

Proposed NU Business Name: Arafat Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rashadul Islam Vill: Ismailpur, Union: 3 no. Borodharga, Post: Gargipara, Upazila: Pirganj, District: Rangpur
Age	:	32 years
Marital status	:	Married
Children	:	1 (one) son
No. of siblings:	:	2 (two) Brothers and 1 (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. Saleha Begum Deljahan
(iii) Father's name	:	Md. Abdul Fattah Mia.
(iv) GB member's info	:	<i>Branch: Borodharga, Pirganj, Rangpur. Centre # 12/Mo, Loan no.: 3551, Member since 2005.</i> First loan: Tk. 3,000 Existing loan: Tk. 27,000, Outstanding: Tk. 25,800
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	:	M.A
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.)	:	9 (nine) years experience in this business & started the business with only Tk. 15,000 (fifteen thousand) : He has 3 (three) months training on Fisheries & Livestock from Jubo Unnayan.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01714966738
NU's National ID No.	:	8517622445867
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Saleha Begum Deljahan is a GB member since 2005, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took loan several times and utilized it for 20 decimal land lease, purchasing cow, fishery, agriculture, repairing house, set up sanitary latrine and taking education of her children.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Arafat Store</i>
Address/ Location	:	Borodharga Bazar, Pirganj, Rangpur
Total Investment in BDT	:	Tk. 2,61,000
Financing	:	Self BDT 81,000 (from existing business) Investor BDT 180,000 (from proposed business)
Present salary/drawings from business (estimates)	:	BDT 15,00 (one thousand five hundred)
Proposed Salary	:	BDT 2,000 (two thousand)
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

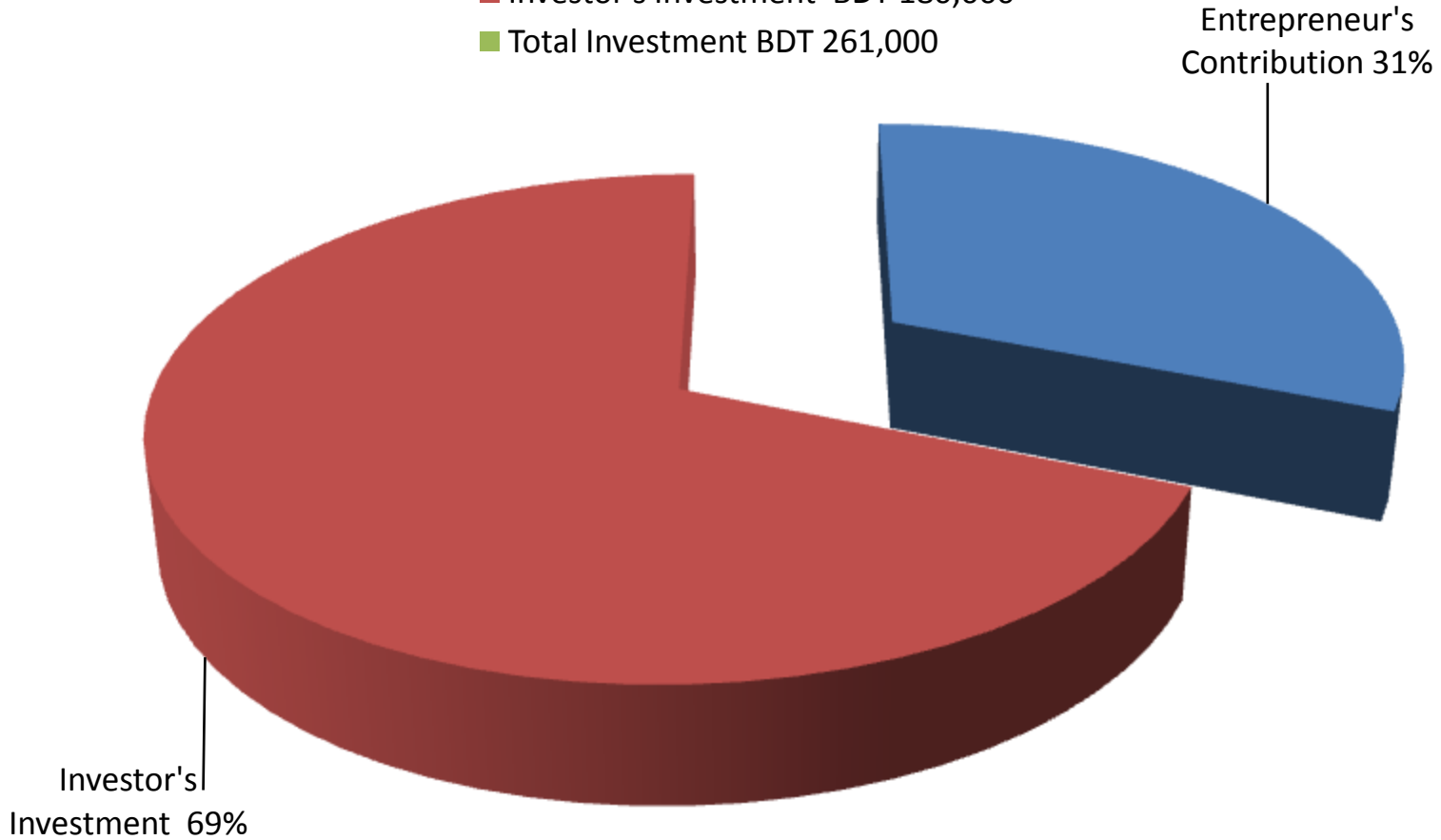
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Products (A)	1,800	46,800	561,600
Less: Cost of Sale: (B)	1,530	39,780	477,360
Gross Profit (C) [C=(A-B)]	270	7,020	84,240
Less: Operating Cost:			
Shop Rent		800	9,600
Electricity bill		350	4,200
Generator bill		150	1,800
Night Guard bill		150	1,800
Mobile bill		500	6,000
Conveyance bill		100	1,200
Present Salary (self)		1,500	18,000
Other Cost (Stationary & entertainment etc.)		400	4,800
Non Cash item			
Depreciation Expenses		417	5,000
Total Operating Cost (D)		4,367	52,400
Net Profit (C-D):		2,653	31,840

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (rice, flour, chaff, soap, salt, oil, biscuit, chocolate, sugar, vermicelli, flour, coil, cosmetics item, bakery item, stationary etc.)	22,000	150,000	172,000
Decoration	9,000	30,000	39,000
Advance Shop Rent	50,000	-	50,000
Total Capital	81,000	180,000	261,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 81,000
- Investor's Investment BDT 180,000
- Total Investment BDT 261,000



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 of Products	3,400	88,396	1,060,750	3,808	99,003	1,188,040	3,998	103,954	1,247,442
Less: Cost of Sale: (B)	2,890	75,136	901,638	3,237	84,153	1,009,834	3,398	88,360	1,060,326
Gross Profit (C) [C=(A-B)]	510	13,259	159,113	571	14,851	178,206	600	15,593	187,116
Less: Operating Cost:									
Shop Rent		800	9,600		800	9,600		800	9,600
Electricity bill		350	4,200		450	5,400		550	6,600
Generator bill		150	1,800		150	1,800		150	1,800
Night Gaurd bill		150	1,800		200	2,400		200	2,400
Mobile bill (including SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		200	2,400		250	3,000		300	30,000
Ownership Transfer Fee		600	7,200		1,200	14,400		1,200	14,400
Proposed Salary (self)		2,000	24,000		2,500	30,000		3,000	36,000
Other Cost (Stationary & entertainment etc.)		500	6,000		550	6,600		570	6,840
Non Cash item									
Depreciation Expenses		417	5,000		417	5,000		417	5,000
Total Operating Cost (D)	-	5,867	70,400	-	7,217	86,600	-	7,887	121,040
Net Profit (C-D):	-	7,393	88,713	-	7,634	91,606	-	7,706	92,476
Retained income:			88,713			180,319			272,795

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.)

Sl. No	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor's	180,000	-	-
1.2	Net Profit	95,913	106,006	106,876
1.3	Depreciation Expenses	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus	-	57,713	82,319
	Total Cash Inflow	280,913	168,719	194,195
2.0	Cash Outflow			
2.1	Purchase Product	150,000	-	-
2.2	Decoration	30,000		
2.3	Investment Payback including ownership transfer fee	43,200	86,400	86,400
	Total Cash Outflow	223,200	86,400	86,400
3.0	Total Cash Surplus	57,713	82,319	107,795

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- 9 years working experience.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customer ;
- Capital of the entrepreneur will be BDT 353,795 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Political unrest.

Presented at 2nd In-house Executive Social Business Design Lab
on March 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিষ্টার
অর্থ বছর ২০২৪-২০২৫ হঃ

লাইসেন্স

০৬ নং বঙ্গবন্ধু স্মরণ আইনিয়ম পরিষদ
সারিগান্জ পানা/উপজেলা
রংপুর জেলা।

বই নম্বর : ০২
লাইসেন্স নম্বর : ০৭ তারিখ : ০৫/০৭/২৪ হঃ

লাইসেন্সধারীর নাম : মোঃ রাশেদুল ইসলাম
পিতা/স্বামীর নাম : মোঃ মোকুল হা আঃ মিয়া

গ্রাম- ইসমাইলপুর, পোঃ মুন্সিগঞ্জা উপাঃ পীরগঞ্জ
ঠিকানা : জেলা- রংপুর

পেশার ধরন : মুদি দোকান (চাল, ডাল, তেল, ময়দা, মাখন ইত্যাদি)
তারিখ পর্যন্ত বৈধ : ০৩/০৩/২০২৫ বিধিত

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কপায় দুইশত টাকা মাত্র)
স্বাক্ষর করে তার ব্যবসা/বৃত্তি/পেশা (০৩/০৩/২০২৫ হঃ) জাতিতে থাকার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫/০৭/২৪ হঃ

মোঃ সাদিকুল হোসেন (মোঃ সাদিকুল হোসেন)
সিনিয়র সারিগান্জ উপজেলা পরিষদ
সিনিয়র, রংপুর

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



নাম: মোঃ রাশেদুল ইসলাম
Name: Md Rashedul Islam
পিতা: মোঃ আব্দুল ফারাহ মিয়া
মাতা: মোছাঃ দেলজাহান বেগম
Date of Birth: 25 Feb 1982
ID NO: 8517622445867

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
কোনোভাবে পান্ডা গোলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুমোদন করা হলো।
ঠিকানা: গ্রাম/বাজা: ইসমাইলপুর, ডাকঘর: মুন্সিগঞ্জা - ৫৪৭০, পীরগঞ্জ, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৩/০৬/২০০৮

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Subject: 20/2/20

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Thank You