



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Harun or Rashid Vill: Chakdho, Union: 01 No Poria, Post: Lahiri, Upazila: Balaidangi, District: Thakurgaon.
Age	:	30 years
Marital status	:	Married
Children	:	02 (two) Boys
No. of siblings:	:	03 (Three) Brothers and 01 (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. Nur Jahan Begum
(iii) Father's name	:	Md. Hanif Uddin
(iv) GB member's info	:	<i>Branch: Charul Balaidangi, Centre # 38/mo</i> <i>Loan no.: 3478, Member since September 17, 2007</i> First loan: Tk. 3,000 Existing loan: 50,000, Outstanding loan: Tk. 45,600
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	:	S .S. C
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 own business. He started the business with BDT 40,000 (Forty Thousand). : He has on hand training from his father's business (3yrs.)
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01731-483037
NU's National ID No.	:	9410884620364
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Jahan Begum is a GB member since September 17, 2007 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Rashid Traders</i>
Address/ Location	:	Lahiri Bazaar, Balaidangi, Thakurgoan
Total Investment in BDT	:	Tk. 2,58,300
Financing	:	Self Tk. 1,28,300 (from existing business) Required Investment Tk. 130,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 ((Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

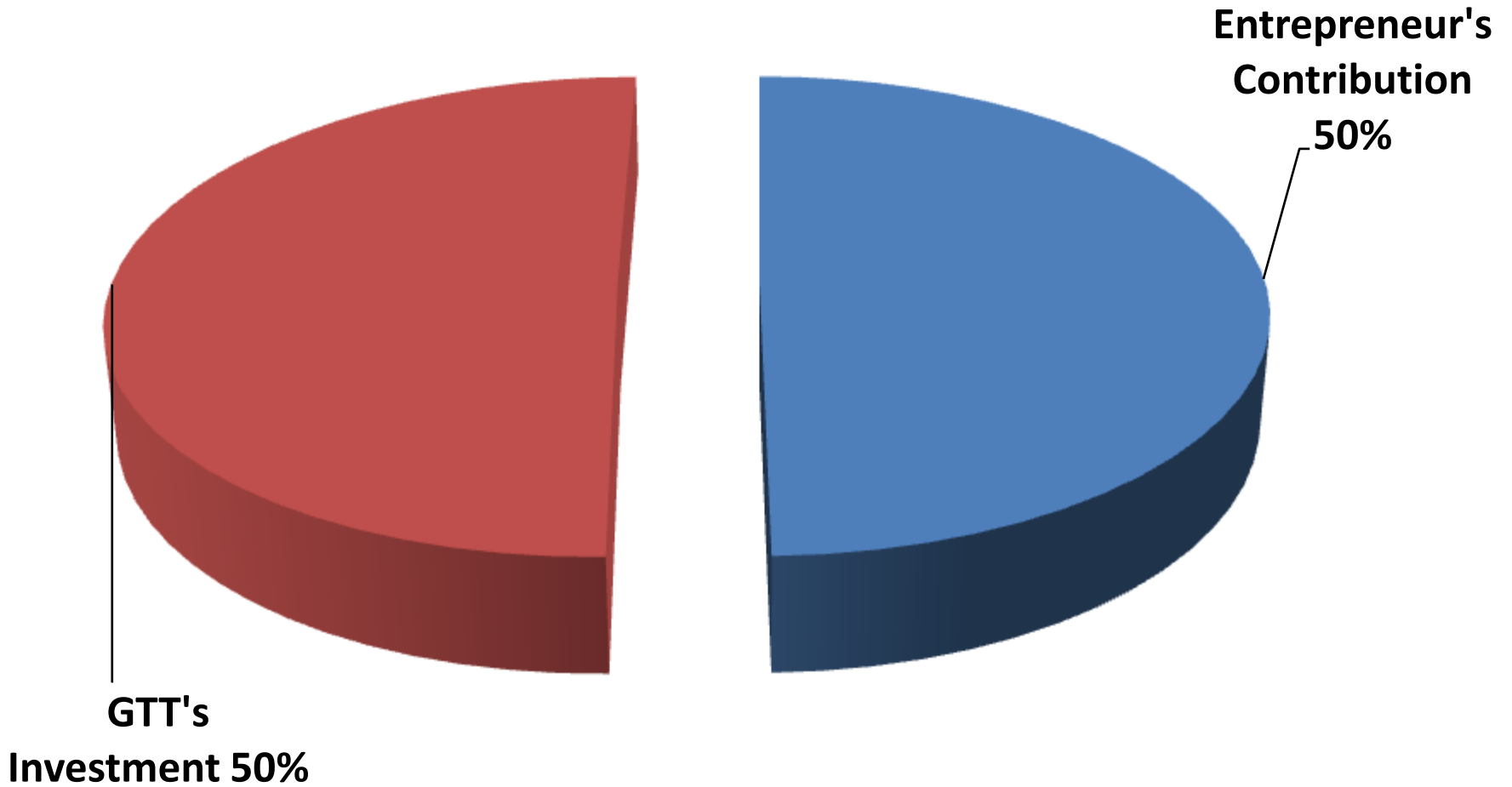
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,600	72,800	873,600
Less: Cost of Sales / Products (B)	2,080	58,240	698,880
Gross Profit (C) [C=(A-B)]	520	14,560	174,720
Less: Operating Cost:			
Electricity bill		200	2,400
Generator Bill		100	1,200
Mobile bill		600	7,200
Night Guard bill		30	360
Conveyance bill		300	3,600
Present Salary (Family & Self)		7,000	84,000
Provision of bad debt		538	6,456
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		62	740
Total Operating Cost (D)		9,430	113,156
Net Profit (C-D):		5,130	61,564

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (kitansok item etc.)	Investment in products (Kitansok item etc.)	146,400	130,000	276,400
Investment in Equipment & Tools (Fan, Light, Monitor, Calculator, Weight balance etc.)		2,000	-	2,000
Cash in hand		2,300	-	2,300
Debtors (Since November, 2015 to at present)		53,800	-	53,800
Creditors (Since November, 2015 to at present)		(35,000)	-	(35,000)
GB Outstanding Loan		(45,600)		(45,600)
Decoration (fixture and fittings)		4,400		4,400
Total Capital		128,300	130,000	258,300

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 128300
- GTT's Investment BDT 130000
- Total Capital BDT 258,300



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)	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,428	123,970	1,487,640
Less: Cost of Sales / Products (B)	2,800	78,400	940,800	3,220	90,160	1,081,920	3,542	99,176	1,190,112
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	805	22,540	270,480	886	24,794	297,528
Less: Operating Cost:									
Electricity bill		200	2,400		200	2,400		200	2,400
Generator Bill		100	1,200		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Night Guard bill		30	360		30	360		30	360
Conveyance		300	3,600		300	3,600		300	3,600
Ownership Transfer Fee		867	5,200		867	10,400		867	10,400
Proposed Salary-(Family & Self)		8,000	96,000		8,000	96,000		8,000	96,000
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Provision of bad debt		538	6,456		538	6,456		538	6,456
Other Cost (stationary & Entertainment etc.)		700	8,400		700	8,400		700	8,400
Non Cash Item:									
Depreciation Expenses		62	740		62	740		62	740
Total Operating Cost (D)	-	11,531	132,966	-	11,531	138,376	-	11,531	138,376
Net Profit (C-D):	-	8,069	102,234	-	11,009	132,104	-	13,263	159,152
Retained Income			102,234			234,338			393,490

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	130,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	107,434	142,504	169,552
1.3	Depreciation Expenses	740	740	740
1.4	Opening Balance of Cash Surplus	-	31,374	112,218
	Total Cash Inflow	238,174	174,618	282,510
2.0	Cash Outflow			
2.1	Product Purchase	130,000	-	-
2.4	GB loan Outstanding	45,600		
2.5	Investment Payback including Ownership Transfer Fee	31,200	62,400	62,400
	Total Cash Outflow	206,800	62,400	62,400
3.0	Total Cash Surplus	31,374	112,218	220,110

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (10yrs);

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 521,790 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







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হারুন অর রশিদ

Name: Md Harun Or Rashid

পিতা: মোঃ হানিফ উদ্দীন

মাতা: মোছাঃ নূরজাহান বেগম

Date of Birth: 01 Feb 1985

ID NO: 9410884620364



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনও পাঠ্যে পোনে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: চাকদহ, চাকদহ, ডাকঘর: লাহিড়ী - ৫১৪১, বানিয়াচাঁংনী,
শাকুরগাঁও

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/০৯/২০০৮





ট্রেড লাইসেন্স

২নং চাডোল ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৫-২০১৬

বহি নং-০১৫

ক্রমিক নং 551

লাইসেন্স নং.....৫৫১/১৫..... তারিখ ২১/১১/১৫

লাইসেন্সধারীর নাম :.....মোঃ হাফিজ হাওর রশিদ (বদিঙ্গা).....

পিতা/স্বামীর নাম :.....মোঃ হানিফ উদ্দিন.....

গ্রাম.....চাকুদহ..... ডাকঘর :.....দেবীদেবী.....

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

পেশার ধরণ :.....মোদাম রশিদ ট্রেডার.....

ফি প্রদানের পরিমাণ.....২০০..... কথায় :.....দুইশত টক..... টাকা

.....৩০/১১/১৫..... তারিখ পর্যন্ত বৈধ।

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা.....চা চাষ..... চালিয়ে যাবার

জন্য এই লাইসেন্স প্রদান করা হইল।

২১/১১/১৫
আমু হাফিজ রশিদ
চেয়ারম্যান
২নং চাডোল ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।
চেয়ারম্যানের স্বাক্ষর
২নং চাডোল ইউপি



Thank You