

*Proposed NU Business Name : **Moyej 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><i>Md. Moyej Uddin</i></b> Vill: Monakosha, Union: Monakosha, Post: Monakosha, Upazila: Shivganj, District: Chapainawabganj.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother and 03 (Three) 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. Mostari Begum
(iii) Father's name	:	Md. Mojammel Haque
(iv) GB member's info	:	<i>Branch: Durlabhpur, Centre # 85/mo,</i> <i>Loan no.: 9024, Membership since June 01, 2010</i> First loan: Tk. 25,000 Existing loan: Tk. 30,000, Outstanding Loan: Tk. 7,500
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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.)	:	07 (Seven) years experience in running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has 04 (Four) years working experiences as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's income from business (fruit business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01748999735
NU's National ID No.	:	7018853980270
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Mostari Begum is a GB member since June 01, 2010 at first she took GB loan BDT 25,000 (Twenty five thousand).
- Successively several times she utilized GB loan for assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Moyej Store</i></b>
Address/ Location	:	Monakosha bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 368,000
Financing	:	Self Tk. 298,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & mobile recharge 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% & mobile recharge 100%.
(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	4,000	104,000	1,248,000
Commission on mobile recharge	108	2,808	33,696
<b>Total Sales &amp; Commission (A)</b>	<b>4,108</b>	<b>106,808</b>	<b>1,281,696</b>
Less: Cost of Sales / Products (B)	3,400	88,400	1,060,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>708</b>	<b>18,408</b>	<b>220,896</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Generator bill		200	2,400
Shop rent		2,000	24,000
Mobile bill		600	7,200
Night Guard bill		200	2,400
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		75	900
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		133	1,590
<b>Total Operating Cost (D)</b>		<b>11,308</b>	<b>135,690</b>
<b>Net Profit (C-D):</b>		<b>7,101</b>	<b>85,206</b>

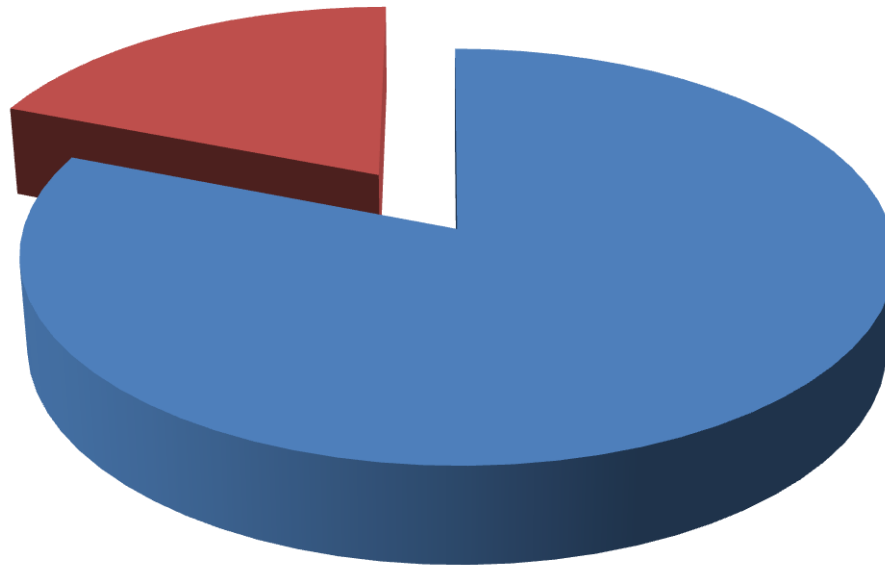
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 (cosmetics item, stationary item and electric products etc.)	Investment in products (cosmetics item, stationary item and electric products etc.)	276,360	60,000	326,360
Investment in mobile recharge		8,000	10,000	28,000
Investment in Machineries, Equipment & Tools (weight machine, mobile set, bulb and fan etc.)		3,500		3,500
Cash in Hand		4,040		4,040
Debtors (Since August, 2016 to at present)		9,000		9,000
Creditors (Since August, 2016 to at present)		(10,000)		(10,000)
Decoration ( fixture and fittings)		7,100		7,100
<b>Total Capital</b>		<b>298,000</b>	<b>70,000</b>	<b>368,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 298,000
- GTT's Investment BDT 70,000
- Total Capital BDT 368,000

GTT's Investment  
19%



Entrepreneur's  
Contribution 81%



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

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3(for three month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	5,000	130,000	1,560,000	5,750	149,500	1,794,000	6,038	156,975	470,925
Estimated Commission on mobile recharge	216	5,616	67,392	238	6,178	74,131	249	6,486	19,459
<b>Total Estimated Sales &amp; Commission (A)</b>	<b>5,216</b>	<b>135,616</b>	<b>1,627,392</b>	<b>5,988</b>	<b>155,678</b>	<b>1,868,131</b>	<b>6,287</b>	<b>163,461</b>	<b>490,384</b>
Less: Cost of Sales / Products (B)	4,250	110,500	1,326,000	4,888	127,075	1,524,900	5,132	133,429	400,286
<b>Gross Profit (C) [C=(A-B)]</b>	<b>966</b>	<b>25,116</b>	<b>301,392</b>	<b>1,100</b>	<b>28,603</b>	<b>343,231</b>	<b>1,155</b>	<b>30,033</b>	<b>90,098</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		1,000	3,000
Generator bill		250	3,000		300	3,600		350	1,050
Shop rent		2,000	24,000		2,000	24,000			-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	2,700
Night Guard bill		250	3,000		300	3,600		350	1,050
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		591	5,320		583	7,000		560	1,680
Proposed Salary-(Family & Self)		6,000	72,000		6,500	78,000		7,000	21,000
Provision of bad debt		75	900		75	900		75	225
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,100	25,200		2,400	7,200
<b>Non Cash Item:</b>									
Depreciation Expenses		133	1,590		133	1,590		33	398
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>14,354</b>	<b>170,470</b>	<b>-</b>	<b>15,846</b>	<b>190,150</b>	<b>-</b>	<b>15,223</b>	<b>45,968</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>10,762</b>	<b>130,922</b>	<b>-</b>	<b>12,757</b>	<b>153,081</b>	<b>-</b>	<b>14,810</b>	<b>44,131</b>
<b>Retained Income</b>			<b>130,922</b>			<b>284,003</b>			<b>328,134</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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3(for 3 month) (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)	136,242	160,081	45,811
1.3	Depreciation Expenses	1,590	1,590	398
1.4	Opening Balance of Cash Surplus	4,040	109,952	229,623
	<b>Total Cash Inflow</b>	<b>211,872</b>	<b>271,623</b>	<b>275,831</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	31,920	42,000	10,080
	<b>Total Cash Outflow</b>	<b>101,920</b>	<b>42,000</b>	<b>10,080</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>109,952</b>	<b>229,623</b>	<b>265,751</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 : 11 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 626,134 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



Man in a striped polo shirt

Lemon  
Lemon

Lemon  
Lemon

Jars and containers

Pink packages

Fan

Posters and notices

Bottom shelf with various items















ইউ.পি. অফিস নং-১৩ বিধান প্রকৌশল

# নং মনাক্ষা ইউনিয়ন পরিষদ

## বেসরকারী

ক্রমিক নং- 726 সাইকেল নং- 902/26

ইউ.পি. নং- 26/26/26 ক্রমিক নং- 26/26/26

সিদ্ধান্তের নাম সংস্কৃত স্টেশন

সাইকেলখারীর নাম শ্রীঃ সত্যেন্দ্র কুমার

পিতা/স্বামীর নাম শ্রীঃ মোস্তাফিজুল হক

গ্রাম/সংস্থা আনন্দপুর (উত্তর) নং- আনন্দপুর

উপজেলা ও পি.সি.ও. অফিস, থানা ও টাঙ্গাইলসংস্থা

বাসস্থান নং- কমলাচর্চিকা

বাসস্থান স্থান আনন্দপুর (উত্তর) নং- 26/26/26

সাইকেল নং- 2015

ক্রমিক নং- 2015-2016

সাইকেল খারীর স্থানীয় নাম শ্রীঃ সত্যেন্দ্র কুমার

নমায়ক ক্রমিক-26/26/26

সত্যেন্দ্র কুমার  
26/26/26  
সাইকেলখারীর  
স্বাক্ষর  
নামাঙ্কন ও সীলন  
উপজেলা, পি.সি.ও. অফিস



গ্রামীণ ব্যাংক

৳৫০০

মহজ্ঞ প্রানের দাশবই

]

[

নাম	( <u>স্বপ্ন</u> ) (স্বপ্ন)
কেন্দ্রের নাম	( <u>চৌধুরী</u> ) (গোলা)
শাখা	( <u>সোভারি</u> )



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bang.  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মোয়েজ উদ্দিন

Name: Md. Moyej Uddin

পিতা: মোঃ মোজাম্মেল হক

মাতা: মোনাঃ মোস্তারী বেগম

Date of Birth: 11 Oct 1987

ID NO: 7018853980270

এই বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিক অন্য  
কোন নিকটস্থ পেরি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
স্বাক্ষর: মনোজুটি পাড়া, ডাকঘর: মনাকথা - ৩৩৪২, শিবগঞ্জ,

স্বাক্ষর: প্রদানের তারিখ: ১৭/০৮/২০০৮



**Thank You**