



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Humayun Kobir</i> Vill: Nosirarpara, Union: Kamaler para, Post: Kamaler para, Upazila: Saghata, District: Gaibandha.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 02 (Two) 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. Hasina Begum
(iii) Father's name	:	Abdur Roufe Sheikh
(iv) GB member's info	:	<i>Branch: Ghuridoho, Saghata, Centre # 31/mo,</i> <i>Loan no.: 3963/1, Membership since August 02, 2011</i> First loan: Tk. 3,000 Existing loan: Tk. 25,000, Outstanding Loan: 13,868
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's elder 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.)	:	Beside this business he (entrepreneur) has another income from agriculture.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) years experiences is running his own business. He started the business with BDT 50,000. (Fifty thousand). He has 06 (Six) months working experience as an Operator in Sweater factory of Dhaka.
Other Own/Family Sources of Income	:	His Brother's income from Private Job (Medicine Company). His father's income from as an assistant of entrepreneur business and pension fund.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01919323340
NU's National ID No.	:	1993218866000188
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hasina Begum is a GB member since August 02, 2011 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for cultivation purposes, purchasing goat and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Ma Cosmetics</i>
Address/ Location	:	Station road, gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 258,000
Financing	:	Self Tk. 158,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% and bKash 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20% and bKash 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

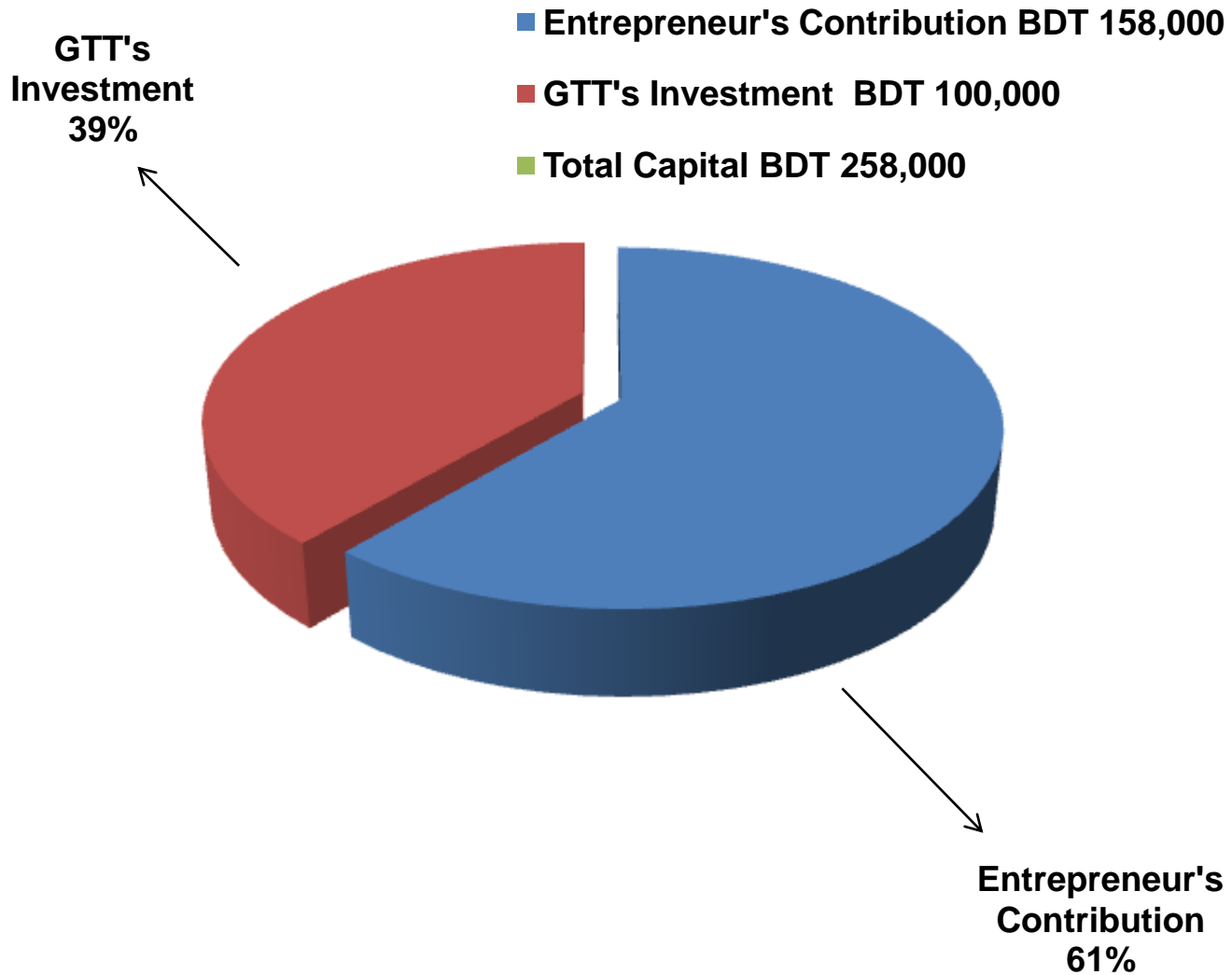
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Commissson from bkash	60	1,680	20,160
Total Income from Sales & Commssion (A)	1,060	29,680	356,160
Less: Cost of sales of products (Product purchase) (B)	800	22,400	268,800
Gross Profit (C) [C=(A-B)]	260	7,280	87,360
Less: Operating Cost:			
Electricity bill		250	3,000
Generator bill		220	2,640
Shop rent		600	7,200
Mobile bill		300	3,600
Night Guard bill		300	3,600
Conveyance bill		800	9,600
Provision of bed debt		10	120
Present Salary (Family & Self)		2,000	24,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		215	2,585
Total Operating Cost (D)		6,195	74,345
Net Profit (C-D):		1,085	13,015

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cosmetics, jewellery and city gold item etc.)	Investment in products (Cosmetics, jewellery and city gold item etc.)	31,072	50,000	81,072
Investment in bKash		25,000	50,000	75,000
Investment in equipment (fan, light, calculator etc.)		2,300	-	2,300
Debtors (Since January, 2016 to at Present)		12,000	-	12,000
Cash in hand		25,228	-	25,228
Advance for Shop		40,000	-	40,000
Decoration (Fixture & Fittings)		22,400	-	22,400
Total Capital		158,000	100,000	258,000

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
Est. Sales income from products	2,000	56,000	672,000	2,500	70,000	840,000	3,000	84,000	1,008,000
Est. Commission from bKash	100	2,800	33,600	110	3,080	36,960	121	3,388	40,656
Est. Total Income from Sales & Commission (A)	2,100	58,800	705,600	2,610	73,080	876,960	3,121	87,388	1,048,656
Less: Cost of sales of products (Product purchase) (B)	1,600	44,800	537,600	2,000	56,000	672,000	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	500	14,000	168,000	610	17,080	204,960	721	20,188	242,256
Less: Operating Cost:									
Electricity bill		350	4,200		450	5,400		500	6,000
Generator bill		240	2,880		240	2,880		270	3,240
Shop rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		300	3,600		330	3,960		330	3,960
Conveyance bill		1,000	12,000		2,000	24,000		3,000	36,000
Provision of bad debt		10	120		10	120		10	120
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		4,000	48,000		5,000	60,000		6,000	72,000
Proposed Salary (Assistant-01- Father)		1,500	18,000		1,500	18,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		215	2,585		215	2,585		215	2,585
Total Operating Cost (D)	-	10,017	116,205	-	12,347	148,165	-	15,127	181,525
Net Profit (C-D):	-	3,983	51,795	-	4,733	56,795	-	5,061	60,731
Retained Income			51,795			108,590			169,321

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.)

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)	55,795	64,795	68,731
1.3	Depreciation Expenses	2,585	2,585	2,585
1.4	Opening Balance of Cash Surplus	-	34,380	53,760
	Total Cash Inflow	158,380	101,760	125,076
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	34,380	53,760	77,076

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Working Experience : 3yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 327,321 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

**Presented at 167th as Yunus Centre and 34th In-house Executive
Social Business Design Lab
(GTT) on January 18, 2016 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



১৯৯২/১৩

নাম: হুমায়ুন কোবির
Name: HUMAYON KOBIR

পিতা: আব্দুর রউফ শেখ

মাতা: হাজিনা বেগম

Date of Birth: 01 Jan 1992

ID NO: 19923218866000188

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকার সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য
কোনো পাঠ্য গুলে নিবন্ধিত পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: নছিরার পাড়া, গ্রাম/রাস্তা: নছিরারখাড়া, নছিরারপাড়া,
ডাকঘর: কামালেরপাড়া - ৫৭৫০, সাঘাটা, শাহিবান্দা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



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গ্রামীণ ব্যাংক

সহযোগিতা - সমৃদ্ধি - স্বায়ত্বশাসন

সহজ ঋণের পাশ বই

নাম হাদিয়া হোসেন

কলী নং ৩৯৩৬১

গ্রন্থ নং ০২

কেন্দ্র নং ৩১/৫

কেন্দ্রের নাম হাদিয়াবন্দা

বই ইস্যুর তারিখ ২০/১১/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর

DATE	TIME	LOCATION	WIND	TEMP	REL. HUM.	SEA STATE	REMARKS
01/01/2020	08:00	SEA	01	20.0	80%	1	SEA
01/01/2020	09:00	SEA	02	20.0	80%	1	SEA
01/01/2020	10:00	SEA	02	20.0	80%	1	SEA
01/01/2020	11:00	SEA	02	20.0	80%	1	SEA
01/01/2020	12:00	SEA	02	20.0	80%	1	SEA
01/01/2020	13:00	SEA	02	20.0	80%	1	SEA
01/01/2020	14:00	SEA	02	20.0	80%	1	SEA
01/01/2020	15:00	SEA	02	20.0	80%	1	SEA
01/01/2020	16:00	SEA	02	20.0	80%	1	SEA
01/01/2020	17:00	SEA	02	20.0	80%	1	SEA
01/01/2020	18:00	SEA	02	20.0	80%	1	SEA
01/01/2020	19:00	SEA	02	20.0	80%	1	SEA
01/01/2020	20:00	SEA	02	20.0	80%	1	SEA
01/01/2020	21:00	SEA	02	20.0	80%	1	SEA
01/01/2020	22:00	SEA	02	20.0	80%	1	SEA

DATE	TIME	LOCATION	WIND	TEMP	REL. HUM.	SEA STATE	REMARKS
01/01/2020	08:00	SEA	02	20.0	80%	1	SEA
01/01/2020	09:00	SEA	02	20.0	80%	1	SEA
01/01/2020	10:00	SEA	02	20.0	80%	1	SEA
01/01/2020	11:00	SEA	02	20.0	80%	1	SEA
01/01/2020	12:00	SEA	02	20.0	80%	1	SEA
01/01/2020	13:00	SEA	02	20.0	80%	1	SEA
01/01/2020	14:00	SEA	02	20.0	80%	1	SEA
01/01/2020	15:00	SEA	02	20.0	80%	1	SEA
01/01/2020	16:00	SEA	02	20.0	80%	1	SEA
01/01/2020	17:00	SEA	02	20.0	80%	1	SEA
01/01/2020	18:00	SEA	02	20.0	80%	1	SEA
01/01/2020	19:00	SEA	02	20.0	80%	1	SEA
01/01/2020	20:00	SEA	02	20.0	80%	1	SEA
01/01/2020	21:00	SEA	02	20.0	80%	1	SEA
01/01/2020	22:00	SEA	02	20.0	80%	1	SEA



Thank You