



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

|                                  |   |                                                                                                                                                                                           |
|----------------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Name and address                 | : | <b>S.M. Daloar Hossin</b><br>Vill: Banisor, Union: 3 no Paranpur, Post: Balo Bazar,<br>Upazila: Manda, District: Naogaon.                                                                 |
| Age                              | : | 31 Years                                                                                                                                                                                  |
| Marital status                   | : | Married                                                                                                                                                                                   |
| Children                         | : | 1 (one) Son and 1 (one) Daughter                                                                                                                                                          |
| No. of siblings:                 | : | 1 (one) Sister and 3 (three) Brothers                                                                                                                                                     |
| 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. Joynur Beowa                                                                                                                                                                         |
| (iii) Father's name              | : | Late Fohim Uddin                                                                                                                                                                          |
| (iv) GB member's info            | : | <i>Branch: Paranpur, Manda, Centre # 57/mo</i><br><i>Loan no.: 5395, Member since January 07, 2010</i><br>First loan: Tk. 5,000<br>Existing loan: Tk. 8,000 , Outstanding loan: Tk. 3,428 |
| 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                                                                                                                                      | : | B. A. (pass)                                                                                                                                      |
| 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.) | : | 05 (five) years experience is running his own medicine business. He started the business only with Tk. 200,000.<br><br>: He has on hand training. |
| Other Own/Family Sources of Income                                                                                                                           | : | His brother's income from service.                                                                                                                |
| Other Own/Family Sources of Liabilities                                                                                                                      | : | Nil                                                                                                                                               |
| NU's Contract No.                                                                                                                                            | : | 01710000463                                                                                                                                       |
| NU's National ID No.                                                                                                                                         | : | 6414781685234                                                                                                                                     |
| NU Project Source/Reference                                                                                                                                  | : | Grameen Telecom Trust                                                                                                                             |

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Joynur Beowa is a GB member since January 07, 2010, at first she took GB loan BDT 5,000(five thousand).
- Gradually she took GB loan several times and utilized it for purchasing 5 (five) cows.
- Finally GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

|                                                           |   |                                                                                          |
|-----------------------------------------------------------|---|------------------------------------------------------------------------------------------|
| Business Name                                             | : | <b><i>Maa Baba Medical Store</i></b>                                                     |
| Address/ Location                                         | : | Banisor Kalitala Bazar, Manda, Naogaon.                                                  |
| Total Investment in BDT                                   | : | Tk. 723,000                                                                              |
| Financing                                                 | : | Self Tk. 423,000 (from existing business)<br>Required Investment Tk. 300,000 (as equity) |
| Present salary/drawings from business                     | : | Taka 6,000 (six thousand)                                                                |
| Proposed Salary (estimates)                               | : | Taka 8,000 (eight thousand)                                                              |
| Proposed Business Implementation Plan                     |   |                                                                                          |
| (i) % of present gross profit margin                      | : | On products 20%.                                                                         |
| (ii) Estimated % of proposed gross profit margin          | : | On products 20%.                                                                         |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : |                                                                                          |

# **INFO ON EXISTING BUSINESS OPERATIONS**

| Particulars                                | EB (BDT)     |                |                  |
|--------------------------------------------|--------------|----------------|------------------|
|                                            | Daily        | Monthly        | Yearly           |
| <b>Sales income from products (A)</b>      | <b>4,000</b> | <b>112,000</b> | <b>1,344,000</b> |
| <b>Less: Cost of Sales of products (B)</b> | <b>3,200</b> | <b>89,600</b>  | <b>1,075,200</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>          | <b>800</b>   | <b>22,400</b>  | <b>268,800</b>   |
| <b><i>Less: Operating Cost:</i></b>        |              |                |                  |
| Electricity bill                           |              | 400            | 4,800            |
| Generator bill                             |              | 100            | 1,200            |
| Mobile bill                                |              | 600            | 7,200            |
| Shop rent (self)                           |              | -              | -                |
| Night Guard bill                           |              | 120            | 1,440            |
| Conveyance                                 |              | 800            | 9,600            |
| Present Salary (Self)                      |              | 6,000          | 72,000           |
| Present Salary (Assistant-1)               |              | 3,000          | 36,000           |
| Other Cost & Entertainment                 |              | 800            | 9,600            |
| <b><i>Non Cash Item:</i></b>               |              |                |                  |
| Depreciation Expenses                      |              | 349            | 4,187            |
| <b><i>Total Operating Cost (D)</i></b>     |              | <b>18,170</b>  | <b>218,039</b>   |
| <b>Net Profit (C-D):</b>                   |              | <b>4,230</b>   | <b>50,761</b>    |

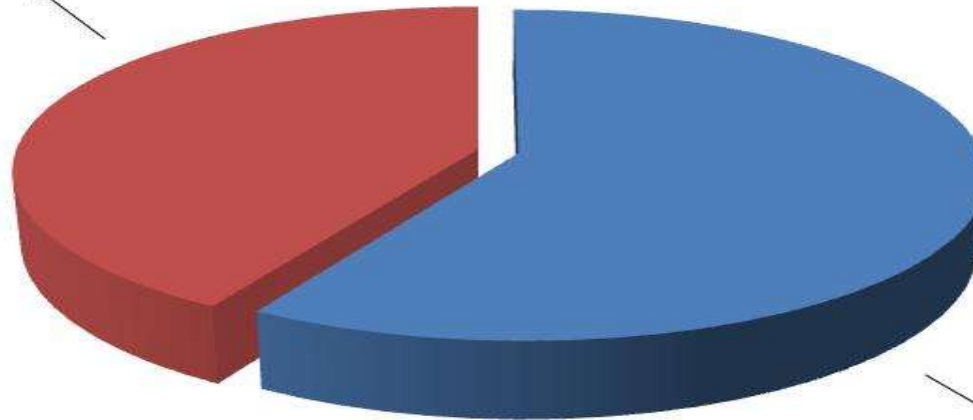
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| <b>Particulars</b>                                                                           |                             | <b>Existing Business (BDT)</b> | <b>Proposed (BDT)</b> | <b>Total (BDT)</b> |
|----------------------------------------------------------------------------------------------|-----------------------------|--------------------------------|-----------------------|--------------------|
| <b>Existing</b>                                                                              | <b>Proposed</b>             |                                |                       |                    |
| Investment in products (different types of medicine)                                         | Different types of Medicine | 400,000                        | 300,000               | 700,000            |
| Investment in Machineries ( refrigerator, diabetic machine, BP machine, weight machine, etc) |                             | 20,500                         |                       | 20,500             |
| Cash in hand                                                                                 |                             | 310                            |                       | 310                |
| Debtors                                                                                      |                             | 14,878                         |                       | 14,878             |
| Creditors                                                                                    |                             | (20,380)                       |                       | (20,380)           |
| GB Loan Outstanding                                                                          |                             | (3,428)                        |                       | (3,428)            |
| Decoration (fixture and fittings)                                                            |                             | 11,120                         |                       | 11,120             |
| <b>Total Capital</b>                                                                         |                             | <b>423,000</b>                 | <b>300,000</b>        | <b>723,000</b>     |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 423,000
- GTT's Investment BDT 300,000
- Total Capital BDT 723,000

GTT's  
Investment  
41%



Entrepreneur's  
Contribution  
59%



# **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    |
| <b>Estimated sales income from products (A)</b> | 6,000        | 168,000 | 2,016,000 | 7,200        | 201,600 | 2,419,200 | 8,280        | 231,840 | 2,782,080 |
| <b>Less: Cost of Sales of products (B)</b>      | 4,800        | 134,400 | 1,612,800 | 5,760        | 161,280 | 1,935,360 | 6,624        | 185,472 | 2,225,664 |
| <b>Gross Profit (C) [C=(A-B)]</b>               | 1,200        | 33,600  | 403,200   | 1,440        | 40,320  | 483,840   | 1,656        | 46,368  | 556,416   |
| <b>Less: Operating Cost:</b>                    |              |         |           |              |         |           |              |         |           |
| Electricity bill                                |              | 450     | 5,400     |              | 500     | 6,000     |              | 500     | 6,000     |
| Generator bill                                  |              | 100     | 1,200     |              | 150     | 1,800     |              | 150     | 1,800     |
| Mobile bill (SMS & Reporting)                   |              | 900     | 10,800    |              | 900     | 10,800    |              | 900     | 10,800    |
| Shop rent (self)                                |              | -       | -         |              | -       | -         |              | -       | -         |
| Night Guard bill                                |              | 120     | 1,440     |              | 150     | 1,800     |              | 150     | 1,800     |
| Conveyance                                      |              | 1,200   | 14,400    |              | 1,600   | 19,200    |              | 2,000   | 24,000    |
| Ownership Transfer Fee                          |              | 2,000   | 12,000    |              | 2,000   | 24,000    |              | 2,000   | 24,000    |
| Proposed Salary (Self)                          |              | 8,000   | 96,000    |              | 8,500   | 102,000   |              | 9,000   | 108,000   |
| Proposed Salary (Assistant-1)                   |              | 3,000   | 36,000    |              | 3,500   | 42,000    |              | 4,000   | 48,000    |
| Other Cost & Entertainment                      |              | 1,300   | 15,600    |              | 1,800   | 21,600    |              | 2,300   | 27,600    |
| <b>Non Cash Item:</b>                           |              |         |           |              |         |           |              |         |           |
| Depreciation Expenses                           |              | 349     | 4,187     |              | 349     | 4,187     |              | 349     | 4,187     |
| <b>Total Operating Cost (D)</b>                 | -            | 26,420  | 305,039   | -            | 29,450  | 353,399   | -            | 32,350  | 388,199   |
| <b>Net Profit (C-D):</b>                        | -            | 7,180   | 98,161    | -            | 10,870  | 130,441   | -            | 14,018  | 168,217   |
| <b>Retained Income</b>                          |              |         | 98,161    |              |         | 228,602   |              |         | 396,819   |

**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.)**

| <i>Sl #</i> | <i>Particulars</i>                                  | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|-----------------------------------------------------|---------------------|---------------------|---------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                     | 300,000             | -                   | -                   |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 110,161             | 154,441             | 192,217             |
| 1.3         | Depreciation Expenses                               | 4,187               | 4,187               | 4,187               |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 38,920              | 53,548              |
|             | <b>Total Cash Inflow</b>                            | <b>414,348</b>      | <b>197,548</b>      | <b>249,952</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Product Purchase                                    | 300,000             | -                   | -                   |
| 2.2         | GB Loan Outstanding                                 | 3,428               |                     |                     |
| 2.3         | Investment Payback including Ownership Transfer Fee | 72,000              | 144,000             | 144,000             |
|             | <b>Total Cash Outflow</b>                           | <b>375,428</b>      | <b>144,000</b>      | <b>144,000</b>      |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>38,920</b>       | <b>53,548</b>       | <b>105,952</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (brother)  
Others (beyond family): 1
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Maintains book of record
- Experience : 5 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 819,819 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 10<sup>th</sup> In-house Executive Social Business Design Lab  
on August 20, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









| D                | S     | R      | P      | F               | C       |
|------------------|-------|--------|--------|-----------------|---------|
| पानिप            | विपिन | विपिन  | पानिप  | विपिन           | विपिन   |
| 20/1/20 = 8670F  |       | = 4638 | = 4000 | = 4000          | = 12948 |
| 09/1/20 = 15000F |       | 12448  | = 2400 | = 3000          | = 3647  |
| 05/1/20 = 6000F  |       | 3647   | = 4200 | <del>4575</del> | = 7200  |
| 01/1/20 = 4500   |       | 7200   | = 800  | 955             | = 11246 |
| 07/1/20 = 3852   |       | 11246  | = 5824 | = 7367          | = 4407  |
| 03/1/20 = 620    |       | = 4407 | = 6650 | = 8324          | = 1634  |
| प. अ. 1          | 7200  | 1634   | 3690   | 9915            | 301     |
| प. अ. 2          |       | 301    |        |                 |         |

ইউ,পি ফরম নং-৭ বিধি। ১২ (১)। নিয়ম দ্রষ্টব্য

# নগর পুরানপুর ইউনিয়ন

## ব্যবসা এবং বৃত্তির জন্য

### ট্রেড লাইসেন্স

পোঃ ফেটগ্রাম, উপজেলা : মান্দা, জেলা : নওগাঁ।  
অর্থ বৎসর ২০১৫-২০১৬ইং

বহি নং- ০২

লাইসেন্স নং- ৪৩/২০১৫-২০১৬

ক্রমিক নং-

৪১

নাম..... মা সত্য মেডিক্যাল স্টোর

পিতা/ স্বামীর নাম..... প্রো. এম এম দেওয়ান হোসেন

ঠিকানা..... মুন্সিংগা মহাসড়ক, মান্দা, নওগাঁ

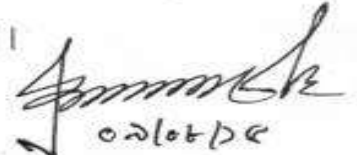
..... টাকা ২০০/- পয়সা -

মবলগে..... দুইশত টাকা মাত্র। (দুইশত টাকা মাত্র)।

বুঝিয়া পাইয়া..... মেডিক্যাল স্টোর ব্যবসার জন্য।

লাইসেন্স দেওয়া হইল। এই লাইসেন্স ৩০শে জুন/২০১৬ সাল পর্যন্ত বলবৎ থাকবে।

তারিখ - ০২/০৮/১৫

  
০২/০৮/১৫  
চেয়ারম্যানের স্বাক্ষর -  
মোঃ ফারুক হোসেন মোস্তা  
চেয়ারম্যান



গ্রামীণ ব্যাংক

পল্লীমুখী গ্রামাঞ্চল শাখা

সহজ ঋণের পাশ বই

গ্রামাঞ্চলীয় উন্নয়ন/সহায়তা  
ক্রমিক নং: ১০০০০

ক্রমিক নং: ৪

ক্রমিক নং: ৫৭

গ্রামাঞ্চলীয় উন্নয়ন/সহায়তা

গ্রামাঞ্চলীয় উন্নয়ন/সহায়তা

গ্রামাঞ্চলীয় উন্নয়ন/সহায়তা

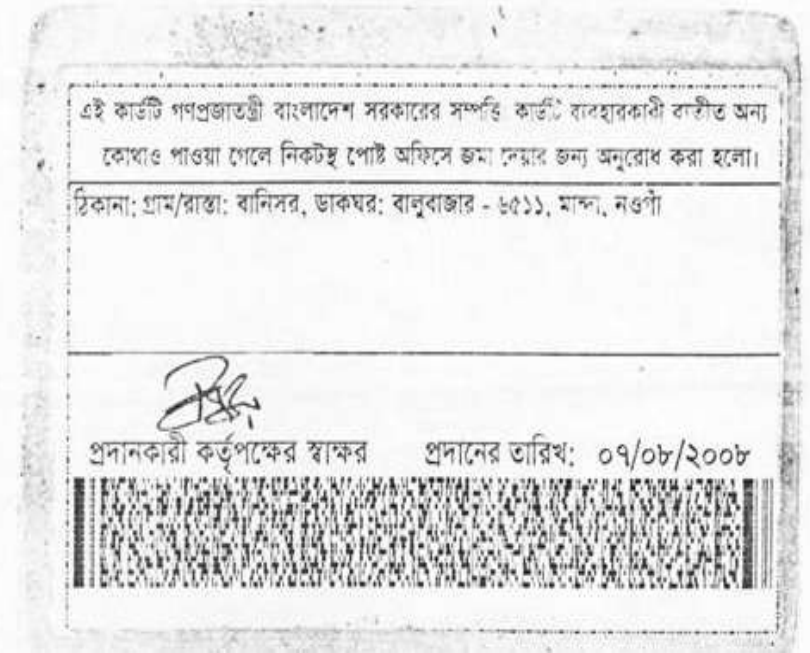
গ্রামাঞ্চলীয় উন্নয়ন/সহায়তা

ক্রমিক নং: ১০০০০

ক্রমিক নং: ১০০

ক্রমিক নং: ১০০

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**Thank You**