



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

Name and address	:	<b>Md. Anwar Hossen</b> Vill: Gondogram, Union: 2 no Nekmorod, Post: Nekmorod, Upazila: Ranishongkoil, District: Thakurgaon.
Age	:	28 Years
Marital status	:	Married
Children	:	1 (one) Daughter & 1 (one) Son
No. of siblings:	:	3 (three) Brothers & 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. Sufia Kamal
(iii) Father's name	:	Md. Munsur Rahman
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranishongkoil Centre # 76/mo</i> <i>Loan no.: 9632, Member since May 05, 2008</i> First loan: Tk. 5,000 Existing loan: Tk. 66,000 , Outstanding loan: Tk. 14,075
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	:	Class Ten
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.)	:	04 (four) years working experience and 06 (six) years experience is running his own business. He started the business only with Tk. 33,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture and business (live stock business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713785569
NU's National ID No.	:	9418679672221
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Sufia Kamal is a GB member since May 05, 2008, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for purchasing 7 (seven) decimal land, purchasing 1 (one) cow, mortgaging 1 (one) bigha land and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her husband.

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

Business Name	:	<b><i>M/S Sonali Hardware</i></b>
Address/ Location	:	Nekmorod Bazar, Ranishongkoil, Thakurgaon.
Total Investment in BDT	:	Tk. 671,000
Financing	:	Self Tk. 401,000 (from existing business) Required Investment Tk. 270,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>4,000</b>	<b>104,000</b>	<b>1,248,000</b>
<b>Less: Cost of sales of products (B)</b>	<b>3,520</b>	<b>91,520</b>	<b>1,098,240</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>12,480</b>	<b>149,760</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		250	3,000
Generator bill		300	
Shop Rent (self)		-	-
Night guard bill		100	1,200
Mobile bill		600	7,200
Conveyance		900	10,800
Present Salary -Self		5,000	60,000
Present Salary (Assistant-brother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		292	3,500
<b><i>Total Operating Cost (D)</i></b>		<b>10,142</b>	<b>118,100</b>
<b>Net Profit (C-D):</b>		<b>2,338</b>	<b>31,660</b>

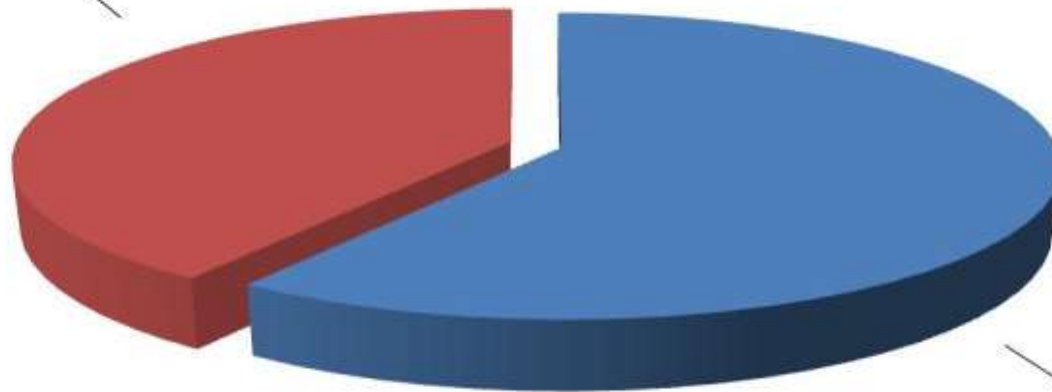
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (wire, bulb, switch board, switch, holder, regulator, two pin plug, multi plug, glue, brush, pipe, filter, net, tube well, lock and tarpin etc)	pipe, wire, paint, hardware products, sanitary products and electronics products	420,582	270,000	690,582
Investment in Machineries (weight machine , bulb and fan etc.)		7,000		7,000
Cash in hand		3,991		3,991
Debtors		78,927		78,927
Creditors		(134,000)		(134,000)
Decoration ( fixture and fittings)		24,500		24,500
<b>Total Capital</b>		<b>401,000</b>	<b>270,000</b>	<b>671,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 401,000
- GTT's Investment BDT 270,000
- Total Capital BDT 671,000

GTT's  
Investment  
40%



Entrepreneur's  
Contribution  
60%



# **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
<b>Estimated sales income from products (A)</b>	6,500	168,990	2,027,875	7,800	202,788	2,433,450	8,735	227,122	2,725,464
<b>Less: Cost of sales of products (B)</b>	5,720	148,711	1,784,530	6,864	178,453	2,141,436	7,687	199,867	2,398,409
<b>Gross Profit (C) [C=(A-B)]</b>	780	20,279	243,345	936	24,335	292,014	1,048	27,255	327,056
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		350	4,200		350	4,200
Generator bill		300	3,600		400	4,800		400	4,800
Shop Rent (self)		-	-		-	-		-	-
Night guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		1,200	14,400		1,500	18,000		1,500	18,000
Ownership Transfer Fee		1,800	10,800		1,800	21,600		1,800	21,600
Proposed Salary-Self		6,000	72,000		6,500	78,000		6,500	78,000
Proposed Salary (Assistant-brother)		1,000	12,000		1,500	18,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		2,000	24,000		2,000	24,000
<b>Non Cash Item:</b>									
Depreciation Expenses		292	3,500		292	3,500		292	3,500
<b>Total Operating Cost (D)</b>	-	13,492	151,100	-	15,292	183,500	-	15,292	183,500
<b>Net Profit (C-D):</b>	-	6,787	92,245	-	9,043	108,514	-	11,963	143,556
<b>Retained Income</b>			92,245			200,759			344,315

**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	270,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	103,045	130,114	165,156
1.3	Depreciation Expenses	3,500	3,500	3,500
1.4	Opening Balance of Cash Surplus	-	41,745	45,759
	<b>Total Cash Inflow</b>	<b>376,545</b>	<b>175,359</b>	<b>214,415</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	270,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	64,800	129,600	129,600
	<b>Total Cash Outflow</b>	<b>334,800</b>	<b>129,600</b>	<b>129,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>41,745</b>	<b>45,759</b>	<b>84,815</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (brother)  
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 according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 745,315 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

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Handwritten text in Bengali, likely containing details of the license holder and the business being licensed.

Signature and stamp area at the bottom right of the license document.

Official identification card with a photo, name, and ID number (641827467221).





**Thank You**