

**Proposed NU Business Name : Bappi Elec. & Variety Store
Badhon Show Ghaor**

Business Category: Telecom & IT Support



Project Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rafikul Vill: Katabari, Union: 02 no. katabari, Post: bagdahat, Upazila: Gobindoganj, District: Gaibandha.
Age	:	30 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	02 (Two) 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. Nurjahan
(iii) Father's name	:	Md. Somsher Seikh
(iv) GB member's info	:	<i>Branch: Katabari, Gobindoganj, Centre # 12/mo,</i> <i>Loan no.: 1884/4, Member since January 02, 2009</i> First loan: Tk. 3,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 18,680
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	:	S.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from Electronics and Dairy business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	18 (Eighteen) years experience is running his own business. He started the business with BDT 400 (Four hundred). He has 04 (Four) Years working experience as an assistant in local Telecom Shop.
Other Own/Family Sources of Income	:	His brother's income from agriculture. He has purchased 05 (Five) Australian Cows, bought 01 (One) Motor Cycle also purchased 05 (Five) decimal land for cultivation purposes from the benefit of this business. In addition to he has also opened 02 (Two) Shops near by entrepreneur's house from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721103858
NU's National ID No.	:	3213039648830
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurjahan is a GB member since January 02, 2009 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for household and cultivation purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bappi Elec. & Variety Store Badhon Show Ghaor</i>
Address/ Location	:	Katabari Bagdha hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 562,000
Financing	:	Self Tk. 362,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, Mobile Recharge & bKash 100%, Photocopy 80%, Song download and Renting Sound System 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%, Mobile Recharge & bKash 100% Photocopy 80%, Song download and Renting Sound System 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

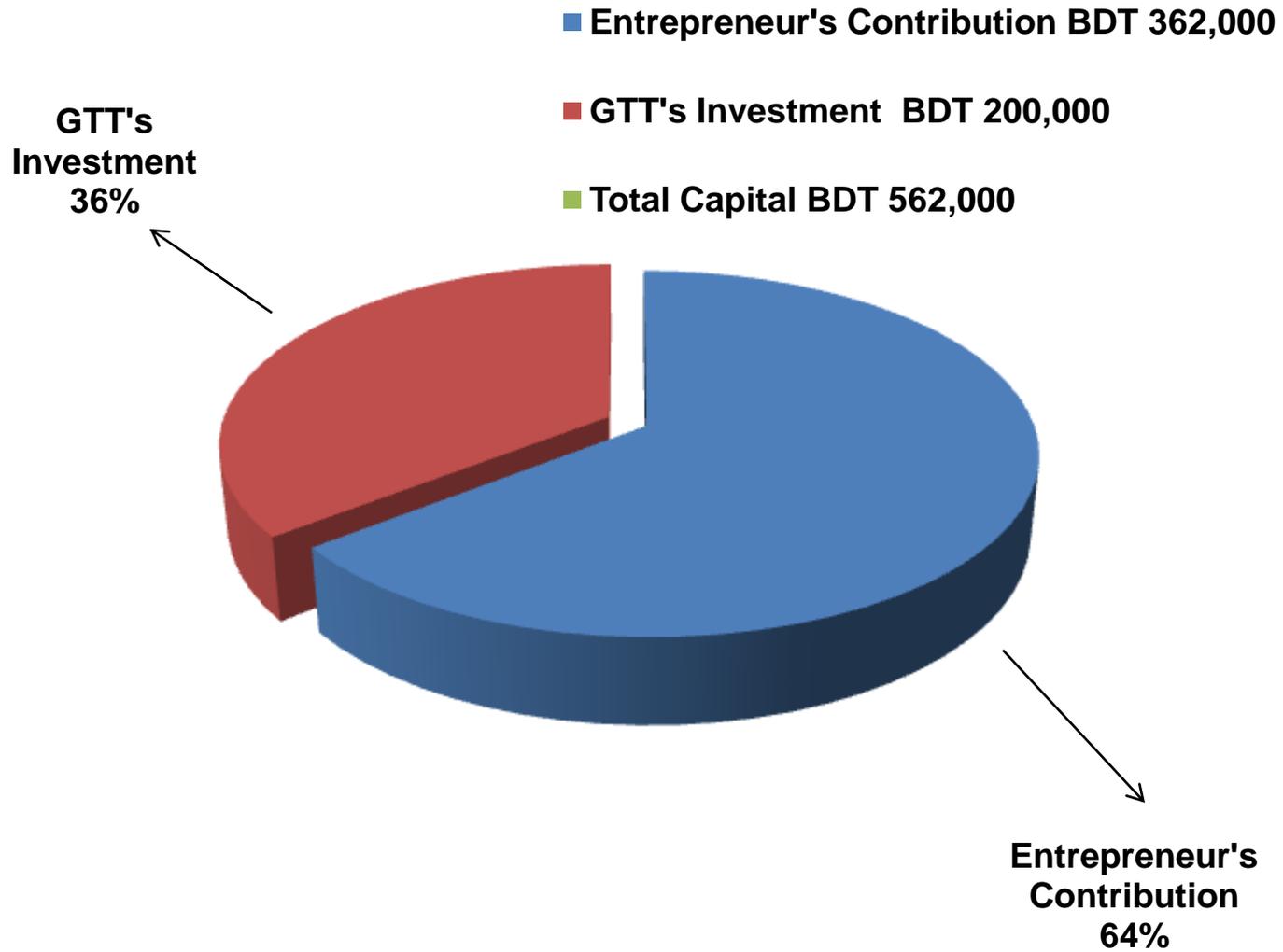
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,000	56,000	672,000
Commission from Mobile Recharge	27	756	9,072
Commission from bKash	20	560	6,720
Income from Photocopy & Song Download	100	2,800	33,600
Income from renting Sound System	-	6,000	72,000
Total Income from Sales and Commission (A)	2,147	66,116	793,392
Less: Cost of sales of products (Product purchase)	1,700	47,600	571,200
Less: Cost of photocopy (materials cost)	20	560	6,720
Total Cost of Sales & Servcing (B)	1,720	48,160	577,920
Gross Profit (C) [C=(A-B)]	427	17,956	215,472
Less: Operating Cost:			
Electricity bill		1,500	18,000
Shop rent		700	8,400
Mobile & Modem bill		1,200	14,400
Conveyance bill		600	7,200
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-02)		4,600	55,200
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		1,968	23,610
Total Operating Cost (D)		14,868	178,410
Net Profit (C-D):		3,089	37,062

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Electronics item and others materials, stationary item etc.)	Investment in products (T.V, mobile set and Electronics item etc.)	170,863	150,000	320,863
Investment in Mobile Recharge (GP, Blink, Robi etc.)		4,200	-	4,200
Investment in bKash		4,500	50,000	54,500
Investment in machineries & equipment (computer, printer, sound box, photocopy machine, IPS, Battery, TV, fan, light etc.)		149,000	-	149,000
Cash in hand		9,517	-	9,517
GB Outstanding Loan		(18,680)	-	(18,680)
Advance for Shop		30,000	-	30,000
Decoration (Fixture & Fittings)		12,600	-	12,600
Total Capital		362,000	200,000	562,000

SOURCE OF FINANCE



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
Est. Sales income from products	3,200	89,600	1,075,200	3,616	101,248	1,214,976	3,978	111,373	1,336,474
Est. Commission from Mobile Recharge	30	832	9,979	33	915	10,977	37	1,025	12,294
Est. Commission from bKash	120	3,360	40,320	132	3,696	44,352	148	4,140	49,674
Est. Income from Photocopy & Song Download	150	4,200	50,400	165	4,620	55,440	185	5,174	62,093
Est. Income from renting Sound System	-	6,600	79,200	-	7,260	87,120	-	7,986	95,832
Est. Total Income from Sales and Commission (A)	3,500	104,592	1,255,099	3,946	117,739	1,412,865	4,347	129,697	1,556,367
Less: Cost of sales of products (Product purchase)	2,720	76,160	913,920	3,074	86,061	1,032,730	3,381	94,667	1,136,003
Less: Cost of photocopy (materials cost)	30	840	10,080	33	924	11,088	37	1,035	12,419
Total Cost of Sales & Servcing (B)	2,750	77,000	924,000	3,107	86,985	1,043,818	3,418	95,702	1,148,421
Gross Profit (C) [C=(A-B)]	750	27,592	331,099	839	30,754	369,048	929	33,995	407,946
Less: Operating Cost:									
Electricity bill		1,900	22,800		2,000	24,000		2,050	24,600
Shop rent		700	8,400		700	8,400		700	8,400
Mobile & Modem bill (SMS & Reporting)		1,500	18,000		1,700	20,400		1,900	22,800
Conveyance bill		1,100	13,200		1,300	15,600		1,400	16,800
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		5,000	60,000		5,500	66,000		6,500	78,000
Proposed Salary (Assistant-02+01)		7,100	85,200		7,100	85,200		7,600	91,200
Other Cost (stationary & Entertainment etc.)		600	7,200		700	8,400		750	9,000
Non Cash Item:									
Depreciation Expenses		1,968	23,610		1,968	23,610		1,968	23,610
Total Operating Cost (D)	-	21,236	246,830	-	22,336	268,030	-	24,236	290,830
Net Profit (C-D):	-	6,356	84,269	-	8,418	101,018	-	9,760	117,116
Retained Income			84,269			185,287			302,403

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	92,269	117,018	133,116
1.3	Depreciation Expenses	23,610	23,610	23,610
1.4	Opening Balance of Cash Surplus	-	49,199	93,827
	Total Cash Inflow	315,879	189,827	250,553
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB Loan	18,680		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	266,680	96,000	96,000
3.0	Total Cash Surplus	49,199	93,827	154,553

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01, Family:0
Others (beyond family): 02
Future employment:01
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (22yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 664,403 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire;

Presented at 193rd as Yunus Centre and 44th In-house Executive
Social Business Design Lab
(GTT) on February 23, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



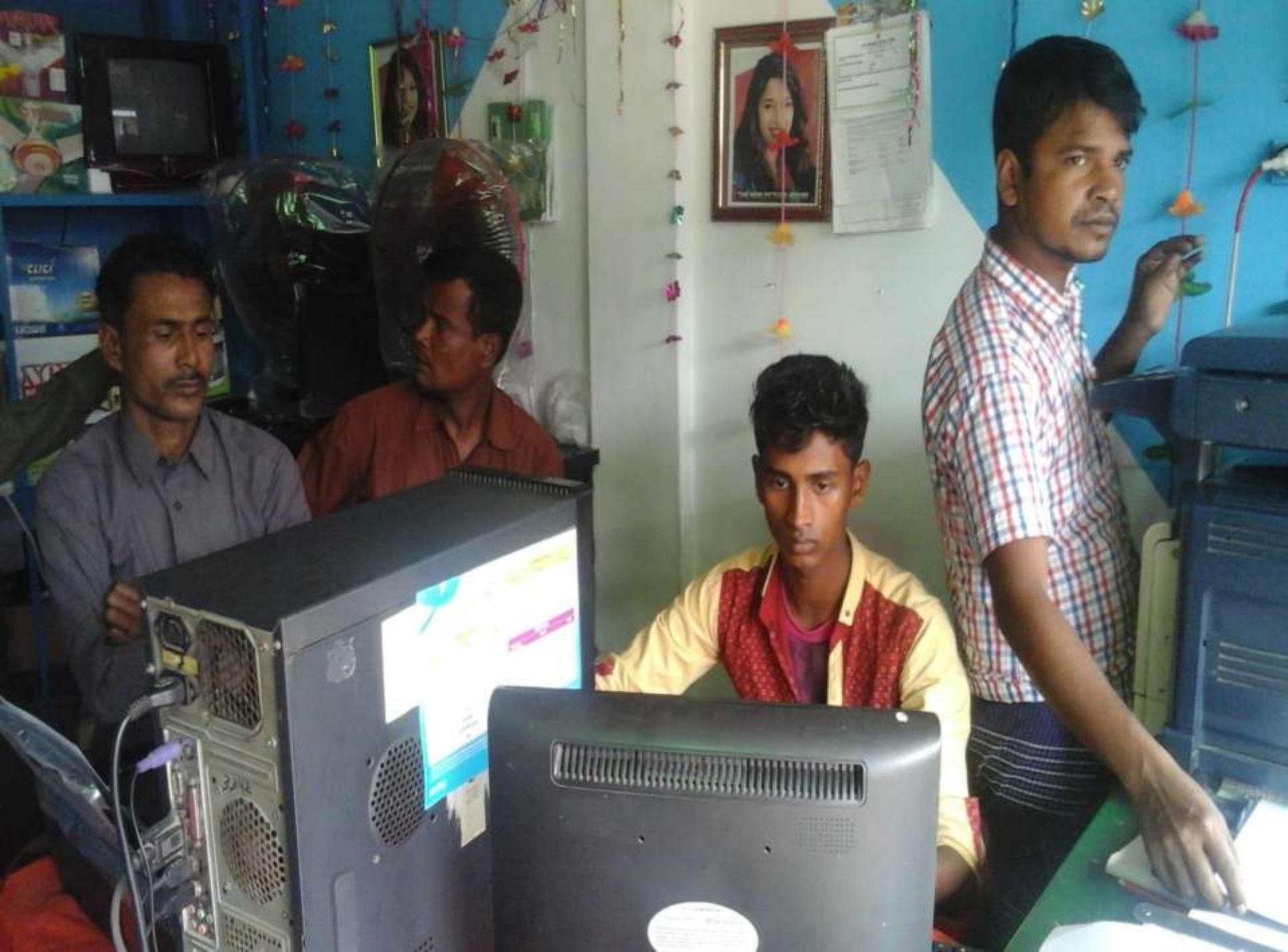
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অর্থ বছর ২০১৮-২০১৯

ড্রেড লাইসেন্স

০২নং কাটাবাড়ী ইউনিয়ন পরিষদ কার্যালয়

লাইসেন্স নং: ০২/০২/১৮/১৫

পত্র নং: ০২
তারিখ: ২১/০২/১৮

ব্যক্তি/প্রতিষ্ঠানের নাম: বাঙ্গালী ইন্ডাস্ট্রিয়াল এন্ড ডায়াগনস্টিক্যাল কোম্পানী লিমিটেড

পিতা: মোঃ হাদি হুসেইন

ঠিকানা: নং ১৫ কাটাবাড়ী (কাটাবাড়ী বাসদা হাট)

শ্রী বঙ্গবন্ধু সাক্ষরতা প্রকল্প
৪০০০

৩০শে জুন ২০১৮

২০/০২/১৮/১৫

৩০/০২/১৮

উইনি, ফরম নং- ১০

કુલિક વિનિયમ લિસ્ટ

તારીખ	મોડેલ	ભાડા
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૦૨/૦૨/૨૦૨૬	૧	૨૬૨૦/-
૦૩/૦૨/૨૬	૧	૨૬૬૦/-
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૦૫/૦૨/૨૬	૧	૨૬૬૦/-
૦૬/૦૨/૨૬	૧	૨૬૬૦/-
૦૭/૦૨/૨૬	૧	૨૬૬૦/-
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



হাতি ছাপ

নাম: মোঃ হাফিজুল
 Name: Md Hafizul
 পিতা: মোঃ সমশের জেব
 Father: Md Samsher Jib
 মাতা: মোছাঃ নুজমান্ন
 Mother: Md Nuzman
 Date of Birth: 11 Sep 1985
 ID NO: 3213039648830

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি স্থায়ীকৃত এবং
 কোথাও পাওয়া গেলে বিখ্যাত পত্রিকার মাধ্যমে খবর দেয়া হবে এবং অনুসন্ধান করা হলে।
 ঠিকানা: কালিবাড়ী একাডেমি, ডাকঘর: হাটখাতা - ১৭৪০, গাজীপুর জেলা, পাইলস্বামী

প্রস্তুতকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১২/০৮/২০০৮





৫৫৫



গ্রামীণ ব্যাংক

কাটাবাড়ী গোবিন্দপুর শাখা

সহজ ঋণের পাশ বই

নাম শ্রীশ্রীঃ বিঃএসএন মোস

অণী নং ২৮৮৪/৪

গ্রুপ নং ০৬

কেন্দ্র নং ২২য়

কেন্দ্রের নাম সং কাটাবাড়ী ডি/ম

বই ইস্যুর তারিখ ২০/০৩/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



Thank You