



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mahfujar Rahaman</i> Vill: Dori kishorpur, Union: Thatrai, Post: Bhabangar, Upazila: Ulipur, District: Kurigram
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	04 (Four) Brothers and 04 (Four) 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. Sahera Begum
(iii) Father's name	:	Md. Abdul Rashid
(iv) GB member's info	:	<i>Branch: Thatrai, Ulipur, Centre # 18/mo,</i> <i>Loan no.: 3162, Member since July 20, 2004</i> First loan: Tk. 3,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 10,960
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 (pass)
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.)	:	13 (Thirteen) year experience is running his own business. He started the business with BDT 1300,000 (One lac thirty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from pension (retired teacher). His elder brother's income from teaching (high school). His other's income from Agriculture. From his business income, he purchased 33 (thirty three decimal) agriculture land and building a house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01786749799
NU's National ID No.	:	4919483655805
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sahera Begum is a GB member since July 20, 2004 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Moulobhi Sha Mill</i>
Address/ Location	:	Thatrai bazar, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 381,000
Financing	:	Self Tk. 281,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,500 (Six Thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 19%
(ii) Estimated % of proposed gross profit margin	:	On products 19%
(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 (A)	2,300	59,800	717,600
Less: Cost of sales of products (product purchase and wages) (B)	1,863	48,438	581,256
Gross Profit (C) [C=(A-B)]	437	11,362	136,344
Less: Operating Cost:			
Generator bill		210	2,520
Shop Rent (self)			-
Mobile bill		300	3,600
Night Guard bill		50	600
Provision of bad Debt		12	144
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,650	19,800
Non Cash Item:			
Depreciation Expenses		1,815	21,786
Total Operating Cost (D)		9,037	108,450
Net Profit (C-D):		2,325	27,894

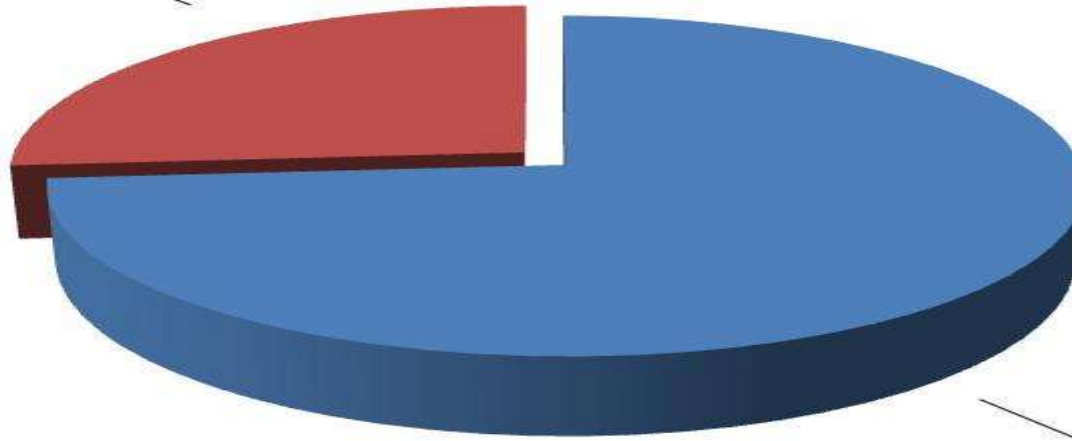
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of tree and wood crust etc)	Investment in products (different types of tree and wood crust etc)	46,880	100,000	146,880
Investment in Machinery (wood preparing machine, shallow machine, blade, hammar, axe and related machineries and accessories etc)		141,570		141,570
Investment in Equipments (calculator, bulb and fan etc.)		2,000		2,000
Cash in hand		4,140		4,140
Debtors (Since November, 2015 to at present)		14,410		14,410
Decoration (fixture and fittings)		2,500		2,500
Investment in shop		23,000		23,000
Advance to mechanic and trader/dealer		46,500		46,500
Total Capital		281,000	100,000	381,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 281,000
- GTT's Investment BDT 100,000
- Total Capital BDT 381,000

GTT's
Investment
26%



Entrepreneur's
Contribution
74%

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	90,992	1,091,900	4,025	104,640	1,255,685	4,306	111,965	1,343,583
Less: Cost of sales of products (product purchase and wages) (B)	2,835	73,703	884,439	3,260	84,759	1,017,105	3,488	90,692	1,088,302
Gross Profit (C) [C=(A-B)]	665	17,288	207,461	765	19,882	238,580	818	21,273	255,281
Less: Operating Cost:									
Generator bill		310	3,720		410	4,920		510	6,120
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		150	1,800		150	1,800
Provision of bad Debt		12	144		12	144		12	144
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,500	78,000		7,500	90,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		1,900	22,800		2,100	25,200		2,200	26,400
Non Cash Item:									
Depreciation Expenses		1,815	21,786		1,815	21,786		1,815	21,786
Total Operating Cost (D)	-	11,949	139,120	-	13,299	159,590	-	13,999	167,990
Net Profit (C-D):	-	5,339	68,341	-	6,583	78,991	-	7,274	87,291
Retained Income			68,341			147,332			234,623

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.)

<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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	72,341	86,991	95,291
1.3	Depreciation Expenses	21,786	21,786	21,786
1.4	Opening Balance of Cash Surplus	-	70,127	130,903
	Total Cash Inflow	194,127	178,903	247,980
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	70,127	130,903	199,980

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03 (production basis)
Future employment:02 (production basis)
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (13 years);

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 515,623 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 161st as Yunus Centre and 31th In-house
Executive Social Business Design Lab
(GTT) on December 28, 2015 at Grameen Telecom
Trust Premises

Thank you

Pictures



















বিস্মিল্লাহির রাহমানির রাহিম
ইউ.পি ফরম নং-০৭

লাইসেন্স

(ফরম ইউ.পি-৭ (১২) (১) আদেশ মতে)

১নং খেতরাই ইউনিয়ন পরিষদ

বই নং-০৫

ক্রমিক নং-105

লাইসেন্স নম্বর :

২৩/২০২৩-২৬ ক

তারিখঃ

২২/১২/২৩

লাইসেন্সধারীর নাম :

মোঃ মিন - ড. মিন

পিতা/স্বামীর নাম :

মোঃ মোঃ মোহাম্মদ হুসাইন

ঠিকানা :

খেতরাই খেতরাই ডালিপুর কৃষি জমিদার

কোন প্রকারের ব্যবসা :

মোঃ মোঃ মিন

প্রদত্ত টাকা :

৩০০/-

পরমা :

কথার :

তিন মাসে

জমা দেওয়ার পরিপ্রেক্ষিতে অত্র ইউনিয়ন এলাকায় 'ড. মিন' ব্যবসা পরিচালনার নিমিত্তে

৩০/০৬/২০২৩ তারিখ পর্যন্ত অত্র বার্ষিক লাইসেন্স মঞ্জুর করা হইল।

তারিখ :

২২/১২/২৩

এম. রুহেল আমিন বকসী

চেয়ারম্যান
খেতরাই ইউনিয়ন পরিষদ

২৩/১২/২৩

୧୧/୧୧/୨୦୧୯

୧୧/୧୧/୨୦୧୯

କାର୍ଯ୍ୟ ବିବରଣ	ବିକ୍ରୟ ମୂଲ୍ୟ	ଅଧିକାରୀ	ମାତ୍ର
୧) କିମ୍ବ ଅନୁମତି	୧୫୫୦/-	୧୫୫୦	୧,୫୦/-
୨) ଚାନ୍ଦି ଟଙ୍କା	୧୦୦/-	୫୦୦/-	୧୦୦/-
୩) ମୁଦ୍ରା ରକ୍ଷା	୧୫୦/-	-	୧୫୦
	<u>୧୮୦୦</u>	<u>୧୫୫୦</u>	<u>୧୫୦/-</u>

କାର୍ଯ୍ୟ ବିବରଣ	ବିକ୍ରୟ ମୂଲ୍ୟ	ଅଧିକାରୀ	ମାତ୍ର
୧) କିମ୍ବ ଅନୁମତି	୧,୧୦୦/-	୫୫୦	୧,୫୦/-
୨) ଚାନ୍ଦି ଟଙ୍କା	୧୨୦	୫୦	୫୦/-
୩) ମୁଦ୍ରା ରକ୍ଷା	୧୦	-	୧୦/-
	<u>୧,୨୩୦</u>	<u>୬୫୦</u>	<u>୧,୧୦/-</u>



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

নাম: মোঃ মাহফুজার রহমান
Name: Md Mahofujar Rahaman
পিতা: মোঃ আব্দুর রসিদ
মাতা: মোছাঃ সাহেরা বেগম
Date of Birth: 01 Jan 1989
ID NO: 4919483655805

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হতো।
ঠিকানা: গ্রাম/রাস্তা: নড়ি কিশোরপুর, ইউনিয়ন: খেতরাই, ডাকঘর: ভবনগার - ৫৬২০, উলিপুর, কুড়িগ্রাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৭/০৯/২০০৮

Thank You