



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Shafiqul Islam</b> Vill: Bahagili, Union: Balapara, Post: Mirbag, Upazila: Kawnia, District: Rangpur.
Age	:	31 years
Marital status	:	Married
Children	:	02 (Two) Sons.
No. of siblings:	:	03 (Three) Brothers and 04 (Four) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Romisa Begum
(iii) Father's name	:	Md. Somir Uddin
(iv) GB member's info	:	<i>Branch: Dolapara, Rangpur, Centre # 6/po,</i> <i>Loan no.: 4615, Member since December 10, 1990</i> First loan: Tk. 1,000 Existing loan: Nil, Last loan: Tk. 4,000
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01822547387
NU's National ID No.	:	3313047013863
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Md. Somir Uddin is a GB member since December 10, 1990 at first he took GB loan BDT 1,000 (One thousand).
- Gradually he took GB loan several times and utilized it for household Purposes and assisting his son (entrepreneur) in existing business.
- Finally GB loan helped his to improve economic condition, livelihood and expanding the existing business of his son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Shafiqul Islam Store</i></b>
Address/ Location	:	Mirbag Bus Stand, Kawnia, Rangpur.
Total Investment in BDT	:	Tk. 165,000
Financing	:	Self Tk. 65,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products (Grocery item and others) 15% and from betel Leaf & Betel Nut 30%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products (Grocery item and others) 15% and from betel Leaf & Betel Nut 30%

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (grocery & others)	1,600	44,800	537,600
Sales income from Betel leaf & Betel Nut	400	11,200	134,400
<b>Total Income from Sales (A)</b>	<b>2,000</b>	<b>56,000</b>	<b>672,000</b>
Less: Cost of sales of products (Product Purchase)	1,360	38,080	456,960
Less: Cost of sales from betel leaf & betel nut (Product purchase)	280	7,840	94,080
<b>Total Cost of Sales (B)</b>	<b>1,640</b>	<b>45,920</b>	<b>551,040</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>360</b>	<b>10,080</b>	<b>120,960</b>
<b>Less: Operating Cost:</b>			
Electricity bill		220	2,640
Generator bill		150	1,800
Shop Rent		400	4,800
Mobile bill		200	2,400
Night Guard bill		100	1,200
Conveyance		200	2,400
Provision of bad Debt		5	66
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses		247	2,966
<b>Total Operating Cost (D)</b>		<b>8,823</b>	<b>105,872</b>
<b>Net Profit (C-D):</b>		<b>1,257</b>	<b>15,088</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( grocery item, Confectionary item, betel leaf & Betel nut, Stationary etc.)	grocery item, Toys, Electronics item, betel leaf & betel nut etc.	13,466	100,000	113,466
Investment in Machineris (Fan-1,Light-2, pumper machine, weight balance set etc.)		1,240	-	1,240
Cash in hand		919	-	919
Debtors (since September, 2015 to at present)		6,575	-	6,575
Advance for Shop		15,000	-	15,000
Decoration (fixture and fittings)		27,800	-	27,800
<b>Total Capital</b>		<b>65,000</b>	<b>100,000</b>	<b>165,000</b>

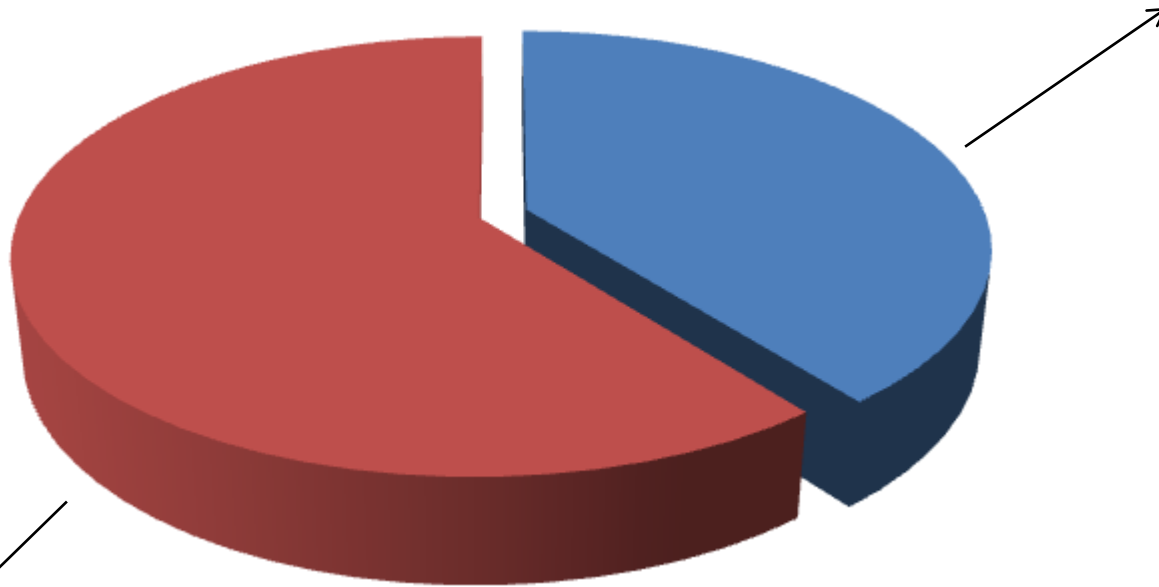
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 65,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 165,000

Entrepreneur's  
Contribution 39%



GTT's Investment  
61%



# 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	3,000	84,000	1,008,000	3,360	94,080	1,128,960	3,696	103,488	1,241,856
Estimated Sales income from Betel leaf & Betel Nut	480	13,440	161,280	552	15,456	185,472	635	17,774	213,293
<b>Estimate Total Income from Sales (A)</b>	<b>3,480</b>	<b>97,440</b>	<b>1,169,280</b>	<b>3,912</b>	<b>109,536</b>	<b>1,314,432</b>	<b>4,331</b>	<b>121,262</b>	<b>1,455,149</b>
Less: Cost of sales of products (Product Purchase)	2,550	71,400	856,800	2,856	79,968	959,616	3,142	87,965	1,055,578
Less: Cost of sales from betel leaf & betel nut (Product purchase)	336	9,408	112,896	386	10,819	129,830	444	12,442	149,305
<b>Total Cost of Sales (B)</b>	<b>2,886</b>	<b>80,808</b>	<b>969,696</b>	<b>3,242</b>	<b>90,787</b>	<b>1,089,446</b>	<b>3,586</b>	<b>100,407</b>	<b>1,204,883</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>594</b>	<b>16,632</b>	<b>199,584</b>	<b>670</b>	<b>18,749</b>	<b>224,986</b>	<b>745</b>	<b>20,856</b>	<b>250,266</b>
<b>Less: Operating Cost:</b>									
Electricity bill		270	3,240		370	4,440		420	5,040
Generator bill		150	1,800		180	2,160		180	2,160
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		500	6,000
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance bill		300	3,600		300	3,600		600	7,200
Provision of bad Debt		5	66		5	66		5	66
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		8,000	96,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,500	18,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		247	2,966		247	2,966		247	2,966
<b>Total Operating Cost (D)</b>	-	<b>12,039</b>	<b>140,472</b>	-	<b>12,899</b>	<b>154,792</b>	-	<b>14,849</b>	<b>178,192</b>
<b>Net Profit (C-D):</b>	-	<b>4,593</b>	<b>59,112</b>	-	<b>5,849</b>	<b>70,194</b>	-	<b>6,006</b>	<b>72,074</b>
<b>Retained Income</b>			<b>59,112</b>			<b>129,306</b>			<b>201,381</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,112	78,194	80,074
1.3	Depreciation Expenses	2,966	2,966	2,966
1.4	Opening Balance of Cash Surplus	-	42,078	75,238
	<b>Total Cash Inflow</b>	<b>166,078</b>	<b>123,238</b>	<b>158,279</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>42,078</b>	<b>75,238</b>	<b>110,279</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father);  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (4yrs).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop; (in front of bus stand and Main road);
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 266,381 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

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

***Thank you***

Pictures



लकील

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"দ্বি-সেবা নিব"

ইউপি, ফরম নং- ১

"হোকনা আমার কুঁড়ে ঘর  
আমিও দিব অল্প কর"

**ট্রেড লাইসেন্স**

অর্থ বছরঃ ২০১৫-২০১৬ইং

নং কূর্শা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মীরবাগ, উপজেলাঃ কাউনিয়া, জেলাঃ রংপুর।

ফর্ম নং ৪৮০

বহি নং : ০১

সেন্স নম্বর : ০৪৪

তারিখ : ১৫/৬/১৬

স্বা প্রতিষ্ঠানের নাম : মোঃ কাফিলুল ইসলাম খেঁচ

পিতার নাম : মোঃ কাফিলুল ইসলাম

পিতামহের নাম : মোঃ হুমিত হুসৈন

বাস : মীরবাগ রাস্তা ধরিত্রী, মীরবাগ, কাউনিয়া, রংপুর

কার্যের ধরণ : ভারসিদ্ধি ব্যবস্থা তারিখ ৩০শে জুন ২০১৬ইং পর্যন্ত বৈধ।

প্রদানের পরিমাণ : = ২০০০ টাকা (কথায়: দুই হাজার টাকায়)

হয়ে শিল্প/বীমা/ব্যবসা/ব্যাংক/ও পেশা যথা নিয়মে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা

*(Signature)*  
মোঃ আব্দুল সাইয়েদ  
সচিব  
কূর্শা ইউনিয়ন পরিষদ  
কাউনিয়া, রংপুর।

*(Signature)*  
মোহাম্মদ হোসেন সরকার  
চেয়ারম্যান  
কূর্শা ইউনিয়ন পরিষদ  
কাউনিয়া, রংপুর।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শফিকুল ইসলাম  
Name: MD SHAFIQUL ISLAM

পিতা: মোঃ ছমিরুদ্দিন

মাতা: মোছাঃ রমিছা বেগম

Date of Birth: 28 Jan 1984

ID NO: 3313047013863

শাফিকুল ইসলাম



**Thank You**