

NU Identified and PP Prepared by : Sonia Sultana (Chandpur Sadar) Presented by Masud Rana GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name | : | Masud Rana |
|--|-----|---|
| Age | : | 01/07/1988 (27 Years) |
| Marital status | : | Un married |
| Children | : | N/A |
| No. of siblings: | : | 04 Brothers |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : : | MotherImage: Text and t |
| Further Information: | : | NU 1 |
| (v) Who pays GB loan installment | | NU |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF etc | : | N/A |
| (ix) Others | : | N/A |
| Education | : | Class Ten |

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

| Present Occupation | : | Business Trade License No: 96 |
|---|---|-----------------------------------|
| Business Experiences | : | 03 years |
| NU CONTACT NO | | 01817629192 |
| Other Own/Family Sources of Income | : | father- abroad & brother- Student |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Project Source/Reference | : | GT Chandpur Unit Office, Chandpur |



NU's Mother has been a member of Grameen Bank from 2010. At first she took a loan amount BDT 10000 from Grameen Bank. NU Used the loan for expansion of his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Prodania Telecom Center | |
|---|---|---|--|
| Address/ Location | : | Narayanpur bazaar, Matlab (south),Chandpur. | |
| Total Investment in BDT | : | 3,00,000 | |
| Financing | : | Self BDT : 2,00,000 (from existing business) - 66% Required Investment BDT : 100,000 (as equity) - 34% | |
| Present salary/drawings from business (estimates) | : | 6000 | |
| Proposed Salary | | 6000 | |
| i. Proposed Business % of present gross profit margin | : | 15% | |
| ii. Estimated % of proposed gross profit margin | : | 15% | |
| iii. Agreed grace period | : | 2 months | |



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---|----------------|-------------|
| Investments in different categor | es: (1) | (2) | (1+2) |
| Fridge -0235Bakery Item40Confectionary50Cold Drinks, Juice6 | nair-2 000 000 000 2,00,000 000 000 000 | | 20000 |
| i. Proposed Items: i. Bakery Item 15000 ii. Confectionary 15000 iii. Cold Drinks 20000 iv. Yogurt curd ,juice 20000 v. Cosmetics 30000 | | 1,00,000 | 100000 |
| Total Capital | 200000 | 1,00,000/- | 3,00,000/- |

INFO ON EXISTING BUSINESS OPERATIONS

| Dontiquiaro | Existing Business (BDT) | | | | | |
|---|-------------------------|---------|---------|--|--|--|
| Particulars | Daily | Monthly | Yearly | | | |
| Sales | 4000 | 120000 | 1440000 | | | |
| Less: Cost of sales | 3400 | 102000 | 1224000 | | | |
| Profit [A] | 600 | 18000 | 216000 | | | |
| Less: Operating Costs | | | | | | |
| Electricity bill | | 700 | 8400 | | | |
| Night Guard | | 100 | 1200 | | | |
| Shop Rent | | 1000 | 12000 | | | |
| Entertainment | | 300 | 3600 | | | |
| Mobile bill | | 500 | 6000 | | | |
| Present salary/Drawings- self | | 6000 | 72000 | | | |
| Others (fees, transport etc) | | 200 | 2400 | | | |
| Non Cash Item: | | | | | | |
| Depreciation Expenses(30000*10%15000*20% | | 500 | 6000 | | | |
| Total Operating Cost (D) | | 9300 | 111600 | | | |
| Net Profit (C-D): | | 8700 | 104400 | | | |

| FINANCIAL PROJECTION OF NU BUSINESS PLAN | | | | | | | | | |
|--|-------|-----------|---------|--------------|---------|---------|--------|---------|---------|
| | , | Year 1 (B | DT) | Year 2 (BDT) | | | Year 3 | | |
| Particulars | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales | 5000 | 150000 | 1800000 | 5500 | 165000 | 1980000 | 6000 | 180000 | 2160000 |
| Less: Cost of sales | 4250 | 127500 | 1530000 | 4675 | 140250 | 1683000 | 5100 | 153000 | 1836000 |
| Profit (20%) [A] | 750 | 22500 | 270000 | 825 | 24750 | 297000 | 900 | 27000 | 324000 |
| Less: Operating Costs | | | | | | | | | |
| Electricity bill | | 700 | 8400 | | 800 | 9600 | | 800 | 9600 |
| Night Guard | | 100 | 1200 | | 100 | 1200 | | 100 | 1200 |
| Shop Rent | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Entertainment | | 300 | 3600 | | 300 | 3600 | | 300 | 3600 |
| Mobile bill | | 600 | 7200 | | 600 | 7200 | | 600 | 7200 |
| Present salary/Drawings- self | | 6000 | 72000 | | 6000 | 72000 | | 6000 | 72000 |
| Others (Chada) | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Depreciation Expenses(30000*10%& 15000*20% | | 500 | 6000 | | 500 | 6000 | | 500 | 6000 |
| Total Operating Cost (E) | | 9400 | 112800 | | 9500 | 114000 | | 9500 | 114000 |
| Net Profit | | 13100 | 157200 | | 15250 | 183000 | | 17500 | 210000 |
| Gt payback | | | 40000 | | | 40000 | | | 40000 |
| Retained Income: | | 11720 | 0 | | | 143000 | | | 170000 |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 |
|------|--|-----------------|-----------------|--------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100000 | | |
| 1.2 | Net Profit | 157200 | 183000 | 210000 |
| 1.3 | Depreciation (Non cash item) | 6000 | 6000 | 6000 |
| 1.4 | Opening Balance of Cash Surplus | | 123200 | 272200 |
| | Total Cash Inflow | 263200 | 312200 | 488200 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100000 | | |
| 2.2 | Payment of GB Loan* | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40000 | 40000 | 40000 |
| | Total Cash Outflow | 140000 | 40000 | 40000 |
| 3.0 | Net Cash Surplus | 123200 | 272200 | 448200 |



| STRENGTH Availability of Products Sourcing. Skilled & 7 Years of Experience Maintaining High Standard in local areas. | WEAKNESS Opponent in same areas Strike Credit sale |
|--|---|
| OPPORTUNITIES Expansion Of Business To acquire financial solvency | THREATS ≻ Theft > Political unrest > Fire |

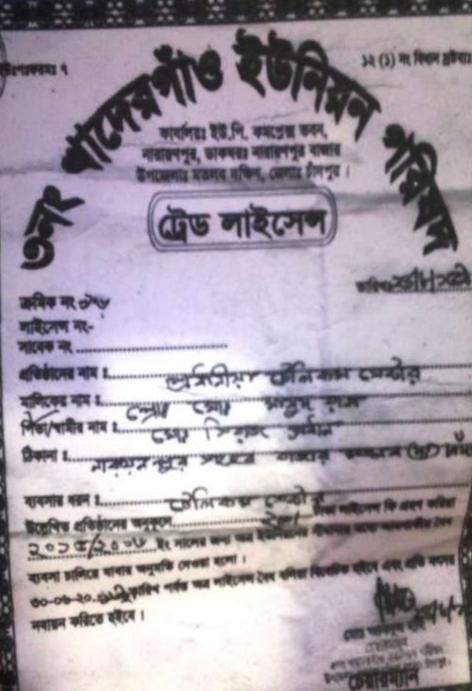




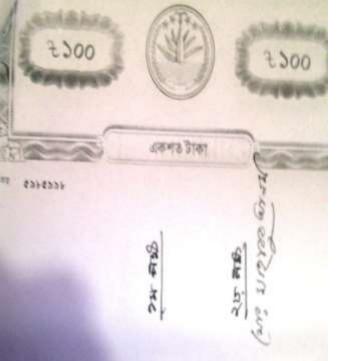








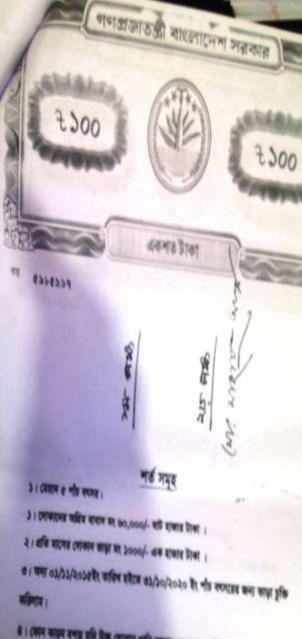
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দোকান ভাড়াটিয়া চুক্তি নামা-

মেয় মাৰদুৰ আলম প্ৰধান (লিটন), পিতা : মৃত- আবনুল মতিন প্ৰধান , মাতা আনোয়াবা বেগাই, স্প্রিনারারবপুর পোঃ নারাতনপুর বাজার , উপজেলা:- মতলব পঞ্চিন, জেলা:-হলিপুর জাতি মুসলমান পেশা : ব্যবসা ------ ফুজি নামা ২য় পঞ্চ জাতা

পালে করল্যনার মহান অস্ত্রাহে নীয় স্তাক করিয়া চুকি নামা গলিন লিখিতে আবন্থ ক্রিয়ের্জ বে মেয়েন্ডু আনি সায় চুকি নামা গলিয়েল হয় পাল পারায়গপুর বাজার ছিল নামার মালিকী স্বাটির এব কম নেমেল ময় লায় লেখায়ে প্রয়ার করিলে আপনি মার চুকি নামা ১খ পল মিয়া চুকি মর্দার আরা নিয়ে ইস্কার স্বাচ্যার মন্ত্রার করিলে আপনি মার চুকি নামা ১খ পল



র। কোন কারন বগত যদি উচ্চ সোজান থানি আমার ব্যয়োজন হয় তবে তাহা আহি জারাটিয়া গকতে ও জিন হাস আলে মেটিশ করে যানাইব।



৫। টক মোনানের নিযুহ নিশ মাগনি রাড়াটিয়া শক পরিশেষ ভরিবেন। উপরোক পর্য সমূহ আমার উলর পক মনিয়া নিয়া গেছার সমানে সুস্থা পরিবে জনেবে বিধা বারোচনা অর দুষ্ঠি নামার সহি সম্পানন করিয়া নিশাম।

रेगमे

HNS

(মা: সাহায়গ্র প্রায়-মো গালোমন নিরা মা গাল Presented at

26th Internal Design Lab

On December 24, 2015 at GT



For more information

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