



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Uzzal Hossen</b> Vill: Ghop, Union: Dorajhat, Post: Fotepur, Upazila: Bagherpara, District: Jessore.
Age	:	30 years
Marital status	:	Married
Children	:	02 ( Two) Daughters.
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Aysha Begum Late : Mozid Mia <i>Branch: Dorajhat, Jessore, Centre # 21/mo,</i> <i>Loan no.: 2541, Member since July 28, 2001</i> First loan: Tk. 7,000 Existing loan: Nil, Last Loan: Tk. 15,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A  No Nil Nil

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

Education, till to date	:	Class Ten
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.)	:	10 ( Ten) years experience is running his own business. He started the business only with Tk. 50,000 ( Fifty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His two brother's income from Grocery Business and job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01717130015
NU's National ID No.	:	4114771425114
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Aysha Begum is a GB member since July 28, 2001 at first she took GB loan BDT 7,000 ( Seven thousand).
- Gradually she took GB loan several times and utilized it for agriculture, purchasing Cow and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Uzzal Variety store</i></b>
Address/ Location	:	Satiantala Bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 588,000
Financing	:	Self Tk. 488,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 ( Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15%
(ii) Estimated % of proposed gross profit margin	:	On an Average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

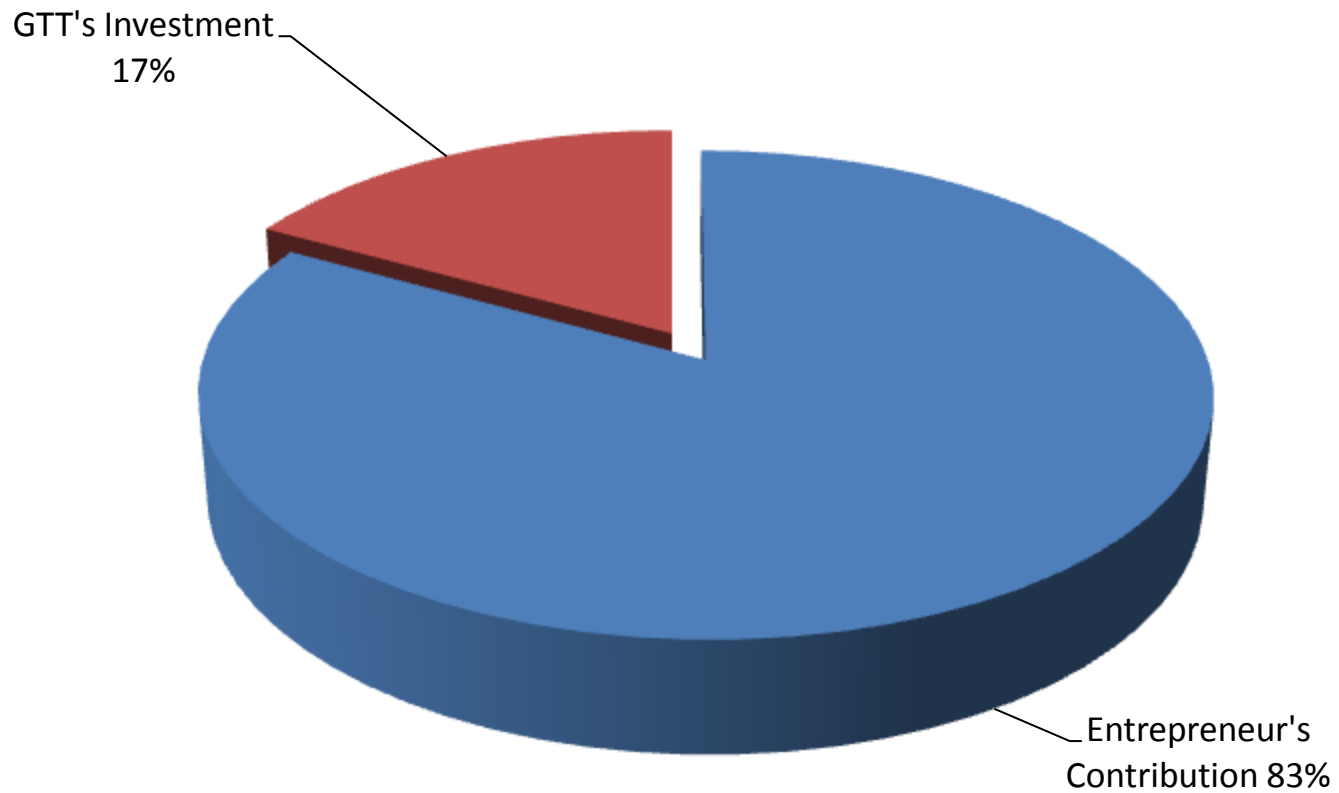
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	4,350	113,100	1,357,200
<b>Less: Cost of Sales (Purchase product) (B)</b>	3,698	96,135	1,153,620
<b>Gross Profit = (A-B)</b>	653	16,965	203,580
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator Bill		150	1,800
Night Gurd Bill		100	1,200
Shop ( Rent )		600	7,200
Mobile bill		500	6,000
Conveyance bill		300	3,600
Ownership Transfer Fee		-	-
Present Salary (Self and family)		5,000	60,000
Provision of Bad Debt		48	572
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		3,567	42,805
<b>Total Operating Cost (D)</b>		<b>10,965</b>	<b>131,577</b>
<b>Net Profit (C-D):</b>		<b>6,000</b>	<b>72,003</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Tea, Battle Leaf, oil, egg, sugar, soap, chocolate, biscuit and soft drinks etc.)	Investment in products (confectionery items etc.)	205,000	100,000	305,000
Investment in Machineries ( fan-2, light etc )		2,000	-	2,000
Advance for Shop		200,000	-	200,000
Cash in hand		4,400		4,400
Decoration ( fixture and fittings)		18,700	-	18,700
Debtors (Since January, 2016 to at present)		57,900	-	57,900
<b>Total Capital</b>		<b>488,000</b>	<b>100,000</b>	<b>588,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 488,000
- GTT's Investment BDT 100,000
- Total Capital BDT 588,000





# ***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
<b>Es. sales income from products (A)</b>	5,500	143,004	1,716,044	6,050	157,304	1,887,648	6,534	169,888	2,038,660
<b>Less: Cost of Sales (Purchase product) (B)</b>	4,675	121,553	1,458,637	5,143	133,708	1,604,501	5,554	144,405	1,732,861
<b>Gross Profit =(A-B)</b>	825	21,451	257,407	908	23,596	283,147	980	25,483	305,799
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator Bill		200	2,400		250	3,000		300	3,600
Night Gurd Bill		150	1,800		200	2,400		250	3,000
Shop (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		900	10,800
Conveyance bill		700	8,400		1,000	12,000		1,300	15,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Provision of Bad Debt		48	572		48	572		48	572
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses		3,567	42,805		3,567	42,805		3,567	42,805
<b>Total Operating Cost (D)</b>	-	13,031	152,377	-	14,831	177,977	-	16,631	199,577
<b>Net Profit (C-D):</b>	-	8,419	105,030	-	8,764	105,170	-	8,852	106,222
<b>Retained Income</b>			105,030			210,200			316,422

**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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	109,030	113,170	114,222
1.3	Depreciation Expenses	42,805	42,805	42,805
1.4	Opening Balance of Cash Surplus	-	127,835	235,810
	<b>Total Cash Inflow</b>	<b>251,835</b>	<b>283,810</b>	<b>392,837</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>127,835</b>	<b>235,810</b>	<b>344,837</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 804,422 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 203<sup>th</sup> as Yunus Centre and 49<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 10, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures

















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



নাম: আয়েশা বেগম  
Name: Aysha Begum  
বাহী: মুত মজিদ মিহা  
মাতা: মুত মুন্সিরা বেগম  
Date of Birth: 06 Jul 1962

ID NO: 4114771425112

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত পদে  
কোনোভাবে পাবার ক্ষেত্রে নিম্নলিখিত শর্তে অধিনে জব্দ করা দেয়া হবে এবং অতীবোধ করা হইবে।  
স্বিকার্য: প্রাণ/হানাতা, বেপার, ধ্বংস, ক্ষয়ক্ষতি, ক্ষয়ক্ষতি, ক্ষয়ক্ষতি ও নষ্ট করা, হস্তান্তর, মর্মেত

পেদানকারী কর্মসূচকের স্বাক্ষর প্রদানের তারিখ: ১১/০৫/২০০৯





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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উজ্জ্বল

নাম: উজ্জ্বল হোসেন  
 Name: Ujjwal Hossain  
 পিতা: মুক্ত সজিদ মিয়া  
 মাতা: আয়শা বেগম  
 Date of Birth: 02 Aug 1985

ID NO: 4114774425114

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। অত্রটি ব্যবহারকারী ব্যক্তির অন্য  
 কেবলকি পরিচয় পত্রের সিস্টেম থেকে আলাদা করা যেয়ার অন্য অনুমতি করা হলো।  
 ঠিকানা: হান/ডাক: ঢাকা, ঢাকা, জাতীয়: ১০০০০০ ১৪০০, কোড/সিটি, যশোর

প্রদানের তারিখ: ১১/০৫/২০০৮



**Thank You**