



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

Name and address	:	<b><i>Md. Jewel Rana</i></b> Vill: Baronagaon Union: Salondor, Post: Kalokhetro, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	29 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 (two) Brothers
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. Nurnesa Begum
(iii) Father's name	:	Md. Aminul Islam
(iv) GB member's info	:	<i>Branch: Salondor, Thakurgaon Centre # 65/mo</i> <i>Loan no.: 7620, Member since March 17, 2002</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000 , Outstanding loan: Tk. 28,020
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 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.)	:	10 (ten) years working experience and last 03 (three) years he is running his own business. He started the business only with Tk. 100,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture and brother's income from business (motor cycle workshop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01751005533
NU's National ID No.	:	9419489298308
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Nurnesa Begum is a GB member since March 17, 2002, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing 2 (two) cows, cultivation and assisting her son in business.
- 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 Maa Steel</i></b>
Address/ Location	:	College road, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 332,000
Financing	:	Self Tk. 132,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

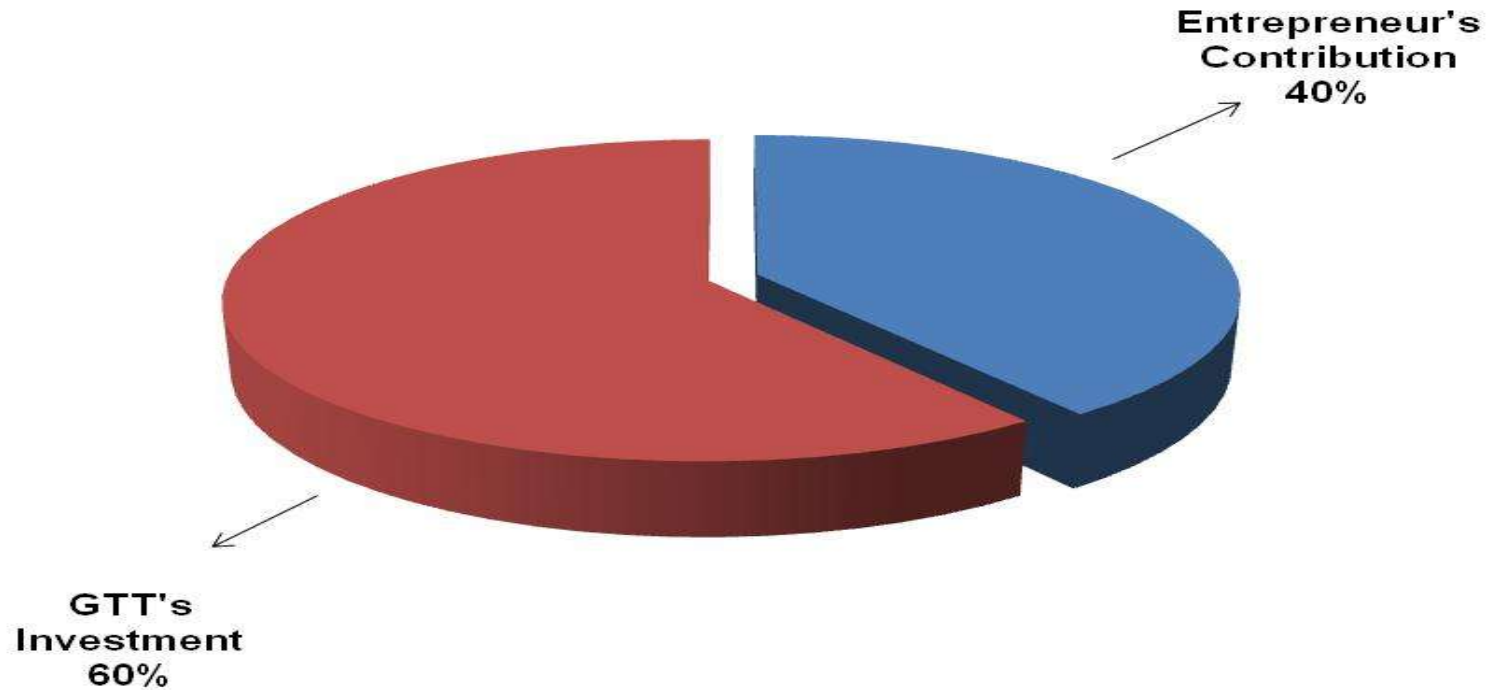
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,500	91,000	1,092,000
Less: Cost of products (B)	2,800	72,800	873,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>700</b>	<b>18,200</b>	<b>218,400</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		400	4,800
Generator bill		100	1,200
Shop Rent		1,500	18,000
Night Guard bill		150	1,800
Mobile bill		400	4,800
Conveyance		1,000	12,000
Present Salary (Self)		4,000	48,000
Present Salary (Assistant -2)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		210	2,520
<b><i>Total Operating Cost (D)</i></b>		<b>12,660</b>	<b>151,920</b>
<b>Net Profit (C-D):</b>		<b>5,540</b>	<b>66,480</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (drum, trunk, rack, almira and sowcase etc)	Plain sheet and rod	74,100	110,000	184,100
Investment in Machineries ( bit machine, hammer, scissors, rail slippers and polish machine etc.)	Welding machine, drum machine and brent machine	15,000	90,000	105,000
Cash in hand		1,020	-	1,020
Debtors (Since February, 2015 to at present)		5,200	-	5,200
Creditors (Since July, 2015 to at present)		(3,000)	-	(3,000)
GB Loan Outstanding		(28,020)	-	(28,020)
Advance for shop		65,000	-	65,000
Decoration ( fixture and fittings)		2,700	-	2,700
<b>Total Capital</b>		<b>132,000</b>	<b>200,000</b>	<b>332,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 132,000
- GTT's Investment BDT 200,000
- Total Capital BDT 332,000





# **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	156,001	1,872,016	7,020	182,522	2,190,258	7,582	197,123	2,365,479
Less: Cost of sales of products (B)	4,800	124,801	1,497,612	5,616	146,017	1,752,207	6,065	157,699	1,892,383
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,200</b>	<b>374,403</b>	<b>1,404</b>	<b>36,504</b>	<b>438,052</b>	<b>1,516</b>	<b>39,425</b>	<b>473,096</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		600	7,200		600	7,200
Generator bill		100	1,200		150	1,800		150	1,800
Shop Rent		1,600	19,200		1,700	20,400		1,800	21,600
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		750	9,000		800	9,600		800	9,600
Conveyance		1,500	18,000		1,700	20,400		1,700	20,400
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		5,000	60,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant -3)		12,000	144,000		15,000	180,000		16,500	198,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses		1,335	16,020		1,335	16,020		1,335	16,020
<b>Total Operating Cost (D)</b>	-	<b>24,268</b>	<b>283,220</b>	-	<b>28,868</b>	<b>346,420</b>	-	<b>31,168</b>	<b>374,020</b>
<b>Net Profit (C-D):</b>	-	<b>6,932</b>	<b>91,183</b>	-	<b>7,636</b>	<b>91,632</b>	-	<b>8,256</b>	<b>99,076</b>
<b>Retained Income</b>			<b>91,183</b>			<b>182,815</b>			<b>281,891</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	99,183	107,632	115,076
1.3	Depreciation Expenses	16,020	16,020	16,020
1.4	Opening Balance of Cash Surplus	-	39,183	66,835
	<b>Total Cash Inflow</b>	<b>315,203</b>	<b>162,835</b>	<b>197,931</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	28,020		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>276,020</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>39,183</b>	<b>66,835</b>	<b>101,931</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment: Self: 01 Family: 0  
Others (beyond family): 02
- Future employment: 01
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 13 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. 413,891 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors
- Fire

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
on August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures













ইউ/পি ফর্ম - ১০

# ট্রেড লাইসেন্স

অর্থ বছর : ২০১৭

## নেং দুওসুও ইউনিয়ন প

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

খতি নং- ০২

ক্রমিক নং

লাইসেন্স নং- ২০১৮-০৩/১৭

তারিখ: ০৮/০৪/২০১৮

ব্যবসা প্রতিষ্ঠানের নাম

= মেসার্স মোঃ মঈন

লাইসেন্সধারীর নাম মোঃ মোঃ আব্দুল হান্নান

পিতা/স্বামী/ভ্রাতৃ নাম মোঃ মোঃ আব্দুল হান্নান

থানা দুওসুও, কান্দাড়া ব্রড বাজার, বালিয়াডাঙ্গী -

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ = রপ্তানিকারক ও মৌলিক সরঞ্জামাদি, বস্ত্রাদি বিক্রয়

৩০শে জুন/২০১৭ খ্রীঃ তারিখ পর্যন্ত এই লাইসেন্স বৈধ থাকিবে।

ফি প্রদানের পরিমাণ ৩৫০০/- (ত্রিশ হাজার পাঁচশত টাকা) টাকা


প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা নিয়ন্ত্রিত

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ: ০৮/০৪/২০১৮

স্বাক্ষরিতঃ  
০৮/০৪/১৮  
মোঃ আব্দুল হান্নান  
উপজেলা  
কান্দাড়া ব্রড বাজার  
বালিয়াডাঙ্গী

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল হান্নান  
পিতা: মোঃ আব্দুল হান্নান  
জন্ম: ০৮/০৪/১৯৮৮  
Date of Birth: 08/04/1988  
ID NO: 8418489298308

**Thank You**