

Proposed NU Business Name : **Kajem Mike House**
Business Category: **General Retail & Wholesale**



Business Proposal Identified by: **Md. Khalid Sarwari Omar, Asst. NU, Rohonpur Unit,
Chapainawabganj**

Business Proposal Prepared by: **Naznin Akther**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rohim Ali</i> Vill: Gobratola, Union: Gobratola, Post: Gobratola, Upazila: Chapainawabganj Sadar, District: Chapainawabganj.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 02 (Two) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Maleka Begum
(iii) Father's name	:	Md. Belal Uddin
(iv) GB member's info	:	<i>Branch: Horirampur, Centre # 17/mo,</i> <i>Loan no.: 1631/3, Membership since May 02, 2006</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 12,960
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 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.)	:	02 (Two) years experience in running his own business. He started the business with BDT 100,000 (One lac). He has 04 (Four) years working experience as an assistant in his uncle's shop.
Other Own/Family Sources of Income	:	His father's income from agriculture. His 01 (One) brother's income from servicing (Mason).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01770479597/ 01728720387
NU's National ID No.	:	19937016633000312
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Maleka Begum is a GB member since May 02, 2006 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for purchasing cows and cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Kajem Mike House</i>
Address/ Location	:	Gobratola bazar, Chapainawabganj.
Total Investment in BDT	:	Tk. 392,000
Financing	:	Self Tk. 292,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On decoration service 35%
(ii) Estimated % of proposed gross profit margin	:	On decoration service 35%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from decoration service (A)	2,400	62,400	748,800
Less: Cost of service & wages (B)	1,680	43,680	524,160
Gross Profit (C) [C=(A-B)]	720	18,720	224,640
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		800	9,600
Mobile bill		800	9,600
Night Guard bill		60	720
Conveyance bill		1,500	18,000
Present Salary (Family & Self)		7,000	84,000
Provision of bad debt		2	20
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		2,024	24,290
Total Operating Cost (D)		13,686	164,230
Net Profit (C-D):		5,034	60,411

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of decoration accessories - table, chair, cloth, glass, jug, plate, spoon and pan etc.)	Investment in products (different types of decoration accessories - chair 100 pics and plate - 100 pics etc.)	103,800	30,000	133,800
Investment in Machineries, Equipment & Tools (mike set - 20 pics, sound box - 03 pics, amplifier - 03 pics, micro phone, battery, battery charger, bulb and fan etc.)	Investment in Machineries, (3D sound box - 02 pics)	159,600	70,000	229,600
Cash in Hand		5,150		5,150
Advance for Shop		30,000		30,000
Debtors (Since April, 2016 to at present)		1,950		1,950
Creditors (Since April, 2016 to at present)		(12,000)		(12,000)
Decoration (fixture and fittings)		3,500		3,500
Total Capital		292,000	100,000	392,000

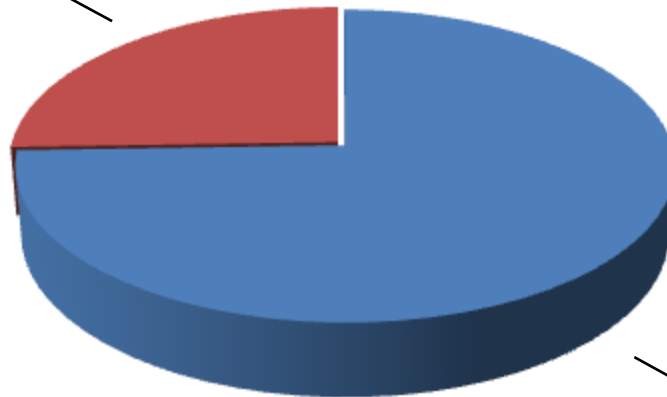
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 292,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 392,000

GTT's Investment
26%



Entrepreneur's
Contribution 74%

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 income from decoration service (A)	3,200	83,198	998,375	3,680	95,678	1,148,131	4,048	105,245	1,262,944
Less: Cost of service & wages (B)	2,240	58,239	698,863	2,576	66,974	803,692	2,834	73,672	884,061
Gross Profit (C) [C=(A-B)]	960	24,959	299,513	1,104	28,703	344,439	1,214	31,574	378,883
Less: Operating Cost:									
Electricity bill		600	7,200		650	7,800		700	8,400
Shop Rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		1,100	13,200		1,100	13,200		1,100	13,200
Night Guard bill		110	1,320		160	1,920		210	2,520
Conveyance		2,500	30,000		3,500	42,000		4,500	54,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		8,500	102,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		2	20		2	20		2	20
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,600	19,200		1,700	20,400
Non Cash Item:									
Depreciation Expenses		2,899	34,790		2,899	34,790		2,899	34,790
Total Operating Cost (D)	-	17,157	201,410	-	19,457	233,490	-	21,157	253,890
Net Profit (C-D)	-	7,802	98,103	-	9,246	110,950	-	10,416	124,994
Retained Income			98,103			209,053			334,047

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)	102,103	118,950	132,994
1.3	Depreciation Expenses	34,790	34,790	34,790
1.4	Opening Balance of Cash Surplus	-	112,893	218,633
	Total Cash Inflow	236,893	266,633	386,417
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	48,000
3.0	Total Cash Surplus	112,893	218,633	338,417

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 02 (production basis) Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Quality of service;<input type="checkbox"/> Skilled & working experience : 06 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> No competition;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 626,047 after 3 years excluding payback of investor's money.	<p>THREATS</p>

Presented at 272nd as Yunus Centre and 76th In-house Executive
Social Business Design Lab
(GTT) on June 09, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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গ্রামীণ ব্যাংক

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মহিপুর মোড়

মহাজ গ্রামের পাসবই

মহাজ গ্রামের পাসবই

নাম

গ্রোমা: মালিকা বেগম

কেন্দ্রের নাম

হরিদাস পুং গ্রাম ৩৭১২

শাখা:

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₳ ১০০

একশত টাকা

কস ০৮২৬৯৬৯

শ্রীমতী মর্শিম: সি

চুক্তিনামা

যথার্থ, মোঃ হুম্মৈ আলী, পিতা: ক- মো বেলাল উদ্দিন, সাং: ক- গোলকচন্দর, পোড়াকৈ ও গোলকচন্দা, পান্যা- জোয়ার+উপজেলা চাঁদাই নগরখণ্ড । ভারি মুসলিম ।

বচন ২০ পেশা ব্যবসায়ী

নিম্নিতং ক- মোঃ হামুলা আলী, পিতা-মৃত সেলিম আকতার

পক্ষ কচন্দার আশ্রয় নাম লওয়া করা চুক্তিনামা (Hand Note) সৃষ্টি উপযোগে আরম্ভ করি। মোবার গোলকচন্দা রয়েছে একটি সোনাল মর নস্পুল লিখিত বা (L.O.D) সেওয়ার বেটিক শহরত বা মোবাইল প্রকাশ করিলে আপনি তাহা অধিকারসে ইচ্ছা বা মতামত পকাশ করা বর্তমান সালেতে সর্বোচ্চ দুসো মুদিক মত শর্ত টাকো অধা নিধিতে করিয়া লগদ ৩০,০০০ হতে ১০ টাকা জামানত প্রকাশ করিয়া অল,৩০০ তদিক হতে অসাদী ১১/০২/২০০৯ হতে ৩১/১২/২০২১ সাল পর্যন্ত চুক্তিনামা প্রদান করণ।

প্রকাশ থাকে যে প্রদান বৃত্ত প্রকাশ মর প্রয়োজন বসত মোবাইল ব্যাংকিং বাইরে পাতে ।

অধিক পকাশ থাকে যে উপস্থিত সোনাল মর রহিতাব স্বিকৃত অলোচনা ব্যাভীত অল। অধিকার নিকট কোন প্রকার কাজের কংগে পারবেন ।

উপরে উল্লিখিত শর্ত মত লগদ কংগে অলোচন বসতা মুক্ত পরিচাল অল চুক্তিনামা বা (Hand Note) লিখিত লিখত ।

৯২ তারিখ :- ২৫/০২/২০০৯



আত্মীয় পরিচিতি বিবরণ



নাম : মো: রহিম আলী
Name : **Md. Rohim Ali**
পিতা : মো: বেলাল উদ্দীন
মাতা : আম্রা: মাদেকা বঙ্গল
Date of Birth : **05-03-1993**
NID No. : **19937016633000312**
Blood Group : -
বাস/স্বত্বাধিকার : - , গ্রাম/সকাতা :
70663341501, হাবিবান্দপুর, ডাকঘর: - -
৬৩০০, চাঁপাইনবাবগঞ্জ সদর, পল্লী,
চাঁপাইনবাবগঞ্জ

Thank You