



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sankar Kundu Vill: Dhakuria, Union: Dhakuria Protapkati, Post: Dhakuria, Upazila: Monirampur, District: Jessore.
Age	:	32 Years
Marital status	:	Married
Children	:	1 (one) Daughter
No. of siblings:	:	2 (two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mina Rani Kundu
(iii) Father's name	:	Dilip Kundu
(iv) GB member's info	:	<i>Branch: Nabendropur, Jessore Centre # 19/mo Loan no.: 5286, Member since July 20, 2007 First loan: Tk. 7,000, Existing loan: nil Last loan: Tk. 25,000,</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	:	S.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	10 (ten) years experience is running in his grocery business. He started the business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from business (Pharmacy).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01716833809
NU's National ID No.	:	4116116602969
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mina Rani Kundu is a GB member since July 20, 2007, at first she took GB loan BDT 7,000(seven thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in his business (grocery shop).
- 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>Radha Vandar</i>
Address/ Location	:	Dhakuria Bazar, Monirampur, Jessore
Total Investment in BDT	:	Tk. 437,000
Financing	:	Self Tk. 287,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (six thousand)
Proposed Salary (estimates)	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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)	7,500	195,000	2,340,000
Less: Cost of sales of products (B)	6,750	175,500	2,106,000
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop Rent		400	4,800
Mobile bill		500	6,000
Night Guard bill		150	1,800
Conveyance		4,000	48,000
Present Salary (Self)		6,000	72,000
Present Salary (Assistant-1)		1,800	21,600
Other Cost (stationary & Entertainment etc.)		300	3,600
<i>Non Cash Item:</i>			
Depreciation Expenses		163	1,955
Total Operating Cost (D)		13,863	166,355
Net Profit (C-D):		5,637	67,645

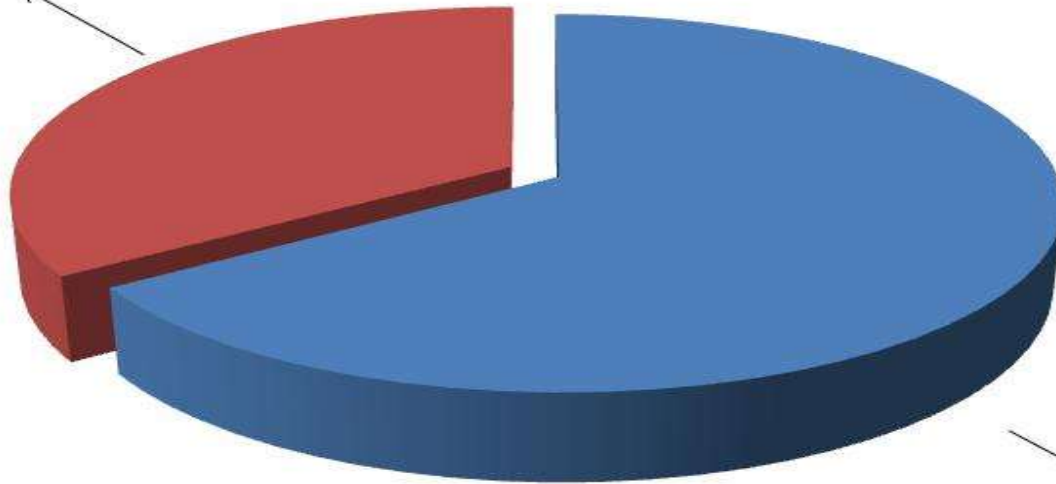
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, pulses, rice, flour, noodles, biscuit, juice, soap, coal, chocolate and pen etc)	Grocery Products	142,185	150,000	292,185
Investment in Machineries (television, weight machine, bulb and fan etc.)		8,500		8,500
Cash in hand		13,415		13,415
Debtors		66,100		66,100
Creditors		(10,000)		(10,000)
Decoration (fixture and fittings)		6,800		6,800
Advance for Shop		60,000		60,000
Total Capital		287,000	150,000	437,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 287,000
- GTT's Investment BDT 150,000
- Total Capital BDT 437,000

GTT's
Investment
34%



Entrepreneur's
Contribution
66%

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)	8,500	220,994	2,651,922	9,775	254,143	3,049,710	10,263	266,850	3,202,196
Less: Cost of sales of products (B)	7,650	198,894	2,386,730	8,797	228,728	2,744,739	9,237	240,165	2,881,976
Gross Profit (C) [C=(A-B)]	850	22,099	265,192	977	25,414	304,971	1,026	26,685	320,220
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		450	5,400		500	6,000		550	6,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		200	2,400		200	2,400
Conveyance		4,500	54,000		5,000	60,000		5,000	60,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,000	84,000
Proposed Salary (Assistant-1)		1,800	21,600		2,300	27,600		2,300	27,600
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		600	7,200
Non Cash Item:									
Depreciation Expenses		163	1,955		163	1,955		163	1,955
Total Operating Cost (D)	-	15,813	183,755	-	18,163	217,955	-	18,313	219,755
Net Profit (C-D):	-	6,286	81,437	-	7,251	87,016	-	8,372	100,465
Retained Income			81,437			168,453			268,918

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>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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	87,437	99,016	112,465
1.3	Depreciation Expenses	1,955	1,955	1,955
1.4	Opening Balance of Cash Surplus	-	53,392	82,363
	Total Cash Inflow	239,392	154,363	196,783
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	53,392	82,363	124,783

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 01
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record;
- Experience : 10 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 555,918 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 10th In-house Executive Social Business Design Lab
on August 20, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

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গ্রামীণ ব্যাংক

নরেন্দ্রপুর মণ্ডলের শাখা

সহজ ঋণের পাশবই

১৯/১১

৫২৮
০১

নাম মিনা রানী হুদা / দিনাস হুদা
 কেন্দ্রের নাম ঢাকুড়িয়া মহিলা সমিতি
 শাখা নরেন্দ্রপুর মণ্ডলের শাখা



গ্রামীণ ব্যাংক

নরেন্দ্রপুর মণ্ডলের শাখা

সহজ ঋণের পাশ বই

নাম মিনা রানী হুদা

কোনো ৫২৮

ক্রম নং ০১

কেন্দ্র নং ১৯/১১

কেন্দ্রের নাম ঢাকুড়িয়া মহিলা সমিতি

বই ইস্যুর তারিখ ২০/১০/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You