



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Zamal Uddin</i> Vill: Ratnai bashbari, Union: 7 no. Amzankhor, Upozila: Baliadangi, Distric: Thakurgaon.
Age	:	31 years
Marital status	:	Married
Children	:	02 (Two) Daughters.
No. of siblings:	:	04 (Four) Brothers and 01(one) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jomela
(iii) Father's name	:	Abul Kashem
(iv) GB member's info	:	Branch: Amzankhor, Baliadangi, Thakurgaon. <i>Loan no.: 1416, Member since March 17, 2005</i> First loan: Tk. 3,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 25,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneurs father
(vi) Mobile lady	:	Yes
(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., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	10 (Ten) years experiences is running his business. he started the business with BDT 40,000 (Forty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713774508
NU's National ID No.	:	9410810626811
NU Project Source/Reference	:	Grameen telecom trust .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jomela is a GB member since march 17, 2005 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes. She was a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Zamal Store
Address/ Location	:	School hat , 7 no. Amzankhor, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 201,000
Financing	:	Self Tk. 101,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,000	56,000	672,000
Less: Cost of Sales / Products (B)	1,700	47,600	571,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Electricity bill		150	1,800
Mobile bill		200	2,400
Night Guard bill		50	600
Conveyance bill		500	6,000
Present Salary (Family & Self)		4,000	48,000
Provision of bad debt		240	2,874
Other Cost (Stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		31	373
Total Operating Cost (D)		5,871	70,447
Net Profit (C-D):		2,529	30,353

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, bakery item, chips, hair oil, coal, soap, egg, Juice, soft drinks and stationary item etc.)	Investment in products (rice, oil, flour and bakery item etc.)	56,906	100,000	156,906
Investment in Equipment & Tools (fan & bulb etc.)		550	-	550
Cash in hand		16,690	-	16,690
Debtors (Since September, 2015 to at present)		23,954	-	23,954
Decoration (fixture and fittings)		2,900	-	2,900
Total Capital		101,000	100,000	201,000

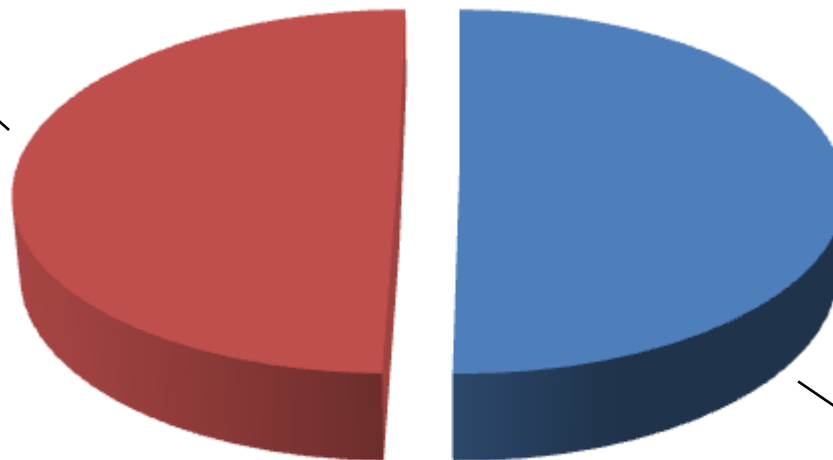
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 101,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 201,000

Entrepreneur's
Contribution
50%



GTT's
Investment
50%

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)	3,000	84,000	1,008,000	3,600	100,800	1,209,600	4,140	115,920	1,391,040
Less: Cost of Sales / Products (B)	2,550	71,400	856,800	3,060	85,680	1,028,160	3,519	98,532	1,182,384
Gross Profit (C) [C=(A-B)]	450	12,600	151,200	540	15,120	181,440	621	17,388	208,656
Less: Operating Cost:									
Electricity bill		250	3,000		350	4,200		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Night Guard bill		100	1,200		100	1,200		100	1,200
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Provision of bad debt									
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,300	15,600
Non Cash Item:									
Depreciation Expenses		31	373		31	373		31	373
Total Operating Cost (D)	-	8,593	98,843	-	10,493	125,913	-	11,643	139,713
Net Profit (C-D):	-	4,007	52,358	-	4,627	55,528	-	5,745	68,944
Retained Income			52,358			107,885			176,829

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	56,358	63,528	76,944
1.3	Depreciation Expenses	373	373	373
1.4	Opening Balance of Cash Surplus	-	32,730	48,630
	Total Cash Inflow	156,730	96,630	125,946
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	32,730	48,630	77,946

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father);
Others (beyond family): 0
Future employment:0
- Ownership of business in his own name;
- Trade license of business in his own name;
- He has on hand training;
- Skilled and working experiences (10 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 277,829 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 146th as Yunus Centre and 24th In-house Executive
Social Business Design Lab
(GTT) on December 07, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ড্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৫-২০১৬

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বহি নং- ০২

ক্রমিক নং-

লাইসেন্স নং- ০২ /২০১৫-২০১৬

তারিখ- ০২/০৩/১৫

ব্যবসা প্রতিষ্ঠানের নাম- জামান খেঁড়ি

মালিক প্রোপাইটরের নাম- মোঃ জামান উছনি

পিতা/স্বামীর নাম- মোঃ কাশেম আলী

গ্রাম- বরই বাগিবাড়ী ডাকঘর- হুগিবাড়ী

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ- স্নান পরিষ্কার

০২/০৩/১৫ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ- ৩০০/- টাকা।

কথায়- তিনশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা-

২০১৫-২০১৬ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

মোঃ শেখ আহসানুল আলম

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়, বালিয়াডাঙ্গী, ঠাকুরগাঁও।

তারিখ- ০২/০৩/১৫



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জামাল উদ্দীন

Name: Md Zamal Uddin

পিতা: মোঃ কাশেম আলী

মাতা: মোছাঃ জামিলা খাতুন

Date of Birth: 03 May 1984

ID NO: 9410810626811

৩১/০৫/৮৪

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী ব্যতীত অন্য
কোনও পাঠ্যে গেলে নিকটস্থ পোষ্ট অফিসে রজম সেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/ডাঙ্গা: হুতাই (বাঁশবাড়ি), উদয়পুর, চাঁকদা; হরিনয়ারী হাট - ৫১৪০,
বাগিয়াডাঙ্গী, ঠাকুরগাঁও

[Signature]

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৯/২০০৮





Thank You