



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Shabuj Molla</i> Vill: Kachua, Union: Kachua, Post: Kachua, Upazila: Jessore Sadar, District: Jessore.
Age	: 28 years
Marital status	: Married
Children	: 01 (One) Son
No. of siblings:	: 02 (Two) Brothers and 01 (One) Sister
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. Jamona Begum
(iii) Father's name	: Md. Hiro Mollah
(iv) GB member's info	: <i>Branch: Norendropur, Centre # 28/mo,</i> <i>Loan no.: 1921/1, Member from 2000 to 2007</i> First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 30,000
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	:	Class Nine
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	His other's income from shop rent.
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 50,000 (Fifty thousand). 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 business. His brother's income from private service. From his existing business income, he purchased a shop with a amount of five lac taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01990829644
NU's National ID No.	:	4114771415856
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jamona Begum was a GB member from 2000 to 2007 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 husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shabuj Store</i>
Address/ Location	:	Kachua bazar, Jessore Sadar, Jessore.
Total Investment in BDT	:	Tk. 319,000
Financing	:	Self Tk. 219,000 (from existing business) Required Investment Tk. 100,000 (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 12%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%.
(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)	3,500	98,000	1,176,000
Less: Cost of Sales/Products (B)	3,080	86,240	1,034,880
Gross Profit (C) [C=(A-B)]	420	11,760	141,120
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance bill		1,500	18,000
Ownership Transfer Fee			
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		9	110
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		488	5,850
Total Operating Cost (D)		8,497	101,960
Net Profit (C-D):		3,263	39,160

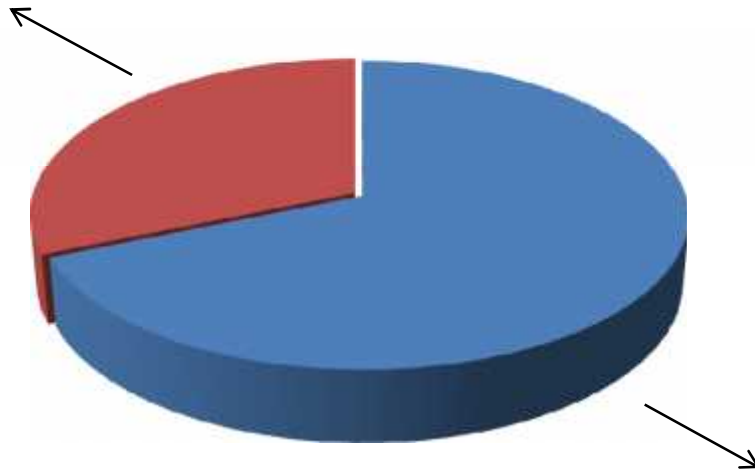
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	142,000	100,000	242,000
Investment in Machineries, Equipment & Tools (refrigerator, television, weight machine, bulb and fan etc.)		37,000		37,000
Cash in Hand		2,000		2,000
Advance to wholesaler (Oil mill)		14,000		14,000
Investment in shop		30,000		30,000
Debtors (Since May, 2016 to at present)		11,000		11,000
Creditors (Since May, 2016 to at present)		(20,000)		(20,000)
Decoration (fixture and fittings)		3,000		3,000
Total Capital		219,000	100,000	319,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 219,000
- GTT's Investment BDT 100,000
- Total Capital BDT 319,000

GTT's Investment
31%



Entrepreneur's
Contribution 69%

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)	5,100	142,786	1,713,432	5,915	165,632	1,987,581	6,507	182,195	2,186,339
Less: Cost of Sales/Products (B)	4,488	125,652	1,507,820	5,206	145,756	1,749,071	5,726	160,332	1,923,979
Gross Profit (C) [C=(A-B)]	612	17,134	205,612	710	19,876	238,510	781	21,863	262,361
Less: Operating Cost:									
Electricity bill		700	8,400		850	10,200		900	10,800
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		2,500	30,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		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		9	110		9	110		9	110
Other Cost (stationary & Entertainment etc.)		850	10,200		1,050	12,600		1,150	13,800
Non Cash Item:									
Depreciation Expenses		488	5,850		488	5,850		488	5,850
Total Operating Cost (D)		11,093	128,640		13,443	161,320		15,093	181,120
Net Profit (C-D)		6,041	76,972		6,432	77,190		6,770	81,241
Retained Income			76,972			154,162			235,402

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	80,972	85,190	89,241
1.3	Depreciation Expenses	5,850	5,850	5,850
1.4	Opening Balance of Cash Surplus	-	62,822	105,862
	Total Cash Inflow	186,822	153,862	200,952
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	62,822	105,862	152,952

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0Future 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"/> Family business;<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 454,402 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 270th as Yunus Centre and 75th In-house Executive
Social Business Design Lab
(GTT) on 06 June, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ

উপজেলা ও মহেশার সদর, জেলা ঝালকাঠি

অর্থ বছর ২০১৭-১৮

ক্রেড লাইসেন্স

নই নং ১৭ 781

তারিখ : ০৩/০৭/১৮

লাইসেন্স নং: ১৭০৭

প্রতিষ্ঠানের নাম, মেশার সুইচিং স্টেশন

লাইসেন্সধারীর নাম : শ্রীমান সুরেন্দ্র কুমার

পিতা / স্বামীর নাম : শ্রীমান হরিচন্দ্র সেনগুপ্ত

ঠিকানা : শ্রীমান হরিচন্দ্র সেনগুপ্ত, গ্রাম: মনুজ, পিলা: হাটহাট

ব্যবসার ধরণ : বিদ্যুৎ সরঞ্জাম সরবরাহ

পত্রসার স্থান : নরেন্দ্রপুর ইউনিয়ন, মহেশার, ঝালকাঠি

০৩/০৭/২০১৮ তারিখ পর্যন্ত বৈধ।

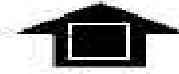
কি কোনোর পরিমাণে ১০০০০০০০০০০০০০০ (কথায়) ক্রেডিট সত্তা লাভের উদ্দেশ্যে

লাভ হয়ে তার খরচ/ব্যয়/পেশা ক্রেডিট লাভ চলিয়া যাবার জন্য

এই লাইসেন্সে নাম করা হলো :

সচিব
১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ
মহেশার, ঝালকাঠি

লাইসেন্সধারী
শ্রীমান সুরেন্দ্র কুমার



গ্রামীণ ব্যাংক

ককচা হাট শাখা

সহজ ঋণের পাশ বই

নাম হুসনা

স্বামী নং ১০১২৩

গ্রুপ নং ০১


কেন্দ্র নং ২৬৫২


কেন্দ্রের নাম ককচা হাট

বই ইস্যুর তারিখ ফেব্রুয়ারি



শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of Bangladesh / Ministry of Government Services
NATIONAL ID CARD / কার্টার পরিচয় পত্র


নাম: মোঃ শুবুস মোল্লা
Name: Ms. Shobus Molla
বিশ্বাস: গুয়াহাটি জেলা
পাস: গুয়াহাটি পল্লী পঞ্চায়েত
Date of Birth: 01 Jan 1988
ID NO: 4114771415856

এই কার্টার পরিচয় পত্রটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। কার্টার পরিচয় পত্রটি সঠিকভাবে ব্যবহার করা এবং সঠিকভাবে তথ্য প্রদান করা প্রত্যেক কার্টারের জন্য বাধ্যতামূলক।
 লিখিত, প্রদর্শিত, মুদ্রা, পুরা, প্রত্যেক পক্ষের - ধর্ম, জাতীয়তা, পাস


স্বাক্ষরিত কর্তৃক:  **তারিখ:** 30/04/2020



Thank You