



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdur Razzak</i> Vill: Bayurjhari, Union: 7 no. Amzankhor, Post: Hironmarir hat, Upazila: Baliadangi, District: Thakurgaon
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son and 02 (Two) Daughters
No. of siblings:	:	01 (One) Brother and 03 (Three) Sisters
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. Maleka
(iii) Father's name	:	Taiz Uddin
(iv) GB member's info	:	<i>Branch: Amzankhor, Baliadangi Centre # 36/mo, Loan no.: 6363, Member since July 17, 2001 First loan: Tk. 5,000 Existing loan: Nil, Outstanding loan: Tk. 5,000</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.)	:	08 (Eight) years experiences is running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has 08 (Eight) years working experience as an assistant in his father's grocery shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737520248
NU's National ID No.	:	9410810634818
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Maleka is a GB member since July 17,2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mahfuz Mudi Store</i>
Address/ Location	:	School hat bazar, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 171,000
Financing	:	Self Tk. 91,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three Thousand Five Hundred)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%
(ii) Estimated % of proposed gross profit margin	:	On products 12%
(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 (grocery item, cosmetics item and betel leaf etc) (A)	1,800	50,400	604,800
Less: Cost of sales of products (B)	1,584	44,352	532,224
Gross Profit (C) [C=(A-B)]	216	6,048	72,576
Less: Operating Cost:			
Electricity bill		150	1,800
Shop Rent		450	5,400
Mobile bill		100	1,200
Night Guard bill		50	600
Conveyance		200	2,400
Provision of bad Debt		20	245
Ownership Transfer Fee		-	-
Present Salary (Self & family)		3,500	42,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		106	1,270
Total Operating Cost (D)		4,976	59,715
Net Profit (C-D):		1,072	12,861

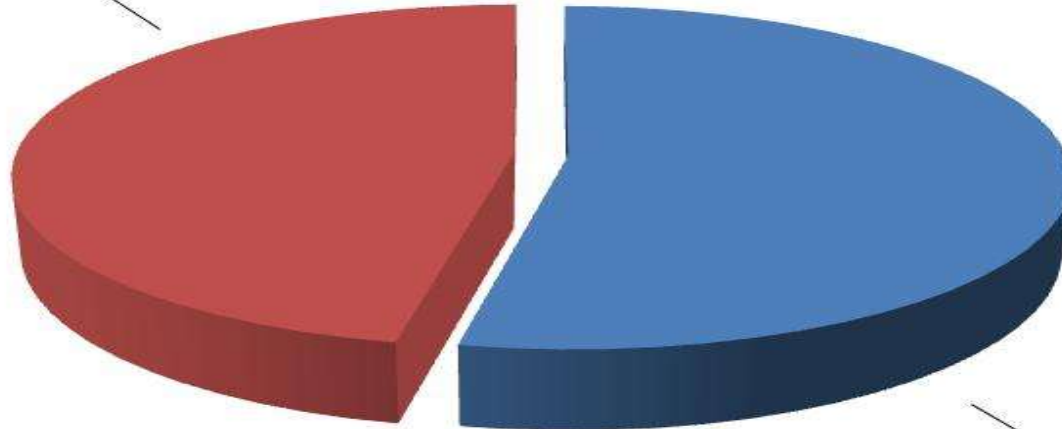
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, powder, hair oil, face cream, soap, toothpaste, biscuit, bakery item, noodles, sugar, salt, pulses, spice, chips, betel leaf and betel nut etc)	Investment in products (oil, pulses, sugar, spice, soap, salt, flour, and bakery item etc)	35,282	80,000	115,282
Investment in Equipments (weight balance, bulb and fan etc.)		1,000		1,000
Cash in hand		4,042		4,042
Debtors (since December, 2015 to at present)		24,476		24,476
Creditors (since November, 2015 to at present)		(10,000)		(10,000)
Decoration (fixture and fittings)		11,200		11,200
Advance for Shop		25,000		25,000
Total Capital		91,000	80,000	171,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 91,000
- GTT's Investment BDT 80,000
- Total Capital BDT 171,000

GTT's
Investment
47%



Entrepreneur's
Contribution
53%

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 (grocery item, cosmetics item, bakery item, electrical item, stationary item, betel leaf and soft drinks etc) (A)	2,800	78,402	940,827	3,360	94,083	1,128,992	3,864	108,195	1,298,341
Less: Cost of sales of products (B)	2,464	68,994	827,928	2,957	82,793	993,513	3,400	95,212	1,142,540
Gross Profit (C) [C=(A-B)]	336	9,408	112,899	403	11,290	135,479	464	12,983	155,801
Less: Operating Cost:									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent		450	5,400		450	5,400		450	5,400
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		500	6,000
Night Guard bill		50	600		80	960		80	960
Conveyance		400	4,800		600	7,200		800	9,600
Provision of bad Debt		20	245		20	245		20	245
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		4,000	48,000		4,500	54,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		106	1,270		106	1,270		106	1,270
Total Operating Cost (D)	-	6,855	78,785	-	7,935	95,215	-	8,385	100,615
Net Profit (C-D):	-	2,554	34,114	-	3,355	40,264	-	4,599	55,186
Retained Income			34,114			74,379			129,565

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.)

<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)	37,314	46,664	61,586
1.3	Depreciation Expenses	1,270	1,270	1,270
1.4	Opening Balance of Cash Surplus	-	19,384	28,919
	Total Cash Inflow	118,584	67,319	91,775
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	19,384	28,919	53,375

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Family business;
- He has on hand training;
- Skilled and working experiences (16 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 220,565 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 146th as Yunus Centre and 24th In-house Executive
Social Business Design Lab
(GTT) on December 07, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







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syngen

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গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

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সহজ ঋণের পাশ বই

তারিখ	বিলা	সহজ ঋণ		মুদ্রা	মুদ্রা	মুদ্রা
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তারিখ	বিলা	সহজ ঋণ	মুদ্রা	মুদ্রা	মুদ্রা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুর রাস্তাক

Name: Md Abdur Razzak

পিতা: হাইড উদ্দীন

মাতা: মালেকা

Date of Birth: 08 Mar 1982

ID NO: 9410810634818

স্বাক্ষর

Thank You