

Proposed NU Business Name : Mia shoe Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name and address | : | Md. Ariful Islam Vill: Buzrup nurpur, Union: 16 No. Buzrup nurpur, Post: Dawlpara,Upazila: Mithapukur, Distric: Rangpur. |
| Age | : | 30 Years |
| Marital status | : | Married |
| Children | : | 1 (one) Son |
| No. of siblings: | : | 2 (Two) brothers 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"/> Mst. Angura Begum Md. Badsha Mia Branch: Horipur,Mithapukur,Rangpur, Centre # 3/mo, Loan no.: 1051/1, Member since: 22 April ,2010 , First loan: Tk. 5,000. Existing loan: 5,000, Outstanding: 1,000 |
| 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 Nil Nil Nil |
| 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.) | : | 10 (ten) years experience in this business, started business with BDT 20,000 (twenty thousand). He has on hand training. |
| Other Own/Family Sources of Liabilities | : | Father's income from agriculture. |
| NU's contact number | : | 01780605529 |
| NU's national ID number | : | 8515878588292 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Angura Begum is a GB member since April 22, 2010, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for supporting her son (entrepreneur) in Shoes business .
- Finally, GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|--|---|--|
| Business Name | : | Mia Shoe Store |
| Address/ Location | : | Boyrati Bazar,Mithapukur,Rangpur. |
| Total Investment in BDT | : | BDT 508,000 |
| Financing | : | Self BDT 408,000 (from existing business) Required Investment BDT 100,000 (as equity) |
| Present salary/drawings from business (estimates) | : | BDT 5,000 (five thousand) |
| Proposed Salary | : | BDT 5,000 (five thousand) |
| Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.) | : | (i) On an average 25% (ii) On an average 25% |

INFO ON EXISTING BUSINESS OPERATIONS

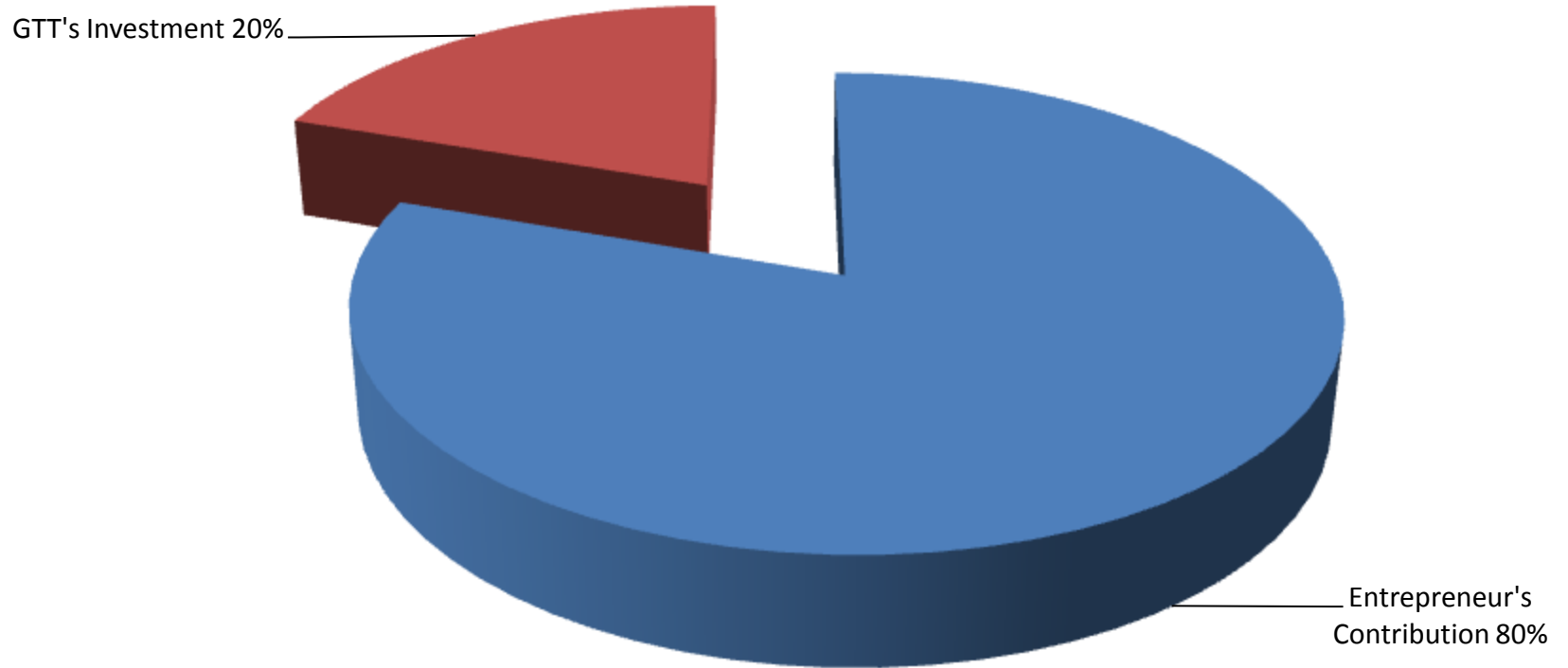
| Particulars | EB (BDT) | | |
|---|------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Income from Products (A) | 2,000 | 56,000 | 672,000 |
| Less: Cost of Sale: (B) | 1,500 | 42,000 | 504,000 |
| Gross Profit (C) [C=(A-B)] | 500 | 14,000 | 168,000 |
| <u>Less: Operating Cost:</u> | | | |
| Shop Rent | | 700 | 8,400 |
| Electricity bill | | 500 | 6,000 |
| Night Guard bill | | 100 | 1,200 |
| Mobile bill | | 200 | 2,400 |
| Present Salary (self) | | 5,000 | 60,000 |
| Conveyance Cost | | 1,500 | 18,000 |
| Other Cost (stationary & entertainment etc.) | | 500 | 6,000 |
| Non Cash item | | | |
| Depreciation Expenses | | 299 | 3,590 |
| Total Operating Cost (D) | | 8,799 | 105,590 |
| Net Profit (C-D): | | 5,201 | 62,410 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--------------------------------|-----------------------|--------------------|
| Investment in product(afzal shoe,babor shoe,sommrat shoe,urmi shoe,kohinur shoe, etc) | 370,000 | 100,000 | 470,000 |
| Advance Shop Rent | 15,000 | - | 15,000 |
| Fixture & fittings (Wooden rack) | 4,100 | - | 4,100 |
| Machineries (solar, fan, bulb) | 15,900 | - | 15,900 |
| Debtor | 15,000 | - | 15,000 |
| GB loan outstanding | (1,000) | - | (1,000) |
| Creditor | (11,000) | - | (11,000) |
| Total Capital | 408,000 | 100,000 | 508,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 408,000
- GTT's Investment BDT 100,000
- Total Investment BDT 508,000



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 Income from Products (A) | 3,000 | 84,000 | 1,008,000 | 3,300 | 92,400 | 1,108,800 | 3,630 | 94,380 | 1,132,560 |
| Less: Cost of Sale: (B) | 2,250 | 63,000 | 756,000 | 2,475 | 69,300 | 831,600 | 2,723 | 70,785 | 849,420 |
| Gross Profit (C) [C=(A-B)] | 750 | 21,000 | 252,000 | 825 | 23,100 | 277,200 | 908 | 23,595 | 283,140 |
| Less: Operating Cost: | | | | | | | | | |
| Shop Rent | | 700 | 8,400 | | 700 | 8,400 | | 700 | 8,400 |
| Electricity bill | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Night Gaurd bill | | 100 | 1,200 | | 150 | 1,800 | | 150 | 1,800 |
| Mobile bill (including SMS & Reporting) | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Ownership Transfer Fee | | 333 | 4,000 | | 667 | 8,000 | | 667 | 8,000 |
| Proposed Salary (self) | | 5,000 | 60,000 | | 6,000 | 72,000 | | 7,000 | 84,000 |
| Conveyance Cost | | 1,700 | 20,400 | | 1,800 | 21,600 | | 1,900 | 22,800 |
| Other Cost (stationary & entertainment etc.) | | 500 | 6,000 | | 600 | 7,200 | | 700 | 8,400 |
| Non Cash item | | | | | | | | | |
| Depreciation Expenses | | 299 | 3,590 | | 299 | 3,590 | | 299 | 3,590 |
| Total Operating Cost (D) | - | 9,633 | 115,590 | - | 11,416 | 136,990 | - | 12,816 | 153,790 |
| Net Profit (C-D): | - | 11,368 | 136,410 | - | 11,684 | 140,210 | - | 10,779 | 129,350 |
| Retained income: | | | 136,410 | | | 276,620 | | | 405,970 |

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.)

| <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's | 100,000 | - | - |
| 1.2 | Net Profit | 140,410 | 148,210 | 137,350 |
| 1.3 | Depreciation Expenses | 3,590 | 3,590 | 3,590 |
| 1.4 | Opening Balance of Cash Surplus | - | 119,000 | 222,800 |
| | Total Cash Inflow | 244,000 | 270,800 | 363,740 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase Product | 100,000 | - | - |
| 2.2 | Pay back of GB loan outstanding | 1,000 | | |
| 2.3 | Investment Payback including ownership transfer fee | 24,000 | 48,000 | 48,000 |
| | Total Cash Outflow | 125,000 | 48,000 | 48,000 |
| 3.0 | Total Cash Surplus | 119,000 | 222,800 | 315,740 |

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customers ;
- The Capital of the entrepreneur will be BDT 813,970 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Seasonal effect;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





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



নাম: মোঃ আরিফুল ইসলাম

Name: Md Ariful Islam

পিতা: মোঃ বাদশা মিয়া

মাতা: মোছাঃ আঙ্গুরা বেগম

Date of Birth: 13 May 1984

ID NO: 8515878588292

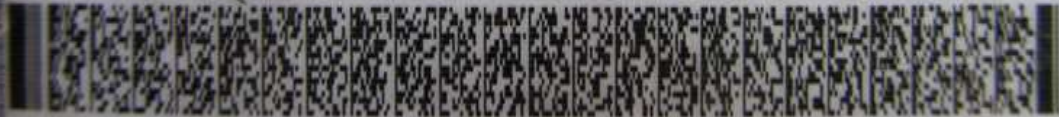
আরিফুল

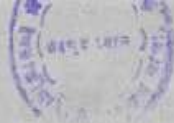
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বুজরুক নুরপুর, ডাকঘর: দেউলপাড়া - ৫৪৬০, মিঠাপুকুর,
রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/০৯/২০০৮





গ্রামীণ ব্যাংক

বন্দোবস্ত, মিঠাপুর শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতী: বসন্ত সুব্রত গোস্বামী

স্থলী নং ৯০

গ্রুপ নং ০১

কেন্দ্র নং ০৯

কেন্দ্রের নাম সহজ পুষ্টি দি/২ মালিক

বই ইসার তারিখ ২২/০২/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর স্বাক্ষর

১৬নং মির্জাপুর ইউনিয়ন পরিষদ কার্যালয়



ইউপি ফরম নং- ১৩

উপজেলা : মিঠাপুর, জেলা : রংপুর।

ট্রেড লাইসেন্স পত্র

অর্থ বছর :-

ক্রমিক নং- ০৬ লাইসেন্স নং - ০৬ তারিখ ২২/০২/১৫

লাইসেন্সধারীর নাম শ্রীমতী সুব্রত গোস্বামী

পিতা/স্বামীর নাম শ্রীমতী সুব্রত গোস্বামী

মাতার নাম শ্রীমতী সুব্রত গোস্বামী

ঠিকানা/গ্রাম বন্দোবস্ত

পোঃ বিরাতী হাট, উপজেলা : মিঠাপুর, জেলা : রংপুর।

লাইসেন্স ফি ২০০/- কথায় :- শ্রীমতী সুব্রত গোস্বামী

লাইসেন্সের মেয়াদ ০১/০১/১৫ ইং হইতে ৩০/০৬/১৫ ইং তারিখ পর্যন্ত

পেশা/ব্যবসার ধরণ পুষ্টি দি/২

তাহাকে উক্ত সময় সীমার মধ্যে ব্যবস্যাচলানোর জন্য লাইসেন্স প্রদান করা হইল। এবং পরবর্তীতে লাইসেন্স নবায়ন করার জন্য নির্দেশ প্রদান করা হইল।

স্বাক্ষর
২২-০২-১৫
চেয়ারম্যানের স্বাক্ষর

সচিবের স্বাক্ষর

স্বাক্ষর
শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You