



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Noya Miah</i> Vill: Zharaborsha, Union: 06 no. Ghuridoho, Post: Dakbangla, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 05 (Five) 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. Lalbi
(iii) Father's name	:	Late. Sukur Uddin Seikh
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 27/mo,</i> <i>Loan no.: 4545/1, Membership since October 06, 1992</i> First loan: Tk. 2,000 Existing loan: Tk. 45,000, Outstanding Loan: Tk. 32,536
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Brother
(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	:	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.)	:	<p>15 (Fifteen) years experience is running his own business. He started the business with BDT 320. (Three hundred twenty).</p> <p>He has 03 (Three) years working experience as an assistant in different local workshop of Gaibandha district.</p>
Other Own/Family Sources of Income	:	<p>His elder brother is a furniture headman and another income from agriculture and livestock business.</p> <p>In addition to he has purchased 1.5 bigha land from the benefit of existing business.</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01811432118
NU's National ID No.	:	3218828332124
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Lalbi is a GB member since October 06, 1992 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for household and cultivation purposes and purchasing cows.
- Finally GB loan helped his to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Lima Workshop</i>
Address/ Location	:	Dakbangla bazar, saghata, Gaibandha.
Total Investment in BDT	:	Tk. 215,000
Financing	:	Self Tk. 135,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%, Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%, Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

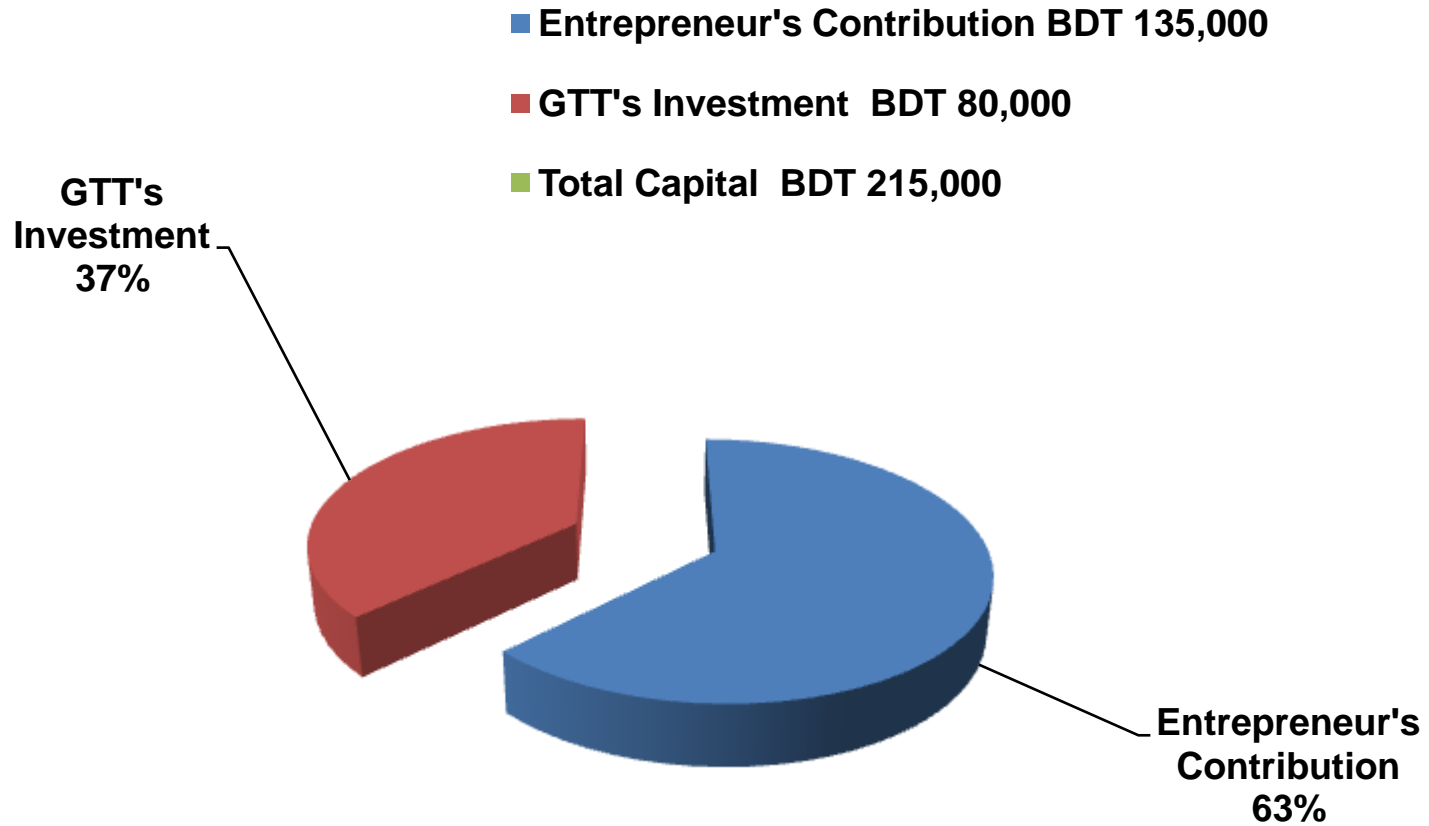
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	400	11,200	134,400
Income from Servicing	500	14,000	168,000
Total Income from sales & Servicing (A)	900	25,200	302,400
Cost of products (Product Purchase) (B)	320	8,960	107,520
Gross Profit (C) [C=(A-B)]	580	16,240	194,880
Less: Operating Cost:			
Electricity bill		1,500	18,000
Night Guard bill		100	1,200
Shop self		-	-
Mobile bill		300	3,600
Conveyance bill		500	6,000
Provision of bad Debt		6	67
Present Salary (Self & family)		7,000	84,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		1,317	15,805
Total Operating Cost (D)		14,223	170,672
Net Profit (C-D):		2,017	24,208

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products (Auto parts auto rickshaw parts, battery, charger and others appliance etc.	Investment in Products (Auto rickshaw parts cycle parts angel, net, plain sheet etc.	17,615	50,000	67,615
Investment in Machineries & Equipment (wind machine, welding machine, drill machine, gas machine, fan, light etc.)	Drill machine and Pressure Machine etc.	102,300	30,000	132,300
Cash in hand		3,785	-	3,785
Debtors (Since January 2016 to at present)		6,700	-	6,700
Decoration (fixture and fittings)		4,600	-	4,600
Total Capital		135,000	80,000	215,000

SOURCE OF FINANCE



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)	500	14,000	168,000	560	15,680	188,160	622	17,405	208,858
Est. Income from Servicing	700	19,600	235,200	770	21,560	258,720	847	23,716	284,592
Est. Total Income from sales & Servicing (A)	1,200	33,600	403,200	1,330	37,240	446,880	1,469	41,121	493,450
Cost of products (Product Purchase) (B)	400	11,200	134,400	448	12,544	150,528	497	13,924	167,086
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	882	24,696	296,352	971	27,197	326,364
Less: Operating Cost:									
Electricity bill		2,000	24,000		2,100	25,200		2,200	26,400
Night Guard bill		150	1,800		250	3,000		350	4,200
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		700	8,400
Conveyance bill		2,500	30,000		3,000	36,000		3,300	39,600
Provision of bad Debt		67	67		67	67		67	67
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self & family)		8,000	96,000		8,500	102,000		9,000	108,000
Proposed Salary (Assistant-01)		3,000	36,000		3,500	42,000		4,500	54,000
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		1,317	15,805		1,317	15,805		1,317	15,805
Total Operating Cost (D)	-	19,206	227,272	-	20,936	251,232	-	23,086	277,032
Net Profit (C-D):	-	3,194	41,528	-	3,760	45,120	-	4,111	49,332
Retained Income			41,528			86,648			135,980

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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	44,728	51,520	55,732
1.3	Depreciation Expenses	15,805	15,805	15,805
1.4	Opening Balance of Cash Surplus	-	41,333	70,258
	Total Cash Inflow	140,533	108,658	141,795
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	41,333	70,258	103,395

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 (Permanent), 01 (Production basis) Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 15yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 270,980 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 183rd as Yunus Centre and 41st In-house Executive
Social Business Design Lab
(GTT) on February 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



POWER PLUS
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KNAJA
WUJDAI MAOJIA

RA GAS



SONY

BRAVIA













ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর... ২০২৫/২০২৬ ইং

লাইসেন্স



ডাঃ সুজিত কুমার
স্বাক্ষরিত
সিদ্ধি লক্ষ্য

ইউনিয়ন পরিষদ
নাম/উপজেলা
জেলা

বই নম্বর : ০৬

লাইসেন্স নম্বর : ৫২ নিম্ন জেলা/উপজেলা/ইউনিয়ন/ওয়ার্ড : তারিখ : ০৬/০২/২০২৫

লাইসেন্সধারীর নাম : শ্রীঃ নন্দী কিশোর

পিতা/স্বামীর নাম : শ্রীঃ সুজিত কুমার

ঠিকানা : গ্রামঃ সাজুয়া, পোঃ একরাইলা

শেখার নম্বর : শ্রীঃ সঞ্জয় কুমার, বই নংঃ ৫০/০৬/২০২৫ ইং

শ্রীঃ সঞ্জয় কুমার, বই নংঃ ৫০/০৬/২০২৫ ইং

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ଲେନିକ ବିକ୍ରୟ ହିସାବ

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୦୩-୦୨-୨୯	"	"	୨୦୬୦୮
୦୪-୦୨-୨୯	"	"	୨୨୨୮
୦୫-୦୨-୨୯	"	"	୨୨୨୮
୦୬-୦୨-୨୯	"	"	୫୨୦୮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম : মোঃ নয়া মিয়া
Name : Md Noya Mia

পিতা : মৃত জকুর উদ্দিন শেখ

মাতা : মোছাঃ লালবি

Date of Birth : 04 Jan 1987

ID NO: 3218828332124

মিয়া নয়া

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী জাতীয় আইন
বিশেষে প্রদত্ত এবং নিয়ন্ত্রিত পোর্ট অফিসে অথবা সেখানে অন্য কোনো স্থানে করা হলে।

স্বাক্ষর: মোঃ/মোছাঃ আক্তারউল্লাহ, আক্তারউল্লাহ, আক্তারউল্লাহ, আক্তারউল্লাহ - ৫৭৩০ লক্ষ্মী,
... পরিশ্রম

অন্যান্যকারী কর্তৃপক্ষের দ্বারা

প্রদানের তারিখ: 11/01/2008





গ্রামীণ ব্যাংক
সাধারণ শাখা

সহজ ঋণের পাশ বই

নাম

মালিক বি

খলী নং

৪৫৪৫৫

গ্রুপ নং

০৫

কেন্দ্র নং

২৭৫

কেন্দ্রের নাম

বাসন্তী বর্মা দ্বারা

বই ইস্যুর তারিখ

২৩/০৫/২০২৫

শাখা ব্যবস্থাপকের স্বাক্ষর

মালিক



Thank You