



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Rakibul Islam</i> Vill: Dori Kishurpur, Union: thatarai, Post: Bhovnagor, Upazila: Ulipur, District: Kurigram.
Age	:	21 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brothers & 02 (Two) 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. Rowshonara Begum
(iii) Father's name	:	Md.Atiar Rahman
(iv) GB member's info	:	<i>Branch: thatarai, Ulipur, Kurigram, Centre #36/mho Loan no.: 4267, Member since May 31, 2010 First loan: Tk. 10,000 Existing loan: Tk. 30,000.Outstanding Loan : Tk. 10860</i>
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	:	H.S. C
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.)	:	6(Six) years experience is running his own business. He started the business only with Tk. 30,000 (Ten thousand). He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01944275103
NU's National ID No.	:	19944919483004874
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rowshonara Begum is a GB Member since May 31, 2010 at first she took GB loan BDT 10,000 (Ten 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>Atiar Store</i>
Address/ Location	:	Thatarai Bazar, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 362,000.
Financing	:	Self Tk. 242,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	Taka 4,300 (Five thousand)
Proposed Salary (estimates)	:	Taka ,,500 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 17%.
(ii) Estimated % of proposed gross profit margin	:	On products 17%.
(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	2,550	71,400	856,800
Less: Cost of Sales / Products	2,117	59,262	711,144
Gross Profit (C) [C=(A-B)]	434	12,138	145,656
<i>Less: Operating Cost:</i>			
Night Guard bill		50	600
Mobile bill		200	2,400
Ownership Transfer Fee			
Generator Bill		150	1,800
Electricity Bill		400	4,800
Present Salary (Family & Self)		4,300	51,600
Other Cost (Stationary & Entertainment etc.)		700	8,400
Depreciation Expenses		576	6,915
<i>Total Operating Cost (D)</i>		6,387	76,645
Net Profit (C-D):		5,751	69,011

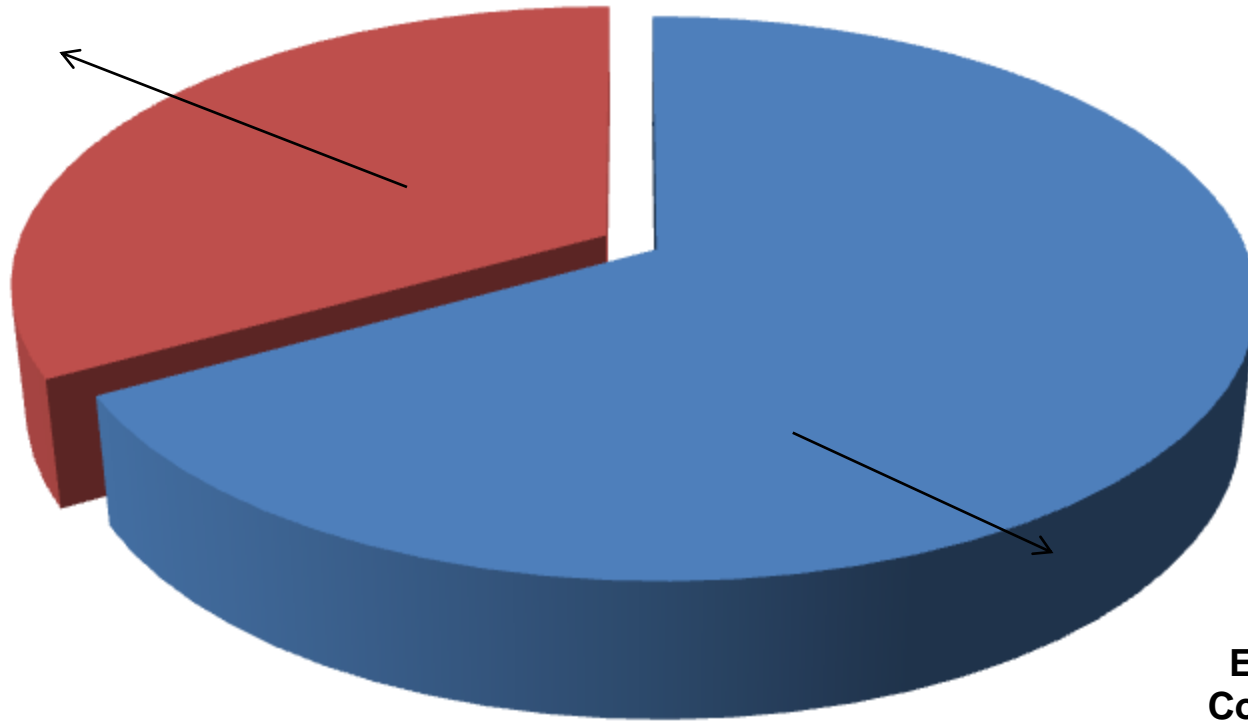
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Pan, cigarette, Cosmetics and Confectionary item etc)	Investment in products (School Bag, Cosmetics and Confectionary Item etc)	174,700	120,000	294,700
Investment in Equipment & Tools (light, weight machine and weight balance etc.)		33,300		33,300
Cash in Hand		1,800		1,800
Debtors (Since January, 2016 to at present)		13,000		13,000
Decoration (Furniture, fixture and fittings)		19,200		19,200
Total Capital		242,000	120,000	362,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 242000
- GTT's Investment BDT 120,000
- Total Capital BDT 362000

**GTT's Investment
33%**



**Entrepreneur's
Contribution 67%**

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 (A)	3,200	89,600	1,075,200	3,520	98,560	1,182,720	3,872	108,416	1,300,992
Less: Cost of Sales / Products (B)	2,656	74,368	892,416	2,922	81,805	981,658	3,214	89,985	1,079,823
Gross Profit (C) [C=(A-B)]	544	15,232	182,784	598	16,755	201,062	658	18,431	221,169
Less: Operating Cost:									
Night Guard bill		50	600		50	600		50	600
Mobile bill (SMS & Reporting)		300	3,600		300	3,600		300	3,600
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Generator Bill		150	1,800		150	1,800		150	1,800
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
		500	6,000		600	7,200		700	8,400
Proposed Salary-(Family & Self)		4,500	54,000		4,700	56,400		4,900	58,800
Other Cost (stationary & Entertainment etc.)		800	9,600		850	10,200		900	10,800
Depreciation Expenses		576	6,915		576	6,915		576	6,915
Total Operating Cost (D)	-	7,732	87,715	-	8,082	96,985	-	8,432	101,185
Net Profit (C-D)	-	7,500	95,069	-	8,673	104,077	-	9,999	119,984
Retained Income			95,069			199,146			319,130

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	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	99,869	113,677	129,584
1.3	Depreciation Expenses	6,915	6,915	6,915
1.4	Opening Balance of Cash Surplus	-	77,984	140,976
	Total Cash Inflow	226,784	198,576	277,475
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600
3.0	Total Cash Surplus	77,984	140,976	219,875

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family:
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name
- He has on hand training;
- Maintain books of record
- Skilled and working experience : 6 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 561,130 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 194th as Yunus Centre and 45th In-house Executive Social Business Design Lab (GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

জন্ম সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ০৫

নিবন্ধন তারিখ: ২৬ ০৭ ২৪
দিন মাস বছর

সনদ ইস্যুর তারিখ: ২৬ ০৭ ২৪
দিন মাস বছর

ব্যক্তিগত পরিচয়ি নং: ২ ২ ২ ৬ ৪ ৪ ১ ১ ২ ৪ ৪ ৬ ০ ০ ৪ ৬ ৭ ৫

নাম: মোঃ রাবিউল ইসলাম

জন্ম তারিখ: সংখ্যার (ক্রি): ২০-০২-২০১৪
লিঙ্গ: নারী পুরুষ

পিতার (ক্রি): বিদ্যা মুহি উর্রিহালাত চুবানব্রাই

জন্মস্থান: গ্রামা- দেড়িকিছোওপুর
জিলা- খেতরাই

উপজেলা- উল্লিঙ্গুবা
ডিস্ট্রিক্ট- কুড়িগ্রাম

পিতার নাম: মোঃ আতিয়ার বহমান
জাতীয়তা: বাংলাদেশী

মাতার নাম: বসন্তাশোরা বেগম
জাতীয়তা: বাংলাদেশী

মুঠি উচ্চতা: গ্রামা- দেড়িকিছোওপুর
জিলা- খেতরাই

উল্লিঙ্গুবা, কুড়িগ্রাম

(স্বাক্ষরকারীর স্বাক্ষর ও নামের স্থান)

(নিবন্ধকের স্বাক্ষর ও নামের স্থান)



গ্রামীণ ব্যাংক

গ্রামীণ ব্যাংক লিমিটেড
ঢাকা-১০০০

মহাজ্ঞানের দাশবহই

নাম	স্বাক্ষর: রুস্তামারা
কেন্দ্রের নাম	হাতি বিসমার হাট কুমিল্লা
শাখা	

৩০/১১/১৯
১৯৩৭



Thank You