



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Imran Mahmud Vill: Krisnopur, Union: Ranipukur Post: Ranipukur Upazila: Mithapukur, District: Rangpur.
Age	:	18 years
Marital status	:	Unmarried
Children	:	N/A
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. Asmetara Begum
(iii) Father's name	:	Md. Sultan Mahmud
(iv) GB member's info	:	<i>Branch: Ranipukur, Mithapukur , Centre # 18/mo</i> <i>Loan no.: 1966/1, Member since May 02, 2004</i> First loan: Tk. 4,000 Existing loan: Tk. 38,000, Outstanding loan: Tk. 7,910
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	:	Degree 1 st Year-Continuing
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.)	:	03 (Three) years experience is running his own business. He started the business with BDT 70,000 (seventy thousand). : He has on hand training from his father's Nursery business (2Yrs).
Other Own/Family Sources of Income	:	His father's income from entrepreneur's business as an assistant and another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01780663005
NU's National ID No.	:	85589419725698
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asmetara Begum is a GB member since May 02, 2004 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation purposes and assisting her husband in nursery business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sakib Nursery
Address/ Location	:	Krisnopur, Ranipukur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 349,000
Financing	:	Self Tk. 209,000 (from existing business) Required Investment Tk. 140,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 85%
(ii) Estimated % of proposed gross profit margin	:	On an average 85%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales income from Products	30,000	360,000
Less: Cost of Sales / Products (B)	4,500	54,000
Gross Profit (C) [C=(A-B)]	25,500	306,000
Less: Operating Cost:		
Mobile bill	2,000	24,000
Conveyance bill	1,000	12,000
Ownership Transfer Fee		
Present Salary (Family & Self)	6,000	72,000
Present Salary (Assistant-01-father+01)	10,000	120,000
Other Cost (Stationary & Entertainment etc.)	2,500	30,000
Non Cash Item:		
Depreciation Expenses	74	890
Total Operating Cost (D)	21,574	258,890
Net Profit (C-D):	3,926	47,110

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of vegetable Seeds & Vegetable item etc.)	Investment in products (Different types of vegetable Seeds & Plant etc.)	201,000	140,000	341,000
Investment in equipment & tools (Sickle, Spade, weeding hook, chopper etc.)		4,907	-	4,907
Cash in hand		1,553	-	1,553
Investment in Decoration (Furniture, fixture and fittings)		1,540		1,540
Total Capital		209,000	140,000	349,000

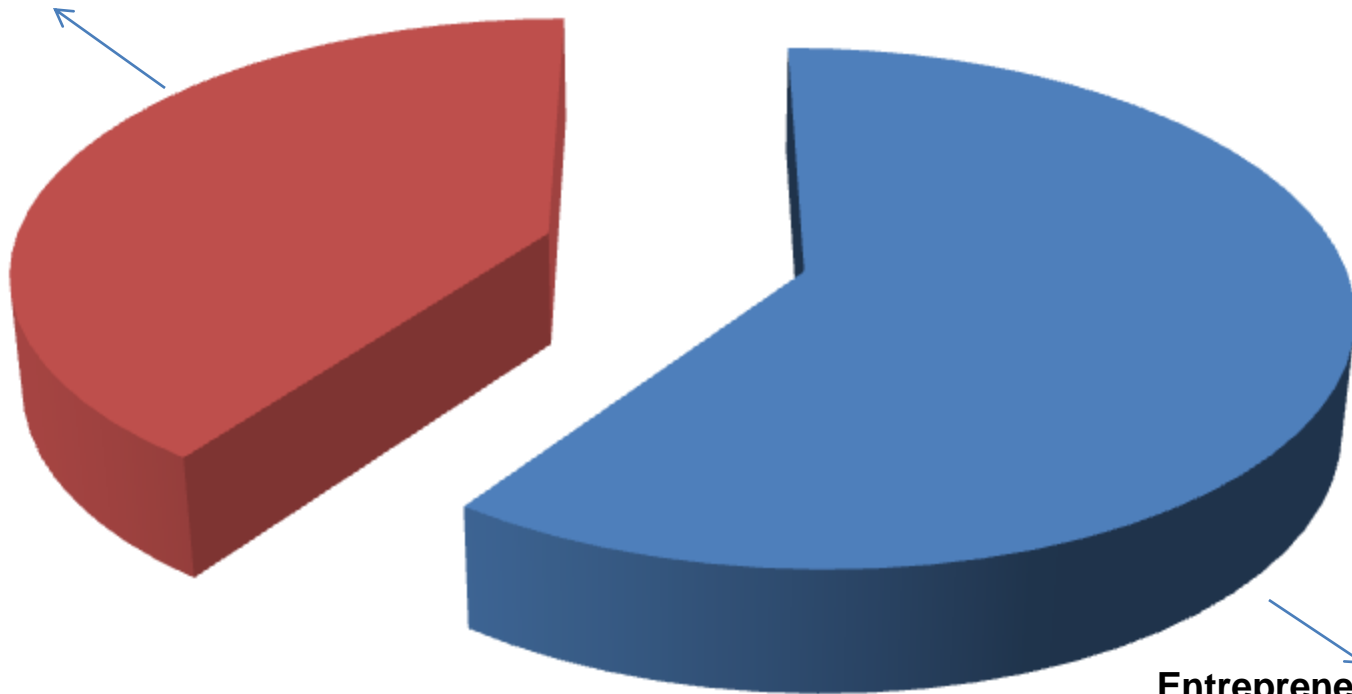
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 209,000

■ GTT's Investment BDT 140,000

■ Total Capital BDT 349,000

GTTs
Investment 40%



Entrepreneur's
Contribution
60%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales income from Products	35,000	420,000	43,750	525,000	50,750	609,000
Less: Cost of Sales / Products (B)	5,250	63,000	6,563	78,750	7,613	91,350
Gross Profit (C) [C=(A-B)]	29,750	357,000	37,188	446,250	43,138	517,650
Less: Operating Cost:						
Mobile bill (SMS & Reporting)	2,100	25,200	2,150	25,800	2,200	26,400
Conveyance	1,500	18,000	1,600	19,200	1,700	20,400
Ownership Transfer Fee	933	5,600	933	11,200	933	11,200
Proposed Salary-(Family & Self)	6,000	72,000	7,000	84,000	8,000	96,000
Proposed Salary (Assistant-1-father+01)	11,000	132,000	14,900	178,800	18,800	225,600
Bank Charge (DD, PO, SC)	50	300	100	1,200	150	1,800
Other Cost (stationary & Entertainment etc.)	3,500	42,000	3,600	43,200	3,700	44,400
Non Cash Item:						
Depreciation Expenses	74	890	74	890	74	890
Total Operating Cost (D)	25,158	295,990	30,358	364,290	35,558	426,690
Net Profit (C-D)	4,592	61,010	6,830	81,960	7,580	90,960
Retained Income		61,010		142,970		233,930

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	140,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	66,610	93,160	102,160
1.3	Depreciation Expenses	890	890	890
1.4	Opening Balance of Cash Surplus	-	33,900	60,750
	Total Cash Inflow	207,500	127,950	163,800
2.0	Cash Outflow			
2.1	Product Purchase	140,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	33,600	67,200	67,200
	Total Cash Outflow	173,600	67,200	67,200
3.0	Total Cash Surplus	33,900	60,750	96,600

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 01 (Permanent), 03 (Male), 05 (Female)-Production basis;
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (5yrs);

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 442,930 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Climate;
- Attack of insect;
- Theft.

**Presented at 194th as Yunus Centre and 45th In-house Executive
Social Business Design Lab
(GTT) on February 25, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures





























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)
ইউ. পি, ফরম নং ৭ (১২ (১)) নিয়ম দ্রষ্টব্য

২নং রাণীপুকুর ইউনিয়ন পারিষদ

ডাকঘর : রাণীপুকুর, উপজেলা-মিঠাপুকুর, জেলা-রংপুর।

চেয়ারম্যান-মোঃ মতিয়ার রহমান

ট্রেড লাইসেন্স

বই নম্বর : 29

তারিখ : ০২/০২/১৩ই

লাইসেন্স নং- ২৯

নাম :

মুকিব মর্শাদী
মোঃ ইমরান হাফিজুদ্দীন

পিতা/স্বামীর নাম :

মোঃ খুলশান হাফিজুদ্দীন

ঠিকানাঃ গ্রাম :

দীনাত কল্লুপুর

ইউনিয়ন : ২নং রাণীপুকুর, ডাকঘর :

রাণীপুকুর

উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

টাকা :

২৫০/-

পয়সা :

৫

কথায় :

দুইশত পঁচাত্তর টাকা মাত্র

দেওয়ায় তাহাকে

০২/০২/১৩ই

হইতে

৩০/০৩/১৩ই

তারিখ

পর্যন্ত অত্র ইউনিয়নে

৩০ দিনের মধ্যে অত্র ইউনিয়নে ডাকা ট্রেড লাইসেন্স

ব্যবসা চালানোর জন্য এই লাইসেন্সে প্রদান করা হইল।

মতিয়ার রহমান

তারিখ :

০২/০২/১৩

০২/০২/১৩ই
চেয়ারম্যানের স্বাক্ষর

মোঃ মতিয়ার রহমান
চেয়ারম্যান
২নং রাণীপুকুর ইউ.পি

- Birth Certificate



Thank You