



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Delwar Hoshen Vill: Miah bari, Union: Bhulta, Post: Bhulta, Upazila: Rupganj, District: Narayanganj.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Son and 01(One) Daughter
No. of siblings:	:	05 (Five) Brothers and 02 (Two) 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	:	Mst. Hajera Begum
(iii) Father's name	:	Late. Md. Mannan Bepari.
(iv) GB member's info	:	<i>Branch: Sadipur. Centre # 34/mo</i> <i>Loan no.: 4630, Membership from 1990 to 2000.</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 50,000
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	:	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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). He has 03 (Three) years working experiences as an employee at a furniture factory in Malaysia.
Other Own/Family Sources of Income	:	His 03 (Three) brother's income From business. His 01 (One) brother's income From foreign remittance (Saudi Arabia).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01816197120/01966754674
NU's National ID No.	:	19826716825043259
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hajera Begum is a GB member from 1990 to 2000 at first she took GB loan BDT 500 (Five hundred).
- Gradually she took GB loan several times and utilized it for repairing house and cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nofa Crockeries & Gift Corner
Address/ Location	:	Tat bazar, Rupganj, Narayanganj.
Total Investment in BDT	:	Tk. 760,000
Financing	:	Self Tk. 560,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 12,000 (Twelve Thousand)
Proposed Salary	:	BDT 14,000 (Fourteen Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 17%
(ii) Estimated % of proposed gross profit margin	:	On products 17%
(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)	6,000	156,000	1,872,000
Less: Cost of Sales / Products (B)	4,980	129,480	1,553,760
Gross Profit (C) [C=(A-B)]	1,020	26,520	318,240
Less: Operating Cost:			
Electricity bill		1,100	13,200
Generator bill		160	1,920
Shop rent (self)			-
Mobile bill		500	6,000
Night Guard bill		200	2,400
Conveyance bill		2,000	24,000
Present Salary Family		12,000	144,000
Present Salary(Assistant-1)		4,000	48,000
Provision of bad debt		7	86
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		98	1,173
Total Operating Cost (D)		21,065	252,779
Net Profit (C-D):		5,455	65,461

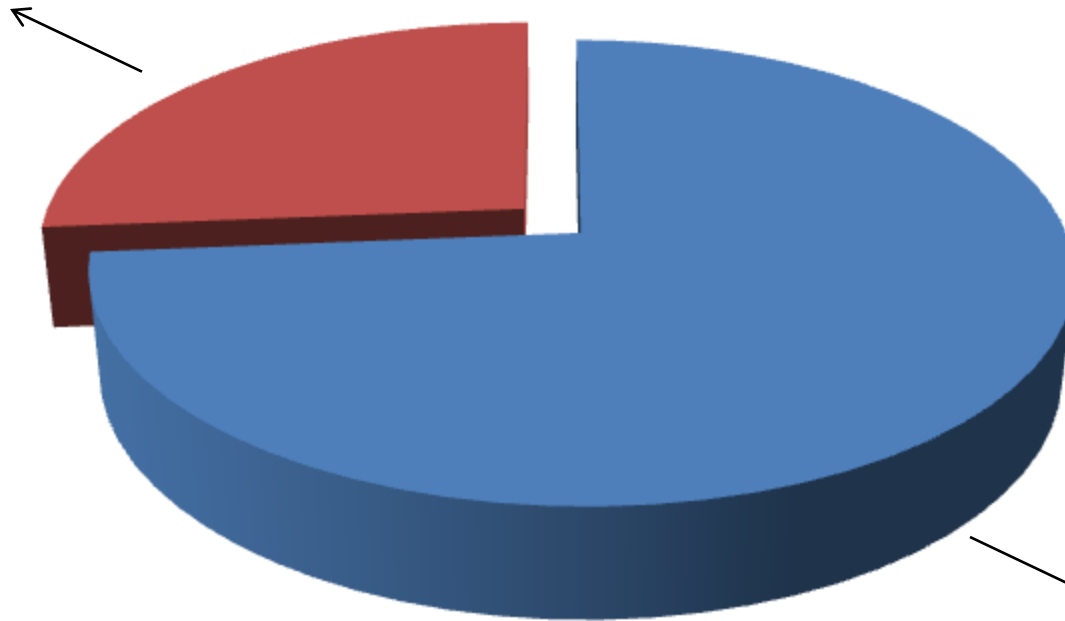
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (jug, glass, plate, dinner set, glass set, pan, pressure cooker, filter, rice cooker, fry pan, hot pot, rack, basket and others etc.)	Investment in products (jug, glass, plate, dinner set, glass set, pan, pressure cooker, filter, rice cooker, fry pan, hot pot, rack, basket and others etc.)	406,238	200,000	606,238
Investment in Equipment & Tools (bulb and fan etc.)		2,220	-	2,220
Cash in hand		15,942	-	15,942
Debtors (Since July 2016 to at present)		7,200	-	7,200
Creditors (Since July 2016 to at present)		(5,000)	-	(5,000)
Advance for Shop		125,000	-	125,000
Decoration (fixture and fittings)		8,400	-	8,400
Total Capital		560,000	200,000	760,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 560,000
- GTT's Investment BDT 200,000
- Total Capital BDT 760,000

GTT's Investment
26%



Entrepreneur's
Contribution 74%

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)	8,400	218,400	2,620,800	9,240	240,240	2,882,880	9,794	254,654	3,055,853
Less: Cost of Sales / Products (B)	6,972	181,272	2,175,264	7,669	199,399	2,392,790	8,129	211,363	2,536,358
Gross Profit (C) [C=(A-B)]	1,428	37,128	445,536	1,571	40,841	490,090	1,665	43,291	519,495
Less: Operating Cost:									
Electricity bill		1,400	16,800		1,500	18,000		1,600	19,200
Generator bill		180	2,160		200	2,400		220	2,640
Shop rent (self)			-			-			-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		3,500	42,000		4,000	48,000		4,500	54,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Family		14,000	168,000		15,000	180,000		15,500	186,000
Proposed Salary (Assistant-1)		5,000	60,000		6,000	72,000		6,500	78,000
Provision of bad debt		7	86		7	86		7	86
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		98	1,173		98	1,173		98	1,173
Total Operating Cost (D)	-	28,268	331,219	-	31,138	373,659	-	33,008	396,099
Net Profit (C-D):	-	8,860	114,317	-	9,703	116,430	-	10,283	123,396
Retained Income			114,317			230,747			354,142

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>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	122,317	132,430	139,396
1.3	Depreciation Expenses	1,173	1,173	1,173
1.4	Opening Balance of Cash Surplus	15,942	91,432	129,035
	Total Cash Inflow	339,432	225,035	269,603
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	91,432	129,035	173,603

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (10 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop
- Have some fixed customers
- Increasing demand
- The Capital of the entrepreneur will be BDT 914,142 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 151th as Yunus Centre and 26th In-house Executive
Social Business Design Lab
(GTT) on December 14, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









ক্রমিক নং-

2177

ট্রেড লাইসেন্স

ফরম ৭ ইউ
নিয়ম নং-১২

ভুলতা ইউনিয়ন পরিষদ

উপজেলা-রূপগঞ্জ, জেলা-নারায়ণগঞ্জ



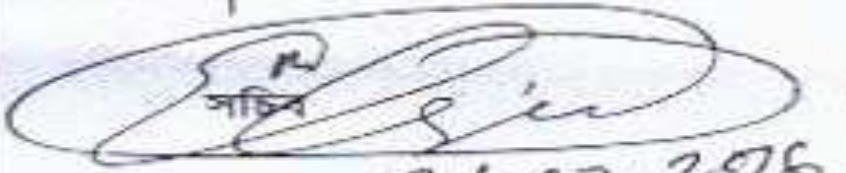
লাইসেন্স নং-

৯৪ / ২০১৬ - ২০১৭

তারিখ : ২০ ০৭ ২০১৬

প্রতিষ্ঠানের নাম শেখা ডোজারিটা এক্স গিফট সেন্টার
 মালিকের নাম হোসেন মোমেন
 পিতা/বামীর নাম মুহম্মদ মনসুর হোসেন
 ঠিকানা ১৩৩/৬৩ ডাকঘর
 উপজেলা রূপগঞ্জ জেলা নারায়ণগঞ্জ
 ব্যবসার ধরণ ডোজারিটা মার্কেট সিন্ডিকেট
 উল্লেখিত প্রতিষ্ঠানের অনুকূলে ২০০৮ হুজুর টিকার লাইসেন্স ফি গ্রহণ করিয়া

২০১৬/২০১৭ সালে অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় ব্যবসা/বাণিজ্য চালাইবার অনুমতি দেওয়া হইল।
 ০০/০৬/২০১৭ তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর নবায়ন করিতে হইবে।


 সচিব
 ২১.০৭.২০১৬
 ভুলতা ইউনিয়ন পরিষদ


 চেয়ারম্যান
 মোহাম্মদ মাহিউল হক কুইয়া
 চেয়ারম্যান
 ভুলতা ইউনিয়ন পরিষদ
 ভুলতা ইউনিয়ন পরিষদ

সমস্ত মত আপত্তি ইত্যাদি পরিষদের কার্য পরিচালনা করণে।

Thank You