



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Palash Chandro Sarker Vill: Bajunia para, Union: Gobindaganj, Post: Horirampur, Upazila: Gobindaganj, District: Gaibandha.
Age	:	24 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Shanti Rani Sarker
(iii) Father's name	:	Provat Chandro Sarker
(iv) GB member's info	:	<i>Branch: Nakai hat, Gaibandha, Centre # 09/po, Loan no.: 6343, Membership from May 02, 1992 to June 05, 2014. First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 30,000</i>
Further Information:		
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil
	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	B.A. (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.)	:	05 (Five) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : He has 05 (Five) years working experiences as an assistant in his father's shop. .
Other Own/Family Sources of Income	:	His father's income from business (grocery shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01712881188
NU's National ID No.	:	19913213022000032
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Provat Chandro Sarker is a GB member from May 02, 1992 to June 05, 2014 at first he took GB loan BDT 3,000 (Three thousand).
- Successively several times he utilized GB loan for cultivation, purchasing cows and assisting his son in existing business.
- Finally GB loan helped him in improving his economic condition, livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Provat Traders</i>
Address/ Location	:	Bonarpara road, Nakai hat, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 334,000
Financing	:	Self Tk. 184,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten Thousand)
Proposed Salary	:	BDT 11,000 (Eleven 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 (A)	4,200	109,200	1,310,400
Less: Cost of sales of products (product purchase) (B)	3,570	92,820	1,113,840
Gross Profit (C) [C=(A-B)]	630	16,380	196,560
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent (self)			-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		600	7,200
Provision of bad Debt		14	163
Present Salary (Self & family)		10,000	120,000
Present Salary (Assistant - 1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		250	3,003
Total Operating Cost (D)		15,064	180,766
Net Profit (C-D):		1,316	15,794

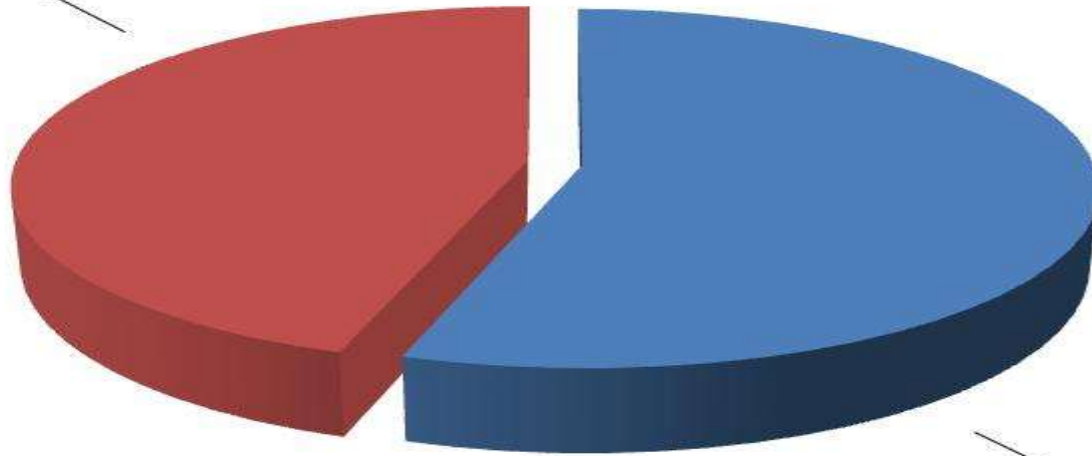
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, sugar, flour, coal, pulses, soap, tea leaf, salt, soap, candle, toothpaste and poultry feed etc)	Investment in products (grocery item, poultry feed and oil etc)	149,635	150,000	299,635
Investment in Equipments (bulb, fan, television and calculator etc.)		13,850		13,850
Cash in hand		4,939		4,939
Debtors (Since December, 2015 to at present)		16,326		16,326
Creditors (Since November, 2015 to at present)		(10,000)		(10,000)
Decoration (fixture and fittings)		9,250		9,250
Total Capital		184,000	150,000	334,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 224,000
- GTT's Investment BDT 100,000
- Total Capital BDT 324,000

GTT's
Investment
45%



Entrepreneur's
Contribution
55%

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)	6,200	161,201	1,934,412	7,130	185,381	2,224,574	7,986	207,627	2,491,523
Less: Cost of sales of products (product purchase) (B)	5,270	137,021	1,644,251	6,061	157,574	1,890,888	6,788	176,483	2,117,795
Gross Profit (C) [C=(A-B)]	930	24,180	290,162	1,070	27,807	333,686	1,198	31,144	373,728
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,000	12,000
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		1,100	13,200		1,600	19,200		2,100	25,200
Provision of bad Debt		14	163		14	163		14	163
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		11,000	132,000		12,000	144,000		12,500	150,000
Proposed Salary (Assistant - 1)		4,000	48,000		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		900	10,800
Non Cash Item:									
Depreciation Expenses		250	3,003		250	3,003		250	3,003
Total Operating Cost (D)	-	19,459	227,236	-	22,409	268,906	-	24,159	289,906
Net Profit (C-D):	-	4,721	62,926	-	5,398	64,780	-	6,985	83,823
Retained Income			62,926			127,707			211,529

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	68,926	76,780	95,823
1.3	Depreciation Expenses	3,003	3,003	3,003
1.4	Opening Balance of Cash Surplus	-	35,929	43,712
	Total Cash Inflow	221,929	115,712	142,537
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	35,929	43,712	70,537

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (10 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 395,529 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 167th as Yunus Centre and 34th In-house Executive
Social Business Design Lab
(GTT) on January 18, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures





Biodiverse Certified Product
০৩-০৩৩-৩৬৭-১৩৩৩

নতুন সূইল
এখন ২টি দারুণ সুস্বাদু

Wheel
Wheel





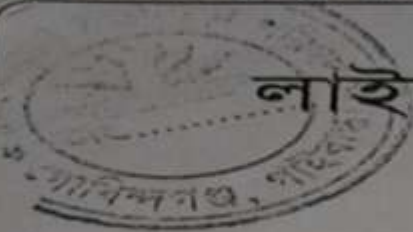




ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৩-২০১৬



লাইসেন্স

..... ইউনিয়ন পরিষদ
..... থানা/উপজেলা
..... জেলা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ৬৭ তারিখ : ২০/০২/১৩

লাইসেন্সধারীর নাম : শ্রী শ্রী সত্যজিৎ চন্দ্র মল্লিক

পিতা/স্বামীর নাম : শ্রী শ্রী সত্যজিৎ চন্দ্র মল্লিক
শ্রী শ্রী সত্যজিৎ চন্দ্র মল্লিক, মালিক
সেচরিস্টিয়ান, হাটইকল্লা

ঠিকানা : মুন্সি সেকান গ্রুপ মেচরিস্টিয়ান ব্রহ্মা

পেশার ধরন :

৬০শেফালি/২০১১ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা = ৬০০০ (কথায় ষোল্লশ টাকায়)

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

তারিখ : ২০/০২/১৩

মোঃ ওয়াহেদুল্লাহ
চেয়ারম্যানের দস্তখত

ଅନୁନିକା-ବିକ୍ରୟ-ଅନୁକ୍ରମ

①

୨୭/୧୨/୧୯୯୯	ଝୁ	ବିକ୍ରୟ-ଅନୁକ୍ରମ	=	୮,୦୦୦	ଟ	
୨୮/୧୨/୧୯୯୯	ଝୁ	"	"	=	୮,୦୦୨	ଟ
୨୯/୧୨/୧୯୯୯	ଝୁ	"	"	=	୮,୨୨୦	ଟ
୩୦/୧୨/୧୯୯୯	ଝୁ	"	"	=	୮,୪୨୦	ଟ
୩୧/୧୨/୧୯୯୯	ଝୁ	"	"	=	୮,୬୨୦	ଟ
୩୨/୧୨/୧୯୯୯	ଝୁ	"	"	=	୮,୮୦୬	ଟ
୩୩/୧୨/୧୯୯୯	ଝୁ	"	"	=	୯,୦୯୦	ଟ



জাতীয় স্কুল

কলেজ স্কুল

সহায়তা আবেদন পত্র

নাম: শ্রী. অক্ষয় কুমার

পিতার নাম: শ্রী. অক্ষয় কুমার

মাতার নাম: শ্রী. সুনীতি

বাসার ঠিকানা: কলকাতা, কলকাতা

তারিখ:

স্বাক্ষর: শ্রী. অক্ষয় কুমার

স্বাক্ষর: [Signature]



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

নাম: পলাশ চন্দ্র সরকার
Name: Palash Chandro Sarker
পিতা: প্রভাত চন্দ্র সরকার
মাতা: শান্তি রানী সরকার
Date of Birth: 15 Jan 1991
ID NO: 19913213022000032

এই কতটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কতটি ব্যবহারকারী ব্যক্তিগত জন্য
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/মাজা: বাবুনিয়া পাড়া, ডাকঘর: হরিপুর - ৩৭৪০, গোবিন্দপুর,
গাইবান্ধা

প্রদানকারী কর্মপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০১০

Thank You