



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Neranjon Vill: Jhara Borsha, Union: 6 no. Ghuridhoho, Post: Dak Bangla, Upazila: Saghata, District: Gaibandha.
Age	:	32 Years
Marital status	:	Married
Children	:	2 (two) Daughters
No. of siblings:	:	1 (one) Brother & (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	:	Bashonti Rani Pal
(iii) Father's name	:	Late Noresh Chandra Pal
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha Centre # 69/mo</i> <i>Loan no.: 9335, Member since February 21, 2003</i> First loan: Tk. 3,000 Existing loan: Tk. 35,000 , Outstanding loan: Tk. 31,150
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Five
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.)	:	06 (six) years experience is running his own business. He started the business only with Tk. 20,000. : He has on hand training.
Other Own/Family Sources of Income	:	His mother's income from pottery business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01742888481
NU's National ID No.	:	3218828331785
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Bashonti Rani Pal is a GB member since February 21, 2003, at first she took GB loan BDT 3,000(three thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing cow, arranged marriage of her daughter and her own pottery business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of herself.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nupor Sanitary</i>
Address/ Location	:	Saghata, Gaibandha
Total Investment in BDT	:	Tk. 156,000
Financing	:	Self Tk. 106,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 3,000 (three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 40%.
(ii) Estimated % of proposed gross profit margin	:	On products 40%.
(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)	1,400	39,200	470,400
Less: Cost of sales of products (B)	840	23,520	282,240
Gross Profit (C) [C=(A-B)]	560	15,680	188,160
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Shop Rent		500	6,000
Mobile bill		300	3,600
Conveyance		500	6,000
Present Salary (Self)		3,000	36,000
Present Salary (Assistant -1)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200
<i>Non Cash Item:</i>			
Depreciation Expenses		372	4,468
<i>Total Operating Cost (D)</i>		10,972	131,668
Net Profit (C-D):		4,708	56,493

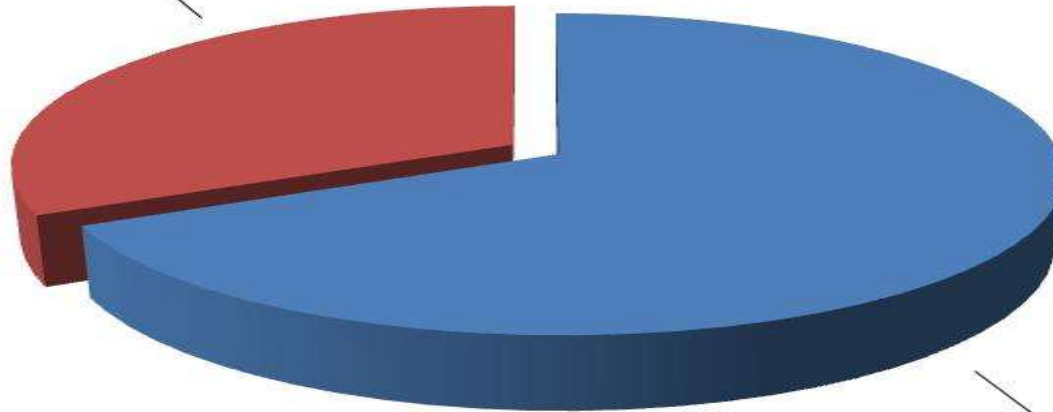
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (ring, slab, led, wire, pipe and sand etc)	Brick, Cement, wire etc.	106,850	50,000	156,850
Investment in Machineries (dice, water motor, shovel, spout, hammer, spade and tube-well etc.)		28,950	-	28,950
Cash in hand		1,300	-	1,300
GB loan outstanding		(31,150)	-	(31,150)
Debtors		5,800	-	5,800
Creditors		(17,000)	-	(17,000)
Decoration (fixture and fittings)		1,250	-	1,250
Advance for shop		10,000	-	10,000
Total Capital		106,000	50,000	156,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 106,000
- GTT's Investment BDT 50,000
- Total Capital BDT 156,000

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)	2,500	70,011	840,134	2,875	80,513	966,155	3,019	84,539	1,014,462
Less: Cost of sales of products (B)	1,500	42,007	504,081	1,725	48,308	579,693	1,812	50,723	608,677
Gross Profit (C) [C=(A-B)]	1,000	28,004	336,054	1,150	32,205	386,462	1,208	33,815	405,785
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-Self		3,000	36,000		4,000	48,000		4,500	54,000
Proposed Salary (Assistant - day labor-2)		12,000	144,000		13,000	156,000		13,000	156,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000		3,200	38,400		3,400	40,800
Non Cash Item:									
Depreciation Expenses		372	4,468		372	4,468		372	4,468
Total Operating Cost (D)	-	21,706	258,468	-	24,506	294,068	-	25,706	308,468
Net Profit (C-D):	-	6,299	77,586	-	7,700	92,394	-	8,110	97,317
Retained Income			77,586			169,981			267,298

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>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,586	96,394	101,317
1.3	Depreciation Expenses	4,468	4,468	4,468
1.4	Opening Balance of Cash Surplus	-	40,904	117,766
	Total Cash Inflow	134,054	141,766	223,550
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Payback to GB loan outstanding	31,150		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	93,150	24,000	24,000
3.0	Total Cash Surplus	40,904	117,766	199,550

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 01
- Maintain books of record
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 6 Yrs.

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 373,298 after 3 years excluding payback of investor's money.

THREATS

- Seasonal Business;
- Climate (rain & storm)

Presented at 7th In-house Executive Social Business Design Lab
on June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









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



নাম: সিলিম
 নাম: SILIM
 পিতা: মাসুম হোসেন
 মাতা: সফিকাতুল হুসনা
 Date of Birth: 01 Aug 1982



ID NO: 3218828331785

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের সকল নাগরিকের জন্য প্রযোজ্য। এটি ব্যবহারের ক্ষেত্রে সরকারি নীতিমালা অনুসরণ করা হবে।
 এখানে প্রদর্শিত সকল তথ্য সঠিক এবং সত্য। অন্যথায় আইনগত ব্যবস্থা নেওয়া হবে।
 তারিখ: ০১/০৮/২০১৬

জাতীয় পরিচয়পত্র
 বাংলাদেশ সরকার
 কার্যক্রম পরিচালনা দপ্তর
 ঢাকা-১০০০




জাতীয় পরিচয়পত্র
 বাংলাদেশ সরকার

সহকারী পরিচয়পত্র

নাম: সিলিম
 পিতা: মাসুম হোসেন
 মাতা: সফিকাতুল হুসনা
 জন্ম তারিখ: ০১/০৮/২০১৬
 জন্ম স্থান: ঢাকা
 জাতীয় পরিচয়পত্র নং: ৩২১৮৮২৮৩৩১৭৮৫
 এই পরিচয়পত্রটি
 বাংলাদেশ সরকার



Thank You