



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Md. Abu Jor Seddek Vill: Nekmorod Foridpara, Union: Nekmorod , Post: Nekmorod, Upazila: Ranishonkoyol , District: Thakurgaon. |
| Age | : | 25 years |
| Marital status | : | Married |
| Children | : | 01(one) Daughter. |
| No. of siblings: | : | 03 (three) 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. Fatema Begum |
| (iii) Father's name | : | Md. Yasin Ali |
| (iv) GB member's info | : | <i>Branch::</i> Nekmarod , Ranishonkyl , <i>Centre #</i> 61/mo <i>Loan no.:</i> 4648, Member since October 02, 2008 First loan: Tk. 18,000 Existing loan: 16,000, Outstanding loan: Tk. 13,718 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur's Brother. |
| (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 |
| 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.) | : | 02 (Two) years experiences is running his own business. He started the business with BDT 1,50,000 (One lack Fifty Thousand). He has trained up from his Cousin business (2yrs.) |
| Other Own/Family Sources of Income | : | His Father's earns from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01737-032795 |
| NU's National ID No. | : | 19909418679000038 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Fatema Begum is a GB member since October 02, 2008 at first she took GB loan BDT 18,000 (Eighteen thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Arnica Traders</i> |
| Address/ Location | : | Nekmorod bazar , Ranisonkoyol, Thakurgaon . |
| Total Investment in BDT | : | Tk. 3,36,300 |
| Financing | : | Self Tk. 2,16,300 (from existing business) Required Investment Tk. 1,20,000 (as equity) |
| Present salary/drawings from business | : | BDT 3,000 (three Thousand) |
| Proposed Salary | : | BDT 4,000 (Four Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an Average 10% |
| (ii) Estimated % of proposed gross profit margin | : | On an Average 10% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|--------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products (A) | 3,500 | 98,000 | 1,176,000 |
| Less: Cost of Sales / Products (B) | 3,150 | 88,200 | 1,058,400 |
| Gross Profit (C) [C=(A-B)] | 350 | 9,800 | 117,600 |
| Less: Operating Cost: | | | |
| Electricity bill | | 150 | 1,800 |
| Mobile bill | | 100 | 1,200 |
| Night Guard bill | | 50 | 600 |
| Conveyance bill | | 600 | 7,200 |
| Present Salary (Family & Self) | | 3,000 | 36,000 |
| Provision of bad debt | | 593 | 7,115 |
| Other Cost (Stationary & Entertainment etc.) | | 700 | 8,400 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 63 | 760 |
| Total Operating Cost (D) | | 6,056 | 72,675 |
| Net Profit (C-D): | | 3,744 | 44,925 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Fertilizer, kitnashok item etc.) | Investment in products (Fertilizer, kitnashok item etc) | 135,102 | 120,000 | 255,102 |
| Investment in Equipment & Tools (Fan, Light, Monitor, Calculator, Weight balance etc.) | | 1,200 | | 1,200 |
| Cash in hand | | 2,905 | | 2,905 |
| Advance for Shop | | 40,000 | | 40,000 |
| Debtors (Since September, 2015 to at present) | | 59,293 | | 59,293 |
| Creditors (Since September, 2015 to at present) | | (28,000) | | (28,000) |
| Decoration (fixture and fittings) | | 5,800 | | 5,800 |
| Total Capital | | 216,300 | 120,000 | 336,300 |

SOURCE OF FINANCE

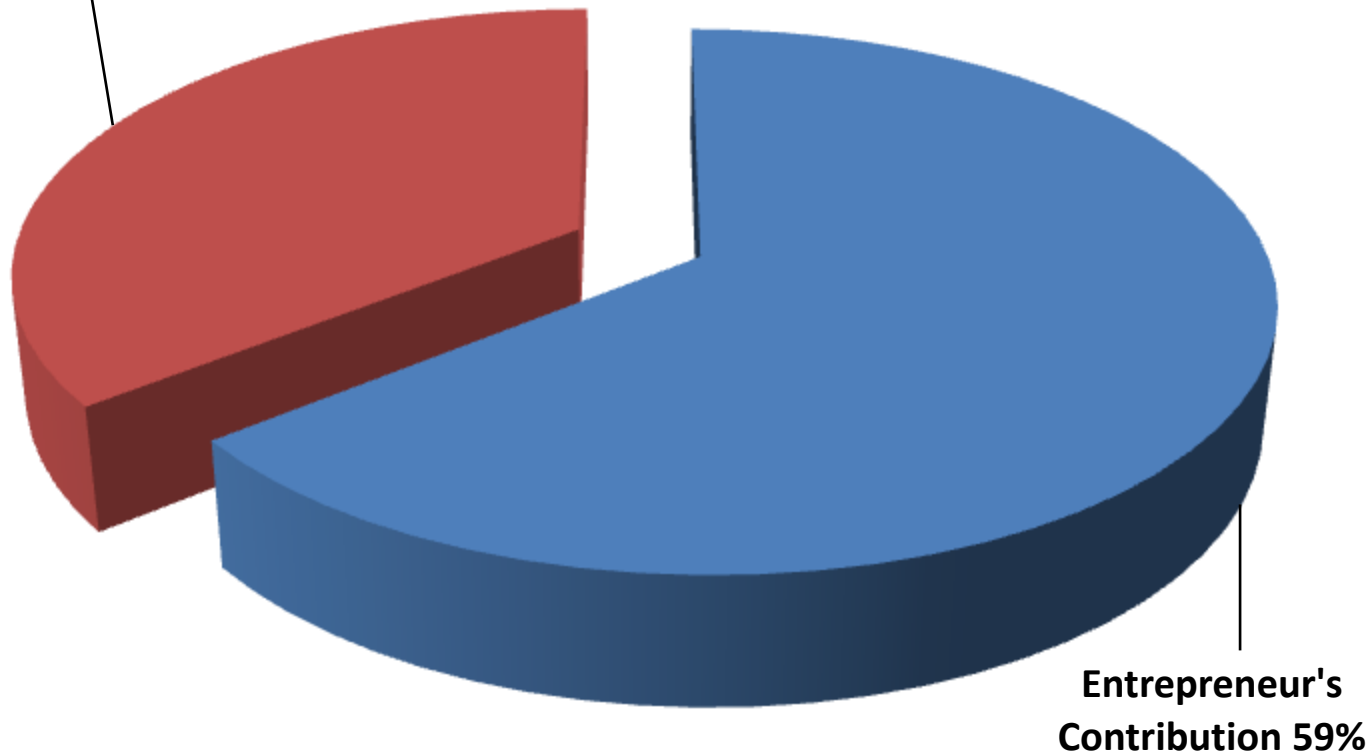
GTT's Investment

41%

■ Entrepreneur's Contribution BDT 2,16,300

■ GTT's Investment BDT 1,20,000

■ Total Capital BDT 3,36,300



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) | 4,900 | 137,200 | 1,646,400 | 5,635 | 157,780 | 1,893,360 | 6,199 | 173,558 | 2,082,696 |
| Less: Cost of Sales / Products (B) | 4,410 | 123,480 | 1,481,760 | 5,072 | 142,002 | 1,704,024 | 5,579 | 156,202 | 1,874,426 |
| Gross Profit (C) [C=(A-B)] | 490 | 13,720 | 164,640 | 564 | 15,778 | 189,336 | 620 | 17,356 | 208,270 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 200 | 2,400 | | 250 | 3,000 | | 300 | 3,600 |
| Mobile bill (SMS & Reporting) | | 400 | 4,800 | | 400 | 4,800 | | 400 | 4,800 |
| Night Guard bill | | 100 | 1,200 | | 100 | 1,200 | | 120 | 1,440 |
| Conveyance | | 600 | 7,200 | | 700 | 8,400 | | 800 | 9,600 |
| Ownership Transfer Fee | | 800 | 4,800 | | 800 | 9,600 | | 800 | 9,600 |
| Proposed Salary-(Family & Self) | | 4,000 | 48,000 | | 4,000 | 48,000 | | 4,000 | 48,000 |
| Bank Charge (DD, PO, SC) | | 107 | 214 | | 107 | 1,284 | | 107 | 1,284 |
| Provision of bad debt | | 593 | 7,115 | | 593 | 7,115 | | 593 | 7,115 |
| Other Cost (stationary & Entertainment etc.) | | 700 | 8,400 | | 800 | 9,600 | | 900 | 10,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 63 | 760 | | 63 | 760 | | 63 | 760 |
| Total Operating Cost (D) | - | 8,363 | 94,489 | - | 8,613 | 103,359 | - | 8,883 | 106,599 |
| Net Profit (C-D): | - | 5,357 | 70,151 | - | 7,165 | 85,977 | - | 8,473 | 101,670 |
| Retained Income | | | 70,151 | | | 156,128 | | | 257,798 |

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>SI #</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 | 120,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 74,951 | 95,577 | 111,270 |
| 1.3 | Depreciation Expenses | 760 | 760 | 760 |
| 1.4 | Opening Balance of Cash Surplus | - | 46,911 | 85,648 |
| | Total Cash Inflow | 195,711 | 143,248 | 197,678 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 120,000 | - | - |
| 2.5 | Investment Payback including Ownership Transfer Fee | 28,800 | 57,600 | 57,600 |
| | Total Cash Outflow | 148,800 | 57,600 | 57,600 |
| 3.0 | Total Cash Surplus | 46,911 | 85,648 | 140,078 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (4yrs);

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 474,098 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 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: মোঃ আবু জর সিদ্দিক

Name: Md Abu Jor Seddek

পিতা: মোঃ ইয়াশিন আলী

মাতা: মোছাঃ ফাতেমা বেগম

Date of Birth: 10 Feb 1990

ID NO: 19909418679000038

মোঃ আবু জর সিদ্দিক

এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাগজটি ব্যবহারকারী ব্যক্তিগত জন্য
কোথাও পাওয়া গেলে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: নেকমরদ ফরিদ পাড়া, ডাকঘর: নেকমরদ - ৫১২১,
রানীশংকাইল, ঠাকুরগাঁও

প্রদানকারী কর্মপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/১০/২০১০





গ্রামীণ ব্যাংক

নেকদম গ্রামীণ সোশ্যাল সার্ভিস

সহজ ঋণের পাশ বই

আব্দুল হক

৫৬৪১

০৬

৬০/১

২০/১০/১০

২৫/১০/১০

৫/১০

৪৬৪১

৬৪

ঋণ সংক্রান্ত

| তারিখ | বিবরণ | কিষ্টি নম্বর | সহজ ঋণ | | | কিষ্টি আদায় | পরিশোধ বাকী |
|-------|-------|--------------|--------------|---------------|-----------|--------------|-------------|
| | | | কিষ্টি আদায় | পরিশোধের বাকী | সুদ আদায় | | |
| | | | | ২২০৪১ | | | |
| | | | | ১৭২০৪ | | | |
| | | ১ | ৪২৬ | ১৫৭২০ | ৬৭ | | |
| | | ২ | ৪২৬ | ১৫৭২০ | ৬৭ | | |
| | | ৩ | ৪২৬ | ১৫৭২০ | ৬৭ | | |
| | | ৪ | ৪২৬ | ১৫৭২০ | ৬৭ | | |
| | | ৫ | ৪২৬ | ১৫৭২০ | ৬৭ | | |
| | | ৬ | ৪২৬ | ১৫৭২০ | ৬৭ | | |

২নং নেকমরদ ইউনিয়ন পরিষদ

ডাকঘরঃ নেকমরদ, উপজেলাঃ রানীশাহকৈল জেলাঃ ঠাকুরগাঁও।

ট্রেড লাইসেন্স 171

তারিখ ১১-১১-১৫ই-

ই নাম:

বইসে নাম:

বইসে বই নাম:

বই বই নাম:

শ্রোঃ মোঃ আবু গুর সিদ্দিক

শ্রোঃ ইয়ার্থি আলী

স্বাঃ নেকমরদ ইউনিয়ন ডাকঘরঃ নেকমরদ
উপজেলাঃ রানীশাহকৈল জেলাঃ ঠাকুরগাঁও।

স্বাঃ নাম:

শ্রোয়ার্থি আনিকা ট্রেডার্স

১০১৫-১৬ মেম্বারশ্বপ

৩৫৫শে গুর

তারিখ পর্যন্ত মে।

ই ইউনিয়ন পরিষদ সীল:

১৫৫০/

স্বাক্ষর করে

নকশাত লক্ষ্যশীল লালমন্ড

স্বাক্ষর করে স্বাক্ষর করে

ব্যবস্থা

উল্লিখিত ব্যক্তির জন্য এই লাইসেন্স প্রদান করা হল।

(Signature)
১১/১১/১৫

চেয়ারম্যানের

তারিখ : ১১/১১/১৫ খ্রিঃ



Thank You