



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Harunur Roshid Vill: Charaghari, Union: Chandphara, Post: Chandphara, Upazila: Gobindaganj, District: Gaibandha.
Age	:	30 Years
Marital status	:	married
Children	:	01 (one) daughter
No. of siblings:	:	02 (Two) Brothers and 03(Three) 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 . Zahada Begum
(iii) Father's name	:	Md. Abddul Majid.
(iv) GB member's info	:	<i>Branch: Khasitola,Gobindaganj, Gaibandha.Centre # 24/mo</i> <i>Loan no.: 6165, Member since May,01, 1992</i> <i>First loan: Tk. 2,500</i> <i>Existing loan: Tk. 45,000, Outstanding loan: Tk. 17,755</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneurs Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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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.)	:	02 (Two) years experience is running his own business. He started the business only with Tk. 50,000 (Fifty) Thousand Only.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01747655056
NU's National ID No.	:	19863213027000031
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst,Zahada Begum is a GB member since May 01, 1992 at first she took GB loan BDT 2,500 (Two thousand Five Hundred).
- Gradually she took GB loan several times and utilized it for cultivation 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	:	<i>Habiba Germants</i>
Address/ Location	:	Golapbag bazar. Hokers Market.Gobindaganj.
Total Investment in BDT	:	Tk. 234,000
Financing	:	Self Tk.134,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four 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

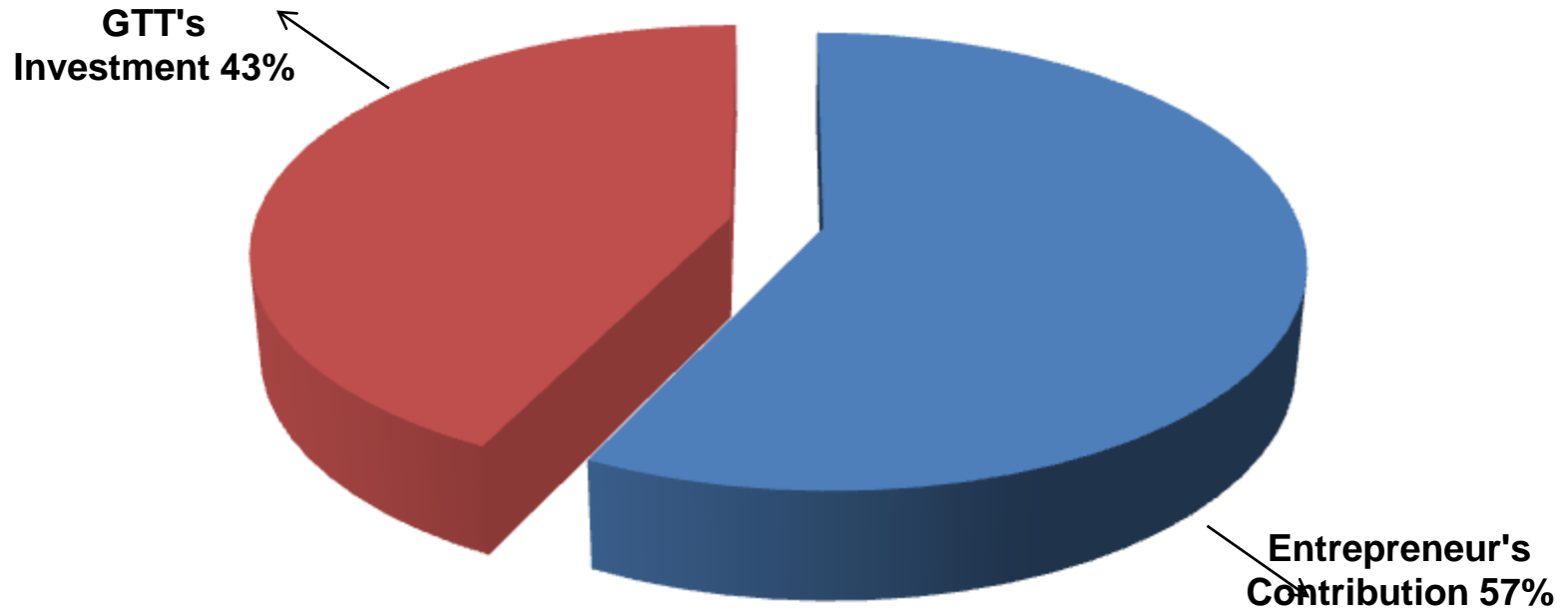
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,500	70,000	840,000
Less: Cost of Sales (Purchase product) (B)	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
Less: Operating Cost:			
Electricity bill		500	6,000
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance bill		400	4,800
Ownership Transfer Fee		-	-
Present Salary (Self and family)		3,000	36,000
Provision of Bad Debt		5	56
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		91	1,090
Total Operating Cost (D)		4,696	56,346
Net Profit (C-D):		5,805	69,654

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Zeans Pent,Ghabaty Pent,Towel, shirt, T-shirt,etc)	Investment in products (Various Types of Pent, Shirt,Panjabi etc)	130,900	100,000	230,900
Investment in Machineries, Equipments & Tools (fan etc.)		400		400
Cash in hand		1,800		1,800
Decoration (fixture and fittings)		10,300		10,300
Debtors (Since February, 2016 to at present)		5,600		5,600
Creditors (Since February, 2016 to at present)		(15,000)		(15,000)
Total Capital		134,000	100,000	234,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 134,000
- GTT's Investment BDT 100,000
- Total Capital BDT 234,000



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)	3,500	98,000	1,176,000	4,270	119,560	1,434,720	4,911	137,494	1,649,928
Less: Cost of Sales (Purchase product) (B)	2,975	83,300	999,600	3,630	101,626	1,219,512	4,174	116,870	1,402,439
Gross Profit (C) [C=(A-B)]	525	14,700	176,400	641	17,934	215,208	737	20,624	247,489
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Night Guard bill		130	1,560		160	1,920		190	2,280
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance bill		1,000	12,000		1,500	18,000		2,000	24,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self and family)		4,000	48,000		5,000	60,000		5,500	66,000
Provision of Bad Debt		5	56		5	56		5	56
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		91	1,090		91	1,090		91	1,090
Total Operating Cost (D)	-	7,647	87,436	-	9,577	114,926	-	11,007	132,086
Net Profit (C-D):	-	7,053	88,964	-	8,357	100,282	-	9,617	115,403
Retained Income			88,964			189,246			304,649

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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)	92,964	108,282	123,403
1.3	Depreciation Expenses	1,090	1,090	1,090
1.4	Opening Balance of Cash Surplus	-	52,299	113,671
	Total Cash Inflow	194,054	161,671	238,164
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	17,755		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	141,755	48,000	48,000
3.0	Total Cash Surplus	52,299	113,671	190,164

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Family business;
- Trade license of business in his own name;
- Skilled & working experience : 2 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 4,38,649 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 211th as Yunus Centre and 54th In-house Executive
Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust Premises

Thank you

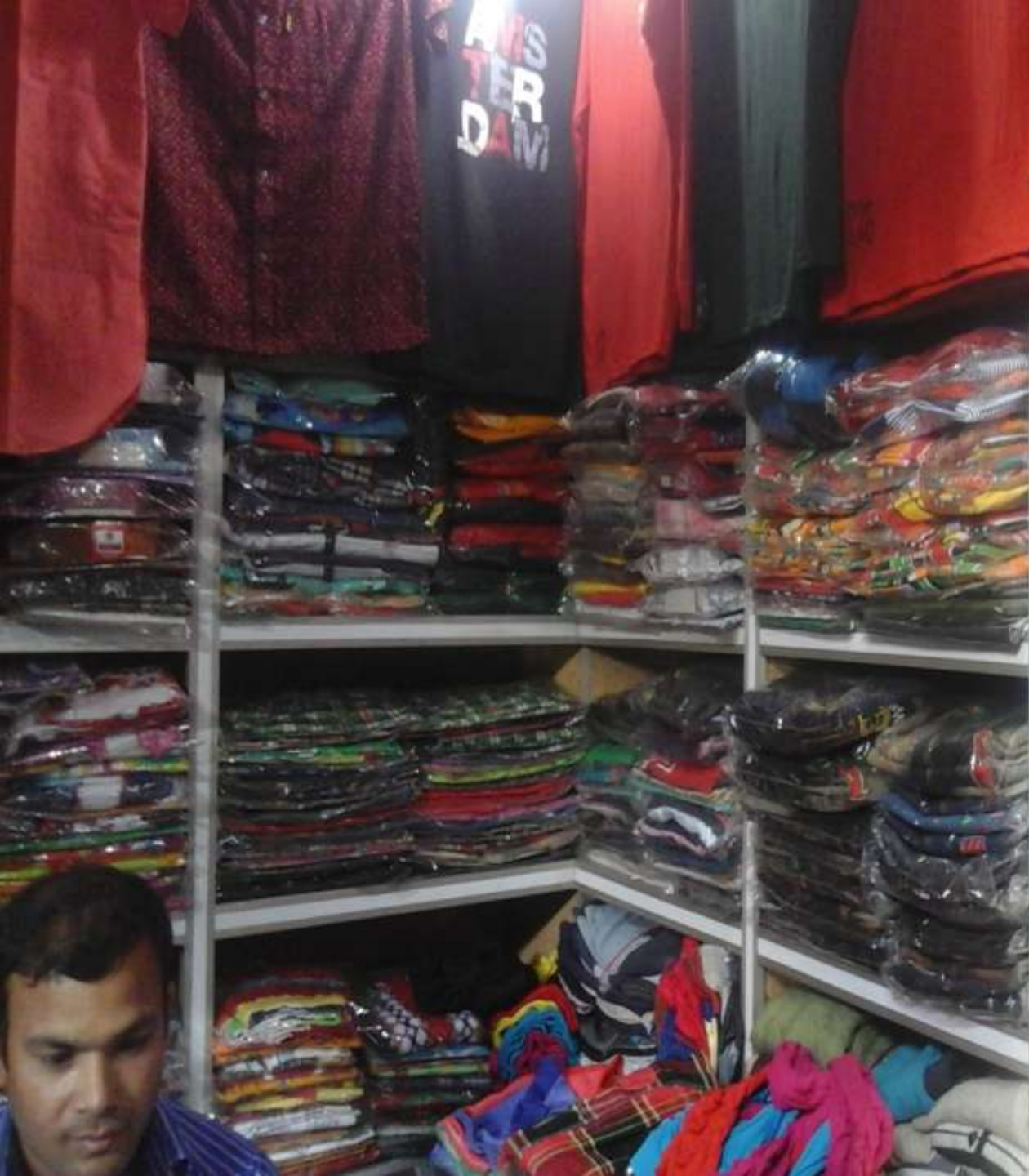
Pictures













আর্থীক ব্যাংক

কমিউনাল সোভিয়েটস দ্বারা শাখা

সহজ ঋণের পাশ বই

নাম বাহাদুর

জন্ম তারিখ ১৯৬৫

বাস ১৩

পেশা হাটের

বর্তমান ঋণ ৫০০

এই ঋণের ব্যয় খাবার

শাখা ব্যবস্থাপকের স্বাক্ষর

(Handwritten signature in red ink)



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



নাম মোঃ হারুনুর রশিদ
 Name: Md. Harunur Rashid

পিতা মোঃ আবু হান্নান

মাতা মোঃ মোস্তাফিজা বেগম

Date of Birth: 17 May 1984

ID NO: 1935321302700031

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। সকলটি ব্যবহারকারী কর্তৃক অন্য
 কোনো উদ্দেশ্যে প্রদান করা হবে না।
 বিজ্ঞান: কনস্ট্রাক্টিভ, মডেলিং, বার্ডিং, ক্রাফট, ডিজাইনিং, ড্রয়িং, ইন্ডাস্ট্রিয়াল -
 ১৯৯০, ১৯৯১, ১৯৯২

জাতীয় পরিচয়পত্র

প্রদানের তারিখ: ২৪/১০/২০১৩



১৯৯০, ১৯৯১, ১৯৯২



Thank You