



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Al-Amin Vill: Pachra, Union: 4 no Niamatpur, Post: Niamatpur, Upazila: Niamatpur, District: Naogaon.
Age	:	22 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 (two) Brothers and 2 (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. Josna Begum
(iii) Father's name	:	Md. Abdul Mazid
(iv) GB member's info	:	<i>Branch: Pachra Dighipara, Niamatpur, Centre # 81/mo</i> <i>Loan no.: 8241, Member since March 25, 2008</i> First loan: Tk. 5,000 Existing loan: Tk. 70,000 , Outstanding loan: Tk. 24,264
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 Eight
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 working experience and 03 (three) years experience is running in his own press business. He started the business only with Tk. 40,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01756559847
NU's National ID No.	:	19936416952000182
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Josna Begum is a GB member since March 25, 2008, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and purchasing 2 (two) cows.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Maa Printing Press</i>
Address/ Location	:	Niamatpur Bazar, Niamatpur, Naogaon.
Total Investment in BDT	:	Tk. 227,000
Financing	:	Self Tk. 127,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25% & making seal 70% .
(ii) Estimated % of proposed gross profit margin	:	On products 25% & making seal 70% .
(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	1,200	33,600	403,200
Income from making seal	40	1,120	13,440
Total Sales income (A)	1,240	34,720	416,640
Less: Cost of sales of products	900	25,200	302,400
Less: Cost of making seal	12	336	4,032
Less: Total cost of Sales (B)	912	25,536	306,432
Gross Profit (C) [C=(A-B)]	328	9,184	110,208
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		50	600
Conveyance		500	6,000
Present Salary (Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		551	6,612
Total Operating Cost (D)		7,101	85,212
Net Profit (C-D):		2,083	24,997

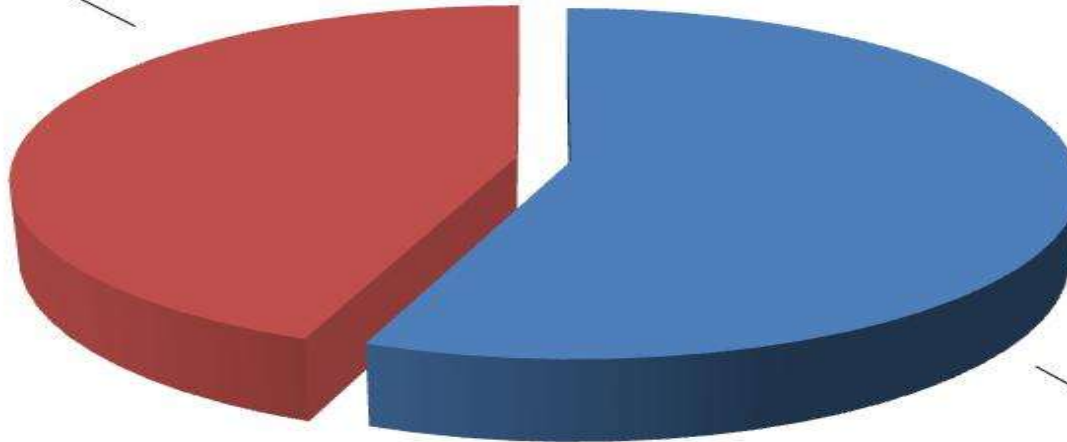
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shopping bag, jute paper, money receipt book, poster, cartoon box and frame etc)	Paper, art paper and board etc.	35,095	100,000	135,095
Investment in Machineries (computer -1pics, printer-3 pics, seal machine, skin machine. Bulb and fan etc.)		42,650		42,650
Cash in hand		7,425		7,425
Debtors (July, 2015 to at present)		9,690		9,690
Decoration (fixture and fittings)		2,140		2,140
Advance for shop		30,000		30,000
Total Capital		127,000	100,000	227,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 127,000
- GTT's Investment BDT 100,000
- Total Capital BDT 227,000

GTT's
Investment
44%



Entrepreneur's
Contribution
56%

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	2,000	55,994	671,933	2,360	66,073	792,881	2,596	72,681	872,169
Sales income from making seal	50	1,400	16,800	65	1,820	21,840	68	1,911	22,932
Total estimated Sales income (A)	2,050	57,394	688,733	2,425	67,893	814,721	2,664	74,592	895,101
Less: Cost of sales of products	1,500	41,996	503,950	1,770	49,555	594,661	1,947	54,511	654,127
Less: Cost of making seal	15	420	5,040	20	546	6,552	20	573	6,880
Less: Total cost of Sales (B)	1,515	42,416	508,990	1,789	50,101	601,213	1,967	55,084	661,006
Gross Profit (C) [C=(A-B)]	535	14,979	179,743	635	17,792	213,508	697	19,508	234,095
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		800	9,600
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		100	1,200		100	1,200
Conveyance		2,500	30,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		4,000	48,000		5,000	60,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		551	6,612		551	6,612		551	6,612
Total Operating Cost (D)	-	10,818	125,812	-	13,218	158,612	-	13,918	167,012
Net Profit (C-D):	-	4,161	53,932	-	4,575	54,897	-	5,590	67,083
Retained Income			53,932			108,828			175,911

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	57,932	62,897	75,083
1.3	Depreciation Expenses	6,612	6,612	6,612
1.4	Opening Balance of Cash Surplus	-	40,543	62,051
	Total Cash Inflow	164,543	110,051	143,746
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	40,543	62,051	95,746

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (cousin production basis)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintains book of record
- Experience : 8 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. 302,911 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Seasonal business.

Presented at 12th In-house Executive Social Business Design Lab
On September 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







৪নং নিয়ামতপুর ইউনিয়ন পরিষদ

পোস্টঃ + উপজেলাঃ নিয়ামতপুর, নওগাঁ।

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বৎসর ... ২০১৫ হইতে ২০১৬ পর্যন্ত

লাইসেন্স মুড়িপত্র

953

৪নং নিয়ামতপুর ইউনিয় পরিষদ
নিয়ামতপুর, থানা/
উপজেলা
নওগাঁ জেলা

বই নম্বর : ১০ তারিখ : ১৬/৮/১০১৫

লাইসেন্স নম্বর : ৮৭৫

লাইসেন্সধারীর নাম : মেসার্স মোঃ প্রিন্সি প্রেস

পিতা/স্বামীর নাম : মোঃ আব্দুল মিন

ঠিকানা : মোঃ হাফিজ

পেশার ধরন : ছাপাখানা

তারিখ পর্যন্ত বৈধ : ১৬/৮/১৫

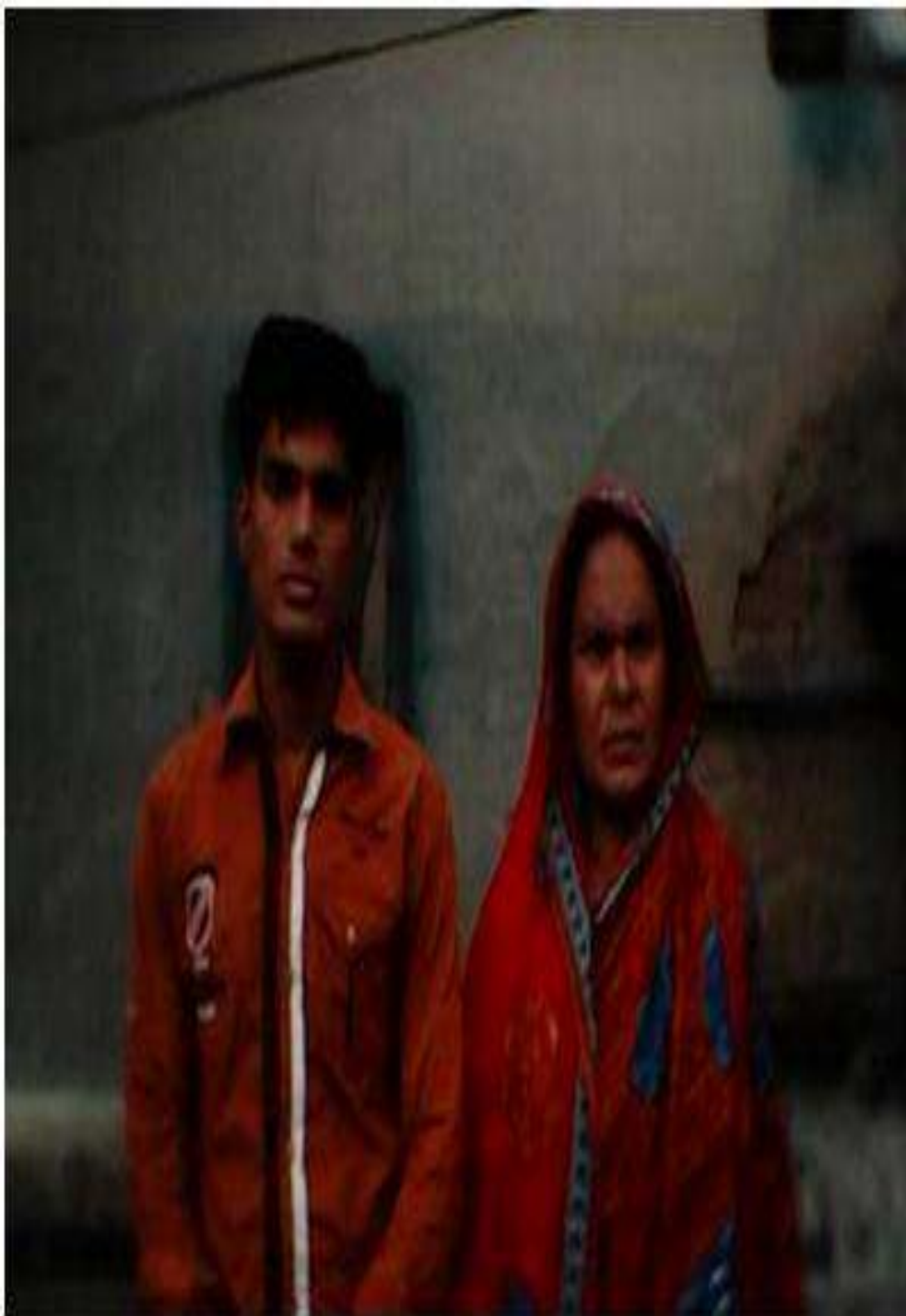
ফি প্রদানের পরিমাণ টাকা ৩০০ (কথায় তিনশত টাকা)

তারিখঃ ১৬/৮/১৫

চেয়ারম্যানের দস্তখত

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D	S +	R	P	F	C
20.07.20	20000 10000	6000	0	200	2620
20.07.20	20000 10000	2000	269	200	2669
20.07.20	20000 10000	2000	2800	60	2660
20.07.20	20000 10000	2000	0	60	2660
20.07.20	20000 10000	2000	11000	200	9800
20.07.20	20000 10000	9800	0	200	2660
20.07.20	20000 10000	2000	8000	200	2660
20.07.20	20000 10000	2000	0	60	2660
20.07.20	20000 10000	2000			



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আল-আমিন

Name: Md. Al- Amin

পিতা: মোঃ আঃ মজিদ

মাতা: মোসাঃ জোসনা বেগম

Date of Birth: 30 Jul 1993

ID NO: 19936416952000182

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তব অংশ কোথাও পাওয়া গেলে নিকটস্থ পোলিষ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: . গ্রাম/রাজ: পাচড়া, পাচড়া, ডাকঘর: নিয়ামতপুর - ৬৫২০, নিয়ামতপুর, নওগাঁ


প্রদানকারী কর্মপক্ষে স্বাক্ষর

প্রদানের তারিখ: ০২/১০/২০১৩



Thank You