

Proposed NU Business Name : Faruk Store

Business Category: General Retail & Wholesales



**Business Proposal Identified by : Md Mahabubur Rahman , Assistant officer ,
Sibgonj, chapainawabganj**

Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Faruk Hossain Vill: Binodnagar, Union: Mubarukpur, Post: Argarahat , Upazila: Sibgonj , District: chapainawabganj
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01(one) brother and 04 (Four) sisters
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 Aktara Begum
(iii) Father's name	:	Md Soleman Ali
(iv) GB member's info	:	<i>Branch: Sibgonj , Mubarukpur ,Centre # 38/mo</i> <i>Loan no.: 4704/2 ; Member since 2005 to 2012</i> First loan: Tk. 5,000 Existing loan: Tk.Nil, Last loan: Tk. 40,000
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

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, work experience as an apprentice etc.)	:	05 (Five) years experiences is running his own business. He started the business only with Tk. 100,000 (One lac). : 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 Contract No.	:	01776227798
NU's National ID No.	:	19877018817105369
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Aktara Begum was a GB member since 2005 to 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in his 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	:	<i>Faruk Store</i>
Address/ Location	:	Sibgonj , chapainawabganj
Total Investment in BDT	:	Tk. 654000
Financing	:	Self Tk. 554,000(from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 9000 (Nine thousand)
Proposed Salary (estimates)	:	Taka 9200 (Nine thousand two hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Sales product (A)	8,000	224,000	2,688,000
Less: Cost of Sales product (B)	7,200	201,600	2,419,200
Gross Profit (C) [C=(A-B)]	800	22,400	268,800
Less: Operating Cost:			
Electricity bill		500	6,000
Night grad bill		100	1,200
Mobile bill		300	3,600
Convenience bill		3,000	36,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		9,000	108,000
Present Salary (Assistant -1)		3,000	36,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt			-
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		66	790
Total Operating Cost (D)		16,966	203,590
Net Profit (C-D):		5,434	65,210

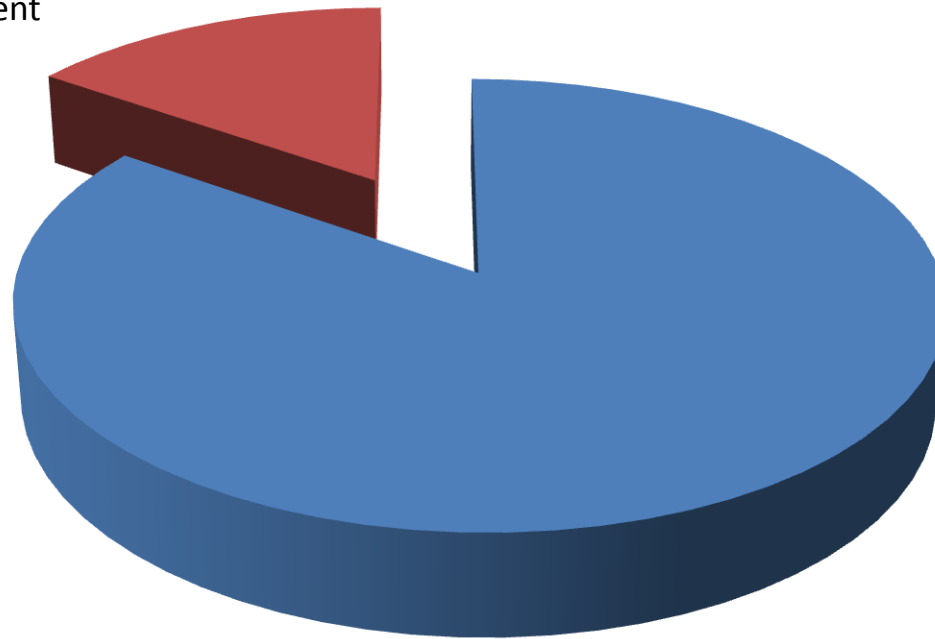
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, pulses, oil, salt, sugar etc.)	Investment in products (rice, pulses, oil, salt, sugar etc.)	494,900	100,000	594,900
Investment in Machineries, Equipment & Tools		3,800		3,800
Cash in hand		8,100		8,100
Debtor (since December 20,2015 to at present)		15,000		15,000
Advance for shop		30,000		30,000
Decoration (fixture and fittings)		2,200		2,200
Total Capital		554,000	100,000	654,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 554000
- GTT's Investment BDT 100000
- Total Capital BDT 654000

GTT's Investment
15%



Entrepreneur's
Contribution
85%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (for 3 month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sales product (A)	10,500	294,000	3,528,000	12,500	350,000	4,200,000	14,500	406,000	1,218,000
Less: Cost of Sales product (B)	9,450	264,600	3,175,200	11,250	315,000	3,780,000	13,050	365,400	1,096,200
Gross Profit (C) [C=(A-B)]	1,050	29,400	352,800	1,250	35,000	420,000	1,450	40,600	121,800
Less: Operating Cost:									
Electricity bill		500	6,000		500	6,000		500	1,500
Night grad bill		200	2,400		250	3,000		300	900
Mobile bill (SMS & Reporting)		300	3,600		500	6,000		700	2,100
Convenience bill		3,500	42,000		4,000	48,000		4,500	13,500
Ownership Transfer Fee		844	7,600		833	10,000		800	2,400
Proposed Salary-(Family & Self)		9,700	116,400		10,700	128,400		11,700	35,100
Present Salary (Assistant -1)		3,200	38,400		4,000			4,500	13,500
Bank Charge (DD, PO, SC)		55	330		55	660		55	165
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,500	18,000		2,000	6,000
Non Cash Item:									
Depreciation Expenses		66	790		66	790		66	198
Total Operating Cost (D)	-	19,565	231,920	-	22,404	220,850	-	25,121	75,363
Net Profit (C-D)	-	9,835	120,880	-	12,596	199,150	-	15,479	46,438
Retained Income	120,880			320,030			366,468		

Note: 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.)

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)	128,480	209,150	48,838
1.3	Depreciation Expenses	790	790	790
1.4	Opening Balance of Cash Surplus	8,100	91,770	241,710
	Total Cash Inflow	237,370	301,710	291,338
2.0	Cash Outflow			
2.1	Product Purchase	100,000	606,800	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	45,600	60,000	14,400
	Total Cash Outflow	145,600	60,000	14,400
3.0	Total Cash Surplus	91,770	241,710	276,938

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
Permanent : 02 Production basis : 0
- Future employment: 0
- Trade license of business in his own name;
- He has on hand training;
- Skilled and working experience : 05Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk.
920,468 after 2 years & 03 months excluding
payback of investor's money.

THREATS

- Local Competition.

Presented at 142th as Yunus Centre and 105th In-house Executive
Social Business Design Lab
(GTT) on October 02, 2016 at Rohanpur Unit Office Premises

Thank you

Pictures















Thank You