

Proposed NU Business Name: Masud Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mamun Ar Rashid Vill: Thanapara, Union: Thanahat, Post: Chilmari, Upazila: Chilmari, District: Kurigram.
Age	:	26 Years
Marital status	:	Married
Children	:	01 (one) Daughter.
No. of siblings:	:	02 (two) Brothers and 03 (three) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Majeda Begum
(iii) Father's name	:	Md. Habibur Rahman
(iv) GB member's info	:	Branch: Thana hat, Chilmari. <i>Centre # 50/Po,</i> Loan no.: 1406, Member since 10 November, 1982. First loan: Tk. 2,000 Existing loan: Tk. 47,000, Outstanding: Tk. 19,300
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	S.S.C
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.)	:	10 (Ten) years experience in this business, started the business with BDT 20,000 (Twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01767221446
NU's National ID No.	:	19894910983000121
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Habibur Rahman is a GB member since 1982 at first he took GB loan BDT 2,000 (Two thousand).
- Gradually he took GB loan several times and utilized it for household purposes, and assisting his son (entrepreneur) in telecom business.
- Finally GB loan helped to improve his economic condition, livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Masud Store</i>
Address/ Location	:	Thana para, Chilmari, Kurigram
Total Investment in BDT	:	Tk. 223,000
Financing	:	Self Tk. 73,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 8,000 (Eight thousand)
Proposed Salary	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 16%
(ii) Estimated % of proposed gross profit margin	:	On an average 16%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from products	2,200	61,600	739,200
Commission from flexiload	32	907	10,886
Total Sales income & commission (A)	2,232	62,507	750,086
Less: Cost of Sales (B)	1,870	52,360	628,320
Gross Profit (C) [C=(A-B)]	362	10,147	121,766
Less: Operating Cost:			
Electricity bill		250	3,000
Mobile bill		300	3,600
Conveyance		100	1,200
Present salary- (Self)		8,000	96,000
Other Expenses (Stationary & Entertainment)		300	3,600
Non Cash Item:			
Depreciation Expenses		846	10,150
Total Operating Cost (D)		9,796	117,550
Net Profit (C-D):		351	4,216

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (Soap, salt, oil, biscuit, juice, soft drinks, chips, chocolate, bakery item, cosmetics item, tea, betel leaf, betel nut, stationary etc.)	12,100	102,000	114,100
Investment in Flexi-load & scratch card	3,900	15,000	18,900
Mobile set for Flexi-load	2,000	-	2,000
Refrigerator (one)	30,000	-	30,000
Weight Machine (one)	-	3,000	3,000
Furniture & Decoration (Renovation)	19,000	30,000	49,000
Cash in Hand	1,000	-	1,000
Debtors	5,000	-	5,000
Creditors	-	-	-
Total Capital	73,000	150,000	223,000

SOURCE OF FINANCE

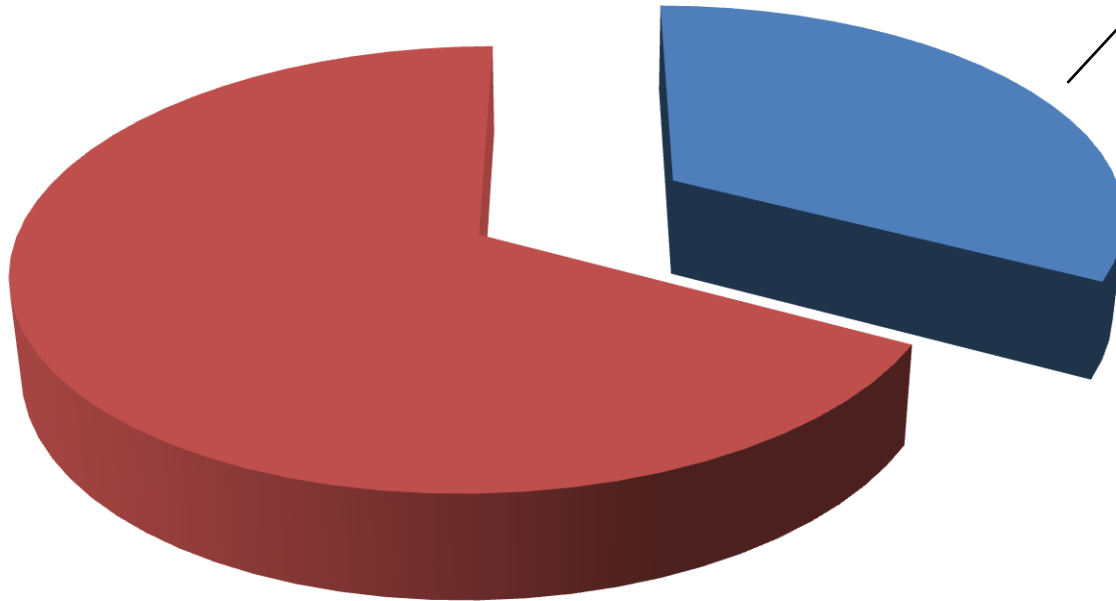
■ Entrepreneur's Contribution BDT 73,000

■ Investor's Investment BDT 150,000

■ Total Capital BDT 223,000

Investor's contribution 67%

Entrepreneur's contribution 33%



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 of products	3,498	97,944	1,175,328	4,023	112,636	1,351,627	4,626	129,531	1,554,371
Commission from flexiload	41	1,134	13,608	49	1,361	16,330	56	1,565	18,779
Estimated Total Sales income & commission (A)	3,539	99,078	1,188,936	4,071	113,996	1,367,957	4,682	131,096	1,573,150
Less: Cost of Sales (B)	2,973	83,252	999,029	3,419	95,740	1,148,883	3,932	110,101	1,321,216
Gross Profit (C) [C=(A-B)]	565	15,826	189,907	652	18,256	219,074	750	20,995	251,935
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Mobile bill (SMS & Reporting)		400	4,800		420	5,040		450	5,400
Conveyance		200	2,400		300	3,600		400	4,800
Proposed Salary-Self		9,000	108,000		9,500	114,000		10,000	120,000
Other Expenses (Stationary & Entertainment)		350	4,200		400	4,800		450	5,400
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		846	10,150		846	10,150		846	10,150
Total Operating Cost (D)	-	12,096	139,150	-	12,866	154,390	-	13,646	163,750
Net Profit (C-D):	-	3,730	50,757	-	5,390	64,684	-	7,349	88,185
Retained Income:			50,757			115,441			203,626

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	56,757	76,684	100,185
1.3	Depreciation Expenses	10,150	10,150	10,150
1.4	Opening Balance of Cash Surplus	-	11,607	26,441
Total Cash Inflow		216,907	98,441	136,776
2.0	Cash Outflow			
2.1	Product Purchases	150,000	-	-
2.2	Payback of Outstanding GB Loan	19,300	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
Total Cash Outflow		205,300	72,000	72,000
3.0	Total Cash Surplus	11,607	26,441	64,776

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;
- Maintain books of records;
- Experience (10 yrs.)

WEAKNESS

- Can not supply goods and service according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 276,626 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors

Presented at 1st in house Executive Social Business Design Lab
on March 08, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





মূলকপি

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

থানাহাট ইউনিয়ন পরিষদ

চিলমারী, কুড়িগ্রাম।

অর্থ বৎসর : ২০১৪-২০১৫

লাইসেন্স

ক্রমিক নং-

৬৪১

বই নং- ৫

লাইসেন্স নম্বর : ১৯৫৫৮/২০১৫ তারিখ : ০৫/০১/১৫

প্রতিষ্ঠানের নাম : মাঃ হাবিবু রহমান

লাইসেন্সধারীর নাম : মাঃ হাবিবু রহমান

পিতা/স্বামীর নাম : মোঃ হাবিবু রহমান

ঠিকানা : থানাহাট - চিলমারী - কুড়িগ্রাম।

পেশার ধরণ : গার্মেন্টস উৎপাদন।

০৫/০১/১৫ তারিখ পর্যন্ত বৈধ। ফি প্রদানের পরিমাণ ২০০/-

(কথায়) : দুই শত - টাকা মাত্র।

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা থানাহাট ইউনিয়ন এলাকায় চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫/০১/১৫

০৫/০১/১৫

চেয়ারম্যানের স্বাক্ষর
মোঃ হালিমুজ্জামান বারু
চেয়ারম্যান

চিলমারী, কুড়িগ্রাম।

০৫/০১/১৫
অগ্রগামী করা হইল

অফিসার ইনচার্জ
চিলমারী মডেল থানা, কুড়িগ্রাম।

মাঃ বেজাউল করিম
পুলিশ পরিদর্শক
বিপি নং- ৬৫৯০০৩১২২



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মামুন আর রশিদ

Name: MD MAMUN AR RASHID

পিতা: মোঃ হাবিবুর রহমান

মাতা: মোছাঃ মাজেদা বেগম

Date of Birth: 01 Jan 1989

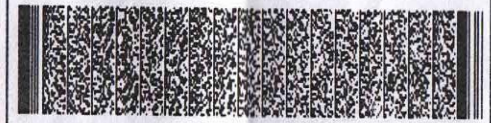
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: মামুন ভিলা, গ্রাম/রাস্তা: থানা পাড়া, ডাকঘর: চিলমারী -
৫৬৩০, চিলমারী, কুড়িগ্রাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/১০/২০১৩





Thank You