

*Proposed NU Business Name : **Shah Alam store***



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

Name and address	:	<b>Md. Shah Alam</b> Vill: Bisnopur, Union: 3 No.Kursa , Post: Borowahat, Upazila: Kawnia, District: Rangpur
Age	:	20 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01( one) Brother & 03 (three) 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	:	Miss: Saleha Begum.
(iii) Father's name	:	Md: Rafiquel Islam
(iv) GB member's info	:	<i>Branch: Mirbag, kawnia Centre # 19/m, Group-06</i> <i>Loan no.: 3031/3, Member since 09/01/2010</i> First loan: Tk. 12000 Existing loan: 28,000, Outstanding loan: 8,384
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	<b>HSC</b>
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.)	:	05 (Five) years experiences in this business. He started business with Tk. 30,000 (thirty thousand).  : He has on hand training
Other Own/Family Sources of Income	:	Father's Income from agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01734023319
NU's National ID No.	:	27265275
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst Saleha Begum is a GB member since 2010, at first she took GB loan BDT 12,000 (twelve thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in purchase cow, planted trees and her son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Shah Alam store</b>
Address/ Location	:	Sibu charmatha Bazar, Barowahat, Kawnia, Rangpur
Total Investment in BDT	:	Tk. 2,30,260
Financing	:	Self Tk. 1,30,260 (from existing business) Required Investment Tk. 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 3,500 (Three thousand five hundred)
Proposed Salary	:	Taka 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15 %
(ii) Estimated % of proposed gross profit margin	:	On an average 15 %
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

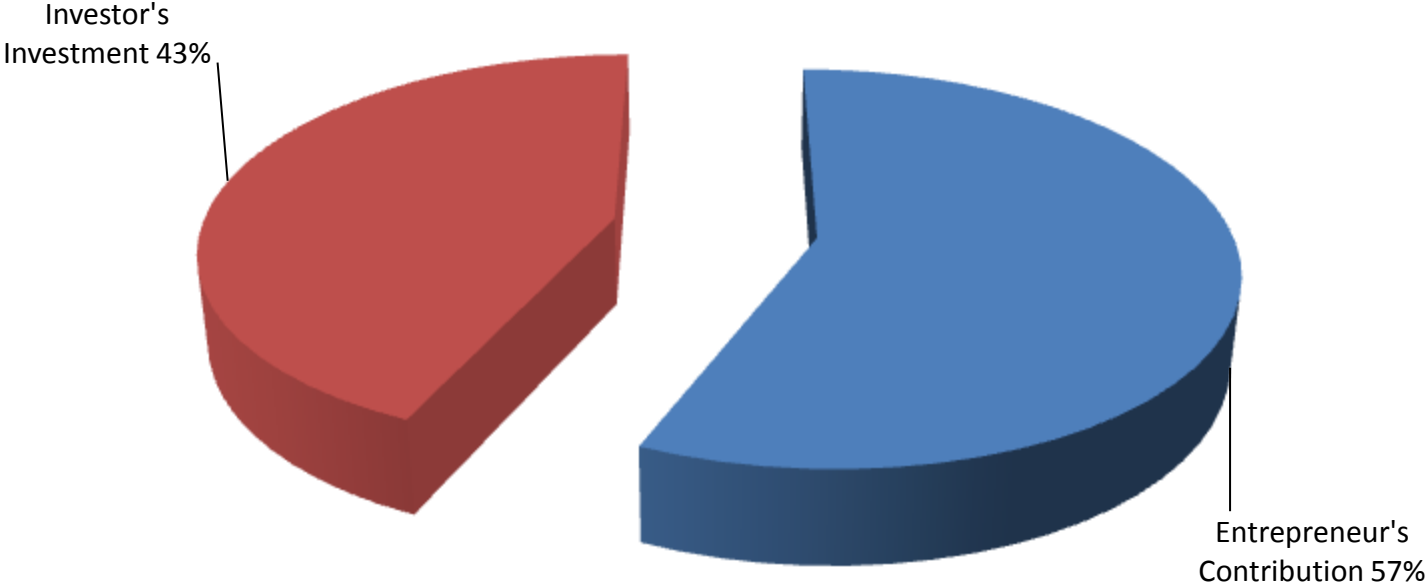
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Products (A)	2,600	72,800	873,600
Cost of products (B)	2,210	61,880	742,560
<b>Gross Profit C =(A-B)</b>	<b>390</b>	<b>10,920</b>	<b>131,040</b>
<b><u>Less: Operating Cost:</u></b>			
Shop Rent		400	4,800
Electricity bill		200	2,400
Night Guard bill		180	2,160
Conveyance bill		400	4,800
Present Salary (self)		3,500	42,000
Other Cost (Stationary & entertainment etc.)		500	6,000
<b>Non Cash item</b>			
Depreciation Expenses		108	1,290
<b><i>Total Operating Cost (D)</i></b>		<b>5,288</b>	<b>63,450</b>
<b>Net Profit (C-D):</b>		<b>5,633</b>	<b>67,590</b>

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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (Oil, Biscuit, Soap, Salt, Juice, Soft drinks, Chips, Chocolate, Shakti doi, Cosmetics item, Bakery item, Betel leaf, Betel nut, Stationary etc)	98,100	100,000	198,100
Advance Shop Rent	8,000	-	8,000
Debtors	19,644	-	19,644
Creditors	-	-	-
GB outstanding loan	(8,384)	-	(8,384)
Decoration	12,900	-	12,900
<b>Total Capital</b>	<b>130,260</b>	<b>100,000</b>	<b>230,260</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 130,260
- Investor's Investment BDT 100,000
- Total Investment BDT 230,260





# ***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)	3,400	95,193	1,142,319	3,740	104,713	1,256,551	4,301	120,419	1,445,034
Estimated cost of products (B)	2,890	80,914	970,971	3,179	89,006	1,068,069	3,656	102,357	1,228,279
<b>Gross Profit [ C (A-B)]</b>	<b>510</b>	<b>14,279</b>	<b>171,348</b>	<b>561</b>	<b>15,707</b>	<b>188,483</b>	<b>645</b>	<b>18,063</b>	<b>216,755</b>
<b>Less: Operating Cost:</b>									
Shop Rent		400	4,800		400	4,800		400	4,800
Electricity bill		250	3,000		350	4,200		400	4,800
Night Gaurd bill		180	2,160		230	2,760		230	2,760
Conveyance bill		400	4,800		500	6,000		500	6,000
Ownership Transfer Fee		333	4,000		667	8,000		667	8,000
Proposed Salary (self)		4,500	54,000		5,000	60,000		5,500	66,000
Other Cost (Stationary & entertainment etc.)		800	9,600		850	10,200		900	10,800
<b>Non Cash item</b>									
Depreciation Expenses		108	1,290		108	1,290		108	1,290
<b>Total Operating Cost (D)</b>	-	<b>8,471</b>	<b>101,650</b>	-	<b>9,804</b>	<b>117,650</b>	-	<b>10,704</b>	<b>128,450</b>
<b>Net Profit (C-D):</b>	-	<b>5,808</b>	<b>69,698</b>	-	<b>5,903</b>	<b>70,833</b>	-	<b>7,359</b>	<b>88,305</b>
<b>Retained income:</b>			<b>69,698</b>			<b>140,531</b>			<b>228,836</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 STATEMENT

<i>Sl. No</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor's	100,000	-	-
1.2	Net Profit	73,698	78,833	96,305
1.3	Depreciation Expenses	1,290	1,290	1,290
1.4	Opening Balance of Cash Surplus	-	42,604	74,727
	<b>Total Cash Inflow</b>	<b>174,988</b>	<b>122,727</b>	<b>172,322</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase Product	100,000	-	-
2.2	Payback of GB outstanding loan	8,384	-	-
2.3	Investment Payback including ownership transfer fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>132,384</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>42,604</b>	<b>74,727</b>	<b>124,322</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 01
- Future employment: 0
- Ownership of Business: Personal
- Experience (5 yrs.)

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Located in bazaar place;
- Demand of Products;
- The capital of Entrepreneur will be Tk. 359,096 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local competitors;
- Political unrest.

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

***Thank you***

Pictures



স্বাস্থ্য সেবা নিবন্ধন

ইউপি, ফরম নং- ১

"যেকোনো আমার হৃদয়ে স্বাস্থ্য  
অধিত নিবন্ধন করা হবে"

ট্রেড লাইসেন্স

অর্থ বছর : ২০১৪-২০১৫ ইং

০৩ নং কূর্শা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মীরবাগ, উপজেলাঃ কানাইনগর, জেলাঃ রংপুর।

বহি নং : ০২

ক্রমিক নং- ১০৬

লাইসেন্স নম্বর : ১৮৮/২.৫....

তারিখ : ২০/০২/১৫

ব্যবসা প্রতিষ্ঠানের নাম : স্বাস্থ্য সেবা নিবন্ধন

শ্রেণি : স্বাস্থ্য সেবা নিবন্ধন

পিতা/স্বামীর নাম : স্বাস্থ্য সেবা নিবন্ধন

ঠিকানা : স্বাস্থ্য সেবা নিবন্ধন

পেশার ধরণ : স্বাস্থ্য সেবা নিবন্ধন মেয়াদ ৩০ শে জুন ২০১৫ ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২৫০৮ (কথায়: দুই হাজার পঁচাত্তর টাকা)

প্রাপ্ত হলে ব্যবসা/বৃত্তি/পেশাঃ যথা নিয়মে চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

স্বাস্থ্য সেবা নিবন্ধন  
সচিবের স্বাক্ষর

স্বাস্থ্য সেবা নিবন্ধন  
চেয়ারম্যানের স্বাক্ষর



গ্রামীণ ব্যাংক

গার্মেন্টস শ্রমিকদের জন্য

০১০০

মহাজ গ্রামের দাশবই

৳ ৩০০

১. মালিকের নাম: মহাজ গ্রামের দাশবই  
২. মালিকের ঠিকানা: মহাজ গ্রামের দাশবই

১০৬০৮০

<p>৳ ৩০০</p>	<p>১০৬০৮০</p>
<p>মহাজ গ্রামের দাশবই</p>	<p>১০৬০৮০</p>
<p>৳ ৩০০</p>	<p>১০৬০৮০</p>





**Thank You**