## SHOPNIL TELICOM \& SAMIR DECORATOR

## 




NU Identified and PP Prepared byS. M. Arafatuzzaman (Manikganj Unit) Verified By: Khalilur Rahman

## GRAMEEN TRUST

| Name | $:$ | Md. Deloar Hossain |
| :--- | :--- | :--- |
| Age | $:$ | 30 years |
| Marital status | $:$ | Married |
| Children | $:$ | 01 son |
| No. of siblings: | 2 Brothers \& 4 Sisters |  |
| Parent's and GB related Info |  |  |
| (i) Who is GB member |  |  |
| (ii) Mother's name |  |  |
| (iii) Father's name |  |  |
| (iv) GB member's info | $:$ | Mother |
|  | $:$ | Fazia Begum |
|  |  | Branch: Mohadevpur Branch Centre : 51/M |
| Group no : 03 |  |  |
|  | Member since 1997-2006, First loan: 5000 |  |
| Further Information: | N/A |  |
| (v) Who pays GB loan installment | $:$ | N/A |
| (vi) Mobile lady |  |  |
| (vii) Grameen Education Loan | $:$ | N/A |
| (viii)Any other loan like GCCN |  | N/A |
| Education | $:$ | SSC |

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT,.,)

| Present Occupation | $:$ | Mobile accessories \& Decorator Business |
| :--- | :--- | :--- |
| Trade License/ Drug <br> License |  | 116 |
| Business Experience <br> And Training Info | $:$ | 09 years |
| Other Own/Family Sources <br> of Income | $:$ | N/A |
| Other Own/Family Sources <br> of Liabilities | $:$ | N/A |
| NU Contact Info | $:$ | Manikgonj Unit |
| NU Project <br> Source/Reference | 01714758152 |  |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1997 to 2006 (09 years). At first She took 5000 taka from GB. First GB Loan was utilized by NU's father. NU's mother gradually improved their living standard by using GB loan.

## PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | $:$ | SHOPNIL TELICOM \& SAMIR DECORATOR |
| :--- | :--- | :--- |
| Address/ Location | $:$ | Intajgonj Bazar, Shibaloy, Manikgonj |
| Total Investment in BDT | $:$ | $6,60,000$ |
| Financing | Self BDT 5,10,000 (from existing business) 77\% <br> Required Investment BDT 1,50,000/-(as equity) 23\% |  |
| Present salary/drawings <br> from business (estimates) | $:$ | 7,000 |
| Proposed Salary | 7,000 |  |
| Proposed Business <br> (i) \% of present gross <br> profit margin <br> (ii) Estimated \% of <br> proposed gross profit <br> margin <br> (iii) Agreed grace period | $15 \%$ |  |

## PRESENT \& PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business <br> (BDT) | Proposed <br> (BDT) | Total <br> (BDT) |
| :--- | :---: | :---: | :---: |
| Investments in different categories: | (1) | (2) | $(1+2)$ |
| Present Stock Items: <br> Advance $(1,00,000+40,000): 1,40,000$ <br> Decoration <br> Goods (mob. Ex-150000 $: 20,000$ <br> +Drcorator-200000)$: 3,50,000$ | $5,10,000$ |  |  |
| Proposed items: |  |  | $5,10,000$ |
| Goods 1,50,000 |  | $1,50,000$ | $1,50,000$ |
| Total Capital |  |  | $\mathbf{6 , 6 0 , 0 0 0}$ |

## PRESENT \& PROPOSED INVESTMENT BREAKDOWN

| Present items |  |
| :--- | ---: |
| Product name with quantity | Amount |
| Mobile accessories : |  |
| Mobile varieties | 40,000 |
| Load (5 company) | 70,000 |
| Sim card | 15,000 |
| charger | 10,000 |
| battery | 15,000 |
| Decorator items |  |
| Varieties ITEMS | $2,00,000$ |
| Total Present Stock | $3,50,000$ |


| Proposed items |  |
| :--- | ---: |
| Product Name with quantity | Amount |
| Load (5 company) | 50,000 |
| B-KASH | 30,000 |
| charger | 10,000 |
| battery | 10,000 |
| Mobile Varieties | 50,000 |
| Decorator items |  |
| Total Proposed Stock | $1,50,000$ |

## INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) |  |  |
| :--- | :---: | :---: | :---: |
|  | Daily | Monthly | Yearly |
| Sales (A) | 4,000 | $1,20,000$ | $14,40,000$ |
| Less: Cost of sales (B) | 3,400 | $1,02,000$ | $12,24,000$ |
| Profit 15\% (C) [C=(A-B)] | 600 | 18000 | $2,16,000$ |
| Income From decorator business (D) | 600 | 18,000 | $2,16,000$ |
| Gross Profit E= (C+D) | $\mathbf{1 2 0 0}$ | 36,000 | $\mathbf{4 , 3 2 , 0 0 0}$ |
| Less: Operating Costs |  |  |  |
| Electricity bill |  | 1,000 | 12,000 |
| Dish bill |  | 200 | 2,400 |
| Shop Rent (2000+800) |  | 2,800 | 33,600 |
| Night Guard bill |  | 250 | 3,000 |
| Mobile bill |  | 1000 | 12,000 |
| Present salary/Drawings- self |  | 7,000 | 84,000 |
| Present salary/Drawings- staf-2 |  | 50,000 | $1,44,000$ |
| Conveyance or Transport] |  | 400 | 6000 |
| Others (fees, Entertainment, TL renew) |  |  | 4800 |
| Non Cash Item: |  | 1750 | 21,000 |
| Depreciation Expenses (2,10,000*10\%) |  | 26,900 | $3,22,800$ |
| Total Operating Cost (F) |  | 91,000 | $1,09,200$ |
| Net Profit (E-F): |  |  |  |

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 (A) | 4,500 | 1,35,000 | 16.20.000 | 5000 | 1,50,000 | 18,00,000 | 5500 | 1,65,000 | 19,80,000 |
| Less: Cost of Sale (B) | 3,825 | 1,14,750 | 13,77,000 | 4250 | 127500 | 15,30,000 | 4675 | 1,40,250 | 16,83,000 |
| Profit 15\% (A-B)=(C) | 675 | 20,250 | 2,43,000 | 750 | 22,500 | 6,75,000 | 825 | 24,750 | 2,97,000 |
| Income From Decorator (D) | 600 | 18,000 | 2,16,000 | 675 | 20,250 | 2,43,000 | 750 | 22,500 | 6,75,000 |
| Gross Profit E= (C+D) | 1275 | 38,250 | 4,59,000 | 1425 | 42,750 | 5,13,000 | 1575 | 47,250 | 5,67,000 |
| Less: Operating Costs |  |  |  |  |  |  |  |  |  |
| Electricity bill |  | 1,100 | 13,200 |  | 1,200 | 14,400 |  | 1,300 | 15,600 |
| Generator bill |  | 250 | 3,00 |  | 300 | 3,600 |  | 400 | 4,800 |
| Shop Rent |  | 2,800 | 33,600 |  | 2,800 | 33,600 |  | 2,800 | 33,600 |
| Night Guard bill |  | 300 | 3,600 |  | 400 | 4,800 |  | 500 | 6,000 |
| Mobile bill |  | 1200 | 14,400 |  | 1400 | 16,800 |  | 1600 | 19,200 |
| Present salary/Drawings- self |  | 7,000 | 84,000 |  | 7,000 | 84,000 |  | 8,000 | 96,000 |
| Present salary/Drawings- staf-2 |  | 12,000 | 1,44,000 |  | 12,000 | 1,44,000 |  | 12,000 | 1,44,000 |
| Conveyance or Transport |  | 600 | 7,200 |  | 700 | 8,400 |  | 800 | 9,600 |
| Others (fees, Entertainment, TL renew) |  | 500 | 6,000 |  | 600 | 7,200 |  | 700 | 8,400 |
| Non Cash Item: |  |  |  |  |  |  |  |  |  |
| Depreciation <br> Expenses(2,82,000*10\%) |  | 2350 | 28,200 |  | 2350 | 28,200 |  | 2350 | 28,200 |
| Total Operating Cost |  | 28,100 | 3,37,200 |  | 28,750 | 3,45,000 |  | 30,450 | 3,65,400 |
| Net Profit $(C-D)=(E)$ |  | 10,150 | 1,21,800 |  | 14.000 | 1,68000 |  | 16,800 | 2,01,600 |
| GT payback |  |  | 60,000 |  |  | 60,000 |  |  | 60,000 |
| Retained Income: | 61,800 |  |  | 1,08,000 |  |  | 2,41,600 |  |  |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC, \& PAY,)

| SI \# | Particulars |  |  |  |
| :--- | :--- | :---: | :---: | :---: |
|  |  | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
| 1.0 | Cash Inflow |  |  |  |
| 1.1 | Investment Infusion by Investor | $1,50,000$ |  |  |
| 1.2 | Net Profit | $1,21,800$ | $1,68,000$ | $2,01,600$ |
| 1.3 | Depreciation (Non cash item) | 28,200 | 28,200 | 28,200 |
| 1.4 | Opening Balance of Cash Surplus | - | 90,000 | $2,26,200$ |
|  | Total Cash Inflow | $\mathbf{3 , 0 0 , 0 0 0}$ | $2,86,200$ | $4,56,000$ |
| 2.0 | Cash Outflow | $1,50,000$ |  |  |
| 2.1 | Purchase of Product | - |  |  |
| 2.2 | Payment of GB Loan | 60,000 | 60,000 | 60,000 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | $2,10,000$ | 60,000 | 60,000 |
|  | Total Cash Outflow | 90,000 | $2,26,200$ | $3,96,000$ |

## SWOT ANALYSIS



















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গণণ্রজাতত্রী বাংলাদেশ সর্রকার
Government of the People's Pepublic of Bangladesh



নাম: মোঃ দেলোয়ার হোসেন
Name: Md Deloar Hossain
গिতা: ফজলুল एक
মাতা: ড়াছিয়া বেগস
Date of Birth: 01 Dec $1 \div 85$
ID NO: $561 \% 835049840$

## थणगडत भज

आति প্রण্যয়ন করছি যে জনাব (An): ल.................................... এর
 শাখার .........2..... নম্বর কেন্দ্রের ................... নম্বর গ্রুপের আনুমানিক oos......... বছর সদস্য/ সদদ্যা ছিলেন। আiিি এটি সরজমিনে দেখে যাচাই করেছি।

সাক্ষঃ


নামঃ এস. এম. আরাফাতুজ্জামান
পদবীঃ ইউনিট ম্যানেজার
ইউনিটঃ মানিকগঞ্জ।

কन्नस नং १ [ ১२ (১) निड़ম प्र"ষ্ঠব্য ]

 जেना : यानिकগ ।
116 ब्यबमा ভिज्डिए दौए नाँ₹ जनभ
ক্রমিক নং-
बरि नং-
जারিখ-
o+1021202
नাইলেন্স নং-
(भा: पूलाघाव $52 v$ जन $\qquad$
नाইजেন গ্রাপকের नाম:



 প্রদত্ত ফিস/করের পরিমাণ …........ - ৫e (






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পঞ্চাশ টাকা $\square$


कम ৬৬৯ 8 १＞ 8
（পাতা－২）

 घরের মেয়াদ শেবে ১ম পক্ষ ২য় পক্ষকে ফেরত প্রদান করিতে বাধ্য থাকিবে।
8। ২য় পক্ষ মেয়াদ উত্তীর্ণ इইবার পর ঘরের মালিক বরাবর ঘরের দথল বুঝাইয়া দিবেন।
৫। ২য় পক্ম দোকান ঘরে আইন বিরোধী কোন ব্যবসা চালাইতে পারিবেন না।
৬। দোকান घরের মাসিক বিদ্যুৎ বিল যাহা হয় ২য় পক্ষ（ভাড়াটিয়া）পরিশোধ করিবেন।
१। কোন পক্ষ দোকান ঘর ছাড়িয়া দিতে বা ছাড়াইয়া নিতে চাইলে কমপক্ষে তিন মাস পৃর্বে অপর পককে জানাইতে হইবে।

উল্লেখিত শর্তাবলী আমাদের কথামত লিখিত হওয়ায় উহা পাঠ করিয়া উহার মর্ম অবগত হইয়া স্বেচ্ছায়，স্বজ্ঞানে，সুস্থ্য মস্তিস্কে নিজ নিজ নাম স্বাক্ষর করিলাম।

অত্র চুক্তি পত্র ২ ফর্দে লিথিত，স্বাক্ষী ০৩ জন রহহিন।
31 जरताया स थरसन－

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ज1 की ऊशच्या रणनल

প্রথম পক্ষের স্বাক্ষর：
CMEr arraran

দ্বিতীয় পক্ষের স্বাক্ষর：
पलायाओ द्राएगने

২। ঘরের মাসিক ভাড়া ৮০০／－（আটশত）টাকা। যা প্রতি মাসের ১ হইতে ৫ তারিথের মধ্যে ২য় পক্ষ ১ম পক্ষকে নগদ পরিশোধ করিবে।
（চলমান পাতা－২）


# Presented at Internal Design Lab on ....... 2015 at GT 



