

*Proposed NU Business Name : **Ramjan Pan Supari Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ramjan Ali Vill: Bamun bari Molani, Union: Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon
Age	:	30 Years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	02 Brothers and 01 Sister
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. Remeza Khatun
(iii) Father's name	:	Abdul Motaleb
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranisankoil, Centre # 2/Mo, Loan no.:1290, Member since December 10, 2008</i> First loan: Tk. 5000 Existing loan: Tk. 37,000, Outstanding: Tk. 27,700
Further Information:		
(v) Who pays GB loan installment	:	Brother pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Five
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.)	:	13 (thirteen) years experiences in this business. Started business with BDT 72,000 (Seventy two thousand). : He has on hand training.
Other Own/Family Sources of Income	:	From brother's income (Pan Supari Business) .
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01764299154
NU's National ID No.	:	2693004656626
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since December 10, 2008, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized in her Son's (Entrepreneur) business & agriculture.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ramjan Pan Supari Store</i>
Address/ Location	:	Nekmorod Bazar, Thakurgoan.
Total Investment in BDT	:	Tk. 632,000
Financing	:	Self Tk. 432,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 3%
(ii) Estimated % of proposed gross profit margin	:	On an average 3%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (Retail & Wholesale) (A)	27,000	702,000	8,424,000
Less: Cost of Sale (B)	26,190	680,940	8,171,280
Gross Profit (C) [C=(A-B)]	810	21,060	252,720
Less: Operating Cost:			
Electricity bill		350	4,200
Generator bill		210	2,520
Shop Rent		1,300	15,600
Night Guard bill		50	600
Mobile bill		500	6,000
Conveyance		300	3,600
Present Salary (Self)		7,000	84,000
Present salary-Employee (1)		5,000	60,000
Other Cost (Stationary & Entertainment)		800	9,600
Non Cash Item:			
Depreciation Expenses		79	950
Total Operating Cost (D)		15,589	187,070
Net Profit (C-D):		5,471	65,650

PRESENT & PROPOSED INVESTMENT BREAKDOWN

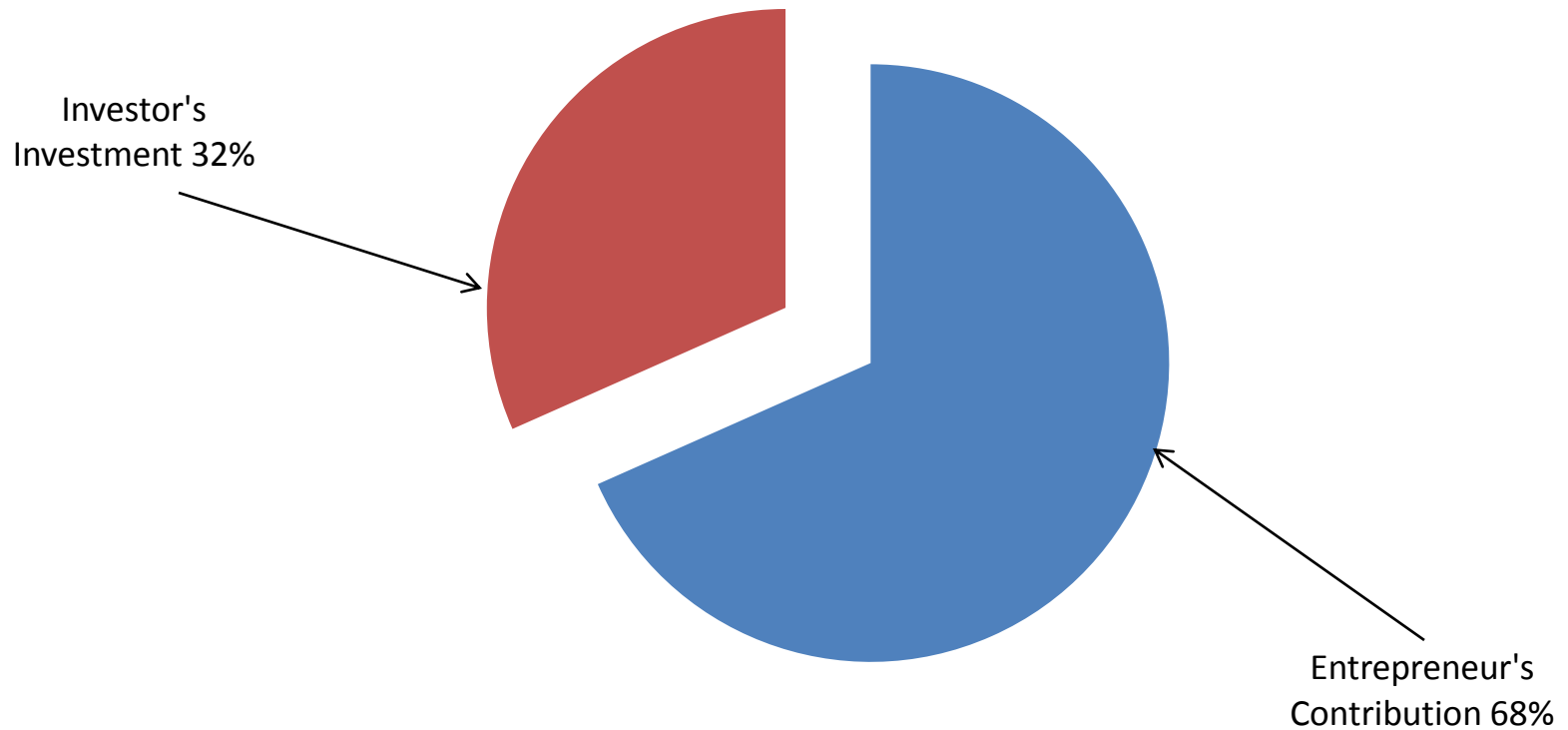
Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods (Betel leaf, Betel-Nut, Black Cumin, Coriander powder, Chocolates, Firebox etc.)	304,000	200,000	504,000
Weight Machine	3,000	-	3,000
Decoration	5,000	-	5,000
Advance for shop	120,000	-	120,000
Total Capital	432,000	200,000	632,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 432,000

■ Investor's Investment BDT 200,000

■ Total Capital BDT 632,000



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 Sales (Retail & Wholesale) A	35,100	912,600	10,951,200	36,855	958,230	11,498,760	38,698	1,006,142	12,073,698
Less: Cost of Sale (B)	34,047	885,222	10,622,664	35,749	929,483	11,153,797	37,537	975,957	11,711,487
Gross Profit (C) [C=(A-B)]	1,053	27,378	328,536	1,106	28,747	344,963	1,161	30,184	362,211
Less: Operating Cost:									
Electricity bill		350	4,200		400	4,800		450	5,400
Generator bill		210	2,520		230	2,760		230	2,760
Shop Rent		1,300	15,600		1,300	15,600		1,500	18,000
Night Guard bill		50	600		70	840		100	1,200
Mobile bill (SMS & Reporting include)		700	8,400		700	8,400		750	9,000
Conveyance		400	4,800		450	5,400		500	6,000
Ownership Transfer Fee		1,000	12,000		1,167	14,000		1,167	14,000
Proposed Salary-Self		7,000	84,000		7,500	90,000		7,500	90,000
Proposed salary-Employee (1)		5,000	60,000		5,500	66,000		5,500	66,000
Other Cost (Stationary & Entertainment)		800	9,600		900	10,800		950	11,400
Non Cash Item:									
Depreciation Expenses		79	950		79	950		79	950
Total Operating Cost (D)	-	16,889	202,670	-	18,296	219,550	-	18,726	224,710
Net Profit (C-D):	-	10,489	125,866	-	10,451	125,413	-	11,458	137,501
Retained Income			125,866			251,279			388,780

Notes: Agreed Grace period: Six months

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.)

<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	200,000	-	-
1.2	Net Profit	137,866	139,413	151,501
1.3	Depreciation Expenses	950	950	950
1.4	Opening Balance of Cash Surplus	-	66,816	123,179
	Total Cash Inflow	338,816	207,179	275,630
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	72,000	84,000	84,000
	Total Cash Outflow	272,000	84,000	84,000
3.0	Total Cash Surplus	66,816	123,179	191,630

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customer (Retail & Wholesale);
- Capital of the entrepreneur will be BDT 820,780 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 41th Executive Design Lab

On


Dec 21, 2014 at Yunus Center

Thank you

Pictures



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 AUCKLAND ID CARD / আইডি কার্ড



নাম: মোঃ রুমজান আলী
 Name: Md Nazimul Haque
 পিতা: আব্দুল মোতালেব
 Father: Abulmohammad
 তারিখ: মোমতাজ হাভুস
 Date of Birth: 01 July 1984
 ID NO: 2693004656628



২নং নেকমরদ ই
 নেকমরদ, উপজেলা
 ট্রেড লা

তারিখ: ২০-১১-১৪ ই

কি নাম: ৩৬
 পরিচালক নং: ২১৫
 আইসোল্ড কার্ডের নাম: মোঃ রুমজান আলী
 পিতা/মাতার নাম: আব্দুল মোতালেব
 ঠিকানা: গ্রাম: বামনজড়ী - ডাক: নেকমরদ
উপজেলা: হানিয়ারহাট - থানা: বাকুরগাঞ্জ
 পেশার ধরন: রুমজান পাট-সুপারী স্টোর, নেকমরদ গাজরা
২০১৪-২০১৫ জুনিয়র ডেপুটি ইন্সপেক্টর (আইডি কার্ডের নাম)
 কি কমান্ডের পরিমাণ টকা: ২০০/- (২০০ টকা) বাংলাদেশ সরকার
 তার হয়ে তার স্বাক্ষর/মুদ্রা/স্বাক্ষর: পাট-সুপারী - রুমজান
 চালিয়ে যাওয়ার জন্য এই কার্ডসোল বন্দান করা হল।

তারিখ: ২০/১১/১৪ ই

(Signature)
 ২০/১১/১৪
 মোঃ এনায়েতুল হক
 চেয়ারম্যান
 বাংলাদেশ ল্যাবার ইউনিয়ন
 হানিয়ারহাট, বাকুরগাঞ্জ।



Thank You