



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

Name and address	: <b>Md. Abu Shiam</b> Vill: Bati, Union: 10 no. Bonerpara, Post: Bonerpara, Upazila: Saghata, District: Gaibandha.
Age	: 30 Years
Marital status	: Married
Children	: 2 (two) Sons
No. of siblings:	: 3 (three) Brothers and 2 (two) 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	: Mst. Momtaj Begum
(iii) Father's name	: Md. Abdul Jubber
(iv) GB member's info	: <i>Branch: Bonerpara, Gaibandha Centre # 70/mo</i> <i>Loan no.: 9993, Member since December 17, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000 , Outstanding loan: Tk. 13,660
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	:	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.)	:	10 (ten) years experience is running his own business. He started the business only with Tk. 10,000.  : He has taken 6 (six) months training on electric and electronics from kortoa technical centre (Bogra).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01736336183
NU's National ID No.	:	3218819399962
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Momtaj Begum is a GB member since December 17, 2007, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation and building house.
- Finally GB loan helped her to improve her economic condition and livelihood.

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

Business Name	:	<b><i>Suja Electric &amp; Electronics</i></b>
Address/ Location	:	Bonerpara, saghata, Gaibandha
Total Investment in BDT	:	Tk. 196,800
Financing	:	Self Tk. 116,800 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (Six thousand)
Proposed Salary (estimates)	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% & servicing 95%.
(ii) Estimated % of proposed gross profit margin	:	On products 20% & servicing 95%.
(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	500	14,000	168,000
Income from servicing	350	9,800	117,600
<b>Total Sales income (A)</b>	<b>850</b>	<b>23,800</b>	<b>285,600</b>
Less: Cost of sales of products	400	11,200	134,400
Less: Cost of servicing	18	490	5,880
<b>Less: Total cost of Sales (B)</b>	<b>418</b>	<b>11,690</b>	<b>140,280</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>433</b>	<b>12,110</b>	<b>145,320</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Shop Rent		500	6,000
Mobile bill		200	2,400
Night Guard bill		40	480
Conveyance		300	3,600
Present Salary (Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		360	4,317
<b>Total Operating Cost (D)</b>		<b>8,600</b>	<b>103,197</b>
<b>Net Profit (C-D):</b>		<b>3,510</b>	<b>42,123</b>

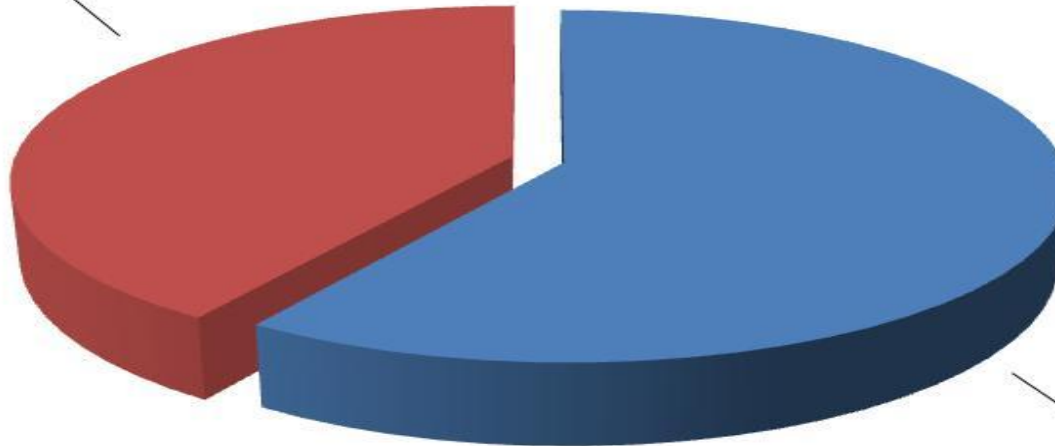
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (solar fan, solar panel, solar meter, solar bulb, solar TV, solar tube and battery etc)	TV kit sarkit, TV Picture tube, TV speakers, solar battery, TV parts, sound box, amplifier etc.	43,750	77,500	121,250
Investment in Machineries (tatal, meter, plus, screw driver, solar panel and fan etc.)	Hot gun	26,180	2,500	28,680
Cash in hand		2,970	-	2,970
Decoration ( fixture and fittings)		3,900	-	3,900
Advance for shop		40,000	-	40,000
<b>Total Capital</b>		<b>116,800</b>	<b>80,000</b>	<b>196,800</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 116,800
- GTT's Investment BDT 80,000
- Total Capital BDT 196,800

GTT's  
Investment  
41%



Entrepreneur's  
Contribution  
59%



# **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	800	22,400	268,800	920	25,760	309,120	966	27,048	324,576
Estimated income from servicing	400	11,211	134,534	460	12,893	154,715	483	13,538	162,450
<b>Total estimated Sales income (A)</b>	<b>1,200</b>	<b>33,611</b>	<b>403,334</b>	<b>1,380</b>	<b>38,653</b>	<b>463,835</b>	<b>1,449</b>	<b>40,586</b>	<b>487,026</b>
Less: Cost of sales of products	640	17,920	215,040	736	20,608	247,296	773	21,638	259,661
Less: Cost of servicing	20	561	6,727	23	645	7,736	24	677	8,123
<b>Less: Total cost of Sales (B)</b>	<b>660</b>	<b>18,481</b>	<b>221,767</b>	<b>759</b>	<b>21,253</b>	<b>255,032</b>	<b>797</b>	<b>22,315</b>	<b>267,783</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>540</b>	<b>15,131</b>	<b>181,568</b>	<b>621</b>	<b>17,400</b>	<b>208,803</b>	<b>653</b>	<b>18,270</b>	<b>219,243</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		950	11,400
Shop Rent		500	6,000		500	6,000		800	9,600
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		40	480		70	840		70	840
Conveyance		500	6,000		800	9,600		1,000	12,000
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		391	4,692		391	4,692		391	4,692
<b>Total Operating Cost (D)</b>	-	<b>10,264</b>	<b>119,972</b>	-	<b>11,894</b>	<b>142,732</b>	-	<b>12,644</b>	<b>151,732</b>
<b>Net Profit (C-D):</b>	-	<b>4,866</b>	<b>61,596</b>	-	<b>5,506</b>	<b>66,071</b>	-	<b>5,626</b>	<b>67,511</b>
<b>Retained Income</b>			<b>61,596</b>			<b>127,667</b>			<b>195,177</b>

**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.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	64,796	72,471	73,911
1.3	Depreciation Expenses	4,692	4,692	4,692
1.4	Opening Balance of Cash Surplus	-	50,288	89,051
	<b>Total Cash Inflow</b>	<b>149,488</b>	<b>127,451</b>	<b>167,653</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>99,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>50,288</b>	<b>89,051</b>	<b>129,253</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (cousin)  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 10 Yrs.

## **W**EAKNESS

- Can not supply goods & services according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 311,977 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 9<sup>th</sup> In-house Executive Social Business Design Lab  
on August 13, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









1-4-2021  
1-4-2021  
2-4-2021  
3-4-2021  
4-4-2021  
5-4-2021  
6-4-2021  
7-4-2021  
8-4-2021  
9-4-2021  
10-4-2021  
11-4-2021  
12-4-2021  
13-4-2021  
14-4-2021  
15-4-2021  
16-4-2021  
17-4-2021  
18-4-2021  
19-4-2021  
20-4-2021

1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021

1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021  
1-4-2021





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



নাম: মোঃ আবু সাইয়দ

Name: Md Abu Shiam

পিতা: মোঃ আব্দুল জোকার

মাতা: মোছাঃ মমতাজ বেগম

Date of Birth: 12 May 1985

স্বাক্ষর

ID NO: 3218819399962

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশি নাগরিকদের জন্য  
কেন্দ্রীয় পর্যায়ে মিলিত পেমি অফিসে জমা দেওয়ার জন্য আবশ্যিক করা হলো।  
ঠিকানা: গ্রাম/থানা: বাটি, বাটি, ডাকঘর: কেলার পাড়া - ৪৭৪০, সাতারী, সাইয়দা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৭/০৯/২০০৮



**Thank You**