000	672,000
Income from servicing	700	19,600	235,200
Total Sales income (A)	3,100	86,800	1,041,600
Less: Cost of sales of products	320	8,960	107,520
Less: Cost of sales of mobil	1,900	53,200	638,400
Less: Total of sales (B)	2,220	62,160	745,920
Gross Profit (C) [C=(A-B)]	880	24,640	295,680
Less: Operating Cost:			
Electricity bill		800	9,600
Generator bill		150	1,800
Shop Rent		1,200	14,400
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self)		4,000	48,000
Present Salary (Assistant-1)		13,000	156,000
Other Cost (stationary & Entertainment etc.)		1,600	19,200
Non Cash Item:			
Depreciation Expenses		508	6,090
Total Operating Cost (D)		22,858	274,290
Net Profit (C-D):		1,783	21,390

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (break show, plug, tube, class plate, pressure plate, head light, meter set and chain etc.)	Motor cycle accessories	16,245	90,000	106,245
Investment in mobil	Mobil	29,295	10,000	39,295
Investment in Machineris (wind machine, motor set, gas cylender, bulb and fan etc.)		35,200		35,200
Cash in hand		5,110		5,110
Debtors		11,050		11,050
Decoration (fixture and fittings)		8,100		8,100
Advance for Shop		50,000		50,000
Total Capital		155,000	100,000	255,000

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	800	22,400	268,800	920	25,760	309,120	1,012	28,336	340,032
Estimated sales income from mobil	2,400	67,200	806,400	2,760	77,280	927,360	2,898	81,144	973,728
Estimated income from servicing	900	25,206	302,467	1,035	28,986	347,837	1,118	31,305	375,664
Total estimated Sales income (A)	4,100	114,806	1,377,667	4,715	132,026	1,584,317	5,028	140,785	1,689,424
Less: Cost of sales of products	640	17,920	215,040	736	20,608	247,296	810	22,669	272,026
Less: Cost of sales of mobil	2,280	63,840	766,080	2,622	73,416	880,992	2,753	77,087	925,042
Less: Total of sales (B)	2,920	81,760	981,120	3,358	94,024	1,128,288	3,563	99,756	1,197,067
Gross Profit (C) [C=(A-B)]	1,180	33,046	396,547	1,357	38,002	456,029	1,465	41,030	492,357
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,100	13,200		1,150	13,800
Generator bill		150	1,800		200	2,400		250	3,000
Shop Rent		1,600	19,200		1,600	19,200		1,600	19,200
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1,200		130	1,560		130	1,560
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 (Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-1)		13,000	156,000		15,500	186,000		16,000	192,000
Other Cost (stationary & Entertainment etc.)		1,600	19,200		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		508	6,090		508	6,090		508	6,090
Total Operating Cost (D)	-	26,924	319,090	-	31,304	375,650	-	33,604	403,250
Net Profit (C-D):	-	6,121	77,457	-	6,698	80,379	-	7,426	89,107
Retained Income			77,457			157,836			246,944

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)	81,457	88,379	97,107
1.3	Depreciation Expenses	6,090	6,090	6,090
1.4	Opening Balance of Cash Surplus	-	63,547	110,016
	Total Cash Inflow	187,547	158,016	213,214
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	63,547	110,016	165,214

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 : 12 Yrs.

WEAKNESS

- Can not supply goods and service according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 401,944 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 11th In-house Executive Social Business Design Lab
on August 27, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

অর্থ
অন্য

অন্য বিপারি সেন্টার
এখানে পেট্রোল মবিল
মটর সাইকেলের খুচরা
যন্ত্রাংশ বিক্রয় করা হয়

গোঃ মোঃ মনির
কলকাতা (০৩২) ৯৫৫৫৫৫/৯৫৫৫৫৫















লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৬/২০১৭



ক্রমিক নং: ৬৪

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ৩২

লাইসেন্স নং : ৬৮ তারিখ : ০৫/০৬/১৬

লাইসেন্সধারীর নাম : মোঃ মাহমুদুল হক

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ প্রদীপ

ঠিকানা : গ্রাম : সাঘাটা পোষ্ট : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কৃষিকার্য, প্রদীপ বিক্রয়, হাট মাছ বিক্রয়, হাটসী, হাটপুস্প বিক্রয়। ৩০/০৩/২০১৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২৫০/- (কথায় দুইশত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫/০৬/১৬

মোঃ মোশারফ হোসেন
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।

ক্রমিক নং	নাম	তারিখ
০১	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০২	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৩	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৪	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৫	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৬	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৭	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৮	মোঃ মাহমুদুল হক	০৫/০৬/১৬
০৯	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১০	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১১	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১২	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৩	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৪	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৫	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৬	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৭	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৮	মোঃ মাহমুদুল হক	০৫/০৬/১৬
১৯	মোঃ মাহমুদুল হক	০৫/০৬/১৬
২০	মোঃ মাহমুদুল হক	০৫/০৬/১৬



राष्ट्रीय पुस्तक

संस्थान, भारत

सहज खानेबंद नाम है

पता: श्रीमती. शशि देवी

पिन २५०४

पता ०५

कर्म नाम

पता श्रीमती. शशि देवी देवी

पता श्रीमती. शशि देवी

पता श्रीमती. शशि देवी

Handwritten signature in red ink.

पुस्तक संस्थान, भारत

पिन २५०४

पता श्रीमती. शशि देवी



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Thank You