



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Sakender Ali Vill:kadi hut, Union:6 no kashipur, Post: mujahidabad, Upazila: Ranishankoil, District: Thakurgaon.
Age	:	33 years
Marital status	:	Married
Children	:	03(Three) daughter
No. of siblings:	:	05 (Five) Brothers 04 (Four) Sisters
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"/> Mst. Nazma begum Md. Abdur Rahman <i>Branch: Kashipur,ranisoinkol, Centre # 34/mo</i> <i>Loan no.: 4269, Member since february05, 2007</i> First loan: Tk. 5,000 Existing loan: Nil, Last lone: 15,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Nil No Nil 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.)	:	17 (seventeen) years experiences is running his own business. He started the business with BDT 1,400 (one Thousand and four hundred). He has no tanning.
Other Own/Family Sources of Income	:	His father & bother income from agriculture, another bother income form job service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721785681
NU's National ID No.	:	9418655738342
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nazma Begum is a GB member since February 05, 2007 at first she took GB loan BDT 5,000 (Five 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	:	<i>M/S Sompā Electronics</i>
Address/ Location	:	Moharaja bazar,Ranishankoil,Thakurgaon.
Total Investment in BDT	:	Tk. 187,000
Financing	:	Self Tk. 107,000 (from existing business) Required Investment Tk. 80,000 (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 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(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	1,600	44,800	537,600
Display Commission or other	150	4,200	50,400
Total Sales (A)	1,750	49,000	588,000
Less: Cost of Sales/Products-1	1,280	35,840	430,080
Total Cost of Sales/Products (B)	1,280	35,840	430,080
Gross Profit (C) [C=(A-B)]	470	13,160	157,920
Less: Operating Cost:			
Electricity bill		350	4,200
Mobile bill		200	2,400
Night Guard bill		40	480
Conveyance bill		700	8,400
Ownership Transfer Fee			
Present Salary (Family & Self)		5,000	60,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt		-	-
Other Cost (Stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		145	1,735
Total Operating Cost (D)		7,635	91,615
Net Profit (C-D):		5,525	66,305

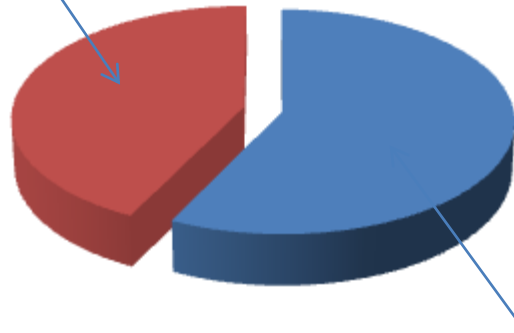
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Such as different kinds of electronics item etc.)	Investment in products (Such as different kinds of electronics item etc.)	87,681	80,000	167,681
Investment in Machineries (Such as fan-01, ips -01 battery-01 etc.)		6,200	-	6,200
Cash in Hand		5,069	-	5,069
Investment in Decoration (wood rack-03, small glass rack-01, sukas-01, cash table -01, wood chair-02, wood tull-03, etc)		8,050	-	8,050
Total Capital		107,000	80,000	187,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 107,000
- GTT's Investment BDT 80,000
- Total Capital BDT 187,000

GTT's
investment
BDT 43%



entrepreneu
r's
contribution
BDT 57%

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	2,500	70,000	840,000	3,250	91,000	1,092,000	3,575	100,100	1,201,200
Display Commission or other	200	5,600	67,200	260	7,280	87,360	312	8,736	104,832
Total Estimated Sales (A)	2,700	75,600	907,200	3,510	98,280	1,179,360	3,887	108,836	1,306,032
Less: Estimated Cost of Sales/Products-1	2,000	56,000	672,000	2,600	72,800	873,600	2,860	80,080	960,960
Total Estimated Cost of Sales/Products (B)	2,000	56,000	672,000	2,600	72,800	873,600	2,860	80,080	960,960
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	910	25,480	305,760	1,027	28,756	345,072
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Night Guard bill		70	840		70	840		100	1,200
Conveyance		1,200	14,400		1,500	18,000		1,500	18,000
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		7,000	84,000
Bank Charge (DD, PO, SC)		35	210		35	420		35	420
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		1,900	22,800
Non Cash Item:									
Depreciation Expenses		145	1,735		145	1,735		145	1,735
Total Operating Cost (D)	-	10,583	123,585	-	12,233	146,795	-	12,213	146,555
Net Profit (C-D)	-	9,017	111,615	-	13,247	158,965	-	16,543	198,517
Retained Income			111,615			270,580			469,097

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.)

Statement of Cash Flow				
Three Years Projection- After Funding				
<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	114,815	165,365	204,917
1.3	Depreciation Expenses	1,735	1,735	1,735
1.4	Opening Balance of Cash Surplus	-	97,350	226,050
	Total Cash Inflow	196,550	264,450	432,702
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment in Machineries	-		
2.3	Investment in Equipment & Tools	-		
2.4	Investment in Decoration	-		
2.5	GB loan Outstanding	-		
2.6	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	97,350	226,050	394,302

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training; own
- Skilled and working experiences (17 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 576,097 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 279th as Yunus Centre and 78th In-house Executive
Social Business Design Lab
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

Pictures





AROMA
SWEET
GLUE

Saaf

DIY
KIT

M.T.G.

K.P.S.

MIGHTY

MIGHTY

NHA

MITHON

idea

idea

idea

MIGHTY

MIGHTY

MIGHTY

MIGHTY







पवित्र स्थान भोजप

2025

SYMPHONY
ONE POWER
CHOW
ALF-I
TWO PIN PLUG

HTI
MEM
WATSON
WATSON

৬নং কাশিপুর ইউনিয়ন পরিষদ

উপজেলাঃ রাণীশংকৈল, জেলাঃ ঠাকুরগাঁও।

ঃ লাইসেন্স ঃ

ইউ.পি. ফরম নং-১৩

বহি নং- ০২

ক্রমিক নং- 173

লাইসেন্স নং- ২৭৯

তারিখঃ ১১/০৫/১৬

বাবসা/প্রতিষ্ঠানের নামঃ

ইঞ্জিনিয়ারিং সেন্টার (গোলাপজাগাও)

লাইসেন্স ধরনের নামঃ

শ্রীঃ মোঃ হোসেন (স্বাক্ষর)

স্বাক্ষর/স্বাক্ষরীর নামঃ

শ্রীঃ আব্দুল করিম

ঠিকানাঃ গ্রামঃ

কাটিয়া

ডাকঘরঃ মুজাহিদাবাদ

উপজেলাঃ রাণীশংকৈল, জেলাঃ ঠাকুরগাঁও।

বাবসার ধরনঃ

স্বাক্ষর/স্বাক্ষরীর নামঃ (স্বাক্ষর)

লাইসেন্স ফিঃ

২০০/- টাকা X পয়সা ৮

কথায়ঃ

দুইশত টাকা মাত্র

২০১৫-২০১৬

সালের ৩০ শে জুন পর্যন্ত বলবদ থাকিবে।

এই বৎসরে ট্রেড লাইসেন্স হিসাবে তাহার কাগজ চালাওয়ার উদ্দেশ্যে এই লাইসেন্স প্রদান হইল

(স্বাক্ষর)
(মোঃ আব্দুল করিম)
স্বাক্ষর/স্বাক্ষরীর নামঃ
৬নং কাশিপুর ইউনিয়ন
রাণীশংকৈল, ঠাকুরগাঁও



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সেকেন্দার আলী

Name: Md Sakendar Ali

পিতা: মোঃ আব্দুর রহমান

মাতা: মোছাঃ নাজমা

Date of Birth: 12 May 1983

ID NO: 9418655738342



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতিল ও অন্য
কোনো ব্যক্তিকে প্রদান করা হলে নিম্নলিখিত শর্তে অফিসে জমা দেওয়ার জন্য অনুগ্রহ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কলিহাট (বালিয়া), কলিহাট, ডাকঘর: মুজিবনগর - ৫১২০,
হাটপাটকা, ঝাকুরপাট।

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৯/২০০৮





Thank You