



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdul Malek</i> Vill: Ranipura, Union: Kanchon, Post: Kanchan, Upazila: Rupgonj, District: Narayangonj.
Age	:	30 Years
Marital status	:	Married
Children	:	01(One) Daughter.
No. of siblings:	:	02 (two) Brothers, 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. Minara Begum
(iii) Father's name	:	Md: Hafiz Uddin
(iv) GB member's info	:	<i>Branch: Volabo, Atlapur, Centre # 58 /mo</i> <i>Loan no.: 6467, Member since April 10, 1990</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 10,000.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	07 (Seven) years experience is running his own business. He started the business only with Tk. 160,000 (One lac Sixty thousand). : He has trained up in own hand.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01798181210
NU's National ID No.	:	19856726804000010
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Minara Begum is a GB member since April 10, 1990, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for business purposes.
- Finally GB loan helped her to improve her economic condition and improve her son's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Samira Fashion</i>
Address/ Location	:	Kanchon bazar, Rupgonj, Narayangonj.
Total Investment in BDT	:	Tk. 518,000
Financing	:	Self Tk. 368,000 (from existing business) Required Investment Tk.150,000 (as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

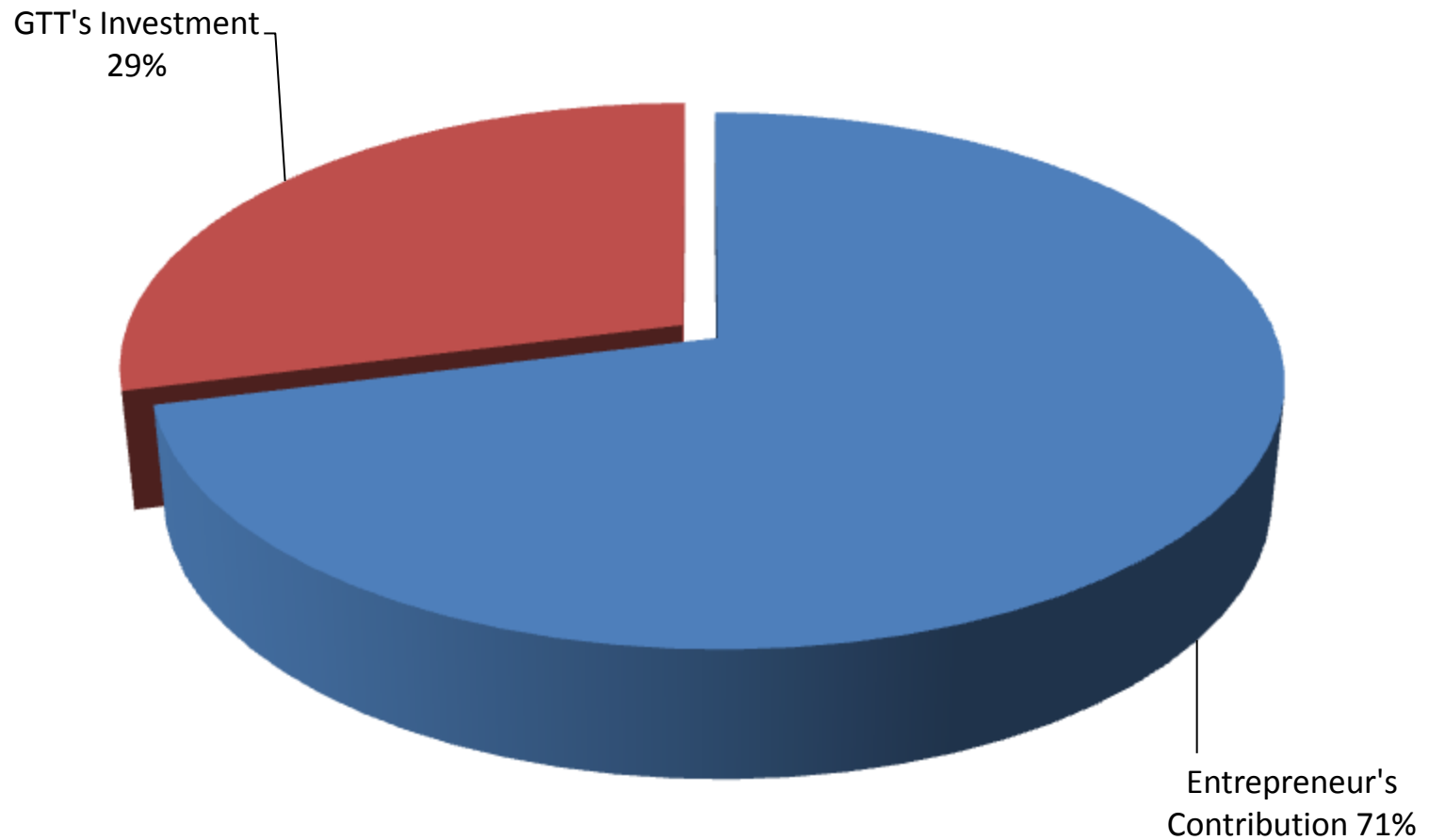
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,000	112,000	1,344,000
Less: Cost of sales of products (B)	3,200	89,600	1,075,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
Less: Operating Cost:			
Electricity bill		900	10,800
Shop Rent		4,200	50,400
Night Guard bill		200	2,400
Mobile bill		300	3,600
Conveyance		2,000	24,000
Provision of bad Debt		14	170
Ownership Transfer Fee		-	-
Present Salary		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		117	1,405
Total Operating Cost (D)		16,731	200,775
Net Profit (C-D):		5,669	68,025

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (pant, shirt, genji, lungi, sock, ladies dress and kids item etc)	Investment in products (Pant, shirt, genji, lungi, sock, ladies dress and kids item etc)	269,300	150,000	419,300
Investment in Equipments (bulb and fan etc.)		2,700		2,700
Cash in hand		36,000		36,000
Debtors (Since July, 2015 to at present)		17,000		17,000
Creditors (Since October, 2015 to at present)		(17,000)		(17,000)
Advance for Shop		50,000		50,000
Decoration (fixture and fittings)		10,000		10,000
Total Capital		368,000	150,000	518,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 368,000
- GTT's Investment BDT 1,50,000
- Total Capital BDT 518,000



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	5,000	140,000	1,680,000	5,750	161,000	1,932,000	6,325	177,100	2,125,200
Less: Cost of sales of products (B)	4,000	112,000	1,344,000	4,600	128,800	1,545,600	5,060	141,680	1,700,160
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000	1,150	32,200	386,400	1,265	35,420	425,040
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,050	12,600		1,050	12,600
Shop Rent		4,200	50,400		4,200	50,400		4,200	50,400
Night Guard bill		200	2,400		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		2,300	27,600		2,600	31,200		2,900	34,800
Provision of bad Debt		14	170		14	170		14	170
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary		9,000	108,000		9,500	114,000		9,500	114,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
Non Cash Item:									
Depreciation Expenses		117	1,405		117	1,405		117	1,405
Total Operating Cost (D)	-	19,631	229,575	-	20,731	248,775	-	21,231	254,775
Net Profit (C-D):	-	8,369	106,425	-	11,469	137,625	-	14,189	170,265
Retained Income			106,425			244,050			414,315

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	112,425	149,625	182,265
1.3	Depreciation Expenses	1,405	1,405	1,405
1.4	Opening Balance of Cash Surplus	-	77,830	156,860
	Total Cash Inflow	263,830	228,860	340,530
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	-	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	77,830	156,860	268,530

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 07 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 782,315 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 137th as Yunus Centre and 67th In-house Executive
Social Business Design Lab
(GTT) on May 12, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









Date 28.08.2024

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 ଯାଉଛି ଯେ ଯୋଦ୍ଧା: ସିନିଗା
 ଟେଲି କମ୍ୟୁନିକେସନ୍ (ପା: ଶାନ୍ତି ଟେଲିକମ
 ଓମି ଗ୍ରାମୀଣ ସ୍ୱାସ୍ଥ୍ୟ କେନ୍ଦ୍ର
 ଆଗେଇ ୨୦ କାର୍ଯ୍ୟକ୍ରମ କ୍ରମେ
 ନିର୍ଦ୍ଧାରିତ ମଧ୍ୟାହ୍ନ ଖାଦ୍ୟ ଉପରେ
 କେନ୍ଦ୍ର ନଂ- ୧୫/୯୯ ଥାନା ନଂ- ୦୯
 କମି ନଂ- ୬୫୬୭ ଓମି କ୍ରମେ
 ଉପର ମଧ୍ୟାହ୍ନ ଖାଦ୍ୟ ଉପରେ
 କେନ୍ଦ୍ର କିଛି ଦିନ ମଧ୍ୟାହ୍ନ
 ଉପର କିଛି ଓମି ଗ୍ରାମୀଣ କାର୍ଯ୍ୟ
 କେନ୍ଦ୍ରରେ ଉପର ଉପରେ କାର୍ଯ୍ୟ

- ୧। ଯୋଦ୍ଧା: ଶାନ୍ତି ଟେଲିକମ ଯୋଦ୍ଧା
- ୨। ଯୋଦ୍ଧା: ଶାନ୍ତି ଟେଲିକମ ଯୋଦ୍ଧା

Jali
 29.08.16
 ମୋ: ଆବୁଲ କାଲିମ
 ସହକାରୀ କର୍ମକର୍ତ୍ତା
 ଗ୍ରାମୀଣ ଟେଲିକମ ଟ୍ରଷ୍ଟ
 ପୁରୀ, ଉତ୍ତରାଖଣ୍ଡ, ନାଗାଲ୍ୟାଣ୍ଡ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় কার্ড



নাম: আব্দুল মালেক
 Name: Abdul Malek
 পিতা: মোঃ হুসেইন হামিদ
 মাতা: মোমেনা বিহার
 Date of Birth: 12 Jul 1975
 ID NO: 19656726804000010

এই জাতীয় পরিচয়কার্ডটি বাংলাদেশ গণপ্রজাতন্ত্রী সরকার কর্তৃক প্রদান করা হয়েছে। কার্ডটি ব্যবহারকারী কর্তৃক অন্য কোনো উদ্দেশ্যে ব্যবহার করা যাবে না।

স্বাক্ষর: আব্দুল মালেক, মোঃ হুসেইন হামিদ, মোমেনা বিহার, বাড়ি: কামাল - ১৯৬০, ইসলামপুর, কামাল পৌরসভা, ময়মনসিংহ

আব্দুল মালেক কর্তৃক প্রদত্ত

প্রদানের তারিখ: ০৭/০৯/২০১০





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোসাম্মত মিনারা
 Name: Mrs. Minara
 পিতা: মোঃ হাফিজুল মিস
 মাতা: মোসাম্মত আমতুল্লাহ
 Date of Birth: 15 May 1978
 ID NO: 6726804531262

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং
 কোথাও পড়না গেলে নিম্নলিখিত পোর্ট অফিসে ফেরত দেওয়া হবে।

প্রকার: সাময়িক: বর্নীপুরা পশ্চিমপাড়া, বর্নীপুরা পশ্চিমপাড়া, ডাকঘর: ১৪১১ -
 ১৪১১, কাকরাইল পৌরসভা, গুপ্তার, নাটোর জেলা

প্রদানকারী কর্মকর্তার স্বাক্ষর: প্রদানের তারিখ: ০৫/০৮/২০০৮





Thank You