



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Najrul islam</i> Vill: Jogdish, Union: 03 no. Etakumary, Post: Etakumary, Upazila: Pirgasha, District: Rangpur.
Age	:	27 years
Marital status	:	Un-Married
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers and 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	:	Mst. Saleha Begum
(iii) Father's name	:	Md. Sahed Ali
(iv) GB member's info	:	<i>Branch: Anondhanagor, Pirgasha, Centre # 28/mo Loan no.: 5868, Member since June 06, 2012. First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding Loan: TK. 0</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Five (Pass)
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>07(Seven) years experiences is running his own business. He started the business with BDT 44,000. (Forty-four thousand).</p> <p>He has 02 (Two) years working experiences as a Hand Painter in his local area.</p> <p>He has also taken 06 (Six) months training on graphics design form Queens Information Technology.</p> <p>In addition to he has purchased () decimal land and built own residence from the benefit of this business ().</p>
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	017911873126
NU's National ID No.	:	19898517328000018
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Saleha Begum is a GB member since June 06, 2012 at first She took GB loan BDT 5,000 (Seven thousand).
- Successively several times She utilized GB loan by assisting her son (entrepreneur) in existing business and Cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jasmine shoe Store
Address/ Location	:	Anondhanagor bazar, Pircasha,Rangpur.
Total Investment in BDT	:	Tk. 535,000
Financing	:	Self Tk. 435,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On average 18%.
(ii) Estimated % of proposed gross profit margin	:	On average 18% .
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

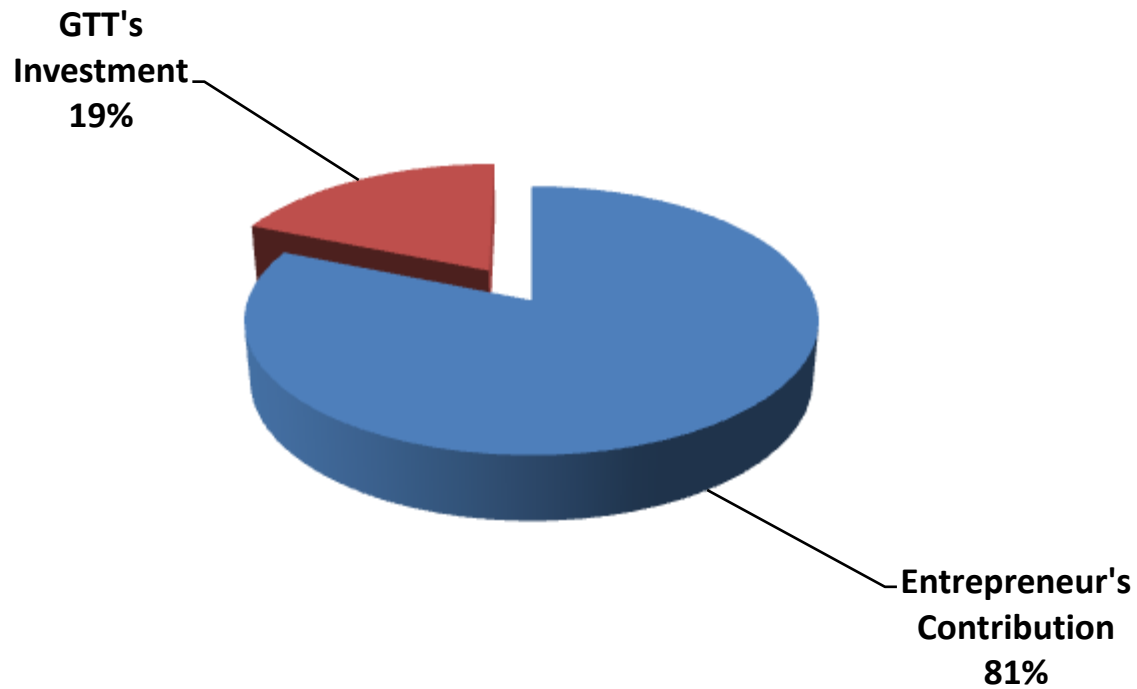
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,500	126,000	1,512,000
Total Sales/commission (A)	4,500	126,000	1,512,000
Less: Cost of Sales			
Cost of products	3,690	103,320	1,239,840
Total Cost of Sales (B)	3,690	103,320	1,239,840
Gross Profit (C) [C=(A-B)]	810	22,680	272,160
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		130	1,560
Shop Rent		800	9,600
Night Guard bill		100	1,200
Mobile bill		700	8,400
Conveyance		1,000	12,000
Provision of bad Debt		56	673
Ownership Transfer Fee		3,500	-
Present Salary (Self & family)		7,000	84,000
Present Salary (Assistant-1-brother)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		220	2,641
Total Operating Cost (D)		15,706	146,474
Net Profit (C-D):		6,974	125,687

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Shoes item Store.)	Investment in products (Different types of Shoes item Store.)	298,340	100,000	398,340
Investment in Machineries & equipment (Calcoleter-1, Fan-2, light-2.)		3,670	-	3,670
Cash in hand		19,835	-	19,835
Debtors (Since June, 2016 to at present)		67,250	-	67,250
Creditors (Since June, 2016 to at present)		(25,000)	-	(25,000)
Decoration (fixture and fittings)		20,905	-	20,905
Advance for Shop		50,000	-	50,000
Total Capital		435,000	100,000	535,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 435,000
- GTT's Investment BDT 100,000
- Total Capital BDT 535,000



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)	5,850	163,800	1,965,600	6,728	188,370	2,260,440	7,266	203,440	2,441,275
Total Sales/commission (A)	5,850	163,800	1,965,600	6,728	188,370	2,260,440	7,266	203,440	2,441,275
Cost of products	4,797	134,316	1,611,792	5,517	154,463	1,853,561	5,958	166,820	2,001,846
Total Cost of Sales (B)	4,797	134,316	1,611,792	5,517	154,463	1,853,561	5,958	166,820	2,001,846
Gross Profit (C) [C=(A-B)]	1,053	29,484	353,808	1,211	33,907	406,879	1,308	36,619	439,430
Less: Operating Cost:									
Electricity bill		300	3,600		350	4,200		370	4,440
Generator bill		180	2,160		180	2,160		180	2,160
Shop Rent		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		1,100	13,200		1,200	14,400		1,300	15,600
Conveyance		2,500	30,000		2,550	30,600		2,670	32,040
Provision of bad Debt		56	673		56	673		56	673
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		9,000	108,000		11,000	132,000		11,500	138,000
Proposed Salary (Assistant-1-brother)		2,500	30,000		3,000	36,000		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		220	2,641		220	2,641		220	2,641
Total Operating Cost (D)	-	17,973	211,674	-	20,673	248,074	-	21,413	256,954
Net Profit (C-D):	-	11,511	142,135	-	13,234	158,806	-	15,206	182,476
Retained Income			142,135			300,940			483,416

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)	146,135	166,806	190,476
1.3	Depreciation Expenses	2,641	2,641	2,641
1.4	Opening Balance of Cash Surplus	-	124,776	246,222
	Total Cash Inflow	248,776	294,222	439,339
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	-		
2.3	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	124,776	246,222	391,339

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother); 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"/> Maintain books of record;<input type="checkbox"/> Business Experience : 7yrs.	<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 customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 918,416 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 275th as Yunus Centre and 77th In-house Executive
Social Business Design Lab
(GTT) on June 13, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



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কাহিয়ুম

A. AFZAL

Smart

Mimi

Navana

কাহিয়ুম

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AFZAL









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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নাজরুল ইসলাম

Name: Md Nazrul Islam

পিতা: মোঃ শাহেদ আলী

মাতা: মোছাঃ ছালেহা বেগম

Date of Birth: 01 Jan 1989

ID NO: 19898517328000018

নাজরুল

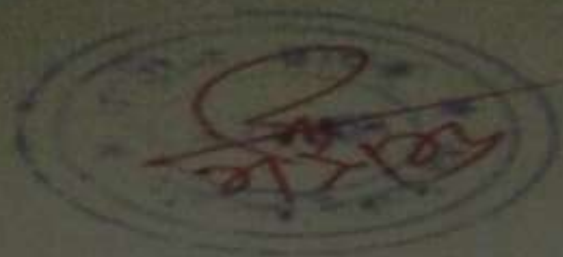
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কার্ডের জন্য
কোনও পত্রের সঙ্গে সিকিউর পোর্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: জলদীপ, ডাকঘর: হুসৈনপুর - ০৪০০, পীরগাছা, বাগুড়া

Signature

প্রদানকারী কর্মসূচীর দায়িত্ব প্রদানের তারিখ: ২৮/১০/২০১০





গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশাবই

নাম কমান্ডার ছায়েদা চক্ৰবর্তী

কেন্দ্রের নাম হাটুলপুর ইউপি

শাখা সুন্দারগঞ্জ পাবনা



আমিগীণ স্বাস্থ্যক

স্বাস্থ্যবিজ্ঞান বিভাগ, মাদ্রাসা হাজরা

হাজি মোহাম্মদ হাজি হাজি হাজি

NAME: HAZI MUHAMMAD HAZI HAZI HAZI

AGE: 19 5/2

COURSE: M.S. DISSEMINTA

DATE: 19/12

SIGNATURE: HAZI MUHAMMAD HAZI

স্বাক্ষর 9

ক্র.সং.	বিশেষ	সংখ্যা	কম গণনা		কম
			বিশেষ	সংখ্যা	
1	M/S. DISSEMINTA	19/12			
2	HAZI MUHAMMAD HAZI	19/12			

কম গণনা বিশেষ সংখ্যা

স্বাক্ষর

তারিখ

কম গণনা বিশেষ সংখ্যা

সকল গণনা									
কম গণনা			কম গণনা			কম গণনা			কম
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ପଞ୍ଜୀକୃତ ଟାକା

୫୧ ୦୦୬୦୧୦୦

ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ

ଦୁଇଟି ପ୍ରକାର ପୁସ୍ତକ ଥାଏ ଯାହାକୁ ଆମେ ଉପକରଣ (Tools) କୁହୁଛୁ । ଉପକରଣ ସମାହାରରେ ସାମଗ୍ରୀ ସମ୍ପର୍କିତ ଉପକରଣ ଉପରେ ଆମର ଆଧ୍ୟାତ୍ମିକ ଆଗ୍ରହ ଥାଏ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଆଗ୍ରହ ବୃଦ୍ଧି ପାଇବ । ଏହା ସମାଜରେ ପ୍ରଚାର କରିବା ଆମର ଉଦ୍ଦେଶ୍ୟ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଜ୍ଞାନ ବୃଦ୍ଧି ପାଇବ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଉପକରଣ ସମାହାରରେ ଆମର ଆଗ୍ରହ ବୃଦ୍ଧି ପାଇବ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଜ୍ଞାନ ବୃଦ୍ଧି ପାଇବ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଉପକରଣ ସମାହାରରେ ଆମର ଆଗ୍ରହ ବୃଦ୍ଧି ପାଇବ ।

ଫଳପ୍ରାପ୍ତି କରଣ:

ଉପକରଣ ସମାହାର: ଉପକରଣ ସମାହାରରେ ସାମଗ୍ରୀ ସମ୍ପର୍କିତ ଉପକରଣ ଉପରେ ଆମର ଆଗ୍ରହ ଥାଏ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଆଗ୍ରହ ବୃଦ୍ଧି ପାଇବ । ଏହା ସମାଜରେ ପ୍ରଚାର କରିବା ଆମର ଉଦ୍ଦେଶ୍ୟ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଜ୍ଞାନ ବୃଦ୍ଧି ପାଇବ । ଏହା ପଢ଼ିବା ପରେ ଆମର ଉପକରଣ ସମାହାରରେ ଆମର ଆଗ୍ରହ ବୃଦ୍ଧି ପାଇବ ।

ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ
ନାମ: ଉପକରଣ ସମାହାର
ଫଳପ୍ରାପ୍ତି କରଣ

ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ
ନାମ: ଉପକରଣ ସମାହାର
ଫଳପ୍ରାପ୍ତି କରଣ

- ୧) ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ
- ୨) ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ

- ୧) ସୋ: ଗ୍ରା: ଉପସ୍ଥାପନ
- ୧) ଉପକରଣ

সিবিএন-১১৪৬৬



গ্রামীণ ব্যাংক

মহজ ধানের দাশবই

নাম খোদা ছানেশা বেগম

কেন্দ্রের নাম হাটুলক্ষ্য গ্রাম

শাখা আনুমানিক শ্রীকৃষ্ণা গ্রাম



জাতীয় ব্যাংক

অনুপানম্বর শিরোনাম শাখা শাখা

সহজ ঋণের পাশ বই

নং মোঃ হান্নাতা বেগম

কবি নং ০৫৫৫

গ্রুপ নং ৭

কেন্দ্র নং ২৫৭

কেন্দ্রের নাম খানসামার গ্রাম

বই ইস্যুর তারিখ ০১/০১/২০১৭

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You