

*Proposed NU Business Name : **M/S Masud Traders***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Md. Wahedur Rahaman Vill: Gondogram, Union: 02 no. Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon. |
| Age | : | 31 Years |
| Marital status | : | Married |
| Children | : | Nil |
| No. of siblings: | : | 01 Sister and 02 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 | : | Mst. Wajeda Begum |
| (iii) Father's name | : | Md. Abdul Kuddus |
| (iv) GB member's info | : | <i>Branch: Nekmorod, Ranisankoil, Centre # 1/Mo, Loan no.:4027 Member since September 07, 2004</i> First loan: Tk. 4,000 Existing loan: 30,000, Outstanding: 5,607 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Father |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan | : | No |

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

| | | |
|---|---|---|
| Education, till to date | : | M.S.S |
| Present Occupation (Besides own business, i.e., persuing 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.) | : | 04 (Four) years experiences in this business. He started the business with BDT 50,000 (Fifty thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | Father income from agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contract No. | : | 01719043993 |
| NU's National ID No. | : | 9418679673826 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Wajeda Begum is a GB member since September 07, 2004 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took loan several times and utilized it for purchasing cows, goats, cultivation and repairing house.
- Finally GB loan helped her in extension of house, purchasing 3 cows and 6 goats and improved her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Masud Traders</i> |
| Address/ Location | : | Nekmorod, Notun bazar, Ranisankoil, Thakurgaon. |
| Total Investment in BDT | : | Tk. 5,39,000 |
| Financing | : | Self Tk. 2,89,000 (from existing business) Required Investment Tk. 2,50,000 (as equity) |
| Present salary/drawings from business (estimates) | : | BDT 3,000 (three thousand) |
| Proposed Salary | : | BDT 4,000 (four thousand) |
| Proposed Business Implementation Plan | : | |
| (i) % of present gross profit margin | : | On an average 20% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 20% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

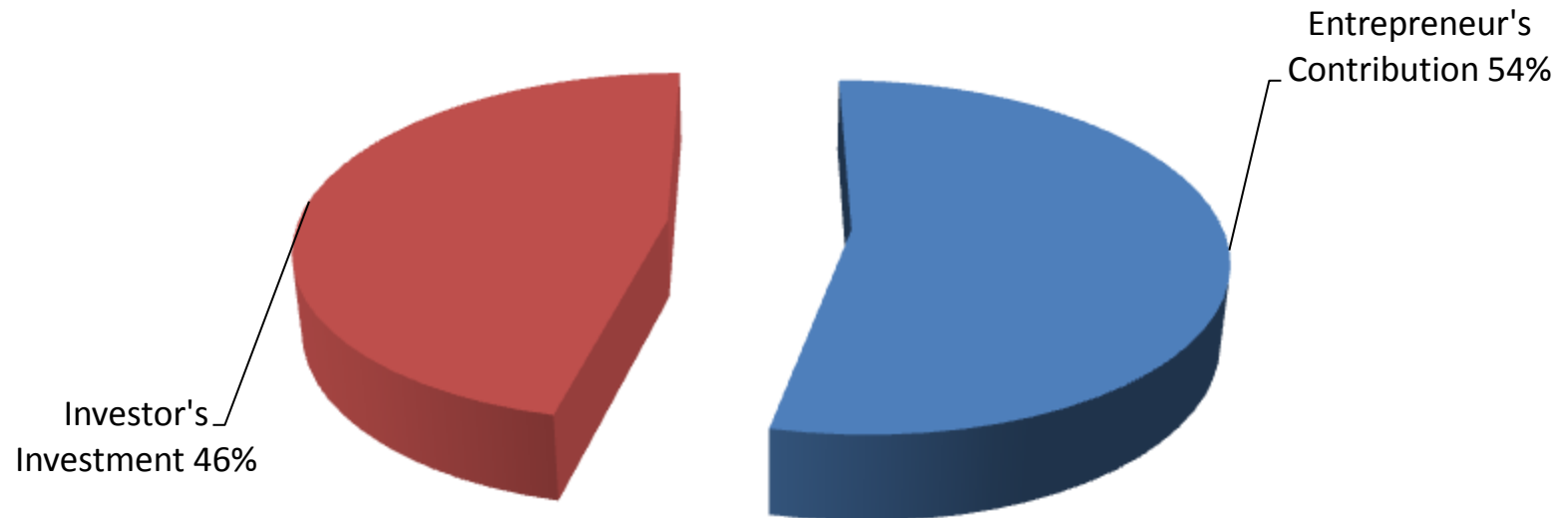
| Particulars | Existing | | |
|--|------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales of products (A) | 3,000 | 78,000 | 936,000 |
| Less: Cost of Sales (B) | 2,400 | 62,400 | 748,800 |
| Gross Profit (C) [C=(A-B)] | 600 | 15,600 | 187,200 |
| Less: Operating Cost: | | | |
| Electricity bill | | 200 | 2,400 |
| shop rent (Self) | | - | - |
| Generator bill | | 150 | 1,800 |
| Night Guard bill | | 60 | 720 |
| Mobile bill | | 300 | 3,600 |
| Conveyance | | 300 | 3,600 |
| Present Salary (Self) | | 3,000 | 36,000 |
| Other Cost (Entertainment & stationary etc.) | | 600 | 7,200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 167 | 2,000 |
| Total Operating Cost (D) | | 4,777 | 57,320 |
| Net Profit (C-D): | | 10,823 | 129,880 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|-------------------------|----------------|----------------|
| Investment in products (hanker, hook, hardboard, pipe, various paint, Tube well, series page, board, bulb, wire, multi plug, switch, holder, door knob, socket, adapter etc.) | 237,000 | 250,000 | 487,000 |
| Weight Machine | 2,000 | - | 2,000 |
| Decoration (Fixtures & Fittings) | 17,000 | - | 17,000 |
| Cash in hand | 3,000 | - | 3,000 |
| Debtors | 55,000 | - | 55,000 |
| Creditors | (25,000) | - | (25,000) |
| Total Capital | 289,000 | 250,000 | 539,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 2,89,000
- Investor's Investment BDT 2,50,000
- Total Capital BDT 5,39,000



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 |
| Est. Sales of products (A) | 4,500 | 117,000 | 1,404,000 | 4,950 | 128,700 | 1,544,400 | 5,445 | 141,570 | 1,698,840 |
| Less: Cost of Sales (B) | 3,600 | 93,600 | 1,123,200 | 3,960 | 102,960 | 1,235,520 | 4,356 | 113,256 | 1,359,072 |
| Gross Profit (C) [C=(A-B)] | 900 | 23,400 | 280,800 | 990 | 25,740 | 308,880 | 1,089 | 28,314 | 339,768 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 300 | 3,600 | | 400 | 4,800 | | 500 | 6,000 |
| Shop rent (Self) | | - | - | | - | - | | - | - |
| Generator bill | | 150 | 1,800 | | 200 | 2,400 | | 250 | 3,000 |
| Night Guard bill | | 60 | 720 | | 100 | 1,200 | | 150 | 1,800 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Conveyance | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Proposed Salary-Self | | 4,000 | 48,000 | | 5,000 | 60,000 | | 6,000 | 72,000 |
| Other Cost (Entertainment & stationary etc.) | | 700 | 8,400 | | 850 | 10,200 | | 1,000 | 12,000 |
| Ownership Transfer Fee | | 1,667 | 10,000 | | 1,667 | 20,000 | | 1,667 | 20,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 167 | 2,000 | | 167 | 2,000 | | 167 | 2,000 |
| Total Operating Cost (D) | - | 8,043 | 86,520 | - | 9,583 | 115,000 | - | 11,133 | 133,600 |
| Net Profit (C-D): | - | 15,357 | 194,280 | - | 16,157 | 193,880 | - | 17,181 | 206,168 |
| Cumulative Income | | | 194,280 | | | 388,160 | | | 594,328 |

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.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|--------------------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 250,000 | - | - |
| 1.2 | Net Profit | 194,280 | 213,880 | 206,168 |
| 1.3 | Depreciation Expenses | 2,000 | 2,000 | 2,000 |
| 1.4 | Opening Balance of Cash Surplus | - | 130,673 | 226,553 |
| Total Cash Inflow | | 446,280 | 346,553 | 434,721 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 250,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 60,000 | 120,000 | 120,000 |
| | Total Cash Outflow | 315,607 | 120,000 | 120,000 |
| 3.0 | Total Cash Surplus | 130,673 | 226,553 | 314,721 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Located in bazar place;
- Fixed customers ;
- The Capital of the entrepreneur will be BDT 883,328 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং নেকমরদ ইউনিয়ন

নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলা

ট্রেড লাইসেন্স



বহি নম্বর- ০৬

তারিখ-

লাইসেন্স নম্বর- ২৬৬

লাইসেন্স ধারীর নাম :

শ্রীঃ ওয়াহিদুর রহমান

পিতা/ স্বামীর নাম :

শ্রীঃ আব্দুল কুদ্দুস

গ্রামঃ গাভুয়া

ডাকঃ নেকমরদ

ঠিকানা :

উপজেলাঃ রাণীশংকৈল

জেলাঃ রাণীশংকৈল

পেশার ধরন

স্বয়ংক্রিয় মাসুদ - ডেপার্ট

নেকমরদ গাভুয়া

২০১৪ - ২০১৫ জি.সি.সি.সি.

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২০০/-

টাকা কথায়

দুইশত পঞ্চাশটি টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা

স্বয়ংক্রিয়

ব্যবসা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ :

২০১৫/০৮/২০

Signature of Md. Wahidur Rahman
Md. Wahidur Rahman
২নং নেকমরদ ইউনিয়ন পরিষদ
রাণীশংকৈল, ঠাকুরগাঁও।



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



নাম: মোঃ ওয়াহিদুর রহমান
Name: Md Wahedur Rahaman

পিতা: মোঃ আব্দুল কুদ্দুস

মাতা: মোছাঃ ওয়াহেদা বেগম
Date of Birth: 08 Nov 1984

ID NO: 9418679673826



Thank You