



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

Name and address	:	<b>Md. Atowar Rahman</b> Vill: Uttar horipur, Union: Horirampur, Post: Horirampur, Upazila: Gobindoganj, District. Gaibandha.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	01 (One ) Brother 03 (Three) 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. Amena Begum
(iii) Father's name	:	Md. Answer Ali
(iv) GB member's info	:	<i>Branch: Nakaihat, Gobindoganj, Centre # 61/mo,</i> <i>Loan no.: 6333, Member since March 12, 2005</i> First loan: Tk. 8,000 Existing loan: Nil, Last loan: Tk. 11,000
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	:	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.)	:	<p>02 (Two) years experience is running his own business. He started the business only with Tk. 85,000 ( Eighty five Thousand).</p> <p>He has 04 (Four) Years working experience as an employee in Banglalink Co. under the district of Gaibandha.</p>
Other Own/Family Sources of Income	:	His father's income from grocery business and seasonal stock business. Entrepreneur wife is a school Teacher.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01716313616
NU's National ID No.	:	19923213022000243
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Amena Begum is a GB member since March 12, 2005 at first she took GB loan BDT 8,000 (Eight thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in existing business, purchasing cows and household purposes.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Konok chal ghar</i></b>
Address/ Location	:	. Nakaihat, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 285,000
Financing	:	Self Tk. 185,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 12,000 ( Twelve thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 14%
(ii) Estimated % of proposed gross profit margin	:	On an Average 14%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (Wholesale) (A)</b>	<b>5,500</b>	<b>154,000</b>	<b>1,848,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>4,730</b>	<b>132,440</b>	<b>1,589,280</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>770</b>	<b>21,560</b>	<b>258,720</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Night Gurd Bill		100	1,200
Shop & Godown rent		1,500	18,000
Mobile bill		300	3,600
Conveyance bill		1,000	12,000
Present Salary (Self and family)		10,000	120,000
Present Salary (Assistant-01)		4,000	48,000
Provision of Bad Debt		48	572
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		60	724
<b>Total Operating Cost (D)</b>		<b>18,308</b>	<b>219,696</b>
<b>Net Profit (C-D):</b>		<b>3,252</b>	<b>39,024</b>

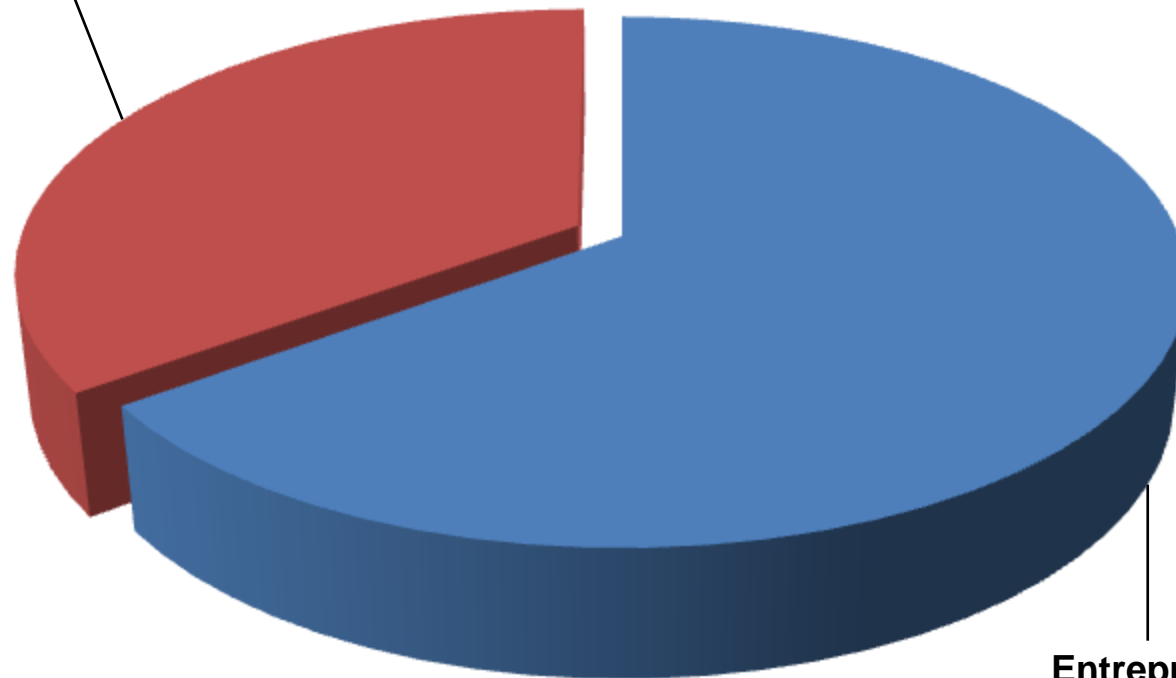
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of rice, husk, oil-cake, feed etc.)	Investment in products (Different types of rice, husk, oil-cake, feed etc.)	97,900	100,000	197,900
Investment in Machineries ( weight machin-2, fan-1 etc.)		3,010	-	3,010
Cash in hand		30,205	-	30,205
Advance for shop		35,000		35,000
Decoration ( fixture and fittings)		2,725	-	2,725
Debtors (Since November, 2015 to at present)		16,160	-	16,160
<b>Total Capital</b>		<b>185,000</b>	<b>100,000</b>	<b>285,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 185,000
- GTT's Investment BDT 100,000
- Total Capital BDT 285,000

GTT's Investment  
35%



Entrepreneur's  
Contribution 65%



# **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
<b>Estimated sales income from products (Wholesale) (A)</b>	7,500	210,000	2,520,000	8,625	241,500	2,898,000	9,746	272,895	3,274,740
<b>Less: Cost of Sales (Purchase product) (B)</b>	6,450	180,600	2,167,200	7,418	207,690	2,492,280	8,382	234,690	2,816,276
<b>Gross Profit (C) [C=(A-B)]</b>	1,050	29,400	352,800	1,208	33,810	405,720	1,364	38,205	458,464
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		500	6,000		600	7,200
Night Gurd Bill		150	1,800		150	1,800		200	2,400
Shop & Godown rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance bill		2,000	24,000		2,300	27,600		2,600	31,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		12,000	144,000		13,000	156,000		14,000	168,000
Proposed Salary-(Assistant-01)		6,000	72,000		7,000	84,000		8,000	96,000
Provision of Bad Debt		48	572		48	572		48	572
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
<b>Non Cash Item:</b>									
Depreciation Expenses		60	724		60	724		60	724
<b>Total Operating Cost (D)</b>	-	<b>25,375</b>	<b>300,496</b>	-	<b>28,125</b>	<b>337,496</b>	-	<b>30,925</b>	<b>371,096</b>
<b>Net Profit (C-D):</b>	-	<b>4,025</b>	<b>52,304</b>	-	<b>5,685</b>	<b>68,224</b>	-	<b>7,281</b>	<b>87,368</b>
<b>Retained Income</b>			<b>52,304</b>			<b>120,528</b>			<b>207,896</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	56,304	76,224	95,368
1.3	Depreciation Expenses	724	724	724
1.4	Opening Balance of Cash Surplus	-	33,028	61,976
	<b>Total Cash Inflow</b>	<b>157,028</b>	<b>109,976</b>	<b>158,068</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>33,028</b>	<b>61,976</b>	<b>110,068</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (06years).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Only 01 (One) Similar Shop around in his locality;
- Regular Customer (Wholesale);
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 392,896 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 157<sup>th</sup> as Yunus Centre and 30<sup>th</sup> In-house Executive  
Social Business Design Lab  
on December 24, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









ইউপি ফরম- ১৩  
লাইসেন্স ফি আদায় বেরি

অর্থ বৎসর ২০১৫-২০১৬

লাইসেন্স



৬৯/১০০৪ ইউনিয়ন পরিষদ

শেখ হুসেইন আলী খানা/উপজেলা

সাতক্ষীরা জেলা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ৬৩ করক চাল বৈ তারিখ : ০২/০১/১৬

লাইসেন্সধারীর নাম : মোঃ মোতাহার হুসেইন

পিতা/স্বামীর নাম : মোঃ মোতাহার হুসেইন

ঠিকানা : মোঃ মোতাহার হুসেইন, সাতক্ষীরা, জেলা সাতক্ষীরা

পেশার ধরন : মোঃ মোতাহার হুসেইন - চাল ব্যবসা

৩০ কে.জি. কুন/১৫ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায়) (মোঃ মোতাহার হুসেইন)

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

তারিখ : .....

মোঃ মোতাহার হুসেইন  
চেয়ারম্যান  
সাতক্ষীরা ইউনিয়ন পরিষদ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



স্বাক্ষর

নাম: মোঃ আতোয়ার রহমান  
 Name: MD. ATOWAR RAHMAN

পিতা: মোঃ আনছার আলী

মাতা: মোছাঃ আমেনা বেগম

Date of Birth: 02 Jan 1992

ID NO: 19923213022000243

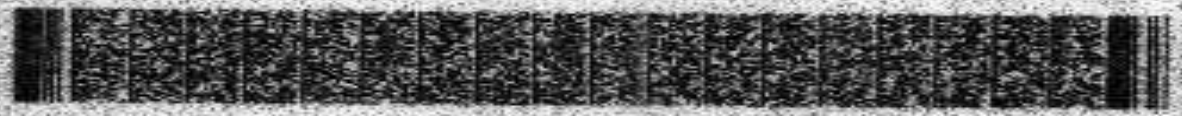
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত ওয়া  
 কোথাও পড়বা গেলে নিজেই পোল্ট অফিসে চালা বেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা-হেলিডা ১৪৮, গ্রাম-বাড়া উত্তর করিমপুর, ডাকঘর- করিমপুর -  
 ৫৭৪০, গোবিন্দপুর, গাইবান্ধা

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩





গ্রামীণ ব্যাংক

শাখা

## সহজ ঋণের পাশ বই

নাম ..... ডেবদেব

ঋণী নং ..... ১২৩৪৫

গ্রুপ নং ..... ১০

কেন্দ্র নং ..... ১০১

কেন্দ্রের নাম ..... হরিপুর ডেপো

বই ইস্যুর তারিখ ..... ০৫/০১/১৭ ই

শাখা ব্যবস্থাপকের স্বাক্ষর



**Thank You**