

***Proposed NU Business Name : M/S Maa Monosha Vander 2***



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

Name and address	:	Ripon kundu Vill: Hakuba, 1 no Ward, Post: Monirampur, Upazila: Monirampur, District: Jessore,
Age	:	25 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 (one) Brother and 1(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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Kolpona Rani Kundu Bachchu Kundu Branch: Monirampur, Jessore, Centre # 66 /mo, Loan no.: 7406, Member since: February 27, 2011, First loan: Tk. 10,000 Existing loan: 30,000, Outstanding: 10,860.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Entrepreneur No No No No
Education, till to date	:	Class Nine

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

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, working experience as an apprentice etc.)	:	7 (seven) years experience in this business, started the business with BDT 25,000 (Twenty five thousand).  He has on hand training as an assisting with his father.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01911604580
NU's national ID number	:	19904126101000039
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Kolpona Rani Kundu is a GB member since February 27, 2011, at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for agriculture purposes and assisting her son (entrepreneur) in grocery business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>M/S Maa Monosha Vander 2</b>
Address/ Location	:	Monirampur bazar, Jessore.
Total Investment in BDT	:	<b>BDT 404,140</b>
Financing	:	Self BDT <b>254,140</b> (from existing business) Required Investment BDT <b>150,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 6,000 (Six thousand )
Proposed Salary	:	BDT 6,000 ( Six thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On an average 8%
(ii) Estimated % of proposed gross profit margin	(ii)	On an average 8%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from product (A)	<b>8,000</b>	<b>208,000</b>	<b>2,496,000</b>
Less: Cost of Sales (B)	7,360	191,360	2,296,320
<b>Gross Profit (C) [C=(A-B)]</b>	<b>640</b>	<b>16,640</b>	<b>199,680</b>
<b>Less: Operating Cost:</b>			
Shop Rent		2,000	24,000
Electricity bill		600	7,200
Night Guard bill		80	960
Mobile bill		500	6,000
Conveyance bill		1,500	18,000
Generator bill		450	5,400
Present Salary (self)		6,000	72,000
Other Cost (Stationary & entertainment etc.)		500	6,000
<b>Non Cash item</b>			
Depreciation Expenses		258	3,100
<b>Total Operating Cost (D)</b>		<b>11,888</b>	<b>142,660</b>
<b>Net Profit (C-D):</b>		<b>4,752</b>	<b>57,020</b>

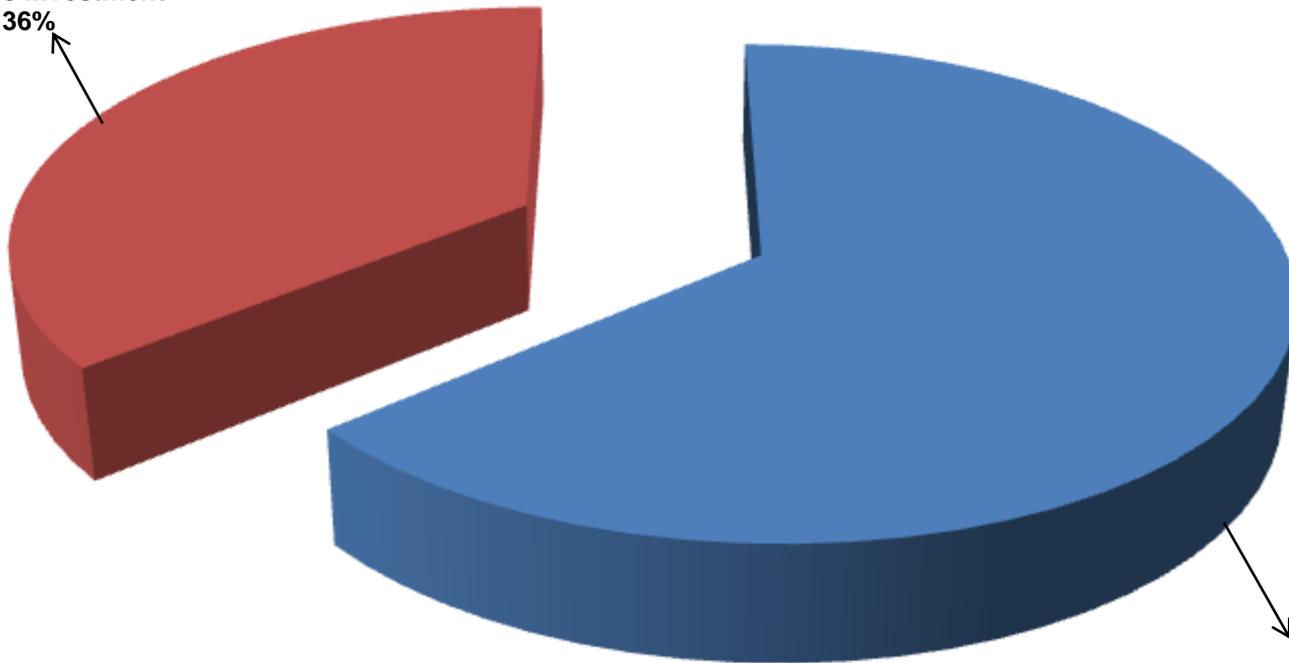
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 (grocery items, confectionary items & stationary items etc)	Pulses, oil, sugar, spices, husk, oil-cake, stationary items etc.	79,020	140,000	219,020
Cash in hand		10,700	-	10,700
Debtors		50,580	-	50,580
Creditors		(50,300)	-	(50,300)
Grameen Bank outstanding loan		(10,860)		(10,860)
Weight Machine (2)		12,000	-	12,000
Investment in Decoration (fixtures & fittings)		13,000	10,000	23,000
Advance for Shop Rent		150,000	-	150,000
<b>Total Capital</b>		<b>254,140</b>	<b>150,000</b>	<b>404,140</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 265,000
- Investor's Investment BDT 150,000
- Total Investment BDT 415,400

Investor's Investment  
36%



Entrepreneur's  
Contribution 64%

# ***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
Est. Sales income from product (A)	10,000	260,000	3,120,000	11,000	286,000	3,432,000	12,100	314,600	3,775,200
Less: Cost of Sales (B)	9,200	239,200	2,870,400	10,120	263,120	3,157,440	11,132	289,432	3,473,184
<b>Gross Profit (C) [C=(A-B)]</b>	<b>800</b>	<b>20,800</b>	<b>249,600</b>	<b>880</b>	<b>22,880</b>	<b>274,560</b>	<b>968</b>	<b>25,168</b>	<b>302,016</b>
<b>Less: Operating Cost:</b>									
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Electricity bill		700	8,400		750	9,000		800	9,600
Night Gaurd bill		100	1,200		120	1,440		140	1,680
Mobile bill (including SMS reporting)		650	7,800		700	8,400		750	9,000
Conveyance bill		1,600	19,200		1,700	20,400		1,800	21,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Generator bill		450	5,400		450	5,400		500	6,000
Proposed Salary (self)		6,000	72,000		6,500	78,000		7,500	90,000
Other Cost (Stationary & entertainment etc.)		700	8,400		1,200	14,400		1,700	20,400
<b>Non Cash item</b>									
Depreciation Expenses		342	4,100		342	4,100		342	4,100
<b>Total Operating Cost (D)</b>	-	<b>13,542</b>	<b>156,500</b>	-	<b>14,762</b>	<b>177,140</b>	-	<b>16,532</b>	<b>198,380</b>
<b>Net Profit (C-D):</b>	-	<b>7,258</b>	<b>93,100</b>	-	<b>8,118</b>	<b>97,420</b>	-	<b>8,636</b>	<b>103,636</b>
<b>Retained income:</b>			<b>93,100</b>			<b>190,520</b>			<b>294,156</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including 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>
1.0'	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor's	150,000	-	-
1.2	Net Profit	99,100	109,420	115,636
1.3	Depreciation Expenses	4,100	4,100	4,100
1.4	Opening Balance of Cash Surplus	-	56,340	97,860
	<b>Total Cash Inflow</b>	<b>253,200</b>	<b>169,860</b>	<b>217,596</b>
2.0'	<b>Cash Outflow</b>			
2.1	Purchase Product	150,000	-	-
2.2	Payback of Grameen Bank outstanding loan	10,860	-	-
2.3	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>196,860</b>	<b>72,000</b>	<b>72,000</b>
3.0	<b>Total Cash Surplus</b>	<b>56,340</b>	<b>97,860</b>	<b>145,596</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 01  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- 7 (Seven) Years experience.

## **W**EAKNESS

- Can not supply products as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer ;
- The Capital of the entrepreneur will be BDT 548,296 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local competitor;
- Political unrest.

Presented at 2<sup>nd</sup> In-house Executive Social Business Design Lab  
on March 19, 2015 at Grameen Telecom Trust Premises

***Thank you***

# Pictures



VER

Sk. M...

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MUSKAN

मासं  
श्री-  
श्री





GARDEX

100

COCA-COLA

Merit  
BEAUTY SOAP

Wheel

100g

100g

CASA

MANUFACTURED  
STARCH

100g

[Paper on scale]





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



নাম: রিপন কুন্ডু  
 Name: RIPON KUNDU

পিতা: বাহু কুন্ডু  
 মাতা: কমলনা কুন্ডু

Date of Birth: 23 Mar 1990

ID NO: 19904126101000039

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের অধীনস্থ জাতীয় পরিচয়পত্র প্রকল্পের অধীনে প্রস্তুত করা হয়েছে।

স্বাক্ষর: বাসুদেব চন্দ্র, প্রধান নির্বাহী কর্মকর্তা, জাতীয় পরিচয়পত্র প্রকল্প, মন্ত্রিসভা ভবন, ঢাকা।

প্রস্তুতকারী কর্মসূচির নাম: জাতীয় পরিচয়পত্র প্রকল্প  
 প্রস্তুতকার তারিখ: ২৪ ১০ ২০১৩



রিপন কুন্ডু  
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**Thank You**