



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

Name and address	:	<b><i>Liton Shaha</i></b> Vill: Hakuba, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	01 (One) Brother and 05 (Five) 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	:	Chanchola Saha
(iii) Father's name	:	Late. Nitai Shaha
(iv) GB member's info	:	<i>Branch: Monirampur, Centre # 22/mo,</i> <i>Loan no.: 1182, Member from March 13, 2001 to</i> <i>December 23, 2008</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 6,250
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 Five
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.)	:	21 (Twenty one) years experiences is running his own business. He started the business with BDT 30,000 ( Thirty thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01714660963
NU's National ID No.	:	4126101714051
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Chanchola Saha was a GB member March 13, 2001 to December 23, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son 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 Likhon Entreprise</i></b>
Address/ Location	:	Monirampur Bazar, Jessore.
Total Investment in BDT	:	Tk. 795,000
Financing	:	Self Tk. 595,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 03%.
(ii) Estimated % of proposed gross profit margin	:	On products 03%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>40,000</b>	<b>1,040,000</b>	<b>12,480,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>38,800</b>	<b>1,008,800</b>	<b>12,105,600</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>31,200</b>	<b>374,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Shop rent		1,000	12,000
Night Guard bill		50	600
Mobile bill		200	2,400
Conveyance bill		12,500	150,000
Present Salary (Self and family)		8,000	96,000
Provision of Bad Debt		17	200
Other Cost (stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		101	1,215
<b>Total Operating Cost (D)</b>		<b>23,668</b>	<b>284,015</b>
<b>Net Profit (C-D):</b>		<b>7,532</b>	<b>90,385</b>

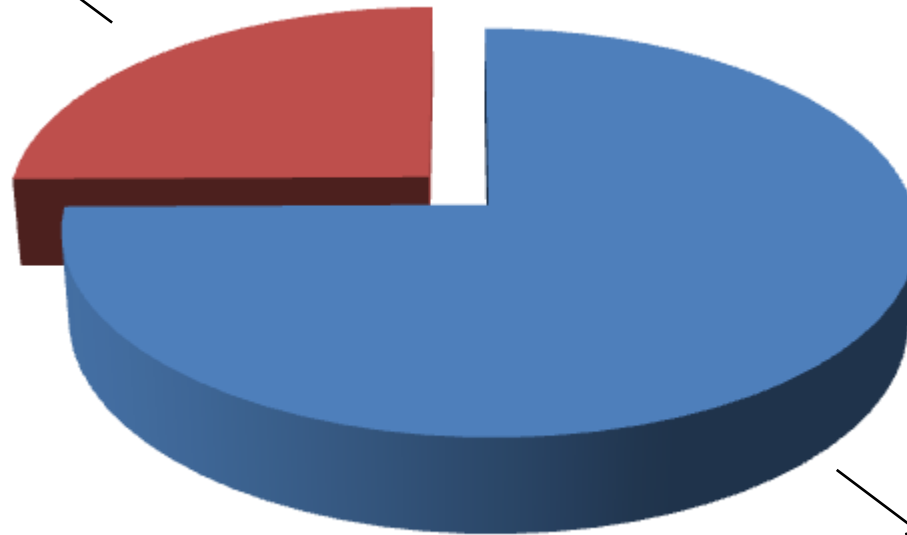
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 (rice, rice particle, vermicelli, flour and husk etc)	Investment in products (rice, rice particle, vermicelli, flour and husk etc)	505,850	200,000	705,850
Investment in Equipments & Tools ( television, weight machine, bulb and fan etc.)		4,300		4,300
Cash in hand		9,150		9,150
Advance for shop		50,000		50,000
Decoration ( fixture and fittings)		5,700		5,700
Debtors (Since June, 2016 to at present)		20,000		20,000
<b>Total Capital</b>		<b>595,000</b>	<b>200,000</b>	<b>795,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 595,000
- GTT's Investment BDT 200,000
- Total Capital BDT 795,000

GTT's  
Investment  
25%



Entrepreneur's  
Contribution  
75%



# **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
<b>Estimated sales income from products (A)</b>	50,000	1,300,000	15,600,000	56,500	1,469,000	17,628,000	62,715	1,630,590	19,567,080
<b>Less: Cost of Sales (Purchase product) (B)</b>	48,500	1,261,000	15,132,000	54,805	1,424,930	17,099,160	60,834	1,581,672	18,980,068
<b>Gross Profit (C) [C=(A-B)]</b>	1,500	39,000	468,000	1,695	44,070	528,840	1,881	48,918	587,012
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		700	8,400		800	9,600
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		14,500	174,000		17,000	204,000		19,500	234,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self and family)		8,000	96,000		9,000	108,000		10,000	120,000
Provision of Bad Debt		17	200		17	200		17	200
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
<b>Non Cash Item:</b>									
Depreciation Expenses		101	1,215		101	1,215		101	1,215
<b>Total Operating Cost (D)</b>	-	<b>27,806</b>	<b>325,345</b>	-	<b>31,756</b>	<b>381,075</b>	-	<b>35,606</b>	<b>427,275</b>
<b>Net Profit (C-D):</b>	-	<b>11,194</b>	<b>142,655</b>	-	<b>12,314</b>	<b>147,765</b>	-	<b>13,311</b>	<b>159,737</b>
<b>Retained Income</b>			<b>142,655</b>			<b>290,420</b>			<b>450,157</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.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<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)	150,655	163,765	175,737
1.3	Depreciation Expenses	1,215	1,215	1,215
1.4	Opening Balance of Cash Surplus	9,150	113,020	182,000
	<b>Total Cash Inflow</b>	<b>361,020</b>	<b>278,000</b>	<b>358,952</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	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>113,020</b>	<b>182,000</b>	<b>262,952</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- Good reputation;
- He has on hand training;
- Skilled and working experiences: 21 years;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 1045,157 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 230<sup>rd</sup> as Yunus Centre and 60<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 17, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures











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মেনার্ড বিকল্প এক্সিকিউটিভ

ভূমি সেকান (মেইন)

নিউন পাড়া

নূর শিখরি পাড়া

ফেল্ডা পাড়া

মেইন রোড, সেকান পাড়া, মেইন রোড, উর মাথা, পশ্চিম পাশ, মনিরামপুর বাজার

গ্রাম- বাজারবা, ডাকঘর- উপজেলা- মনিরামপুর, জেলা- মগুরা।

গ্রাম- বাজারবা, ডাকঘর- উপজেলা- মনিরামপুর, জেলা- মগুরা।

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# গ্রামীণ ব্যাংক

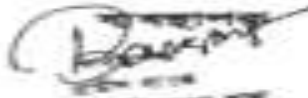
মণিরামপুর বাজার শাখা, মণিরামপুর, ফরশা।

তার-

## প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাচ্ছে যে, চঞ্চলা সাহা, স্বামী- মৃত: নিতাই সাহা, গ্রাম- হাকোবা, ডাকঘর- মণিরামপুর, উপজেলা-মণিরামপুর, জেলা- ফরশা। তিনি গ্রামীণ ব্যাংক এর অত্র শাখায় ২৫/০০/২০০১ ইং তারিখ হইতে ২০/১২/২০০৮ ইং তারিখ পর্যন্ত সদস্য ছিলেন। তার সদস্য নং- ১১৮২, কেন্দ্র নং-২২/ন, স্বণী নং- ০৭০২/৫। তার সাথে অত্র শাখায় বর্তমানে কোন ঋণ নাই। আসি তাকে তিনি ও জানি।

আসি তার সর্বাধীন মঙ্গল কামনা করি।

  
মণিরামপুর শাখার  
উপসহকারী ম্যানেজার  
মণিরামপুর বাজার, ফরশা





**Thank You**