

### Proposed NU Business Name : **Towfiq Store** Business Category: **General Retail & Wholesale**



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rezaul Karim Vill: Keranipara, Ward no.: 18, Post: Main Dhakghar,				
Age	:	Upazila: Kotowali, District: Rangpur. 34 years				
Marital status	:	Married				
Children	:	02 (Two) Sons and 01(One) Daughter.				
No. of siblings:	:	02 (Two) Brothers and 03 (Three) Sisters				
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. Saheda Begum Late. Toyeb Ali <i>Branch</i> : Jatgara, Rangpur, <i>Centre # 19/mo</i> , <i>Loan no.: 4845/1,</i> Member since September 11, 2012 First Ioan: Tk. 5,000 Existing Ioan: 5,000, Outstanding Ioan: Tk. 1,810				
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.)	:	<ul> <li>10 (Ten) years experiences is running his own business. He started the business with BDT 9,000 (Nine Thousand).</li> <li>He has on hand training.</li> <li>He was involved in Medicine and Hardware &amp; Electric Business (3Yrs.)</li> </ul>
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01770718488
NU's National ID No.	:	8524903031813
NU Project Source/Reference	-	Grameen Telecom Trust

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Saheda Begum is a GB member since September 11, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Towfiq Store
Address/ Location	:	Keranipara, Kotowali, Rangpur.
Total Investment in BDT	:	Tk. 436,000
Financing	:	Self Tk. 286,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,500 (Four Thousand Five Hundred)
Proposed Business Implementation Plan		
<ul><li>(i) % of present gross profit margin</li></ul>	:	On an Average 10%
<ul><li>(ii) Estimated % of proposed gross profit margin</li></ul>	:	On an average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	



Dertieulere		EB (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales income from products (A) Retail & Wholesale)	3,600	100,800	1,209,600			
Less: Cost of sales of products (Product Purchase) (B)	3,240	90,720	1,088,640			
Gross Profit (C) [C=(A-B)]	360		120,960			
Less: Operating Cost:		,	,			
Electricity bill		500	6,000			
Generator Bill		50	600			
Shop rent		1,000	12,000			
Mobile bill		200	2,400			
Conveyance bill		500	6,000			
Night Guard Bill		60	720			
Present Salary (Family & Self)		3,000	36,000			
Other Cost (stationary & Entertainment etc.)		500	6,000			
Non Cash Item:						
Depreciation Expenses		370	4,435			
Total Operating Cost (D)		6,180	74,155			
Net Profit (C-D):		3,900	46,805			

## PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
Existing	Proposed			
Investment in products ( grocery item and Confectionary item, etc.)	Investment in products ( grocery item-Oil, Sugar, Flour, Rice, Pulse etc.)	214,231	150,000	364,231
Investment in Machineries & Equipment Machine, Fan, Light etc.)	24,650	-	24,650	
Cash in hand	11,554		11,554	
Advance for Shop		30,000	-	30,000
GB Outstanding Loan		(1,810)	-	(1,810)
Decoration (fixture and fittings)	7,375	-	7,375	
Total Capital		286,000	150,000	436,000

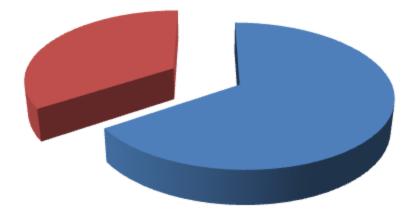


Entrepreneur's Contribution BDT 286,000

GTT's Investment BDT 150,000

Total Capital BDT 436, 000

GTT's Investment 34%



Entrepreneur's Contribution 66%



Dentioulana	Ye	ear 1 (BDT	)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (A)	6,500	182,004	2,184,054	7,475	209,305	2,511,662	8,596	240,701	2,888,411
Less: Cost of sales of products (Product Purchase) (B)	5,850	163,804	1,965,648	6,728	188,375	2,260,496	7,737	216,631	2,599,570
Gross Profit (C) [C=(A-B)]	650	18,200	218,405	748	20,931	251,166	860	24,070	288,841
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,000	12,000
Generator Bill		50	600						
Shop rent		1,000			1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		600	7,200
Conveyance bill		1,000	12,000		1,000	12,000		1,300	15,600
Night Guard Bill		60	720		60	720		80	960
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Family & Self		4,500	54,000		5,000	60,000		5,500	66,000
Proposed Salary (Assistant-01)		4,000	48,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
Non Cash Item:									
Depreciation Expenses		370	4,435		370	4,435		370	4,435
Total Operating Cost (D)		13,880	160,555		14,730	176,755	-	16,450	197,395
Net Profit (C-D):	-	4,321	57,850	-	6,201	74,411	-	7,621	91,446
Retained Income			57,850			132,262			223,708

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,850	86,411	103,446
1.3	Depreciation Expenses	4,435	4,435	4,435
1.4	Opening Balance of Cash Surplus	-	30,475	49,322
	Total Cash Inflow	218,285	121,322	157,203
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	
2.2	Payback to GB Loan	1,810	-	
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	187,810	72,000	72,000
3.0	Total Cash Surplus	30,475	49,322	85,203

# SWOT ANALYSIS

<ul> <li>STRENGTH</li> <li>Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment:01</li> <li>Trade License in his own name;</li> <li>He has on hand training;</li> <li>Skilled and working experiences (13yrs);</li> </ul>	WEAKNESS Can not supply goods as per demand.
OPPORTUNITIES  Location of Shop; Have some fixed customers (Retail & Wholesale); Increasing demand; The Capital of the entrepreneur will be BDT 509,708 after 3 years excluding payback of investor's money.	THREATS

Presented at 125<sup>th</sup> as Yunus Centre and 16<sup>th</sup> In-house Executive Social Business Design Lab

(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







# গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Revenment of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পর

Name: Md Rozzul Karim

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মাজা: মোছাঃ সাহেলা বেগম

Date of Birth: 01 Jan 1981 ID NO: 8524903031813



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# **Thank You**