



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Gourango Kumar Shaha Vill: Ramnather vita, Union: Badia Khali, Post: : Badia Khali, Upazila: Gaibanda Shodor, District: Gaibanda .
Age	:	22 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers & 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	:	Srimoti Alpona Rani
(iii) Father's name	:	Atul chandra Shaha
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha Centre # 18/mo</i> <i>Loan no. 5089 Member since April 24, 2000</i> First loan: Tk. 5,000 Existing loan: 17,000, Outstanding loan: TK. 7.206
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 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.)	:	03 (Three) years experiences is running the business. He started the business only with Tk. 14,000 (Fourteen Thousand) : He has on hand training from clothing business (7years).
Other Own/Family Sources of Income	:	His father's income from sweet meat business and brother's income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01771840203
NU's National ID No.	:	19923224120020970
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti Alpona Rani is a GB member since April 24, 2000 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took loan several times and utilized it by assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Loknath Bastraloy
Address/ Location	:	Badiakhali Bazar, Gaibandha.
Total Investment in BDT	:	BDT 452,000
Financing	:	Self Tk.352,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two Thousand)
Proposed Salary (estimates)	:	BDT 3,000 (Two Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 18%
(ii) Estimated % of proposed gross profit margin	:	On an average 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,500	39,000	468,000
Total Sales (A)	1,500	39,000	468,000
Less: Cost of Sales / Products (B)	1,230	31,980	383,760
Gross Profit (C) [C=(A-B)]	270	7,020	84,240
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Mobile bill		300	3,600
Ganarator bill		300	3,600
Shop Rent		600	7,200
Conveyance bill		500	6,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		2,000	24,000
Bank Charge (DD, PO, SC)		-	-
Provision of bad debt		81	972
Other Cost (Stationary & Entertainment etc.)		300	3,600
<i>Non Cash Item:</i>			
Depreciation Expenses		112	1,345
Total Operating Cost (D)		4,493	53,917
Net Profit (C-D):		2,527	30,323

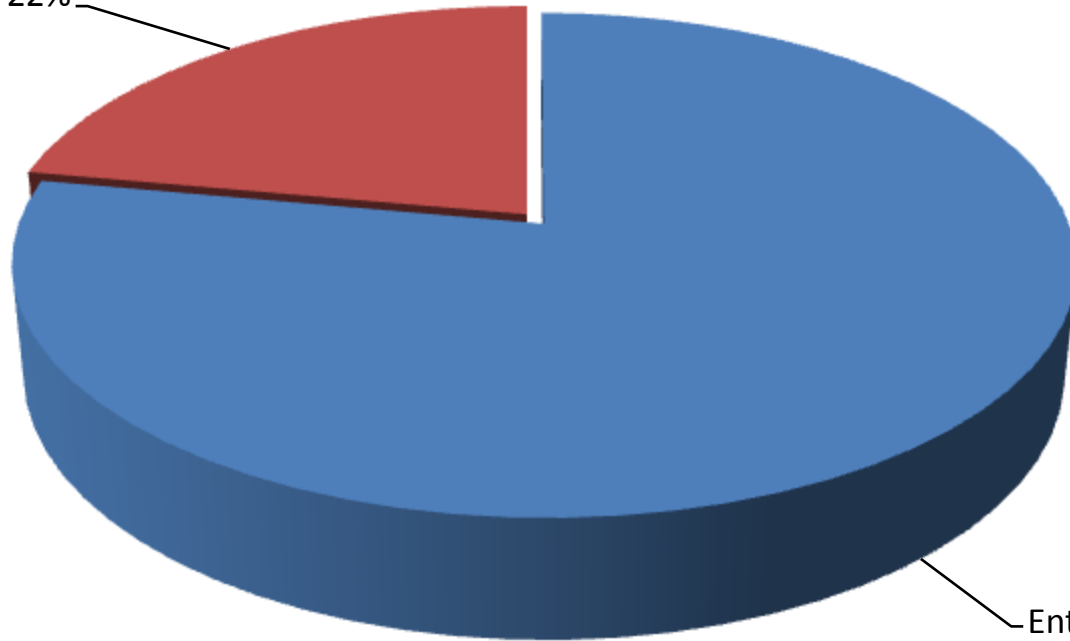
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Gauze cloth, saree, three piece, lungi, shart piece, pant piece etc.)	Investment in products (Gauze cloth, saree, three piece, lungi, shart piece, pant piece etc.)	404,500	100,000	504,500
Investment in Equipment & Tools (Fan, Light etc.)		1,300	-	1,300
Cash in hand		1,600	-	1,600
Advance for Shop		20,000	-	20,000
Debtors (Since June, 2015 to at present)		8,100	-	8,100
GB Outstanding Loan		(95,000)		(95,000)
Decoration (fixture and fittings)		11,500		11,500
Total Capital		352,000	100,000	452,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 352,000
- GTT's Investment BDT 100,000
- Total Capital BDT 452,000

GTT's Investment 22%



Entrepreneur's
Contribution 78%

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	64,997	779,969	3,000	77,997	935,963	3,450	89,696	1,076,357
Total Estimated Sales (A)	2,500	64,997	779,969	3,000	77,997	935,963	3,450	89,696	1,076,357
Less: Cost of Sales / Products (B)	2,050	53,298	639,574	2,460	63,957	767,489	2,829	73,551	882,613
Gross Profit (C) [C=(A-B)]	450	11,700	140,394	540	14,039	168,473	621	16,145	193,744
Less: Operating Cost:									
Electricity bill		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Ganarator bill		400	4,800		450	5,400		450	5,400
Shop Rent		600	7,200		600	7,200		600	7,200
Conveyance		1,100	13,200		1,300	15,600		1,400	16,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		3,000	36,000		4,000	48,000		5,000	60,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		81	972		81	972		81	972
Other Cost (stationary & Entertainment etc.)		600	7,200		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		112	1,345		112	1,345		112	1,345
Total Operating Cost (D)	-	7,505	86,057	-	8,955	107,457	-	10,355	124,257
Net Profit (C-D)	-	4,195	54,337	-	5,085	61,016	-	5,791	69,487
Retained Income			54,337			115,354			184,841

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of chaque deposited in NU's business account.

CASH FLOW STATEMENT

<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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	58,337	69,016	77,487
1.3	Depreciation Expenses	1,345	1,345	1,345
1.4	Opening Balance of Cash Surplus	-	35,682	58,044
	Total Cash Inflow	159,682	106,044	136,876
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.3	Investment in Equipment & Tools	-		
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	35,682	58,044	88,876

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- 10 years experience .

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 536,841 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors.

Presented at 153rd as Yunus Centre and 27th In-house Executive
Social Business Design Lab
(GTT) on December 17, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









গ্রামীণ ব্যাংক

কমিউনিকেশন পাইলট শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতি অমলিনা রাসী
ঋণী নং ৫০৬৯
গ্রুপ নং ১৪
কেন্দ্র নং ১৬১৯
কেন্দ্রের নাম বাগলানগরের ডিও/১৬/১৯
বই ইস্যুর তারিখ ২৭/৬/১৯
শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
৭নং বাদিয়াখালী ইউনিয়ন পরিষদ

উপজেলা : গাইবান্ধা সদর । জেলা : গাইবান্ধা । বাংলাদেশ

জন্ম সনদ

[সিনি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিবিধালা, ২০০৬।
(জন্ম নিবন্ধন বহি থেকে উদ্ধৃত)

নিবন্ধন বহি নং :

০৫

নিবন্ধন তারিখ : ১৫/ ১০/ ২০১১ ইং

সনদ ইস্যুর তারিখ : ১৫/ ১০/ ২০১১ ইং

নিবন্ধন নং :

০ ২ ০ ৯ ৭ ০

ব্যক্তিগত পরিচিতি নং

১ ৯ ৯ ২ ৩ ২ ২ ৪ ১ ২ ০ ০ ২ ০ ৯ ৭ ০

নাম : গৌরাঙ্গ কুমার সাহা

জন্ম তারিখ : সংখ্যায় (শ্রীঃ) : ৩১/১২/১৯৯২ ইং

লিঙ্গঃ পুরুষ

কথায় (শ্রীঃ) : একত্রিশ ডিসেম্বর উনিশ শত বিরানব্বই

জন্ম স্থান : গ্রামঃ রামনাথেরভিটা,

ওয়ার্ড নং : ০৪ ইউ.পি : বাদিয়াখালী,

উপজেলা : গাইবান্ধা সদর,

জেলা : গাইবান্ধা ।

পিতার নাম : জহুল চন্দ্র সাহা ।

জাতীয়তা : বাংলাদেশী

মাতার নাম : আঞ্জনা রানী সাহা ।

জাতীয়তা : বাংলাদেশী

স্থায়ী ঠিকানা : গ্রাম : রামনাথেরভিটা,

ডাকঘর : বাদিয়াখালী,

উপজেলা : গাইবান্ধা সদর,

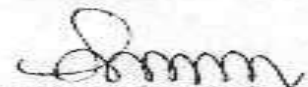
জেলা : গাইবান্ধা ।



নিবন্ধকের স্বাক্ষরনাম সহ সীল



প্রযুক্তকারীর স্বাক্ষর ও নাম সহ সীল



নিবন্ধকের কার্যালয়ের সীল মোহরে

স্বাক্ষরিতঃ ইসলাম কবীর সিদ্দিক

০৫/ ১০/ ২০১১ ইং
গাইবান্ধা সদর

દ્રાવિક વિક્રમ દિવસ

ક્રમ	વિક્રમ રકમ	કુલ
૦૪/૧૨/૨૬ =	૨૬૦૦૫	૨૬૦૦૫
૦૬/૧૨/૨૬ =	=	૨૬૬૦૫
૦૬/૧૨/૨૬ =	=	૨૬૦૦૫
૦૭/૧૨/૨૬ =	=	૨૭૭૭૫
૦૮/૧૨/૨૬ =	=	૨૬૨૪૫
૦૯/૧૨/૨૬ =	=	૨૬૭૨૫
૧૦/૧૨/૨૬ =	=	૨૬૭૦૫
૨૨/૧૨/૨૬ =	=	૨૮૬૦૫

શ્રી: જીવરાજ સાહુ



Thank You