

Proposed NU Business Name: M/S Likhon Entreprise

Business Category: General Retail & Wholesale



Project Identified by: A. Wodud Molla, Asst. Officer, Monirampur unit, Jessore Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address		Liton Shaha Vill: Hakuba, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.					
Age	:	33 years					
Marital status	•	Married					
Children	:	01 (One) Son					
No. of siblings:	••	01 (One) Brother and 05 (Five) Sisters					
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan		Mother V Father Chanchola Saha Late. Nitai Shaha Branch: Monirampur, Centre # 22/mo, Loan no.: 1182, Member from March 13, 2001 to December 23, 2008 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 6,250 N/A No Nil Nil					

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., perusing 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.)		21 (Twenty one) years experiences is running his own business. He started the business with BDT 30,000 (Thirty thousand). He has on hand training.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	•	01714660963
NU's National ID No.	:	4126101714051
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Chanchola Saha was a GB member March 13, 2001 to December 23, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in existing 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	:	M/S Likhon Entreprise
Address/ Location	:	Monirampur Bazar, Jessore.
Total Investment in BDT	:	Tk. 795,000
Financing	•	Self Tk. 595,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 03%.
(ii) Estimated % of proposed gross profit margin	:	On products 03%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

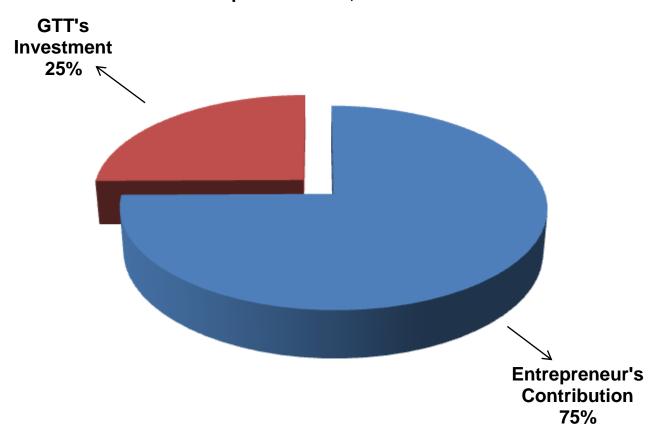
	EB (BDT)					
Particulars Particulars	Daily	Monthly	Yearly			
Sales income from products (A)	40,000	1,040,000	12,480,000			
Less: Cost of Sales (Purchase product) (B)	38,800	1,008,800	12,105,600			
Gross Profit (C) [C=(A-B)]	1,200	31,200	374,400			
Less: Operating Cost:	,	,	,			
Electricity bill		300	3,600			
Shop rent		1,000	12,000			
Night Guard bill		50	600			
Mobile bill		200	2,400			
Conveyance bill		12,500	150,000			
Present Salary (Self and family)		8,000	96,000			
Provision of Bad Debt		17	200			
Other Cost (stationary & Entertainment etc.)		1,500	18,000			
Non Cash Item:		1,000	10,000			
Depreciation Expenses		101	1,215			
Total Operating Cost (D)		23,668	284,015			
Net Profit (C-D):		7,532	90,385			

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, rice particle, vermicelli, flour and husk etc)	Investment in products (rice, rice particle, vermicelli, flour and husk etc)	505,850	200,000	705,850
Investment in Equipments & Tools (tele	evision, weight machine, bulb and			
fan etc.)		4,300		4,300
Cash in hand				
		9,150		9,150
Advance for shop				
		50,000		50,000
Decoration (fixture and fittings)				
				5,700
Debtors (Since June, 2016 to at present)				
		20,000		20,000
Total Car	pital	595,000	200,000	795,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 595,000
- GTT's Investment BDT 200,000
- Total Capital BDT 795,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (A)	50,000	1,300,000	15,600,000	56,500	1,469,000	17,628,000	62,715	1,630,590	19,567,080
Less: Cost of Sales (Purchase product) (B)	48,500	1,261,000	15,132,000	54,805	1,424,930	17,099,160	60,834	1,581,672	18,980,068
Gross Profit (C) [C=(A-B)]	1,500	39,000	468,000	1,695	44,070	528,840	1,881	48,918	587,012
Less: Operating Cost:									
Electricity bill		500	6,000		700	8,400		800	9,600
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		14,500	174,000		17,000	204,000		19,500	234,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self and family)		8,000	96,000		9,000	108,000		10,000	120,000
Provision of Bad Debt		17	200		17	200		17	200
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		101	1,215		101	1,215		101	1,215
Total Operating Cost (D)	_	27,806	325,345	_	31,756	381,075	_	35,606	427,275
Net Profit (C-D):	-	11,194	142,655	-	12,314	147,765	-	13,311	159,737
Retained Income			142,655			290,420			450,157

Notes: 1. Agreed Grace period: Six months

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	150,655	163,765	175,737
1.3	Depreciation Expenses	1,215	1,215	1,215
1.4	Opening Balance of Cash Surplus	9,150	113,020	182,000
	Total Cash Inflow	361,020	278,000	358,952
2.0	Cash Outflow			
2.1	Product Purchase	200,000	_	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	113,020	182,000	262,952

WEAKNESS ☐ Present employment: Self: 01 Family: 0 Can not supply goods Others (beyond family): 0 as per demand. Future employment:0 ☐ Trade License in his own name; ☐ Good reputation; ☐ He has on hand training; ☐ Skilled and working experiences: 21 years; $\mathbf{T}_{\mathsf{HREATS}}$ **O**PPORTUNITIES ☐ Increase of local competitors; ☐ Location of Shop; ☐ Have some fixed customers (Retail & Wholesale); ☐ Increasing demand; ☐ The Capital of the entrepreneur will be BDT 1045,157 after 3 years excluding payback of investor's money.

Presented at 230rd as Yunus Centre and 60th In-house Executive Social Business Design Lab

(GTT) on March 17, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











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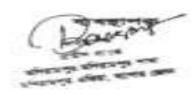
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সাহা, প্রাম- হাকোবা, ভাকথর- মণিরামপুর, উপজেলা-মণিরামপুর, জেলাযলোর। তিনি প্রামীণ স্থানক এর অত্র শাখায় ২৫/০০/২০০১ ইং তারিখ
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বর্তমানে কোন স্কণ নাই। আমি তাকে চিনি ও জানি।

আমি তার সর্বাদীন মঙ্গল কামনা করি।





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