



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name and address | : | Md. Bulbul Hossen Vill: Jiakhur, Union: 5 No Duosuo, Post:Soto Polashebare, Upazila: Baliadangi, District: Thakurgaon. |
| Age | : | 25 years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 02 (Two) Brother and 04 (Four) Sister. |
| Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Anjuara Begum Md. Mojammel Haque <i>Branch: Duosuo Baliadangi, Centre # 18/mo</i> <i>Loan no.: 7235/1, Member since June 04, 2004</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 20,000 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan | : | N/A No Nil Nil |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

| | | |
|---|---|--|
| Education, till to date | : | Class Seven |
| 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.) | : | 05 (Five) years experiences is running his own business. He started the business with BDT 10,000 (Ten Thousand). |
| Other Own/Family Sources of Income | : | His Father's income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01774906971 |
| NU's National ID No. | : | 19919410873000306 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anjuara Begum is a GB member since June 04, 2004 at first she took GB loan BDT 3,000 (Three 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>Bulbul Store</i> |
| Address/ Location | : | Jiakhur Bajar, Baliadangi. |
| Total Investment in BDT | : | Tk. 2,03,000 |
| Financing | : | Self Tk. 1,03,000 (from existing business) Required Investment Tk. 1,00,000 (as equity) |
| Present salary/drawings from business | : | BDT 4,000 (Four Thousand) |
| Proposed Salary | : | BDT 5,000 (Five Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an Average 15% |
| (ii) Estimated % of proposed gross profit margin | : | On an Average 15% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

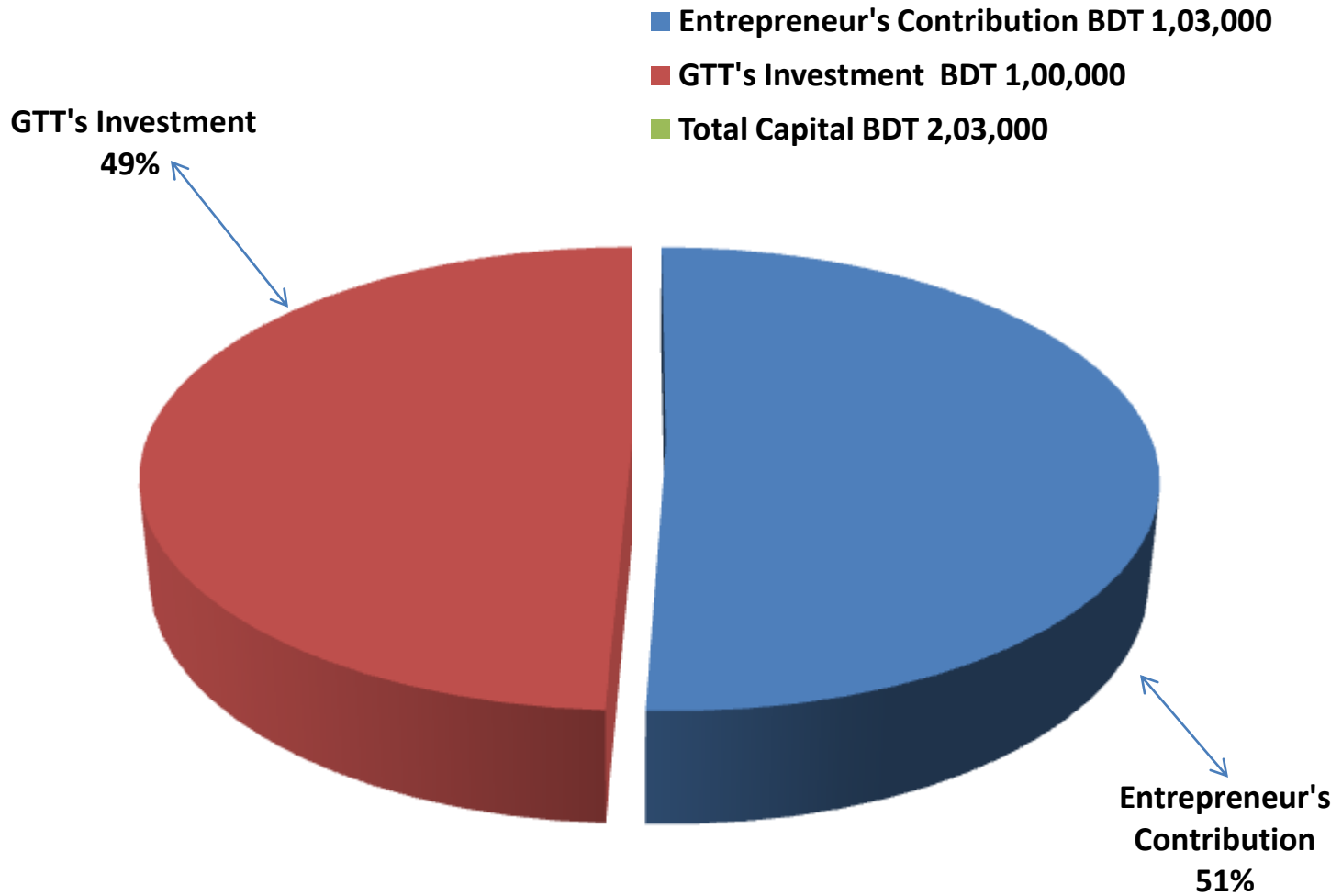
INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from Products | 2,700 | 75,600 | 907,200 |
| Less: Cost of Sales/Products | 2,295 | 64,260 | 771,120 |
| Gross Profit (C) [C=(A-B)] | 405 | 11,340 | 136,080 |
| Less: Operating Cost: | | | |
| Electricity bill | | 500 | 6,000 |
| Mobile bill | | 300 | 3,600 |
| Conveyance bill | | 600 | 7,200 |
| Ownership Transfer Fee | | | |
| Present Salary (Family & Self) | | 4,000 | 48,000 |
| Bank Charge (DD, PO, SC) | | | - |
| Provision of bad debt | | - | - |
| Other Cost (Stationary & Entertainment etc.) | | 1,900 | 22,800 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 601 | 7,210 |
| Total Operating Cost (D) | | 7,901 | 94,810 |
| Net Profit (C-D): | | 3,439 | 41,270 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Such as Grocery item, Sugar ,Oil and Cold drinks Item etc.) | Investment in products (Such as Grocery Item ,Sugar,Oil ,Soup ,cold Drinks,Item etc.) | 49,890 | 100,000 | 149,890 |
| Investment in Machineries (Such as Refrigerator-01, etc.) | | 25,000 | - | 25,000 |
| Investment in Equipment & Tools (Such as Stan Fan -01, L E D Monitor-01, I P S-01,Battery 115 MPR-01, Weight balance-01 etc.) | | 18,800 | - | 18,800 |
| Cash in Hand | | 2,910 | - | 2,910 |
| Investment in Decoration (Furniture, fixture and fittings) | | 6,400 | | 6,400 |
| Total Capital | | 103,000 | 100,000 | 203,000 |

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 |
| Estimated Sales income from Products | 3,600 | 100,800 | 1,209,600 | 3,960 | 110,880 | 1,330,560 | 4,356 | 121,968 | 1,463,616 |
| Less: Estimated Cost of Sales/Products | 3,060 | 85,680 | 1,028,160 | 3,366 | 94,248 | 1,130,976 | 3,703 | 103,673 | 1,244,074 |
| Gross Profit (C) [C=(A-B)] | 540 | 15,120 | 181,440 | 594 | 16,632 | 199,584 | 653 | 18,295 | 219,542 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 500 | 6,000 | | 550 | 6,600 | | 600 | 7,200 |
| Mobile bill (SMS & Reporting) | | 400 | 4,800 | | 500 | 6,000 | | 500 | 6,000 |
| Conveyance | | 900 | 10,800 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary-(Family & Self) | | 5,000 | 60,000 | | 5,500 | 66,000 | | 6,000 | 72,000 |
| Bank Charge (DD, PO, SC) | | 35 | 210 | | 35 | 420 | | 35 | 420 |
| Provision of bad debt | | - | - | | - | - | | - | - |
| Other Cost (stationary & Entertainment etc.) | | 2,600 | 31,200 | | 2,600 | 31,200 | | 2,600 | 31,200 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 601 | 7,210 | | 601 | 7,210 | | 601 | 7,210 |
| Total Operating Cost (D) | - | 10,703 | 124,220 | - | 11,453 | 137,430 | - | 12,003 | 144,030 |
| Net Profit (C-D) | - | 4,418 | 57,220 | - | 5,180 | 62,154 | - | 6,293 | 75,512 |

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) | 61,220 | 70,154 | 83,512 |
| 1.3 | Depreciation Expenses | 7,210 | 7,210 | 7,210 |
| 1.4 | Opening Balance of Cash Surplus | - | 44,430 | 73,794 |
| | Total Cash Inflow | 168,430 | 121,794 | 164,516 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 100,000 | - | - |
| 2.2 | Investment in Machineries | - | | |
| 2.3 | Investment in Equipment & Tools | - | | |
| 2.4 | Investment in Decoration | - | | |
| 2.5 | GB loan Outstanding | - | | |
| 2.6 | 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 | 44,430 | 73,794 | 116,516 |

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 (5yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop; Jiakhur bazar
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 2,97,886 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
Fair and Thief

Presented at 232th as Yunus Centre and 62th In-house Executive
Social Business Design Lab
(GTT) on April 21 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



নাম: মোঃ বুলবুল হোসেন

Name: Md. Bulbul Hossen

পিতা: মোঃ মোজাম্মেল হক

মাতা: মেসার্স আছুরা বেগম

Date of Birth: 10 Aug 1991

ID NO: 19919410873000306

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো কাজে ব্যবহারে নিষিদ্ধ। কোনো ক্ষতি বা হানি হলে দায়িত্ব নিজেদের উপরে রাখতে হবে।

ঠিকানা: বাসা/হেল্ডিং: মোজাম্মেলের বাড়ি, গ্রাম/পাড়া: মিয়াখোর, ডাকঘর: ছোট
পলশ বাড়ি - ৫১৪০, বালিয়াডাঙ্গী, হাকুরগাঁও

প্রদানকারী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ২৭/১০/২০১৫





ইউ/পি ফরম - ১৩

ট্রেড লাইসেন্স

অর্থ বৎসর ৪ ২০১৫ - ২০১৬ ইং

নেং দুওসুও ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

বহি নং- ০৫

ক্রমিক নং- ৫৭৩

লাইসেন্স নং- ২০১৫-২৬/৪৭৬

তারিখ ০৭/০৭/২০১৬ ইং

ব্যবসা প্রতিষ্ঠানের নাম বুলবুল স্টোর

লাইসেন্সধারীর নাম মোঃ বুলবুল হোসেন

পিতা/স্বামীর নাম মোঃ মোজিবুল হক

গ্রাম ইউসুও (বালিয়াডাঙ্গী) ডাকঘর বালিয়াডাঙ্গী

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার বরণ সুদী - দেয়াল

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

ফ প্রদানের পরিমাণ ১০০/- দুইশত টাকা

পাও হয়ে তার ব্যবসা/বৃত্তি/পেশা সি.এম.সি

লিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ০৭/০৭/২০১৬ ইং

স্বাক্ষরিতঃ
০৭/০৭/১৬
মোঃ মখদুমুল্লাহ রহমান চৌধুরী
চেয়ারম্যান
নেং দুওসুও ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।
চেয়ারম্যান



Thank You