

*Proposed NU Business Name : **Abdur Ruf Store***  
*Business Category: **General Retail & Wholesale***



*Project Identified by: **Dipok Roy Asst.officer, Sadar Unit, Gaibandha.***  
*Business Proposal Prepared by: **Md Mahbubur Rahman Bhuiyan.***

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

|                                  |   |   |
|----------------------------------|---|---|
| Name and address                 | : | <b>Md.Rezaul Karim</b><br>Vill: Prearapur, Union: Boalia, Post: Boalia, Upazila: Sadar, District: Gaibandha.  |
| Age                              | : | 27 years  |
| Marital status                   | : | Unmarried   |
| Children                         | : | N/A   |
| No. of siblings:                 | : | 04 (Four) Brothers  |
| Parent's and GB related Info:    |   |   |
| (i) Who is GB member             | : | Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>  |
| (ii) Mother's name               | : | Mst. Laily Begum  |
| (iii) Father's name              | : | Md. Abdur ruf   |
| (iv) GB member's info            | : | <i>Branch: Badiakhali, Gaibandha. Centre # 70/po, Loan no.: 7578, Member since March 29, 2007</i><br>First loan: Tk. 2,000<br>Existing loan: Tk. 35,000, Outstanding loan: Tk. 31,150 |
| 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   | : | Class Eight   |
| 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.) | : | 05 (Five) years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand).<br>He has on hand training from his father's grocery business. |
| Other Own/Family Sources of Income  | : | His brother's income from entrepreneur's business as an assistant ,another brother Raw material business and agriculture.   |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU's Contact No.  | : | 01914064145 / 01737875484   |
| NU's National ID No.  | : | 2611038745018   |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Laily Begum is a GB member since March 29, 2007 at first he took GB loan BDT 2,000 (Two thousand).
- Successively several times he utilized GB loan by assisting in his own business.
- Finally GB loan helped his to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Abdur Ruf Store</i></b>  |
| Address/ Location   | : | Tre-mohoni rail gate Bazar.  |
| Total Investment in BDT                                   | : | Tk. 242,000  |
| Financing   | : | Self Tk. 142,000 (from existing business)<br>Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 5,000 (Five thousand )   |
| Proposed Salary   | : | BDT 5,500 (Five thousand five hundred)   |
| Proposed Business Implementation Plan                     | : |  |
| (i) % of present gross profit margin                      | : | On products 15%  |
| (ii) Estimated % of proposed gross profit margin          | : | On products 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)               | 2,450      | 68,600        | 823,200        |
| Cost of products (Products Purchase) (B)     | 2,083      | 58,310        | 699,720        |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>368</b> | <b>10,290</b> | <b>123,480</b> |
| <b>Less: Operating Cost:</b>                 |            |               |                |
| Electricity bill                             |            | 500           | 6,000          |
| Shop Rent                                    |            | 500           | 6,000          |
| Mobile bill                                  |            | 200           | 2,400          |
| Conveyance bill                              |            | 300           | 3,600          |
| Provision of bad Debt                        |            | 4             | 51             |
| Ownership Transfer Fee                       |            | -             | -              |
| Present Salary (Self & family)               |            | 5,000         | 60,000         |
| Present Salary (Assistant-01-father)         |            | 1,500         | 18,000         |
| Bank Charge (DD, PO, SC)                     |            | -             | -              |
| Other Cost (stationary & Entertainment etc.) |            | 300           | 3,600          |
| <b>Non Cash Item:</b>                        |            |               |                |
| Depreciation Expenses                        |            | 810           | 9,720          |
| <b>Total Operating Cost (D)</b>              |            | <b>9,114</b>  | <b>109,371</b> |
| <b>Net Profit (C-D):</b>                     |            | <b>1,176</b>  | <b>14,109</b>  |

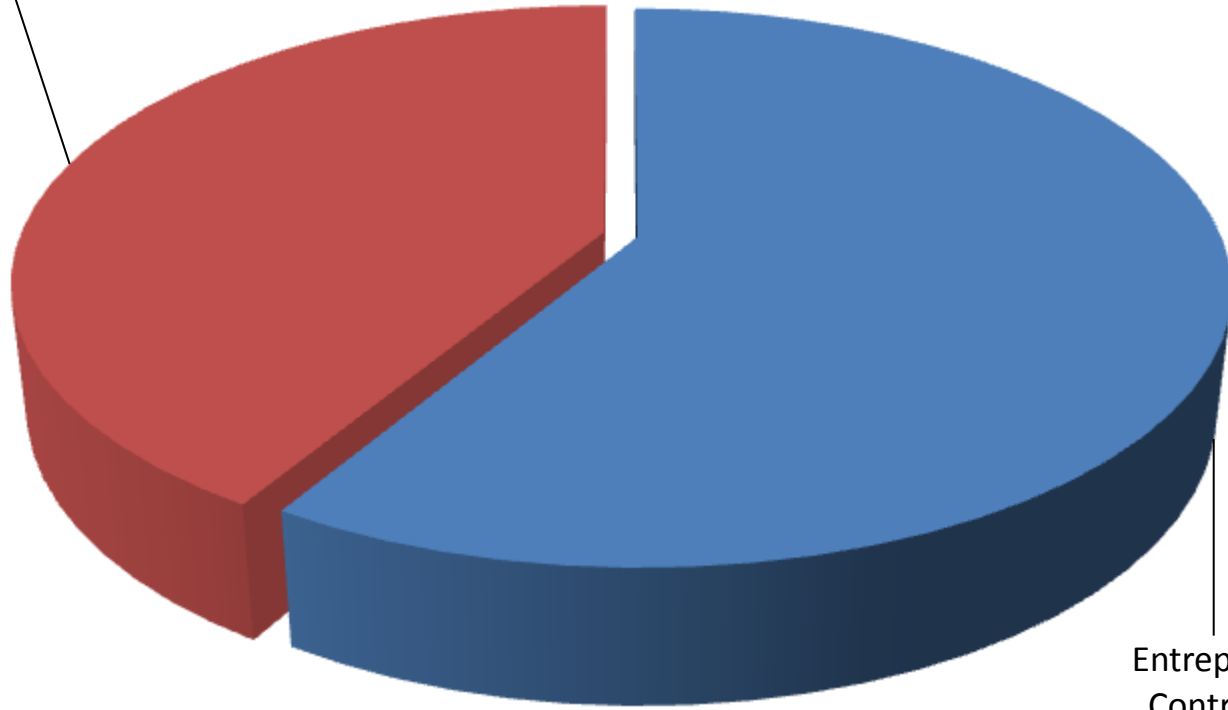
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| Particulars  |   | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|---|-------------------------|----------------|----------------|
| Existing   | Proposed  |                         |                |                |
| Investment in products (Different types of grocery item, cosmetics item, soft drinks etc.) | Investment in products (Different types of grocery item, cosmetics item etc.) | 121,887                 | 100,000        | 221,887        |
| Investment in equipment (weight machine, fan, light etc.)                                  |   | 55,200                  | -              | 55,200         |
| Cash in hand   |   | 5,048                   | -              | 5,048          |
| Debtors (Since February, 2016 to at present)   |   | 5,115                   | -              | 5,115          |
| Creditors (Since March, 2016 to at present)  |   | (28,500)                | -              | (28,500)       |
| GB Loan Outstanding  |   | (31,150)                |                | (31,150)       |
| Decoration (fixture and fittings)  |   | 14,400                  | -              | 14,400         |
| <b>Total Capital</b>   |   | <b>142,000</b>          | <b>100,000</b> | <b>242,000</b> |

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 142,000
- GTT's Investment BDT 100,000
- Total Capital BDT 242,000

GTT's Investment  
41%



Entrepreneur's  
Contribution  
59%



# ***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)     | 3,500        | 98,000        | 1,176,000      | 4,200        | 117,600       | 1,411,200      | 4,830        | 135,240       | 1,622,880      |
| Cost of products (Products Purchase) (B)     | 2,975        | 83,300        | 999,600        | 3,570        | 99,960        | 1,199,520      | 4,106        | 114,954       | 1,379,448      |
| <b>Gross Profit (C) [C=(A-B)]</b>            | <b>525</b>   | <b>14,700</b> | <b>176,400</b> | <b>630</b>   | <b>17,640</b> | <b>211,680</b> | <b>725</b>   | <b>20,286</b> | <b>243,432</b> |
| <b>Less: Operating Cost:</b>                 |              |               |                |              |               |                |              |               |                |
| Electricity bill                             |              | 700           | 8,400          |              | 800           | 9,600          |              | 1,000         | 12,000         |
| Shop Rent                                    |              | 500           | 6,000          |              | 500           | 6,000          |              | 500           | 6,000          |
| Mobile bill (SMS & Reporting)                |              | 400           | 4,800          |              | 400           | 4,800          |              | 400           | 4,800          |
| Conveyance bill                              |              | 500           | 6,000          |              | 700           | 8,400          |              | 1,000         | 12,000         |
| Provision of bad Debt                        |              | 4             | 51             |              | 4             | 51             |              | 4             | 51             |
| Ownership Transfer Fee                       |              | 667           | 4,000          |              | 667           | 8,000          |              | 667           | 8,000          |
| Proposed Salary (Self & family)              |              | 5,500         | 66,000         |              | 6,000         | 72,000         |              | 6,500         | 78,000         |
| Proposed Salary (Assistant-01-father)        |              | 1,700         | 20,400         |              | 2,000         | 24,000         |              | 2,500         | 30,000         |
| Bank Charge (DD, PO, SC)                     |              | 50            | 600            |              | 100           | 1,200          |              | 100           | 1,200          |
| Other Cost (stationary & Entertainment etc.) |              | 500           | 6,000          |              | 500           | 6,000          |              | 700           | 8,400          |
| <b>Non Cash Item:</b>                        |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses                        |              | 810           | 9,720          |              | 810           | 9,720          |              | 810           | 9,720          |
| <b>Total Operating Cost (D)</b>              | -            | <b>11,331</b> | <b>131,971</b> | -            | <b>12,481</b> | <b>149,771</b> | -            | <b>14,181</b> | <b>170,171</b> |
| <b>Net Profit (C-D):</b>                     | -            | <b>3,369</b>  | <b>44,429</b>  | -            | <b>5,159</b>  | <b>61,909</b>  | -            | <b>6,105</b>  | <b>73,261</b>  |
| <b>Retained Income</b>                       |              |               | <b>44,429</b>  |              |               | <b>106,338</b> |              |               | <b>179,599</b> |

**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.)**

| <i>Sl #</i> | <i>Particulars</i>                                  | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                     | 100,000             | -                   | -                   |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 48,429              | 69,909              | 81,261              |
| 1.3         | Depreciation Expenses                               | 9,720               | 9,720               | 9,720               |
| 1.4         | Opening Balance of Cash Surplus                     | -                   | 34,149              | 65,778              |
|             | <b>Total Cash Inflow</b>                            | <b>158,149</b>      | <b>113,778</b>      | <b>156,759</b>      |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                     |                     |                     |
| 2.1         | Product Purchase                                    | 100,000             | -                   | -                   |
| 2.2         | Investment Payback including Ownership Transfer Fee | 24,000              | 48,000              | 48,000              |
|             | <b>Total Cash Outflow</b>                           | <b>124,000</b>      | <b>48,000</b>       | <b>48,000</b>       |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>34,149</b>       | <b>65,778</b>       | <b>108,759</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01, Family:01 (father)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (5yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 321,599 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 208<sup>th</sup> as Yunus Centre and 56<sup>st</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 31, 2016 at Grameen Telecom Trust Premises

***Thank you***

# Pictures







Multiple boxes of **KitKat** are stacked vertically on the left side of the shelves.

**Maldor**  
Candy

Top shelf containing various bottles and cans, including green glass bottles and red cans.

Second shelf from top, featuring a row of orange juice bottles and several cans.

Third shelf from top, containing dark-colored cans and green glass bottles.

Fourth shelf from top, displaying boxes of **ESPRESSO** and other packaged goods.

Fifth shelf from top, showing more boxes of **ESPRESSO** and other products.

Wooden crate in the foreground with the text **MALDOR** visible on its side.











An elderly man with a long white beard and a purple turban is seated on the left side of the stall. In the foreground, there are several large glass jars with red lids, containing yellow items, possibly lemons or candies.

The stall is filled with various goods on shelves. There are bags of snacks, including what appears to be fried items, and stacks of small boxes or packets. A blue metal frame structure is visible in the center, possibly for hanging items or as a display rack.

A man is seated behind a counter on the right side of the stall, looking towards the left. A large jar with a red lid is visible on the counter.

The counter has a sign with the number '20' and a poster featuring a yellow background and a red and white design. There are stacks of papers or small items on the counter.

A small television screen is mounted on the wall in the background, displaying a scene with people.









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# চন্দ্র বোয়ালী ইউনিয়ন পরিষদ

**ট্রেড লাইসেন্স**

খসি নং

ক্রমিক নং **716**

লাইসেন্স নং- **২০৪**

তারিখ : **০৮/০৬/২০১৫**

লাইসেন্স গ্রহণকারের নাম

**মোঃ মোঃ রেজাউল ২৬৪ম**

পিতা/পরিচালক নাম

**মোঃ মোঃ রুজ্জিদ**

গ্রাম

**শিখারপুত্র**

ডাকঘর

**বোয়ালী**

বানা ও কোলা : পরিচালক।

লাইসেন্স ফি

**২০০৮**

সাক

পয়সা

কন্ডায়

**কমলাউ সৈয়দপুর**

প্রদান করার তারিখ ইউনিয়নের সীমানার মধ্যে

**২০১৫** হইতে **২০১৫**

সালের

**৩০শে জুন**

তারিখ পর্যন্ত

**কমলাউ সৈয়দপুর**

স্বাক্ষর চালানোর উদ্দেশ্যে লাইসেন্স মঞ্জুর করা হইল।

**০৮/০৬/২০১৫**

সচিব

চন্দ্র বোয়ালী ইউনিয়ন পরিষদ।

**০৮-০৬-২০১৫**

মুহিবুল ইসলাম (সচিব)  
উপসচিব  
চন্দ্র বোয়ালী ইউনিয়ন পরিষদ



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



শেহাভুল ইসলাম

নাম: মোঃ রেজাউল করিম  
Name: Md. Rezaul Karim

পিতা: আব্দুর রউফ

মাতা: লাইলী বেগম

Date of Birth: 01 Jan 1988

ID NO: 2611038745018

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
কোনো পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোল্ডিং: ৪৩৪, গ্রাম/রাজা: আশকোনা, আশকোনা, ডাকঘর:  
হাজীক্যান্ট - ১২৩০, দক্ষিণখান, ঢাকা

  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৩/০৫/২০০৮



₹ 100



₹ 100

भारत सरकार

9086048

व्याज-रकम: आधुनिक ए टिकट सिद्ध किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है.

व्याज

मान्य व्याज  
₹ 100/-

₹ 100/-

₹ 100/-

₹ 100/-

₹ 100

व्याज-रकम: आधुनिक ए टिकट सिद्ध किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है.

₹ 100/-

₹ 100/-

व्याज-रकम: आधुनिक ए टिकट सिद्ध किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है. यह टिकट सिद्ध करने के लिए सरकार द्वारा एक विशेष बिल पारित किया गया है.

- 1) व्याज-रकम: आधुनिक ए टिकट सिद्ध किया गया है.
- 2) मान्य व्याज: ₹ 100/-
- 3) व्याज-रकम: आधुनिक ए टिकट सिद्ध किया गया है.

₹ 100/-

গ্রামীণ ব্যাংক  
বাড়িয়াখালী গাইবান্ধা শাখা

সহজ ঋণের পাশ বই

|          |                 |
|----------|-----------------|
| নং       | লাইলী           |
| কর্তৃক   | ৭৫৭৮            |
| সংখ্যা   | ০৬              |
| তারিখ    | ৭০মি            |
| স্বাক্ষর | সিদ্দিকুল ইসলাম |
| স্বাক্ষর | ১০/১০/১০        |



**Thank You**