



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

Name and address	:	<b><i>Md. Harun Ar Rasid Babu</i></b> Vill: Jamuripara, Union: Salondor, Post: Salondor, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	34 Years
Marital status	:	Married
Children	:	1 (one) Son
No. of siblings:	:	1 (one) Brother and 1 (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	:	Mst. Hajera
(iii) Father's name	:	Md. Tozammel Haque
(iv) GB member's info	:	<i>Branch: Salondor, Thakurgaon Centre # 89/mo</i> <i>Loan no.: 11639, Member since June 05, 2008</i> First loan: Tk. 10,000 Existing loan: Tk. 30,000 , Outstanding loan: Tk. 18,120
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	:	H.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.)	:	05 (five) years experience is running his own general retail & wholesale business. He started the business only with Tk. 100,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture and mother's income from govt. service (family planning).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01983239649
NU's National ID No.	:	19809489000016
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Hajera is a GB member since June 05, 2008, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it for purchasing 5 decimal land, repairing house, purchasing 2 (two) cows, mortgaging 10 katha land, cultivation, arranged marriage of her daughter and assisting her son in business (grocery shop).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>M/S Siam Store</i></b>
Address/ Location	:	Salondor Bazar, Thakurgaon
Total Investment in BDT	:	Tk. 419,000
Financing	:	Self Tk. 269,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 13%.
(ii) Estimated % of proposed gross profit margin	:	On products 13%.
(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)	4,000	104,000	1,248,000
Less: Cost of sales of products (B)	3,480	90,480	1,085,760
<b>Gross Profit (C) [C=(A-B)]</b>	<b>520</b>	<b>13,520</b>	162,240
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		792	9,508
<b><i>Total Operating Cost (D)</i></b>		<b>9,092</b>	<b>109,108</b>
<b>Net Profit (C-D):</b>		<b>4,428</b>	<b>53,132</b>

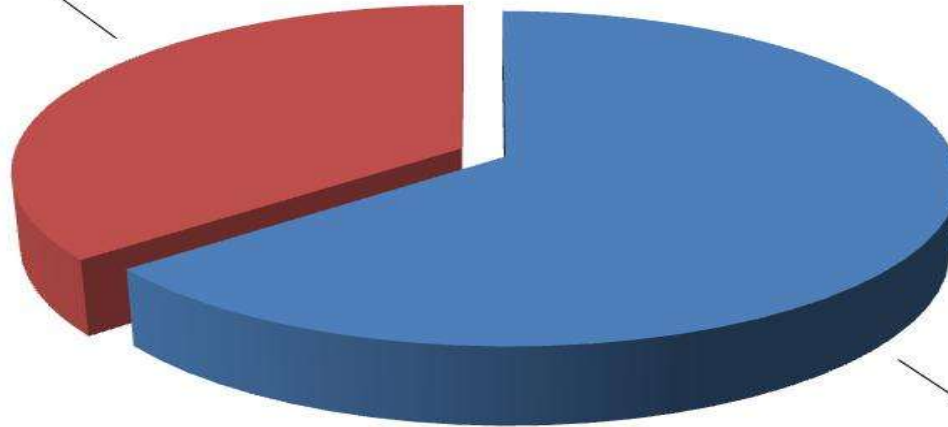
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, pulses, sugar, salt, egg, tea leaf, noodles, coal, biscuit, body lotion, powder, cream, toothpaste, hair oil, soap, etc)	Rice, oil, flour, pluses, sugar, salt, soap, soft drinks, biscuit, toothpaste and bulb etc	59,813	150,000	209,813
Investment in Machineries (refrigerator, weight machine, bulb and fan etc)		51,720	-	51,720
Cash in hand		1,691	-	1,691
Debtors		10,396	-	10,396
Creditors		(4,000)	-	(4,000)
GB Loan Outstanding		(18,120)	-	(18,120)
Decoration ( fixture and fittings)		17,500	-	17,500
Advance for shop		150,000	-	150,000
<b>Total Capital</b>		<b>269,000</b>	<b>150,000</b>	<b>419,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 269,000
- GTT's Investment BDT 150,000
- Total Capital BDT 419,000

GTT's  
Investment  
36%



Entrepreneur's  
Contribution  
64%



# **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	156,000	1,872,000	6,780	176,280	2,115,360	7,119	185,094	2,221,128
Less: Cost of sales of products (B)	5,220	135,720	1,628,640	5,899	153,364	1,840,363	6,194	161,032	1,932,381
<b>Gross Profit (C) [C=(A-B)]</b>	<b>780</b>	<b>20,280</b>	243,360	<b>881</b>	<b>22,916</b>	274,997	<b>925</b>	<b>24,062</b>	288,747
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		700	8,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		650	7,800		650	7,800		650	7,800
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		1,000	12,000		1,500	18,000		1,500	18,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant-1)		3,000	36,000		3,500	42,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		792	9,508		792	9,508		792	9,508
<b>Total Operating Cost (D)</b>	-	<b>13,642</b>	<b>157,708</b>	-	<b>15,972</b>	<b>191,668</b>	-	<b>16,672</b>	<b>200,068</b>
<b>Net Profit (C-D):</b>	-	<b>6,638</b>	<b>85,652</b>	-	<b>6,944</b>	<b>83,329</b>	-	<b>7,390</b>	<b>88,679</b>
<b>Retained Income</b>			<b>85,652</b>			<b>168,981</b>			<b>257,659</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.)**

<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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	91,652	95,329	100,679
1.3	Depreciation Expenses	9,508	9,508	9,508
1.4	Opening Balance of Cash Surplus	-	47,040	79,877
	<b>Total Cash Inflow</b>	<b>251,160</b>	<b>151,877</b>	<b>190,063</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	18,120		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>204,120</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>47,040</b>	<b>79,877</b>	<b>118,063</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment: Self: 01  
Family: 02 (father & brother in law)  
Others (beyond family): 0
- Future employment: 01
- Trade license of business in his own name
- Experience : 5 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- No competitor
- The capital of Entrepreneur will be Tk. 526,659 after 3 years excluding payback of investor's money.

## **T**HREATS

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



গ্রামীণায়োন









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



নাম: মোঃ হানুন আর রশিদ বাবু  
 Name: Md. Hanun Ar Rasid Babu  
 জন্ম: ২৭ সেপ্টেম্বর ১৯৮০  
 Date of Birth: 27 Sep 1980  
 ID NO: 19809419489000016

ইউ.পি ফরম নং- ১৩ পরিশিষ্ট-১৩

# শ্রী শ্রী জালালুদ্বার ইউনিয়ন পরিষদ কার্যালয়

উপজেলা ও জেলা : ঠাকুরগাঁও।  
 লাইসেন্স ফি আদায় রশিদ  
 অর্থ বৎসর ২০১৫ - ২০১৬ ইং

**ট্রেড লাইসেন্স** ক্রমিক নং: ৫৭২

বই নম্বর : ০৬ তারিখ : ২০/০৬/১৫

লাইসেন্স নম্বর : ৩৭২ তারিখ পর্যন্ত বৈধ।

লাইসেন্সধারীর নাম : মোঃ হানুন আর রশিদ বাবু

পিতা/স্বামীর নাম : মোঃ হানুন আর রশিদ বাবু

ঠিকানা : জালালুদ্বার

পেশার ধরণ : হস্ত শিল্প কারখানা

ফি প্রদানের পরিমাণ টাকা : ৩০০/- তারিখ : ২০/০৬/১৫

প্রাপ্ত হলে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২০/০৬/১৫ চেয়ারম্যান বাবুর







**Thank You**