



## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	: <b>Md. Mahmuddul Gazi</b> Vill: Uposhahor, Union: Uposhahor, Post: Uposhahor Upazila: Jessore Sadar, District: Jessore.
Age	: 29 years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 04 (Four) 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. Nur Nahar
(iii) Father's name	: Mohammad Aki
(iv) GB member's info	: <i>Branch: Noapara, Centre # 06/mo,</i> <i>Loan no.: 1481, Member since March 05, 2004</i> First loan: Tk. 5,000 Existing loan: Tk. 160,000, Outstanding loan: Tk. 77,280
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	:	Masters in Political Science
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand).  He has taken 06 (Six) months training on basic Computer course from ACME IT center (Jessore).
Other Own/Family Sources of Income	:	His father's income from Business (Wood business) .
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01785033033
NU's National ID No.	:	4114795249305
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Nur Nahar is a GB member since March 05, 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Siddik Store</i></b>
Address/ Location	:	Holding no. – 02, Block – B, Uposhahor, Jessore.
Total Investment in BDT	:	Tk. 268,000
Financing	:	Self Tk. 168,000 (from existing business) Required Investment Tk. 100,000 (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 products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

## **INFO ON EXISTING BUSINESS OPERATIONS**

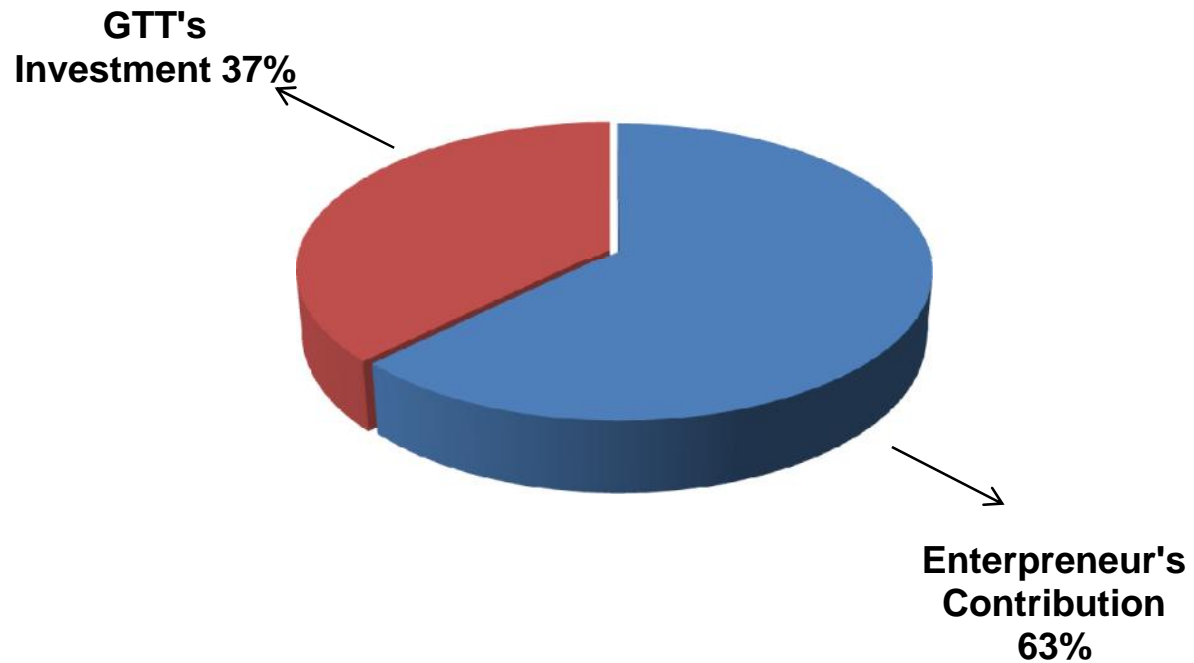
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	4,000	112,000	1,344,000
Less: Cost of Sales/Products (B)	3,600	100,800	1,209,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>11,200</b>	<b>134,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent (self)			-
Mobile bill		500	6,000
Night Guard bill		30	360
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-brother)		2,000	24,000
Provision of bad debt		12	140
Other Cost (Stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		292	3,500
<b>Total Operating Cost (D)</b>		<b>9,933</b>	<b>119,200</b>
<b>Net Profit (C-D):</b>		<b>1,267</b>	<b>15,200</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products (grocery item, confectionary item, bakery item and cosmetics item etc.)	105,539	100,000	205,539
Investment in Machinery, Equipment & Tools ( refrigerator, weight machine, bulb and fan etc.)		20,000		20,000
Cash in Hand		3,461		3,461
Investment in Shop		20,000		20,000
Debtors (Since April, 2016 to at present)		14,000		14,000
Decoration (fixture and fittings)		5,000		5,000
<b>Total Capital</b>		<b>168,000</b>	<b>100,000</b>	<b>268,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 168,000
- GTT's Investment BDT 100,000
- Total Capital BDT 268,000





# *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 (A)	6,000	168,000	2,016,000	7,020	196,560	2,358,720	7,933	222,113	2,665,354
Less: Cost of Sales/Products (B)	5,400	151,200	1,814,400	6,318	176,904	2,122,848	7,139	199,902	2,398,818
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>	<b>702</b>	<b>19,656</b>	<b>235,872</b>	<b>793</b>	<b>22,211</b>	<b>266,535</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		550	6,600		550	6,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		650	7,800		750	9,000		800	9,600
Night Guard bill		60	720		90	1,080		120	1,440
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)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-brother)		2,000	24,000		2,500	30,000		3,000	36,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		12	140		12	140		12	140
Other Cost (stationary & Entertainment etc.)		900	10,800		1,000	12,000		1,100	13,200
<b>Non Cash Item:</b>									
Depreciation Expenses		292	3,500		292	3,500		292	3,500
<b>Total Operating Cost (D)</b>		<b>13,160</b>	<b>153,440</b>		<b>15,440</b>	<b>185,280</b>		<b>17,620</b>	<b>211,440</b>
<b>Net Profit (C-D)</b>		<b>3,640</b>	<b>48,160</b>		<b>4,216</b>	<b>50,592</b>		<b>4,591</b>	<b>55,095</b>
<b>Retained Income</b>			<b>48,160</b>			<b>98,752</b>			<b>153,847</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,160	58,592	63,095
1.3	Depreciation Expenses	3,500	3,500	3,500
1.4	Opening Balance of Cash Surplus	-	31,660	45,752
	<b>Total Cash Inflow</b>	<b>155,660</b>	<b>93,752</b>	<b>112,347</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>31,660</b>	<b>45,752</b>	<b>64,347</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (brother) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Good reputation;</li><li><input type="checkbox"/> Skilled and working experiences: 04 years;</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 321,847 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 251<sup>st</sup> as Yunus Centre and 68<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures









ইউ.পি.ফরম নং-৭ (২১/১ নিয়ম অনুযায়ী)



# নেং উপশহর ইউনিয়ন পরিষদ

নতুন উপশহর, সদর উপজেলা, বরিশাল

## ট্রেড লাইসেন্স

বহিঃ নং- 102

লাইসেন্স নং . 10144

তারিখ : ২০/০৪/২০২৬

ব্যবসা প্রতিষ্ঠানের নাম :..... ত্রিদিব স্টোর

মালিকের নাম :..... শ্রীঃ মোঃ হাফিজুল আজী

পিতা / স্বামীর নাম :..... মোঃ হাফিজুল আজী

ঠিকানা :..... কক্ষ-বি' কক্ষনং: ০২ নতুন উপশহর সদর, বরিশাল।

যেহেতু ২৫০ টাকা (কথায়) দুইশত পঞ্চাশ টাকা মাত্র।

অত্র ইউনিয়ন পরিষদকে প্রদান করিয়াছেন। সে কারণে তাহাকে এতদ্বারা ট্রেড লাইসেন্স মঞ্জুর করা যাইতেছে।

তিনি ৩০/০৬/২০২৬/ তারিখে যে অর্থ বৎসর শেষ হইবে তদাবধি

তাহার মুদি ব্যবসা ব্যবসা

অত্র ইউনিয়ন পরিষদ এলাকার পরিচালনা করিতে পারিবেন।

[Signature]

[Signature]  
চেয়ারম্যান  
কাজী আছগার হোসেন  
উপসভাপতি



গ্রামীণ ব্যাংক

নওগাঁপাড়া মহল্লায় শাখা শাখা

সহজ ঋণের পাশ বই

নাম ..... নুরুন্নাহার ✓  
ঋণী নং ..... ৩৪৮১  
গ্রুপ নং ..... ৩৩  
কেন্দ্র নং ..... ৬/১১  
কেন্দ্রের নাম ..... উদ্যোগ মহল্লা ষ্ট্রীট  
বই ইস্যুর তারিখ .....  
শাখা ব্যবস্থাপকের স্বাক্ষর .....  
✓



**Thank You**