



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Sumon Debnath Vill: Baliadanga, Union: Dholga, Post: Dholga, Upazila: Bagherpara, District: Jessore.
Age	: 23 years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 01 (One) Brother and 04 (Four) 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	: Protima Debnath
(iii) Father's name	: Sobal Debnath
(iv) GB member's info	: <i>Branch: Baliadanga, Bagherpara, Centre # 27 (1)/mo, Loan no.: 5912, Member since March 21, 2005</i> First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 60,000
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	:	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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 200,000 (Two lac). He has 05 (Five) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture . From his existing business income, he built a house with a expanse of 09 (Nine) lac taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01747187053
NU's National ID No.	:	19944110947000044
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Protima Debnath is a GB member since March 21, 2005 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for cultivation, 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>Debnath Store</i>
Address/ Location	:	Baliadanga bazar, Bagherpara, Jessore.
Total Investment in BDT	:	Tk. 724,000
Financing	:	Self Tk. 524,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 10,000 (Ten 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)	9,000	234,000	2,808,000
Less: Cost of Sales/Products (B)	8,100	210,600	2,527,200
Gross Profit (C) [C=(A-B)]	900	23,400	280,800
<i>Less: Operating Cost:</i>			
Electricity bill		850	10,200
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		8,000	96,000
Provision of bad debt		43	521
Other Cost (Stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		734	8,810
<i>Total Operating Cost (D)</i>		13,628	163,531
Net Profit (C-D):		9,772	117,269

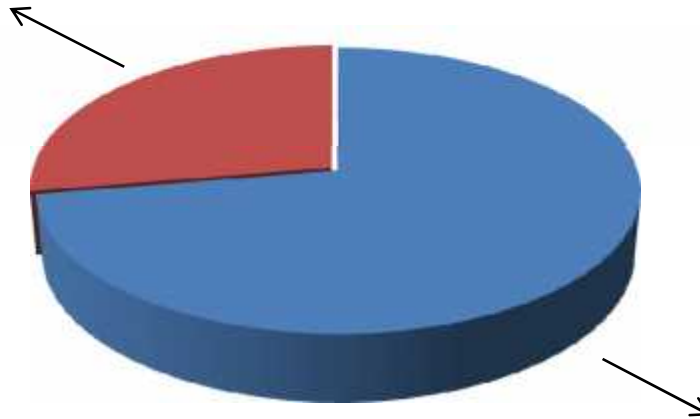
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, flour, sugar, pulses, salt, spice, biscuit, noodles, soft drinks, soap, tea leaf, pen and cosmetics item etc.)	Investment in products (grocery item, confectionary item and bakery item etc.)	392,205	200,000	592,205
Investment in Machineries, Equipment & Tools (refrigerator, weight machine, bulb and fan etc.)		57,000		57,000
Cash in Hand		20,136		20,136
Debtors (Since April, 2016 to at present)		52,059		52,059
Decoration (fixture and fittings)		2,600		2,600
Total Capital		524,000	200,000	724,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 524,000
- GTT's Investment BDT 200,000
- Total Capital BDT 724,000

**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)	12,600	327,600	3,931,200	14,364	373,464	4,481,568	15,369	399,606	4,795,278
Less: Cost of Sales/Products (B)	11,340	294,840	3,538,080	12,928	336,118	4,033,411	13,833	359,646	4,315,750
Gross Profit (C) [C=(A-B)]	1,260	32,760	393,120	1,436	37,346	448,157	1,537	39,961	479,528
Less: Operating Cost:									
Electricity bill		1,050	12,600		1,200	14,400		1,250	15,000
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		4,000	48,000		5,000	60,000		6,000	72,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		10,000	120,000		12,000	144,000		13,000	156,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		43	521		43	521		43	521
Other Cost (stationary & Entertainment etc.)		950	11,400		1,150	13,800		1,250	15,000
Non Cash Item:									
Depreciation Expenses		734	8,810		734	8,810		734	8,810
Total Operating Cost (D)		18,991	219,411		22,341	268,091		24,491	293,891
Net Profit (C-D)		13,769	173,709		15,006	180,066		15,470	185,637
Retained Income			173,709			353,776			539,413

- 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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	181,709	196,066	201,637
1.3	Depreciation Expenses	8,810	8,810	8,810
1.4	Opening Balance of Cash Surplus	-	142,519	251,396
	Total Cash Inflow	390,519	347,396	461,843
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	142,519	251,396	365,843

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Skilled and working experiences: 09 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 1063,413 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 253rd as Yunus Centre and 70th In-house Executive
Social Business Design Lab
(GTT) on May 19, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





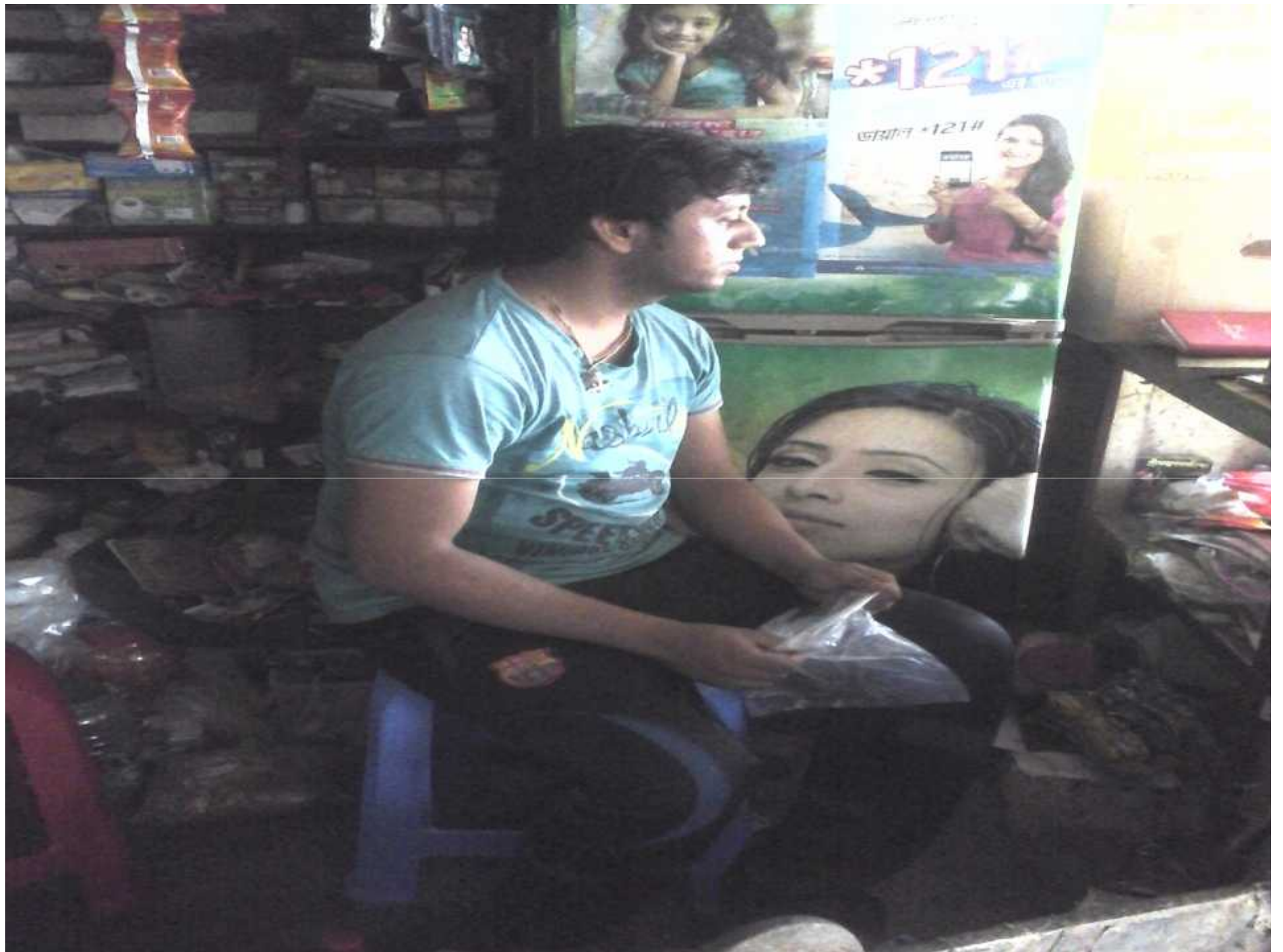
















৬ নং দোহাকুলা ইউনিয়ন পরিষদ

উপজেলা-বাঘারপাড়া, জেলাঃ যশোর।
ইউঃ পিঃ ফরম নং-৭ (১২/১ নিয়ম অনুযায়ী)

বই নং- ০০২

ট্রোল লাইসেন্স

লাইসেন্স নং - ০২২

তারিখঃ ০৭/০৩/১৬

প্রতিষ্ঠানের নাম

দেবনাথ মজরি

প্রোপ্রাইটরের নাম

সুমন দেবনাথ

স্বামী / স্বামীর নাম :

সুমন দেবনাথ

ঠিকানা :

বান্ধিয়াবাড়ী বাগমন্ডল বাগমন্ডল মন্ডল

বৈধতা

২০০৮

টাকা

৪

পয়সা

কোথায় লিখুন

দুই মাস ধরিতা দেবনাথ

অত্র পরিষদকে প্রদান করা হয়েছে। যে কারণে তাহাকে এতদ্বারা লাইসেন্স মঞ্জুর করা যাইতেছে। তিনি

০৭/০৩/১৬ হইতে ০৩/০৩/১৬

তারিখে যে অর্থ

বৎসর শেষ হইবে তাহা তাহার

স্বাধীন

ব্যবসা অত্র ইউনিয়ন

এলাকায় পরিচালনা করিতে পারিবেন।

মোঃ আব্দুল মোতালেব
চেয়ারম্যান
উপজেলা পরিষদ
বাঘারপাড়া

তারিখ ০৭/০৩/১৬

A



গ্রামীণ ব্যাংক

বিনয় কল্যাণ সমাজ সঙ্ঘ
২৯০০১

সহজ ঋণের পাশ বই

নাম সত্যিকা বসু

স্বাক্ষর নং ৫৯১২

গ্রুপ নং ০৬

কেন্দ্র নং ২৭(৩)ম

কেন্দ্রের নাম হামিয়া ডাঙ্গা গ্রাম ২৭(৩)ম

বই ইস্যুর তারিখ ২৯/০৭/২০১২

শাখা ব্যবস্থাপকের স্বাক্ষর ২৯/০৭/২০১২



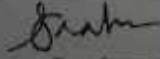
গনপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the Peoples Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

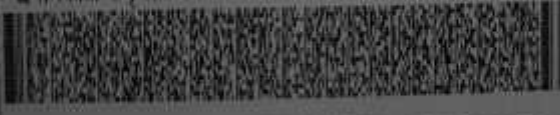


নাম: সুমন দেবনাথ
Name: Sumon Deb Nath
পিতা: সুবোল দেবনাথ
যাতায়া: গণ্ডিমা দেবনাথ
Date of Birth: 01 Aug 1994
ID NO: 19944110947000044

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।

প্রিফানা: প্রাণ/রাজা: বাউলরাডাঙ্গা, ১০৮ নং: মাদুদানীপুর, ডাকঘর: বহুমতপুর - ৭৪৭০, বাম্বারপাড়া, বর্শের


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৩/০৯/২০০৮



Thank You