



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

Name and address	:	<b>Md. Sohbul Islam</b> Vill: Kholsalpara, Union: Gosmostapur, Post: Gomostapur, Upazila: Gomostapur, District: Chapinawbgong.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	06 (Six) Brothers & 01 (One) Sister.
Parent's and GB related Info:		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 200px;">Father</span>
(ii) Mother's name	:	Mist: Dulaly Begum.
(iii) Father's name	:	Md: Shan Mohammad.
(iv) GB member's info	:	<i>Branch : Gosmotapur Br, Rohonpur Centre # 32/mo</i> <i>Loan no.: 5247, Member since 2013.</i> First loan: Tk. 5,000. Last Loan : 20,000. Outstanding loan: 0.
Further Information:		
(v) Who pays GB loan installment	:	No.
(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 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.)	:	20 (Twenty) years experiences is running his own business. He started the business with BDT 3,000 (Three thousand).  : He has taken training from his father shop about 15 years in the local Market.
Other Own/Family Sources of Income	:	His three brother is motor Cycle mechanics. His father and younger brother help the Cycle mechanics shop.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01728-654427.
NU's National ID No.	:	76013752828523
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Dulaly Begum is a GB member since 2013 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by assisting chalk in business, purchasing computer and agriculture.
- 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>Rasa Store</b>
Address/ Location	:	Kghosaqlpara Vare Bazar, Gomostapur, Chapinawbgong.
Total Investment in BDT	:	Tk. 193,000
Financing	:	Self Tk. 133,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an products 7% & Profit on Servicing-100%
(ii) Estimated % of proposed gross profit margin	:	On an products 7% & Profit on Servicing-100%
(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	2,000	56,000	672,000
Sales income from servicing	500	14,000	168,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>70,000</b>	<b>840,000</b>
<b>Cost of goods Sold (B)</b>	<b>1,860</b>	<b>52,080</b>	<b>624,960</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>640</b>	<b>17,920</b>	<b>215,040</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Night Guard bill		90	1,080
Mobile bill		600	7,200
Conveyance		1,000	12,000
Provision of bad Debt		8	100
Ownership Transfer Fee		-	-
Present Salary (Self & family)		8,000	96,000
Present Salary (Assistant-1)		1,000	12,000
Bank Charge (DD, PO, SC)		-	-
Other Cost (stationary & Entertainment etc.)		4,500	54,000
<b>Non Cash Item:</b>			
Depreciation Expenses		105	1,265
<b>Total Operating Cost (D)</b>		<b>16,004</b>	<b>192,045</b>
<b>Net Profit (C-D):</b>		<b>1,916</b>	<b>22,995</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (tire, tub, ring, bearing, handle, chine, paddle etc)	Investment in products (tire, tub, ring, bearing, handle, chine, paddle etc.)	114,050	60,000	174,050
Investment in Machineries and Equipment (fan, bulb, meter, wind pup machine.)		8,000	-	8,000
Cash in hand		2,800	-	2,800
Debtors (Since May, 2016 to at present)		10,000	-	10,000
Creditors ( Since May, 2016 to at present)		(2,500)		(2,500)
Decoration		650		650
<b>Total Capital</b>		<b>133,000</b>	<b>60,000</b>	<b>193,000</b>

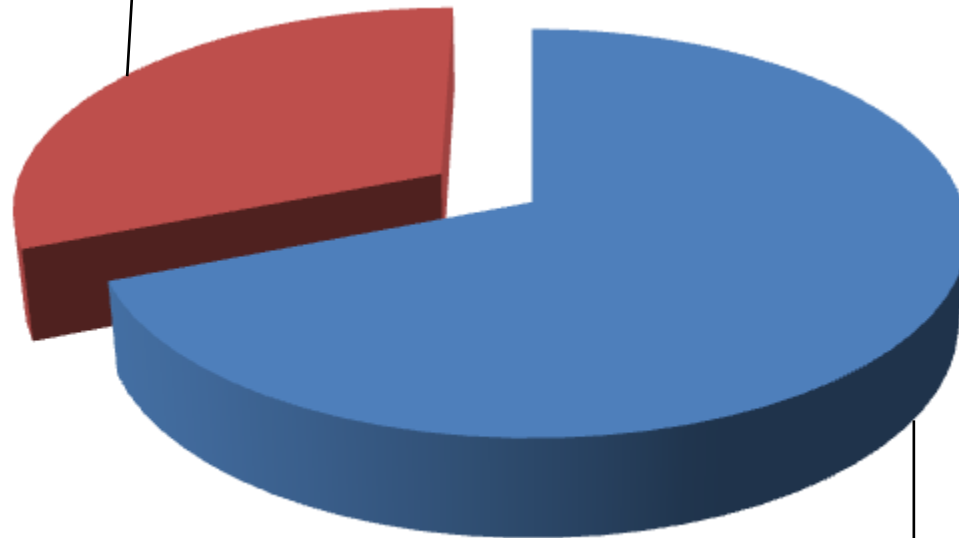
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 133,000

■ GTT's Investment BDT 60,000

■ Total Capital BDT 193,000

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)	2,700	75,600	907,200	3,456	96,768	1,161,216	4,493	125,798	1,509,581
Estimated Sales income from servicing	700	19,600	235,200	826	23,128	277,536	892	24,978	299,739
<b>Less: Cost of Sales (B)</b>	<b>3,400</b>	<b>95,200</b>	<b>1,142,400</b>	<b>4,282</b>	<b>119,896</b>	<b>1,438,752</b>	<b>5,385</b>	<b>150,777</b>	<b>1,809,320</b>
<b>Cost of goods Sold (B)</b>	<b>2,511</b>	<b>70,308</b>	<b>843,696</b>	<b>3,214</b>	<b>89,994</b>	<b>1,079,931</b>	<b>4,178</b>	<b>116,993</b>	<b>1,403,910</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>889</b>	<b>24,892</b>	<b>298,704</b>	<b>1,068</b>	<b>29,902</b>	<b>358,821</b>	<b>1,207</b>	<b>33,784</b>	<b>405,410</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,100	13,200		1,200	14,400
Night Guard bill		120	1,440		120	1,440		120	1,440
Mobile bill (SMS & Reporting)		1,300	15,600		1,300	15,600		1,300	15,600
Conveyance		1,200	14,400		1,400	16,800		1,700	20,400
Provision of bad Debt		8	100		8	100		8	100
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Self & family)		10,000	120,000		10,000	120,000		12,000	144,000
Proposed Salary (Assistant-01)		1,600	19,200		2,600	31,200		4,600	55,200
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		5,000	60,000		5,100	61,200		5,200	62,400
<b>Non Cash Item:</b>									
Depreciation Expenses		105	1,265		105	1,265		105	1,265
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>20,689</b>	<b>245,865</b>	<b>-</b>	<b>22,189</b>	<b>266,265</b>	<b>-</b>	<b>26,689</b>	<b>320,265</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>4,203</b>	<b>52,839</b>	<b>-</b>	<b>7,713</b>	<b>92,556</b>	<b>-</b>	<b>7,095</b>	<b>85,145</b>
<b>Retained Income</b>			<b>52,839</b>			<b>145,395</b>			<b>230,540</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>Sl #</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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	55,239	97,356	89,945
1.3	Depreciation Expenses	1,265	1,265	1,265
1.4	Opening Balance of Cash Surplus	-	42,104	111,925
	<b>Total Cash Inflow</b>	<b>116,504</b>	<b>140,725</b>	<b>203,135</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	<b>Total Cash Outflow</b>	<b>74,400</b>	<b>28,800</b>	<b>28,800</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>42,104</b>	<b>111,925</b>	<b>174,335</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 (16yrs);

## **W**EAKNESS

- Can not supply goods & services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 363,540 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 272<sup>nd</sup> as Yunus Centre and 76<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 09, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures







4835  
能飛冲全自動充电器



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স্পাইডার-ম্যান  
মটর কিট



GERMANY TECHNOLOGY  
MADE IN CHINA





স্বীকৃত



# গ্রামীণ ব্যাংক

স্বাক্ষরিত  
৩০/০৫/১৯

স্বাক্ষরিত

মহাজ্ঞানের দাসবই

নাম	মোহন দুলালী বেগম
কেন্দ্রের নাম	মোহনলাল
শাখা	







**Thank You**