



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Md. Mukul Ahmmed Vill: Shaghata, Union: 3 no. Shaghata, Post: Shaghata, Upazila: Shaghata, District: Gaibandha. |
| Age | : | 30 years |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 06 (Six) Brothers and 01 (One) Sister. |
| 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. Soiron Begum |
| (iii) Father's name | : | Late. Abdur Rahman |
| (iv) GB member's info | : | <i>Branch: Shaghata, Gaibandha, Centre # 58/mo,</i> <i>Loan no.: 7126, Member since August 10, 2005</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 55,000 |
| 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 | : | Class Nine |
| Present Occupation (Besides own business, i.e., perusing further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 15 (Fifteen) years experiences is running his own business. He started the business with BDT 10,000 (Ten Thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His another income from agriculture and renting CNG. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01721094345 |
| NU's National ID No. | : | 3218885097763 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Soiron Begum is a GB member since August 10, 2005 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for household Purposes, cultivation purposes and assisting her son (entrepreneur) in existing 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>Maa Varieties Store</i> |
| Address/ Location | : | Shaghata Saw mill bazar, Gaibandha. |
| Total Investment in BDT | : | Tk. 219,000 |
| Financing | : | Self Tk. 119,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 3,000 (Three Thousand) |
| Proposed Salary | : | BDT 3,000 (Three Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 18% |
| (ii) Estimated % of proposed gross profit margin | : | On products 18% |
| (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) | 1,500 | 42,000 | 504,000 |
| Less: Cost of sales of products (Product Purchase) (B) | 1,230 | 34,440 | 413,280 |
| Gross Profit (C) [C=(A-B)] | 270 | 7,560 | 90,720 |
| Less: Operating Cost: | | | |
| Electricity bill | | 400 | 4,800 |
| Shop Rent | | 500 | 6,000 |
| Mobile bill | | 300 | 3,600 |
| Night Guard bill | | 100 | 1,200 |
| Conveyance bill | | 500 | 6,000 |
| Provision of bad Debt | | 8 | 93 |
| Present Salary (Family& Self) | | 3,000 | 36,000 |
| Present Salary (Assistant-01-Brother) | | 600 | 7,200 |
| Other Cost (stationary & Entertainment etc.) | | 300 | 3,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 702 | 8,425 |
| Total Operating Cost (D) | | 6,410 | 76,918 |
| Net Profit (C-D): | | 1,150 | 13,802 |

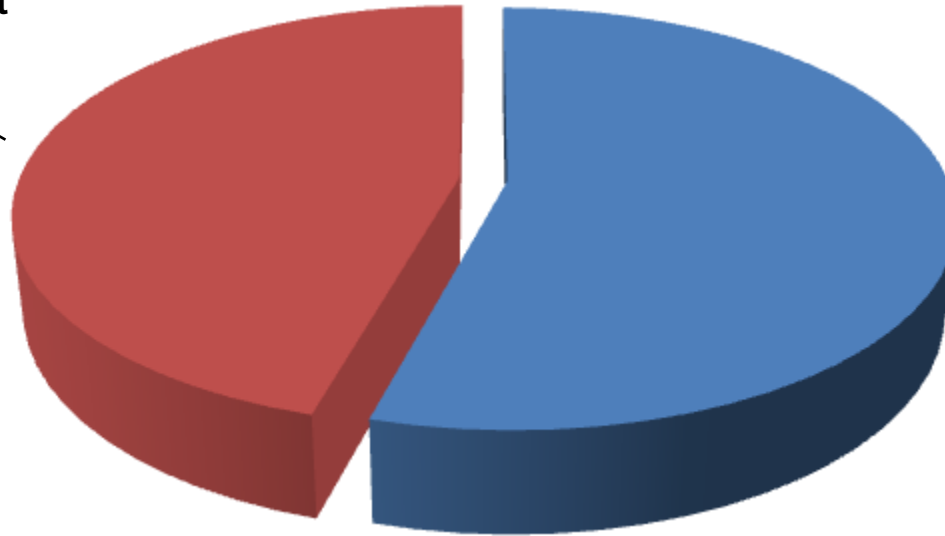
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Busines s (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|--------------------------------|-------------------|----------------|
| Existing | Proposed | | | |
| Investment in products (grocery item, Soft drinks, ice-cream and betel leaf & Betel nut etc.) | grocery item, Cosmetics item, Soft drinks, ice-cream and bakery item etc. | 31,206 | 100,000 | 131,206 |
| Investment in Machinerics (Walton Refrigerator-1, Fan-1, Solar Panel etc.) | | 49,500 | - | 49,500 |
| Cash in hand | | 4,254 | - | 4,254 |
| Debtors (Since September, 2015 to at present) | | 9,340 | - | 9,340 |
| Creditors (Since September, 2015 to at present) | | (5,300) | - | (5,300) |
| Advance for Shop | | 20,000 | - | 20,000 |
| Decoration (fixture and fittings) | | 10,000 | - | 10,000 |
| Total Capital | | 119,000 | 100,000 | 219,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 119,000
- GTT's Investment BDT 100,000
- Total Capital BDT 219,000

GTT's Investment
46%



Entrepreneur's
Contribution 54%

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 | 2,500 | 70,001 | 840,017 | 2,925 | 81,902 | 982,820 | 3,335 | 93,368 | 1,120,414 |
| Less: Cost of sales of products | 2,050 | 57,401 | 688,814 | 2,399 | 67,159 | 805,912 | 2,734 | 76,562 | 918,740 |
| Gross Profit (C) [C=(A-B)] | 450 | 12,600 | 151,203 | 527 | 14,742 | 176,908 | 600 | 16,806 | 201,675 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 750 | 9,000 |
| Shop Rent | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 |
| Mobile bill (SMS & Reporting) | | 600 | 7,200 | | 600 | 7,200 | | 700 | 8,400 |
| Night Guard bill | | 100 | 1,200 | | 130 | 1,560 | | 130 | 1,560 |
| Conveyance bill | | 1,000 | 12,000 | | 1,000 | 12,000 | | 1,300 | 15,600 |
| Provision of bad Debt | | 8 | 93 | | 8 | 93 | | 8 | 93 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary-Family & Self | | 3,000 | 36,000 | | 3,500 | 42,000 | | 3,500 | 42,000 |
| Proposed Salary (Assistant-01-Brother) | | 600 | 7,200 | | 1,000 | 12,000 | | 1,400 | 16,800 |
| Other Cost (stationary & Entertainment etc.) | | 500 | 6,000 | | 700 | 8,400 | | 900 | 10,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 702 | 8,425 | | 702 | 8,425 | | 702 | 8,425 |
| Total Operating Cost (D) | - | 8,277 | 95,318 | - | 9,507 | 114,078 | - | 10,557 | 126,678 |
| Net Profit (C-D): | - | 4,324 | 55,885 | - | 5,236 | 62,829 | - | 6,250 | 74,996 |
| Retained Income | | | 55,885 | | | 118,714 | | | 193,710 |

Notes: 1. **Agreed Grace period:** Six 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 # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 59,885 | 70,829 | 82,996 |
| 1.3 | Depreciation Expenses | 8,425 | 8,425 | 8,425 |
| 1.4 | Opening Balance of Cash Surplus | - | 44,310 | 75,564 |
| | Total Cash Inflow | 168,310 | 123,564 | 166,985 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 100,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 24,000 | 48,000 | 48,000 |
| | Total Cash Outflow | 124,000 | 48,000 | 48,000 |
| 3.0 | Total Cash Surplus | 44,310 | 75,564 | 118,985 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Brother)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (15yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 312,710 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 15th In-house Executive Social Business Design Lab
On October 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











দৈনিক = বিক্রি হিসাব

| | | |
|---------|----------|--------|
| ১৯/১৫ = | বিক্রি = | ২২৫০/- |
| ২০/১৫ = | বিক্রি = | ২৩৫০/- |
| ২১/১৫ = | " " | ২৫৫০/- |
| ২২/১৫ = | " " | ২০৫০/- |
| ২৩/১৫ = | " " | ২৬৫০/- |
| ২৪/১৫ = | " " | ২২৫০/- |
| ২৫/১৫ = | " " | ২৪৫০/- |
| ২৬/১৫ = | " " | ২২০০/- |



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



মুকুল

নাম: মোঃ মুকুল আহম্মেদ
Name: Md Mukul Ahmmed
পিতা: মোঃ আব্দুর রহমান
মাতা: মোছাঃ ছইরুন বেগম
Date of Birth: 18 Jan 1985
ID NO: 3218885097763

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি তৎক্ষণাৎ কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলে।

ঠিকানা: গ্রাম/রাস্তা: সাঘাটা, সাঘাটা, ডাকঘর: সাঘাটা - ৫৭৫০, সাঘাটা, পাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১৫/০৯/২০০৮



গ্রামীণ ব্যাংক

স্বাক্ষর

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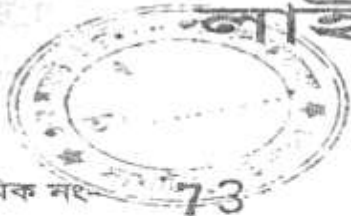
সহজ স্বপ্নের পাশ বই

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গ্রুপ নং: ০৭
কেন্দ্র নং: ০৮৫৮
কেন্দ্রের নাম: মুকুল
বই ইস্যুর তারিখ: ০৮/০৮/১০
শাখা ব্যবস্থাপকের স্বাক্ষর

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৩-২৪



ক্রমিক নং- 73



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর :

লাইসেন্স নং :

লাইসেন্সধারীর নাম :

পিতা/স্বামীর নাম :

ঠিকানা : গ্রাম :

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন :

ফি প্রদানের পরিমাণ টাকা :

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা করা হলো।

তারিখ :

তারিখ পর্যন্ত বৈধ।

(কর্তৃপক্ষ)

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

মোঃ মোশাররফ হোসেন সুইট

চেয়ারম্যান

৩নং সাঘাটা ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।



Thank You