

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



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b>Sree Mrinal Kanti Roy</b> Vill: Majhakuti radhabollob, Union: thana hat, Post: balabari hat . Upazila: Chilmari, District: Kurigram,
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers & 01 (one) 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	:	Uasa Rani.
(iii) Father's name	:	Late. Sree Motindronath Chandra Barman.
(iv) GB member's info	:	<i>Branch:</i> Raniganj,Chilmari <i>Centre #</i> 30/m, Group-06 <i>Loan no.:</i> 2335, Member since April 05, 2009 First loan: Tk. 10,000. Existing loan: Tk 56,000, Outstanding loan: Tk 44,950
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.)	:	08 (Eight) years experiences in this business. He started business with Tk. 55,000 (Fifty five thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His elder brother income from private job and entrepreneur Wife's Income from Govt job (Family planning).
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01737033334
NU's National ID No.	:	4910983502765.
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Uasa Rani is a GB member since 2009, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son in business.
- Finally GB loan helped her improved her economic condition and livelihood.

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

Business Name	:	<b><i>Nigom Varieties Store</i></b>
Address/ Location	:	L S D Mur,Thana hat, Chilmari, Kurigram
Total Investment in BDT	:	Tk. 3,35,900
Financing	:	Self Tk. 1,85,900 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 4,000 ( four thousand)
Proposed Salary	:	Taka 4,000 (four thousand )
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(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)	2,000	52,000	624,000
Less: Cost of products (B)	1,600	41,600	499,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>10,400</b>	<b>124,800</b>
<b><u>Less: Operating Cost:</u></b>			
Shop Rent		700	8,400
Electricity bill		400	4,800
Mobile bill		300	3,600
Conveyance bill		750	9,000
Present Salary (self)		4,000	48,000
Other Cost (Stationary & entertainment etc.)		300	3,600
<b>Non Cash item</b>			
Depreciation Expenses		484	5,810
<b>Total Operating Cost (D)</b>		<b>6,934</b>	<b>83,210</b>
<b>Net Profit (C-D):</b>		<b>3,466</b>	<b>41,590</b>

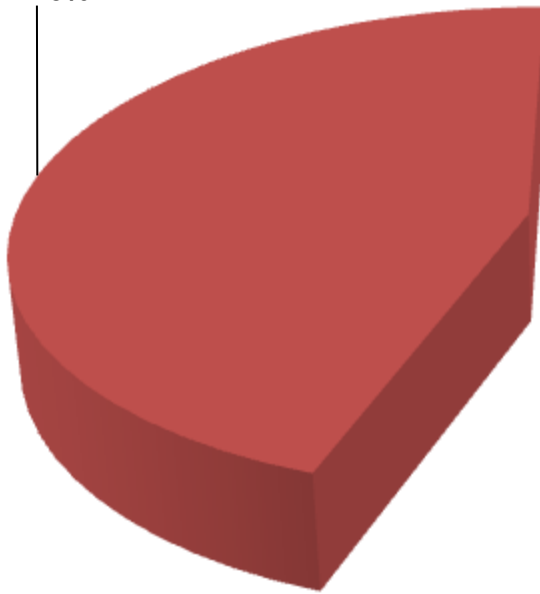
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products shampoo, perfume, lotion, powder, cosmetics item, ladies bag, office bag, school bag, oil, soap, juice, toothpaste, wax, detergent powder, stationary item etc)	Cosmetics item, confectionary item, different types of toys and bags etc.	146,000	125,000	271,000
Refriegerator (1+1)		25,000	25,000	50,000
Advance Shop Rent		20,000	-	20,000
Decoration		20,600	-	20,600
Cash in hand		1,850	-	1,850
Debtors		17,400	-	17,400
Grameen Bank outstanding loan		(44,950)	-	(44,950)
<b>Total Capital</b>		<b>185,900</b>	<b>150,000</b>	<b>335,900</b>

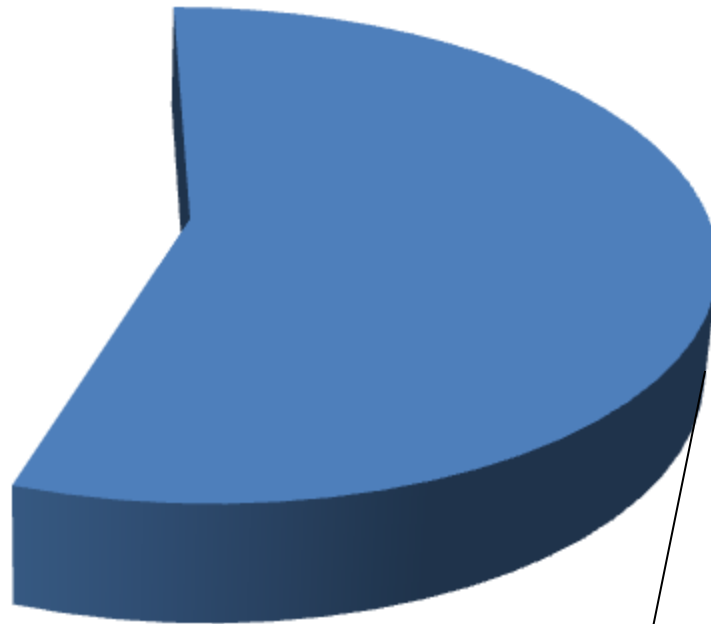
# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT185,900
- GTT's Investment BDT 150,000
- Total Investment BDT 335,900

GTT's Investment  
45%



Entrepreneur's  
Contribution 55%





# 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)	3,000	78,000	936,000	3,450	89,700	1,076,400	3,795	98,670	1,184,040
Cost of products (B)	2,400	62,400	748,800	2,760	71,760	861,120	3,036	78,936	947,232
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>	<b>690</b>	<b>17,940</b>	<b>215,280</b>	<b>759</b>	<b>19,734</b>	<b>236,808</b>
<b>Less: Operating Cost:</b>									
Shop Rent		700	8,400		700	8,400		840	10,080
Electricity bill		600	7,200		650	7,800		700	8,400
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		480	5,760
Conveyance bill		800	9,600		900	10,800		950	11,400
Ownership Transfer Fee		500	6,000		1,000	12,000		1,000	12,000
Proposed Salary (self)		4,000	48,000		5,000	60,000		5,500	66,000
Other Cost (Stationary & entertainment etc.)		400	4,800		450	5,400		500	6,000
<b>Non Cash item</b>									
Depreciation Expenses		797	9,560		797	9,560		797	9,560
<b>Total Operating Cost (D)</b>	-	<b>8,247</b>	<b>98,960</b>	-	<b>9,947</b>	<b>119,360</b>	-	<b>10,767</b>	<b>129,200</b>
<b>Net Profit (C-D):</b>	-	<b>7,353</b>	<b>88,240</b>	-	<b>7,993</b>	<b>95,920</b>	-	<b>8,967</b>	<b>107,608</b>
<b>Retained income:</b>			<b>88,240</b>			<b>184,160</b>			<b>291,768</b>

**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><b>Sl. No</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor's	150,000	-	-
1.2	Net Profit	94,240	107,920	119,608
1.3	Depreciation Expenses	9,560	9,560	9,560
1.4	Opening Balance of Cash Surplus	-	22,850	68,330
	<b>Total Cash Inflow</b>	<b>253,800</b>	<b>140,330</b>	<b>197,498</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase Products	150,000	-	-
2.2	GB Outstanding Loan	44,950	-	-
2.3	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>230,950</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>22,850</b>	<b>68,330</b>	<b>125,498</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 0.
- Future employment: 0
- Trade License in his own name;
- Maintains books of record.
- Experience (8yrs.)

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Near School and College;
- Seasonal demand of Products;
- The capital of Entrepreneur will be Tk. 477,668 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.
- Theft;
- Political unrest.

Presented at 4<sup>th</sup> In-house Executive Social Business Design Lab  
on March 31, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



For expert touched hair, everyday  
sunsilk  
For expert touched hair, everyday  
sunsilk  
For expert touched hair, everyday  
sunsilk

NO DANDRUFF, NOTHING TO HIDE  
sunsilk

FRUIT  
AMERICAN BLENDED  
COUNTRY BLEND  
CHERRY BLENDED  
FRUIT  
GOL MOL

FYFFES  
FRUIT JUICE

Handwritten notes on a green folder.

Handwritten notes on a white document.

NO TO HAIR DAMAGE NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR



Say no to hair damage. Say no to hair NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR For expert touched hair, everyday



NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR NO DANDRUFF NOTHING TO FEAR



স্বাক্ষর

১৯৯৯

পৃষ্ঠা নং-১০

# খানাহাট ইউনিয়ন পরিষদ

স্বাক্ষর

স্মারক নং: ১০১৪-১০১৫

৫০০

লাইসেন্স

স্বাক্ষর

পরিষদ সদস্য: আব্দুল হক তারিখ: ১০/০৫/১৪

স্বাক্ষর: আব্দুল হক

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এই লাইসেন্স প্রদান করা হলো।

আব্দুল হক

আব্দুল হক

স্বাক্ষর



১৫৯৭০১৪

পাতা নং: ১

- ১. (ক) চুক্তিভঙ্গ/অন্যভাবে ১০ (দশকই) দিন পূর্বে ঘোষণা করা হবে চুক্তিভঙ্গের অবশেষে।
- (খ) চুক্তিভঙ্গের ১০ (দশকই) দিন পূর্বে ঘোষণা করা হবে চুক্তিভঙ্গের অবশেষে।
- (গ) যদি চুক্তিভঙ্গের ১০ (দশকই) দিন পূর্বে ঘোষণা করা হবে চুক্তিভঙ্গের অবশেষে।
- (ঘ) যদি চুক্তিভঙ্গের ১০ (দশকই) দিন পূর্বে ঘোষণা করা হবে চুক্তিভঙ্গের অবশেষে।
- (ঙ) যদি চুক্তিভঙ্গের ১০ (দশকই) দিন পূর্বে ঘোষণা করা হবে চুক্তিভঙ্গের অবশেষে।

আব্দুল হক

আব্দুল হক

- ১. মো: আব্দুল হক
- ২. মো: আব্দুল হক
- ৩. মো: আব্দুল হক



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**Thank You**