



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mahabul Mia</i> Vill: Khapur, Union: Pairabond, Post: Pairabond, Upazila: Mithapukur, District: Rangpur.
Age	:	26 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 (Four) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Monjila Begum
(iii) Father's name	:	Md. Abbas Ali
(iv) GB member's info	:	<i>Branch Pairabond, Mithapukur, Centre # 38/po Loan no.: 3124, Member since March 22, 2003. First loan: Tk. 5,000/- Existing loan: Nil, Last Loan: Tk. 30,000</i>
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.)	:	06(Six) years experiences is running his own business. He started the business with BDT 50,000. (Fifty thousand). He has on hand training.
Other Own/Family Sources of Income	:	His father's income from dairy farm, brothers income from driving, Workshop business.
Other Own/Family Sources of Liabilities	:	nil
NU's Contact No.	:	01835695352
NU's National ID No.	:	855889197906704
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Abbas Ali is a GB member since March 22, 2003 at first he took GB loan BDT 5,000 (Five thousand).
- Successively several times he utilized GB loan by assisting Purchase cows, Land Mortgage and Cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mahabul Confectionary</i>
Address/ Location	:	Baldipukur Bazar, Ranipukur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 275,000
Financing	:	Self Tk. 215,00 (from existing business) Required Investment Tk. 60,000 (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	:	From Grocery items 15%
(ii) Estimated % of proposed gross profit margin	:	From Grocery items 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

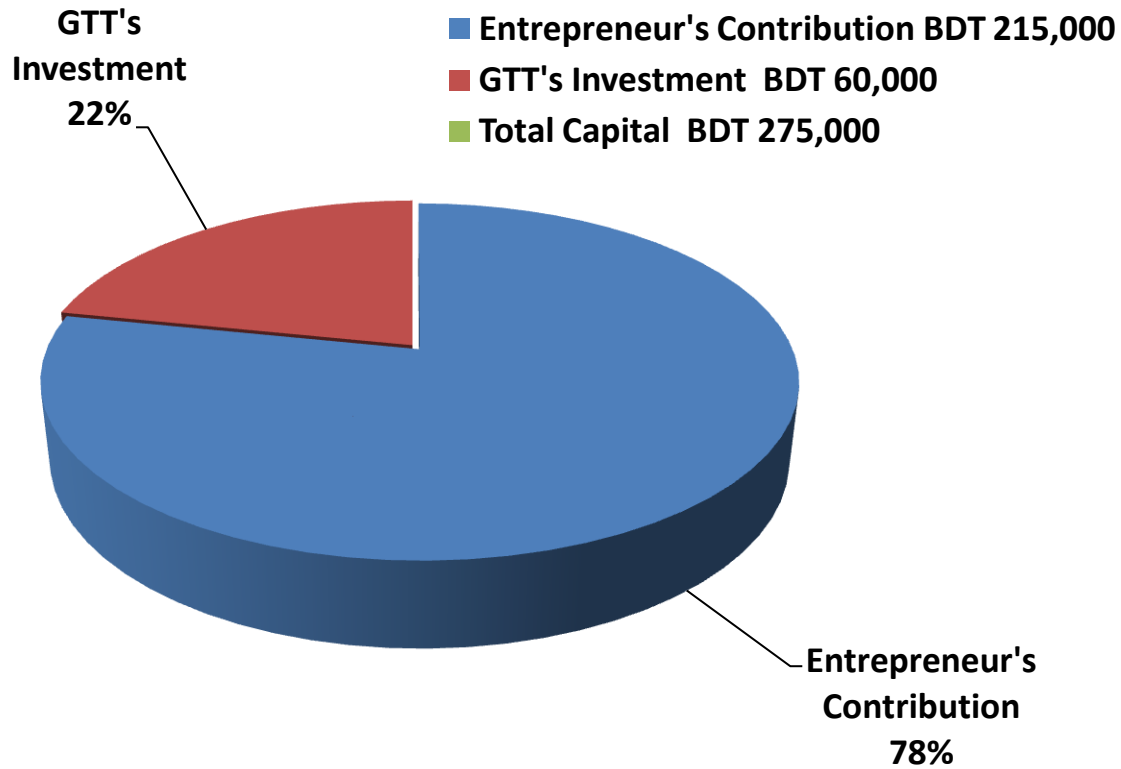
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,000	84,000	1,008,000
Total Sales/commission (A)	3,000	84,000	1,008,000
Less: Cost of Sales			
Cost of products	2,550	71,400	856,800
Total Cost of Sales (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		800	9,600
Generator bill		-	-
Shop Rent		300	3,600
Night Guard bill		300	3,600
Mobile bill		300	3,600
Conveyance		600	7,200
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant- 1- Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses			4,270
Total Operating Cost (D)		9,600	119,470
Net Profit (C-D):		3,000	31,730

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Oil, Sugar, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leave etc.)	Investment in products (Oil, Sugar, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leave etc.)	155,378	60,000	215,378
Investment in Machineries and tools (Calculator,-1 Fan,-1 Light,-5 Refrigerator,-1 etc.)		23,400	-	23,400
Cash in hand		3,622	-	3,622
Decoration (fixture and fittings)		7,600	-	7,600
Advance for Shop		25,000	-	25,000
Total Capital		215,000	60,000	275,000

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 (A)	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,216	146,059	1,752,710
Total Sales/commission (A)	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,216	146,059	1,752,710
Less: Cost of Sales									
Cost of products	3,570	99,960	1,199,520	4,106	114,954	1,379,448	4,434	124,150	1,489,804
Total Cost of Sales (B)	3,570	99,960	1,199,520	4,106	114,954	1,379,448	4,434	124,150	1,489,804
Gross Profit (C) [C=(A-B)]	630	17,640	211,680	725	20,286	243,432	782	21,909	262,907
Less: Operating Cost:									
Electricity bill		800	9,600		800	9,600		800	9,600
Generator bill		-	-		-	-		-	-
Shop Rent		300	3,600		300	3,600		300	3,600
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		600	7,200		600	7,200		600	7,200
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Self & family)		6,000	72,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant- 1- Father)		2,500	30,000		2,500	30,000		2,500	30,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		-	4,270		-	4,270		-	4,270
Total Operating Cost (D)	-	12,545	152,410	-	12,545	154,810	-	12,545	154,810
Net Profit (C-D):	-	5,095	59,270	-	7,741	88,622	-	9,364	108,097
Retained Income			59,270			147,892			255,989

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	61,670	93,422	112,897
1.3	Depreciation Expenses	4,270	4,270	4,270
1.4	Opening Balance of Cash Surplus	-	51,540	120,432
	Total Cash Inflow	125,940	149,232	237,599
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	74,400	28,800	28,800
3.0	Total Cash Surplus	51,540	120,432	208,799

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family:01 (Father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 6yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 470,989 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at th as Yunus Centre and 29th In-house Executive
Social Business Design Lab
(GTT) on at Grameen Telecom Trust Premises

Thank you

Pictures






Super Salt
50 Pice
Manufactured by:
Fiza & Co. (Pvt.) Ltd.
Phone: 716817
E-mail: fiza@fiza.com.bd





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৩নং পানচাতার ইউনিয়ন পরিষদ

থানা: মিঠাপুকুর

জেলা: রংপুর

বাংলাদেশ

জন্ম সনদ

বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৫
(জন্ম নিবন্ধন বহি থেকে উদ্ধৃত)

সনদ ইস্যুর তারিখ :
১০ / ১০ / ০১
দিন মাস বছর

০৬৭০৪ ব্যক্তিগত পরিচিতি নং : ৬৫৫৬৫৯৯৯৭৯০৬৭০৪

মোঃ মাহমুদ মিঠা

অংকে (ব্রীঃ) : ০৬-০৬-৯৯৭৯-৩- লিঙ্গ: নারী পুরুষ

কপায় (ব্রীঃ) : মোঃ জুন উনিয়ন ও নতুনালিয়া,

থান: মিঠাপুকুর ইউনিয়ন: ৩নং পানচাতার

জেলা: রংপুর দেশ: বাংলাদেশ

মোঃ মোহাম্মদ মলিক জাতীয়তা: বাংলাদেশি

মোঃ মাহিনা বেগম জাতীয়তা: বাংলাদেশি


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