



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdus Subahan Vill: Araji Salondor, Union: 12 no. Salondor, Post: Salondor, Upazila: Sodor, District .Thakurgoan:
Age	:	27 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers and 06 (Six) Sisters.
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. Moriom Aktar
(iii) Father's name	:	Md. Alam
(iv) GB member's info	:	<i>Branch: Salondor, Thakurgoan, Centre # 29/mo</i> <i>Loan no.: 9366, Member since March 31, 2011</i> First loan: Tk. 35,000 Existing loan: 76,000, Outstanding loan: Tk. 72,656
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Nil
(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., 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 30,000 (Thirty Thousand). He has trained in Jobo Unnyan Training Centre for 3 months. : He has on hand training from his Other shop's business (3yrs.)
Other Own/Family Sources of Income	:	His Father's income comes from Job in Kazi Farm and two brother's have form truck driving.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01727 374449
NU's National ID No.	:	9419489310154
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Moriom Akther is a GB member since March 31, 2011 at first she took GB loan BDT 35,000 (Thirty five 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>Maayer doa Electronics</i>
Address/ Location	:	Kalitola bazar, Sodor, Thakurgoan.
Total Investment in BDT	:	Tk. 184,900.
Financing	:	Self Tk. 104,900, (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 2,500 (Two Thousand five hundred)
Proposed Salary	:	BDT 3,000 (Three Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Mobile accessories 25%, Servicing 100% Song download 100% .
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On Mobile accessories 25%, Servicing 100%, song download 100%.

INFO ON EXISTING BUSINESS OPERATIONS

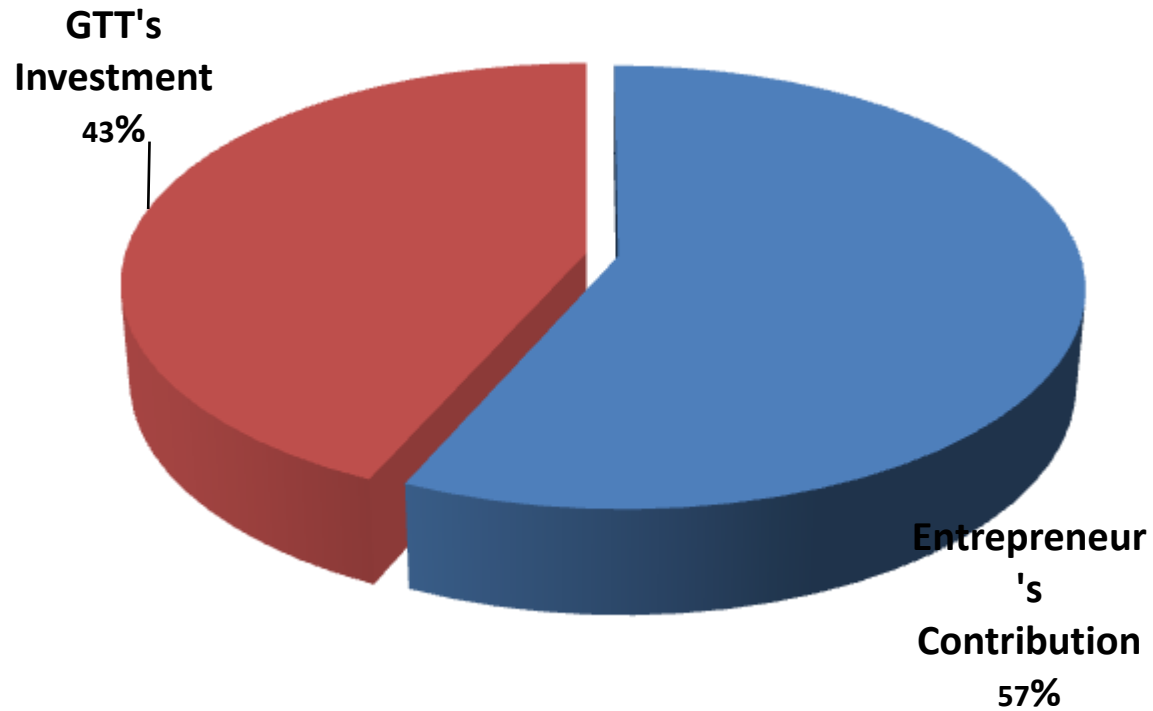
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	200	5,600	67,200
Commission on Sarvicing	200	5,600	67,200
Commission on Song Dwonload	100	2,800	33,600
Total Income from Sales (A)	500	14,000	168,000
Less: Cost of Sales / Products (B)	150	4,200	50,400
Gross Profit (C) [C=(A-B)]	350	9,800	117,600
Less: Operating Cost:			
Electricity bill		1,000	12,000
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Conveyance bill		300	3,600
Present Salary (Family & Self)		2,500	30,000
Present Salary (Assistant-0)		1,500	18,000
Other Cost (Stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		518	6,220
Total Operating Cost (D)		7,218	86,620
Net Profit (C-D):		2,582	30,980

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Battery, Charger, Headphone, Speaker, Casing etc.)	Investment in products (Mobile accessories etc.)	107,600	80,000	187,600
Investment in Machineries, Equipment & Tools (Computer, Power supply, Hotgun, Fan, Light etc.)		26,800		26,800
Cash in hand		1,156		1,156
Advance for Shop		20,000		20,000
GB Outstanding Loan		(72,656)		(72,656)
Decoration (fixture and fittings)		22,000		22,000
Total Capital		104,900	80,000	184,900

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 104,900
- GTT's Investment BDT 80,000
- Total Capital BDT 184,900



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	440	12,320	147,840	462	12,936	155,232	471	13,195	158,337
Commission Sarvicing	440	12,320	147,840	462	12,936	155,232	471	13,195	158,337
Commission Song dwonload	220	6,160	73,920	231	6,468	77,616	236	6,597	79,168
Total Income from Sales (A)	1,100	30,800	369,600	1,155	32,340	388,080	1,178	32,987	395,842
Less: Cost of Sales / Products (B)	330	9,240	110,880	347	9,702	116,424	353	9,896	118,752
Gross Profit (C) [C=(A-B)]	770	21,560	258,720	809	22,638	271,656	825	23,091	277,089
Less: Operating Cost:									
Electricity bill		1,050	12,600		1,050	12,600		1,050	12,600
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		350	4,200		350	4,200		350	4,200
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		3,000	36,000		3,000	36,000		3,000	36,000
Proposed Salary (Assistant-1)		1,500	18,000		1,500	18,000		1,500	18,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Provision of bad debt									
Other Cost (stationary & Entertainment etc.)		150	1,800		150	1,800		150	1,800
Non Cash Item:									
Depreciation Expenses		518	6,220		518	6,220		518	6,220
Total Operating Cost (D)	-	8,652	100,620	-	8,702	104,420	-	8,702	104,420
Net Profit (C-D):	-	12,908	158,100	-	13,936	167,236	-	14,389	172,669
Retained Income			158,100			325,336			498,005

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	161,300	173,636	179,069
1.3	Depreciation Expenses	6,220	6,220	6,220
1.4	Opening Balance of Cash Surplus	-	75,664	217,120
	Total Cash Inflow	247,520	255,520	402,409
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.4	GB loan Outstanding	72,656		
2.5	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	171,856	38,400	38,400
3.0	Total Cash Surplus	75,664	217,120	364,009

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (6yrs);

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 602,905 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 আব্দুস সোবহান

Name: Md Abdus Subahan

পিতা: মোঃ আব্দুল হান্নান

মাতা: মোছাঃ মরিয়ম আক্তার

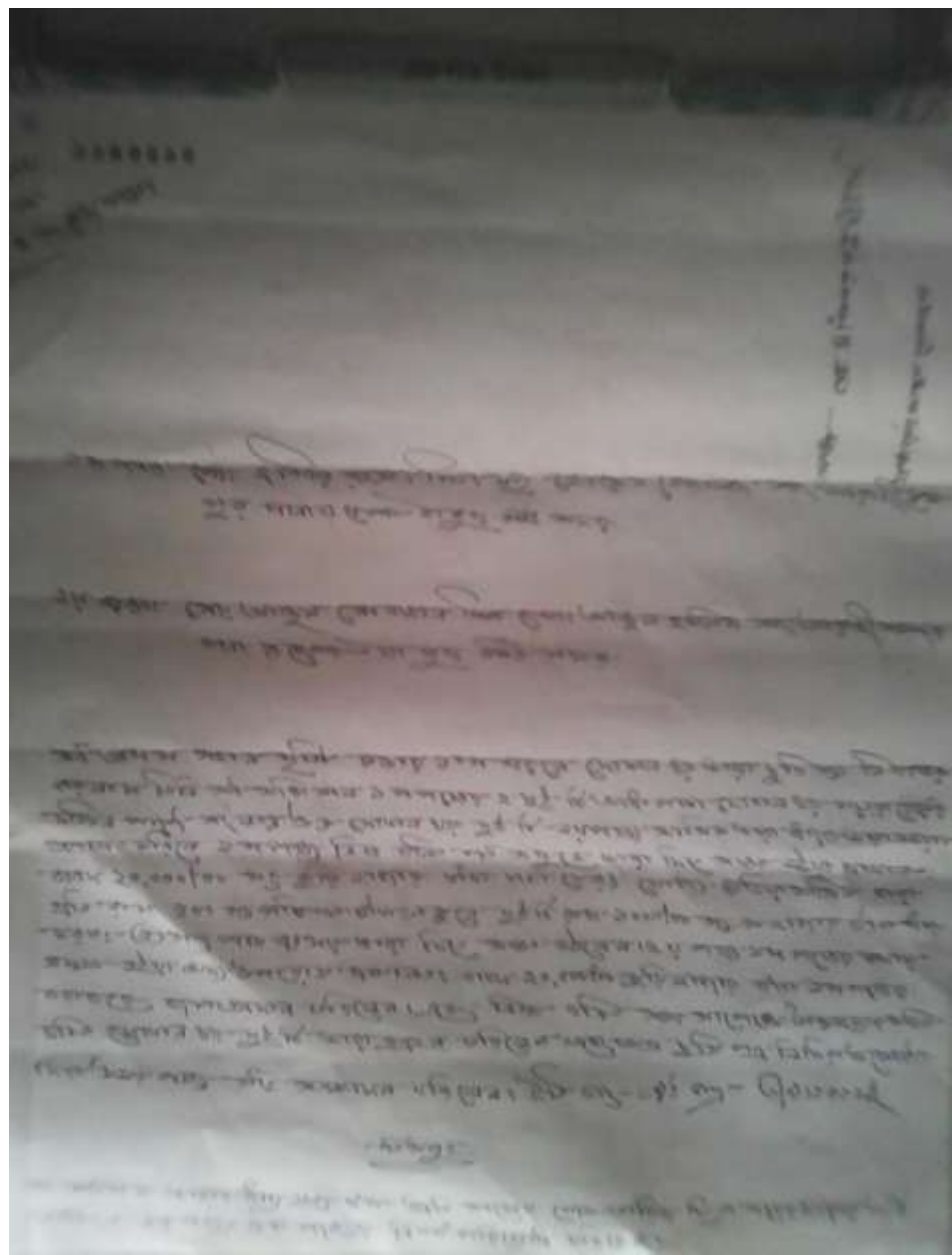
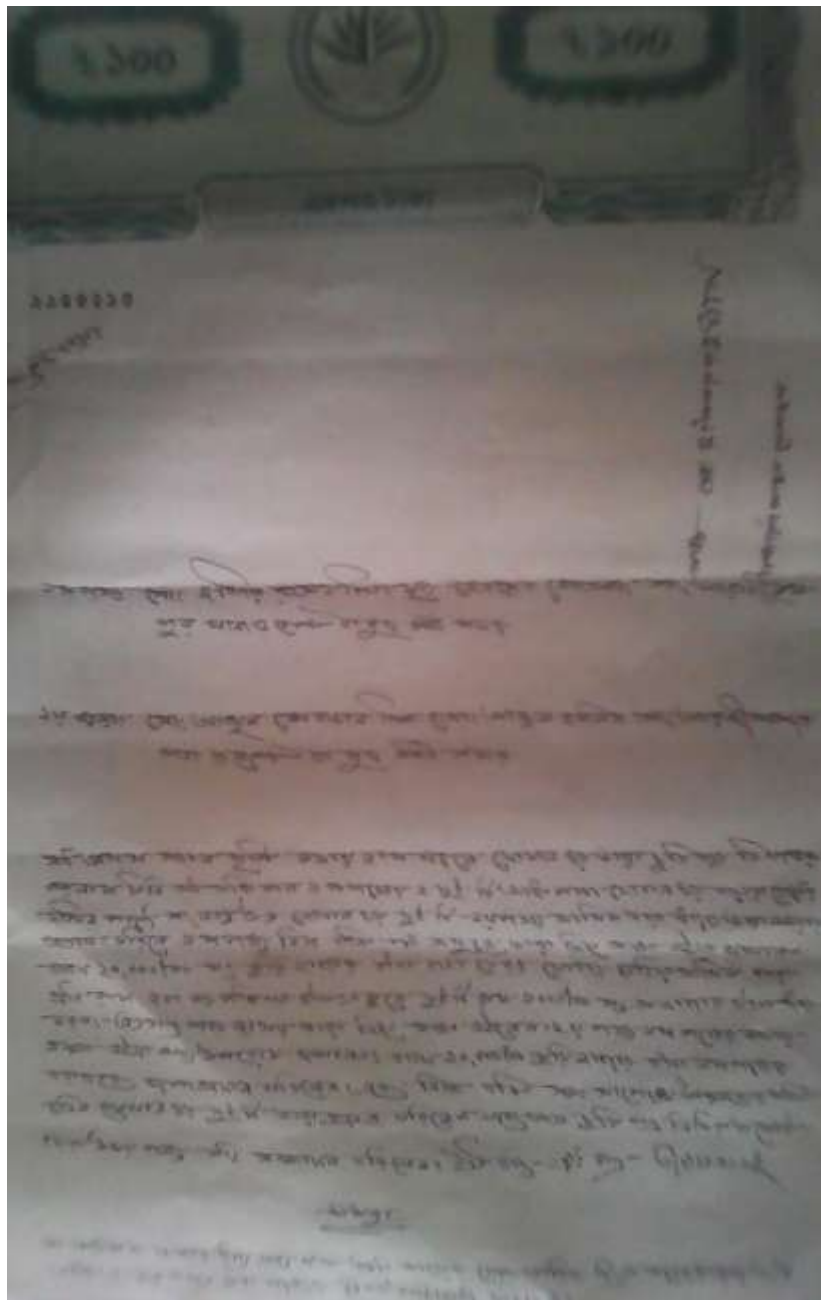
Date of Birth: 08 Sep 1988


ID NO: 9419489310154

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারের ক্ষেত্রে
 সরকার কর্তৃক প্রদত্ত নীতিমালা পঠন করা আবশ্যিক।
 প্রাপ্তি: ১০/০৮/২০১৮
 প্রদানের তারিখ: ১০/০৮/২০১৮

(Signature)

প্রদানের তারিখ: ১০/০৮/২০১৮





LBO
LBO

সহজ ঋণের পাশ বই

০০৩৪৪৭০

১. সহজ ঋণের উদ্দেশ্যে নিম্নলিখিত ব্যক্তিগণকে ঋণের সুবিধা দেওয়া হবে।

২. সহজ ঋণের সুবিধা দেওয়া হবে যাদের নাম নিম্নলিখিত তালিকায় উল্লেখ করা হয়েছে।

৩. সহজ ঋণের সুবিধা দেওয়া হবে যাদের নাম নিম্নলিখিত তালিকায় উল্লেখ করা হয়েছে।


১৯৭৬-৭৭
 ২০০০-০১

সহজ ঋণের পাশ বই

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গ্রামীণ ব্যাংক
 মানসম্মত ঋণসেবার পাশে

সহজ ঋণের পাশ বই

নাম মুন্সিফ

ঋণ নং ৯৬৫৫

গ্রুপ নং ১৯

কেন্দ্র নং ২৯/৫

কেন্দ্রের নাম কালিওলি/৫/১৯

ঋণ ইস্যুর তারিখ ২৯/৫/১৯

ঋণ গ্রহণকারীর স্বাক্ষর মুন্সিফ



সুন্দর আমলদার ইউনিয়ন পরিষদ কার্যালয়

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

ট্রেড লাইসেন্স

ফরম নং- 703

বই নম্বর : ০৭ তারিখ : ৩/১০/২০১৫

লাইসেন্স নম্বর : ২০৬

লাইসেন্সধারীর নাম : মোঃ আব্দুল মোম্বাহাম

পিতা/স্বামীর নাম : মোঃ আব্দুল হান্নিম

ঠিকানা : গ্রাম আরাঙ্গী আমলদার

পেশার ধরণ : আমের চাষা ইলেক্ট্রনিক্স

ফি প্রদানের পরিমাণ টাকা : ২০০/- তারিখ পরিকল্পনা : ৩/১০/২০১৫

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশাঃ কথায় : দুইশত টাকা মাত্র

লাইসেন্স প্রদান করা হলো। ৩শিটে স্বাক্ষর করা এই

তারিখ : ৩/১০/২০১৫

(Signature)
মোঃ আব্দুল মোম্বাহাম

કચ્છ જિલ્લા

ક્રમ નં	વસ્તુ	કિલો ગ્રામ	પરચ પા		કચ્છ જિલ્લા		કુલ
			કિલો ગ્રામ	નિવાસીઓ	કિલો ગ્રામ	નિવાસીઓ	
				૨૦૦૪			૨૦૧૦
૨૦/૦૧/૨૦		૨૦	૧૪૦૪	૬૦૪૩૦	૨૦૮	૨૦૧૦	૬૨૨૫૦૨૦
૨૧/૦૧/૨૦		૨૧	૧૪૦૪	૧૦૪૩૮	૨૦૮	૨૦૧૦	૬૦૧૬૦૨૦
૨૨/૦૧/૨૦		૨૨	૧૪૦૪	૧૨૪૨૪	૨૦૮	૨૦૧૦	૬૦૨૦૦૨૦
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	કચ્છ		૧૦૦૦	૧૫૪૦૦			
૨૪/૦૧/૨૦		૨	૦૫૧૨	૧૬૦૨૪	૨૨૪	૨૦૧૦	૬૪૦૦૨૦
૨૫/૦૧/૨૦		૨	૦૫૧૨	૧૨૫૬૭	૨૨૪	૨૦૧૦	૬૬૦૦૨૦



Thank You