



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

Name and address	:	<b><i>Md. Shahin Rahman</i></b> Vill: Shimul Tayeer, Union: 10 no. Bonarpara, Post: Bonarpara, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	02 (two) Daughters.
No. of siblings:	:	05 (Five) Brothers and 01 (One) Sister.
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. Sohida Begum
(iii) Father's name	:	Md. Sukur Uddin
(iv) GB member's info	:	<i>Branch: Bonarpara, Saghata, Centre # 67/mo, Loan no.: 7737, Member since December 25, 2004 First loan: Tk. 4,000 Existing loan: 20,000, Outstanding: Tk. 2,457</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 Nine
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.)	:	02 (Two) years experiences is running his own business. He started the business with BDT 90,000 (Ninety thousand).  : He has 12 (Twelve) years working experience as an assistant of Different tailoring Shop in his local area.
Other Own/Family Sources of Income	:	His 02 (Two) brothers income from Driving (Auto & CNG Driver), another brother is a Motorcycle mechanic and Father's income from agriculture & as an assistant of entrepreneur's business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01750402594
NU's National ID No.	:	3218819444251
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Sohida Begum is a GB member since December 25, 2004 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized for repairing house and cultivation purposes.
- Finally GB loan helped her to improve her economic condition and livelihood.

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

Business Name	:	<b><i>Shanjita Tailors</i></b>
Address/ Location	:	Bonarpara bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 419,000
Financing	:	Self Tk. 299,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% and tailoring 70%
(ii) Estimated % of proposed gross profit margin	:	On products 20% and tailoring 70%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

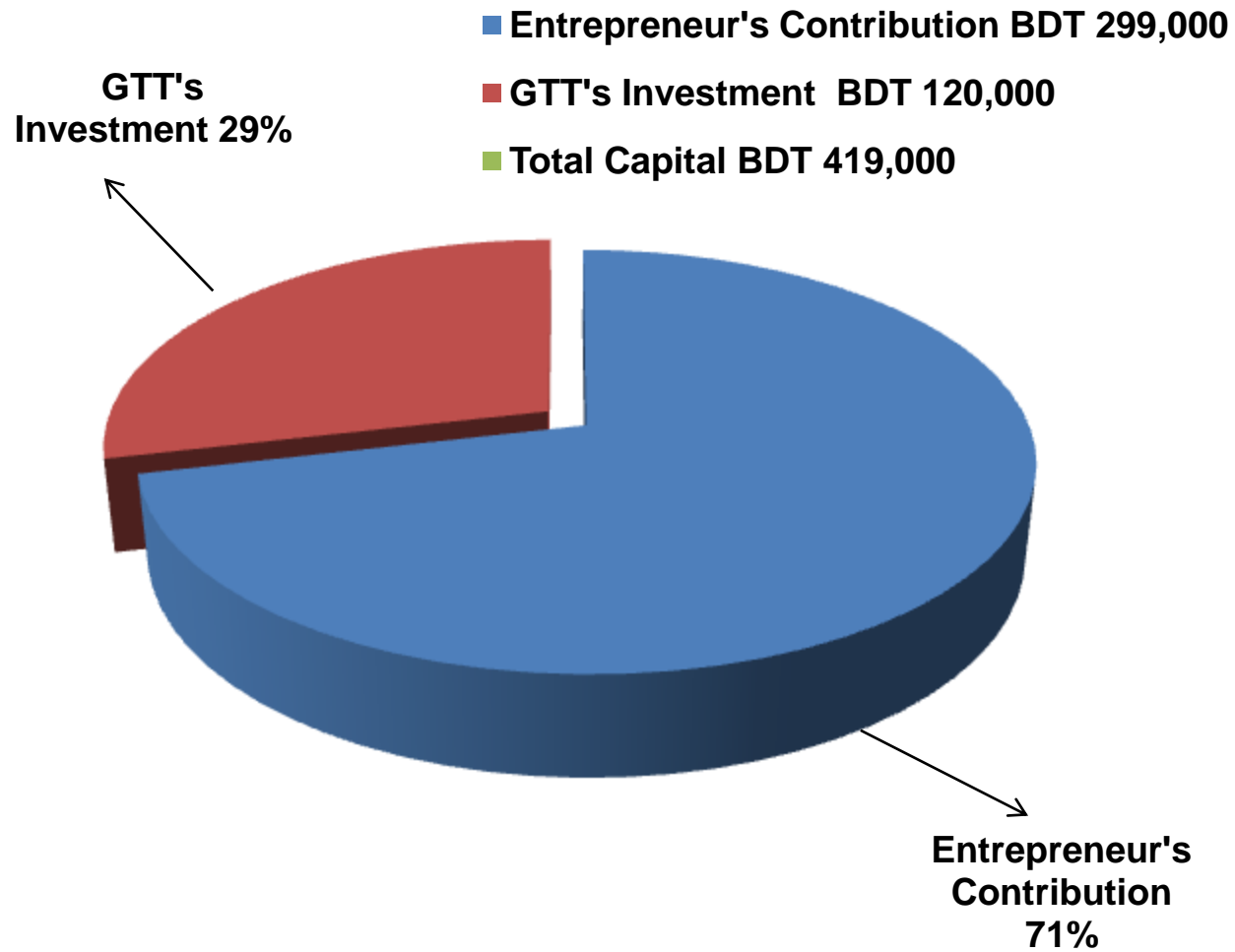
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Clothing item)	1,100	28,600	343,200
Income from Tailoring	700	18,200	218,400
<b>Total income from Sales &amp; Servicing (A)</b>	<b>1,800</b>	<b>46,800</b>	<b>561,600</b>
<b>Less: Cost of Sales and Servicing</b>			
Less: Cost of sales of products (product purchase)	880	22,880	274,560
Less: Cost of Tailoring (sewing accessory)	210	5,460	65,520
<b>Less: Total cost of Sales &amp; Servicing (B)</b>	<b>1,090</b>	<b>28,340</b>	<b>340,080</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>710</b>	<b>18,460</b>	<b>221,520</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,000	12,000
Generator bill		300	3,600
Shop +Factory rent		2,400	28,800
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		400	4,800
Provision of bad debt		7	86
Present Salary (Self & family)		7,000	84,000
Present Salary (Assistant-1-Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		293	3,521
<b>Total Operating Cost (D)</b>		<b>14,301</b>	<b>171,607</b>
<b>Net Profit (C-D):</b>		<b>4,159</b>	<b>49,913</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shirt piece, pant piece, three piece, panjabi and gauge cloth, bed sheet etc)	Different types of gauge cloth, pant piece, three piece, panjabi and gauge cloth, bed sheet etc.	124,000	110,000	234,000
Investment in Machineries & equipment (sewing machine - 3 pieces, Over lock machine - 1 piece and fan, iron -2 pieces etc.)		18,500	-	18,500
Cash in hand		1,862	-	1,862
Debtors (Since December, 2015 to at present)		8,635	-	8,635
Creditors (Since November, 2015 to at present)		(9,000)	-	(9,000)
GB loan Outstanding		(2,457)	-	(2,457)
Decoration (fixture and fittings)		7,460	10,000	17,460
Advance for shop		150,000	-	150,000
<b>Total Capital</b>		<b>299,000</b>	<b>120,000</b>	<b>419,000</b>

# ***SOURCE OF FINANCE***





# ***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 (clothing item)	1,400	36,400	436,800	1,638	42,588	511,056	1,720	44,717	536,609
Estimated sales income from Tailoring	900	23,400	280,800	1,035	26,910	322,920	1,139	29,601	355,212
<b>Total estimated income from Sales &amp; Servicing (A)</b>	<b>2,300</b>	<b>59,800</b>	<b>717,600</b>	<b>2,673</b>	<b>69,498</b>	<b>833,976</b>	<b>2,858</b>	<b>74,318</b>	<b>891,821</b>
<b>Less: Cost of Sales and Servicing</b>									
Less: Cost of sales of products (product purchase)	1,120	29,120	349,440	1,310	34,070	408,845	1,376	35,774	429,287
Less: Cost of Tailoring (sewing accessory)	270	7,020	84,240	311	8,073	96,876	342	8,880	106,564
<b>Less: Total cost of Sales &amp; Servicing (B)</b>	<b>1,390</b>	<b>36,140</b>	<b>433,680</b>	<b>1,621</b>	<b>42,143</b>	<b>505,721</b>	<b>1,717</b>	<b>44,654</b>	<b>535,851</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>910</b>	<b>23,660</b>	<b>283,920</b>	<b>1,052</b>	<b>27,355</b>	<b>328,255</b>	<b>1,141</b>	<b>29,664</b>	<b>355,970</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,300	15,600		1,400	16,800		1,400	16,800
Generator bill		300	3,600		350	4,200		350	4,200
Shop + Factory Rent		2,400	28,800		2,400	28,800		2,400	28,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance bill		1,100	13,200		1,600	19,200		2,100	25,200
Provision of bad debt		7	86		7	86		7	86
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Self & family)		8,000	96,000		9,000	108,000		9,500	114,000
Proposed Salary (Assistant-1-Father)		2,000	24,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
<b>Non Cash Item:</b>									
Depreciation Expenses		377	4,521		377	4,521		377	4,521
<b>Total Operating Cost (D)</b>	-	<b>18,419</b>	<b>216,227</b>	-	<b>21,299</b>	<b>255,587</b>	-	<b>22,999</b>	<b>275,987</b>
<b>Net Profit (C-D):</b>	-	<b>5,241</b>	<b>67,693</b>	-	<b>6,056</b>	<b>72,668</b>	-	<b>6,665</b>	<b>79,983</b>
<b>Retained Income</b>			<b>67,693</b>			<b>140,361</b>			<b>220,343</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	72,493	82,268	89,583
1.3	Depreciation Expenses	4,521	4,521	4,521
1.4	Opening Balance of Cash Surplus	-	45,757	74,945
	<b>Total Cash Inflow</b>	<b>197,014</b>	<b>132,546</b>	<b>169,049</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase and Decoration	120,000	-	-
2.2	Payback to GB loan outstanding	2,457		
2.3	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	<b>Total Cash Outflow</b>	<b>151,257</b>	<b>57,600</b>	<b>57,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>45,757</b>	<b>74,945</b>	<b>111,449</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01(Father)  
Others (beyond family): 03 (Production basis);  
Future employment: 01 (Production basis);
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Skilled and working experiences (14yrs).

## **W**EAKNESS

- Can not supply goods and services as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 519,343 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 139<sup>th</sup> as Yunus Centre and 21st In-house Executive  
Social Business Design Lab  
(GTT) on November 26, 2015 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

# আনাজিতা টেইলার্স

ফোন- মোঃ শাহিন রহমান

# 0117504



আনাজিতা

















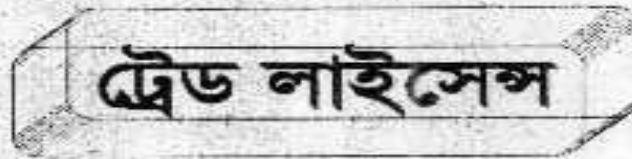


# ১০নং বোনারপাড়া ইউনিয়ন

## পারিষদ

সাঘাটা, গাইবান্ধা।

অর্থ বৎসরঃ ২০১৫-২০১৬



বই নম্বর

ঃ ০২

তারিখ : ২০/০৬/২০১৫

লাইসেন্স নম্বর

ঃ ৫৬

লাইসেন্সধারীর নাম

ঃ সানবিগা ডেইরী

পিতা/স্বামী/ শ্রোঃ

ঃ কোঃ কাহীন রহমান

ঠিকানা

ঃ ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন

ঃ ডেইরী ও ফার্ম

মেয়াদ

ঃ ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ

ঃ ২৫০/- টাকা (কথায় ... দুশত টাকা ...)

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

স্বাক্ষরিত  
 মোঃ আব্দুল হান্নান  
 ১০নং বোনারপাড়া ইউ.পি



कोटिक विद्यालय

2/2/2020 - विद्यार्थी -	2250
2/2/2020 - " -	2060
6/2/2020 - " -	2880
8/2/2020 - " -	2460
17/2/2020 - " =	2910
4/3/2020 - " -	2860



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



নাম: মোঃ শাহিন রহমান  
Name: Md Shahin Rahman

পিতা: মোঃ শুকুর উদ্দিন

মাতা: মোছাঃ সহিদা বেগম

Date of Birth: 12 Jul 1987

ID NO: 3218819444251

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনোও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেওয়ার জন্য অনুরোধ করা হইল।

কানা: গ্রাম/রাস্তা শিমুলতাইড়, শিমুলতাইড়, ডাকঘরঃ বোনারপাড়া, ৫৭৫০,  
সাঘাটা, গাইবান্ধা।

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৯/২০০৮





গ্রামীণ ব্যাংক

সোনালপুর সদর শাখা

## সহজ ঋণের পাশ বই

নাম

সফিউল

ঘর নং

৩৭৩৭

ফোন নং

০৪

বিত্ত নং

৩৭/১০

কেন্দ্রের নাম

কিষ্কিন্দা ওসদী

বই ইস্যুর তারিখ

২৫/২/১০

শাখা বাসস্থাপকের স্বাক্ষর

১০/১০





**Thank You**