



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Iqbal Hossen</i> Vill: Kholshi Bhuiyapara, Union: Bashuari, Post: Bohorampur, Upazila: Bagherpara, District: Jessore.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 02 (Two) 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. Jobeda Khatun
(iii) Father's name	:	Kurban Ali
(iv) GB member's info	:	<i>Branch: Dorajhat, Bagherpara, Centre # 28/mo, Loan no.: 2736, Member since April 24, 2006 First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 30,000</i>
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	:	S.S.C
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 200,000 (Two lac). He has 10 (Ten) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from service (village police) and Agriculture. From his existing business income, he purchased 31 (Thirty one) decimal cultivation land and mortgaged 48 (Forty eight) decimal cultivation land.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01728257217
NU's National ID No.	:	4110947158726
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jobeda Khatun is a GB member since April 24, 2006 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in his existing 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>Iqbal Store</i>
Address/ Location	:	Choravita bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 730,000
Financing	:	Self Tk. 530,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	7,000	196,000	2,352,000
Less: Cost of Sales/Products (B)	6,300	176,400	2,116,800
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop Rent		2,000	24,000
Mobile bill		400	4,800
Night Guard bill		200	2,400
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-brother-01)		3,500	42,000
Provision of bad debt		32	388
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		233	2,800
Total Operating Cost (D)		15,916	190,988
Net Profit (C-D):		3,684	44,213

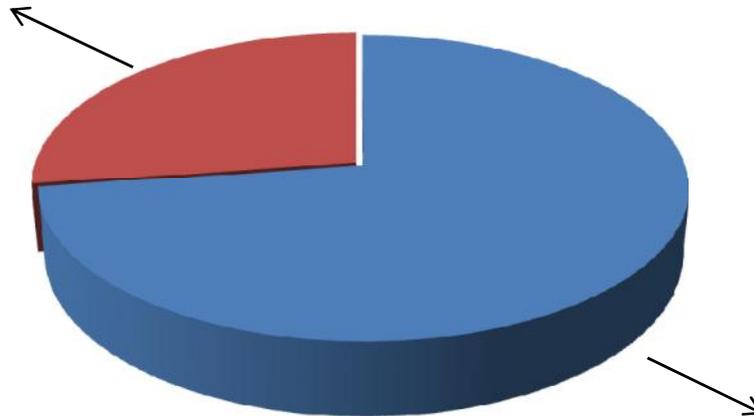
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, flour, sugar, pulses, salt, spice, biscuit, noodles, soft drinks, soap, tea leaf, pen, cosmetics item, coal, oil cake and husk etc.)	Investment in products (grocery item, confectionary item, bakery item and cosmetics item etc.)	277,750	200,000	477,750
Investment in Equipment & Tools (weight machine, bulb and fan etc.)		4,000		4,000
Cash in Hand		7,500		7,500
Advance for Shop		180,000		180,000
Debtors (Since April, 2016 to at present)		38,750		38,750
Decoration (fixture and fittings)		22,000		22,000
Total Capital		530,000	200,000	730,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 530,000
- GTT's Investment BDT 200,000
- Total Capital BDT 730,000

GTT's Investment
27%



Entrepreneur's
Contribution 73%

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)	10,000	279,986	3,359,832	11,549	323,384	3,880,606	12,935	362,190	4,346,279
Less: Cost of Sales/Products (B)	9,000	251,987	3,023,849	10,394	291,045	3,492,545	11,642	325,971	3,911,651
Gross Profit (C) [C=(A-B)]	1,000	27,999	335,983	1,155	32,338	388,061	1,294	36,219	434,628
Less: Operating Cost:									
Electricity bill		600	7,200		750	9,000		800	9,600
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		550	6,600		650	7,800		700	8,400
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-brother-01)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		32	388		32	388		32	388
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,600	19,200		1,700	20,400
Non Cash Item:									
Depreciation Expenses		233	2,800		233	2,800		233	2,800
Total Operating Cost (D)		21,779	252,868		25,229	302,748		28,529	342,348
Net Profit (C-D)		6,220	83,116		7,109	85,313		7,690	92,280
Retained Income			83,116			168,429			260,709

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	91,116	101,313	108,280
1.3	Depreciation Expenses	2,800	2,800	2,800
1.4	Opening Balance of Cash Surplus	-	45,916	54,029
	Total Cash Inflow	293,916	150,029	165,109
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	45,916	54,029	69,109

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 02 (father and brother) Others (beyond family): 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Skilled and working experiences: 14 years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods 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 (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 790,702 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 251st as Yunus Centre and 68th In-house Executive
Social Business Design Lab
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

চনং বাসুয়াড়ী ইউনিয়ন পরিষদ
উপজেলা : বাঘারপাড়া, জেলা : যশোর।



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ট্রেড লাইসেন্স

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

লাইসেন্স নং ২০৫/২০১৪-১৫ তারিখ ০২/০৪/২০১৫

ব্যবসা প্রতিষ্ঠানের নাম ইকনম স্টোর

মালিকের নাম মোঃ ইকনম খানের

পিতা/স্বামীর নাম মোঃ মোস্তফা আলী

ঠিকানা বাঘারপাড়া উপজেলা : বাঘারপাড়া, জেলা : যশোর।

যেহেতু ইকনম স্টোর (ব্যবসা) প্রতিষ্ঠানটি

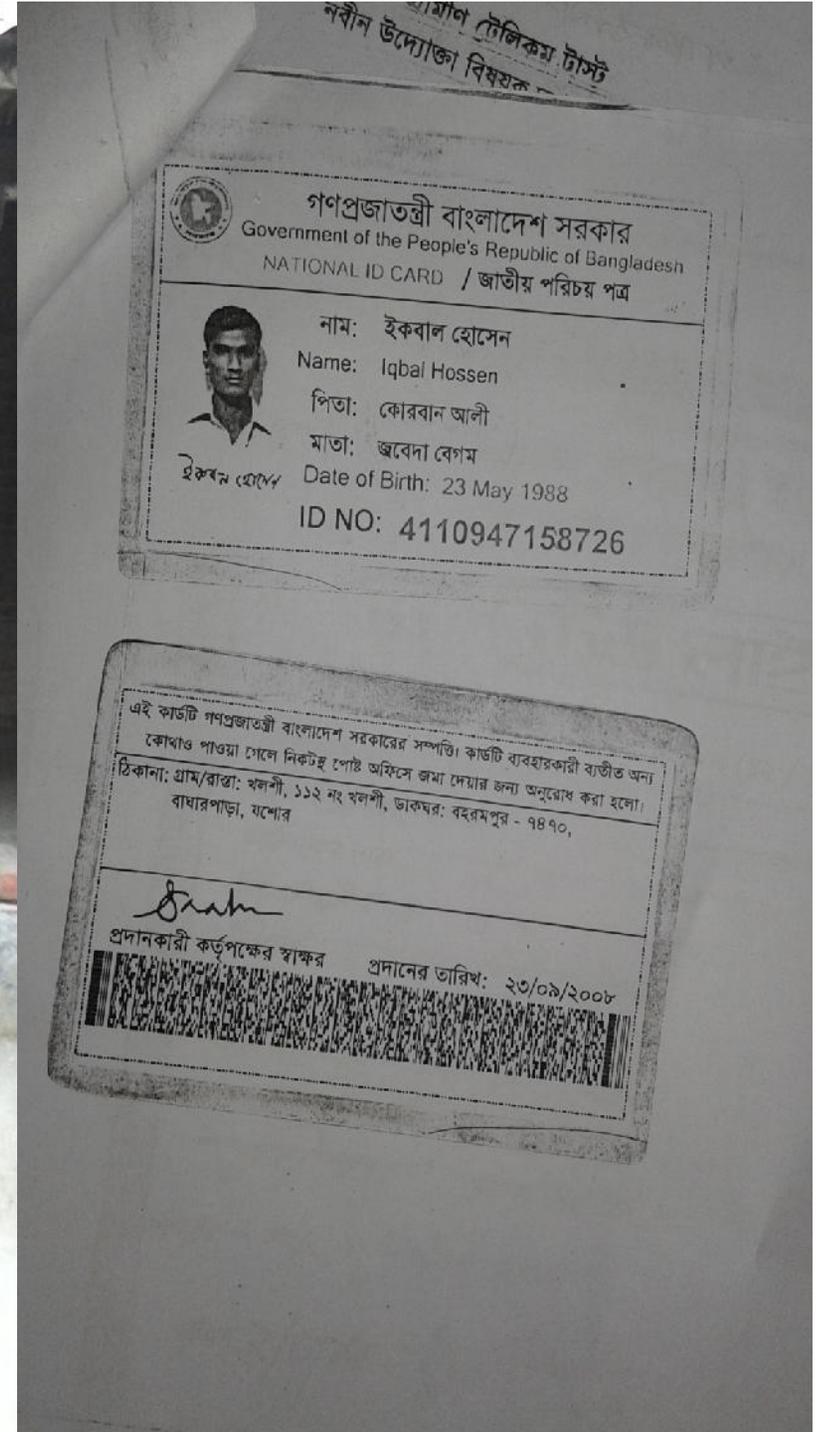
এই ইউনিয়ন পরিষদে প্রদান করা হয়েছে। সে কারণে তাখান প্রতিষ্ঠান ট্রেড লাইসেন্স মঞ্জুর করা যাচ্ছে যে তিনি তারিখে যে আবেদন করেছেন তাই হবে তাই তাখান
ব্যবসা প্রতিষ্ঠানটিতে প্রদান করা হয়েছে।

০০০০ - ২০/ = ০০/ = ০০০০০০।

তারিখ ২/৪/১৫

লাইসেন্স ইমপেটর
ও সচিব
চনং বাসুয়াড়ী ইউনিয়ন পরিষদ

চেয়ারম্যান, ০২/০৪/১৫
চনং বাসুয়াড়ী ইউনিয়ন পরিষদ
উপজেলা : বাঘারপাড়া, যশোর।



Thank You