

Proposed NU Business Name : **Saidur Cycle & Varieties Store**

Business Category: **General Retail & Wholesale and Telecom**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Saidur Rahman</i> Vill: Khoikorer para, Union: 08 no. jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	32 years.
Marital status	:	Married.
Children	:	03 (Three) Sons and 01 (One) Daughter.
No. of siblings:	:	06 (Six) Brothers.
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. Dholy Begum
(iii) Father's name	:	Md. Abdul Kuddus
(iv) GB member's info	:	<i>Branch: Jumarbari, Gaibandha, Centre # 65/mo,</i> <i>Loan no.: 5931, Member since February 18, 2003</i> First loan: Tk. 3,000 Existing loan: Tk. 18,000, Outstanding Loan: 16,830
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 Ten
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.)	:	13 (Thirteen) years experiences is running his own business. He started the business with BDT 3,000. (Three Thousand). He has on hand training from local Parts Shop of “Bhai Bhai Cycle Parts” under the district of Dinajpur.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU’s Contact No.	:	01713715444
NU’s National ID No.	:	3218847353406
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Dholy Begum is a GB member since February 18, 2003 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for household purposes, purchasing cows and agriculture.
- Finally GB loan helped her to improve her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Saidur Cycle & Varieties Store
Address/ Location	:	Kheyaghat bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 360,000
Financing	:	Self Tk. 240,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products (Electronics item, mobile accessories & renting Cycle) 35%, Servicing 70% bkaash 100%.
(ii) Estimated % of proposed gross profit margin	:	On products (Electronics item, mobile accessories & renting Cycle) 35%, Servicing 70% bkaash 100%.
(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 (Electronics item, mobile accessories and renting Cycle etc.)	800	22,400	268,800
Income from Servicing (Cycle)	250	7,000	84,000
Commission from bkaash	80	2,240	26,880
Total Sales income (A)	1,130	31,640	379,680
Less: Cost of sales of products(Electronics item, Cycle parts and renting Cycle etc.)	520	14,560	174,720
Less: Cost of Servicing (Cycle Parts & Other Materials)	75	2,100	25,200
Less: Total of sales (B)	520	14,560	174,720
Gross Profit (C) [C=(A-B)]	610	17,080	204,960
Less: Operating Cost:			
Electricity bill		600	7,200
Shop (self)		-	-
Mobile bill		600	7,200
Conveyance bill		1,200	14,400
Present Salary (Family& Self)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		1,303	15,630
Total Operating Cost (D)		12,203	146,430
Net Profit (C-D):		4,878	58,530

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (checkball, multiplug, super glue, capacitor, exercise book, pan, candle, door lock, regulator, mobile accessories, cycle parts and others materials etc.)	Electronics Product & Cycle parts etc.	69,589	70,000	139,589
Investment in bkash		50,000	50,000	100,000
Investment in Machineries (mobile set -4 pieces, Wind machine, drill machine fan, T.V, Cycle-20-for renting and others parts etc.)		99,000	-	99,000
Cash in hand		1,881	-	1,881
Debtors (Since May, 2015 to at Present)		11,730	-	11,730
Decoration (fixture and fittings)		7,800	-	7,800
Total Capital		240,000	120,000	360,000

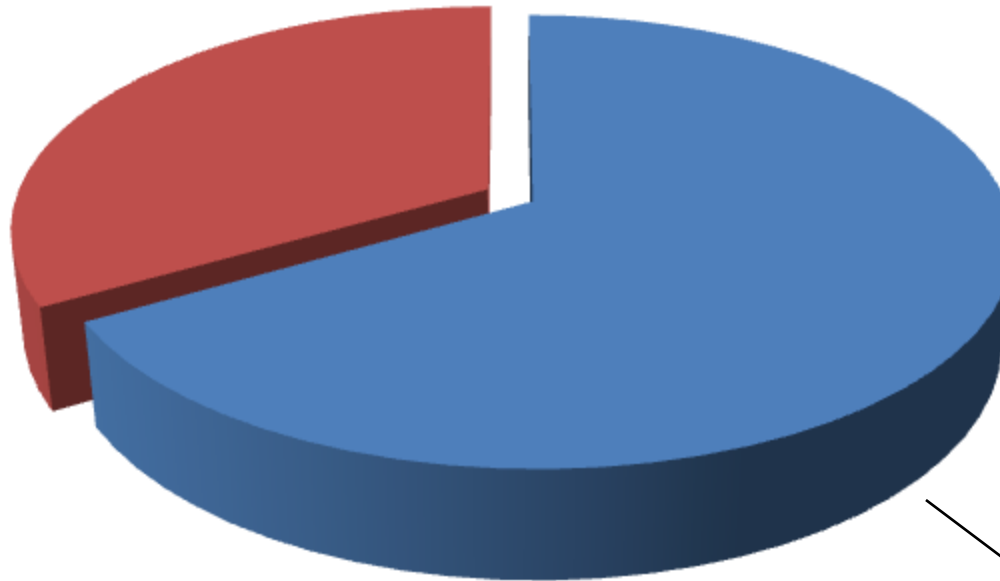
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 240,000

■ GTT's Investment BDT 120,000

■ Total Capital BDT 360,000

GTT's Investment
33%



Entrepreneur's
Contribution 67%

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
Sales income from products (Electronics item, mobile accessories and renting Cycle etc.)	1,000	28,000	336,000	1,150	32,200	386,400	1,323	37,030	444,360
Estimated Income from Servicing	293	8,190	98,280	336	9,419	113,022	387	10,831	129,975
Estimated commission from bkaash	120	3,360	40,320	138	3,864	46,368	159	4,444	53,323
Total estimated Sales income (A)	1,413	39,550	474,600	1,624	45,483	545,790	1,868	52,305	627,659
Less: Cost of sales of products(Electronics item, Cycle parts and renting Cycle etc.)	650	18,200	218,400	748	20,930	251,160	860	24,070	288,834
Less: Cost of Servicing	88	2,457	29,484	101	2,826	33,907	116	3,249	38,993
Less: Total of sales (B)	650	18,200	218,400	748	20,930	251,160	860	24,070	288,834
Gross Profit (C) [C=(A-B)]	763	21,350	256,200	877	24,553	294,630	1,008	28,235	338,825
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		950	11,400
Shop (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Conveyance bill		1,700	20,400		2,700	32,400		3,700	44,400
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Proposed Salary (Assistant-01)		3,000	36,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
Non Cash Item:									
Depreciation Expenses		1,303	15,630		1,303	15,630		1,303	15,630
Total Operating Cost (D)	-	17,003	199,230	-	19,303	231,630	-	22,053	264,630
Net Profit (C-D):	-	4,348	56,970	-	5,250	63,000	-	6,183	74,195
Retained Income			56,970			119,970			194,165

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly 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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	61,770	72,600	83,795
1.3	Depreciation Expenses	15,630	15,630	15,630
1.4	Opening Balance of Cash Surplus	-	48,600	79,230
	Total Cash Inflow	197,400	136,830	178,655
2.0	Cash Outflow			
2.1	Product Purchase & bcash	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600
3.0	Total Cash Surplus	48,600	79,230	121,055

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business and Business Place in his Own name;<input type="checkbox"/> Maintains books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 13yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods & Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 434,165 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 12th In-house Executive Social Business Design Lab
on September 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



bKash

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বিকাশ

bKash

অসহযোগিতার পাশে
বিকাশ

bKash

অসহযোগিতার পাশে
বিকাশ

bKash



একটি ড্রাক ব্যাংক প্রতিষ্ঠান

bKash



একটি ড্রাক ব্যাংক প্রতিষ্ঠান







DATE	DESCRIPTION	AMOUNT	BALANCE
1/1	Balance		100.00
1/5	Deposited	50.00	150.00
1/10	Withdrawal	20.00	130.00
1/15	Deposited	30.00	160.00
1/20	Withdrawal	10.00	150.00
1/25	Deposited	40.00	190.00
1/30	Withdrawal	15.00	175.00
2/1	Deposited	25.00	200.00
2/5	Withdrawal	35.00	165.00
2/10	Deposited	15.00	180.00
2/15	Withdrawal	25.00	155.00
2/20	Deposited	30.00	185.00
2/25	Withdrawal	10.00	175.00
2/30	Deposited	45.00	220.00
3/1	Withdrawal	20.00	200.00
3/5	Deposited	35.00	235.00
3/10	Withdrawal	15.00	220.00
3/15	Deposited	40.00	260.00
3/20	Withdrawal	25.00	235.00
3/25	Deposited	30.00	265.00
3/30	Withdrawal	10.00	255.00
3/31	Balance		255.00

The following is a list of the items
 purchased during the month of
 January, 1912. The total amount
 of the purchases is \$100.00.
 The following is a list of the items
 sold during the month of
 January, 1912. The total amount
 of the sales is \$150.00.
 The following is a list of the items
 on hand at the end of the month
 of January, 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the month
 of January, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of February, 1912. The total amount
 of the items on hand is \$200.00.
 The following is a list of the items
 on order at the end of the month
 of February, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of March, 1912. The total amount
 of the items on hand is \$265.00.
 The following is a list of the items
 on order at the end of the month
 of March, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of April, 1912. The total amount
 of the items on hand is \$235.00.
 The following is a list of the items
 on order at the end of the month
 of April, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of May, 1912. The total amount
 of the items on hand is \$265.00.
 The following is a list of the items
 on order at the end of the month
 of May, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of June, 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the month
 of June, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of July, 1912. The total amount
 of the items on hand is \$200.00.
 The following is a list of the items
 on order at the end of the month
 of July, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of August, 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the month
 of August, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of September, 1912. The total amount
 of the items on hand is \$200.00.
 The following is a list of the items
 on order at the end of the month
 of September, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of October, 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the month
 of October, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of November, 1912. The total amount
 of the items on hand is \$200.00.
 The following is a list of the items
 on order at the end of the month
 of November, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the month
 of December, 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the month
 of December, 1912. The total amount
 of the items on order is \$0.00.
 The following is a list of the items
 on hand at the end of the year
 of 1912. The total amount
 of the items on hand is \$255.00.
 The following is a list of the items
 on order at the end of the year
 of 1912. The total amount
 of the items on order is \$0.00.



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



নাম: মোঃ সাইদুর রহমান

Name: Md Saidur Rahman

পিতা: মোঃ আব্দুল কদ্দুছ

মাতা: মোছাঃ ধলী বেগম

Date of Birth: 17 May 1983

ID NO: 3218847353406

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ত্রুটি
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জানা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: খৈকরের পাড়া, খৈকরের পাড়া, ডাকঘর: ছুমারবাড়ী - ৫৭৫০,
সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১২/০৯/২০০৮



-তারিখ-	বিবরণ	টাকা
১৫/০৬/২০২৫	-মালাখাল কামিমান	৫,৩০০ - ২.৩০ -
১৫/০৬/২৫	-মালাখাল কামিমান	৭,২২০ - ২৪০ -
১৭/০৬/২৫	-মালাখাল কামিমান	৫,৭০০ - ২২০
১৬/০৬/২৫	-মালাখাল কামিমান	৭,৬০০ - ৫২০
১৯/০৬/২৫	-মালাখাল কামিমান	৫০,২০ - ৩৬০
২০/০৬/২৫	-মালাখাল কামিমান	৫,৪০০ ৩৩০
২১/০৬/২৫	-মালাখাল কামিমান	৫,৭০০ ৪৯৫
২২/০৬/২৫	-মালাখাল কামিমান	৭০,২০ ৩২০
২৩/০৬/২৫	-মালাখাল কামিমান	৫০,৫০০ ৫৯০
২৫/০৬/২৫	-মালাখাল কামিমান	৭০,২০০ ৪০০



Thank You