



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Harun Or Rashid Vill: Rifayatpur, Union: Badia Khali, Post: : Badia Khali – 5700, Upazila: Gaibandha Sadar, District: Gaibandha.
Age	:	32 Years
Marital status	:	Married
Children	:	02 (two) Sons.
No. of siblings:	:	02 (Two) Brothers and 04 (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	:	Mst. Halima Begum
(iii) Father's name	:	Late. Md. Solim Uddin
(iv) GB member's info	:	<i>Branch:</i> Badia Khali, Gaibandha, <i>Centre #</i> 25/mo <i>Loan no.</i> 3182 Member since March 03, 2006 First loan: Tk. 1,500 Existing loan: Tk. 4,000, Outstanding loan: TK. 3,824
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	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Besides this business He (entrepreneur) has another income from Shop renting (4 Shops) in local market.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	01 year experiences is running the business. He started the business only with Tk. 40,000 (Forty Thousand). : He has 8 (Eight) Years working experiences as a driver in Saudi Arabia.
Other Own/Family Sources of Income	:	His brother's income from renting C.N.G.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713968281
NU's National ID No.	:	19793212412000007
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Halima Begum is a GB member since March 03, 2006 at first she took GB loan BDT 1,500 (One thousand five hundred).
- Gradually she took GB loan several times and utilized it by assisting her son in existing business, cultivation purposes and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Harun Autos
Address/ Location	:	Rifayatpur ,Badia Khali Bazar, Gaibandha.
Total Investment in BDT	:	BDT 270,000
Financing	:	Self Tk. 170,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary (estimates)	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 20% and Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On Products 20% and Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

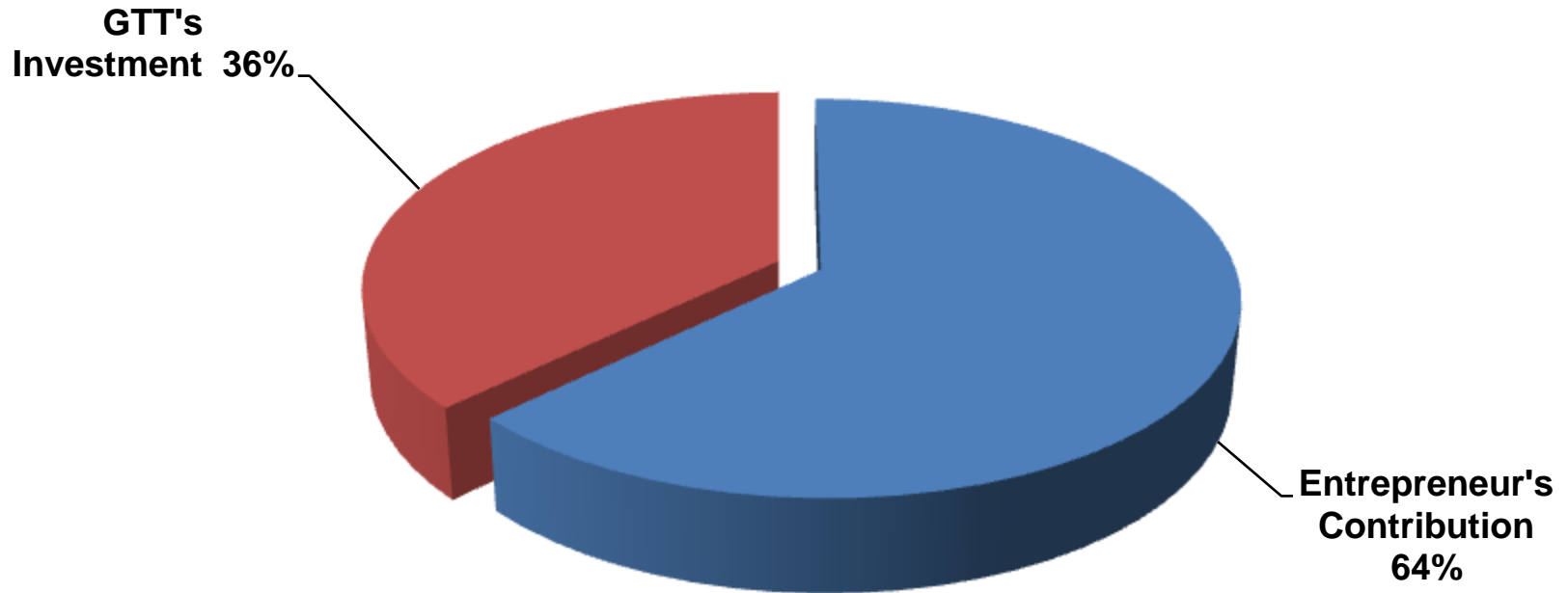
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,800	46,800	561,600
Income from Servicing	400	11,200	134,400
Total income & Servicing (A)	2,200	58,000	696,000
Less: Cost of Sales / Products (B)	1,440	37,440	449,280
Gross Profit (C) [C=(A-B)]	760	20,560	246,720
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Mobile bill		200	2,400
Night Guard bill		150	1,800
Conveyance bill		750	9,000
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-03)		8,000	96,000
Provision of bad debt		72	864
Other Cost (Stationary & Entertainment etc.)		300	3,600
<i>Non Cash Item:</i>			
Depreciation Expenses		136	1,630
<i>Total Operating Cost (D)</i>		15,808	189,694
Net Profit (C-D):		4,752	57,026

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobil, ring, bearing, coil, head light, lighter, switch, chain, plug, auto parts, grease, other materials etc.)	Investment in products (van, rickshaw, CNG parts-gearing, break coil, half-cell, magnet coil Mobil etc.)	133,000	100,000	233,000
Investment in Equipment & Tools (TV,Fan, Light etc.)		4,000	-	4,000
Cash in hand		19,324	-	19,324
Debtors (Since June, 2015 to at present)		7,200	-	7,200
GB Outstanding loan		(3,824)	-	(3,824)
Decoration (fixture and fittings)		10,300	-	10,300
Total Capital		170,000	100,000	270,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 170,000
- GTT's Investment BDT 100,000
- Total Capital BDT 270,000



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	52,000	624,000	2,300	59,800	717,600	2,622	68,172	818,064
Income from Servicing	600	16,800	201,600	660	18,480	221,760	726	20,328	243,936
Total income & Servicing (A)	2,600	68,800	825,600	2,960	78,280	939,360	3,348	88,500	1,062,000
Less: Cost of Sales / Products (B)	1,600	41,600	499,200	1,840	47,840	574,080	2,098	54,538	654,451
Gross Profit (C) [C=(A-B)]	1,000	27,200	326,400	1,120	30,440	365,280	1,250	33,962	407,549
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Night Guard bill		150	1,800		150	1,800		150	1,800
Conveyance		1,150	13,800		1,350	16,200		1,550	18,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary-(Assistant-03)		11,000	132,000		12,000	144,000		13,000	156,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		72	864		72	864		72	864
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
Non Cash Item:									
Depreciation Expenses		136	1,630		136	1,630		136	1,630
Total Operating Cost (D)	-	21,420	253,034	-	24,020	288,234	-	26,620	319,434
Net Profit (C-D)	-	5,781	73,366	-	6,421	77,046	-	7,343	88,115
Retained Income			73,366			150,412			238,527

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 STATEMENT

<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)	77,366	85,046	96,115
1.3	Depreciation Expenses	1,630	1,630	1,630
1.4	Opening Balance of Cash Surplus	-	51,172	89,848
	Total Cash Inflow	178,996	137,848	187,593
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB loan Outstanding	3,824		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	127,824	48,000	48,000
3.0	Total Cash Surplus	51,172	89,848	139,593

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03
- Future employment: 0
- Ownership of Business in own name;
- Ownership of business and business place in his own name;
- 01 year experience.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 408,527 after 3 years excluding payback of investor's money.

WEAKNESS

- Can not supply goods and Services according to demand.

THREATS

- Local Competitors.

Presented at 157th as Yunus Centre and 30th In-house Executive
Social Business Design Lab
on December 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

01713968281













C
N
G
मोट
अ
पा
3
या
या
धु

0
1
7
1
3
9
6
8
2
8
1



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হারুন অর রশিদ

Name: Md. Harun Or Rashid

পিতা: মোঃ হুমায়ূন উদ্দিন

মাতা: মোছঃ হালিমা বেগম

Date of Birth: 08 Sep 1983

ID NO: 19793212412000007

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অথবা
অন্য কেউ এটি হারিয়ে গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

গ্রাম/রাস্তা: রিফাইতপুর, রিফাইতপুর, ডাকঘর: বাদিয়াখালী - ৫৭৬০,
গাইবান্ধা সদর, গাইবান্ধা

প্রদানকারী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ১২/০৭/২০০৮





গ্রামীণ ব্যাংক
স্বাধীনতা পাইলার সড়ক

সহজ ঋণের পাশ বই

নং _____ হুমলিমার
 পূর্ণ নাম _____ ভোগ্য
 পিতা নাম _____
 পিতৃ নাম _____ এম
 পিতৃ পিতৃ নাম _____ সিকান্দার হান্ন
 পিতৃ পিতৃ নাম _____ হামজি
 পিতৃ পিতৃ নাম _____



Thank You