



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Arshad Ali Vill: Dorajhat, Union: Chatiyantola, Post: Chatiyantola, Upazila: Bagherpara, District: Jessore.
Age	: 30 years
Marital status	: Married
Children	: 03 (Three) Sons
No. of siblings:	: 02 (Two) Brothers and 03 (Three) 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	: Late Rabeya Khatun
(iii) Father's name	: Late. Motaleb Molla
(iv) GB member's info	: <i>Branch: Dorajhat, Bagherpara, Centre # 14/mo,</i> <i>Loan no.: 3847, Member from April 24, 2004 to January</i> <i>10, 2010</i> First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 25,000
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 Two
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.)	:	<p>14 (Fourteen) years experiences is running his own business. He started the business with BDT 117 (One hundred seventeen).</p> <p>He has 01 (One) year working experience as an farmer. He has 01 (One) year working experience as a driver (van driving).</p>
Other Own/Family Sources of Income	:	<p>His brother's income from business (wood business).</p> <p>From his existing business income, he built a house, purchased 6.5 (six and half) decimal land and gave advance of 125,000 (One lac twenty thousand) taka for extension of space for his existing shop.</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01714850643
NU's National ID No.	:	4110928179031
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late Rabeya Khatun was a GB member from April 24, 2004 to January 10, 2010 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in existing 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>M/S Arshad Store</i>
Address/ Location	:	Chatiyantola bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 361,000
Financing	:	Self Tk. 261,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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 (A)	5,000	140,000	1,680,000
Less: Cost of Sales/Products (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		500	6,000
Mobile bill		500	6,000
Night Guard bill		150	1,800
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		8,000	96,000
Provision of bad debt		27	321
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		68	810
Total Operating Cost (D)		11,544	138,531
Net Profit (C-D):		2,456	29,469

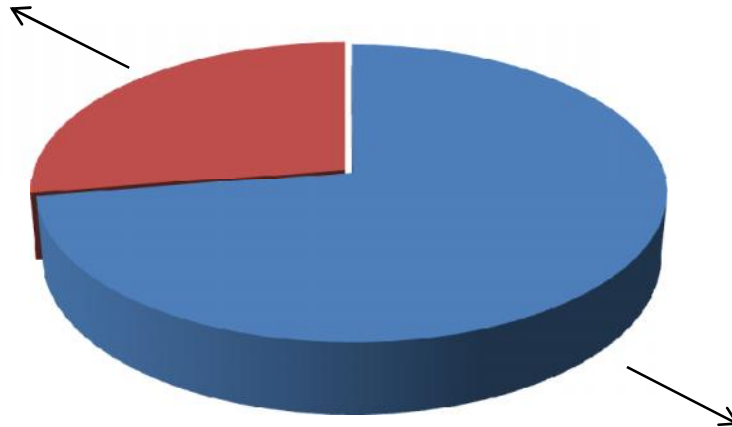
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, soft drinks, confectionary item, bakery item and fruits etc.)	Investment in products (grocery item, confectionary item and bakery item etc.)	167,445	100,000	267,445
Investment in Equipment & Tools (weight machine, bulb and fan etc.)		2,400		2,400
Cash in Hand		4,555		4,555
Advance for Shop		50,000		50,000
Debtors (Since April, 2016 to at present)		32,100		32,100
Decoration (fixture and fittings)		4,500		4,500
Total Capital		261,000	100,000	361,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 261,000
- GTT's Investment BDT 100,000
- Total Capital BDT 361,000

**GTT's
Investment 28%**



**Entrepreneur's
Contribution
72%**

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)	7,000	196,000	2,352,000	8,050	225,400	2,704,800	8,775	245,686	2,948,232
Less: Cost of Sales/Products (B)	6,300	176,400	2,116,800	7,245	202,860	2,434,320	7,897	221,117	2,653,409
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	805	22,540	270,480	877	24,569	294,823
Less: Operating Cost:									
Electricity bill		300	3,600		350	4,200		350	4,200
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		650	7,800		750	9,000		800	9,600
Night Guard bill		200	2,400		250	3,000		300	3,600
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		10,500	126,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		27	321		27	321		27	321
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,400	16,800		1,500	18,000
Non Cash Item:									
Depreciation Expenses		68	810		68	810		68	810
Total Operating Cost (D)	-	14,791	173,011	-	17,091	205,091	-	18,791	225,491
Net Profit (C-D)	-	4,809	62,189	-	5,449	65,389	-	5,778	69,332
Retained Income			62,189			127,578			196,910

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)	66,189	73,389	77,332
1.3	Depreciation Expenses	810	810	810
1.4	Opening Balance of Cash Surplus	-	42,999	69,198
	Total Cash Inflow	166,999	117,198	147,340
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	42,999	69,198	99,340

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Son) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences: 16 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 (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 457,910 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 251st as Yunus Centre and 68th In-house Executive
Social Business Design Lab
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













দুরাজহাট ইউনিয়ন পরিষদ

বাঘারপাড়া, যশোর।

ক্রেড লাইসেন্স

ইউ.পি.ফরম নং- ৭(১২/১ নিয়ম অনুযায়ী)



১০
সন নং- ৭৫২

ক্রমিক নং- 752
তারিখ : ১৩/১১/১৬
অর্থবর্ষ : ২০১৬ জুলাই ২০১৭ জুন

ব্যবসা প্রতিষ্ঠানের নামঃ বেয়ারা আব্বাস আলী
 মালিকের নামঃ মোঃ আব্বাস আলী
 পিতা/স্বামীর নামঃ মোঃ রুচি মেব আলী
 মাতার নামঃ হুদি বেগম
 ঠিকানাঃ গ্রামঃ দুরাজহাট ডাকঘরঃ চুগতিয়নে ডি। বাঘারপাড়া
 ব্যবসা পরিচালনার স্থানঃ চুগতিয়নে ডি। বাঘারপাড়া
 ব্যবসার ধরণঃ সুদী ও ফলের ব্যবসা

বিবরণ	বাৎসরিক হার	টাকা	পয়সা
✓ লাইসেন্স ফি-		২০০	
✓ ভ্যাট-			
জরিমানা-			
কথায়ঃ দুই শত টাকা মাত্র		২০০ ট	

ইউপি সচিব
 মোঃ আব্দুল হাফিজ
 বাঘারপাড়া, যশোর।
 ৭নং দুরাজহাট ইউনিয়ন পরিষদ
 বাঘারপাড়া, যশোর।

চেয়ারম্যান
 মোঃ আব্বাস আলী
 বাঘারপাড়া, যশোর।
 ৭নং দুরাজহাট ইউনিয়ন পরিষদ
 বাঘারপাড়া, যশোর।



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



নাম: মোঃ আরশাদ আলী

Name: Md. Arshad Ali

পিতা: মতলেব মোল্যা

মাতা: মুত রাবেয়া বেগম

Date of Birth: 02 Nov 1976

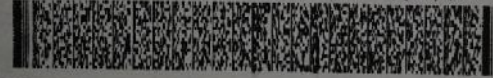
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অর্থাৎ কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/পাড়া: নরাজহাট, নরাজহাট, ডাকঘর: ছাতিয়ানতলা - ৭৪৭০,
রাসাতপাড়া, যশোর

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২২/০৯/২০০৮



Thank You