

*Proposed NU Business Name : **Nasir Varieties Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nasir Hossain Vill: Dokhin sathalia, Union: 3 no saghata, Post: Munshirhat, Upazila: Saghata, District: Gaibandha.
Age	:	30 Years
Marital status	:	Married
Children	:	1 (one) Daughter
No. of siblings:	:	2 Brothers & 1 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	:	Mst. Nazia Begum
(iii) Father's name	:	Md. Nader Hossain
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha. Centre # 47/B</i> <i>Loan no.: 10102, Member since 2006,</i> First loan: Tk. 4,000/- Existing loan: 21,000, Outstanding loan: 6,272
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., pursuing 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 years experiences in grocery business. He started the business only with Tk. 30,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01918438015
NU's National ID No.	:	3218885089874
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nazia Begum is a GB member since 2006 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took loan several times and utilized it for purchasing cow, mortgage 25 decimal land, cultivation, repairing house and assisting her son in business.
- Finally GB loan helped her to improve her economic condition & livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nasir Varieties Store</i>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk.164,000
Financing	:	Self Tk. 84,000 (from existing business) Required Investment Tk. 80,000(as equity)
Present salary/drawings from business	:	Taka 1,500 (One thousand five hundred)
Proposed Salary (estimates)	:	Taka 2,000 (Two thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 14%
(ii) Estimated % of proposed gross profit margin	:	On an average 14%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of products (A)	1,200	33,600	403,200
Less: Cost of Sales (B)	1,032	28,896	346,752
Gross Profit (C) [C=(A-B)]	168	4,704	56,448
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Shop Rent		300	3,600
Mobile bill		100	1,200
Night Guard bill		20	240
Conveyance		100	1,200
Present Salary (Self)		1,500	18,000
Other Cost (entertainment & stationary etc.)		100	1,200
<i>Non Cash Item:</i>			
Depreciation Expenses		395	4,735
<i>Total Operating Cost (D)</i>		2,915	34,975
Net Profit (C-D):		1,789	21,473

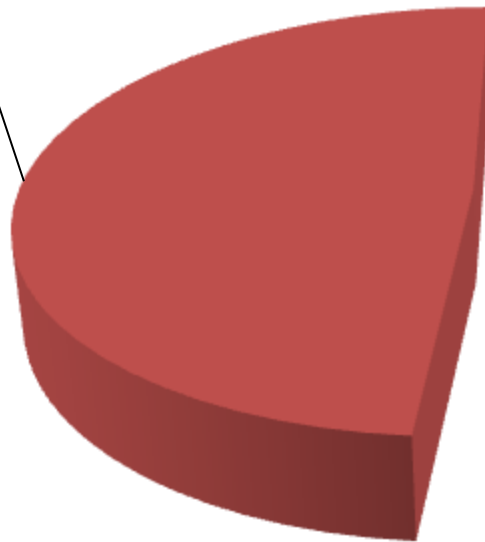
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products(oil, pulses, sugar, cosmetics, biscuits, spice, pickles, soap, detergent, salt, soft drinks, juice, chocolate, battery etc.)	33,222	77,000	110,222
Investment in Machinaries(refregerator, fan, electric meter-existing) (weight machine, weight stone-proposed)	27,000	3,000	30,000
Investment in Furniture	6,850	-	6,850
Advance for shop	20,000	-	20,000
Payback of GB loan Outstanding	(6,272)	-	(6,272)
Debtors	3,500	-	3,500
Creditors	(300)	-	(300)
Total Capital	84,000	80,000	164,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 84,000
- Investor's Investment BD 80,000
- Total Capital BDT 164,000

Investor's Investment
49%



Entrepreneur's
Contribution 51%

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
Est. Sales of products (A)	1,800	50,400	604,800	2,160	60,480	725,760	2,592	72,576	870,912
Less: Cost of Sales (B)	1,548	43,344	520,128	1,858	52,013	624,154	2,203	62,415	748,984
Gross Profit (C) [C=(A-B)]	252	7,056	84,672	302	8,467	101,606	389	10,161	121,928
Less: Operating Cost:									
Electricity bill		450	5,400		500	6,000		550	6,600
Shop Rent		300	3,600		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		300	3,600		350	4,200		400	4,800
Night Guard bill		30	360		40	480		50	600
Conveyance		200	2,400		250	3,000		300	3,600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-Self		2,000	24,000		2,500	30,000		3,000	36,000
Other Cost (entertainment & stationary etc.)		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses		432	5,185		432	5,185		432	5,185
Total Operating Cost (D)	-	4,445	50,145	-	5,105	61,265	-	5,765	69,185
Net Profit (C-D):	-	2,611	34,527	-	3,362	40,341	-	4,395	52,743
Retained Income			34,527			74,868			127,611

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit	37,727	46,741	59,143
1.3	Depreciation Expenses	5,185	5,185	5,185
1.4	Opening Balance of Cash Surplus	-	17,440	30,966
	Total Cash Inflow	122,912	69,366	95,294
2.0	Cash Outflow			
2.1	Product Purchase	77,000	-	-
2.2	Weight machine, weight stone	3,000	-	-
2.3	Payback of GB Outstanding Loan	6,272	-	-
2.4	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	105,472	38,400	38,400
3.0	Total Cash Surplus	17,440	30,966	56,894

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- One year experience .

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 211,611 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Political unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







क्र.	अर्थ	दिनांक
१-१-७०	२००	१२२४
२-१-	१२००	१०५०
३-१-	४२०	१४२२
४-१-	१००	११२४
५-१-	१२०.	१०२०
६-१-	७२०	१७४५
७-१-	२६०	१२१६
८-१-	११००	११२०१-
९-१-	१२०-	२६०
१०-१-	७२०.	१४१०
११-१-	६००	११४२
१२-१-	४६०-	६१०
१३-१-	७२०.	१२६०
१४-१-	४१०.	१४४०
१५-१-	४००.	११६०



ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর... ২০১৪-১৫

ক্রমিক নং- ৪৪

লাইসেন্স

৩নং সাঘাটা ইউনিয়ন পরিষদ
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৫৫ তারিখ : ০৭/০৭/২০১৪

লাইসেন্সধারীর নাম : আমির হোসেন মল্লিক

পিতা/বায়ের নাম : মোঃ হোসেন আমির হোসেন

ঠিকানা : মোঃ হোসেন আমির হোসেন

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা

পেশার বরন : আমির হোসেন মল্লিক

৩০/০৮/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায়) একশত টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৭/০৭/১৪

মোঃ মোশারফ হোসেন সুইট
মোঃ মোশারফ হোসেন সুইট
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
জাতীয় পরিচয় পত্র



নাম : মোঃ নাছির হোসেন
Name: Md Nasir Hossain
পিতা : মোঃ নাদের হোসেন
মাতা : মোছাঃ নাজিরা বেগম
Date of Birth: 11 Oct 1985
ID NO: 3218885089874

স্বাক্ষর

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কেউ পত্র-পত্রের মধ্যে নিকটস্থ পত্রের অধিকারীকে হুমকি দেবার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/জাঙ্গা: দক্ষিণ সাঘাটিয়া, সাঘাটিয়া, ডাকঘর: দুপাঁচির হাট - ৫৭৫৩, সাঘাটা, গাইবান্ধা।

প্রদানকারী: কর্তৃপক্ষের স্বাক্ষর
প্রদানের তারিখ: ১৫/০৭/২০১৪





Thank You