

*Proposed NU Business Name : **Ideal Enterprise-2***
*Business Category: **General, retail & wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Ariful Islam</i> Vill: Sultan Sadi, Union: Fatepur, Post: Sultan Sadi, Upazila: Araihasar, District: Narayanganj.
Age	:	28 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Sisters & 02 (Two) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokeya Begum
(iii) Father's name	:	Dr. Abdul Rahman
(iv) GB member's info	:	<i>Branch: Uchitpura, Narayanganj, Centre # 22/mo</i> <i>Loan no.: 1762, Member since 1987</i> First loan: Tk. 3,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 20,491
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	03 (Three) years working experience and last 10 (Ten) years he is running his own business. He started the business only with Tk. 10,000 (ten thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business (pharmacy) and his elder brother's income from business (dealership).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713504702
NU's National ID No.	:	6710239269848
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rokeya Begum is a GB member since 1987, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it for assisting her husband in business. She was a mobile lady.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ideal Enterprise-2</i>
Address/ Location	:	Sultan Sadi bazar, Sultan Sadi, Arahazar, Narayanganj .
Total Investment in BDT	:	Tk. 354,000
Financing	:	Self Tk. 254,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 8,000 (eight thousand)
Proposed Salary (estimates)	:	Taka 10,000 (ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, studio services 90%, bkaash 100% and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 15%, studio services 90%, bkaash 100% and flexiload 100%.

INFO ON EXISTING BUSINESS OPERATIONS

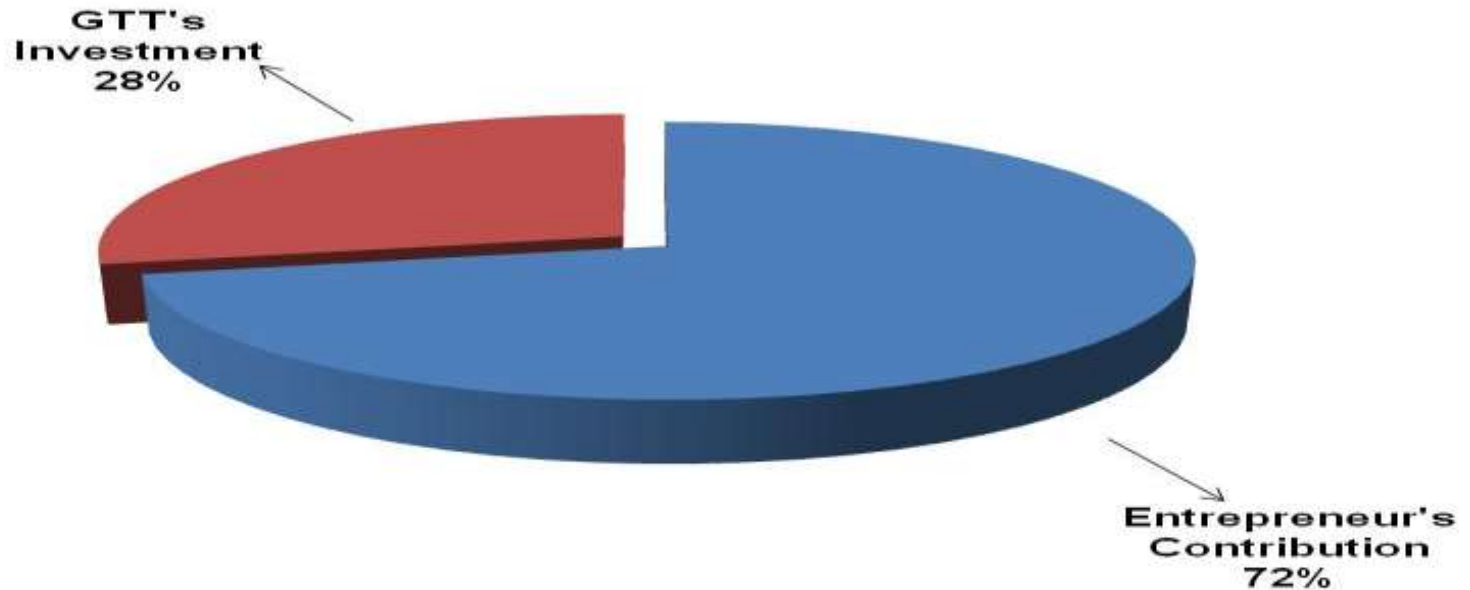
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Income from studio services	400	11,200	134,400
Commission from bkaash	80	2,240	26,880
Commission from flexiload	95	2,646	31,752
Total Sales income (A)	2,075	58,086	697,032
Less: Cost of Sales			
Less: Cost of sales of products	1,275	35,700	428,400
Less: Cost of studio services	40	1,120	13,440
Less: Total cost of Sales (B)	1,315	36,820	441,840
Gross Profit (C) [C=(A-B)]	760	21,266	255,192
Less: Operating Cost:			
Electricity bill		1,300	15,600
Shop Rent		2,000	24,000
Mobile bill		400	4,800
Night Guard bill		100	1,200
Conveyance		1,200	14,400
Provision of bad Debt		12	145
Present Salary (Self)		8,000	96,000
Other Cost (stationary & Entertainment etc.)		4,000	48,000
Non Cash Item:			
Depreciation Expenses		1,520	18,235
Total Operating Cost (D)		18,532	222,380
Net Profit (C-D):		2,734	32,813

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, noodles, juice, soft drinks, coal, bulb, energy bulb, switch, battery, ball, chips, ice cream and SIM card etc)	Electrical products, bakery item, ice cream, curd and soft drinks etc	55,336	70,000	125,336
Investment in bkaash	bkaash	42,494	30,000	72,494
Investment in flexiload		8,000		8,000
Investment in Machineries (computer set, scanner, printer, camera, refrigerator and mobile set etc.)		105,300		105,300
Investment in Equipments (bulb and fan etc.)		2,050		2,050
Cash in hand		5,000		5,000
Debtors (since September, 2015 to at present)		14,500		14,500
Decoration (fixture and fittings)		21,320		21,320
Total Capital		254,000	100,000	354,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 254,000
- GTT's Investment BDT 100,000
- Total Capital BDT 354,000



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 income from products	2,000	55,986	671,832	2,299	64,384	772,607	2,414	67,603	811,237
Estimated income from studio services	500	14,000	168,000	575	16,100	193,200	604	16,905	202,860
Estimated commission from bkaash	120	3,360	40,320	138	3,864	46,368	145	4,057	48,686
Estimated commission from flexiload	108	3,024	36,288	124	3,478	41,731	130	3,651	43,818
Total estimated Sales income (A)	2,728	76,370	916,440	3,137	87,826	1,053,906	3,293	92,217	1,106,601
Less: Cost of Sales									
Less: Cost of sales of products	1,700	47,588	571,057	1,955	54,726	656,716	2,052	57,463	689,552
Less: Cost of studio services	50	1,400	16,800	58	1,610	19,320	60	1,691	20,286
Less: Total cost of Sales (B)	1,750	48,988	587,857	2,012	56,336	676,036	2,113	59,153	709,838
Gross Profit (C) [C=(A-B)]	978	27,382	328,583	1,125	31,489	377,870	1,181	33,064	396,764
Less: Operating Cost:									
Electricity bill		1,400	16,800		1,500	18,000		1,550	18,600
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Night Guard bill		100	1,200		150	1,800		150	1,800
Conveyance		2,000	24,000		2,800	33,600		3,300	39,600
Provision of bad Debt		12	145		12	145		12	145
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		10,000	120,000		12,000	144,000		12,000	144,000
Other Cost (stationary & Entertainment etc.)		4,000	48,000		4,200	50,400		4,400	52,800
Non Cash Item:									
Depreciation Expenses		1,520	18,235		1,520	18,235		1,520	18,235
Total Operating Cost (D)	-	22,398	264,780	-	25,548	306,580	-	26,298	315,580
Net Profit (C-D):	-	4,984	63,803	-	5,941	71,291	-	6,765	81,184
Retained Income			63,803			135,094			216,278

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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)	67,803	79,291	89,184
1.3	Depreciation Expenses	18,235	18,235	18,235
1.4	Opening Balance of Cash Surplus	-	62,038	111,563
	Total Cash Inflow	186,038	159,563	218,982
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	62,038	111,563	170,982

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- He has on hand training
- Experience : 13 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 470,278 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.
- Fire.

Presented at 126th as Yunus Centre and 18th In-house Executive
Social Business Design Lab
(GTT) on October 21, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

সিঙ্গাপুরস্থিত জাতীয় সচিব

আইসিডিএল টেলিফোন গ্রুপ



সিঙ্গাপুর, মালয় প্রান্তর সীমিত কার্ড, প্রোগ্রামিং সার্ভিস, পাসপোর্ট ফটো গ্রহণ, পাসপোর্ট সাহায্যে **কাজিনা ভবন** সেলিমিয়াট জেলায় **বিক**

সিডার্জ

সং, ইকোপলি প্রাথমিক, ১.০৫১১

০১৭১৩-৫০৪৭০২, ০-৩৩৩ ৩৩৩৩

সিঙ্গাপুরস্থিত জাতীয় সচিব





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সংখ্যা: ১৪৩/১৭
বিদ্যালয়: ১৩৫



ফতেপুর ইউনিয়ন পরিষদ

উপজেলা: বাছাইবাড়ার, জেলা: নারায়ণগঞ্জ।

শ্রেণী লাইসেন্স

তারিখ: ০৫/০৭/১৫

লাইসেন্স নং: ১২/২০১৫-২০১৬

তারিখ: ০৫/০৭/১৫

আইডিফিকেশন কার্ড প্রদান - ২
আইডিফিকেশন প্রসঙ্গত
শ্রী: শ্রী: রহমান
সুলতান মাদী বাজার
আড়াই আকর
সুদী মসজিদ
সুলতান মাদী
মরায়ন ১৭০১৫
২০০৮ (দুইশত আট)

লাইসেন্স বি গ্রহণ করিতে ১০০ টা নতুন কার্ডের বিবরণী সংগ্রহ করে উপস্থাপন করিতে হবে।

১৫-০৬-১৫, ১৫ তারিখ পর্যন্ত মোট লাইসেন্স ১০০ জনের বিবেচিত করিতে হবে।

(Signature)
১৩

(Signature)
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Thank You