

*Proposed NU Business Name: **Bappi Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Shanjoy Kumar Vill: Bharatkhal, Union: 3 no. Saghata, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha. |
| Age | : | 21 Years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 02 (two) 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 | : | Bashonti Rani |
| (iii) Father's name | : | Bishwanath |
| (iv) GB member's info | : | <i>Branch: Bharatkhal, Saghata Gaibandha. Centre #77/Mo, Loan no.: 8931, Member since 19 May,1994.</i> First loan: Tk. 5,000 Existing loan: Tk. 80,000, Outstanding: Tk. 78,000 |
| 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 | : | S.S.C |
| 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.) | : | 4 (Four) years experience in this business, started the business with BDT 9,000 (Nine thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His father's income from grocery business. |
| Other Own/Family Sources of Liabilities | : | No |
| NU's Contract No. | : | 01935872831 |
| NU's National ID No. | : | 19943218895504 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Bashonti Rani is a GB member since 1994 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for household purposes, children education and assisting her husband in grocery business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her husband.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Bappi Store</i> |
| Address/ Location | : | Bharatkhalı hat, saghata, Gaibandha |
| Total Investment in BDT | : | Tk. 233,000 |
| Financing | : | Self Tk. 133,000 (from existing business) Investor tk. 100,000 (from proposed business) |
| Present salary/drawings from business (estimates) | : | Taka 2,500 (Two thousand five hundred) |
| Proposed Salary | : | Taka 3,000 (Three thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 12% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 12% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

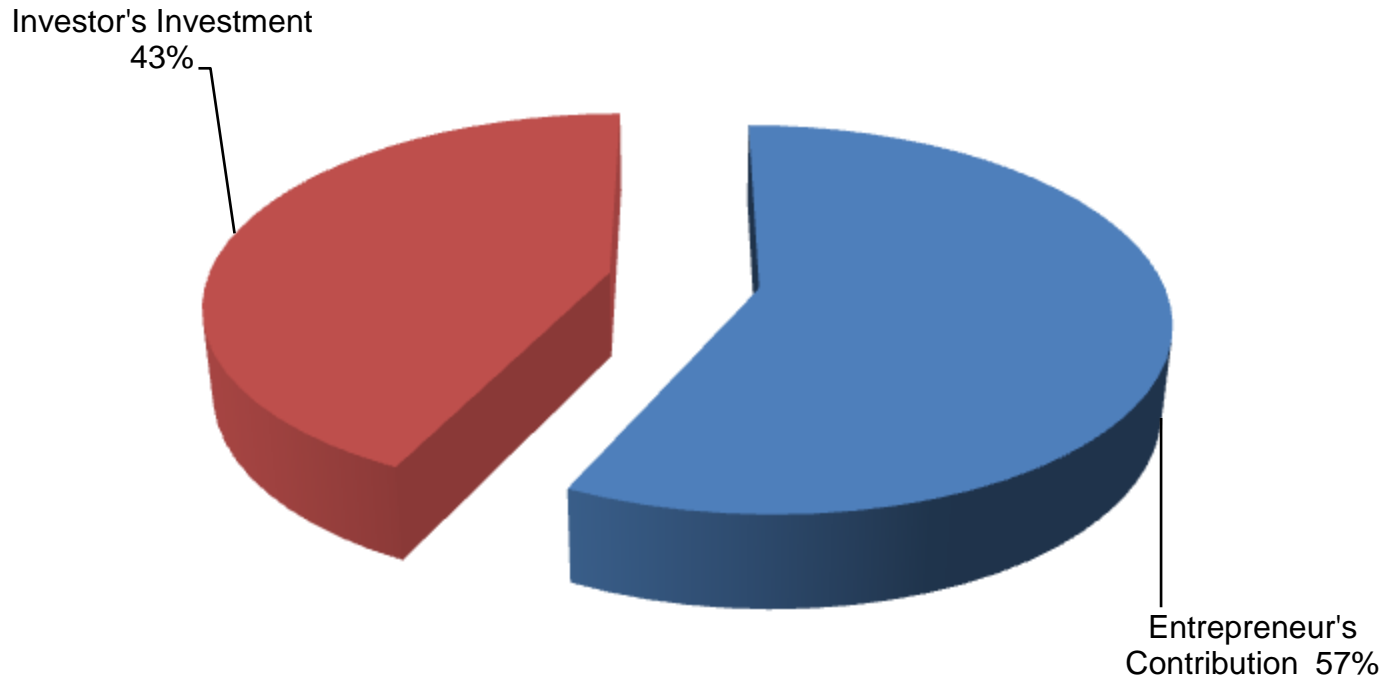
| Particulars | Existing | | |
|--|------------|--------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products | 2,500 | 70,000 | 840,000 |
| Less: Cost of Sales (B) | 2,200 | 61,600 | 739,200 |
| Gross Profit (C) [C=(A-B)] | 300 | 8,400 | 100,800 |
| <i>Less: Operating Cost:</i> | | | |
| Electricity bill | | 300 | 3,600 |
| Shop Rent | | 200 | 2,400 |
| Night Guard bill | | 200 | 2,400 |
| Mobile bill | | 200 | 2,400 |
| Conveyance | | 900 | 10,800 |
| Present salary- (Self) | | 2,500 | 30,000 |
| Other Cost (Entertainment & stationary etc.) | | 500 | 6,000 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expenses | | 108 | 1,300 |
| <i>Total Operating Cost (D)</i> | | 4,908 | 58,900 |
| Net Profit (C-D): | | 3,492 | 41,900 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|-------------------------|----------------|----------------|
| Investment in products (Soap, Salt, Oil, Biscuit, juice, soft drinks, chips, chocolate, pickles, Rice, Sugar, vermicelli, flour, coil, toothpaste, glue Stick, Spice, wax, incense, cosmetics item, Detergent powder, betel leaf, betel nut, stationary etc.) | 65,000 | 70,000 | 135,000 |
| Weight Machine (one) | 2,000 | - | 2,000 |
| Refrigerator (one) | - | 30,000 | 30,000 |
| Advance for shop | 5,000 | - | 5,000 |
| Furniture & Decoration | 10,000 | - | 10,000 |
| Cash in Hand | 6,000 | - | 6,000 |
| Debtors | 62,000 | - | 62,000 |
| Creditors | (17,000) | - | (17,000) |
| Total Capital | 133,000 | 100,000 | 233,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 133,000
- Investor's Investment BDT 100,000
- Total Capital BDT 233,000



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 of products | 3,500 | 98,000 | 1,176,000 | 4,025 | 112,700 | 1,352,400 | 4,428 | 123,970 | 1,487,640 |
| Less: Cost of Sales (B) | 3,080 | 86,240 | 1,034,880 | 3,542 | 99,176 | 1,190,112 | 3,896 | 109,094 | 1,309,123 |
| Gross Profit (C) [C=(A-B)] | 420 | 11,760 | 141,120 | 483 | 13,524 | 162,288 | 531 | 14,876 | 178,517 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Shop Rent | | 200 | 2,400 | | 200 | 2,400 | | 200 | 2,400 |
| Night Guard bill | | 200 | 2,400 | | 220 | 2,640 | | 240 | 2,880 |
| Mobile bill (SMS & Reporting) | | 300 | 3,600 | | 320 | 3,840 | | 350 | 4,200 |
| Conveyance | | 1,000 | 12,000 | | 1,000 | 12,000 | | 1,100 | 13,200 |
| Proposed Salary-Self | | 3,000 | 36,000 | | 3,500 | 42,000 | | 4,000 | 48,000 |
| Other Cost (Entertainment & stationary etc.) | | 600 | 7,200 | | 700 | 8,400 | | 800 | 9,600 |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 483 | 5,800 | | 483 | 5,800 | | 483 | 5,800 |
| Total Operating Cost (D) | - | 6,950 | 79,400 | - | 7,690 | 92,280 | - | 8,540 | 102,480 |
| Net Profit (C-D): | - | 4,810 | 61,720 | - | 5,834 | 70,008 | - | 6,336 | 76,037 |
| Retained Income: | | | 61,720 | | | 131,728 | | | 207,765 |

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly 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 | 65,720 | 78,008 | 84,037 |
| 1.3 | Depreciation Expenses | 5,800 | 5,800 | 5,800 |
| 1.4 | Opening Balance of Cash Surplus | - | 47,520 | 83,328 |
| Total Cash Inflow | | 171,520 | 131,328 | 173,165 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchases | 100,000 | - | - |
| 2.3 | 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 | 47,520 | 83,328 | 125,165 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (4 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 340,765 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







ক্রম

ক্রম

ক্রম

| তারিখ | বিবরণ | টাকা | তারিখ | বিবরণ | টাকা |
|-------|-------|------|-------|-------|------|
| ১৭/০৩ | আলাদা | ২৭০৫ | ১৭/০৩ | আলাদা | ২৭০৫ |
| ১৮/০৩ | " | ২০৫০ | ১৮/০৩ | " | ২০৫০ |
| ১৯/০৩ | " | ৪৬০০ | ১৯/০৩ | " | ৪৬০০ |
| ২০/০৩ | " | ৭৫০ | ২০/০৩ | " | ৭৫০ |
| ২১/০৩ | " | ২০৬০ | ২১/০৩ | " | ২০৬০ |
| ২২/০৩ | " | ২৭৬০ | ২২/০৩ | " | ২৭৬০ |
| ২৩/০৩ | " | ৩৪০৫ | ২৩/০৩ | " | ৩৪০৫ |
| ২৪/০৩ | " | ২২৬০ | ২৪/০৩ | " | ২২৬০ |

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর : ২০১৪-২০১৫



ড্রেড লাইসেন্স

৪নং মুক্তিনগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ১৯

লাইসেন্সধারীর নাম : মোঃ শীঃ শফিক কুমার

তারিখ : ১৬/০৭/১৪

পিতা/স্বামীর নাম : শ্রী বিপ্লবনাথ খাতুন

ঠিকানা : বেঙ্গলেশী, সাঘাটা, গাইবান্ধা

পেশার ধরন : হাট/বাজার

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ১০০ (কথার : একশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ১৬/০৭/১৪

চেয়ারম্যান
মোঃ আব্দুল মঈন প্রধান লার
চেয়ারম্যান
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



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



নাম: শানজয় কুমার

Name: SHANJOY KUMAR

পিতা: বিপ্লবনাথ

মাতা: বাসন্তী রানী

Date of Birth: 18 Oct 1994

ID NO: 19943218895000004

এই সনদটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্টি পুনরায়োগ্য বাজেড অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসামোড়: ভারতবর্ষী, আমদার: ভারতবর্ষী, ভারতবর্ষী, ভারতবর্ষী
ভারতবর্ষী - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ১৪/০৭/২০১৪





Thank You