

*Proposed NU Business Name : **Mongla Masala Store***

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Md. Jobadur Rohman</i> Vill: Mamudpur, Union: 08 no. Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha. |
| Age | : | 27 years |
| Marital status | : | Married. |
| Children | : | 02 (two) Son. |
| No. of siblings: | : | 01 (one) Brother & 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. Jini Begum |
| (iii) Father's name | : | Mungla Shekh |
| (iv) GB member's info | : | <i>Branch: Jumarbari, Saghata, Centre # 88/mo,</i> <i>Loan no.: 9378/1, Member from July 04, 1997 to September 11,</i> <i>2014</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 10,000 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | N/A |
| (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 (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.) | : | 10 (ten) years experiences is running his own business. He started the business with BDT 35,000 (thirty five thousand). : 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. | : | 01737234709 |
| NU's National ID No. | : | 19883218847000051 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jini Begum is a GB membership from July 04, 1997 to September 11, 2014 at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for repairing house, set up sanitary, cultivation and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Mongla Masala Store</i> |
| Address/ Location | : | Jumarbari Bazar, Saghata, Gaibandha. |
| Total Investment in BDT | : | Tk. 252,000 |
| Financing | : | Self Tk. 152,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 4,000 (Four thousand) |
| Proposed Salary | : | BDT 6,000 (Six thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On Products 25% |
| (ii) Estimated % of proposed gross profit margin | : | On Products 25% |
| (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) | 1,500 | 42,000 | 504,000 |
| Less: Cost of sales of products (B) | 1,125 | 31,500 | 378,000 |
| Gross Profit (C) [C=(A-B)] | 375 | 10,500 | 126,000 |
| <i>Less: Operating Cost:</i> | | | |
| Electricity bill | | 100 | 1,200 |
| Generator bill | | 150 | 1,800 |
| Shop Rent | | 400 | 4,800 |
| Night Guard bill | | 100 | 1,200 |
| Mobile bill | | 200 | 2,400 |
| Conveyance | | 600 | 7,200 |
| Present Salary (Self) | | 4,000 | 48,000 |
| Other Cost (stationary & Entertainment etc.) | | 300 | 3,600 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expenses | | 63 | 750 |
| <i>Total Operating Cost (D)</i> | | 5,913 | 70,950 |
| Net Profit (C-D): | | 4,588 | 55,050 |

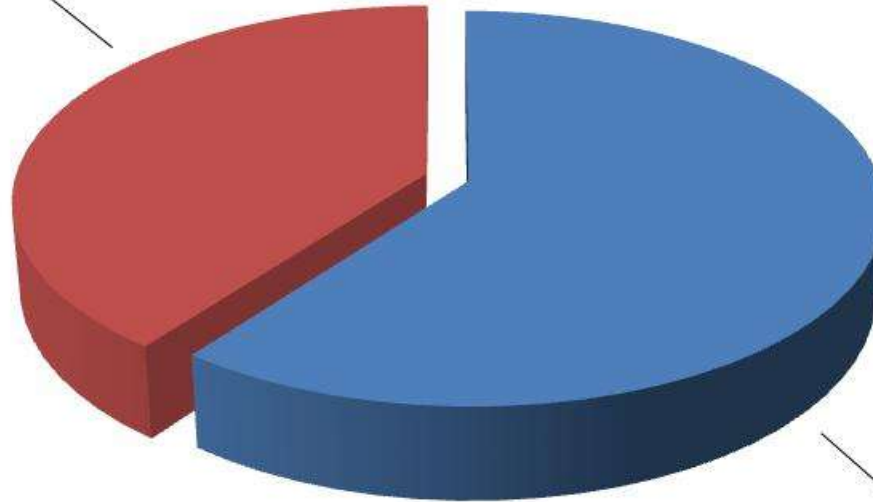
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|---------------------------|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (spice item - cumin, black cumin, black pepper, cardamom, cinnamon, coriander, raisin, turmeric, garlic, ginger and pepper etc) | Different types of spices | 145,160 | 100,000 | 245,160 |
| Investment in Machineries (weight machine, weight balance, bulb and fan etc.) | | 3,000 | | 3,000 |
| Cash in hand | | 840 | | 840 |
| Decoration (fixture and fittings) | | 3,000 | | 3,000 |
| Total Capital | | 152,000 | 100,000 | 252,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 152,000
- GTT's Investment BDT 100,000
- Total Capital BDT 252,000

GTT's
Investment
40%



Entrepreneur's
Contribution
60%

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 (A) | 2,500 | 69,997 | 839,966 | 2,875 | 80,497 | 965,961 | 3,019 | 84,522 | 1,014,259 |
| Less: Cost of sales of products (B) | 1,875 | 52,498 | 629,975 | 2,156 | 60,373 | 724,471 | 2,264 | 63,391 | 760,695 |
| Gross Profit (C) [C=(A-B)] | 625 | 17,499 | 209,992 | 719 | 20,124 | 241,490 | 755 | 21,130 | 253,565 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 150 | 1,800 | | 200 | 2,400 | | 200 | 2,400 |
| Generator bill | | 150 | 1,800 | | 200 | 2,400 | | 200 | 2,400 |
| Shop Rent | | 400 | 4,800 | | 400 | 4,800 | | 400 | 4,800 |
| Night Guard bill | | 100 | 1,200 | | 150 | 1,800 | | 150 | 1,800 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 500 | 6,000 | | 500 | 6,000 |
| 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.) | | 400 | 4,800 | | 600 | 7,200 | | 800 | 9,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 63 | 750 | | 63 | 750 | | 63 | 750 |
| Total Operating Cost (D) | - | 9,429 | 109,150 | - | 11,279 | 135,350 | - | 11,979 | 143,750 |
| Net Profit (C-D): | - | 8,070 | 100,842 | - | 8,845 | 106,140 | - | 9,151 | 109,815 |
| Retained Income | | | 100,842 | | | 206,982 | | | 316,797 |

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) | 104,842 | 114,140 | 117,815 |
| 1.3 | Depreciation Expenses | 750 | 750 | 750 |
| 1.4 | Opening Balance of Cash Surplus | - | 81,592 | 148,482 |
| | Total Cash Inflow | 205,592 | 196,482 | 267,047 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 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 | 81,592 | 148,482 | 219,047 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & nephew)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain Books of Record;
- Experience: 10 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 468,797 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: সাখাটী, জেলা: বাহুবান্দা।

৫টি লাইসেন্স (সর্বমোট) নং: ২০১৫-২০১৮

ক্রমিক নং: ০১ ৫টি লাইসেন্স নং: ১৬০ ইস্যুর তারিখ: ০৭/০২/১৫

স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৩১ নং আইন) এর ধারা ৩৯(১) অনুযায়ী প্রণীত আইন অনুযায়ী ২০১২ এর বিধান অনুযায়ী স্বাস্থ্য, পরিষ্কার, পেশা, কৃষি, জীবিকার উপর আত্মনির্ভরশীল ওর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুমতি এ লাইসেন্স ইস্যু করা হলো। যার কার্যকাল মেম্বর ৩০/০৬/২০১৫ তারিখ পর্যন্ত বলবৎ থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : সুখারবাড়ী ইউনিয়ন পরিষদ
- ২। মালিকের নাম : মোঃ মোঃ মঈনুল হক
- ৩। পিতা/স্বামীর নাম : মোঃ মোঃ মঈনুল হক
- ৪। মাতার নাম : মোঃ মঈনুল হক
- ৫। আইডি নং/জন্ম নিবন্ধন নং : ২০১৫ ০৭০০০০৫২
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : সুখারবাড়ী ইউনিয়ন পরিষদ
(খ) স্থায়ী ঠিকানা : সুখারবাড়ী ইউনিয়ন পরিষদ
- ৭। ব্যবসা/কৃষি/পেশার নাম/ধরন : সুখারবাড়ী ইউনিয়ন পরিষদ
- ৮। ব্যবসা/কৃষি/পেশা পরিচালনার স্থান : সুখারবাড়ী ইউনিয়ন পরিষদ
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (অন্যক) : ১০০০
টাকা (ক্যাশ) : ১০০০

জুমারবাড়ী ইউনিয়ন পরিষদ
জুমারবাড়ী ইউনিয়ন পরিষদ

মোঃ মঈনুল হক
০৭/০২/১৫
স্বাক্ষরকারীর স্বাক্ষর



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



নাম: ডাঃ জোবাবুর রহমান
Name: MD. JOBADUR ROHMAN
জন্ম: ডাঃ ডাঃ ডাঃ
তারিখ: ডাঃ ডাঃ ডাঃ
Date of Birth: 20 Feb 1988
ID NO: 18883218847000051

এই জাতীয় পরিচয় পত্রটি কেবল বাংলাদেশের অধিবাসীদের জন্যই প্রযোজ্য। এটি বাংলাদেশের বাইরে
ব্যবহার করা যাবে না।

স্বাক্ষর: ডাঃ ডাঃ ডাঃ ডাঃ ডাঃ ডাঃ
তারিখ: ডাঃ ডাঃ ডাঃ

জাতীয় পরিচয় পত্র
তারিখ: ডাঃ ডাঃ ডাঃ



Thank You