



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Foridul Islam</b> Vill: Titolia, P.O: Vaolarhat, Union: Raypur Upazila: Sodor, District: Thakurgaon.
Age	:	28 years
Marital status	:	Married
Children	:	01(one) daughter
No. of siblings:	:	03 (One) Brothers and 01 (One) Sister.
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. Anowara Begum
(iii) Father's name	:	Md. Tohirul Islam
(iv) GB member's info	:	<i>Branch: Raypur branch, Sodor, Centre # 17/mo</i> <i>Loan no.: 4914, Member since June 19 , 2008</i> First loan: Tk. 7,000 Existing loan: 50,000, Outstanding loan: Tk. 22,500
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	:	Class Eight
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.)	:	04 (four) years experiences is running his own business. He started the business with BDT 60,000 (Sixty Thousand).  : He has on hand training from other confectionary business (12yrs.)
Other Own/Family Sources of Income	:	His Father's income from private job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01735 561978
NU's National ID No.	:	9419473413035
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Anowara Begum is a GB member since June 19, 2008 at first she took GB loan BDT 7,000 (Seven 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	:	<b><i>Rajvi Confectionary</i></b>
Address/ Location	:	Vaolarhat, Sodor , Thakurgaon.
Total Investment in BDT	:	Tk. 147,000
Financing	:	Self Tk. 97,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five Thousand Five hundred)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(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)	1,800	50,400	604,800
Less: Cost of Sales / Products (B)	1,440	40,320	483,840
<b>Gross Profit (C) [C=(A-B)]</b>	<b>360</b>	<b>10,080</b>	<b>120,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Shop Rent		400	4,800
Mobile bill		150	1,800
Night Guard bill		50	600
Conveyance bill		300	3,600
Present Salary (Family & Self)		5,500	66,000
Other Cost (Stationary & Entertainment etc.)		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		400	4,795
<b>Total Operating Cost (D)</b>		<b>7,700</b>	<b>92,395</b>
<b>Net Profit (C-D):</b>		<b>2,380</b>	<b>28,565</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

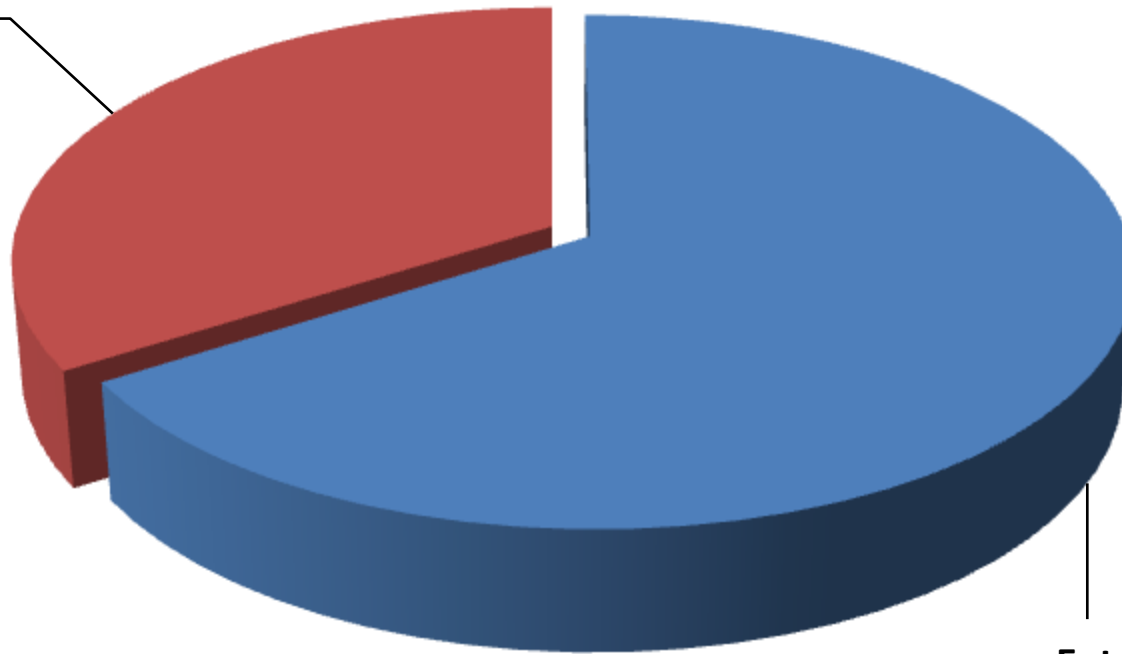
<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Grocery item, Confectionary and Bakery item etc.)	Investment in products (Confectionary item and Cosmetics item etc.)	18,300	50,000	68,300
Investment in Machinerics (Refrigerator, Meter)		25,000	-	25,000
Investment in Equipment & Tools (Fan, Light, Monitor, Calculator, Weight balance etc.)		1,000	-	1,000
Cash in hand		3,750	-	3,750
Advance for Shop		30,000	-	30,000
Creditors (Since November, 2015 to at present)		10,000	-	10,000
Decoration ( fixture and fittings)		8,950		8,950
<b>Total Capital</b>		<b>97,000</b>	<b>50,000</b>	<b>147,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 97,000
- GTT's Investment BDT 50,000
- Total Capital BDT 147,000

GTT's Investment

42%



Entrepreneur's  
Contribution  
58%



# ***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)	2,520	70,560	846,720	2,898	81,144	973,728	3,188	89,258	1,071,101
Less: Cost of Sales / Products (B)	2,016	56,448	677,376	2,318	64,915	778,982	2,550	71,407	856,881
<b>Gross Profit (C) [C=(A-B)]</b>	<b>504</b>	<b>14,112</b>	<b>169,344</b>	<b>580</b>	<b>16,229</b>	<b>194,746</b>	<b>638</b>	<b>17,852</b>	<b>214,220</b>
<b>Less: Operating Cost:</b>									
Electricity bill		850	10,200		900	10,800		1,000	12,000
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		50	600		70	840		80	960
Conveyance		500	6,000		600	7,200		600	7,200
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Bank Charge (DD, PO, SC)		107	214		107	1,284		107	1,284
Other Cost (stationary & Entertainment etc.)		150	1,800		150	1,800		200	2,400
<b>Non Cash Item:</b>									
Depreciation Expenses		400	4,795		400	4,795		400	4,795
<b>Total Operating Cost (D)</b>	-	<b>9,290</b>	<b>108,409</b>	-	<b>9,960</b>	<b>119,519</b>	-	<b>10,620</b>	<b>127,439</b>
<b>Net Profit (C-D):</b>	-	<b>4,822</b>	<b>60,935</b>	-	<b>6,269</b>	<b>75,227</b>	-	<b>7,232</b>	<b>86,781</b>
<b>Retained Income</b>			<b>60,935</b>			<b>136,162</b>			<b>222,943</b>

**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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	62,935	79,227	90,781
1.3	Depreciation Expenses	4,795	4,795	4,795
1.4	Opening Balance of Cash Surplus	-	55,730	115,752
	<b>Total Cash Inflow</b>	<b>117,730</b>	<b>139,752</b>	<b>211,328</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.5	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>55,730</b>	<b>115,752</b>	<b>187,328</b>

# SWOT ANALYSIS

## **S**TRENGTH

- 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 (16yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 319,943 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 146<sup>th</sup> as Yunus Centre and 24<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 07, 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 ফরিদুল ইসলাম

Name: Md Foridul Islam

পিতা: মোঃ তাহিরুল ইসলাম

মাতা: মোছাঃ আনোয়ারা বেগম

Date of Birth: 10 Jan 1988

ID NO: 9419473413035



এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী ব্যক্তি বা  
কোনো পক্ষের দ্বারা অন্য কোনো উদ্দেশ্যে বা অন্য কোনো ব্যক্তির নামে  
ব্যবহার করা যাবে না।

ঠিকানা: গ্রাম/রাস্তা: কেবুলিয়া, কেবুলিয়া, ডাকঘর: কটিলার হাট - ৪১০০,  
ঠাকুরগাঁও সদর, ঠাকুরগাঁও

*(Handwritten signature)*

প্রদানকারী কর্মসূচির স্বাক্ষর প্রদানের তারিখ: ২৪/০৭/২০১৮



ইউপি ফরম-১৩  
লাইসেন্স ফি আদায় বহি  
অর্থ বৎসর...২০১৩/১৪

**লাইসেন্স**

৯নং রায়পুর ইউনিয়ন পরিষদ, ঠাকুরগাঁও সদর, ঠাকুরগাঁও। <sup>431</sup>

বই নম্বরঃ ৩৩ তারিখঃ ১৫/১০/১৩

লাইসেন্স নম্বরঃ ৩৩৩

প্রতিষ্ঠানের নামঃ ব্রেডুভী কনফেকশ্যনালী

লাইসেন্সধারীর নামঃ মোঃ ফরিদুল হামিদ

পিতা/স্বামীর নামঃ মোঃ হুমায়ুন হোসেন

ঠিকানাঃ ৩৩ নং হাট চন্দ্রাবাড়ী সদর

পেশার ধরনঃ হাট মোকজ্জমালা

২০১৩/১৪ সাল ৩০ জুন তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুইশত টাকা) প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালায়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখঃ ১৫/১০/১৩

মোঃ সাহাবুল হক  
চেয়ারম্যানের দস্তখত





ଆମର ସମସ୍ତ

କମଳା କୋ. ବାଣୀ = ୨୫୫୦	କୋ. ବାଣୀ = ୪୫୦୦
ହାତଧାରା ମଞ୍ଜୁ = ୨୦୦୫	ଫା. - ୨୦୦୦
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୨୨୮୮ = ୫୭୨	୫୭୨ = ୨୦୦୦
୭୪୫୦	୨୦୦୦
ଫା. ୨୦୦୦	୨୦୦୦
ହାତଧାରା ମଞ୍ଜୁ ବାଣୀ - ୨୪୫୦	୨୦୦୦
୨୨୫୦୦ ଡାକ୍ତର - ୦୪	୨୪୫୦
କାମାକ୍ଷୀ ମଞ୍ଜୁ = ୨୫୫୦	୨୫୫୦
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୨୦୫୨ ଫା. = ୩	୨୫୫୦
୨୨୫୨ ଫା. = ୫	ହାତଧାରା ମଞ୍ଜୁ = ୨୨୨୦
୨୨୫୨ ଫା. = ୫	୭୨୫୦
୨୪୫୨ ଫା. = ୬	କାମାକ୍ଷୀ ମଞ୍ଜୁ = ୫୫୦
୨୦୫୨ ଫା. = ୨୫	୪୨୨୦
	୪୨୨୦



بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ





**Thank You**