



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdus Sattar</i> Vill: Mahidia, Union: Chachra, Post: Rudrapur, Upazila: Jessore Sadar District: Jessore.
Age	:	29 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother 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. Anwara Khatun
(iii) Father's name	:	Md. Liakat Ali
(iv) GB member's info	:	<i>Branch: Chachra, Centre # 06/mo,</i> <i>Loan no.: 3260, Member since January 22, 2010</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 40,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Master's in Accounting
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 100,000 (One lac). : He has 02 (Two) years working experiences as an field officer in private company.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01683950045
NU's National ID No.	:	4114723342203
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anwara Khatun is a GB member since January 22, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and 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	:	M/S S. I. Enterprise
Address/ Location	:	Poler hat, Jessore.
Total Investment in BDT	:	Tk. 509,000
Financing	:	Self Tk. 359,000 (from existing business) Required Investment Tk. 150,000 (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 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

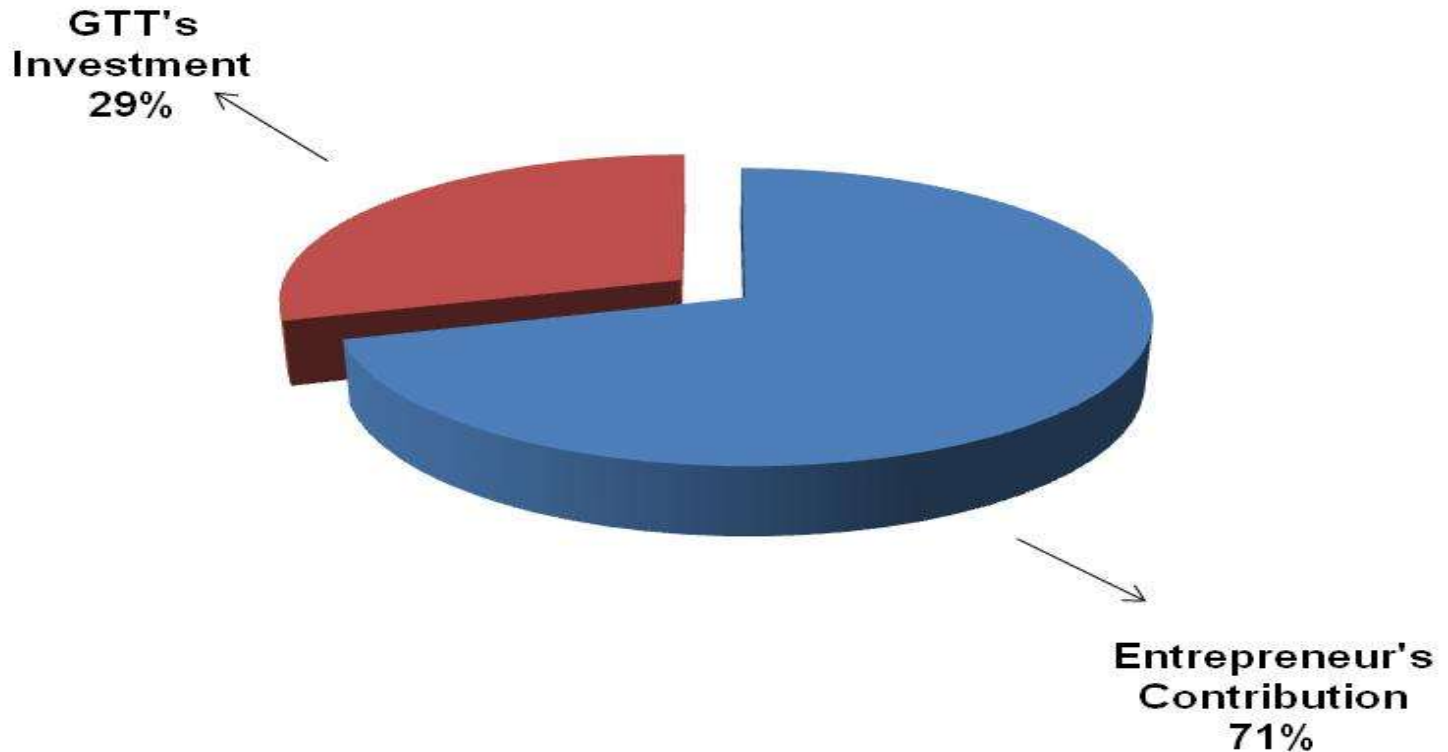
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	6,000	156,000	1,872,000
Less: Cost of sales of products (product purchase) (B)	5,400	140,400	1,684,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		400	4,800
Shop rent		3,000	36,000
Mobile bill		400	4,800
Conveyance		1,000	12,000
Provision of bad Debt		10	120
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		289	3,465
Total Operating Cost (D)		13,699	164,385
Net Profit (C-D):		1,901	22,815

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice cooker, pressure cooker, water filter, soup set, glass set, hot pot, gas stove, bowl set, jug set, pan set, dinner set and chair etc)	Investment in products (rice cooker, pressure cooker, water filter, soup set, glass set, hot pot, gas stove, bowl set, jug set, pan set, dinner set and chair etc)	192,450	150,000	342,450
Investment in Equipments (weight machine, bulb and fan etc.)		6,500		6,500
Cash in hand		2,150		2,150
Debtors (Since January, 2016 to at present)		12,000		12,000
Creditors (Since Decenber, 2015 to at present)		(29,000)		(29,000)
Decoration (fixture and fittings)		24,900		24,900
Advance for shop		150,000		150,000
Total Capital		359,000	150,000	509,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 359,000
- GTT's Investment BDT 150,000
- Total Capital BDT 509,000



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)	8,000	207,995	2,495,938	9,520	247,514	2,970,166	11,043	287,116	3,445,392
Less: Cost of sales of products (product purchase) (B)	7,200	187,195	2,246,344	8,568	222,762	2,673,149	9,939	258,404	3,100,853
Gross Profit (C) [C=(A-B)]	800	20,799	249,594	952	24,751	297,017	1,104	28,712	344,539
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop rent		3,000	36,000		3,000	36,000		3,000	36,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bad Debt		10	120		10	120		10	120
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)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01)		3,000	36,000		4,000	48,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,400	16,800
Non Cash Item:									
Depreciation Expenses		289	3,465		289	3,465		289	3,465
Total Operating Cost (D)	-	16,144	187,455	-	18,944	227,325	-	21,644	259,725
Net Profit (C-D):	-	4,656	62,139	-	5,808	69,692	-	7,068	84,814
Retained Income			62,139			131,830			216,645

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>SI #</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)	68,139	81,692	96,814
1.3	Depreciation Expenses	3,465	3,465	3,465
1.4	Opening Balance of Cash Surplus	-	35,604	48,760
	Total Cash Inflow	221,604	120,760	149,040
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	35,604	48,760	77,040

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0;
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Family Business;
- Skilled and working experiences: 06years;

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 575,645 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 193rd as Yunus Centre and 44th In-house Executive
Social Business Design Lab
(GTT) on February 23, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



NOVA
NOVA



SIMP NOVA SET

SHINDO

SHINDO
Pressure Cooker
1.8L

TOPAZ



ABN





















১০নং চাঁচড়া ইউনিয়ন পরিষদ

উপজেলা : সদর, জেলা : যশোর।



ইউ, পি, ফরম নং - ৭ (১২/১ নিয়ম অনুযায়ী)

লাইসেন্স নং-১৫৫৩

বহির নং-১৯

তারিখ... ২৩/৫/২০১৩

ব্যবসা প্রতিষ্ঠানের নাম... স্বপ্নস্বর্গ এম. আই. এন্টারপ্রাইজ

লাইসেন্স ধারীর নাম... শ্রীঃ আকুস স্রাষ্টার

পিতা/স্বামীর নাম... শ্রীঃ মিয়াকত আমী

ঠিকানা... গ্রামঃ হাছিদিয়া ডাকঘরঃ রুদ্রপুর উপঃ সদর, যশোর

ব্যবসায়ের স্থান... পুলের ২টি বাজার (বোজরাড রোড), ডাকঃ চাঁচড়া, যশোর

বেহেতু... ৩০০/- টাকা... পরিসা...

(কথায় লিখুন... তিনশত টাকা)

অত্র পরিষদকে প্রদান করিয়াছেন। সে কারণ তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে যে তিনি

৩০/৫/২০১৩

তারিখে বে অর্প বৎসর শেষ হইবে

তদাবদি তাহার স্বাক্ষরীকৃত ও ইলেকট্রিক, হাওড়াস্থ ব্যবসা অত্র ইউনিয়ন এলাকার পরিচালনা করতে পারবেন।

সচিব/স্বাক্ষর

চেয়ারম্যানের স্বাক্ষর




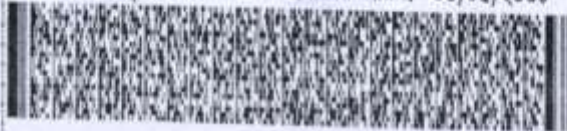
 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

 নাম: মোঃ আব্দুছ সাত্তার
Name: Md. Abdus Sattar
পিতা: মোঃ লিয়াকত আলী
মাতা: মোছাঃ আনোয়ারা খাতুন
Date of Birth: 01 Aug 1987
ID NO: 4114723342203

এই কাৰ্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাৰ্ডটি ব্যবহারকাৰী বাতীত অন্য
কোনো পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জন্ম দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাজা: মাহিনিয়া, মাহিনিয়া, ডাকঘর: কল্লপুৰ - ৭৪০০, কোতয়ালী,
যশোর

রক্তের গ্রুপ / Blood Group: O-


প্রদানকাৰী কৰ্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৫/২০০৮



Thank You