



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mominul Islam Vill: Thriskot, Union: 4 no Sreepur, Post: Rosnabad, Upazila: Chauddagam, District: Comilla.
Age	:	33 Years
Marital status	:	Married
Children	:	01 (One) Son and 02 (Two) Daughters
No. of siblings:	:	02 (Two) Brothers & 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. Arfather Nesa
(iii) Father's name	:	Edris Miah
(iv) GB member's info	:	<i>Branch: Chawmuhani bazar, Chauddagam Centre # 23/mo Loan no.: 1871, Member since 2003 First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: TK. 14,670</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	11 (Eleven) years experiences is running the business. He started the business only with Tk. 100,000 (One lac) : He has 05 (five) years working experiences as a assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His elder brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01728942143
NU's National ID No.	:	2007198390021250
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Arfather Nesa is a GB since 2003 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by assisting her son in his 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>M/S Rasel Enterprise</i>
Address/ Location	:	Kader Bazar, Chauddagam, Comilla
Total Investment in BDT	:	BDT 765,000
Financing	:	Self Tk. 565,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 11,500 (Eleven thousand five hundred)
Proposed Salary (estimates)	:	BDT 16,500 (Sixteen thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, bkaash 100% and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, bkaash 100% and flexiload 100%.
(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	5,000	130,000	1,560,000
Commission from mobile banking	100	2,600	31,200
Commission from flexiload	27	702	8,424
Total income from sales and commission (A)	5,127	133,302	1,599,624
Less: Cost of sales of products (B)	4,000	104,000	1,248,000
Gross Profit (C) [C=(A-B)]	1,127	29,302	351,624
Less: Operating Cost:			
Electricity bill		600	7,200
Genaretor bill		400	4,800
Shop Rent		4,000	48,000
Mobile bill		600	7,200
Night Guard bill		100	1,200
Conveyance		2,500	30,000
Provision of bad Debt		4	45
Present Salary (Self & family)		11,500	138,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000
Non Cash Item:			
Depreciation Expenses		70	840
Total Operating Cost (D)		22,774	273,285
Net Profit (C-D):		6,528	78,339

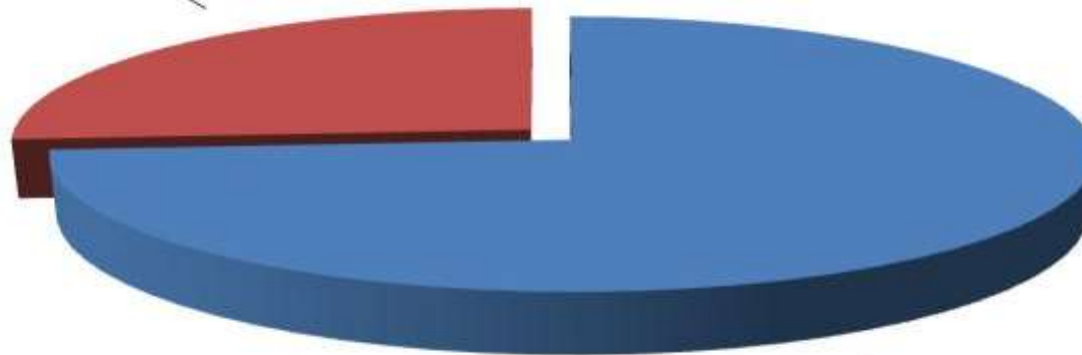
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (plastic dinning table, plastic chair, bucket, hotpot, pan, plate, glass, jug, tiffin box, color, tubewell, pipe, switch, holder, tin, plain sheet and others etc)	Investment in products (tin and hardware products etc)	279,778	150,000	429,778
Investment in mobile banking (bkash)	Bkash	30,000	45,000	75,000
Investment in flexiload (GP, robi and banglalink etc)		5,000	5,000	10,000
Investment in Machinery (mobile set - 4 pics)		1,000		1,000
Investment in Equipments (calculator, bulb and fan etc.)		2,000		2,000
Cash in hand		3,492		3,492
Debtors (since December, 2015 to at present)		4,500		4,500
GB Loan Outstanding		(14,670)		(14,670)
Decoration (fixture and fittings)		3,900		3,900
Advance for Shop		250,000		250,000
Total Capital		565,000	200,000	765,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 565,000
- GTT's Investment BDT 200,000
- Total Capital BDT 765,000

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	7,000	182,000	2,184,000	8,050	209,300	2,511,600	8,453	219,765	2,637,180
Estimated commission from mobile banking	220	5,720	68,640	242	6,292	75,504	254	6,607	79,279
Estimated commission from flexiload	41	1,053	12,636	43	1,106	13,268	45	1,161	13,931
Total estimated income from sales and commission (A)	7,261	188,773	2,265,276	8,335	216,698	2,600,372	8,751	227,533	2,730,390
Less: Cost of sales of products (B)	5,600	145,600	1,747,200	6,440	167,440	2,009,280	6,762	175,812	2,109,744
Gross Profit (C) [C=(A-B)]	1,661	43,173	518,076	1,895	49,258	591,092	1,989	51,721	620,646
Less: Operating Cost:									
Electricity bill		800	9,600		1,000	12,000		1,100	13,200
Genaretor bill		500	6,000		600	7,200		700	8,400
Shop Rent		4,000	48,000		4,000	48,000		4,000	48,000
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		3,500	42,000		4,500	54,000		5,500	66,000
Provision of bad Debt		4	45		4	45		4	45
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		16,500	198,000		20,000	240,000		20,500	246,000
Other Cost (stationary & Entertainment etc.)		3,500	42,000		4,000	48,000		4,200	50,400
Non Cash Item:									
Depreciation Expenses		70	840		70	840		70	840
Total Operating Cost (D)	-	31,302	367,355	-	36,652	439,825	-	38,602	463,225
Net Profit (C-D):	-	11,871	150,721	-	12,606	151,267	-	13,118	157,421
Retained Income			150,721			301,988			459,409

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of chaque deposited in NU's business account.

CASH FLOW STATEMENT

<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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	158,721	167,267	173,421
1.3	Depreciation Expenses	840	840	840
1.4	Opening Balance of Cash Surplus	-	96,891	168,998
	Total Cash Inflow	359,561	264,998	343,259
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	14,670		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	262,670	96,000	96,000
3.0	Total Cash Surplus	96,891	168,998	247,259

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Good reputation;
- Skilled and working experience: 16 years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 1024,409 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 165th as Yunus Centre and 32nd In-house Executive
Social Business Design Lab
(GTT) on January 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

মেসার্স রাসেল এন্টারপ্রাইজ

প্রোগ্রামার হাবিভুল ইসলাম

ফোন 01728-942143, 01971-099656

সেয়েসি, হাট, বাজার, বিল্ডিং, ডেইরী,
ফিউচার, সেকেন্ডারি, ইন্সট্রুমেন্ট ও
সুপারমার্কেট মালিকানাধীন পাইকারি ও
খুচরা বিক্রি করা হয় এবং যে কোন সেক্টর
ক্রেতাদের ও বিলাপ করা হয়।

স্বাস্থ্যকর খাবার, চা, জল, পানীয়
ফ্রিজিং, ক্যাফিন, কফি



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হাসেল টেলিভিশন | ফোন নম্বর: 01728-942143

Rasel Enterprises

Rasel Fast

বিকাশ
করুন

বিকাশ
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प्रवाह ज्ञान रवि'र
आवर्षगिय वाडेल

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গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
৪নং শ্রীপুর ইউনিয়ন পরিষদ
উপজেলা : চৌদ্দগ্রাম, জেলা : কুমিল্লা, বাংলাদেশ।

জন্ম সনদ

নিবন্ধন বহি নং: ০৫৫০ (বিধি: জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৯)
 নিবন্ধন তারিখ: ২/৭/০৭ (জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)
 নিবন্ধন নং: ৩১২২৫৩৩ (সনদ ইস্যুর তারিখ: ৭/৭/০৭)

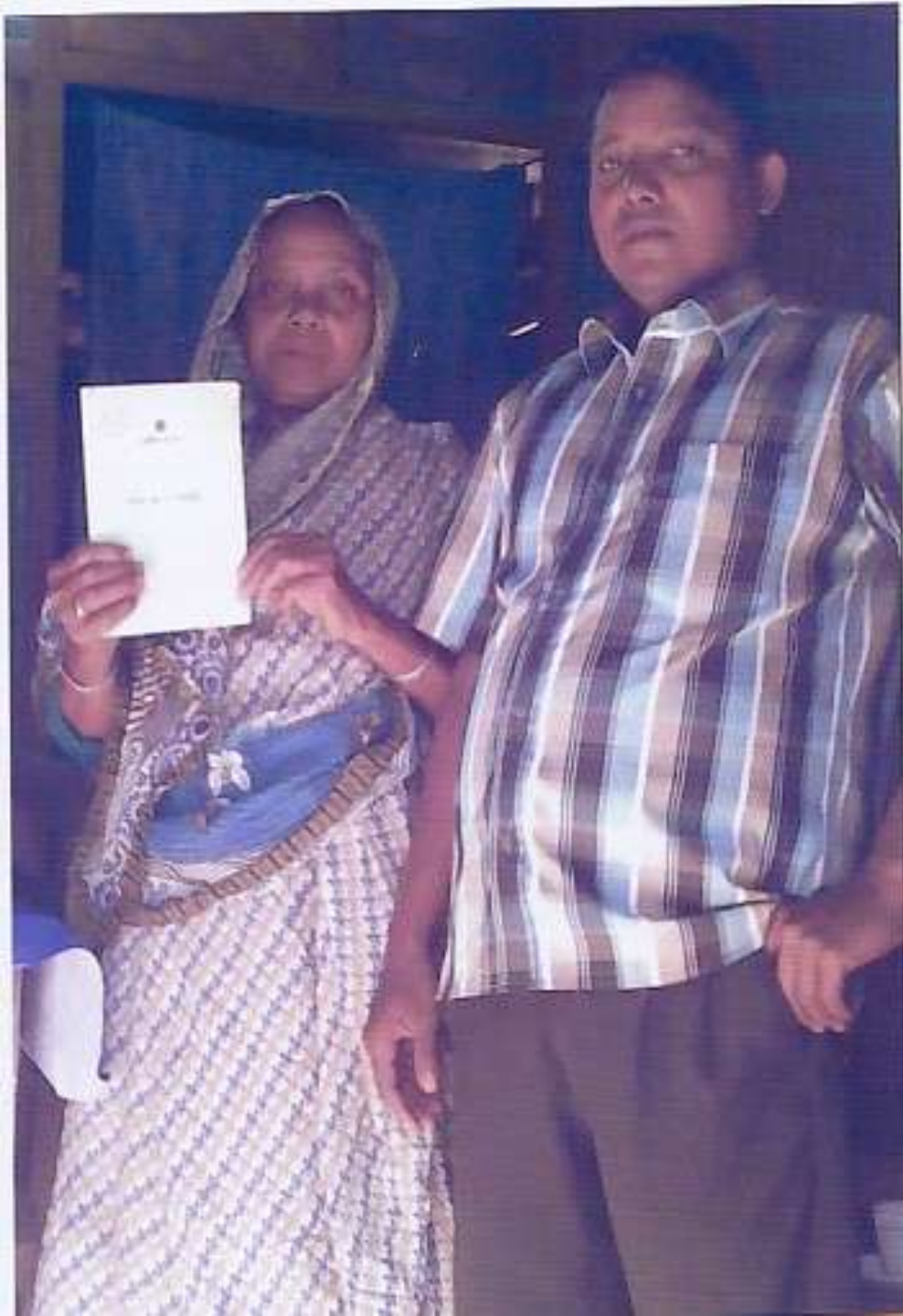
ব্যক্তির পরিচিতি নং: ২০০৭৩৩৬৩০০০১১২৭০

নাম: হুমায়ুন
 জন্ম তারিখ: সংখ্যায় (গ্রীষ্ম): ২, ৬, ০৭ (ই) - দিন: বারী পুরুষ
 অক্ষর (গ্রীষ্ম): দুই হাত উল্লম্ব বর্তমান
 জন্মস্থান: বিজ্ঞান নগর, উপজেলা: ৪নং শ্রীপুর
 উপজেলা: চৌদ্দগ্রাম জেলা: কুমিল্লা দেশ: বাংলাদেশ।
 পিতার নাম: ইমদাদ হোসেন জাতীয়তা: বাংলাদেশি
 মাতার নাম: জাহানারা বেগম জাতীয়তা: বাংলাদেশি
 স্থায়ী ঠিকানা: বিজ্ঞান নগর পো. বৈষ্ণবপুর বন্দ
 ২৪ হুমায়ুন, হুমায়ুন



(নিবন্ধকের হাতের ও নামসহ সীল)

ক্রমিক নং: ০৭/৭/০৭
৪নং শ্রীপুর ইউনিয়ন পরিষদ
উপজেলা: চৌদ্দগ্রাম, জেলা: কুমিল্লা



Thank You