



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b>Md. Rezaul Islam</b><br>Vill: Khamar Senuya Union: 01#Vomradoho, Post: Vomradoho, Upazila:Peergonj, District: Thakurgoan.  |
| Age                              | : | 34 years  |
| Marital status                   | : | married   |
| Children                         | : | 01(Daughter)  |
| No. of siblings:                 | : | 02 (Two) Brother 04(Four 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. Renu   |
| (iii) Father's name              | : | Md. Sirajul Islam   |
| (iv) GB member's info            | : | <i>Branch: Khangao, Peergonj , Centre # 69/mo</i><br><i>Loan no.: 8385, Member since January 01, 2004</i><br>First loan: Tk. 2,000<br>Existing loan: 20,000, Outstanding loan: Tk. 6360 |
| Further Information:             |   |   |
| (v) Who pays GB loan installment | : | Entrepreneur's Father   |
| (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   | : | H S C pass   |
| 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.) | : | 12 (Twelve) years experiences is running his own business. He started the business with BDT 150,000 (One Lac Fifty Thousand).<br><br>:<br>He has on hand training from his brother business (02yrs.) |
| Other Own/Family Sources of Income  | : | His Father's income from agriculture. his elder brother income from business.  |
| Other Own/Family Sources of Liabilities   | : | Nil  |
| NU's Contact No.  | : | 01744683838  |
| NU's National ID No.  | : | 9418225898914  |
| NU Project Source/Reference   | : | Grameen Telecom Trust  |

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

- Mst. Renu Begum is a GB member since January 01, 2004 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in 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   | : | <b><i>M/s Islam Bastra Bitan</i></b>   |
| Address/ Location   | : | Lohagara Bajar, Thakurgoan.  |
| Total Investment in BDT                                   | : | Tk. 645,000  |
| Financing   | : | Self Tk. 445,000 (from existing business)<br>Required Investment Tk. 200,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 5000 (Five Thousand ).   |
| Proposed Salary   | : | BDT 5,500 (Five Thousand five Hundred).  |
| 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.) | : |  |

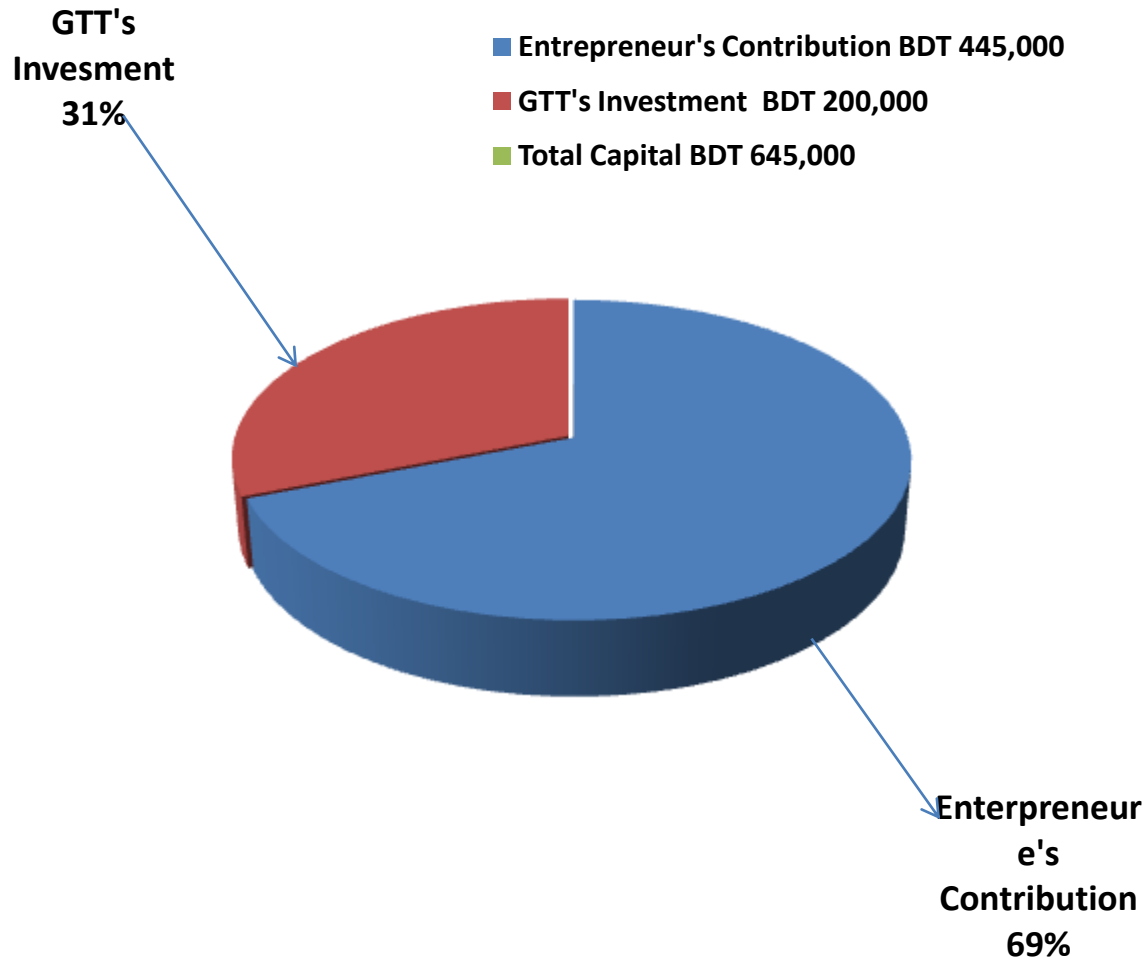
# **INFO ON EXISTING BUSINESS OPERATIONS**

| Particulars                                  | Existing Business (BDT) |               |                |
|--|-------------------------|---------------|----------------|
|  | Daily                   | Monthly       | Yearly         |
| Sales income from Products-1                 | 5,000                   | 140,000       | 1,680,000      |
| Less: Cost of Sales/Products-1               | 4,250                   | 119,000       | 1,428,000      |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>750</b>              | <b>21,000</b> | <b>252,000</b> |
| <b>Less: Operating Cost:</b>                 |                         |               |                |
| Electricity bill                             |                         | 450           | 5,400          |
| Generator Bill                               |                         | 300           | 3,600          |
| Mobile bill                                  |                         | 300           | 3,600          |
| Night Guard bill                             |                         | 70            | 840            |
| Conveyance bill                              |                         | 1,500         | 18,000         |
| Ownership Transfer Fee                       |                         |               |                |
| Present Salary (Family & Self)               |                         | 5,000         | 60,000         |
| Present Salary (Assistant-2)                 |                         | 4,000         | 48,000         |
| Bank Charge (DD, PO, SC)                     |                         |               | -              |
| Provision of bad debt                        |                         | -             | -              |
| Other Cost (Stationary & Entertainment etc.) |                         | 2,100         | 25,200         |
| <b>Non Cash Item:</b>                        |                         |               |                |
| Depreciation Expenses                        |                         | 88            | 1,050          |
| <b>Total Operating Cost (D)</b>              |                         | <b>13,808</b> | <b>165,690</b> |
| <b>Net Profit (C-D):</b>                     |                         | <b>7,193</b>  | <b>86,310</b>  |

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| Particulars   |  | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|---|--|-------------------------|----------------|----------------|
| Existing  | Proposed   |                         |                |                |
| Investment in products (Such as Shari, than cloth, three Piece, lungi etc.) | Investment in products (different types of germents item etc.) | 430,050                 | 200,000        | 630,050        |
| Investment in Equipment & Tools ( Such as Fan-2 etc.)                       |  | 3,000                   | -              | 3,000          |
| Cash in Hand  |  | 5,950                   | -              | 5,950          |
| Investment in Decoration (Furniture, fixture and fittings)                  |  | 6,000                   |                | 6,000          |
| <b>Total Capital</b>  |  | <b>445,000</b>          | <b>200,000</b> | <b>645,000</b> |

# ***SOURCE OF FINANCE***





# **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-1       | 6,500        | 182,000       | 2,184,000      | 7,150        | 200,200       | 2,402,400      | 7,865        | 220,220       | 2,642,640      |
| Less: Estimated Cost of Sales/Products-1     | 5,525        | 154,700       | 1,856,400      | 6,078        | 170,170       | 2,042,040      | 6,685        | 187,187       | 2,246,244      |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>975</b>   | <b>27,300</b> | <b>327,600</b> | <b>1,073</b> | <b>30,030</b> | <b>360,360</b> | <b>1,180</b> | <b>33,033</b> | <b>396,396</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |              |               |                |              |               |                |
| Electricity bill                             |              | 650           | 7,800          |              | 850           | 10,200         |              | 1,050         | 12,600         |
| Generator Bill                               |              | 320           | 3,840          |              | 350           | 4,200          |              | 400           | 4,800          |
| Mobile bill (SMS & Reporting)                |              | 400           | 4,800          |              | 450           | 5,400          |              | 500           | 6,000          |
| Night Guard bill                             |              | 90            | 1,080          |              | 100           | 1,200          |              | 120           | 1,440          |
| Conveyance                                   |              | 2,000         | 24,000         |              | 2,300         | 27,600         |              | 2,500         | 30,000         |
| Ownership Transfer Fee                       |              | 1,333         | 8,000          |              | 1,333         | 16,000         |              | 1,333         | 16,000         |
| Proposed Salary-(Family & Self)              |              | 6,000         | 72,000         |              | 6,500         | 78,000         |              | 6,800         | 81,600         |
| Proposed Salary (Assistant-2)                |              | 5,000         | 60,000         |              | 5,500         | 66,000         |              | 6,000         | 72,000         |
| Bank Charge (DD, PO, SC)                     |              | 107           | 642            |              | 107           | 1,284          |              | 107           | 1,284          |
| Provision of bad debt                        |              | -             | -              |              | -             | -              |              | -             | -              |
| Other Cost (stationary & Entertainment etc.) |              | 2,600         | 31,200         |              | 2,700         | 32,400         |              | 2,800         | 33,600         |
| <b>Non Cash Item:</b>                        |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                        |              | 88            | 1,050          |              | 88            | 1,050          |              | 88            | 1,050          |
| <b>Total Operating Cost (D)</b>              | <b>-</b>     | <b>18,588</b> | <b>214,412</b> | <b>-</b>     | <b>20,278</b> | <b>243,334</b> | <b>-</b>     | <b>21,698</b> | <b>260,374</b> |
| <b>Net Profit (C-D)</b>                      | <b>-</b>     | <b>8,712</b>  | <b>113,188</b> | <b>-</b>     | <b>9,752</b>  | <b>117,026</b> | <b>-</b>     | <b>11,335</b> | <b>136,022</b> |
| <b>Retained Income</b>                       |              |               | <b>113,188</b> |              |               | <b>230,214</b> |              |               | <b>366,236</b> |

**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.)**

| <b>SI #</b> | <b>Particulars</b>                                  | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                     | 200,000             | -                   | -                   |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 121,188             | 133,026             | 152,022             |
| 1.3         | Depreciation Expenses                               | 1,050               | 1,050               | 1,050               |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 74,238              | 112,314             |
|             | <b>Total Cash Inflow</b>                            | <b>322,238</b>      | <b>208,314</b>      | <b>265,386</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Product Purchase                                    | 200,000             | -                   | -                   |
| 2.2         | Investment in Machinerics                           | -                   |                     |                     |
| 2.3         | Investment in Equipment & Tools                     | -                   |                     |                     |
| 2.4         | Investment in Decoration                            | -                   |                     |                     |
| 2.5         | GB loan Outstanding                                 | -                   |                     |                     |
| 2.6         | Investment Payback including Ownership Transfer Fee | 48,000              | 96,000              | 96,000              |
|             | <b>Total Cash Outflow</b>                           | <b>248,000</b>      | <b>96,000</b>       | <b>96,000</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>74,238</b>       | <b>112,314</b>      | <b>169,386</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop; Lohagara Bazar Market
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 811,236 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 264<sup>th</sup> as Yunus Centre and 73<sup>rd</sup> In-house Executive  
Social Business Design Lab  
(GTT) on May 31,2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures









মেসার্স  
আইসি  
ইন্ডিয়া  
সফটওয়্যার  
বিল্ডিং  
বিজ্ঞান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রেজাউল ইসলাম

Name: Md Rezaul Islam

পিতা: মোঃ সিরাজুল ইসলাম

মাতা: মোছাঃ রেবেকা বেগম

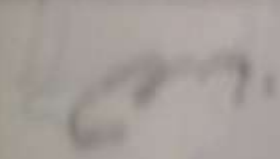
Date of Birth: 16 Mar 1982

ID NO: 9418225898914



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং  
কোনো পণ্য কেনে বিক্রি পৌঁছে অথবা সেহা অন্য কোনো উদ্দেশ্যে ব্যবহার করা হলে

ঠিকানা: গ্রাম/পাড়া: খামার সেলুয়া, খামার সেলুয়া, ডাকঘর: জোমরাপাড়া - ৪১১০,  
শিল্পাড়া, ঠাকুরগাঁও



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ১১/০৯/২০০৮









# ইউ পি ফরম- ১৩

অর্থ বৎসর..... ২০২৩/২০২৪

## ট্রেড লাইসেন্স

ক্রমিক নং-

47

### ৩নং খনগাও ইউনিয়ন পরিষদ

উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

বহি নং ৫২.....

লাইসেন্স নম্বর ৩৭/২০২৪ তারিখ ১৫/০৫/২০২৪

প্রতিষ্ঠানের নাম মেসার্স ইমরান বর্ডার সিলিং

লাইসেন্সধারীর নাম মেসার্স মোঃ হুমায়ূন ইমরান

পিতা / স্বামীর নাম মেসার্স মিরাজুল ইমরান

ঠিকানা মুন্সিংগা পান্ডা মেমুরা

পেশার ধরন ও অবস্থান সাপ্তাহিক হোমস

নেসনাল সার্ভিস সেন্টার

ফি প্রদানের পরিমাণ= ১০০০ টাকা (এক হাজার টাকা মাত্র)

প্রাপ্ত হয়ে তার কার্যসূচী / বৃত্তি / পেশা চলিয়ে যাবার জন্য

এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৫/০৫/২৪

চেয়ারম্যানের স্বাক্ষর  
৩নং খনগাও ইউনিয়ন পরিষদ



**Thank You**