



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Monoram Chandro Bormon Vill: Nijpara, Union: Rangpur, Post: Kawnia, Upazila: Kawnia, District: Rangpur.
Age	:	31 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02(two) 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	:	Dhoneshori Rani
(iii) Father's name	:	Khogen Chadro Barman
(iv) GB member's info	:	<i>Branch:</i> Talok Shahbaz, Bhumi Centre # 51/m, Group-06 <i>Loan no.:</i> 6704, Member since February 12, 1999 First loan: Tk. 4000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 5,040
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Seven
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.)	:	13 (thirteen) years experiences in this business. He started business with Tk. 1,200 (One thousand two hundred). : He has on hand training
Other Own/Family Sources of Income	:	Father's Income from agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01744808224
NU's National ID No.	:	8514227657572
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Dhoneshori Rani is a GB member since February 12, 1999, at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Cloth Store</i>
Address/ Location	:	Thana road, Kawnia bazar, Kawnia, Rangpur
Business Category	:	Clothing, Footwear & Apparel
Total Investment in BDT	:	Tk. 476,000
Financing	:	Self Tk. 276,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 8,500 (Eight thousand five hundred)
Proposed Salary	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

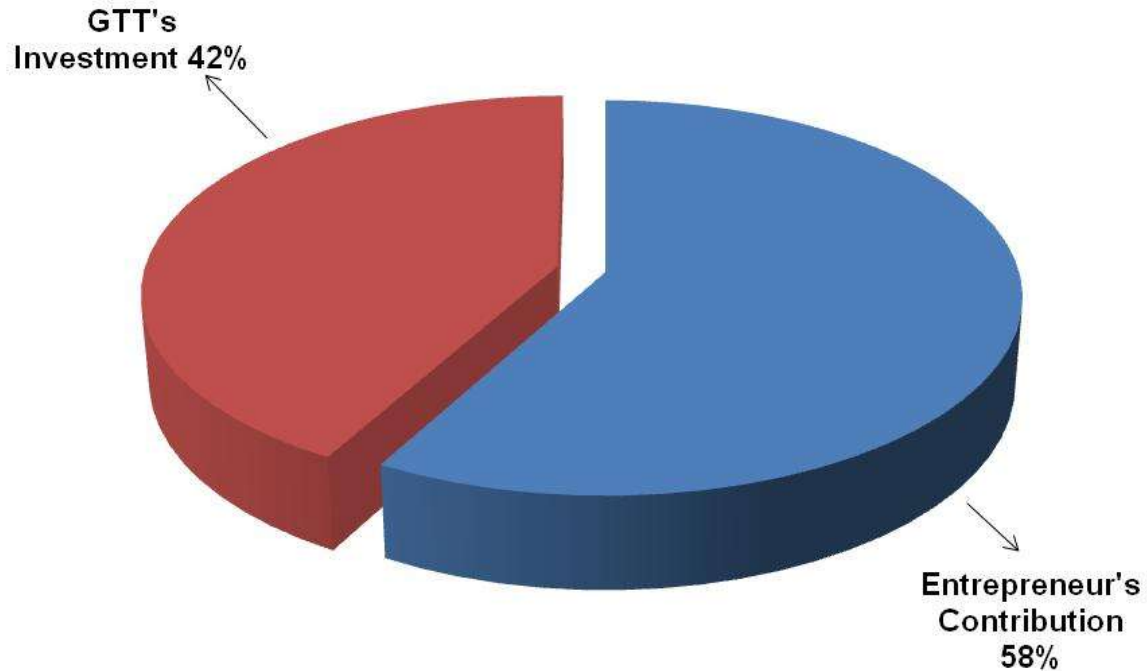
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,000	104,000	1,248,000
Less: Cost of product Sales (B)	3,200	83,200	998,400
Gross Profit (C) [C=(A-B)]	800	20,800	249,600
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Generator bill		200	2,400
Shop Rent		2,000	24,000
Night Guard bill		50	600
Mobile bill		350	4,200
Conveyance		2,000	24,000
Present Salary (Self)		8,500	102,000
Present Salary (Assistant - brother)		2,000	24,000
Other Cost (stationary & entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		112	1,340
Total Operating Cost (D)		16,212	194,540
Net Profit (C-D):		4,588	55,060

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in product (gauze cloth, saree, lungi, shirt pics, pant pics, bed sheet, towel, curtain, ladies dress etc.)	318,990	200,000	518,990
Investment in Machinerics (fan and light)	3,000	-	3,000
Cash in hand	2,495	-	2,495
Grameen Bank outstanding Loan	(5,040)	-	(5,040)
Creditors	(152,345)	-	(152,345)
Decoration (fixture and fittings)	8,900	-	8,900
Advance for shop	100,000	-	100,000
Total Capital	276,000	200,000	476,000

SOURCE OF FINANCE

- **Entrepreneur's Contribution BDT 276,000**
- **GTT's Investment BDT 200,000**
- **Total Capital BDT 476,000**



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 income from products (A)	6,000	156,000	1,872,000	6,900	179,400	2,152,800	7,245	188,370	2,260,440
Less: Cost of product Sales (B)	4,800	124,800	1,497,600	5,520	143,520	1,722,240	5,796	150,696	1,808,352
Gross Profit (C) [C=(A-B)]	1,200	31,200	374,400	1,380	35,880	430,560	1,449	37,674	452,088
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generator bill		200	2,400		250	3,000		250	3,000
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Night Guard bill		50	600		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Conveyance		2,500	30,000		3,000	36,000		3,500	42,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		9,000	108,000		10,000	120,000		10,000	120,000
Proposed Salary (Assistant - 02)		5,000	60,000		6,000	72,000		7,000	84,000
Other Cost (stationary & entertainment etc.)		700	8,400		800	9,600		900	10,800
Non Cash Item:									
Depreciation Expenses		112	1,340		112	1,340		112	1,340
Total Operating Cost (D)	-	22,195	258,340	-	25,095	301,140	-	26,795	321,540
Net Profit (C-D):	-	9,005	116,060	-	10,785	129,420	-	10,879	130,548
Retained Income			116,060			245,480			376,028

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.)

<i>SI #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	124,060	145,420	146,548
1.3	Depreciation Expenses	1,340	1,340	1,340
1.4	Opening Balance of Cash Surplus	-	72,360	123,120
	Total Cash Inflow	325,400	219,120	271,008
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
2.3	Payback to GB outstanding Loan	5,040	-	-
	Total Cash Outflow	253,040	96,000	96,000
3.0	Total Cash Surplus	72,360	123,120	175,008

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 01
- Ownership of Business in his own name;
- Good reputation;
- Experience: 13 yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazar place;
- Demand of Products;
- The capital of Entrepreneur will be Tk. 652,028 after 3 years excluding payback of investor's money.

THREATS

- Local competitors.

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

ভাই ভাই সাথে ষ্টোর

খানে শাড়ী, লুঙ্গি, ত্রি-পিছ, খান কাপড় পপালিন, ভয়েল, শীতের পোশাক, কাটা পিচ, প্যান্ট পিছ, শার্ট পিছ ও কম্বল পাইকারী ও খুচরা সুলভ মূল্যে বিক্রয় করা হয়।

মোবাইল : ০১৭৪৪-৮০৮২২৪, ০১৯৩০-৩২৬৬৩৬, জেলি-কমপ্লেক্স জামতলা, থানা রোড







গণ প্রজাতন্ত্রী বাংলাদেশ সরকার

৫ নং কাউনিয়া বালাপাড়া ইউনিয়ন পরিষদ

ডাকঘরঃ কাউনিয়া, উপজেলাঃ কাউনিয়া,

ইউ. পি ফরম নং- ১৩

জেলাঃ রংপুর।

১২(১) নিন্ম প্রটক

লাইসেন্স বহি

বই নম্বর- ৪

অর্থ বছর : ২০১৪-২০১৫ইং

375/2014-15

তারিখঃ ২৩/০৬/১৫

লাইসেন্স নং: ৩৭৫/২০১৪-১৫ তারিখঃ ২৩/০৬/১৫

প্রতিষ্ঠানের নাম: স্বামী স্যার কৃষি সোসাইটি

প্রতিষ্ঠানের ঠিকানা: স্বামী স্যার কৃষি সোসাইটি

মোডারাইজারের নাম: স্বামী স্যার

উপস্থ/স্বামীর নাম: স্বামী স্যার

ঠিকানা: স্বামী স্যার ডাকঘর: কাউনিয়া

উপজেলা: কাউনিয়া, জেলা: রংপুর।

পেশার ধরন: কৃষি

মেয়াদ কাল : ৩০ জুন ২০১৫ ইং পর্যন্ত বৈধ।

ব্যবসায়ীর মূলধন: ৩,০০,০০০/- টাকা

(কম্বায়: ২২/০৬/১৫ তারিখ: ২৩/০৬/১৫)। প্রাপ্তি হয়ে তার ব্যক্তি/বৃহৎ/পেশা সনিক্ত যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

সচিব

মোঃ মুন্সুর হক
চেয়ারম্যান
৫ নং কাউনিয়া ইউনিয়ন পরিষদ
কাউনিয়া, রংপুর।



গ্রামীণ ব্যাংক

বালাপাড়া কাউনিয়া শাখা

সহজ স্বপ্নের পাশ বই

নাম: স্বামী স্যার

কর্মী নং: ১৭০৪

গ্রুপ নং: ০১

কেন্দ্র নং: ৩০৮

কেন্দ্রের নাম: বালাপাড়া কাউনিয়া

বই ইস্যুর তারিখ: ০৬/০৬/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



Thank You