

Proposed NU Business Name : **Rayhan Store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ryahan Mia</i> Vill: Boro Mirjapur, Union: Shothibari, Post: Shothibari, Upazila: Mithapukur, District: Rangpur.
Age	:	30 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers & 1 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. Rejwana Begum
(iii) Father's name	:	Md. Nowshad Ali
(iv) GB member's info	:	<i>Branch: Shothibari, Centre # 8/Mo</i> <i>Loan no.: 3345/01, Member since February 01, 2000,</i> First loan: Tk. 5,000 Existing loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	8 (Eight) years experience in this business. He started this business only with Tk. 60,000. : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01737646021
NU's National ID No.	:	8515841682009
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rejwana Begum is a GB member since 2000, at first she took GB loan BDT 5,000(Five thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in business (betel leaf), purchasing land, banana cultivation.
- Finally GB loan helped her to improve her economic condition & livelihood within expanding their existing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rayhan Store
Address/ Location	:	Shothibari bazar, Mithapukur, Rangpur
Total Investment in BDT	:	Tk. 364,000
Financing	:	Self Tk. 264,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (Three thousand five hundred)
Proposed Salary (estimates)	:	Taka 6,000 (Six 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

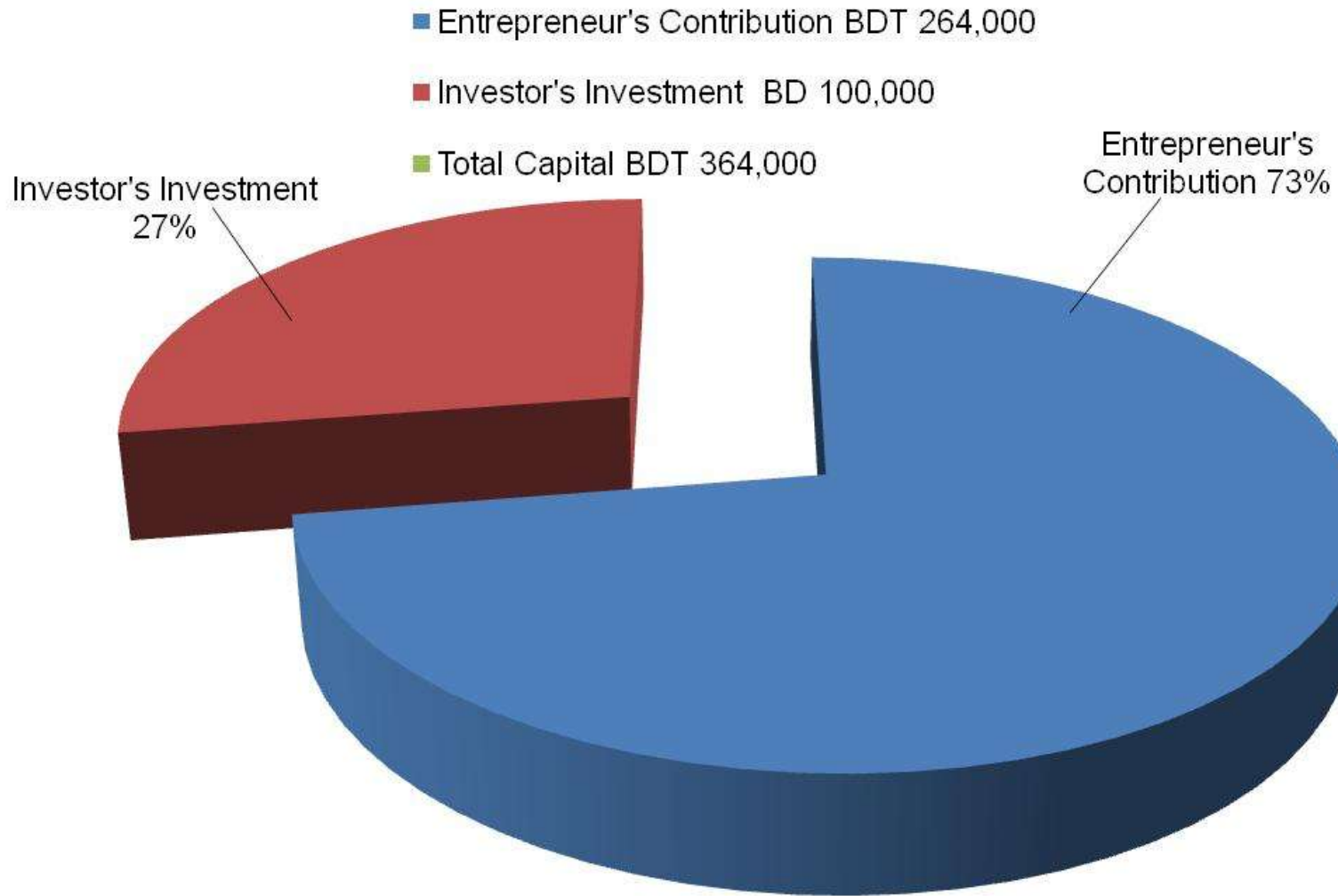
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,400	67,200	806,400
Less: Cost of Sales (B)	2,040	57,120	685,440
Gross Profit (C) [C=(A-B)]	360	10,080	120,960
<i>Less: Operating Cost:</i>			
Electricity bill		1,100	13,200
Generator bill		300	3,600
Shop Rent		1,500	18,000
Night Guard bill		300	3,600
Mobile bill		300	3,600
Conveyance		500	6,000
Present Salary (Self)		3,500	42,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<i>Non Cash Item:</i>			
Depreciation Expenses		537	6,448
<i>Total Operating Cost (D)</i>		8,637	103,648
Net Profit (C-D):		1,443	17,313

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products(biscuits, egg, horlicks, coal, juice, cold drinks, curd, spices, pen, brush, soap, toothpaste, cake, chocolate etc)	Investment in products (rice, pulses, oil, egg, biscuits, cold drinks, spices, cake, chocolate, soap, coal, chips etc)	69,250	100,000	169,250
Debtors		61,000	-	61,000
Creditors		(13,000)	-	(13,000)
Investment in Machinerries (Refrigerator, bulb)		35,450	-	35,450
Investment in Furniture		11,300	-	11,300
Advance for shop		100,000	-	100,000
Total Capital		264,000	100,000	364,000

SOURCE OF FINANCE

Chart Title



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)	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,313	148,764	1,785,168
Less: Cost of Sales (B)	3,570	99,960	1,199,520	4,106	114,954	1,379,448	4,516	126,449	1,517,393
Gross Profit (C) [C=(A-B)]	630	17,640	211,680	725	20,286	243,432	797	22,315	267,775
Less: Operating Cost:									
Electricity bill		1,300	15,600		1,500	18,000		1,700	20,400
Generator bill		350	4,200		400	4,800		450	5,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		400	4,800		500	6,000		600	7,200
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance		800	9,600		1,000	12,000		1,200	14,400
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		537	6,448		537	6,448		537	6,448
Total Operating Cost (D)	-	12,854	150,248	-	14,704	176,448	-	16,554	198,648
Net Profit (C-D):	-	4,786	61,433	-	5,582	66,985	-	5,761	69,128
Retained Income			61,433			128,417			197,545

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)	65,433	74,985	77,128
1.3	Depreciation Expenses	6,448	6,448	6,448
1.4	Opening Balance of Cash Surplus	-	47,880	81,312
	Total Cash Inflow	171,880	129,312	164,887
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	47,880	81,312	116,887

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 461,545 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Political unrest.

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

Thank you

Pictures



রায়হান স্টোর

বালুয়া রোড, শঠীবাড়ী, কংপুর
০১৭৩৭-৬৪৬০২৯





হালুয়া কোড: ৯৮৯৮৭৬৫৪৩২১০
০২৭০৭-৬৪৬০০২১

DATELINE



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



রাইহান

নাম: মোঃ রাইহান মিয়া
Name: Md Rayhan Mia

পিতা: মোঃ নওশাদ আলী

মাতা: মোছাঃ রেজওয়ানা বেগম

Date of Birth: 12 Aug 1985

ID NO: 8515849682009

প্রতিবেশী, পথচারী বা অন্য

ই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

স্বাক্ষর: গ্রাম/রাস্তা: বড় মির্জাপুর, ডাকঘর: শঠিবাড়ী - ৫৪৬০, মিঠাপুকুর, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৯/০৮/২০০৮





Thank You