

*Proposed NUBusinessName: **Atika Moni Varieties Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Collected by: **Dipak Ray, Assistant officer, Gaibandha***

*Business Proposal Prepared by: **Md Rezaur Rashid Dewan***

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b><i>Md Harun ar Rashid</i></b> Vill: Haluha, Union: Udakhali, Post: Udakhali, Upazila: Fulchuri , District: Gaibandha
Age	:	26years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 (two) brothers & 1 (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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst Hachina Begum Md Mosdar Hossain <i>Branch: Gaibandha Centre # 8/mo,</i> <i>Loan no: 1443/2 , Group no : 05 , Member since 1984 to 1989</i> First loan: Tk. 5,000 Existing loan: Nil , Outstanding loan: 25,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Nil No Nil Nil

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

Education, till to date	:	B.A honors
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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 170,000/- ( one lac seventy thousand) : : : He has on hand training .
Other Own/Family Sources of Income	:	His father income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01774058300
NU's National ID No.	:	19903212171000071
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst Hachina Begum is a GB member since 1984 to 1989 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her son in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Atika Moni Varieties Store</i></b>
Address/ Location	:	Gaibandha, Comilla.
Total Investment in BDT	:	Tk. 505000
Financing	:	Self Tk. 355000(from existing business) Required Investment Tk. 150,000(as equity)
Present salary/drawings from business	:	BDT 7,000( Seven thousand )
Proposed Salary	:	BDT 8,000 (Eight thousand )
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**

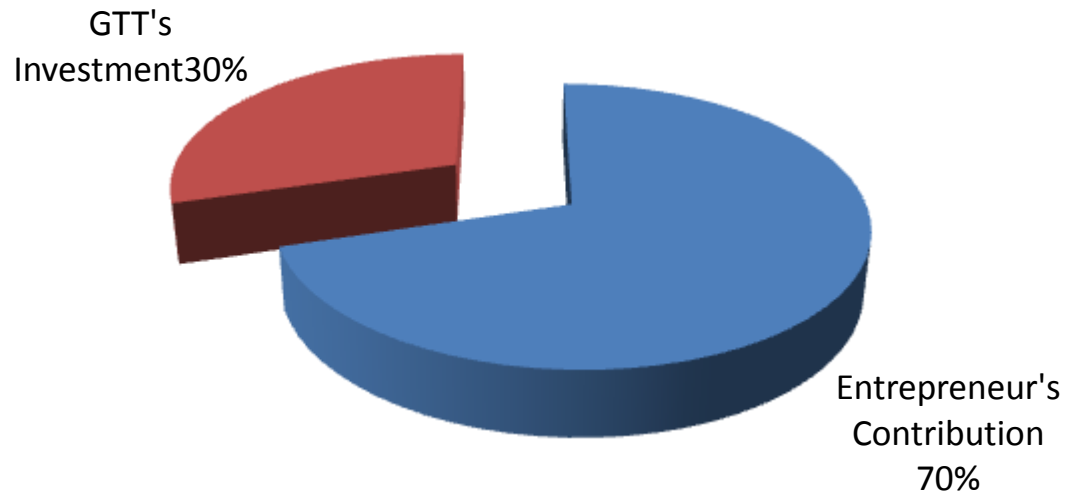
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from product(Stationaris and plays item etc) (A)	3,700	103,600	1,243,200
Less: Cost of sales of products (product purchase) (B)	3,145	88,060	1,056,720
<b>Gross Profit (C) [C=(A-B)]</b>	<b>555</b>	<b>15,540</b>	<b>186,480</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator bill		150	1,800
night Guard bill		250	3,000
shop rent		800	9,600
Mobile bill		300	3,600
Conveyance		1,000	12,000
Provision of bad Debt			
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		-	-
Present Salary (Self & family)		7,000	84,000
Present Salary (Assistant-1)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200
<b>Non Cash Item:</b>			
Depreciation Expenses		236	2,830
<b>Total Operating Cost (D)</b>		<b>13,336</b>	<b>160,030</b>
<b>Net Profit (C-D):</b>		<b>2,204</b>	<b>26,450</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, hand wash, jui oil, fair & lovely, shampoo,horlickstc)	Investment in products (oil, hand wash, jui oil, fair & lovely, shampoo,horlickstc)	206,150	150,000	356,150
Investment in Equipments		15,500		15,500
Cash in hand		14,040		14,040
Debtors (Since December, 2015 to at present)		14,260		14,260
Creditors (Since November, 2015 to at present)		(50,000)		(50,000)
Decoration ( fixture and fittings)		5,050		5,050
Advance for shop		150,000		150,000
<b>Total Capital</b>		<b>355,000</b>	<b>150,000</b>	<b>505,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 355000
- GTT's Investment BDT 150000
- Total Capital BDT 505000





# ***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 product(Stationaris and plays item etc) (A)	5,000	140,000	1,680,000	6,000	168,000	2,016,000	7,500	195,000	2,340,000
Less: Cost of sales of products (product purchase) (B)	4,250	119,000	1,428,000	5,100	142,800	1,713,600	6,375	165,750	1,989,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>750</b>	<b>21,000</b>	<b>252,000</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>	<b>1,125</b>	<b>29,250</b>	<b>351,000</b>
<b>Less: Operating Cost:</b>									
Electricity bill		550	6,600		600	7,200		700	8,400
Generator bill		150	1,800		200	2,400		250	3,000
night Guard bill		250	3,000		300	4,800		400	4,800
shop rent		800	9,600		800	4,800		800	9,600
Mobile bill (SMS & Reporting)		400	4,800		700	8,400		1,000	12,000
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Provision of bad Debt		40	480		40	480		40	480
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		500	6,000		500	6,000
Proposed Salary (Self & family)		8,000	96,000		9,000	108,000		9,500	114,000
Present Salary (Assistant-1)		2,500	30,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,600	19,200		1,800	21,600
<b>Non Cash Item:</b>									
Depreciation Expenses		236	2,830		236	2,830		236	2,830
<b>Total Operating Cost (D)</b>	-	<b>16,671</b>	<b>193,780</b>	-	<b>19,021</b>	<b>224,650</b>	-	<b>21,271</b>	<b>255,250</b>
<b>Net Profit (C-D):</b>	-	<b>4,329</b>	<b>58,220</b>	-	<b>6,179</b>	<b>77,750</b>	-	<b>7,979</b>	<b>95,750</b>
<b>Retained Income</b>			<b>58,220</b>			<b>135,970</b>			<b>231,720</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.)**

<b>Statement of Cash Flow</b>				
<b>Three Years Projection- After Funding</b>				
<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	150,000	0	-
1.2	Net Profit (ownership tr. Fee added back)	64,220	83,750	6,679
1.3	Depreciation Expenses	2,830	2,830	2,830
1.4	Opening Balance of Cash Surplus	-	31,050	45,630
	<b>Total Cash Inflow</b>	<b>217,050</b>	<b>117,630</b>	<b>55,139</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>31,050</b>	<b>45,630</b>	<b>(16,861)</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01    Family: 01 Others (beyond family): 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> Products Quality;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Business Experience : 07 yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and Services as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers;</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 574720 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 165<sup>th</sup> as Yunus Centre and 32<sup>nd</sup> In-house Executive  
Social Business Design Lab  
(GTT) on January 11, 2015 at Grameen Telecom Trust Premises

***Thank you***





















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



নাম: মোঃ হানুন অর রশিদ  
 Name: Md. Hanun or Rashid

পিতা: মোঃ মোজিবুর রহমান  
 মাতা: মোছাঃ হাফিজা বেগম

Date of Birth: 20 Nov 1990

ID NO: 19903212171000071



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নাম: মোঃ মোস্তফার হোসেন  
 Name: Md Mosnier Hossain

পিতা: মোঃ আফতাব উদ্দিন  
 মাতা: স্মৃতি মরিয়ম বেগম

Date of Birth: 27 May 1962

ID NO: 3212171157666



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাণীবীর জন্য  
 কোম্পানি পারমা পোলে নিকটস্থ পোষ্ট অফিসে প্রমাণ চেয়ে গ্রহণ অগ্রহণ করা হলো।  
 ঠিকানা: গ্রাম/পোতা: পশ্চিম হালুয়া, পশ্চিম চাপুড়া, ডাকঘর: উদাখালী - ৫৭৬০, ফুলবাড়ী,  
 গাইবান্ধা।

*স্বাক্ষর*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৬/০৮/২০০৮



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাণীবীর জন্য  
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*স্বাক্ষর*

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**Thank You**