



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Arif Mia</i> Vill: Dohichora, Union: 08 no. Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	29 years
Marital status	:	Married.
Children	:	01 (one) Son.
No. of siblings:	:	05 (five) Brothers & 01 (one) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Mini Begum Md. Nazrul Islam <i>Branch: Jumarbari, Saghata, Centre # 88/mo,</i> <i>Loan no.: 9351, Membership from April 09, 2006 to July 04, 2013</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 20,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Five.
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.)	:	10 (Ten) years experiences is running his own business. He started the business with BDT 30,000 (Thirty thousand). He has on hand training.
Other Own/Family Sources of Income	:	His father's & brother's income from business (gold business).
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01743122435
NU's National ID No.	:	3218847366765
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Mini Begum is a GB membership from April 09, 2006 to July 04, 2013 at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her husband in existing business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Banu Jewellers</i>
Address/ Location	:	Jumarbari Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 255,000
Financing	:	Self Tk. 155,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 20% and Servicing 90%
(ii) Estimated % of proposed gross profit margin	:	On Products 20% and Servicing 90%
(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 servicing	200	5,600	67,200
Total Sales income (A)	1,400	39,200	470,400
Less: Cost of sales of products & servicing			
Less: Cost of sales of products	960	26,880	322,560
Less: Cost of servicing	20	560	6,720
Less: Total cost of Sales & servicing (B)	980	27,440	329,280
Gross Profit (C) [C=(A-B)]	420	11,760	141,120
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		400	4,800
Mobile bill		200	2,400
Night Guard bill		100	1,200
Conveyance		500	6,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		447	5,363
Total Operating Cost (D)		7,497	89,963
Net Profit (C-D):		4,263	51,158

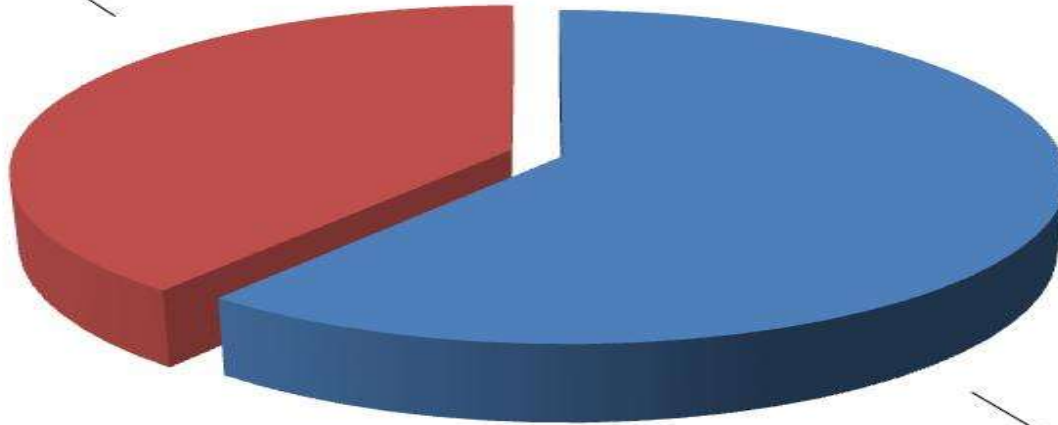
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (jewellery items - ear ring, ring, nose ring and chain etc)	Gold, Silver & stone	68,340	50,000	118,340
Investment in Machineries (weight machine, weight balance, polish machine, touchstone, bulb and fan etc.)	Forming machine	14,950	20,000	34,950
Cash in hand		8,310		8,310
Debtors (September 01, 2015 to at present)		2,200		2,200
Decoration (fixture and fittings)		31,200	30,000	61,200
Advance for Shop		30,000		30,000
Total Capital		155,000	100,000	255,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 155,000
- GTT's Investment BDT 100,000
- Total Capital BDT 255,000

GTT's
Investment
39%



Entrepreneur's
Contribution
61%

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	55,998	671,973	2,300	64,397	772,769	2,415	67,617	811,408
Estimated income from servicing	240	6,720	80,640	276	7,728	92,736	290	8,114	97,373
Total estimated Sales income (A)	2,240	62,718	752,613	2,576	72,125	865,505	2,705	75,732	908,780
Less: Cost of Sales & servicing									
Less: Cost of sales of products	1,600	44,798	537,578	1,840	51,518	618,215	1,932	54,094	649,126
Less: Cost of servicing	24	672	8,064	28	773	9,274	29	811	9,737
Less: Total cost of Sales & servicing (B)	1,624	45,470	545,642	1,868	52,291	627,489	1,961	54,905	658,863
Gross Profit (C) [C=(A-B)]	616	17,248	206,971	708	19,835	238,016	744	20,826	249,917
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		400	4,800		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		947	11,363		947	11,363		947	11,363
Total Operating Cost (D)	-	10,764	125,163	-	12,844	154,123	-	13,594	163,123
Net Profit (C-D):	-	6,484	81,808	-	6,991	83,894	-	7,233	86,795
Retained Income			81,808			165,702			252,496

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	85,808	91,894	94,795
1.3	Depreciation Expenses	11,363	11,363	11,363
1.4	Opening Balance of Cash Surplus	-	73,171	128,427
	Total Cash Inflow	197,171	176,427	234,584
2.0	Cash Outflow			
2.1	Product Purchase and Decoration	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	73,171	128,427	186,584

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Maintain Books of Record;
- Experiences: 10 Yrs;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- The Capital of the entrepreneur will be BDT 407,496 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 14th In-house Executive Social Business Design Lab
On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures















০৮নং জুমারবাড়ী ইউনিয়ন পরিষদ

উপজেলা: সাতক্ষিরা, জেলা: সাতক্ষিরা।

ক্রম নং: ৩৭৭/১৩৬১১

ক্র. নং	০১	ক্রম নং	৩৭৭	তারিখ	২৩/০৮/১১
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স্বাধীন বাংলাদেশ (ইউনিয়ন পরিষদ) আইন, ১৯৭৬ (১৯৭৬ সনের ১১ নং আইন) এর অধীনে কার্যক্রমে এটির আদেশ করা হইল, ২০১১ এর নিম্নে অনুষ্ঠিত পঞ্চম বৈঠক, লক্ষ্য, বৃষ্টি, উন্নয়নের উদ্দেশ্যে এবং আদেশের মাধ্যমে নিম্নে বর্ণিত ব্যক্তিগণের অন্তর্ভুক্তি ও পরিষদে স্থায়ী করা হইল। যা কার্যক্রমের ক্ষেত্রে ০৮নং/১৩৬১১নং আইন পরে প্রকাশ করা হবে।

- ১। সভাপতি পদে: **শ্রীমান জাহাঙ্গীর আলম**
 - ২। সচিব পদে: **শ্রীমান মোহাম্মদ হোসেন**
 - ৩। সিনিয়র সহকারী: **শ্রীমান নূরুল ইসলাম**
 - ৪। সহকারী: **শ্রীমান জাহাঙ্গীর আলম**
 - ৫। আইন বিষয়ক বিশেষজ্ঞ: **শ্রীমান জাহাঙ্গীর আলম**
 - ৬। সিনিয়র উকিল (ক) **শ্রীমান জাহাঙ্গীর আলম**
(খ) **শ্রীমান জাহাঙ্গীর আলম**
 - ৭। সভাপতি/উপসভাপতি: **শ্রীমান জাহাঙ্গীর আলম**
 - ৮। সভাপতি/উপসভাপতি পরিষদের স্থানে: **শ্রীমান জাহাঙ্গীর আলম**
 - ৯। পরিষদে বি (বহিঃ) উকিল (স্বাক্ষর): **শ্রীমান জাহাঙ্গীর আলম**
- স্বাক্ষর: **শ্রীমান জাহাঙ্গীর আলম**

জুমারবাড়ী ইউনিয়ন পরিষদ
জুমারবাড়ী ইউনিয়ন পরিষদ

তারিখ: ২৩/০৮/১১

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राष्ट्रीय किताब त्रुस्ट

सदस्य किताबत नाम वड

नाम: ज्योती किनि ज्योती

पत्ता: २-२

शहर: २

राज्य: २४-२

सदस्यता: सदस्यता

सदस्यता: सदस्यता



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

 **নাম:** মোঃ মনিম হোসেন
Name: Md Aminul
পিতা: মোঃ মাসুম হোসেন
মাতা: মোঃ মনিম হোসেন
Date of Birth: 09 Sep 1988

ID NO: 3218847366765

এই জাতীয় পরিচয় কার্ডটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশি নাগরিকদের জন্য প্রযোজ্য।
এই কার্ডটি ব্যবহারের সময় সর্বদা সতর্কতা অবলম্বন করা উচিত।

স্বাক্ষর:
জাতীয় পরিচয় কার্ড প্রদান তারিখ: ১২/০৯/২০১৮



Thank You