



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shahin Mondol</i> Vill: Kismot Durgapur, Union: Horiampur, Post: Horirampur, Upazila: Gobindoganj, District: Gaibandha.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Daughter.
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. Shahanara Begum
(iii) Father's name	:	Md. Zoynal Mondol
(iv) GB member's info	:	<i>Branch: Durgapur, Gobindoganj, Centre # 60/mo,</i> <i>Loan no.: 5699, Membership since May 02, 2001 to June 10,</i> <i>2010.</i> First loan: Tk. 3,000 Existing loan: Nil, Last Loan: Tk. 27,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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., perusing further studies, other business etc.)	:	Beside this business he (Entrepreneur) has another income from dairy farm and fisheries business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>30 (Thirty) years ago entrepreneur's father started the business and last 07 (Seven) years he is running the business successfully by his ownership. He started the business only with Tk. 60,000 (Sixty thousand).</p> <p>He has on hand training from his father (5Yrs).</p> <p>In addition to he has taken 03 (Three) bigha land lease for cultivation purpose from the benefit of this business (M/S Sagor Store).</p>
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01705332430
NU's National ID No.	:	19883213022001525 (Birth Certificate no.)
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shahanara Begum is a GB member since May 02, 2001 to June 10, 2010 at first she took GB loan BDT 3,000 (three thousand).
- Successively several times she utilized GB loan for purchasing cows, household purposes and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Sagor Store</i>
Address/ Location	:	Moshla Potti, Nakai Hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 312,000
Financing	:	Self Tk. 212,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Five 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.)		

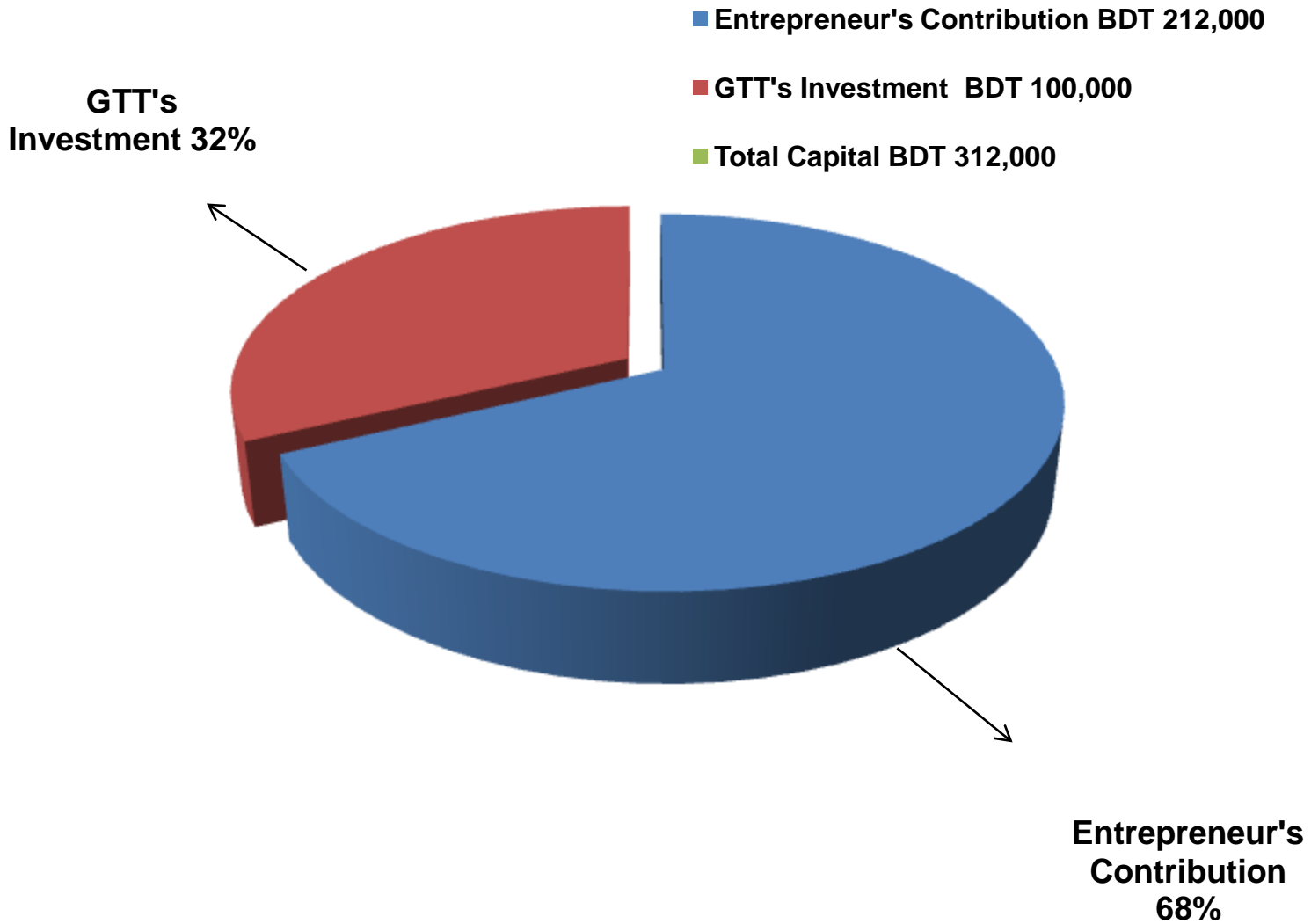
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Grocery & Confectionary item etc.)	2,300	64,400	772,800
Less: Cost of sales of products (Product purchase-grocery & confectionary item)	1,955	54,740	656,880
Gross Profit (C) [C=(A-B)]	345	9,660	115,920
Less: Operating Cost:			
Electricity bill		650	7,800
Shop rent		600	7,200
Mobile bill		300	3,600
Night Guard bill		180	2,160
Conveyance bill		600	7,200
Provision of bed debt		26	310
Present Salary (Family & Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		176	2,110
Total Operating Cost (D)		7,032	84,380
Net Profit (C-D):		2,628	31,540

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, bakery item and cosmetics item etc.)	Investment in products- Grocery item, bakery item and cosmetics item etc.)	193,000	100,000	293,000
Investment in machine & equipment (Television, weight machine, fan, light, calculator etc.)		9,500	-	9,500
Debtors (Since November, 2015 to at Present)		31,000	-	31,000
Creditors (Since November, 2015 to at Present)		(48,126)	-	(48,126)
Cash in hand		19,776	-	19,776
Decoration (Fixture & Fittings)		6,850	-	6,850
Total Capital		212,000	100,000	312,000

SOURCE OF FINANCE



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
Est. Sales income from products (Grocery & Confectionary item etc.)	4,000	112,000	1,344,000	4,800	134,400	1,612,800	5,664	158,592	1,903,104
Less: Cost of sales of products (Product purchase-grocery & confectionary item)	3,400	95,200	1,142,400	4,080	114,240	1,370,880	4,814	134,803	1,617,638
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	720	20,160	241,920	850	23,789	285,466
Less: Operating Cost:									
Electricity bill		750	9,000		850	10,200		900	10,800
Shop rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		180	2,160		210	2,520		210	2,520
Conveyance bill		1,100	13,200		2,100	25,200		3,100	37,200
Provision of bed debt		26	310		26	310		26	310
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01)		3,000	36,000		3,000	36,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		176	2,110		176	2,110		176	2,110
Total Operating Cost (D)	-	13,143	153,720	-	15,473	185,680	-	18,523	222,280
Net Profit (C-D):	-	3,657	47,880	-	4,687	56,240	-	5,265	63,186
Retained Income			47,880			104,120			167,306

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)	51,880	64,240	71,186
1.3	Depreciation Expenses	2,110	2,110	2,110
1.4	Opening Balance of Cash Surplus	-	29,990	48,340
	Total Cash Inflow	153,990	96,340	121,636
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	29,990	48,340	73,636

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Working Experience : 12yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 379,306 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 154th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



ପୁସ୍ତକ

ପୁସ୍ତକ

ନବନୁ ପୁସ୍ତକ

ଅନ୍ୟ ୨୫୦ ପ୍ରକାର ମୁଦ୍ରାଣ







নতুন স্টাইল

An advertisement for Wheel detergent. On the left, a man and a woman are shown in a romantic embrace, smiling. The background is a bright blue sky with light rays. On the right, there are two packets of Wheel detergent, one pink and one green, with the brand name 'Wheel' clearly visible. Above the packets, the text in Odia reads 'ନତୁନ ଲୁହେଇ' (New Wheel) and 'ଏଥନ ୨ଟି ଦାଋଣ ସୁ' (This has 2 types of fragrance).

ନତୁନ ଲୁହେଇ
ଏଥନ ୨ଟି ଦାଋଣ ସୁ

Wheel
Wheel

গণপ্রজাতন্ত্রী বাংলাদেশ

(ইপজমনি ফরম-৩)

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

উপজেলা: সৈয়দপুর জেলা: সাইবান্ধা ইউনিয়ন পরিষদ সৈয়দপুর বাংলাদেশ

জন্ম সনদ

নিবন্ধন বহি নং :

০১

[বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

সনদ ইস্যুর তারিখ :

০৭/০১/১১
দিন মাস বছর

নিবন্ধন তারিখ :

০৭/০১/১১
দিন মাস বছর

নিবন্ধন নং : ০০১৫২৫

ব্যক্তিগত পরিচিতি নং : ১২৮৬৬২১৬০২২০০১৫২৫

নাম : শ্রী. সৈয়দুল ইসলাম

জন্ম তারিখ : সংখ্যায় (খ্রিঃ) : ০৯/০১/১২৮৬ লিঙ্গ: নারী পুরুষ

কথায় (খ্রিঃ) : ০১, সৈয়দপুর, সৈয়দপুর

জন্ম স্থান : গ্রাম: সৈয়দপুর ওয়ার্ড নং: ০১ ইউনিয়ন: সৈয়দপুর

উপজেলা: সৈয়দপুর জেলা: সাইবান্ধা দেশ: বাংলাদেশ

পিতার নাম : শ্রী. সৈয়দুল ইসলাম জাতীয়তা: বাংলাদেশী

মাতার নাম : শ্রী. সৈয়দুল ইসলাম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা : সৈয়দপুর



[Signature]
০৭/০১/১১
সহকারী জন্ম নিবন্ধক



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম সাহানুর রহমান

অবধি নং ৫৬৬৬

গ্রুপ নং ০৫

কেন্দ্র নং ডাম

কেন্দ্রের নাম চুঙ্গাপুর ডাম

বই ইস্যুর তারিখ ২০১৩/০৫

শাখা ব্যবস্থাপকের স্বাক্ষর

(Handwritten signature in red ink)



ইউনিয়ন ফরম - ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৫-২০২৬

লাইসেন্স

.....**মোঃ নাজমুজ্জামান**..... ইউনিয়ন পরিষদ
**গোবিন্দগঞ্জ**..... থানা/উপজেলা
**সাইয়াকান্দা**..... জেলা।

বই নম্বর : ০২

লাইসেন্স নম্বর : **৪৩** মেসার্স **আগর স্টোর** তারিখ : ২৭/০২/২৫

লাইসেন্সধারীর নাম : **মোঃ জাহীন মন্ডল**

পিতা/স্বামীর নাম : **মোঃ হুসনুল উল্লাহ খেদীনা মন্ডল**

.....**মুসলিমাবাদী নাজমুজ্জামান**.....

.....**গোবিন্দগঞ্জ সাইয়াকান্দা**.....

.....**মুনোহরী স্বরূপা**.....

৩০ কে.জি.ন/২৬ তারিখ পর্যন্ত বৈধ
ফি আদানের পরিমাণ টাকা **৩০০/-** (কথায় **তিনশত টাকা মাত্র**)

প্রাপ্ত হয়ে তার ব্যবসা/পুষ্টি/পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০২/২৫

উপজেলা পরিষদ, **গোবিন্দগঞ্জ**



Thank You