

Proposed NU Business Name : Angur Store

Business Category: **Telecom & IT Support**



Business Proposal Identified by: Md. Ruhul Amin, Officer, Sadar Unit, Thakurgaon
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anwarul Islam Vill: Rajor, Union: Fatihar, Post: 05 no, Rajor, Upazila: Ranishankoil, District: Thakurgaon.	
Age	:	27 years	
Marital status	:	Married	
Children	:	01 (One) Son	
No. of siblings:	:	03 (Three) 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 Mst. Anwara Begum Md. Khotib Uddin Branch: Bachor, Ranishankoil, Centre # 17/mo, Loan no.: 2351, Membership since September 23, 2012 First loan: Tk. 10,000 Existing loan: Nil, Last Loan: Tk. 50,000	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: : :	N/A Yes 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.)	:	He has another income from livestock 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.)	:	10 (Ten) Years experience in running his own business. He started the business with BDT 15,000 (Fifteen Thousand). He has taken 10 (Ten) months training on computer program and photo studio activities from Bondhu Studio shop of Thakurgaon district.
Other Own/Family Sources of Income	:	His Father and younger brother's income from agriculture. His another brother's income from foreign remittance (Malaysia). He has purchased 02 (two) cows for livestock business and purchased 01 photocopy machine, 01 color printer, 02 camera and 01 laminating machine for running business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01773790980
NU's National ID No.	:	9418615721653
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anwara Begum is a GB member September 23, 2012 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for cultivation purposes, repairing house, raring cows and assisting her son in existing business. She was a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Angur Store
Address/ Location	:	Fatihar hat, Ranishankoil, Thakurgaon
Total Investment in BDT	:	Tk. 222,000
Financing	:	Self Tk. 122,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	From Photocopy 50%, Photo Studio 60% and mobile recharge 100%. From Photocopy 50%, Photo Studio 60% and mobile recharge 100%.

INFO ON EXISTING BUSINESS OPERATIONS

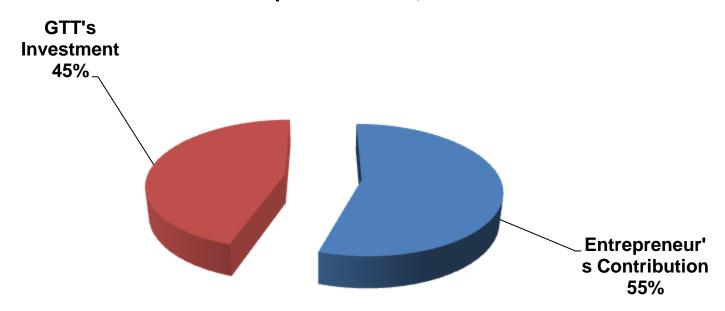
		EB (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales income from Photocopy	400	11,200	134,400			
Sales income from Photo Studio	400	11,200	134,400			
Commission on Mobile Recharge	27	756	9,072			
Total Sales and Services (A)	827	23,156	277,872			
Cost of products (materials cost)	200	5,600	67,200			
Cost of Photo Studio (materials cost)	160	4,480	53,760			
Total Cost of Sales & Services (B)	360	10,080	120,960			
Gross Profit (C) [C=(A-B)]	467	13,076	156,912			
Less: Operating Cost:						
Electricity bill	_	1,000	12,000			
Shop Rent	_	600	7,200			
Night Guard bill	-	100	1,200			
Mobile bill	-	300	3,600			
Conveyance bill	-	800	9,600			
Present Salary (Self & family)	_	3,000	36,000			
Other Cost (stationary & Entertainment etc.)	_	1,500	18,000			
Non Cash Item:		,	,			
Depreciation Expenses		150	1,800			
Total Operating Cost (D)		7,450	89,400			
Net Profit (C-D):		5,626	67,512			

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particul	Existing	Droposed	Total		
Existing	Proposed	(BDT)	Proposed (BDT)	(BDT)	
Investment in products (Photocopy & photo studio materials and Stationary etc.)	-	2,000	-	2,000	
Investment in Machineries and Equipment (Photocopy machine, computer set, color printer, sound box, laminating machine, fan, light etc.)	' '	101,800	80,000	181,800	
Income from mobile Recharg	3,000	20,000	23,000		
Cash in hand Decoration (fixture and fittings	3,100 12,100	_	3,100 12,100		
Total Ca	122,000				

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 122,000
- GTT's Investment BDT 100,000
- Total Capital BDT 222,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Photocopy	800	22,400	268,800	944	26,432	317,184	1,038	29,075	348,902
Estimated Sales income from Photo Studio	500	14,000	168,000	590	16,520	198,240	637	17,842	214,099
Est. Commission on Mobile Recharge	81	2,268	27,216	96	2,676	32,115	103	2,890	34,684
Total Sales and Services (A)	1,381	38,668	464,016	1,630	45,628	547,539	1,779	49,807	597,686
Cost of products (materials cost)	400	11,200	134,400	472	13,216	158,592	519	14,538	174,451
Cost of Photo Studio (materials cost)	200	5,600	67,200	236	6,608	79,296	255	7,137	85,640
Total Cost of Sales & Services (B)	600	16,800	201,600	708	19,824	237,888	774	21,674	260,091
Gross Profit (C) [C=(A-B)]	781	21,868	262,416	922	25,804	309,651	1,005	28,133	337,595
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Shop Rent		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-1)		1,500	18,000		2,000	24,000		2,500	30,000
Bank Charge (DD, PO, SC)		200	2,400		700	8,400		1,000	12,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,500	30,000		2,500	30,000
Non Cash Item:									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
Total Operating Cost (D)		14,117	165,400		16,817	201,800		18,717	224,600
Net Profit (C-D):	_	7,751	97,016	-	8,988	107,851	•	9,416	112,995
Retained Income			97,016			204,867			317,862

Notes: 1. Agreed Grace period: Six months

2. **Investment Payback schedule:** Monthly 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)	101,016	115,851	120,995
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	-	69,651
	Total Cash Inflow	202,816	117,651	192,446
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	78,816	69,651	144,446

SWOT ANALYSIS

STRENGTH	WEAKNESS
 □ Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01 □ Trade License in his own name; □ Ownership of business in his own name; □ He has on hand training; □ Experience : 10yrs. 	☐ Can not supply Services as per demand.
 OPPORTUNITIES □ Location of Shop; □ Have some fixed customers. □ Increasing Demand; □ The Capital of the entrepreneur will be BDT 439,862 after 3 years excluding payback of investor's money. 	THREATS ☐ Increase of local competitors. ☐ Fire

Presented at 279th as Yunus Centre and 78th In-house Executive Social Business Design Lab (GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

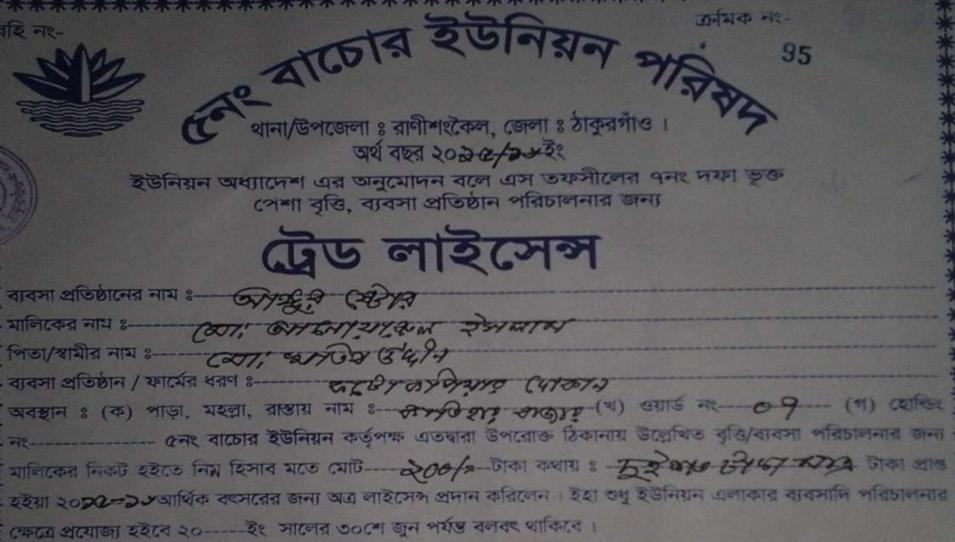
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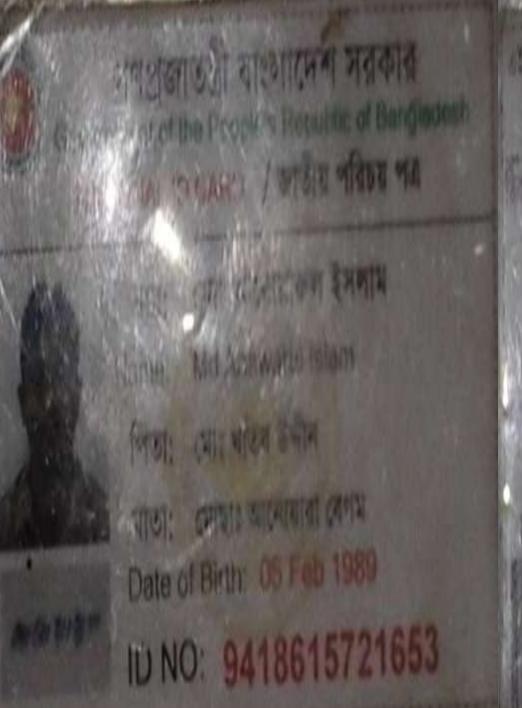


১. (ক) ধার্যকৃত লাইসেন্স ফিঃ - ১০০ - টাকা ----- পয়সা (খ) সার্ভিস চার্জ ঃ -৩০ --- টাকা ---- পয়সা

মোট কথায় ঃ— ক্রু স্তুপ্ত ভিপ্তেশ ক্রিম্ন)
লাইসেন্স ইলফেন্টর
৫নং বাচোর ইউনিয়ন পরিষদ

রাণীশংকৈল, ঠাকুরগাও।

क्रिकार वार्षात क्रिकार वार्षायम वार्षामध्यक्त वार्षायम

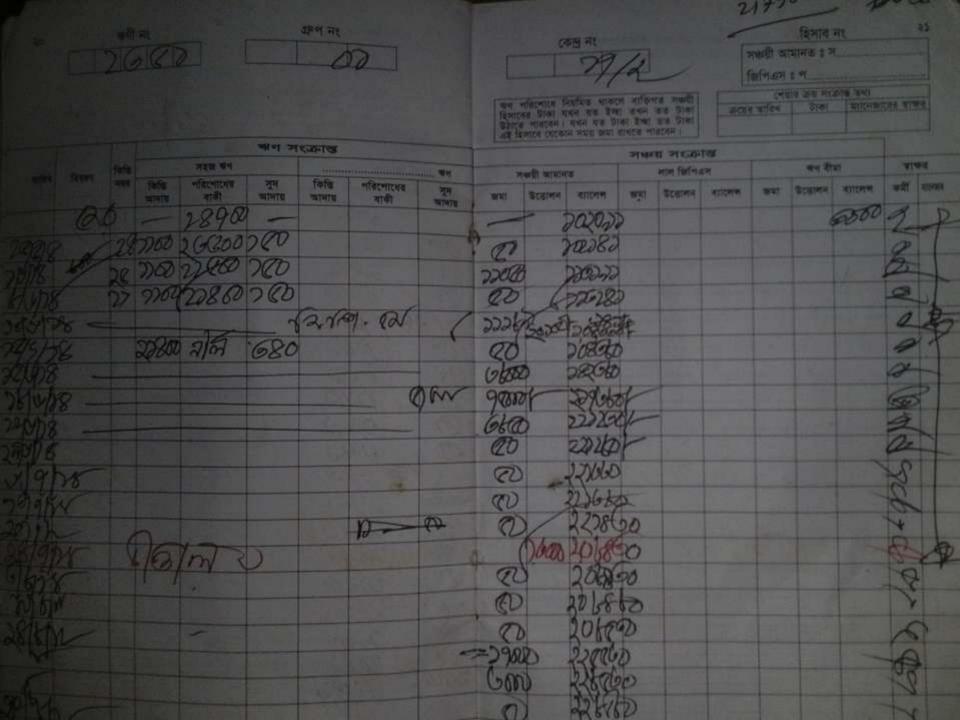


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