



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anisur Rahman Vill: Uttar Ullah, Union: 2 no. Bharatkhali, Post: Bharatkhali, Upazila: Saghata, District: Gaibandha.
Age	:	26 years
Marital status	:	Married
Children	:	01 (one) son
No. of siblings:	:	03 (Three) Brothers and 01 (One) Sister.
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. Rahala Begum
(iii) Father's name	:	Md. Ramjan Ali
(iv) GB member's info	:	<i>Branch: Bharatkhali, Saghata Centre # 7/mo, Loan no.: 4474, Membership from July 20, 2005 to January 14, 2015. First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 20,000</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	:	Class Five
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.)	:	At first entrepreneur's father started the business and last 05 (Five) years he is running the business by his own ownership. He started the business with BDT 22,000 (Twenty Two Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His Father's income from auto bike driving. In addition to he has purchased a auto-bike and personal motor cycle from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01916719819
NU's National ID No.	:	3208813069697
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rahala Begum is a GB from July 20, 2005 to January 14, 2015 at first she took GB loan BDT 2,000 (two thousand).
- Successively several times she utilized GB loan by assisting her son in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Onabil Cycle Store</i>
Address/ Location	:	Ullah bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 239,000
Financing	:	Self Tk. 139,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, air machine & Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20%, air machine & Servicing 100%
(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	800	20,800	249,600
Income from air machine	100	2,600	31,200
Income from Servicing	210	5,460	65,520
Total Sales/Commission (A)	1,110	28,860	346,320
Less: Cost of Sales / Products (B)	640	16,640	199,680
Gross Profit (C) [C=(A-B)]	470	12,220	146,640
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Rent self		-	-
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		500	6,000
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		61	732
Other Cost (Stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		630	7,555
Total Operating Cost (D)		8,191	98,287
Net Profit (C-D):		4,029	48,353

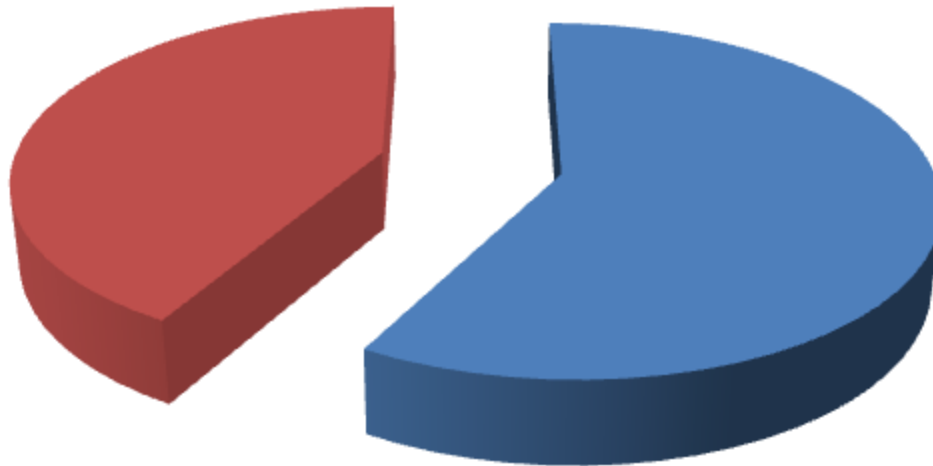
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Cycle, Rickshaw & Auto Parts etc.)	Investment in products (Different types of Cycle, Rickshaw & Auto Parts etc.)	74,600	100,000	174,600
Investment in Machineries & Equipment (Air machine, Welding machine, Drill machine, Grinding machine, other machineries & fan, bulb etc.)		45,700	-	45,700
Cash in hand		5,600	-	5,600
Advance for Shop			-	-
Debtors (Since December, 2015 to at present)		6,100	-	6,100
Decoration (fixture and fittings)		7,000		7,000
Total Capital		139,000	100,000	239,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 139,000
- GTT's Investment BDT 100,000
- Total Capital BDT 239,000

**GTT's Investment
42%**



**Entrepreneur's
Contribution 58%**

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	1,520	39,520	474,240	1,748	45,448	545,376	1,923	49,993	599,914
Income from air machine	150	3,900	46,800	173	4,485	53,820	190	4,934	59,202
Estimated Income from Servicing	294	7,644	91,728	323	8,408	100,901	340	8,829	105,946
Total Sales/Commission (A)	1,964	51,064	612,768	2,244	58,341	700,097	2,452	63,755	765,061
Less: Cost of Sales / Products (B)	1,216	31,616	379,392	1,398	36,358	436,301	1,538	39,994	479,931
Gross Profit (C) [C=(A-B)]	748	19,448	233,376	846	21,983	263,796	914	23,761	285,131
Less: Operating Cost:									
Electricity bill		900	10,800		1,050	12,600		1,200	14,400
Shop Rent self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Night Guard bill		110	1,320		120	1,440		130	1,560
Conveyance		900	10,800		1,000	12,000		1,050	12,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		5,000	60,000		5,000	60,000		5,000	60,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Provision of bad debt		61	732		61	732		61	732
Other Cost (stationary & Entertainment etc.)		960	11,520		960	11,520		960	11,520
Non Cash Item:									
Depreciation Expenses		630	7,555		630	7,555		630	7,555
Total Operating Cost (D)	-	10,177	118,127	-	10,437	125,247	-	10,647	127,767
Net Profit (C-D):	-	9,271	115,249	-	11,546	138,549	-	13,114	157,364
Retained Income			115,249			253,798			411,162

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)	119,249	146,549	165,364
1.3	Depreciation Expenses	7,555	7,555	7,555
1.4	Opening Balance of Cash Surplus	-	102,804	208,908
	Total Cash Inflow	226,804	256,908	381,827
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	102,804	208,908	333,827

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & brother)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (5yrs);

WEAKNESS

- Can not supply goods & servicing as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 550,162 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 1th as Yunus Centre and 36th In-house Executive
Social Business Design Lab
on January 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











1
Lubzone
Motor Oil
10W/40

Mobil
Super 4T

NICK
SANTITAS
SANTITAS
SANTITAS

SOIN

SHANE SHIRTS

SANI
VELVET

SANI
SANTITAS

NICK
SANTITAS

NICK

















২নং ভরতখালী ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা

<http://varofkhaliup.gaibandha.gov.bd/>

Mail: 2nobharatkhalun@gmail.com



ট্রেড লাইসেন্স

ক্রমিক নং-

তারিখ: ২০১০২/২০২৬২

লাইসেন্স নং- : ৬৬

প্রতিষ্ঠানের নাম : সৈয়দুল হক স্টোর!

প্রোপারাইটরের নাম : মোঃ হোসেন!

পিতার নাম : মোঃ হোসেন!

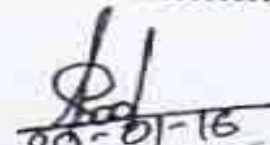
ঠিকানা : সৈয়দুল হক স্টোর সাঘাটা, গাইবান্ধা,!

পেশার ধরন : স্টোর!

অর্থ বৎসর : ২০২৬ - ২৭!

টাকার পরিমাণ : ২০০/০০!

কথায় : দুইশত টাকা মাত্র!


২০-০১-১৬
চেয়ারম্যান

ՀԵՏԱ ԽՆԴՈՒ ԻՆՄՏ

22-02-2021	ԽՆԴ -	292000
28-02-2021	-	206000
28-02-2021		259200
24-02-2021		226000
29-02-2021		600000
26-02-2021		236000
22-02-2021		600000



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

/ জাতীয় পরিচয় পত্র



নাম: মোঃ অনিছুর রহমান

Name: Md Anisur Rahman

পিতা: মোঃ হযরত আলী

মাতা: মোছাঃ হাফসা বেগম

Date of Birth:

ID NO: 3024101301800007

অনিছুর

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতিল করা
কোনো পণ্ডা গুলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: শ্রম/৩৩৩, উত্তর টিলা, উলা, ডাকঘর: সারতাদী - ৫৭৪০, সাঘাটা,
পাইবানসা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৯/২০০৮





গ্রামীণ ব্যাংক

শাখা
উন্নয়নমূলক গ্রামীণ শাখা

সহজ ঋণের পাশ বই

নাম বসন্তিন্দু

অণী নং ৪৪ ৭৪

ফর্ম নং ০৬

কেন্দ্র নং ৭১৮

কেন্দ্রের নাম উন্নয়নমূলক গ্রামীণ শাখা

বই ইস্যুর তারিখ ২৪/১০/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



Thank You