



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Md. Mostofa Vill: Dousou, Union: 5 no Dousou, Post: Soto Polash bari, Upazila: Balaidangi, District: Thakurgaon. |
| Age | : | 29 years |
| Marital status | : | Married |
| Children | : | 01(One) Son and 01(One) Daughter |
| No. of siblings: | : | 04 (Four) 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. Asma Begum |
| (iii) Father's name | : | Md. Rafiqul Islam |
| (iv) GB member's info | : | <i>Branch: Dousou, Balaidangi, Centre # 18/mo</i> <i>Loan no.: 7093, Member since July 12, 2009</i> First loan: Tk. 5,000 Existing loan: 12,000, Outstanding loan: Tk. 6,392 |
| 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 | : | 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.) | : | 09 (Nine) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : He has 03 (Three) years working experiences in a Other business. |
| Other Own/Family Sources of Income | : | His Father's income from agriculture. His elder brother's income from private service (Square Pharmaceuticals) |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01737001527 |
| NU's National ID No. | : | 9410873536598 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asma Begum is a GB member since July 12, 2009 at first she took GB loan BDT 5,000 (Five 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>Masum Traders</i> |
| Address/ Location | : | Ziakhur Bazar, Balaidangi, Thakurgaon. |
| Total Investment in BDT | : | Tk. 290,000 |
| Financing | : | Self Tk. 190,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 6,000 (Six Thousand) |
| Proposed Salary | : | BDT 8,000 (Eight 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

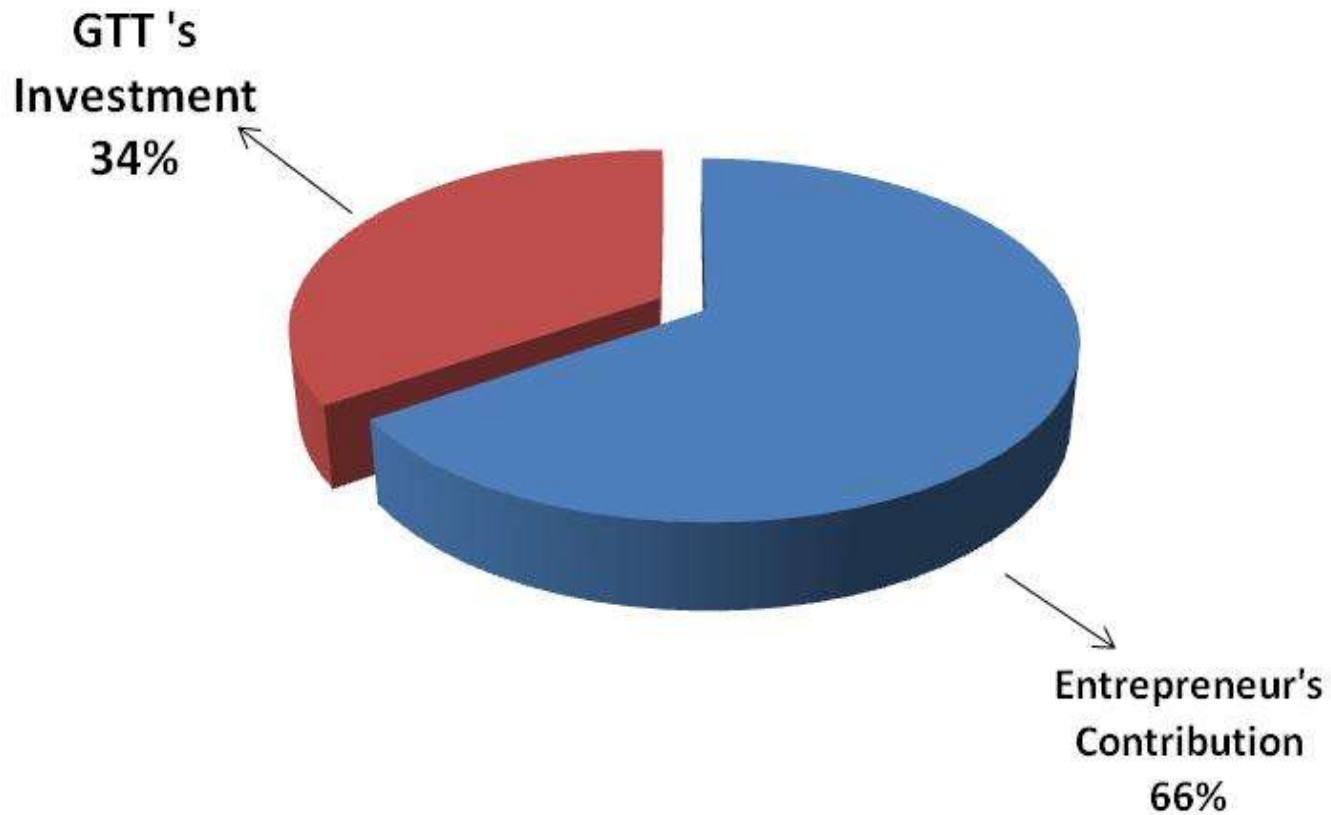
| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from Products | 2,800 | 78,400 | 940,800 |
| Less: Cost of Sales / Products (B) | 2,240 | 62,720 | 752,640 |
| Gross Profit (C) [C=(A-B)] | 560 | 15,680 | 188,160 |
| Less: Operating Cost: | | | |
| Electricity bill | | 300 | 3,600 |
| Shop Rent | | 300 | 3,600 |
| Mobile bill | | 1,000 | 12,000 |
| Night Guard bill | | 150 | 1,800 |
| Conveyance | | 2,000 | 24,000 |
| Present Salary (Family & Self) | | 6,000 | 72,000 |
| Other Cost (Stationary & Entertainment etc.) | | 1,300 | 15,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 68 | 810 |
| Total Operating Cost (D) | | 11,118 | 133,410 |
| Net Profit (C-D): | | 4,563 | 54,750 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (different types of fertilizer and insecticides etc.) | Investment in products (different types of fertilizer and insecticides etc.) | 141,490 | 100,000 | 241,490 |
| Investment in Equipment & Tools (Such as Fan, Light and Weight balance etc.) | | 3,000 | - | 3,000 |
| Cash in Hand | | 1,910 | - | 1,910 |
| Advance for Shop | | 40,000 | - | 40,000 |
| Investment in Decoration (Furniture, fixture and fittings) | | 3,600 | - | 3,600 |
| Total Capital | | 190,000 | 100,000 | 290,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 190,000
- GTT's Investment BDT 100,000
- Total Capital BDT 290,000



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 | 4,000 | 111,994 | 1,343,933 | 4,600 | 128,794 | 1,545,523 | 5,198 | 145,537 | 1,746,441 |
| Less: Cost of Sales / Products (B) | 3,200 | 89,596 | 1,075,146 | 3,680 | 103,035 | 1,236,418 | 4,158 | 116,429 | 1,397,153 |
| Gross Profit (C) [C=(A-B)] | 800 | 22,399 | 268,787 | 920 | 25,759 | 309,105 | 1,040 | 29,107 | 349,288 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 400 | 4,800 | | 500 | 6,000 | | 600 | 7,200 |
| Shop Rent | | 300 | 3,600 | | 300 | 3,600 | | 600 | 7,200 |
| Mobile bill (SMS & Reporting) | | 1,300 | 15,600 | | 1,300 | 15,600 | | 1,300 | 15,600 |
| Night Guard bill | | 200 | 2,400 | | 250 | 3,000 | | 300 | 3,600 |
| Conveyance | | 3,000 | 36,000 | | 4,000 | 48,000 | | 5,000 | 60,000 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary-(Family & Self) | | 8,000 | 96,000 | | 9,000 | 108,000 | | 10,000 | 120,000 |
| Bank Charge (DD, PO, SC) | | 65 | 390 | | 65 | 780 | | 65 | 780 |
| Other Cost (stationary & Entertainment etc.) | | 1,800 | 21,600 | | 2,100 | 25,200 | | 2,400 | 28,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 68 | 810 | | 68 | 810 | | 68 | 810 |
| Total Operating Cost (D) | - | 15,799 | 185,200 | - | 18,249 | 218,990 | - | 20,999 | 251,990 |
| Net Profit (C-D) | - | 6,600 | 83,587 | - | 7,510 | 90,115 | - | 8,108 | 97,298 |
| Retained Income | | | 83,587 | | | 173,701 | | | 270,999 |

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 | 100,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 87,587 | 98,115 | 105,298 |
| 1.3 | Depreciation Expenses | 810 | 810 | 810 |
| 1.4 | Opening Balance of Cash Surplus | - | 64,397 | 115,321 |
| | Total Cash Inflow | 188,397 | 163,321 | 221,429 |
| 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 | 64,397 | 115,321 | 173,429 |

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: 12 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 460,999 after 3 years excluding payback of investor's money.

THREATS

- 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





ট্রেড লাইসেন্স

অর্থ বৎসর : ২০১৫ - ২০১৬ ইং

নং দুওসুও ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

বহি নং- ০ ৩

ক্রমিক নং- 426

লাইসেন্স নং- ২০১৫-১১/৪২৬ তারিখ ১১/১১/২০১৫ ইং

ব্যবসা প্রতিষ্ঠানের নাম- মাহমুদ ট্রেডার্স

লাইসেন্সধারীর নাম- মোঃ মোঃ মখলেসুর রহমান

পিতা/স্বামীর নাম- মোঃ রফিকুল ইসলাম

গ্রাম- দুওসুও (জিয়া খোর) ডাকঘর- জোঁপাশা-রঙ্গী

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার বরণ- সাম্প্রদায়িক ঝগড় ও কীটনাশক বিক্রয়

..... ৩০শে জুন/২০১৬ খ্রী: তারিখ পর্যন্ত এই লাইসেন্স বৈধ থাকিবে।

ফি প্রদানের পরিমাণ ৬০০।২ (ছয়শত মাত্র টাকা মাত্র) টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা নিয়মিত

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ১১/১১/২০১৫ ইং

স্বাক্ষর: ১১/১১/১৫
মোঃ মখলেসুর রহমান জৌধুরী
চেয়ারম্যান
নং দুওসুও ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোস্তফা

Name: Md Mostofa

পিতা: মোঃ রফিকুল ইসলাম

মাতা: মোছাঃ আসমা বেগম

Date of Birth: 10 Oct 1986

ID NO: 9410873536598

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তব জন্ম
কোথায় পাওয়া গেলে নিকটস্থ পৌর অফিসে জন্ম দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: দুতসুও, দুতসুও, ডাকঘর: ছোট পলাশবাড়ী - ৫১৪০,
হালিয়াডাঙ্গী, ঠাকুরগাঁও

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/০৯/২০০৮





Thank You