

Proposed NU Business Name : **Sohel Store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Sohel Rana</i> Vill: Powaja, Union: 16 no mirzapur, Post: Boyratihat, Upazila: Mithapukur, District: Rangpur.
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	5 Brothers & 2 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	:	Mst. Samina Begum
(iii) Father's name	:	Md. Montaz Ali
(iv) GB member's info	:	<i>Branch: Powaja, Boyratihat Centre # 41/Mo Loan no.: 6995, Member since 2011, First loan: Tk. 3,000/- Existing loan: 5,000 , Outstanding loan: 2,600</i>
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	:	Class Ten
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, work experience as an apprentice etc.)	:	03 years experience in selling different types of confectionary items. He started this business only with Tk. 40,000. : He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01767565070
NU's National ID No.	:	851587429274
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Samina Begum is a GB member since 2011, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in business, purchasing cow and goat.
- Finally GB loan helped her to improve her economic condition & livelihood within expanding her son's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Sohel Store</i>
Address/ Location	:	Boyratihat college road, Mithapukur, Rangpur
Total Investment in BDT	:	Tk. 233,400
Financing	:	Self Tk. 133,400 (from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	Taka 4,500 (Four thousand five hundred)
Proposed Salary (estimates)	:	Taka 5,000 (Five thousand)
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 income from products (A)	2,000	56,000	672,000
Less: Cost of Sales (B)	1,700	47,600	571,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Electricity bill		1,300	15,600
Shop Rent		600	7,200
Night Guard bill		100	1,200
Mobile bill		400	4,800
Conveyance		100	1,200
Present Salary (Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		748	8,975
Total Operating Cost (D)		7,848	94,175
Net Profit (C-D):		552	6,625

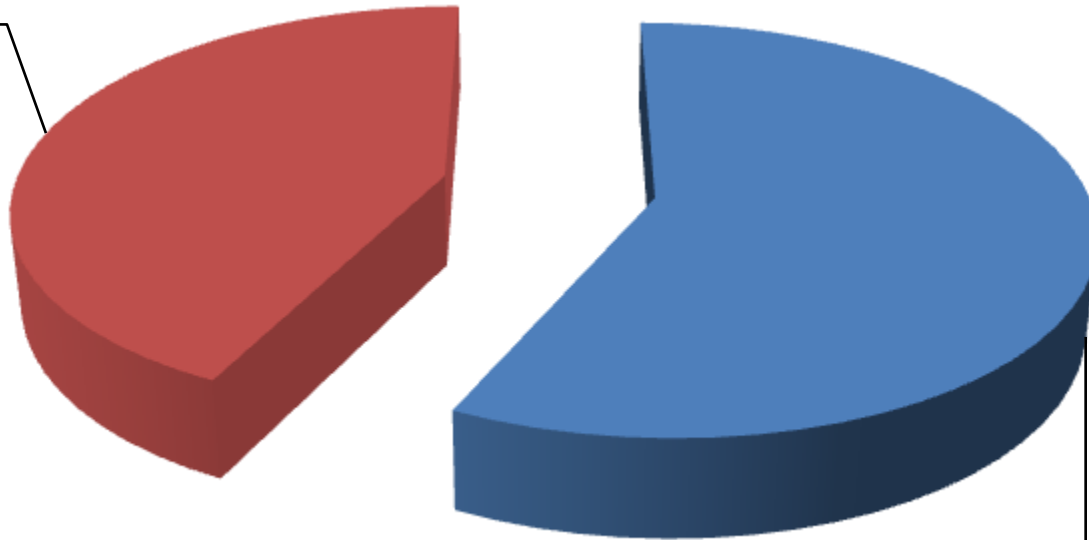
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products(biscuits, horlicks, juice, cold drinks, noodles, pickles, cake & bread etc.)	Investment in products (cosmetics item, cold drinks, oil, soap & confectionary item etc.)	22,500	100,000	122,500
Investment in Machinerries (refrigerator, weight balance, TV, fan, IPS, bulb)		52,500	-	52,500
Investment in Furniture		11,000	-	11,000
Grameen Bank Outstanding Loan		(2,600)	-	(2,600)
Advance for shop		50,000	-	50,000
Total Capital		133,400	100,000	233,400

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 133,400
- Investor's Investment BD 100,000
- Total Capital BDT 233,400

Investor's
Investment 43%



Entrepreneur's
Contribution 57%

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 income from products (A)	3,500	98,000	1,176,000	3,850	107,800	1,293,600	4,235	118,580	1,422,960
Less: Cost of Sales (B)	2,975	83,300	999,600	3,273	91,630	1,099,560	3,600	100,793	1,209,516
Gross Profit (C) [C=(A-B)]	525	14,700	176,400	578	16,170	194,040	635	17,787	213,444
Less: Operating Cost:									
Electricity bill		1,350	16,200		1,400	16,800		1,450	17,400
Shop Rent		600	7,200		600	7,200		600	7,200
Night Guard bill		120	1,440		140	1,680		160	1,920
Mobile bill (SMS & Reporting)		500	6,000		550	6,600		600	7,200
Conveyance		200	2,400		300	3,600		400	4,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		200	2,400		300	3,600		400	4,800
Non Cash Item:									
Depreciation Expenses		748	8,975		748	8,975		748	8,975
Total Operating Cost (D)	-	9,385	108,615	-	10,205	122,455	-	11,025	132,295
Net Profit (C-D):	-	5,315	67,785	-	5,965	71,585	-	6,762	81,149
Retained Income			67,785			139,370			220,519

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 #</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	71,785	79,585	89,149
1.3	Depreciation Expenses	8,975	8,975	8,975
1.4	Opening Balance of Cash Surplus	-	54,160	94,720
	Total Cash Inflow	180,760	142,720	192,844
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback of Grameen Bank Outstanding Loan	2,600	-	-
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	126,600	48,000	48,000
3.0	Total Cash Surplus	54,160	94,720	144,844

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Three years experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 353,919 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Theft;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





১৬নং মির্জাপুর ইউনিয়ন পরিষদ কার্যালয়

ইউপি ফরম নং- ৭ [১২(১)]
নিয়ম দ্রষ্টব্য

থানা- মিঠাপুকুর, জেলাঃ রংপুর।

ক্রমিক নং- লাইসেন্স নং- তাং-

নাম : শ্রীমান মোহাম্মদ হোসেন
 পিতা/ স্বামীর নাম : শ্রীমান মোহাম্মদ হোসেন
 মাতার নাম : শ্রীমতী হুমায়ুন বেগম
 প্রতিষ্ঠানের নাম : শ্রীমান মোহাম্মদ হোসেন
 ঠিকানা/ গ্রাম : শ্রীমান মোহাম্মদ হোসেন ইউনিয়নঃ ১৬নং মির্জাপুর ইউনিয়ন পরিষদ।
 পোস্ট : মিঠাপুকুর উপজেলাঃ মিঠাপুকুর, জেলা : রংপুর।
 টাকা ২০০/- কথায় : দুইশত টাকা মাত্র
 দেওয়ায় তাহাকে ০৯-০৯-১৪২৫ ইতি ৩০-০৯-১৪২৫ তারিখ পর্যন্ত অত্র ইউনিয়নে
ব্যবসা চালানোর জন্য এই লাইসেন্স প্রদান করা হইল।

০৯-০৯-১৪২৫
চেয়ারম্যানের স্বাক্ষর

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

নাম: মোঃ মোহাম্মদ হোসেন
 পিতা: মোঃ মোহাম্মদ হোসেন
 মাতা: মোঃ হুমায়ুন বেগম
 Date of Birth: 18/09/1985
 ID NO: 8615878429274

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের দায়িত্বে রয়েছে। এটি বাংলাদেশ সরকারের দায়িত্বে রয়েছে।
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Thank You