

Proposed NU Business Name : Kamruzzaman Store Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamrul Islam Vill: Hetompur, Union: 7 no. Latifpur, Post: Jaygir Hat, Upazila: Mithapukur, District: Rangpur.								
Age	:	25 years								
Marital status	:	Married								
Children	:	01 (One) Son.								
No. of siblings:	:	02 (Two) Brothers and 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 Father Mst. Lutfa Begum Md. Rezaul Miah Branch: Jaygir Hat, Mithapukur, Rangpur Centre # 30/po, Loan no.: 2489, Member since July 17, 2008 First loan: Tk. 5,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 20,910								
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur No Nil Nil								

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

Education, till to date	:	Class Eight
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.)		08 (Eight) years experiences is running his own business. He started the business with BDT 50,000 (Fifty 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.	••	01723180629
NU's National ID No.	••	19908515867000083
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Rezaul Miah is a GB member since July 17, 2008 at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized it for household Purposes and assisting his son (entrepreneur) in existing business.
- Finally GB loan helped his to improve economic condition, livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Kamruzzaman Store
Address/ Location	:	Jaygir Bus Stand, Mithapukur, Rangpur
Total Investment in BDT	:	Tk. 218,900
Financing	:	Self Tk. 168,900 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two Thousand)
Proposed Salary	:	BDT 2,500 (Two Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 17%
(ii) Estimated % of proposed gross profit margin	:	On products 17%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

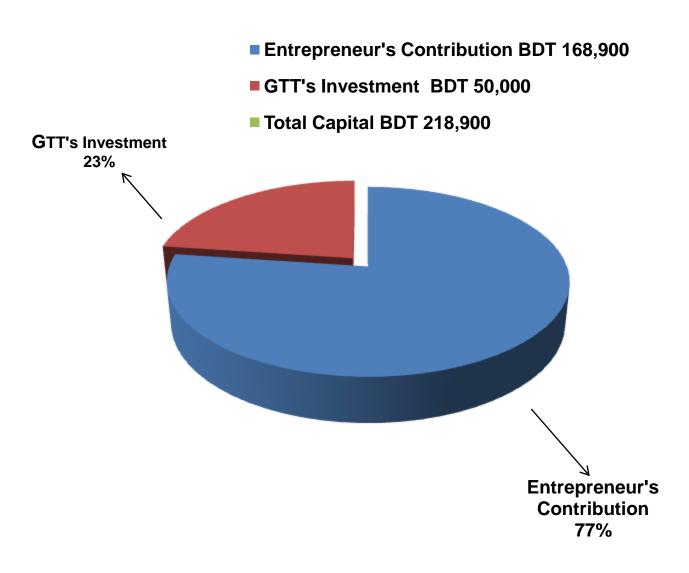
INFO ON EXISTING BUSINESS OPERATIONS

Davida Iarra		EB (BDT)			
Particulars	Daily	Monthly	Yearly		
Sales income from products (A)	1,500	42,000	504,000		
Less: Cost of Sales (Product Purchase) (B)	1,245	34,860	418,320		
Gross Profit (C) [C=(A-B)]	255	7,140	85,680		
Less: Operating Cost:		,	,		
Electricity bill		500	6,000		
Generator bill		150	1,800		
Night Guard bill		300	3,600		
Mobile bill		300	3,600		
Conveyance bill		500	6,000		
Shop Rent		1,000	12,000		
Present Salary (Family & Self)		2,000	24,000		
Other Cost (stationary & Entertainment etc.)		500	6,000		
Non Cash Item:		333	2,000		
Depreciation Expenses		63	760		
Total Operating Cost (D)		5,313	63,760		
Net Profit (C-D):		1,827	21,920		

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particu	Existing Business (BDT)	Proposed (BDT)	Total (BDT)				
Existing							
Investment in products (Grocery item, Soft drinks, confectionary and betel leaf, betel nut etc.	Investment in products (Confectionary item etc)	68,216	50,000	118,216			
Cash in hand	1,951	_	1,951				
Investment in Machineries (Fan, lig	800	_	800				
Decoration (fixture and fittings)	6,800	-	6,800				
Advance for Shop	Advance for Shop						
Debtors (Since March, 2015 to at I	12,043	_	12,043				
GB Outstanding Loan	(20,910)	-	(20,910)				
Total Ca	168,900	50,000	218,900				

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BD1	r)	Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Estimated sales income from products (A)	3,000	84,000	1,008,000	3,450	96,600	1,159,200	3,968	111,090	1,333,080	
Less: Cost of Sales (B)	2,490	69,720	836,640	2,864	80,178	962,136	3,293	92,205	1,106,456	
Gross Profit (C) [C=(A-B)]	510	14,280	171,360	587	16,422	197,064	674	18,885	226,624	
Less: Operating Cost:										
Electricity bill		550	6,600		600	7,200		700	8,400	
Generator bill		150	1,800		200	2,400		200	2,400	
Night Guard bill		300	3,600		330	3,960		330	3,960	
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200	
Conveyance bill		800	9,600		800	9,600		1,000	12,000	
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000	
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000	
Proposed Salary-(Family & Self)		2,500	30,000		3,500	42,000		4,500	54,000	
Proposed Salary-(Assistant-01)		4,000	48,000		4,000	48,000		4,500	54,000	
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400	
Non Cash Item:										
Depreciation Expenses		63	760		63	760		63	760	
Total Operating Cost (D)		11,197	132,360	-	12,627	151,520	-	14,427	173,120	
Net Profit (C-D):	_	3,083	39,000	-	3,795	45,544	-	4,459	53,504	
Retained Income			84,544	138,048						

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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	_	_
1.2	Net Profit (ownership tr. Fee added back)	41,000	49,544	57,504
1.3	Depreciation Expenses	760	760	760
1.4	Opening Balance of Cash Surplus	-	8,850	35,154
	Total Cash Inflow	91,760	59,154	93,418
2.0	Cash Outflow			
2.1	Product Purchase	50,000	_	_
2.2	GB Outstanding Loan	20,910		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	82,910	24,000	24,000
3.0	Total Cash Surplus	8,850	35,154	69,418

☐ Present employment: Self: 01 Family: 01 (Father); ☐ Can not supply goods as per Others (beyond family): 0 demand. Future employment: 01 ☐ Trade License in his own name; ☐ He has on hand training; ☐ Skilled and working experiences (8yrs). THREATS **PPORTUNITIES** ☐ Increase of local competitors; ☐ Location of Shop; ☐ Have some fixed customers (Retail & Wholesale); ☐ Increasing demand; ☐ The Capital of the entrepreneur will be BDT 306,948 after 3 years excluding payback of investor's money.

Presented at 14th In-house Executive Social Business Design Lab On September 16, 2015 at Grameen Telecom Trust Premises

Thank you

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নাম: মোঃ কামরুল ইসলাম

Name: 4d Kamrul Islam

্রজাউল করিম

মাতা: নোছাঃ লুৎফা বেগম

Date of Birth: 17 Dec 1990

ID NO: 19908515867000083



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