



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Abdur Rashid Hazari Vill: Sonapur, Union: 3 no Paranpur, Post: Balo bazar, Upazila: Manda, District: Naogaon.
Age	:	30 Years
Marital status	:	Married
Children	:	1 (one) Daughter & 1 (one) Son
No. of siblings:	:	1 (one) Brother & 2 (two) 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	:	Moiphol
(iii) Father's name	:	Rafiz Uddin Hazari
(iv) GB member's info	:	<i>Branch: Chakmonuhar, Manda Centre # 01/mo</i> <i>Loan no.: 5769, Member since March 28, 2011</i> First loan: Tk. 6,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 4,280
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
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.)	:	05 (five) years experience is running his own grocery business. He started the business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713775374
NU's National ID No.	:	6414781687178
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Moiphol is a GB member since March 28, 2011, at first she took GB loan BDT 6,000 (six thousand).
- Gradually she took GB loan several times and utilized it for Cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hazari Store</i>
Address/ Location	:	Banishor, kalitola bazar, Manda, Naogaon.
Total Investment in BDT	:	Tk. 346,000
Financing	:	Self Tk. 196,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 4,500 (four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, mobile banking and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%, mobile banking and flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

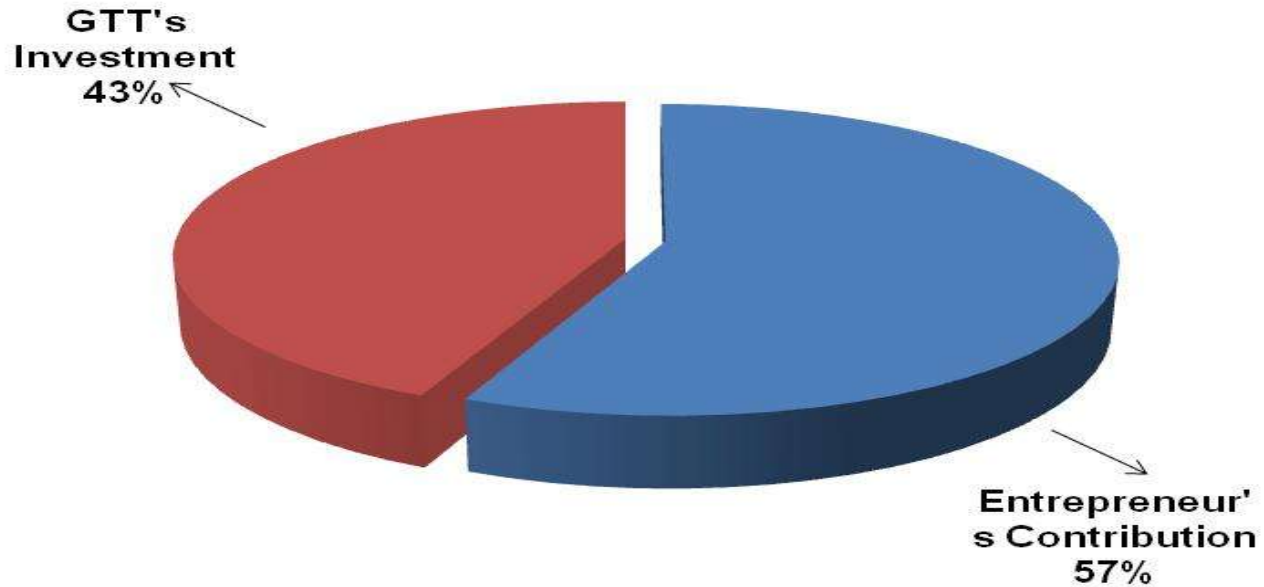
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Commission from mobile banking	100	2,800	33,600
Commission from flexiload	108	3,024	36,288
Total Sales income (A)	1,208	33,824	369,600
Less: Cost of Sales (B)	900	25,200	302,400
Gross Profit (C) [C=(A-B)]	308	8,624	103,488
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		100	1,200
Mobile bill		500	6,000
Shop rent		500	6,000
Night Guard bill		90	1,080
Conveyance		500	6,000
Present Salary (Self)		4,000	48,000
Other Cost & Entertainment		500	6,000
Non Cash Item:			
Depreciation Expenses		407	4,885
Total Operating Cost (D)		7,097	85,165
Net Profit (C-D):		1,527	18,323

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, noodles, fried dal, soft drinks, juice, soap, detergent powder, tooth paste and face cream etc)	Sugar, flour, soap, confectionary item and cosmetics item	30,734	70,000	100,734
Investment in bkaash, DBBL mobile banking and m cash		60,000	65,000	125,000
Investment in flexiload		12,500	15,000	27,500
Investment in Machineries (refrigerator, mobile set, bulb and fan etc)		26,400		26,400
Cash in hand		3,596		3,596
Debtors		7,800		7,800
Grameen Bank Outstanding loan		(4,280)		(4,280)
Decoration (fixture and fittings)		9,250		9,250
Advance for shop		50,000		50,000
Total Capital		196,000	150,000	346,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 196,000
- GTT's Investment BDT 150,000
- Total Capital BDT 346,000



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
Estimated sales income from products	2,000	56,000	672,000	2,400	67,200	806,400	2,520	70,560	846,720
Estimated commission from mobile banking	160	4,480	53,760	179	5,018	60,211	188	5,268	63,222
Estimated commission from flexiload	162	4,536	54,432	170	4,763	57,154	179	5,001	60,011
Total estimated Sales income (A)	2,322	65,016	780,192	2,749	76,980	923,765	2,887	80,829	969,953
Less: Cost of Sales of products (B)	1,800	50,400	604,800	2,160	60,480	725,760	2,268	63,504	762,048
Gross Profit (C) [C=(A-B)]	522	14,616	175,392	589	16,500	198,005	619	17,325	207,905
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		700	8,400
Generator bill		100	1,200		160	1,920		160	1,920
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		900	10,800
Shop rent		500	6,000		500	6,000		500	6,000
Night Guard bill		90	1,080		120	1,440		120	1,440
Conveyance		1,000	12,000		1,300	15,600		1,600	19,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,000	60,000
Other Cost & Entertainment		800	9,600		900	10,800		1,000	12,000
Non Cash Item:									
Depreciation Expenses		407	4,885		407	4,885		407	4,885
Total Operating Cost (D)	-	9,797	111,565	-	10,987	131,845	-	11,387	136,645
Net Profit (C-D):	-	4,819	63,827	-	5,513	66,160	-	5,938	71,260
Retained Income			63,827			129,987			201,247

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	69,827	78,160	83,260
1.3	Depreciation Expenses	4,885	4,885	4,885
1.4	Opening Balance of Cash Surplus	-	34,432	45,477
	Total Cash Inflow	224,712	117,477	133,622
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	4,280	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	190,280	72,000	72,000
3.0	Total Cash Surplus	34,432	45,477	61,622

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (uncle)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 5 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 397,247 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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ইউ.পি. ফরম নং-বিধি। ১২ (১)। নিয়ম দ্রষ্টব্য।

গোপালপুর ইউনিয়ন

ব্যবসা এবং বৃত্তির জন্য

ট্রেড লাইসেন্স

পাইস

পোঃ ফেটগ্রাম, উপজেলা : মান্দা, জেলা : নওগাঁ।
অর্থ বৎসর ২০১৫-২০১৬ইং

বহি নং- ০১

লাইসেন্স নং- ১৭/২০১৫-২০১৬

ক্রমিক নং- 97

নাম..... হাজারী হোসেন
পোঃ মোঃ জাঃ রশিদ হাজারী

পিতা/ স্বামীর নাম মোঃ রফিকুল হুদা হাজারী

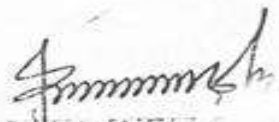
ঠিকানা ছোক্তামঃ বানিঙ্গরঃ কানিঙ্গলা বাজারঃ ডাকঃ বালু বাজারঃ মান্দা, নওগাঁ
..... টাকা ৫০০/- পয়সা

মবলগে..... লক্ষ্য কলঃ ডাকাঃ মাসঃ

বুঝিয়া পাইয়া..... সূচিঃ স্থানঃ ব্যবসার জন্য।

লাইসেন্স দেওয়া হইল। এই লাইসেন্স ৩০শে জুন/২০১৬ সাল পর্যন্ত বলবৎ থাকবে।

তারিখ - ৩০/০৭/১৫ ইং


চেয়ারম্যানের কার্যালয়
মান্দা, নওগাঁ



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: আব্দুর রশিদ হাজারী
 Name: Abdur Rashid Hazari
 পিতা: রফিক উদ্দিন হাজারী
 মাতা: মইফুল
 Date of Birth: 18 Dec 1985

ID NO: 6414781687178

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
 কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: সোনা পুর, ডাকঘর: বালুজাংর - ৬৫১১, মাদার, নংগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/১৮/২০০৮



Thank You