

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Salauddin Vill: Kashtala, Union: Digar, District: Tangail
Age	: 32 years
Marital Status	: Married
Children	: 1 (One) Daughter
No. of siblings	: 2 (Two) Brothers and 1 (One) Sister
Parent's and GB related Info:	
(i) Who is GB member	: Father
(ii) Mother's name	: Mst. Saleha Begum
(iii) Father's name	: Md. Sahjahan
(iv) GB member's info	: Branch: Brahmanshason Ghatail, Ghatail, Centre # 46 Loan no.: 2251, Member since 10 February 1997 Existing loan: Tk. 40,000 Outstanding loan: Tk. 25,910
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's Father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: N/A
(viii) Any other loan	: N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Under SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 8 (Eight) year(s) of experience in running his own business. He started the business with BDT 3,000 (Three Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Farmer Income: Tk. 5,000 Mother's occupation: Housewife Occupation of other member(s): Farmer
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01779649832, 01728220305
NU's NID/Birth Certificate No.	:	9312851608105
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Sahjahan is a GB member since 10 February 1997, at first he took GB loan BDT 3,000 (Three Thousand).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Salauddin Store</i>
Address/ Location	:	Kashtola,Hamidpur,Ghatail,Tangail.
Total Investment Required in BDT	:	Tk. 80,000
Financing	:	Self Tk. 50,000 Required Investment Tk. 30,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 30%
(ii) Estimated % of proposed gross profit margin	:	From Product 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	2,500	75,000	900,000
Total Sales/commission (A)	2,500	75,000	900,000
Less: Cost of Sales			
Cost of Product(s)	2,050	61,500	738,000
Total Cost of Sales and Services (B)	2,050	61,500	738,000
Gross Profit (C) [C=(A-B)]	450	13,500	162,000
Less: Operating Cost			
Electricity Bill		300	3,600
Transportation Expense		1,000	12,000
Present salary (Entrepreneur)		5,000	60,000
Entertainment Expenses		200	2,400
Mobile Bill		300	3,600
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		6,800	81,600
Net Profit (C-D)		6,700	80,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Cash in hand		0		0
Bank Balance		0		0
Advance		0		0
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		50,000	30,000	80,000

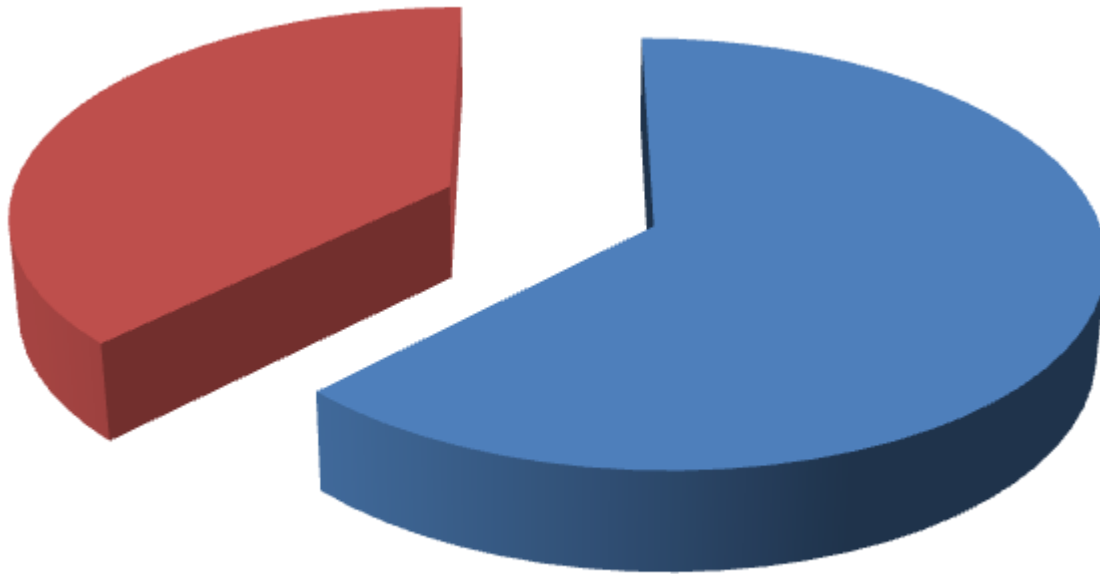
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 50,000 (62%)

■ GSSB's Investment BDT 30,000 (38%)

■ Total Capital BDT 80,000

Amount (BDT)



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 Product(s)	3,000	90,000	1,080,000	3,060	91,800	1,101,600	3,121	93,630	1,123,560
Total Sales/commission (A)	3,000	90,000	1,080,000	3,060	91,800	1,101,600	3,121	93,630	1,123,560
Less: Cost of Sales									
Estimated cost of Product(s)	2,500	75,000	900,000	2,550	76,500	918,000	2,601	78,030	936,360
Est. Total Cost of Sales and Services (B)	2,500	75,000	900,000	2,550	76,500	918,000	2,601	78,030	936,360
Gross Profit (C) [C=(A-B)]	500	15,000	180,000	510	15,300	183,600	520	15,600	187,200
Less: Operating Cost									
Electricity Bill		300	3,600		330	3,960		363	4,356
Transportation Expense		1,200	14,400		1,320	15,840		1,452	17,424
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	72,600
Entertainment Expenses		300	3,600		330	3,960		363	4,356
Mobile Bill		350	4,200		385	4,620		424	5,088
Ownership Transfer Fee		182	1,638		182	2,184		182	2,178
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		7,332	87,438		8,047	96,564		8,834	106,002
Net Profit (C-D)		7,668	92,562		7,253	87,036		6,766	81,198
Retained Income			92,562			179,598			260,796

Notes: 1. Agreed grace period: Three 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.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	30000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	94200	89220	83448
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	84381	160509
	Total Cash Inflow	124200	173601	243957
2.0	Cash Outflow			
2.1	Product Purchase	30000		
2.2	Investment Payback Including Ownership Transfer Fee	9819	13092	13089
	Total Cash Outflow	39819	13092	13089
3.0	Total Cash Surplus	84381	160509	230868

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 1
Others (beyond family): 0
Future employment: 0
- Skilled and working experiences (8 Years)

WEAKNESS

OPPORTUNITIES

THREATS

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সালাউদ্দিন

Name: MD. SALAUDDIN

পিতা: মোঃ শাহজাহান

মাতা: মোসাম্মত হালেমা বেগম

Date of Birth: 25 Jun 1986

ID NO: 9312851608105

স্বাক্ষর

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী ব্যক্তিগত অন্য কোনো উদ্দেশ্যে এতে পরিবর্তন আনিতে পারবে না।

ঠিকানা: গ্রাম/রাস্তা: কাশিমপুর, কাশিমপুর, ডাকঘর: কলিহাটী - ১৯৩০, খটাইল, টাঙ্গাইল

প্রদানকারী কর্মসূচির নাম

প্রদানের তারিখ: ০৪/০৮/২০০৮







