



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Rahim Vill: Dhamur, Union: Gangachara, Post: Gangachara, Upazila: Gangachara, District: Rangpur.
Age	:	28 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 02 (Two) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Shafia Begum
(iii) Father's name	:	Md. Abdus Sattar
(iv) GB member's info	:	<i>Branch:Gangachara, Rangpur, Centre # 34/po</i> <i>Loan no.: 8245, Member since June 02, 2009</i> First loan: Tk. 3,000 Existing loan: 15,000, Outstanding loan: Tk. 14,340
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil
	:	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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has (six month) on hand training from his Friend's.
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01772843244, 01921029232
NU's National ID No.	:	8512731802719
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Abdus Sattar is a GB member since June 02, 2009 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for purchasing Cow and Agriculture.
- 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	:	Rahim Pan Store
Address/ Location	:	Dhamur, Gangachara, Rangpur.
Total Investment in BDT	:	Tk. 112,000
Financing	:	Self Tk.62,000 (from existing business) Required Investment Tk.50,000 (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 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

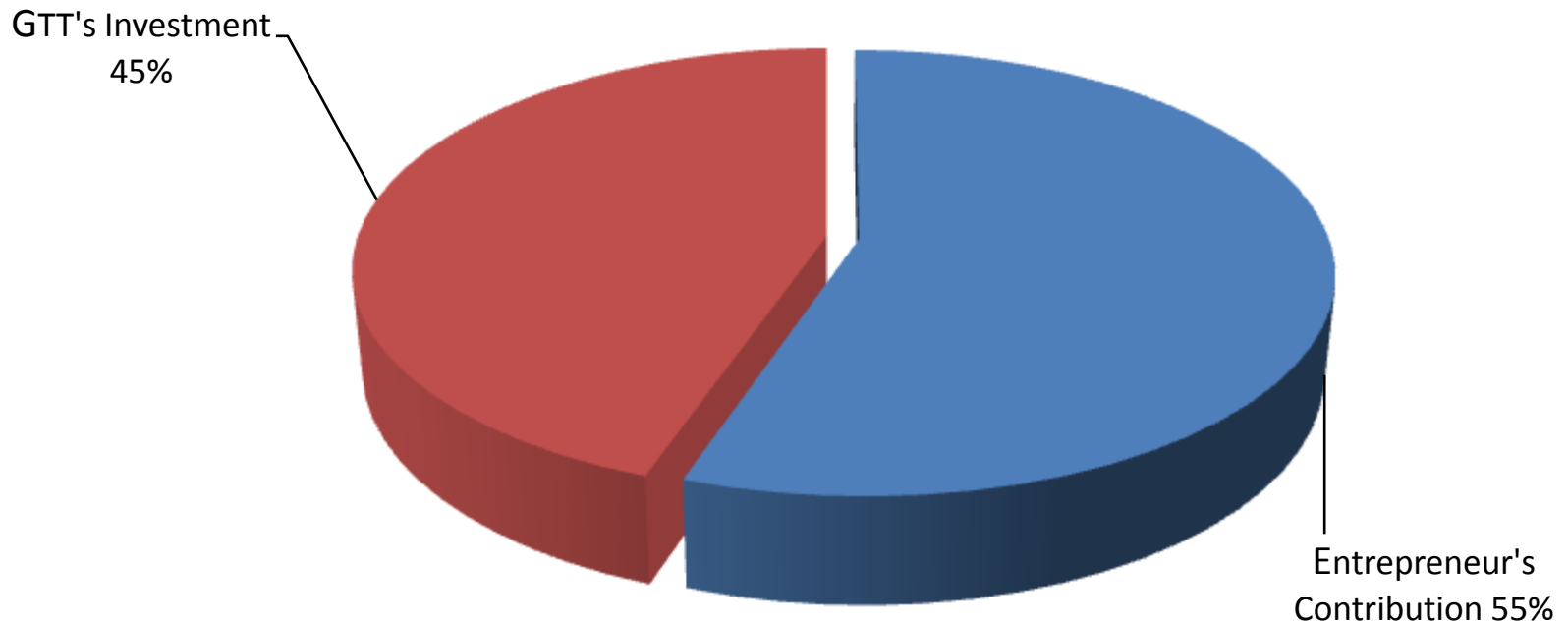
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,800	50,400	604,800
Total Sales (A)	1,800	50,400	604,800
Less: Cost of Sales / Products (B)	1,440	40,320	483,840
Gross Profit (C) [C=(A-B)]	360	10,080	120,960
Less: Operating Cost:			
Electricity bill		300	3,600
Generator Bill		150	1,800
Shop Rent		-	-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Ownership Transfer Fee			
Present Salary (Family & Self)		4,000	48,000
Bank Charge (DD, PO, SC)			-
Other Cost (Stationary & Entertainment etc.)		1,300	15,600
Non Cash Item:			
Depreciation Expenses		88	1,060
Total Operating Cost (D)		7,238	86,860
Net Profit (C-D):		2,842	34,100

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary, Bakery, Pan Supary item etc.)	Investment in products (soft drinks etc.)	49,349	10,000	59,349
Investment in Machineries (Fan, light, Meter etc.)	Refrigerator-1	1,600	40,000	41,600
Cash in Hand		2,851	-	2,851
Decoration (Furniture, fixture and fittings)		8,200	-	8,200
Total Capital		62,000	50,000	112,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 62,000
- GTT's Investment BDT 50,000
- Total Capital BDT 1,12,000



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	2,300	64,400	772,800	2,530	70,840	850,080	2,783	77,924	935,088
Total Estimated Sales (A)	2,300	64,400	772,800	2,530	70,840	850,080	2,783	77,924	935,088
Less: Cost of Sales / Products (B)	1,840	51,520	618,240	2,024	56,672	680,064	2,226	62,339	748,070
Gross Profit (C) [C=(A-B)]	460	12,880	154,560	506	14,168	170,016	557	15,585	187,018
Less: Operating Cost:									
Electricity bill		700	8,400		700	8,400		700	8,400
Generator Bill		150	1,800		150	1,800		150	1,800
Shop Rent		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		550	6,600
Night Guard bill		100	1,200		100	1,200		100	1,200
Conveyance		1,200	14,400		1,500	18,000		1,800	21,600
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		98	588		98	1,176		98	1,176
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,300	15,600		1,300	15,600
Non Cash Item:									
Depreciation Expenses		588	7,060		588	7,060		588	7,060
Total Operating Cost (D)	-	9,970	117,048	-	11,270	135,236	-	12,120	145,436
Net Profit (C-D)	-	2,910	37,512	-	2,898	34,780	-	3,465	41,582
Retained Income			37,512			72,292			113,874

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	39,512	38,780	45,582
1.3	Depreciation Expenses	7,060	7,060	7,060
1.4	Opening Balance of Cash Surplus	-	34,572	56,412
	Total Cash Inflow	96,572	80,412	109,054
2.0	Cash Outflow			
2.1	Product Purchase	10,000	-	-
2.2	Investment in Machineries	40,000		
2.6	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	34,572	56,412	85,054

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 (5yrs);

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 175,874 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

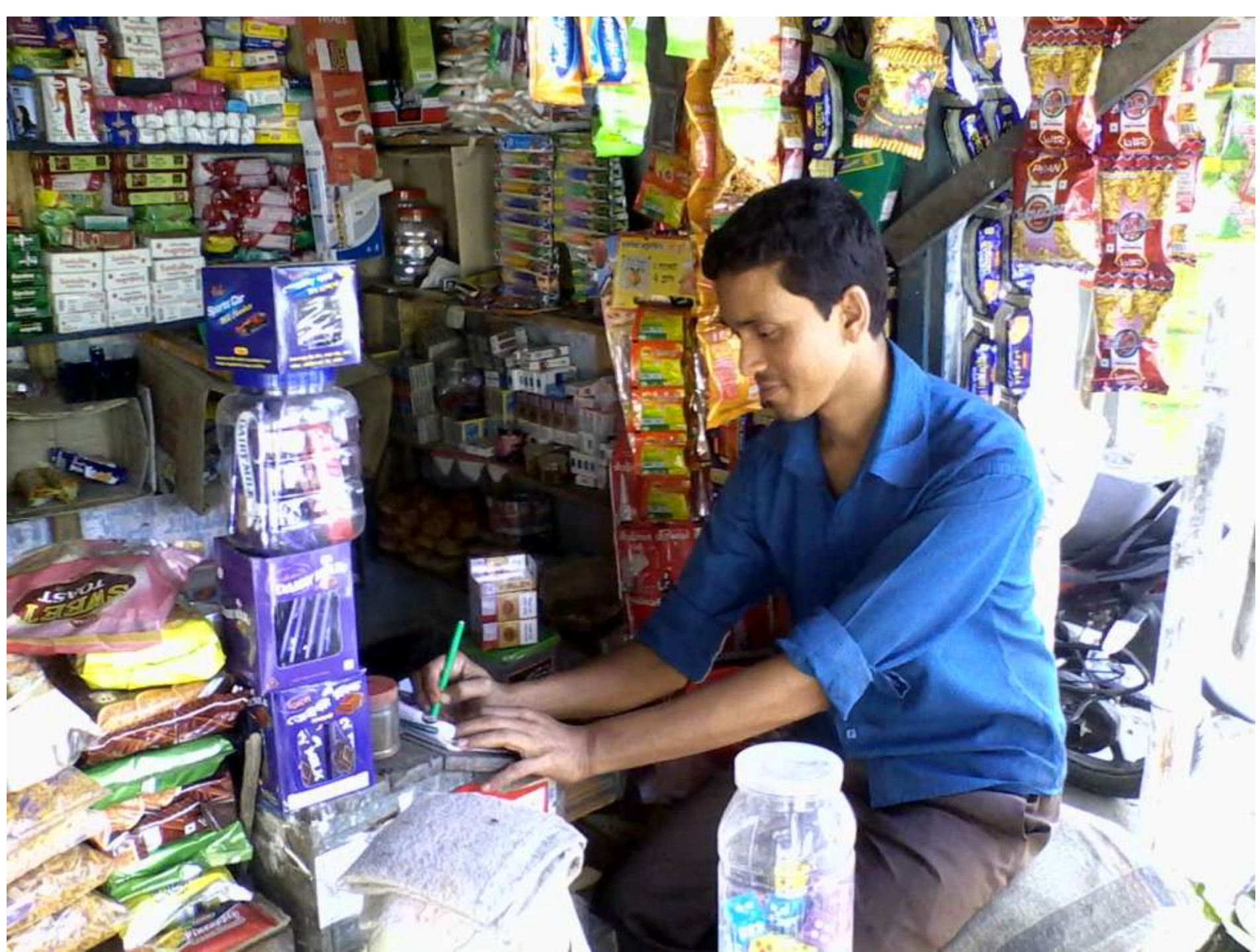
Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













৪নং গঙ্গাচড়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ গঙ্গাচড়া, উপজেলাঃ গঙ্গাচড়া, জেলাঃ রংপুর।

ইউ.পি ফরম নং-১৩

ট্রেড লাইসেন্স

284

অর্থ বছর-২০২৫-২৫৫ইং

ক্রমিক নং-

লাইসেন্স

২৫২০৫ইং

বই নম্বর

৬

লাইসেন্স নম্বর

২৫৫

ইস্যু তারিখ

০৭/০৬/২৫

ব্যবসা প্রতিষ্ঠানের নাম

সুখা পুষ্টি কেন্দ্র

লাইসেন্স ধারীর নাম

শ্রী. শ্রী. শ্রী. শ্রী. শ্রী.

পিতা/স্বামীর নাম

শ্রী. শ্রী. শ্রী.

গ্রাম

উপজেলা- গঙ্গাচড়া, জেলা- রংপুর।

পেশার ধরন

কেন্দ্রীয় কেন্দ্রীয় পুষ্টি

০০/০৬/২০২৫ তারিখ

পর্যন্ত বৈধ/মেয়াদ শেষ হইবে।

ফি প্রদানের পরিমাণ টাকা

২৫৫

(কথায়)

দুইশত পঞ্চাশ টাকা মাত্র

প্রাপ্ত হলে তার ব্যবসা/বৃত্তি/তিকাদারী চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

স্বাক্ষর

স্বাক্ষর

মোঃ মতিয়ার রহমান
খসড়া ইউনিয়ন পরিষদ
উপজেলা গঙ্গাচড়া, রংপুর।

৪নং গঙ্গাচড়া ইউনিয়ন
পরিষদ কার্যালয়
ডাকঘর গঙ্গাচড়া, উপজেলা গঙ্গাচড়া, জেলা রংপুর।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল রহিম

Name: Md Abdul Rahim

পিতা: মোঃ আব্দুস হান্নান

মাতা: মোছাঃ শাফিয়া খাতুন

Date of Birth: 10 May 1987

ID NO: 8512731802719

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনোও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: রাজা নং/নাম: ধামুর, ডাকঘর: গণাগাচড়া - ৫৪১০, গণাগাচড়া, বাংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০২/০২/২০০৮



Thank You