



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Biplob Kumar Bhowmik</i> Vill: Gopalnagar, Union: Khosbash, Post: Gopalnagar, Upazila: Borura, District: Comilla. |
| Age | : | 34 years |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 01 (One) Brother & 02 (Two) Sisters |
| Parent's and GB related Info: | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Kajol Rani Bhowmik |
| (iii) Father's name | : | Late. Ajit Chandra Bhowmik |
| (iv) GB member's info | : | <i>Branch: Khosbash, Comilla, Centre # 49/mo, Loan no.: 7554/1, Membership from June 17, 2006 to September 16, 2014 First loan: Tk. 15,000 Existing loan: Nil, Last Loan: Tk. 20,000</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 | : | H.S.C |
| 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.) | : | 09 (Nine) years experiences is running his own business. He started the business with BDT 100,000 (One lac). : He has 03 (Three) Years working experiences as an assistant in different cloth shop. |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01824674232 |
| NU's National ID No. | : | 1910963134730 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Kajol Rani Bhowmik was a GB member from June 17, 2006 to September at first she took GB loan BDT 15,000 (Fifteen thousand).
- Successively several times she utilized GB loan for assisting her son in 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>Rakhi Fashion</i> |
| Address/ Location | : | Rammohan Bazar, Comilla. |
| Total Investment in BDT | : | Tk. 524,000 |
| Financing | : | Self Tk. 424,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 12,000 (Twelve thousand) |
| Proposed Salary | : | BDT 13,000 (Thirteen thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 25% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 25% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | | |

INFO ON EXISTING BUSINESS OPERATIONS

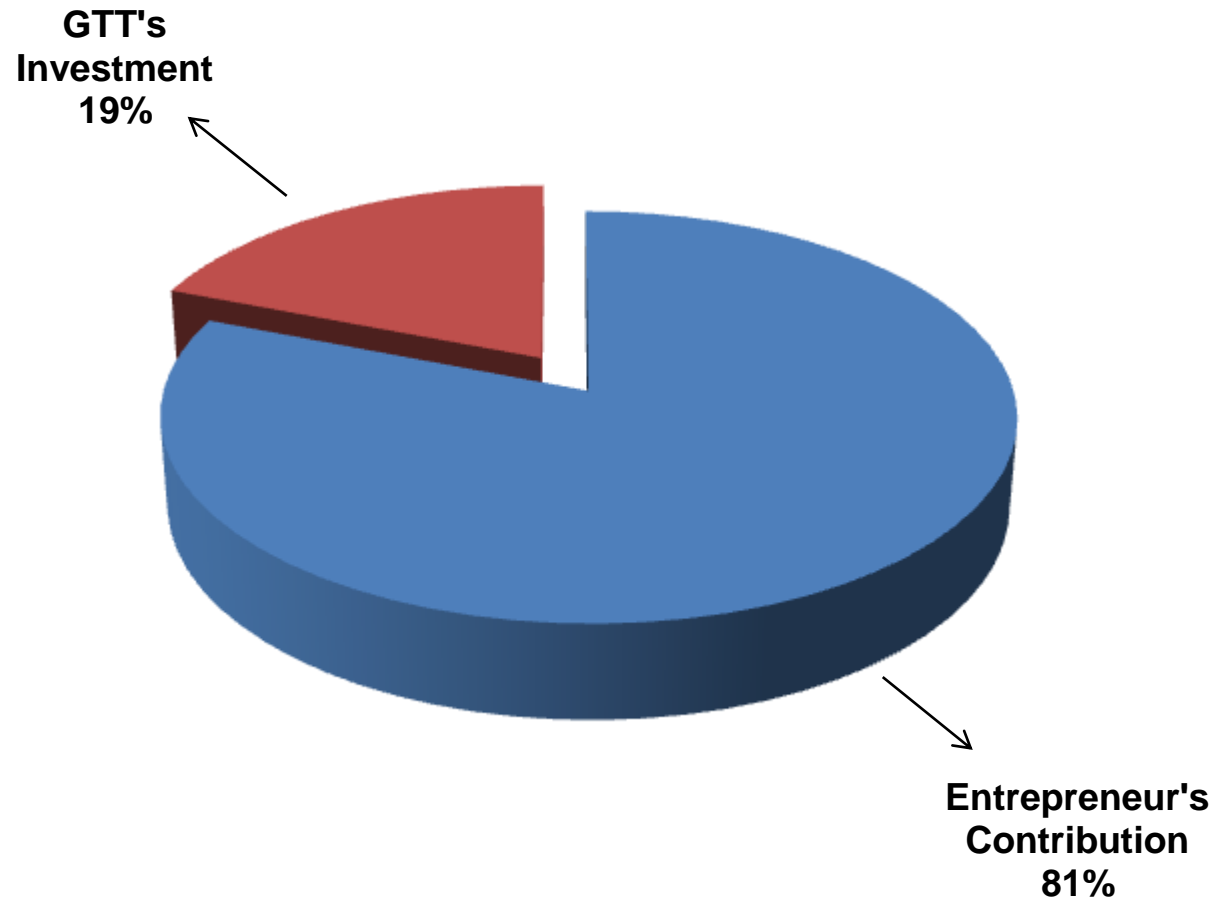
| Particulars | EB (BDT) | | |
|---|--------------|----------------|------------------|
| | Daily | Monthly | Yearly |
| Sales income from products (A) | 4,000 | 104,000 | 1,248,000 |
| Less: Cost of Sales (Purchase product) (B) | 3,000 | 78,000 | 936,000 |
| Gross Profit (C) [C=(A-B)] | 1,000 | 26,000 | 312,000 |
| Less: Operating Cost: | | | |
| Electricity bill | | 900 | 10,800 |
| Shop rent | | 1,400 | 16,800 |
| Night Guard bill | | 150 | 1,800 |
| Mobile bill | | 500 | 6,000 |
| Conveyance bill | | 2,500 | 30,000 |
| Present Salary (Self and family) | | 12,000 | 144,000 |
| Provision of Bad Debt | | 66 | 788 |
| Other Cost (stationary & Entertainment etc.) | | 1,500 | 18,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 302 | 3,625 |
| Total Operating Cost (D) | | 19,318 | 231,813 |
| Net Profit (C-D): | | 6,682 | 80,187 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (sharee, three piece, shirt, pant, lungi, gauze cloth, t-shirt, jeans pant, panjabi, one piece and kids wear etc) | Investment in products (sharee, three piece, shirt, pant, lungi, gauze cloth, t-shirt, jeans pant, panjabi, one piece and kids wear etc) | 266,940 | 100,000 | 366,940 |
| Investment in Machineries, Equipments & Tools (solar panel, bulb and fan etc.) | | 19,000 | | 19,000 |
| Cash in hand | | 2,385 | | 2,385 |
| Advance for shop | | 100,000 | | 100,000 |
| Decoration (fixture and fittings) | | 7,750 | | 7,750 |
| Debtors (Since February, 2016 to at present) | | 78,775 | | 78,775 |
| Creditors (Since February, 2016 to at present) | | (50,850) | | (50,850) |
| Total Capital | | 424,000 | 100,000 | 524,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 424,000
- GTT's Investment BDT 100,000
- Total Capital BDT 524,000



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) | 5,200 | 135,200 | 1,622,400 | 5,876 | 152,776 | 1,833,312 | 6,464 | 168,054 | 2,016,643 |
| Less: Cost of Sales (Purchase product) (B) | 3,900 | 101,400 | 1,216,800 | 4,407 | 114,582 | 1,374,984 | 4,848 | 126,040 | 1,512,482 |
| Gross Profit (C) [C=(A-B)] | 1,300 | 33,800 | 405,600 | 1,469 | 38,194 | 458,328 | 1,616 | 42,013 | 504,161 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 1,100 | 13,200 | | 1,200 | 14,400 | | 1,300 | 15,600 |
| Shop rent | | 1,400 | 16,800 | | 1,400 | 16,800 | | 2,000 | 24,000 |
| Night Guard bill | | 200 | 2,400 | | 250 | 3,000 | | 300 | 3,600 |
| Mobile bill (SMS & Reporting) | | 800 | 9,600 | | 800 | 9,600 | | 800 | 9,600 |
| Conveyance bill | | 3,500 | 42,000 | | 4,500 | 54,000 | | 5,500 | 66,000 |
| Bank Charge (DD, PO, SC) | | 55 | 330 | | 55 | 660 | | 55 | 660 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary (Self and family) | | 13,000 | 156,000 | | 15,000 | 180,000 | | 16,000 | 192,000 |
| Provision of Bad Debt | | 66 | 788 | | 66 | 788 | | 66 | 788 |
| Other Cost (stationary & Entertainment etc.) | | 2,000 | 24,000 | | 2,200 | 26,400 | | 2,400 | 28,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 302 | 3,625 | | 302 | 3,625 | | 302 | 3,625 |
| Total Operating Cost (D) | - | 23,089 | 272,743 | - | 26,439 | 317,273 | - | 29,389 | 352,673 |
| Net Profit (C-D): | - | 10,711 | 132,857 | - | 11,755 | 141,055 | - | 12,624 | 151,488 |
| Retained Income | | | 132,857 | | | 273,913 | | | 425,401 |

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.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 100,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 136,857 | 149,055 | 159,488 |
| 1.3 | Depreciation Expenses | 3,625 | 3,625 | 3,625 |
| 1.4 | Opening Balance of Cash Surplus | - | 116,482 | 221,163 |
| | Total Cash Inflow | 240,482 | 269,163 | 384,276 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 100,000 | - | - |
| 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 | 116,482 | 221,163 | 336,276 |

SWOT ANALYSIS

| | |
|--|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Good reputation;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experiences : 12 years. | <p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand. |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 849,410 after 3 years excluding payback of investor's money. | <p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors; |

Presented at 210th as Yunus Centre and 53rd In-house Executive
Social Business Design Lab
(GTT) on March 21, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







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আমাদের সেরা ফর্মুলা

আমাদের সেরা ফর্মুলা





আল্লাহ ব্যবসাকে হালাল করেছেন আর সুদকে করেছেন হারাম। -আল কুরআন

৩নং খোশবাস ইউনিয়ন পরিষদ

1053



ডাকঘর: খোশবাস, উপজেলা: বরগুড়া, জেলা: কুমিল্লা, বাংলাদেশ।

ক্রমিক নং ০২

ব্যবসা ও পেশার লাইসেন্স

তারিখ: ৫/০৬/২০১৬

লাইসেন্স নং ১৫২

[ইউঃ পিঃ ফরম নং-৭, ১২(১) বিধান মতে]

দোকান/প্রতিষ্ঠানের নাম

স্বাস্থ্য স্টোর

লাইসেন্স প্রাপকের নাম

বিপ্লব হোস্টেল প্রাইভেট

পিতা/স্বামীর নাম

মুঃ আজিজ চন্দ্র প্রাইভেট

ব্যবসার প্রকৃতি/ধরন

ফার্মাসিউটিক্যাল

ব্যবসা কেন্দ্রের অবস্থান

খোশবাস-বরগুড়া রাস্তা নং ৩৬ কুমিল্লা

বর্ণিত ঠিকানায় ব্যবসা পরিচালনার নিমিত্তে বর্ণিত শতাব্দীনে চলিত আর্থিক বৎসর ২০১৫-২০১৬ ইং সালের জন্য

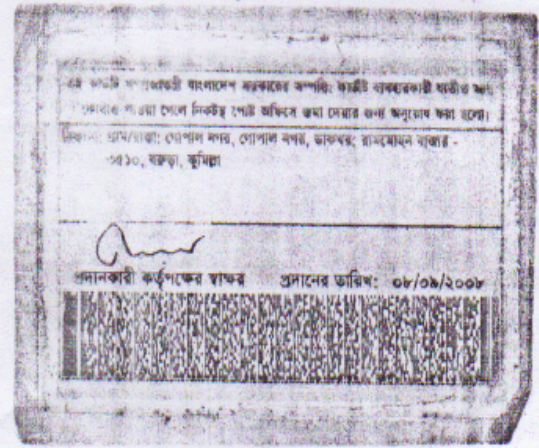
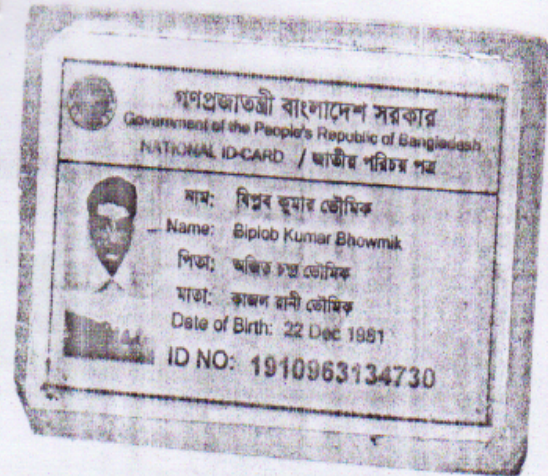
ফি বাবদ মং ১৫০৮ (একসাত শতকোটি) টাকা আদায়ক্রমে অত্র লাইসেন্স প্রদান করা গেল।

এই লাইসেন্সের মেয়াদ ৩০শে জুন ২০১৬ ইং সনে উত্তীর্ণ হইবে।

শর্তাবলী

- অত্র লাইসেন্স দ্বারা কোন বেআইনী ব্যবসা করা যাবে না।
- অত্র লাইসেন্স কোন অবস্থাতেই হস্তান্তর যোগ্য নহে।
- ইহা কেবলমাত্র উপরোল্লিখিত ব্যবসার জন্য প্রযোজ্য।
- কোন অবস্থাতেই উপরোল্লিখিত ব্যবসা বা ব্যবসাস্থল পরিবর্তন করা চলিবে না।
- অন্যথায় প্রদত্ত লাইসেন্স বাতিল বলিয়া গণ্য হইবে।

৫/৬/২০১৬



Thank You