



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Bayzid Hossen</i> Vill: Bolrampur Union: Norendrapur, Post: Rupdia, Upazila: Jessore Sadar , District: Jessore.
Age	:	27 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) 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. Rabea Begum
(iii) Father's name	:	Md. Abu Siddik
(iv) GB member's info	:	<i>Branch: Norendrapur,, Centre # 69/mo, Loan no.: 3302, Member from 2005 to 2012 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 15,000</i>
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 Ten
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 400,000 (Four lac). : He has 07 (Seven) years working experiences as an assistant in a shoe shop.
Other Own/Family Sources of Income	:	His father's income from driving and his 01 (One) brother's income from mason.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01749034673
NU's National ID No.	:	4114783449266
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rabea Begum was a GB member from 2005 to 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in his business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Liberty Shoe</i>
Address/ Location	:	Hiron market, Rupdia bazar, Jessore.
Total Investment in BDT	:	Tk. 729,000
Financing	:	Self Tk. 579,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

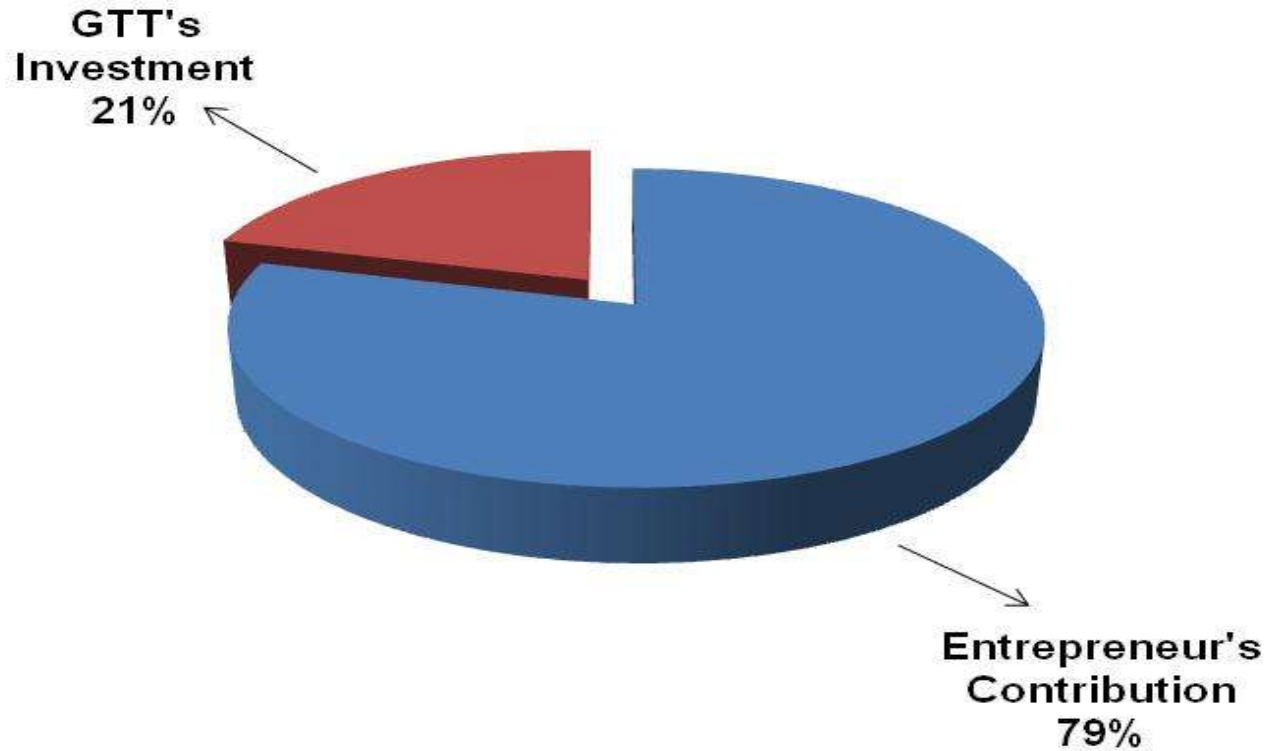
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	3,500	91,000	1,092,000
Less: Cost of sales of products (product purchase) (B)	2,800	72,800	873,600
Gross Profit (C) [C=(A-B)]	700	18,200	218,400
Less: Operating Cost:			
Electricity bill		1,000	12,000
Shop rent		3,000	36,000
Mobile bill		300	3,600
Night Guard bill		150	1,800
Conveyance		1,500	18,000
Provision of bad Debt		1	12
Present Salary (Self & family)		4,000	48,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		1,442	17,300
Total Operating Cost (D)		14,993	179,912
Net Profit (C-D):		3,207	38,488

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of ladies shoe, gents shoe and kids shoe etc)	Investment in products (different types of ladies shoe, gents shoe and kids shoe etc)	223,300	150,000	373,300
Investment in Machineries, Equipments & Tools (solar panel, bulb and fan etc.)		18,000		18,000
Cash in hand		10,500		10,500
Debtors (Since February, 2016 to at present)		1,200		1,200
Creditors (Since February, 2016 to at present)		(20,000)		(20,000)
Decoration (fixture and fittings)		146,000		146,000
Advance for shop		200,000		200,000
Total Capital		579,000	150,000	729,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 579,000
- GTT's Investment BDT 150,000
- Total Capital BDT 729,000



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)	4,900	127,400	1,528,800	5,880	152,880	1,834,560	6,644	172,754	2,073,053
Less: Cost of sales of products (product purchase) (B)	3,920	101,920	1,223,040	4,704	122,304	1,467,648	5,316	138,204	1,658,442
Gross Profit (C) [C=(A-B)]	980	25,480	305,760	1,176	30,576	366,912	1,329	34,551	414,611
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,400	16,800
Shop rent		3,000	36,000		4,000	48,000		4,000	48,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		2,500	30,000		3,500	42,000		4,500	54,000
Provision of bad Debt		1	12		1	12		1	12
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01)		4,000	48,000		5,000	60,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,400	16,800
Non Cash Item:									
Depreciation Expenses		1,442	17,300		1,442	17,300		1,442	17,300
Total Operating Cost (D)	-	20,088	234,782	-	24,438	293,252	-	27,688	332,252
Net Profit (C-D):	-	5,392	70,978	-	6,138	73,660	-	6,863	82,359
Retained Income			70,978			144,638			226,997

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	76,978	85,660	94,359
1.3	Depreciation Expenses	17,300	17,300	17,300
1.4	Opening Balance of Cash Surplus	-	58,278	89,238
	Total Cash Inflow	244,278	161,238	200,897
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	58,278	89,238	128,897

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother);
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 11 years;

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 805,997 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 203rd as Yunus Centre and 49th In-house Executive
Social Business Design Lab
(GTT) on March 10, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

এক দর

2014

Liberty

Calendar page with a sunset illustration.

শিগাতি

Shigati



The desk has a blue surface with a large illustration of various fruits including apples, pineapples, and bananas. A smartphone is placed on the desk, and a brown pen holder contains several pens and pencils.







বন্দর

मिठावा

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১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ

উপজেলা : যশোর সদর, জেলা : যশোর।

অর্থ বৎসর : ২০১৫-১৬

ট্রেড লাইসেন্স

বই নং ০৬

তারিখ : ০৪/০৩/১৫

লাইসেন্স নং- ২৪৭

প্রতিষ্ঠানের নাম, মেসার্স লিবার্টি সু

লাইসেন্সধারীর নাম : মোঃ বায়জিদ হোসেন

পিতা / স্বামীর নাম : মোঃ জিয়া হুসাইন

ঠিকানা : গ্রামঃ বায়জিদ, ডাকঃ বায়জিদ, প.সঃ যশোর সদর, জেলাঃ যশোর

ব্যবসার ধরণ : ইত্যাদি


ব্যবসার স্থান : গ্রামঃ বায়জিদ, ডাকঃ বায়জিদ, প.সঃ যশোর সদর, জেলাঃ যশোর

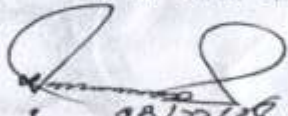
০৪-০৩-২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ১০০০০০ টাকা (কথায়) এক লাখ

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ইত্যাদি

এই লাইসেন্স প্রদান করা হলো।


০৫/০৩/১৫
মোঃ সিদ্দিকুর রহমান
সচিব
১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ
যশোর সদর, যশোর।

চলিয়া যাবার জন্য

০৫/০৩/১৫
মোঃ মোস্তাফিজুর রহমান
সচিব
১৪নং নরেন্দ্রপুর ইউনিয়ন পরিষদ
যশোর সদর, যশোর।



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



নাম: বায়জিদ হোসেন

Name: Bayzid Hossen

পিতা: মোঃ আবু ছিদ্দিক

মাতা: মোছাঃ রাবেয়া বেগম

Date of Birth: 04 Jun 1988

ID NO: 4114783449266

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বলরামপুর বিশ্বাসপাড়া, বলরামপুর, ডাকঘর: রূপদিয়া - ৭৪০০, কোতয়ালী, যশোর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৫/২০০৮



Thank You