

Proposed NU Business Name: Dulal Varieties
Business Category: General Retail & Wholesales



Business Proposal collected & prepared by: Md. Ruhul Amin, Officer, Thakurgoan unit, Thakurgoan.

Business Proposal Verified by: Naznin Akther

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Dulal Hasan Vill: Shalikosa, Union: 19 no Raipur, Post: Vaularhat, Upazila: Thakurgaon, District: Thakurgaon.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	04 (Four) Brothers and 01 (One) Sister
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
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil 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.)		10 (Ten) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand).  He has 05 (Five) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income		His father's income from agriculture. His 03 (Three) brothers income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01785357326
NU's National ID No.		9419473413758
NU Project Source/Reference	:	Grameen Telecom Trust

### BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Raosonara Begum is a GB member since January 01, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Dulal Varieties
Address/ Location	:	Vaularhat, Thakurgaon Sadar, Thakurgaon.
Total Investment in BDT	:	Tk. 298,000
Financing	:	Self Tk. 198,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	•	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 17%
(ii) Estimated % of proposed gross profit margin	:	On an Average 17%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

## INFO ON EXISTING BUSINESS OPERATIONS

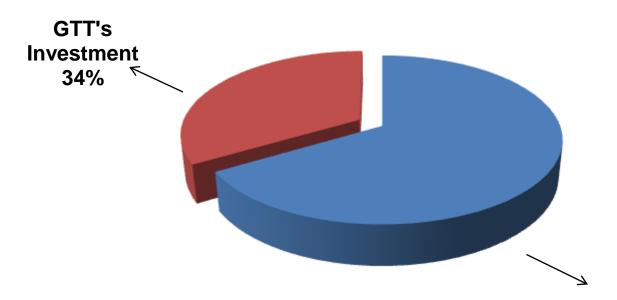
Doutionland	Exis	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales income from Products (A)	2,500	70,000	840,000			
Less: Cost of Sales/Products (B)	2,075	58,100	697,200			
Gross Profit (C) [C=(A-B)]	425	11,900	142,800			
Less: Operating Cost:		,	·			
Electricity bill		500	6,000			
Shop Rent		400	4,800			
Mobile bill		300	3,600			
Night Guard bill		70	840			
Conveyance bill		200	2,400			
Present Salary (Family & Self)		6,000	72,000			
Other Cost (Stationary & Entertainment etc.)		1,500	18,000			
Non Cash Item:		1,000				
Depreciation Expenses		377	4,520			
Total Operating Cost (D)		9,347	112,160			
Net Profit (C-D):		2,553	30,640			

### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Parti	Existing Business	Proposed	Total		
Existing	Proposed	(BDT)	(BDT)	(BDT)	
Investment in products (confectionary item, bakery item, cosmetics item, staionary item, soft drinks, betel leaf and betel nut etc.)	Investment in products (grocery item, confectionary item, bakery item, cosmetics item and soft drinks etc.)	128,139	100,000	228,139	
Investment in Machineries, Equip fan etc.)	26,200	-	26,200		
Cash in Hand	7,761	-	7,761		
Advance for Shop	30,000	-	30,000		
Decoration (fixture and fittings)	5,900		5,900		
Total	Capital	198,000	100,000	298,000	

## SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 198,000
- GTT's Investment BDT 100,000
- Total Capital BDT 298,000



Enterpreneur's Contribution 66%

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Bootie I	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products (A)	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,387	122,843	1,474,116
Less: Estimated Cost of Sales/Products (B)	2,905	81,340	976,080	3,341	93,541	1,122,492	3,641	101,960	1,223,516
Gross Profit (C) [C=(A-B)]	595	16,660	199,920	684	19,159	229,908	746	20,883	250,600
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		130	1,560		160	1,920
Conveyance		400	4,800		600	7,200		800	9,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Bank Charge (DD, PO, SC)		100	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		2,150	25,800		2,450	29,400		2,550	30,600
Non Cash Item:									
Depreciation Expenses		377	4,520		377	4,520		377	4,520
Total Operating Cost (D)	_	12,493	145,320	-	14,123	169,480	-	15,553	186,640
Net Profit (C-D)	_	4,167	54,600	_	5,036	60,428	-	5,330	63,960
Retained Income			54,600			115,028			178,988

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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	_
1.2	Net Profit (ownership tr. Fee added back)	58,600	68,428	71,960
1.3	Depreciation Expenses	4,520	4,520	4,520
1.4	Opening Balance of Cash Surplus	-	39,120	64,068
	Total Cash Inflow	163,120	112,068	140,548
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	_
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	
3.0	Total Cash Surplus	39,120	64,068	92,548

Strength	Weakness
<ul> <li>□ Present employment:     Self: 01 Family: 01 (father)     Others (beyond family): 0     Future employment:0</li> <li>□ Trade License in his own name;</li> <li>□ He has on hand training;</li> <li>□ Maintain books of record;</li> <li>□ Family business;</li> <li>□ Skilled and working experiences: 15 years;</li> </ul>	☐ Can not supply goods as per demand.
OPPORTUNITIES  □ Location of Shop; □ Have some fixed customers (Retail & Wholesale); □ Increasing demand; □ The Capital of the entrepreneur will be BDT 376,988 after 3 years excluding payback of investor's money.	THREATS  Increase of local competitors;

Presented at 234<sup>th</sup> as Yunus Centre and 62<sup>nd</sup> In-house Executive Social Business Design Lab

(GTT) on April 21, 2016 at Grameen Telecom Trust Premises

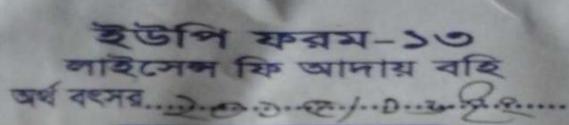
# Thank you

# Pictures









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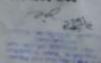
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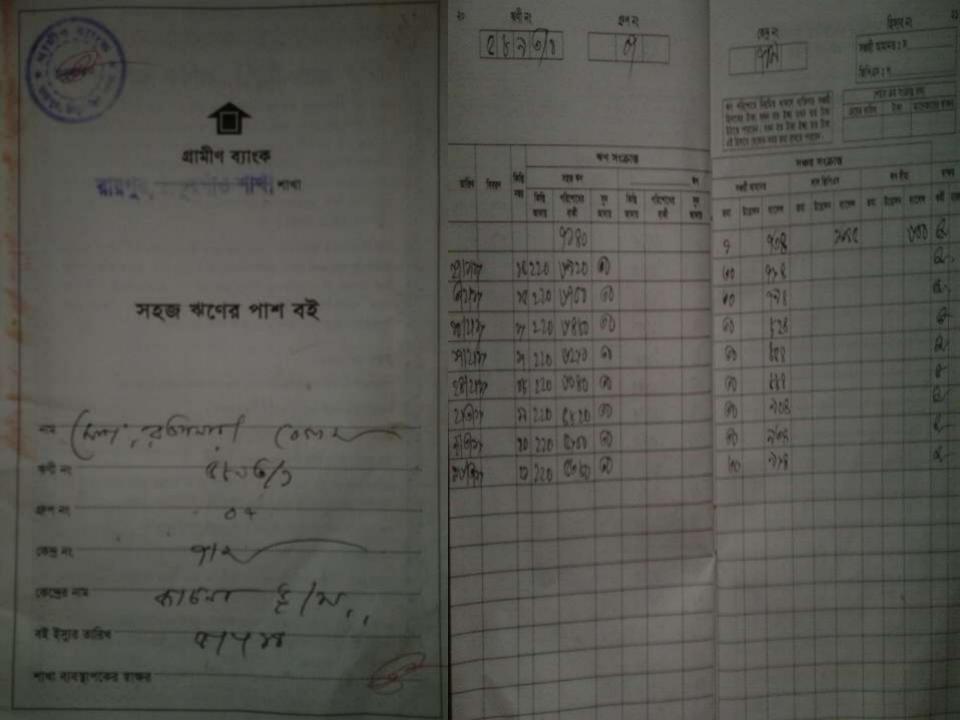
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# Thank You