



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Yeasin Islam Laltu Vill: Budhpur, Union: Dorajhat, Post: Chatiyantola, Upazila: Bagherpara, District: Jessore.
Age	: 28 years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 02 (Two) Brothers and 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	: Maria Begum
(iii) Father's name	: Arshad Ali
(iv) GB member's info	: <i>Branch: Dorajhat, Bagherpara, Centre # 13/mo,</i> <i>Loan no.: 3815, Member from June 14, 2007 to</i> <i>September 01, 2015</i> First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 25,000
Further Information:	
(v) Who pays GB loan installment	: N/A
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

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

Education, till to date	:	B.A (Pass)
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 experiences is running his own business. He started the business with BDT 120,000 (One lac twenty thousand). He has 03 (Three) years working experiences as a salesman in partex Group (Danish Condence Milk)
Other Own/Family Sources of Income	:	His father's income from Agriculture and brother's income from driving. From his existing business income, he purchased a easy bike, built a house and a warehouse.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01720298748
NU's National ID No.	:	19884110928000006
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Maria Begum is a GB member from June 14, 2007 to September 01, 2015 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son 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>M/S Sabbir Enterprise</i>
Address/ Location	:	Chatiyantola bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 468,000
Financing	:	Self Tk. 318,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 08%.
(ii) Estimated % of proposed gross profit margin	:	On products 08%.
(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)	13,000	338,000	4,056,000
Less: Cost of Sales/Products (B)	11,960	310,960	3,731,520
Gross Profit (C) [C=(A-B)]	1,040	27,040	324,480
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent (self)			-
Mobile bill		600	7,200
Night Guard bill		100	1,200
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		8,000	96,000
Present Salary (Assistant-01)		8,000	96,000
Provision of bad debt		15	182
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		536	6,430
Total Operating Cost (D)		20,551	246,612
Net Profit (C-D):		6,489	77,868

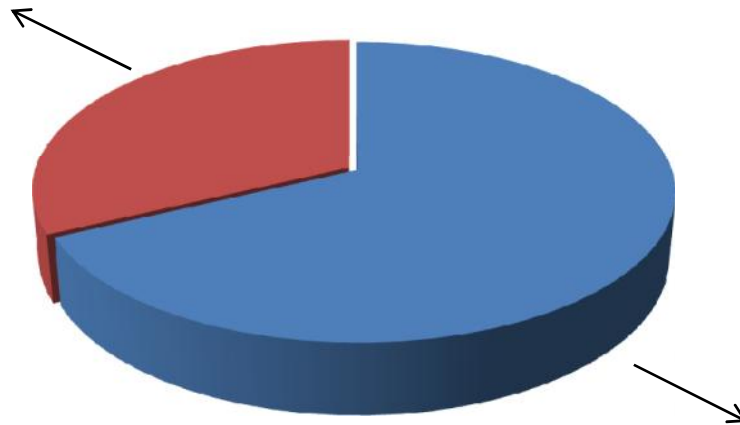
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in distributorship (grocery products, products of Haque group of industries and Prome Agro Foods Ltd)	Investment in distributorship (products of Masafi Agro Foods Ltd)	272,830	150,000	422,830
Investment in Equipment & Tools (easy bike, bulb and fan etc.)		41,200		41,200
Cash in Hand		5,239		5,239
Debtors (Since April, 2016 to at present)		18,231		18,231
Creditors (Since April, 2016 to at present)		(22,000)		(22,000)
Decoration (fixture and fittings)		2,500		2,500
Total Capital		318,000	150,000	468,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 318,000
- GTT's Investment BDT 150,000
- Total Capital BDT 468,000

GTT's Investment
32%



Entrepreneur's
Contribution
68%

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)	19,500	507,000	6,084,000	22,035	572,910	6,874,920	23,798	618,743	7,424,914
Less: Cost of Sales/Products (B)	17,940	466,440	5,597,280	20,272	527,077	6,324,926	21,894	569,243	6,830,921
Gross Profit (C) [C=(A-B)]	1,560	40,560	486,720	1,763	45,833	549,994	1,904	49,499	593,993
Less: Operating Cost:									
Electricity bill		500	6,000		550	6,600		550	6,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		750	9,000		850	10,200		900	10,800
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Proposed Salary (Assistant-01-01)		14,000	168,000		16,000	192,000		17,000	204,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		15	182		15	182		15	182
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		536	6,430		536	6,430		536	6,430
Total Operating Cost (D)		30,531	359,892		35,031	420,372		38,331	459,972
Net Profit (C-D)		10,029	126,828		10,802	129,621		11,168	134,021
Retained Income			126,828			256,449			390,470

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.)

SI #	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)	132,828	141,621	146,021
1.3	Depreciation Expenses	6,430	6,430	6,430
1.4	Opening Balance of Cash Surplus	-	103,258	179,309
	Total Cash Inflow	289,258	251,309	331,760
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
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	103,258	179,309	259,760

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Skilled and working experiences: 06 years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 708,470 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

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

Thank you

Pictures









৭নং দরাজহাট ইউনিয়ন পরিষদ

বাথারপাড়া, মগুর।

দেড লাইসেন্স

ইউ.পি.ফরম নং- ৭(১২/১ নিম্ন অনুযায়ী)

বহি নং- ৩০১
লাইসেন্স নং- ৯৩৩

ক্রমিক নং- 900
তারিখ : ৩০/৪/১৫
অর্থবর্ষ বহরঃ ২০১৫ জুলাই ২০১৬ জুন

ব্যবসা প্রতিষ্ঠানের নামঃ শেয়ার্স ইন্টারন্যাশনাল প্রাইভেট লিমিটেড
 মালিকের নামঃ ইয়াসিন মেম্বার নামে
 পিতা/স্বামীর নামঃ আব্দুল হক আলী
 মাতার নামঃ হানিফা বেগম
 ঠিকানাঃ গ্রামঃ নক্ষী নম্বায়েন পুর পোঃ চাটখাতা নতুন
 ব্যবসা পরিচালনার স্থানঃ চাটখাতা জেলা কমিটি পুঃ পুঃ বিলাতপুর
 ব্যবসার ধরণঃ কোম্পানীর ডিফেন্ডেন্ট

বিবরণ	বাৎসরিক বর	টাকা	পয়সা
লাইসেন্স ফি-		২০০	
ভাট-			
জরিমানা-			
কথায়ঃ			
	মোট টাকা=	২০০	


ইউনিয়ন ইউপি সচিব
৭নং দরাজহাট ইউনিয়ন,
বাথারপাড়া, মগুর।

চেয়ারম্যান
৭নং দরাজহাট ইউনিয়ন,
বাথারপাড়া, মগুর।

করণের মেয়াদকাল- ৩০ জুন ২০১৬

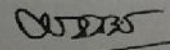


গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: ইয়াসিন ইসলাম লাল্টু
Name: Yeasin Islam Laltu
পিতা: আরশাদ আলী
মাতা: মাবিয়া বেগম
Date of Birth: 11 May 1988
ID NO: 19884110928000006

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা/হোল্ডিং: ০, গ্রাম/রাস্তা: লক্ষী নারায়ণপুর, শুকদেবপুর, ডাকঘর:
ছাতিয়ানতলা - ৭৪৭০, বাঘারপাড়া, যশোর

রক্তের গ্রুপ / Blood Group: O+


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৪/১১/২০১০

Thank You