

Proposed NU Business Name : M/S Khuku Mudi Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Khuku Rani</i> Vill: Kholishakuri, Union: 15 no. Debipur, Post: Kholishakuri, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	32 Years
Marital status	:	Married
Children	:	1 (one) Daughter and 1 (One) Son
No. of siblings:	:	1 (one) Brother and 2 (two) 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	:	Chinta Bala Sen
(iii) Father's name	:	Sree Shochin Sen
(iv) GB member's info	:	<i>Branch: Voughnagar, Birganj, Centre # 57/Mo Loan no.: 3891, Member since February 01, 1990, First loan: Tk. 3,000 Existing loan: Tk 6,000 Outstanding: Tk 4,680</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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., 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.)	:	06 (Six) years experiences in this business. She started the business with Tk. 2,000 (Two thousand). : She has on hand training.
Other Own/Family Sources of Income	:	Husband's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01788212840
NU's National ID No.	:	9419436226669
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Chinta Bala Sen is a GB member since February 01, 1990, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, cultivation purposes, house repairing and arranged marriage of her daughter.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Khuku Mudi Store</i>
Address/ Location	:	Kholishakuri, Debipur, Thakurgaon sadar, Thakurgaon.
Business category	:	General retail & wholesale
Total Investment in BDT	:	Tk. 233,000
Financing	:	Self Tk. 83,000 (from existing business) Required Investment Tk. 150,000(as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 8,000 (Eight 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

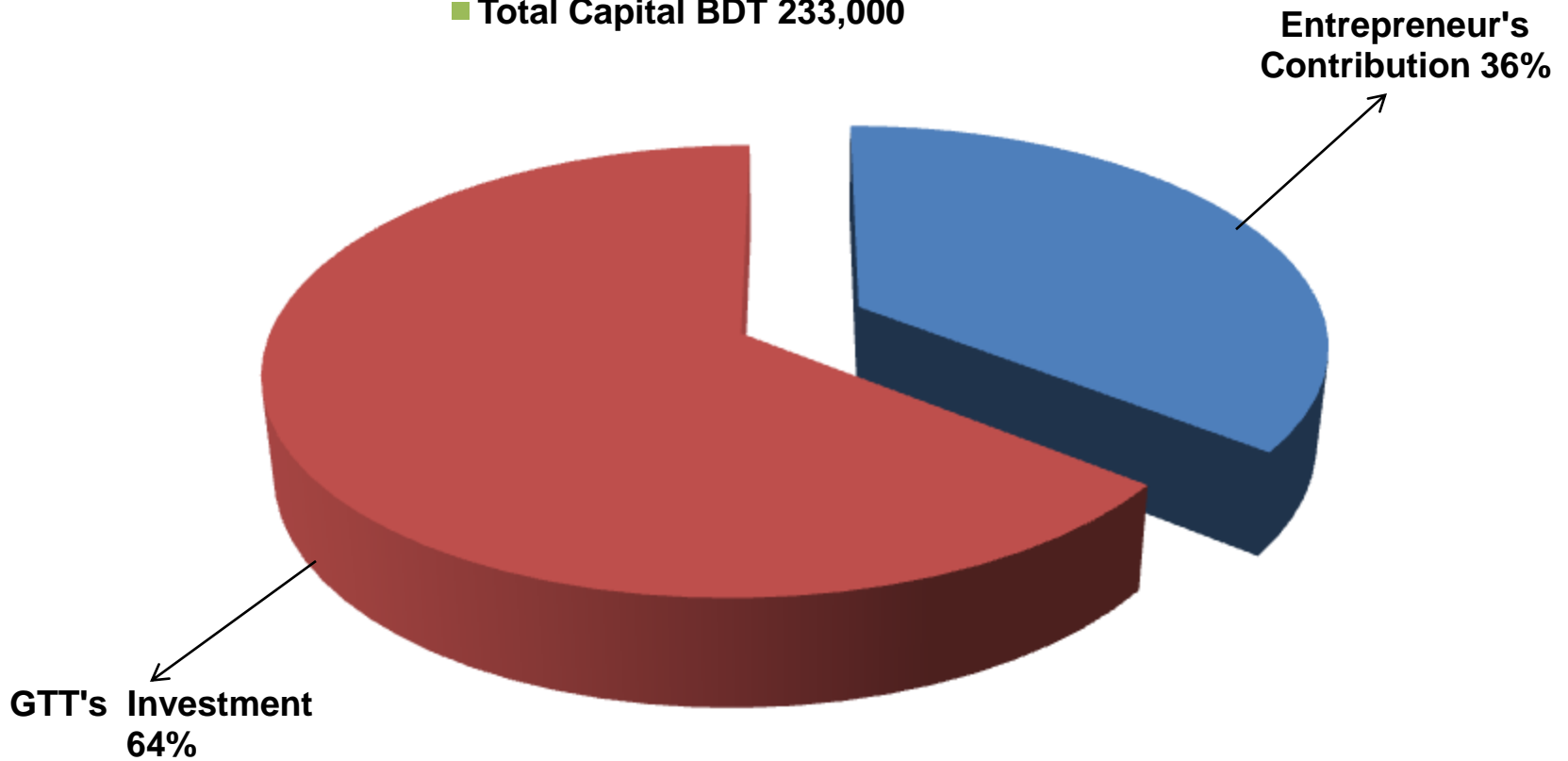
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,000	104,000	1,248,000
Less: Cost of product Sales (B)	3,400	88,400	1,060,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		200	2,400
Shop rent (Self)		-	-
Mobile bill		500	6,000
Conveyance		600	7,200
Present Salary (Self)		8,000	96,000
Other Cost (stationary & entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		145	1,740
Total Operating Cost (D)		10,445	125,340
Net Profit (C-D):		5,155	61,860

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (biscuit, soap, salt, oil, juice, soft drinks, chips, chocolate, pickles, sugar, pulses, vermicelli, flour, tea, toothpaste, spice, incense, detergent powder, cosmetics items, betel leaf, betel nut etc.)	56,000	150,000	206,000
Television (1)	8,000	-	8,000
Cash in hand	3,000	-	3,000
Debtors	10,600	-	10,600
Creditors	-	-	-
Furniture & Decoration	5,400	-	5,400
Total Capital	83,000	150,000	233,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 83,000
- GTT's Investment BDT 150,000
- Total Capital BDT 233,000



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 income from products (A)	6,000	156,000	1,872,000	6,300	163,800	1,965,600	6,615	171,990	2,063,880
Less: Cost of product Sales (B)	5,100	132,600	1,591,200	5,355	139,230	1,670,760	5,623	146,192	1,754,298
Gross Profit (C) [C=(A-B)]	900	23,400	280,800	945	24,570	294,840	992	25,799	309,582
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Shop rent (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		1,050	12,600		1,100	13,200
Conveyance		1,000	12,000		1,300	15,600		1,500	18,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		8,000	96,000		9,000	108,000		10,000	120,000
Other Cost (stationary & entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
Non Cash Item:									
Depreciation Expenses		145	1,740		145	1,740		145	1,740
Total Operating Cost (D)	-	12,645	145,740	-	14,395	172,740	-	15,945	191,340
Net Profit (C-D):	-	10,755	135,060	-	10,175	122,100	-	9,854	118,242
Retained Income			135,060			257,160			375,402

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

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 (ownership tr. Fee added back)	141,060	134,100	130,242
1.3	Depreciation Expenses	1,740	1,740	1,740
1.4	Opening Balance of Cash Surplus	-	106,800	170,640
	Total Cash Inflow	292,800	242,640	302,622
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	106,800	170,640	230,622

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Trade license in her own name;
- Ownership of Business in her own name;
- Working experience (6yrs);

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 458,402 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Theft;
- Political unrest.

Presented at 71st Social Business Design Lab
(Open session)


on April 16, 2015 at Grameen Bank
Auditorium, Grameen Bank Bhaban

Thank you

Pictures






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 आर्य समाज, दिल्ली

□ अर्थ वर्ष 2018 - 2019 ई. □

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पते का पता : आर्य समाज, दिल्ली
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 तारीख : 01/08/1988



Thank You