

Proposed NU Business Name : **Rayhan Mudi Store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abu Rayhan Vill: Lalapur, Union: : 05 no. Doshu, Post: Kalomegh, Upazila: Baliadangi, District: Thakurgaon
Age	:	26 Years
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	05 Brothers
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. Johura Begum
(iii) Father's name	:	Md. Mazedur Rahman
(iv) GB member's info	:	<i>Branch: Doshu Baliadangi, Centre # 57/Mo,</i> <i>Loan no.:4653, Member since May 02, 2004</i> First loan: Tk. 3,000 Existing loan: Tk. 32,000, Outstanding: Tk. 26,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Class Eight
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	No
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	2 (two) years experiences in this business. Started business with BDT 60,000 (sixty thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income (agriculture) and Brother's income (Service holder)
Other Own/Family Sources of Liabilities	:	nil
NU's Contract No.	:	01723465341
NU's National ID No.	:	541083545047
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since May 02, 2004, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband's rice selling business & agriculture.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rayhan MudiStore</i>
Address/ Location	:	Bardali, Mainroad, Kalomegh, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 179,000
Financing	:	Self Tk. 79,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 3,000
Proposed Salary	:	Taka 3,500
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

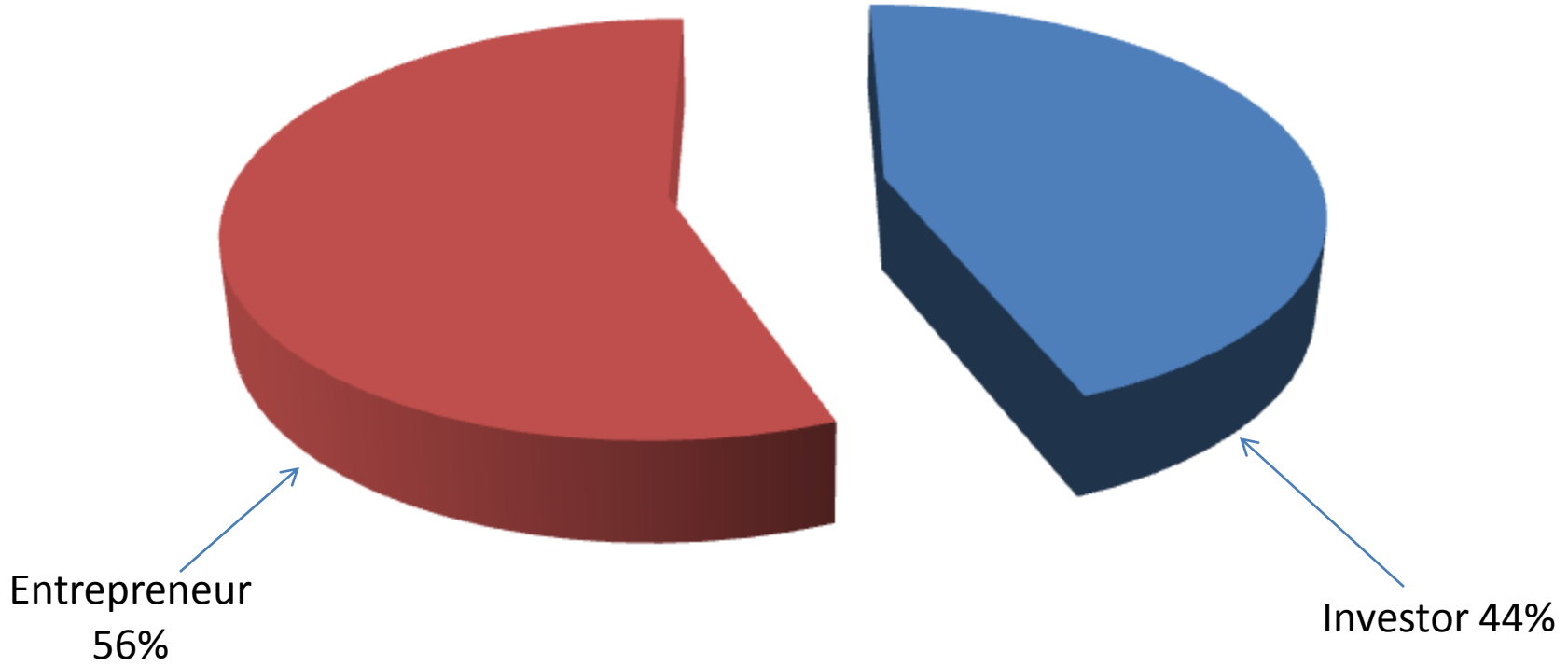
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	2,700	70,200	842,400
Less: Cost of Sale (B)	2,295	59,670	716,040
Gross Profit (C) [C=(A-B)]	405	10,530	126,360
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Shop Rent		350	4,200
Night Guard bill		90	1,080
Generator bill		150	1,800
Mobile bill		200	2,400
Entertainment		300	3,600
Conveyance		150	1,800
Present Salary (Self)		3,000	36,000
Other Cost		100	1,200
<i>Non Cash Item:</i>			
Depreciation Expenses		167	2,000
<i>Total Operating Cost (D)</i>		4,707	56,480
Net Profit (C-D):		5,823	69,880

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods (Rice, Flour, Oil, Sugar, Tea, Salt, Spices, Soap, Toothpaste, Biscuit, Chocolate, Cheeps, Cakes, Drinks, Stationary, Firebox etc.)	39,000	70,000	109,000
Purchase Refrigerator (Walton, 8.5 cft)	-	30,000	30,000
Furniture and decoration	20,000	-	20,000
Advance for shop	20,000	-	20,000
Total Capital	79,000	100,000	179,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 79,000
- Investor's Investment BDT 100,000
- Total Capital BDT 179,000



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
Estimated Sales	3,645	94,770	1,137,240	4,192	108,986	1,307,826	4,611	119,884	1,438,609
Estimated cost of products	3,098	80,555	966,654	3,563	92,638	1,111,652	4,150	107,896	1,294,748
Gross Profit (C) [C=(A-B)]	547	14,216	170,586	629	16,348	196,174	461	11,988	143,861
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Shop Rent		350	4,200		450	5,400		450	5,400
Night Guard bill		90	1,080		100	1,200		120	1,440
Generator bill		150	1,800		150	1,800		180	1,800
Mobile bill (SMS & Reporting)		400	4,800		450	5,400		500	6,000
Entertainment		300	3,600		350	4,200		350	4,200
Conveyance		250	3,000		300	3,600		350	4,200
Ownership Transfer Fee		500	6,000		500	6,000		667	8,000
Proposed Salary-Self		3,500	42,000		4,500	54,000		5,500	66,000
Other Cost		150	1,800		200	2,400		220	2,640
Non Cash Item:									
Depreciation Expenses		542	6,500		542	6,500		542	6,500
Total Operating Cost (D)	-	6,632	79,580	-	8,042	96,500	-	9,428	112,780
Net Profit (C-D):	-	7,584	91,006	-	8,306	99,674	-	2,560	31,081
Retained Income			91,006			190,680			221,761

Notes: 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 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	91,006	105,674	39,081
1.3	Depreciation Expenses	6,500	6,500	6,500
1.4	Opening Balance of Cash Surplus	-	61,506	137,680
	Total Cash Inflow	197,506	173,680	183,261
2.0	Cash Outflow			
2.1	Purchase Products & Refrigerator	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	36,000	48,000
	Total Cash Outflow	136,000	36,000	48,000
3.0	Total Cash Surplus	61,506	137,680	135,261

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Ownership in his own name;
- Maintains books of record.
- Working Experience.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 300, 761 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's

Presented at 36th Executive Design Lab

On

09 November, 2014 at Yunus Center

Thank you

Pictures



ବାସ୍ତୁଶାସ୍ତ୍ର ମୁଖି କ୍ରମିତ
 "କାଳକ୍ରମେ" ମାମଲାବାସ୍ତୁ
 ଚୋପାଟି ମାମଲା

15.09.2014

ଫୋକା ଘର ମାମଲାବାସ୍ତୁ ବିବରଣ ଓ ମୂଲ୍ୟ ତାଲିକା

୧. ମିଳି ବିସ୍ତୃତ	30x15	= 450f
୨. ଘରାଠି	"	"
୩. ଘରାଠି	24x12	= 288f
୪. ଘରାଠି	35x10	= 350f
୫. ଘରାଠି	2x15	= 105f
୬. ଘରାଠି	5x35	= 175f
୭. ଘରାଠି	15x15	= 225f
୮. ଘରାଠି	"	"
୯. ଘରାଠି + ଘରାଠି	50x15	= 750f
୧୦. ଘରାଠି	"	"
୧୧. ଘରାଠି	"	"
୧୨. ଘରାଠି	"	"
୧୩. ଘରାଠି	"	"
୧୪. ଘରାଠି	"	"
୧୫. ଘରାଠି	20x6	= 120f
୧୬. ଘରାଠି	30x5x5	= 1500f
୧୭. ଘରାଠି	30x16	= 480f
୧୮. ଘରାଠି	22x25	= 550f
୧୯. ଘରାଠି	25x12	= 300f
୨୦. ଘରାଠି	12x30	= 360f
୨୧. ଘରାଠି	"	"
୨୨. ଘରାଠି	"	"
୨୩. ଘରାଠି	44x40	= 1760f
୨୪. ଘରାଠି	11x55	= 605f
୨୫. ଘରାଠି	2x20	= 40f
୨୬. ଘରାଠି	25x30	= 750f
୨୭. ଘରାଠି	"	"
୨୮. ଘରାଠି	"	"
୨୯. ଘରାଠି	"	"
		<u>= 17616f</u>

কলিকতা	গিরীপুর
১৫০ - ২৭০১	২৬৫
৩১৭১	৩০৫
৪১৭১	২৬৫
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২৩১৭১	২২
২৪১৭১	২৩
৩০১৭১	৩১
৩১	



৪১৫
৭১৫



ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৪-২০১৫

ফেনং দুওসুও ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

বি.নং. ০১
 লাইসেন্স নং ২০০৪-১৫/২৬০
 তারিখ ২০১৫/০২/২৫/১৫

ব্যবসা প্রতিষ্ঠানের নাম: ফেনং দুওসুও ইউনিয়ন পরিষদ
 লাইসেন্সধারীর নাম: ফেনং দুওসুও ইউনিয়ন পরিষদ
 পিতা/স্বামী/পর্জন: ফেনং দুওসুও ইউনিয়ন পরিষদ
 গ্রাম: ফেনং দুওসুও ইউনিয়ন পরিষদ
 উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।
 পেশার বর্ণনা: ফেনং দুওসুও ইউনিয়ন পরিষদ

এই লাইসেন্স ৩০শে জুন/২০১৫ তারীখ পর্যন্ত এই লাইসেন্স ধরে থাকবে।
 যদি প্রদানের পরিমাণ ৩০০৫০০ (ত্রিশ লাখ ত্রিশ হাজার ৫০০) টাকা হয়।
 প্রাপ্ত হয়ে তার ব্যবসায়িক/পেশা ফেনং দুওসুও ইউনিয়ন পরিষদ
 চালিতে থাকার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ ২০১৫/০২/২৫/১৫

ফেনং দুওসুও ইউনিয়ন পরিষদ
 চেয়ারম্যান
 ফেনং দুওসুও ইউনিয়ন পরিষদ
 ঠাকুরগাঁও।



Thank You