

*Proposed NU Business Name : **Apple Varieties Store***

*Business Category: **General, Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Al Amin</i> Vill: Dokkhin Jugipara, Union: 03 no. Saghata, Post: Munshir hat, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	01 (one) Brother & 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. Amena Begum Md. Delwar Hossen <i>Branch: Saghata, Gaibandha Centre # 06/mo,</i> <i>Loan no.: 1333, Member since September 18, 2001</i> First loan: Tk. 4,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 14,418
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father Yes Nil Nil

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

Education, till to date	:	H.S.C (Pass)
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.)	:	05 (five) years experiences is running his own grocery business. He started the business with BDT 11,020 (eleven thousand twenty). : 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 Contact No.	:	01713745588
NU's National ID No.	:	3218885091709
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amena Begum is a GB member since September 18, 2001 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation and mortgaging 15 (fifteen) katha land. She is a mobile lady.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Apple Varieties Store</i>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 119,900
Financing	:	Self Tk. 39,900 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 15%
(ii) Estimated % of proposed gross profit margin	:	On Products 15%
(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 (A)	1,000	28,000	336,000
Less: Cost of sales of products (B)	850	23,800	285,600
Gross Profit (C) [C=(A-B)]	150	4,200	50,400
<i>Less: Operating Cost:</i>			
Electricity bill		150	1,800
Generator bill		150	1,800
Shop Rent		550	6,600
Night Guard bill		100	1,200
Mobile bill		100	1,200
Present Salary (Self)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		100	1,200
<i>Non Cash Item:</i>			
Depreciation Expenses		23	270
<i>Total Operating Cost (D)</i>		3,173	38,070
Net Profit (C-D):		1,028	12,330

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	56,000	672,000	2,420	67,760	813,120	2,541	71,148	853,776
Estimated commission from flexiload	27	756	9,072	34	945	11,340	39	1,087	13,041
Estimated income from products & commission (A)	2,027	56,756	681,072	2,454	68,705	824,460	2,580	72,235	866,817
Less: Cost of sales of products (B)	1,700	47,600	571,200	2,057	57,596	691,152	2,160	60,476	725,710
Gross Profit (C) [C=(A-B)]	327	9,156	109,872	397	11,109	133,308	420	11,759	141,107
Less: Operating Cost:									
Electricity bill		200	2,400		250	3,000		250	3,000
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		550	6,600		550	6,600		550	6,600
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance		500	6,000		800	9,600		1,100	13,200
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Self)		3,000	36,000		4,000	48,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		200	2,400		400	4,800		600	7,200
Non Cash Item:									
Depreciation Expenses		23	270		23	270		23	270
Total Operating Cost (D)	-	5,656	64,670	-	7,306	87,670	-	7,806	93,670
Net Profit (C-D):	-	3,500	45,202	-	3,803	45,638	-	3,953	47,437
Retained Income			45,202			90,840			138,277

Notes: 1. **Agreed Grace period:** Six months

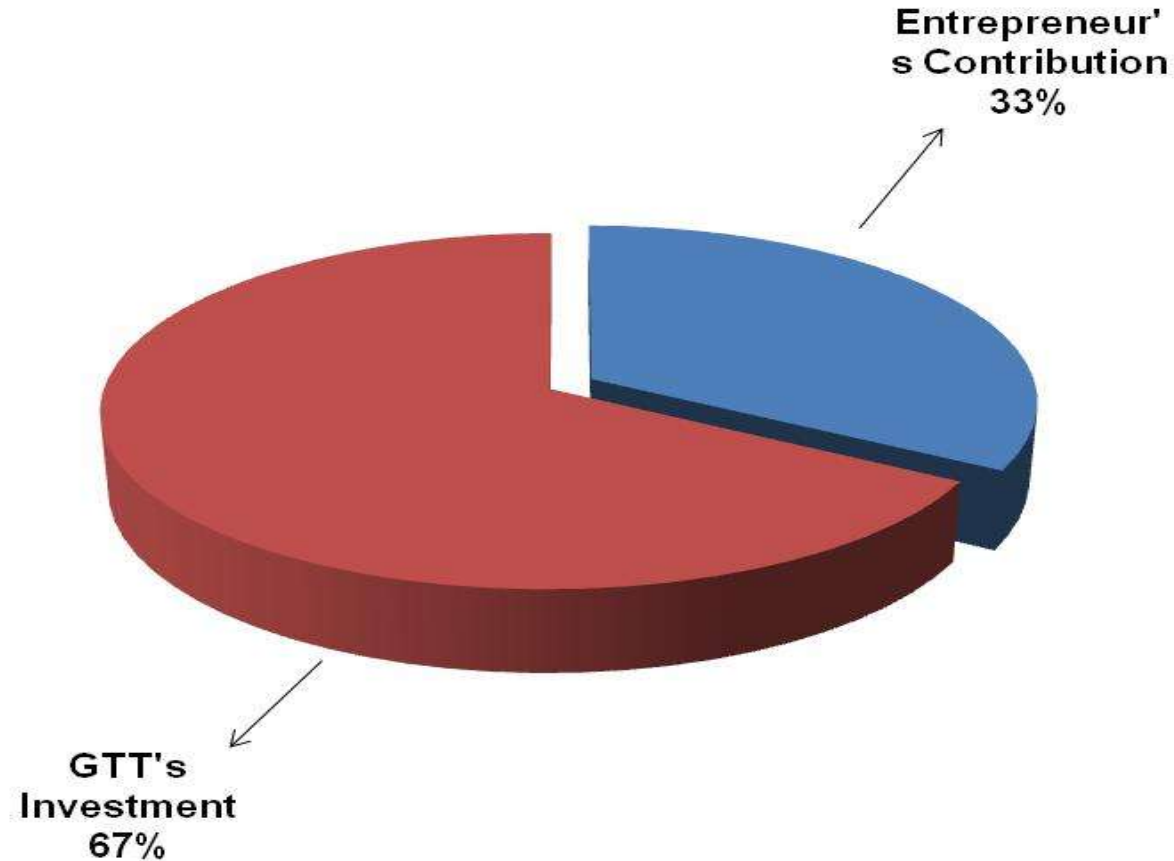
2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, juice, dry cake, chips, candle, soft drinks and coal etc)	Oil, pulses, sugar, salt, flour, soap, soft drinks, biscuit and confectionary item etc	5,579	70,000	75,579
Investment in flexiload			10,000	10,000
Investment in Machineries (bulb and fan etc.)		800		800
Cash in hand		701		701
Debtors (July, 2015 to at present)		1,320		1,320
Decoration (fixture and fittings)		1,500		1,500
Advance for shop		30,000		30,000
Total Capital		39,900	80,000	119,900

SOURCE OF FINANCE

- **Entrepreneur's Contribution BDT 39,900**
- **GTT's Investment BDT 80,000**
- **Total Capital BDT 119,900**



FINANCIAL PROJECTION OF NU BUSINESS PLAN

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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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	48,402	52,038	53,837
1.3	Depreciation Expenses	270	270	270
1.4	Opening Balance of Cash Surplus	-	29,472	43,380
	Total Cash Inflow	128,672	81,780	97,487
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	29,472	43,380	59,087

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain Books of Record;
- Experience: 05 Yrs;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 178,177 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









ইউপি নং-১৫

লাইসেন্স ফি আদায় রেজিষ্টার

বর্ষ নং- ২০১৫-১৬

লাইসেন্স

অধিক নং- ১৩

৩নং সাধাটা ইউনিয়ন পরিষদ

উপজেলা : সাধাটা, জেলা : গাইবান্ধা।

বই নং : ৩২

লাইসেন্স নং : ১৩৬

তারিখ : ১১-১১-২০১৫

লাইসেন্সধারীর নাম : আমেন আলম আলী

নিবাসস্থানের নাম : রোড কোড আমেন আলম

ঠিকানা : গ্রাম : সাধাটা
উপজেলা : সাধাটা, জেলা : গাইবান্ধা।

পেচা : সাধাটা

লেন্সের ধরন : ডাক্তারীসিমা স্বতন্ত্র

তারিখ : ৩০/১১/১৫

ফি প্রদানের পরিমাণ টাকা : ২০০/-

এক বছর তার কার্যকরিতা শেষ করা হলো।

অধিকারী ব্যক্তি :

তারিখ : ১১-১১-২০১৫

মেয়র মোহাম্মদ হোসেন মুন্সী
উপজেলা : সাধাটা
৩নং সাধাটা ইউনিয়ন পরিষদ
সাধাটা, গাইবান্ধা।

କୃଷକ ଚଳାକା ହିସାବ

୦୧-୦୧-୧୯୯୯	୪୯୫୫	-	୨୨୨୦୫୧
୦୨-୦୧-୧୯୯୯	୧୧	-	୩୭୦୫୧
୦୩-୦୧-୧୯୯୯	୧୧	-	୨୧୨୦୫୧
୦୪-୦୧-୧୯୯୯	୧୧		୨୧୫୦୫୧
୦୫-୦୧-୧୯୯୯	୧୧		୨୦୨୦୫୧
୦୬-୦୧-୧୯୯୯	୧୧		୨୦୦୨୫୧
୦୭-୦୧-୧୯୯୯	୧୧		୩୨୫୫୧
୦୮-୦୧-୧୯୯୯	୧୧		୫୩୫୫୧
୦୯-୦୧-୧୯୯୯	୧୧		୩୫୫୫୧



ମହତ୍ତ୍ୱପୂର୍ଣ୍ଣ ସୂଚନା

ନାମ: ଆକାଶ କୋଷ

ଠିକଣା: ଭୁବନେଶ୍ୱର

ଅକାଉଣ୍ଟ ନମ୍ବର: ୧୨୩

ବ୍ୟାଙ୍କ ନାମ: ନାସନା

କର୍ମଚାରୀ ନାମ: ଶ୍ରୀମତୀ ସୁମିତ୍ରା ଦାଶ

ସଂପର୍କ ନମ୍ବର: ୯୮୭୬୫୪୩

ମୁଦ୍ରା:



Thank You