

*Proposed NU Business Name : **M/S Joy Store***

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



*Business Proposal Identified by: **Md. Rubel, Asst. Nobin, Sadar Unit, Thakurgaon***

*Business Proposal Prepared by: **Fahina Yesmin Happy***

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b>Joy Bardhan Kumar Roy</b> Vill: Chadpur, Union: 03 no. khongaon, Post: Uzzalkotha, Upazila: Peerganj, District: Thakurgaon.
Age	:	24 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother and 02 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kolpona Rani
(iii) Father's name	:	Horendro Nath Roy
(iv) GB member's info	:	<i>Branch: Khongaon, Peerganj, Centre # 15/mo,</i> <i>Loan no.: 2128, Membership since May 08, 2010</i> First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 70,000
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	:	Diploma in Agriculture
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Entrepreneur is maintaining 02 (Two) D.P.S of Tk. 1000/- and 1000/- Per month from the earning of his present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) Years experience in running his own business. He started the business with BDT 200,000 (Two lac). : He has 01 (One) Year working experience as an assistant in Garments company.
Other Own/Family Sources of Income	:	His Father is a Agriculture Officer of Dinajpur district. His family's others income from agriculture & livestock business. He has installed toilet at cost of 3 lac taka and bearing his wife's education expenses as well as running his own business from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737801802
NU's National ID No.	:	19929418250000136
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Kolpona Rani is a GB member since May 08, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation purposes, repairing house, raring cows and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>M/S Joy Store</b>
Address/ Location	:	Lohagara Bazar, Peerganj, Thakurgaon
Total Investment in BDT	:	Tk. 538,000
Financing	:	Self Tk. 388,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10% (Retail & Wholesale)
(ii) Estimated % of proposed gross profit margin	:	On an average 10% (Retail & Wholesale)
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# ***INFO ON EXISTING BUSINESS OPERATIONS***

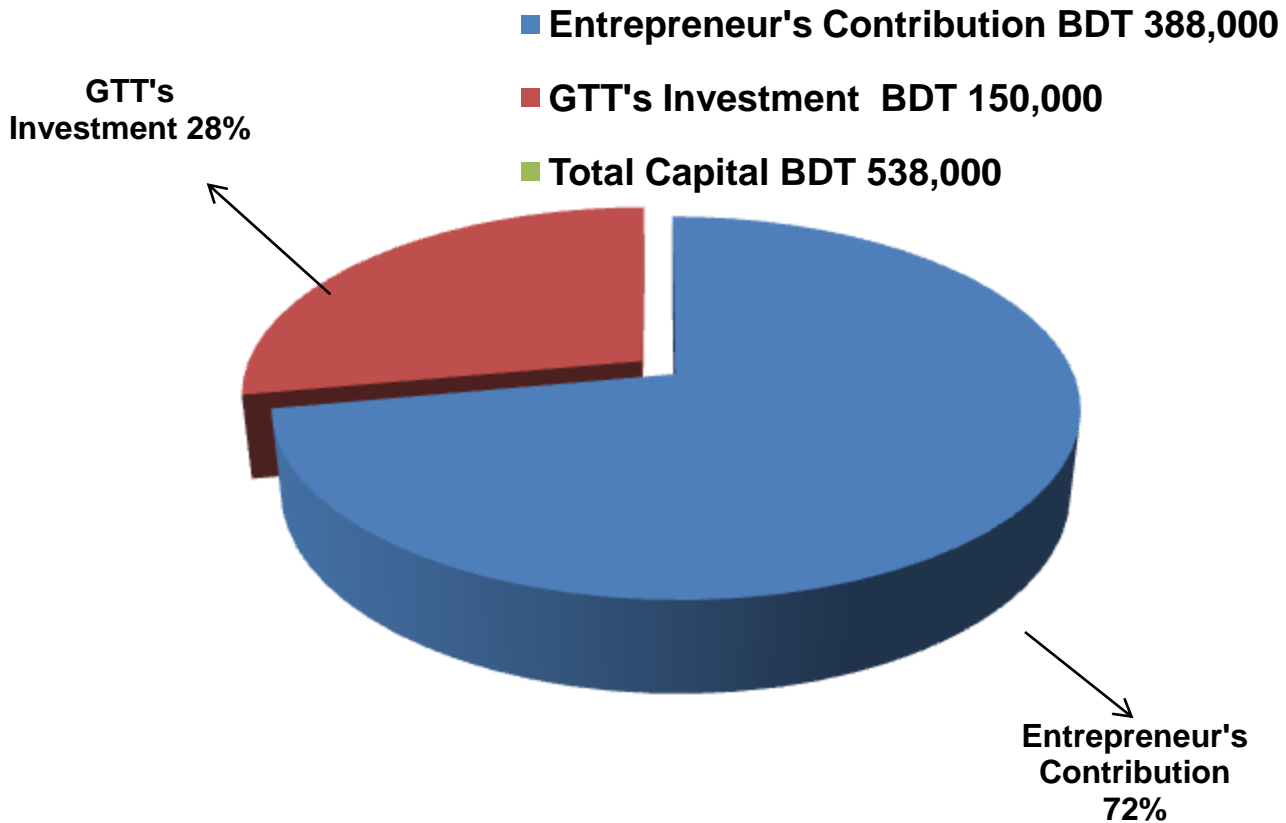
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Retail & Wholesale) (A)	7,500	210,000	2,520,000
Less: Cost of sales of products (Product Purchase) (B)	6,750	189,000	2,268,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>750</b>	<b>21,000</b>	<b>252,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Generator bill		150	1,800
Night Guard bill		150	1,800
Shop Self		-	-
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000
<b>Non Cash Item:</b>			
Depreciation Expenses		229	2,743
<b>Total Operating Cost (D)</b>		<b>15,229</b>	<b>182,743</b>
<b>Net Profit (C-D):</b>		<b>5,771</b>	<b>69,257</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of grocery item, confectionary item, bakery item, cosmetics item etc.)	Investment in products (Different types of grocery item, confectionary item, cosmetics item etc.)	346,745	150,000	496,745
Investment in equipment (weight balance set, Fan, light etc.)		4,820	-	4,820
Cash in hand		16,235	-	16,235
Decoration (Fixture & Fittings)		20,200	-	20,200
<b>Total Capital</b>		<b>388,000</b>	<b>150,000</b>	<b>538,000</b>

# ***SOURCE OF FINANCE***





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products (Retail & Wholesale) (A)	11,500	322,000	3,864,000	12,880	360,640	4,327,680	14,039	393,098	4,717,171
Less: Cost of sales of products (Product Purchase) (B)	10,350	289,800	3,477,600	11,592	324,576	3,894,912	12,635	353,788	4,245,454
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,150</b>	<b>32,200</b>	<b>386,400</b>	<b>1,288</b>	<b>36,064</b>	<b>432,768</b>	<b>1,404</b>	<b>39,310</b>	<b>471,717</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,200	14,400		1,300	15,600
Generator bill		250	3,000		350	4,200		450	5,400
Night Guard bill		250	3,000		300	3,600		400	4,800
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance bill		2,000	24,000		2,200	26,400		2,500	30,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant-01+01)		5,500	66,000		5,700	68,400		5,900	70,800
Other Cost (stationary & Entertainment etc.)		3,000	36,000		3,500	42,000		4,000	48,000
<b>Non Cash Item:</b>									
Depreciation Expenses		229	2,743		229	2,743		229	2,743
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>22,079</b>	<b>258,943</b>	<b>-</b>	<b>24,329</b>	<b>291,943</b>	<b>-</b>	<b>26,629</b>	<b>319,543</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>10,121</b>	<b>127,457</b>	<b>-</b>	<b>11,735</b>	<b>140,825</b>	<b>-</b>	<b>12,681</b>	<b>152,174</b>
<b>Retained Income</b>			<b>127,457</b>			<b>268,282</b>			<b>420,456</b>

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

2. **Investment Payback schedule:** Monthly 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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	133,457	152,825	164,174
1.3	Depreciation Expenses	2,743	2,743	2,743
1.4	Opening Balance of Cash Surplus	-	100,200	183,768
	<b>Total Cash Inflow</b>	<b>286,200</b>	<b>255,768</b>	<b>350,685</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>100,200</b>	<b>183,768</b>	<b>278,685</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment: 01
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Experience : 10yrs.

## WEAKNESS

- Can not supply goods as per demand.

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 808,456 after 3 years excluding payback of investor's money.

## THREATS

- Increase of local competitors.

Presented at 279<sup>th</sup> as Yunus Centre and 78<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





















# ইউ পি ফরম- ১৩

অর্থ বৎসর..... ২০২৪ / ২০২৫.....

## ট্রেড লাইসেন্স

ক্রমিক নং-

৩নং খনগাও ইউনিয়ন পরিষদ

15

উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

বহি নং... ৫২.....

লাইসেন্স নম্বর ১৫/২০২৫ তারিখ ২৫/০৩/২০২৫

প্রতিষ্ঠানের নাম মেসার্স এম এফ স্টোর

লাইসেন্সধারীর নাম শ্রীঃ এম এফ রহমান কুমার বিশ্ব

পিতা / স্বামীর নাম শ্রীঃ এম এফ রহমান

ঠিকানা স্বামীর টাঙ্গা পুর

পেশার ধরন ও অবস্থান খাদ্য ও দ্রব্যাদি বিক্রয় / খুচরা বাইসেস

মেসার্স এম এফ স্টোর

তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ= ২ হাজার ( এক হাজার দুইশত টাকা )

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা ০৫/০৫/২০২৫ চলিয়ে যাবার জন্য

এই লাইসেন্স প্রদান করা হলো।



ପ୍ରଥମ ନିମ୍ନ ମୂଲ୍ୟରେ ହିସାବ

ଉପର ଲେଖାଏ

୨୫୦୦ଟି → କୋଟି ବିକ୍ରୟ = ୨୦,୨୨୦

୨୫୦୦ଟି କୋଟି ବିକ୍ରୟ = ୬,୬୬୦

୨୫୦୦ଟି କୋଟି ବିକ୍ରୟ = ୨,୦୦୦

୨୫୦୦ଟି କୋଟି ବିକ୍ରୟ = ୨,୮୮୦

୨୫୦୦ଟି କୋଟି = ୬,୯୦୦



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: জয় বর্ধন কুমার রায়

Name: Joy Bardhan Kumar Roy

পিতা: হরেন্দ্র নাথ রায়

মাতা: কল্পনা রাণী

Date of Birth: 12 Feb 1992

ID NO: 19929418260000136

জন্মের তারিখ: ১২/০২/৯২

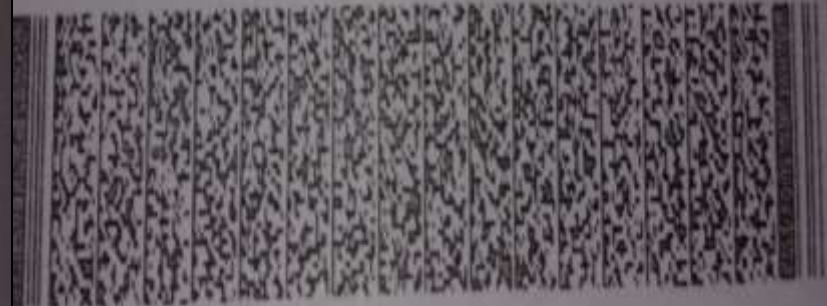
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: হরেন্দ্র বাড়ি, গ্রাম/রাস্তা: চাঁদপুর, চাঁদপুর, ডাকঘর:  
উজ্জলকোঠা - ৫১১০, পীরগঞ্জ, মাকুরগাঁও

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/১০/২০১৩









গ্রামীণ ব্যাংক

খনগাও গীরগজ শাখা শাখা

সহজ ঋণের পাশ বই

নাম

সুজাতা

ঋণী নং

২২২৬

গ্রুপ নং

০৬

কেন্দ্র নং

০৬

কেন্দ্রের নাম

স্টেশন স্ট্রাট থো/ম

বই ইস্যুর তারিখ

২৮/১১/১১

শাখা ব্যবস্থাপকের স্বাক্ষর

স্বাস্থ্য স্টোর

স্বাস্থ্য স্টোর



**Thank You**