

***Proposed NU Business Name : Al Abra Bastraloy***



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

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b><i>Md. Asraful Islam</i></b><br>Vill: Rajib, Union: Tapamodhupur, Post: Tapamodhupur,<br>Upazila: Kawnia, District: Rangpur.                              |
| Age                              | : | 26 Years   |
| Marital status                   | : | Unmarried  |
| Children                         | : | N/A  |
| No. of siblings:                 | : | 3 (three) Brothers and 2 Sisters   |
| Parent's and GB related Info:    |   |  |
| (i) Who is GB member             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name               | : | Joynub Begum   |
| (iii) Father's name              | : | Abdul Kaium  |
| (iv) GB member's info            | : | <i>Branch: Tapamodhupur, Kawnia . Centre # 20/M</i><br><i>Loan no.: 1535/1, Member since July 24, 2004,</i><br>First loan: Tk. 3,000/-<br>Existing loan: nil |
| 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  | : | Class Eight  |
| 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.) | : | 3 (three) years experience in selling Cloth business, he started this business only with Tk. 60,000.<br><br>: He has on hand training. |
| Other Own/Family Sources of Income   | : | His father's income from agriculture, brother's income from business and job.  |
| Other Own/Family Sources of Liabilities  | : | Nil  |
| NU's Contract No.  | : | 01911776212  |
| NU's National ID No.   | : | 2693622272524  |
| NU Project Source/Reference  | : | Grameen Telecom Trust  |

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

- Joynub Begum is a GB member since July 24, 2004, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took loan several times and utilized it for purchasing cows, goat, repairing house and taking education of her children.
- Finally GB loan helped her to improve her economic condition and livelihood.

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

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Al Abra Bastraloy</i></b>  |
| Address/ Location   | : | Tapamodhupur, Kawnia, Rangpur.   |
| Total Investment in BDT                                   | : | Tk. 580,000  |
| Financing   | : | Self Tk. 380,000(from existing business)<br>Required Investment Tk. 200,000(as equity) |
| Present salary/drawings from business                     | : | Taka 4,000 (four thousand)   |
| Proposed Salary (estimates)                               | : | Taka 4,500 (four thousand five hundred)  |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On an average 18%  |
| (ii) Estimated % of proposed gross profit margin          | : | On an average 18%  |
| (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)               | 2,600      | 67,600        | 811,200        |
| Less: Cost of Sales (B)                      | 2,132      | 55,432        | 665,184        |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>468</b> | <b>12,168</b> | <b>146,016</b> |
| <b>Less: Operating Cost:</b>                 |            |               |                |
| Electricity bill                             |            | 800           | 9,600          |
| Generator bill                               |            | 150           | 1,800          |
| Shop Rent                                    |            | 800           | 9,600          |
| Night Guard bill                             |            | 300           | 3,600          |
| Mobile bill                                  |            | 500           | 6,000          |
| Conveyance                                   |            | 1,000         | 12,000         |
| Present Salary (Self)                        |            | 4,000         | 48,000         |
| Present Salary (Assistant-1)                 |            | 1,300         | 15,600         |
| Other Cost (stationary & entertainment etc.) |            | 800           | 9,600          |
| <b>Non Cash Item:</b>                        |            |               |                |
| Depreciation Expenses                        |            | 570           | 6,840          |
| <b>Total Operating Cost (D)</b>              |            | <b>10,220</b> | <b>122,640</b> |
| <b>Net Profit (C-D):</b>                     |            | <b>1,948</b>  | <b>23,376</b>  |

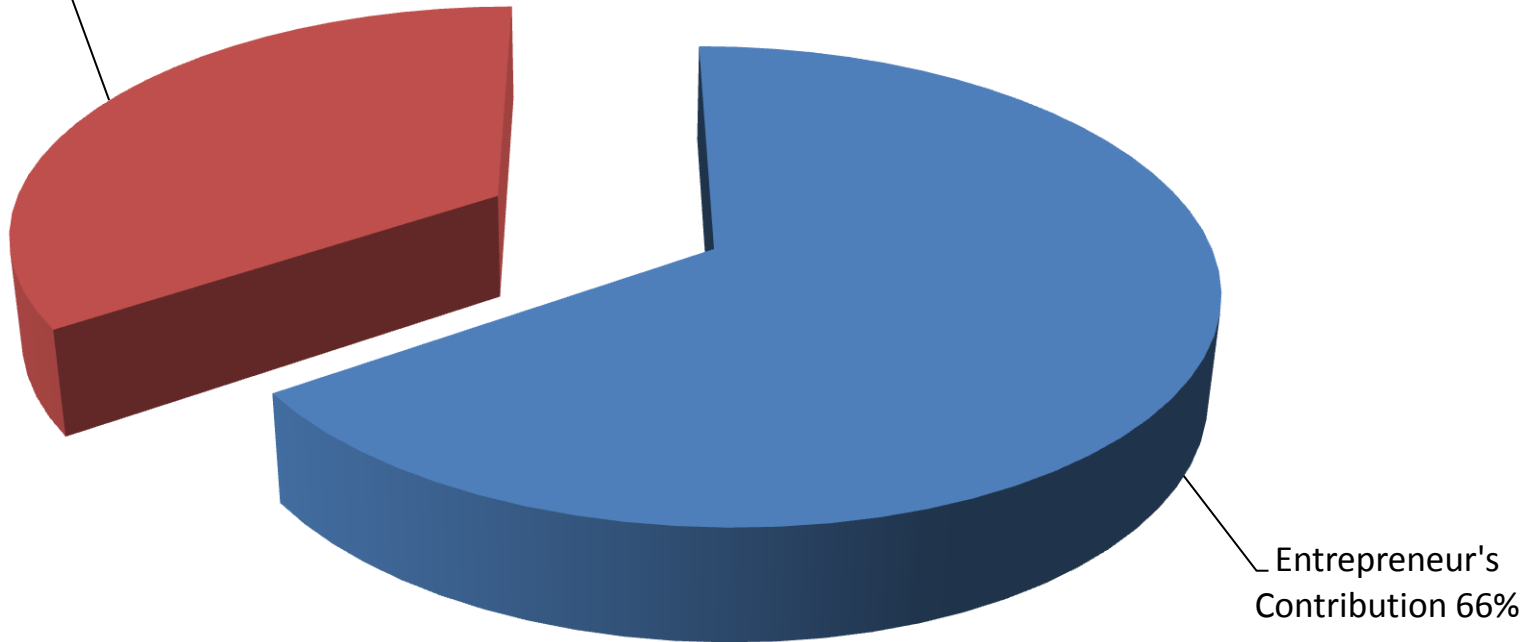
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

| <b>Particulars</b>  | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|---|--------------------------------|-----------------------|--------------------|
| Investment in Products (three piece, gauge cloth, bed sheet, lungi, saree, shirt piece, jacket, sweater etc.) | 327,400                        | 200,000               | 527,400            |
| Decoration (Fixtures & Fittings)  | 45,600                         | -                     | 45,600             |
| Advance for shop  | 7,000                          | -                     | 7,000              |
| <b>Total Capital</b>  | <b>380,000</b>                 | <b>200,000</b>        | <b>580,000</b>     |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 380,000
- Investor's Investment BD 200,000
- Total Capital BDT 580,000

Investor's Investment  
34%



Entrepreneur's  
Contribution 66%



# ***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         |
| Est. sales income from products (A)          | 3,900        | 101,400       | 1,216,800      | 4,485        | 116,610       | 1,399,320      | 5,158        | 134,102       | 1,609,218      |
| Less: Cost of Sales (B)                      | 3,198        | 83,148        | 997,776        | 3,678        | 95,620        | 1,147,442      | 4,229        | 109,963       | 1,319,559      |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>702</b>   | <b>18,252</b> | <b>219,024</b> | <b>807</b>   | <b>20,990</b> | <b>251,878</b> | <b>928</b>   | <b>24,138</b> | <b>289,659</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |              |               |                |              |               |                |
| Electricity bill                             |              | 1,000         | 12,000         |              | 1,100         | 13,200         |              | 1,200         | 14,400         |
| Generator bill                               |              | 200           | 2,400          |              | 250           | 3,000          |              | 300           | 3,600          |
| Shop Rent                                    |              | 800           | 9,600          |              | 800           | 9,600          |              | 1,000         | 12,000         |
| Night Guard bill                             |              | 300           | 3,600          |              | 320           | 3,840          |              | 350           | 4,200          |
| Mobile bill (SMS & Reporting)                |              | 700           | 8,400          |              | 750           | 9,000          |              | 800           | 9,600          |
| Conveyance                                   |              | 1,100         | 13,200         |              | 1,200         | 14,400         |              | 1,300         | 15,600         |
| Ownership Transfer Fee                       |              | 1,333         | 8,000          |              | 1,333         | 16,000         |              | 1,333         | 16,000         |
| Proposed Salary-Self                         |              | 4,500         | 54,000         |              | 5,000         | 60,000         |              | 5,500         | 66,000         |
| Proposed Salary (Assistant-1)                |              | 1,300         | 15,600         |              | 1,800         | 21,600         |              | 2,300         | 27,600         |
| Other Cost (stationary & entertainment etc.) |              | 800           | 9,600          |              | 900           | 10,800         |              | 950           | 11,400         |
| <b>Non Cash Item:</b>                        |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                        |              | 570           | 6,840          |              | 570           | 6,840          |              | 570           | 6,840          |
| <b>Total Operating Cost (D)</b>              | -            | <b>12,603</b> | <b>143,240</b> | -            | <b>14,023</b> | <b>168,280</b> | -            | <b>15,603</b> | <b>187,240</b> |
| <b>Net Profit (C-D):</b>                     | -            | <b>5,649</b>  | <b>75,784</b>  | -            | <b>6,966</b>  | <b>83,598</b>  | -            | <b>8,535</b>  | <b>102,419</b> |
| <b>Retained Income</b>                       |              |               | <b>75,784</b>  |              |               | <b>159,382</b> |              |               | <b>261,801</b> |

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# ***CASH FLOW STATEMENT***

| <i><b>SI #</b></i> | <i><b>Particulars</b></i>                           | <i><b>Year 1 (BDT)</b></i> | <i><b>Year 2 (BDT)</b></i> | <i><b>Year 3 (BDT)</b></i> |
|--------------------|---|----------------------------|----------------------------|----------------------------|
| <b>1.0</b>         | <b>Cash Inflow</b>                                  |                            |                            |                            |
| 1.1                | Investment Infusion by Investor                     | 200,000                    | -                          | -                          |
| 1.2                | Net Profit  | 83,784                     | 99,598                     | 118,419                    |
| 1.3                | Depreciation Expenses                               | 6,840                      | 6,840                      | 6,840                      |
| 1.4                | Opening Balance of Cash Surplus                     | -                          | 42,624                     | 53,062                     |
|                    | <b>Total Cash Inflow</b>                            | <b>290,624</b>             | <b>149,062</b>             | <b>178,321</b>             |
| <b>2.0</b>         | <b>Cash Outflow</b>                                 |                            |                            |                            |
| 2.1                | Product Purchase                                    | 200,000                    | -                          | -                          |
| 2.2                | Investment Payback including Ownership Transfer Fee | 48,000                     | 96,000                     | 96,000                     |
|                    | <b>Total Cash Outflow</b>                           | <b>248,000</b>             | <b>96,000</b>              | <b>96,000</b>              |
| <b>3.0</b>         | <b>Total Cash Surplus</b>                           | <b>42,624</b>              | <b>53,062</b>              | <b>82,321</b>              |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 1  
Others (beyond family): 01
- Future employment: 0
- Ownership of Business in own name
- Three years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 641,801 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

Presented at 1<sup>st</sup> in house Executive Social Business Design Lab  
on March 08, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

# ৬নং টেপামধুপুর ইউনিয়ন পরিষদ কার্যালয়



ডাকঘরঃ টেপামধুপুর, উপজেলাঃ কাউনিয়া, জেলাঃ রংপুর।

ক্রমিক নং- 63

**লাইসেন্স বহি**

তারিখঃ ২৫/৭/২০

ক্রমিক নং-

লাইসেন্স নং ১৬৩/১১ তারিখ ২৫/০১/২০

প্রতিষ্ঠানের নামঃ

শ্রোঃ

পিতা/স্বামীর নামঃ

ঠিকানাঃ

উপজেলা/থানাঃ কাউনিয়া, জেলাঃ রংপুর।

পেশার ধরণঃ

মূলধনের পরিমাণঃ

৩০ জুন ২০১৫ ইং পর্যন্ত বৈধ

ফি প্রদানের পরিমাণঃ ২০০৮ টাকা, (কথায় দু'হাজার আটশত)

প্রাপ্ত হয়ে তাহার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

মোঃ আলিম হোসেন  
সেপারেশন  
৬নং টেপামধুপুর ইউনিয়ন পরিষদ  
কার্যালয়

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



নামঃ মোঃ আশরাফুল ইসলাম

Name: Md. Asrafur Islam

পিতাঃ আব্দুল কাইউম

মাতাঃ জয়নব বেগম

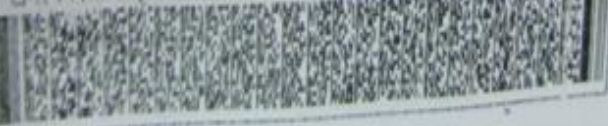
Date of Birth: 15 Feb 1988

ID NO: 2693622272524

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানাঃ গ্রাম/রাস্তা: রাজিব, ডাকঘর: টেপা মধুপুর - ৫৪৪০, কাউনিয়া, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২২/০৬/২০১৮





# Photograph of Entrepreneur with his Mother



**Thank You**