

*Proposed NU Business Name : **Babul Paan Store***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj***  
*Business Proposal Prepared by: **Naznin Akther***

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

Name and address	:	<b>Md. Babul</b> Vill: Roshonchak, Union: Binodpur, Post: Binodpur, Upazila: Shivganj, District: Chapainawabganj.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 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	:	Mst. Roshnara Begum
(iii) Father's name	:	Md. Raish Uddin
(iv) GB member's info	:	<i>Branch: Binodpur, Centre # 22/mo,</i> <i>Loan no.: 1937, Membership from 2006 to 2013</i> First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Five
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.)	:	03 (Three) years experience in running his own business. He started the business with BDT 5,000 (Five thousand). : He has 10 (Ten) years working experiences as a driver.
Other Own/Family Sources of Income	:	His father's and 01 (One) brother's income from service (mason). His 01 (One) brother's income from driving (Auto driver).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740849735
NU's National ID No.	:	7018810859789
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Roshnara Begum is a GB member from 2006 to 2013 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>Babul Paan Store</i></b>
Address/ Location	:	Khaser hat bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 269,000
Financing	:	Self Tk. 199,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,400	67,200	806,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Shop rent		750	9,000
Mobile bill		600	7,200
Night Guard bill		60	720
Conveyance bill		1,000	12,000
Present Salary (Family & self)		7,000	84,000
Provision of bad debt		10	115
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		449	5,385
<b>Total Operating Cost (D)</b>		<b>12,068</b>	<b>144,820</b>
<b>Net Profit (C-D):</b>		<b>4,732</b>	<b>56,780</b>



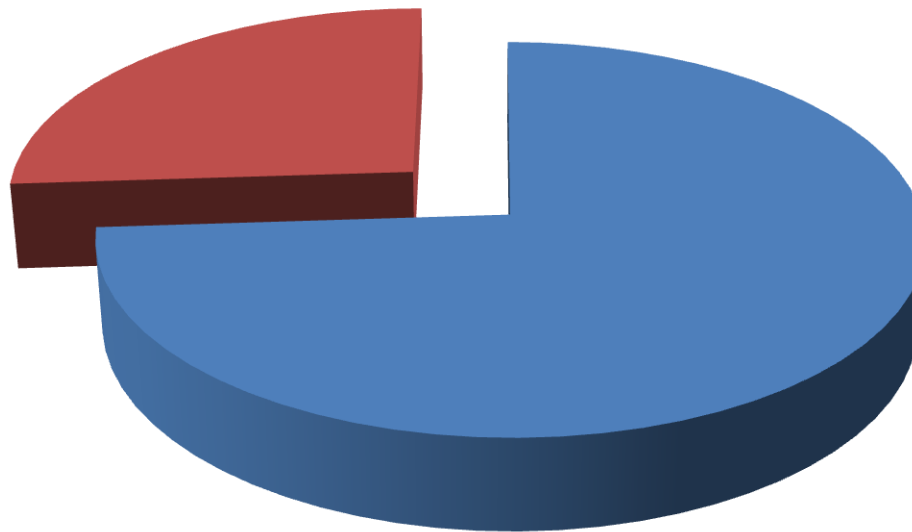
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (bakery item, confectionary item, cosmetics item, soft drinks, betel leaf and betel nut etc.)	Investment in products (bakery item, confectionary item, cosmetics item, soft drinks, betel leaf and betel nut etc.)	140,889	70,000	210,889
Investment in Machineries and Equipments (refrigerator, bulb and fan etc.)		31,200		31,200
Cash in Hand		5,711		5,711
Advance for Shop		5,000		5,000
Debtors (Since August, 2016 to at present)		11,500		11,500
Decoration ( fixture and fittings)		4,700		4,700
<b>Total Capital</b>		<b>199,000</b>	<b>70,000</b>	<b>269,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 199,000
- GTT's Investment BDT 70,000
- Total Capital BDT 269,000

GTT's Investment  
26%



Entrepreneur's  
Contribution 74%



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	4,200	117,600	1,411,200	4,704	131,712	1,580,544	4,986	139,615	418,844
Less: Cost of Sales / Products (B)	3,360	94,080	1,128,960	3,763	105,370	1,264,435	3,989	111,692	335,075
<b>Gross Profit (C) [C=(A-B)]</b>	<b>840</b>	<b>23,520</b>	<b>282,240</b>	<b>941</b>	<b>26,342</b>	<b>316,109</b>	<b>997</b>	<b>27,923</b>	<b>83,769</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,000	12,000		1,100	3,300
Shop rent		750	9,000		750	9,000		750	2,250
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	2,700
Night Guard bill		60	720		110	1,320		160	480
Conveyance		1,500	18,000		2,000	24,000		2,500	7,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		583	5,250		583	7,000		583	1,750
Proposed Salary-(Family & Self)		9,000	108,000		10,000	120,000		10,500	31,500
Provision of bad debt		10	115		10	115		10	29
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,100	25,200		2,400	7,200
<b>Non Cash Item:</b>									
Depreciation Expenses		449	5,385		449	5,385		112	1,346
<b>Total Operating Cost (D)</b>	-	<b>16,007</b>	<b>190,330</b>	-	<b>17,957</b>	<b>215,480</b>	-	<b>19,070</b>	<b>58,220</b>
<b>Net Profit (C-D)</b>	-	<b>7,513</b>	<b>91,910</b>	-	<b>8,386</b>	<b>100,629</b>	-	<b>8,853</b>	<b>25,549</b>
<b>Retained Income</b>			<b>91,910</b>			<b>192,539</b>			<b>218,088</b>

**Notes:** 1. **Agreed Grace period:** Three months

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

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>SI #</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	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	97,160	107,629	27,299
1.3	Depreciation Expenses	5,385	5,385	1,346
1.4	Opening Balance of Cash Surplus	5,711	76,756	147,770
	<b>Total Cash Inflow</b>	<b>178,256</b>	<b>189,770</b>	<b>176,415</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	31,500	42,000	10,500
	<b>Total Cash Outflow</b>	<b>101,500</b>	<b>42,000</b>	<b>10,500</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>76,756</b>	<b>147,770</b>	<b>165,915</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled &amp; working experience : 13 years.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods 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 417,088 after 2 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 291<sup>st</sup> as Yunus Centre and 81<sup>st</sup> In-house Executive  
Social Business Design Lab  
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



STAY TRUE  
STAY FREE

HICON











Small vertical text on a sign or label in the background, possibly a brand name or price tag.

Small text on the man's blue t-shirt, possibly a brand name or logo.

Text on a red and white package, possibly a brand name like "Crispy".

Text on a pink and white box, possibly a brand name or product description.







# বিনোদপুর ইউনিয়ন পরিষদ

## ট্রেড লাইসেন্স

ক্রমিক নং- 936  
ইস্যু তারিখ- ২১/৭/১৮

লাইসেন্স নং- ৩৬/১৬  
তারিখ- ১৫/৬/১৬

লাইসেন্সধারীর নাম মোতা : আবুল  
পিতা/স্বামীর নাম মো: হাজি মুহম্মদ  
গ্রাম/সরকারী বঙ্গুনচক উত্তর পাড়া, বিনোদপুর  
উপজেলা : শিবসংগ্রহ, জেলা : ঠাণ্ডাহাট

ব্যবসার ধরণ মুদি দোকান  
ব্যবসার স্থান হাজার হাট বিনোদপুর  
লাইসেন্স ফি ২০০/- টাকা

কথায় এক কন্ডে-চালাই

মাত্র প্রদান করায় তাকে ২৬/১/২০১৭ এক/অর্থ বন্দোবস্তের ইক

ব্যবসা চালার সুবিধার জন্য অত্র ঠিকানায় ট্রেড লাইসেন্স এর অনুমতি প্রদান করা হলো।

নবায়ন তারিখ- ২৬/৬/১৬

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উপসভাপতির  
বিনোদপুর ইউনিয়ন পরিষদ  
শিবসংগ্রহ

**Thank You**