



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | <i>Alouk Rudra</i> Vill: Fatehpur Rudra Palli, Union: Modon hat, Post: Modon hat, Upazila: Hathazari, District: Chittagong. |
| Age | : | 34 Years |
| Marital status | : | Married |
| Children | : | 2 (two) Son |
| No. of siblings: | : | 2 (two) Brothers and 4 (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 | : | Gita Rani Rudra |
| (iii) Father's name | : | Brozendo Lal Rudra |
| (iv) GB member's info | : | <i>Branch: Hathazari, Chittagong, Centre # 13/mo</i> <i>Loan no.: 1381/1, Member since 1988</i> First loan: Tk. 5,000 Existing loan: Tk. 30,000 Outstanding Loan: Tk. 22,500 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur's brother |
| (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 | : | S.S.C |
| Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.) | : | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.) | : | 14 (fourteen) years working experience and 5 (five) years experience is running his own IT Support business. He started the business only with Tk. 60,000. He has on hand training from local photo Studio of “Asha Telecom and Digital Studio”. |
| Other Own/Family Sources of Income | : | His brother’s income from business (salon). |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU’s Contract No. | : | 01817775159 |
| NU’s National ID No. | : | 1513735972427 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Gita Rani Rudra is a GB member since 1988, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing cow, sanitary facilities, assisting her son in business (salon business).
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Smile Click Digital Studio</i> |
| Address/ Location | : | Rail crossing, 1 no. gate, Chittagong University, Hathazari, Chittagong. |
| Total Investment in BDT | : | Tk. 483,000 |
| Financing | : | Self Tk. 333,000 (from existing business) Required Investment Tk. 150,000 (as equity) |
| Present salary/drawings from business | : | Taka 14,000 (fourteen thousand) |
| Proposed Salary (estimates) | : | Taka 14,000 (fourteen thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On Video and Studio servicing 75%. |
| (ii) Estimated % of proposed gross profit margin | : | On Video and Studio servicing 75%. |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | EB (BDT) | | |
|--|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from video and studio activities (A) | 1,300 | 33,800 | 405,600 |
| Less: Cost of Sales (B) | 325 | 8,450 | 101,400 |
| Gross Profit (C) [C=(A-B)] | 975 | 25,350 | 304,200 |
| <i>Less: Operating Cost:</i> | | | |
| Electricity bill | | 600 | 7,200 |
| Generator bill | | 300 | 3,600 |
| Mobile bill | | 900 | 10,800 |
| Shop rent | | 1,200 | 14,400 |
| Night Guard bill | | 50 | 600 |
| Conveyance | | 500 | 6,000 |
| Present Salary (Self) | | 14,000 | 168,000 |
| Other Cost & Entertainment | | 3,000 | 36,000 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expenses | | 3,709 | 44,510 |
| <i>Total Operating Cost (D)</i> | | 24,259 | 291,110 |
| Net Profit (C-D): | | 1,091 | 13,090 |

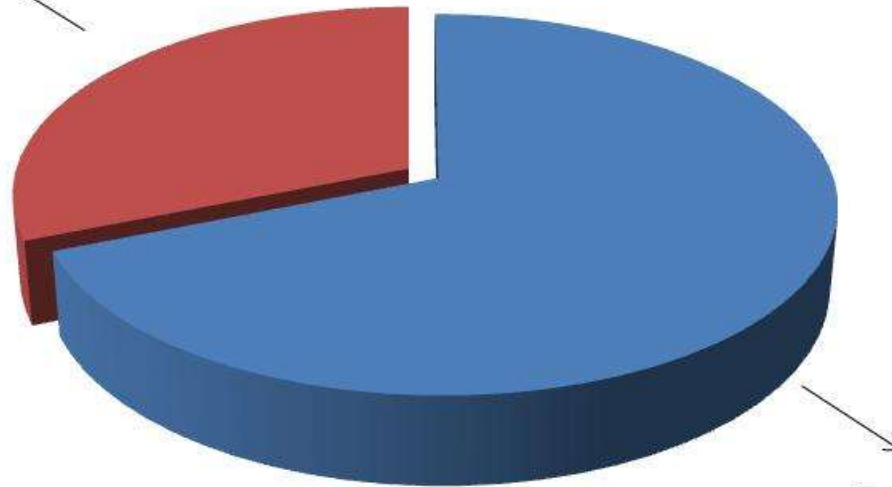
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (frame, photo paper, laminating paper, ink and envelop etc) | | 15,417 | - | 15,417 |
| Investment in Machineries (video camera -1, camera-3, computer -1, laptop -1, printer -1, scanner -1, laminating machine -1, bulb and fan etc) | Video camera (Model no-SONY M-1500) and lens (70/200) | 284,200 | 150,000 | 434,200 |
| Cash in hand | | 9,583 | | 9,583 |
| Decoration (fixture and fittings) | | 18,800 | | 18,800 |
| Advance for shop | | 5,000 | | 5,000 |
| Total Capital | | 333,000 | 150,000 | 483,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 333,000
- GTT's Investment BDT 150,000
- Total Capital BDT 483,000

GTT's
Investment
31%



Entrepreneur'
s Contribution
69%

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 video and studio activities (A) | 2,000 | 51,991 | 623,894 | 2,300 | 59,790 | 717,478 | 2,415 | 62,779 | 753,352 |
| Less: Cost of Sales (B) | 500 | 12,998 | 155,973 | 575 | 14,947 | 179,370 | 604 | 15,695 | 188,338 |
| Gross Profit (C) [C=(A-B)] | 1,500 | 38,993 | 467,920 | 1,725 | 44,842 | 538,109 | 1,811 | 47,084 | 565,014 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 650 | 7,800 | | 750 | 9,000 | | 750 | 9,000 |
| Generator bill | | 300 | 3,600 | | 360 | 4,320 | | 360 | 4,320 |
| Mobile bill (SMS & Reporting) | | 1,200 | 14,400 | | 1,250 | 15,000 | | 1,250 | 15,000 |
| Shop rent | | 1,200 | 14,400 | | 1,400 | 16,800 | | 1,400 | 16,800 |
| Night Guard bill | | 50 | 600 | | 80 | 960 | | 80 | 960 |
| Conveyance | | 800 | 9,600 | | 1,100 | 13,200 | | 1,400 | 16,800 |
| Ownership Transfer Fee | | 1,000 | 6,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Proposed Salary (Self) | | 14,000 | 168,000 | | 16,000 | 192,000 | | 17,000 | 204,000 |
| Proposed Salary (Assistant-1) | | 6,000 | 72,000 | | 7,000 | 84,000 | | 7,000 | 84,000 |
| Other Cost & Entertainment | | 3,000 | 36,000 | | 3,500 | 42,000 | | 4,000 | 48,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 5,584 | 67,010 | | 5,584 | 67,010 | | 5,584 | 67,010 |
| Total Operating Cost (D) | - | 33,784 | 399,410 | - | 38,524 | 462,290 | - | 40,324 | 483,890 |
| Net Profit (C-D): | - | 5,209 | 68,510 | - | 6,318 | 75,819 | - | 6,760 | 81,124 |
| Retained Income | | | 68,510 | | | 144,329 | | | 225,453 |

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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 | 150,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 74,510 | 87,819 | 93,124 |
| 1.3 | Depreciation Expenses | 67,010 | 67,010 | 67,010 |
| 1.4 | Opening Balance of Cash Surplus | - | 105,520 | 188,349 |
| | Total Cash Inflow | 291,520 | 260,349 | 348,483 |
| 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 | 105,520 | 188,349 | 276,483 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 01
- Maintain books of record;
- He has on hand training;
- Service quality
- Trade license of business in his own name
- Experience : 19 Yrs.

WEAKNESS

- Can not supply goods and Services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 558,453 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Fire.

Presented at 9th In-house Executive Social Business Design Lab
on August 13, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

স্বপ্নের দিক

ডিজিটাল স্টুডিও

ফোন: ০২৪২৭-৭৭৫২৫৯



ডিজিটাল স্টুডিও

ডিজিটাল স্টুডিও

DIGITAL STUDIO

DIGITAL STUDIO



বই নং -

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বিহুমিল্লাহির রাহমানির রাহিম

তারিখ ১১ ৭ ২০১৫

লাইসেন্স নং -

২৬

উত্তরাং ফতেপুর ইউনিয়ন পরিষদ



উপজেলাঃ হাটহাজারী, জেলাঃ চট্টগ্রাম।
ইউ.পি. ৭নং ফরম [১২ (১) নং বিধান দ্রষ্টব্য]

ব্যবসা সংক্রান্ত লাইসেন্স

লাইসেন্স প্রাপকের নাম আব্দুল হুদ
 পিতা/স্বামীর নাম আব্দুল মামুন হুদ ওয়ার্ড নং ৪
 গ্রাম ফতেপুর পোস্ট/কোর্ড নং মন্দন হাট/৪৬৬০
 ইউ.পি. ১১ ফতেপুর উপজেলা হাটহাজারী জেলা চট্টগ্রাম
 অত্র ইউনিয়নের আওতাধীনে ৩০শে জুন ২০১৫ পর্যন্ত ১০৫০ হিসাবে তাহার ব্যবসা
 চলাইয়া যাওয়ার জন্য তৎকর্তৃক ২০০৮ টাকা (কথায় দুই হাজার পঁচাত্তর)
 প্রদত্ত হওয়ায় দোকান বা ঠিকাদারী প্রতিষ্ঠানের নাম মুহাম্মদ ব্লিক বিজি টান স্ট্রিট

এলাকা বা বাজার এর নাম শাহীমার্গেট চন্দ্রন কলি সন ২০০৮-২০১৬
 গ্রাম ফতেপুর ওয়ার্ড নং ২
 পোস্ট/কোর্ড নং মন্দন হাট হাটহাজারী, চট্টগ্রাম।
 উক্ত ঠিকানায় অত্র অনুমতি পত্র বা লাইসেন্স প্রদান করা হইল।

| সন | বিবরণ | টাকা | পঃ |
|-----------|----------|------|----|
| ২০০৮-২০১৬ | হাল সন | ২০০৮ | |
| | বকেয়া | | |
| | সারচার্জ | | |
| | মোট | ২০০৮ | |

আদায়কারী

নোঃ ফতেপুর ইউনিয়ন পরিষদ
 চেয়ারম্যান/সিনিয়র সচিব
 হাটহাজারী, চট্টগ্রাম



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



নাম: অলোক রুদ্র

Name: Alouk Rudra

পিতা: ব্রজেন্দ্র রুদ্র

মাতা: গীতা রানী রুদ্র

Date of Birth: 15 Aug 1980

ID NO: 1513735972427

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাঠ্য গুলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/ঘোড়ি: কন্দু পল্লী, গ্রাম/রাস্তা: ফতেহপুর, পশ্চিম পলি, ডাকঘর: মদন
হাট - ৪৩৩০, হুগলীজারী, চট্টগ্রাম

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কার্ডপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৬/২০০৮



Thank You