

Proposed NU Business Name : **M/S Maruf store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Robeul Islam Vill: Kochuwahat, Union: 03 no. Saghata, Post: Khamar dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	31 Years
Marital status	:	Married
Children	:	1 daughter and 1 Son
No. of siblings:	:	02 brothers
Parent's and GB related Info:		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	Mst. Firoza Begum
(ii) Mother's name	:	Md. Mujibur Rahman
(iii) Father's name	:	<i>Branch: Bharatkali, Centre # 21/Mo,</i>
(iv) GB member's info	:	<i>Loan no.:5451, Member since 1992</i> First loan: Tk. 2000 Existing loan: Nil
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., persuing 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.)	:	3 (three) years experiences in this business. Started business with BDT 15,000 (fifteen thousand). : He has no training.
Other Own/Family Sources of Income	:	Father's income from Hotel business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01934665498
NU's National ID No.	:	3218885887856
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother was a GB member since 1992 to 2008, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for purchasing hen, goat, cow, household purpose and assisting her husband in agriculture.
- Finally GB loan helped her in repairing house, own hens, 2 goats, 1 cow and improved their living status.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Maruf store</i>
Address/ Location	:	Kochuwahat (pakurtola), Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 124,000
Financing	:	Self Tk. 44,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,500
Proposed Salary	:	BDT 2,500
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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	26,000	312,000
Less: Cost of sales (B):	850	22,100	265,200
Gross profit (GP) [C=(A-B)]	150	3,900	46,800
Less: Operating Costs:			
Electricity bill		200	2,400
Shop Rent		250	3,000
Mobile bill		200	2,400
Present salary		2,500	30,000
Other Expenses		200	2,400
Non Cash Item:			
Depreciation Expenses		42	500
Total Operating Cost (D)		3,392	40,700
(C-D)Net Profit:		508	6,100

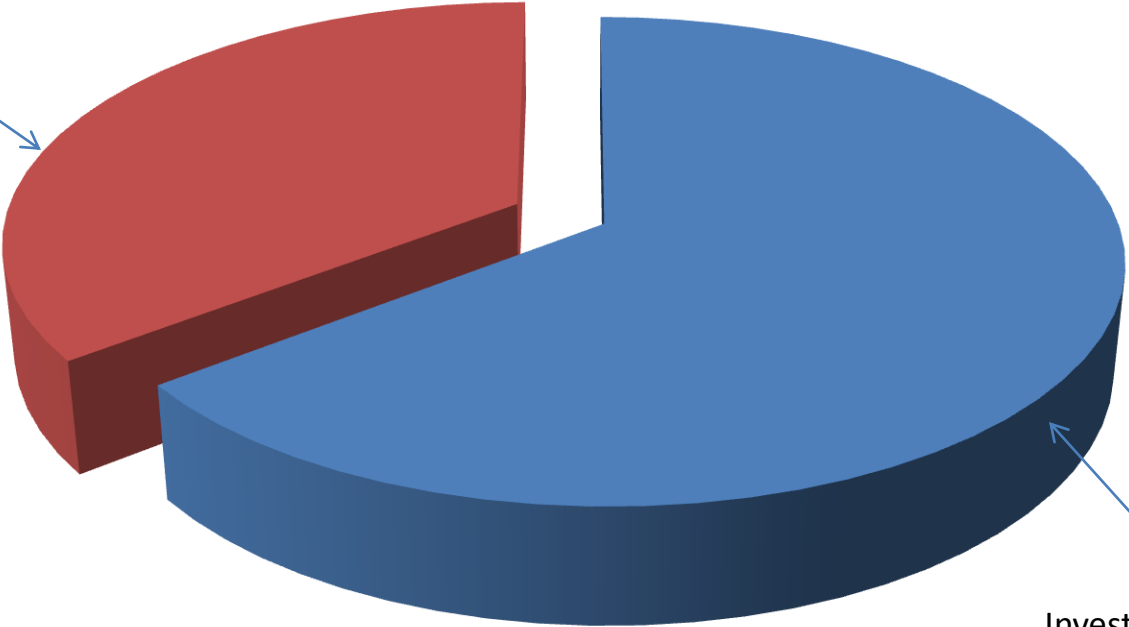
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Investment in products (Rice, Flour, Puffed rice, Oil, Sugar, Biscuit, Tea, Soap, Pulse, Salt, Spices, Betel leaf and nut, Chaff, Soft drinks, Stationary etc.)	29,000	73,000	102,000
Advance for shop	10,000	-	10,000
Furniture and decoration	5,000	7,000	12,000
Total Capital	44,000	80,000	124,000

SOURCE OF FINANCE

- Investor's Investment BDT 80,000
- Entrepreneur's Contribution BDT 44,000
- Total Capital BDT 124,000

Entrepreneur's Investment 35%



Investor Investment 65%

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 (A)	1,900	49,400	592,800	2,280	59,280	711,360	2,508	65,208	782,496
Less: Cost of sales (B):	1,615	41,990	503,880	1,938	50,388	604,656	2,132	55,427	665,122
Gross profit (GP) [C=(A-B)]	285	7,410	88,920	342	8,892	106,704	376	9,781	117,374
Less: Operating Costs:									
Electricity bill		200	2,400		250	3,000		300	3,600
Shop Rent		250	3,000		250	3,000		250	3,000
Mobile bill (SMS & Reporting inclusive)		350	4,200		350	4,200		370	4,440
Ownership Transfer Fee		333	4,000		500	6,000		500	6,000
Proposed salary-self		2,500	30,000		3,500	42,000		4,500	54,000
Other Expenses		200	2,400		250	3,000		270	3,240
Non Cash Item:									
Depreciation Expenses		100	1,200		100	1,200		100	1,200
Total Operating Cost (D)	-	3,933	47,200	-	5,200	62,400	-	6,290	75,480
(C-D)Net Profit:		3,477	41,720	-	3,692	44,304	-	3,491	41,894
Retained Income:			41,720			86,024			127,918

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 PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit	41,720	50,304	47,894
1.3	Depreciation Expenses	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	-	18,920	34,424
	Total Cash Inflow	122,920	70,424	83,518
2.0	Cash Outflow			
2.1	Purchase of products	73,000	-	-
2.2	Furniture and decoration	7,000	-	-
2.3	Investment Payback including ownership transfer fee	24,000	36,000	36,000
	Total Cash Outflow	104,000	36,000	36,000
3.0	Net Cash Surplus	18,920	34,424	47,518

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.
- 3 years working experience

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customer;
- Capital of the entrepreneur will be BDT 171,918 after 3 years excluding payback of investor's money.

THREATS

- Local Competitor;
- Theft.

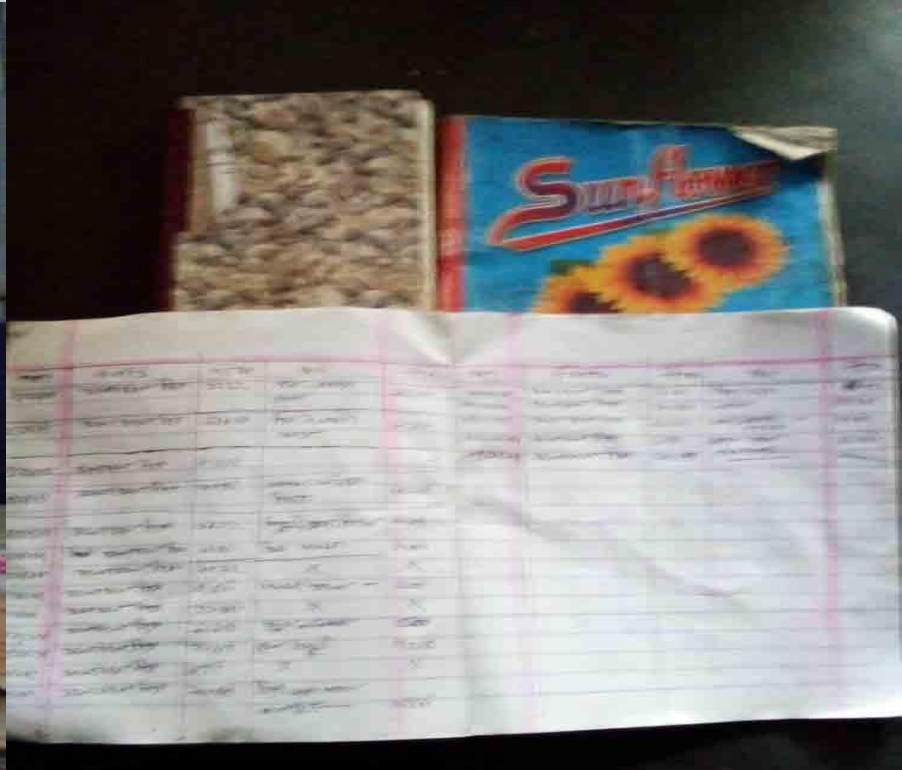
Presented at 40th Design Lab (executive session)

on

14 December, 2014 at Yunus Center

Thank you

Pictures





ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৪-১৫

লাইসেন্স

ক্রমিক নং- ৪৪

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৯

লাইসেন্স নং : ৫৪ তারিখ : ১৪-০১-২০১৪

লাইসেন্সধারীর নাম : জেমস সাক্ষর

পিতা/স্বামীর নাম : প্রাঃ জাঃ রবুল ইসলাম

ঠিকানা : গ্রাম : কচুয়া (শাকুর ওলা) পোষ্ট : মোহাম্মদ নবাব

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : মুদির ব্যবসা

৬০।৬।২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায় এক শত টাকা মাত্র।)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

(Signature)

তারিখ : ১৪-০১-২০১৪

মোঃ মোশারফ হোসেন সুইট
মোঃ মোশারফ হোসেন সুইট
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা গাইবান্ধা



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



নাম : মোঃ রবিউল ইসলাম

Name : Md Robeul Islam

পিতা : মোঃ মজিবর রহমান

মাতা : মোছাঃ ফেরেজা বেগম

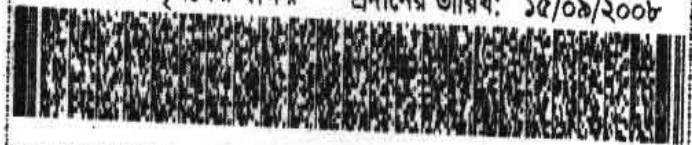
Date of Birth : 11 May 1983

ID NO : 3218885087856

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা : গ্রাম/রাস্তা : কচুয়া, কচুয়া, ডাকঘর : খামার খন্দারহা - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ : ১৫/০৯/২০০৮





Thank You