



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Jahid Hossen Vill: Siraj singa, Union: 11 No. Ramnagaor , Post: kowada, Upazila: Jessore sadar, District: Jessore,
Age	:	24 years
Marital status	:	Married
Children	:	01(one) daughter
No. of siblings:	:	04 (Four) Brothers 03 (three) 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: Ambia Begum.
(iii) Father's name	:	Md: Mohiuddin Gazi.
(iv) GB member's info	:	<i>Branch:</i> kowada, Jessore Centre # 01/m, Group-01 <i>Loan no.:</i> 1301, Member since 03/03/2009 First loan: Tk. 10,000 Existing loan: 98,000, Outstanding loan: 53,340,
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	SSC
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.)	:	15 (fifteen) years experiences in this business. He started the business with Tk. 15,000 (Fifteen thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father's Income from poultry farm business.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01916767398
NU's National ID No.	:	19914114792000468.
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ambia Begum is a GB member since 2009, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in business.
- Finally GB loan helped her improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jahid Store
Address/ Location	:	Siraj singa, Kowada, Jessore sadar, Jessore
Total Investment in BDT	:	Tk. 565,900
Financing	:	Self Tk. 365,900 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (six thousand)
Proposed Salary (estimates)	:	Taka 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of products (A)	5,000	130,000	1,560,000
Less: Cost of Sales (B)	4,400	114,400	1,372,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Elcectricity bill		400	4,800
Mobile bill		1,000	12,000
Conveyance		3,000	36,000
Present Salary (Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)	-	11,600	139,200
Net Profit (C-D):		4,000	48,000

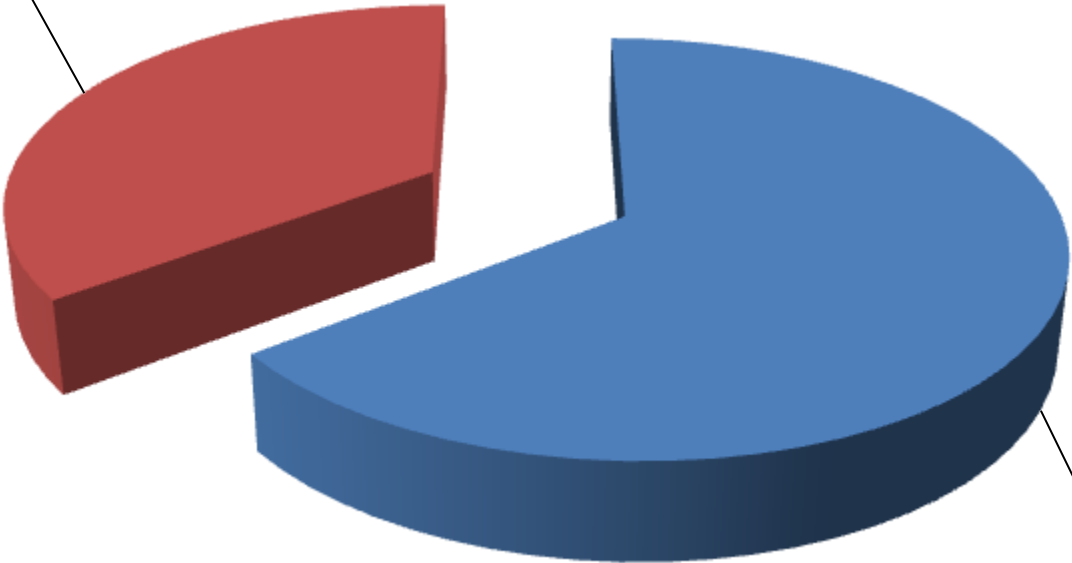
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (oil, biscuit, soap, detergent powder, pickles, chips, rope, Cosmetics, rice, gram, chuff etc)	243,100	200,000	443,100
Investment in machineries (fan, TV, weight balance, steel box etc.)	13,000	-	13,000
Decoration	4,500	-	4,500
Debtors	93,000	-	93,000
Cash in hand	12,300	-	12,300
Total Capital	365,900	200,000	565,900

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 365,900
- GTT's Investment BD 200,000
- Total Capital BDT 565,900

GTT's Investment 35%



Entrepreneur's Contribution 65%

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
Est. Sales of products (A)	7,500	195,000	2,340,000	8,250	214,500	2,574,000	9,075	235,950	2,831,400
Less: Cost of Sales (B)	6,600	171,600	2,059,200	7,260	188,760	2,265,120	7,986	207,636	2,491,632
Gross Profit (C) [C=(A-B)]	900	23,400	280,800	990	25,740	308,880	1,089	28,314	339,768
Less: Operating Cost:									
Elcectricity bill		400	4,800		500	6,000		600	7,200
Mobile bill (SMS & Reporting)		1,200	14,400		1,250	15,000		1,300	15,600
Conveyance		3,500	42,000		3,600	43,200		3,700	44,400
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		7,000	84,000		8,000	96,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,200	14,400		1,250	15,000
Non Cash Item:									
Depreciation Expenses		200	2,400		200	2,400		200	2,400
Total Operating Cost (D)	-	14,733	168,800	-	16,083	193,000	-	17,383	208,600
Net Profit (C-D):	-	8,667	112,000	-	9,657	115,880	-	10,931	131,168
Retained Income			112,000			227,880			359,048

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	112,000	115,880	131,168
1.3	Depreciation Expenses	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus	-	168,400	190,680
	Total Cash Inflow	314,400	286,680	324,248
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	146,000	96,000	96,000
3.0	Total Cash Surplus	168,400	190,680	228,248

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (15 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazaar place;
- Demand of Products;
- The capital of Entrepreneur will be Tk. 724,948 after 3 years excluding payback of investor's money.

THREATS

- Local competitors.

Presented at 7th In-house Executive Social Business Design Lab
on June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







Thank You