

*Proposed NU Business Name : **M/S Masud Traders***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Wahedur Rahaman</b> Vill: Gondogram, Union: 02 no. Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon.
Age	:	31 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 Sister and 02 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. Wajeda Begum
(iii) Father's name	:	Md. Abdul Kuddus
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranisankoil, Centre # 1/Mo, Loan no.:4027 Member since September 07, 2004</i> First loan: Tk. 4,000 Existing loan: 30,000, Outstanding: 5,607
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.S.S
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.)	:	04 (Four) years experiences in this business. He started the business with BDT 50,000 (Fifty thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	Father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01719043993
NU's National ID No.	:	9418679673826
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Wajeda Begum is a GB member since September 07, 2004 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took loan several times and utilized it for purchasing cows, goats, cultivation and repairing house.
- Finally GB loan helped her in extension of house, purchasing 3 cows and 6 goats and improved her economic condition, livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Masud Traders</i></b>
Address/ Location	:	Nekmorod, Notun bazar, Ranisankoil, Thakurgaon.
Total Investment in BDT	:	Tk. 5,39,000
Financing	:	Self Tk. 2,89,000 (from existing business) Required Investment Tk. 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (three thousand)
Proposed Salary	:	BDT 4,000 (four thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	



# **INFO ON EXISTING BUSINESS OPERATIONS**

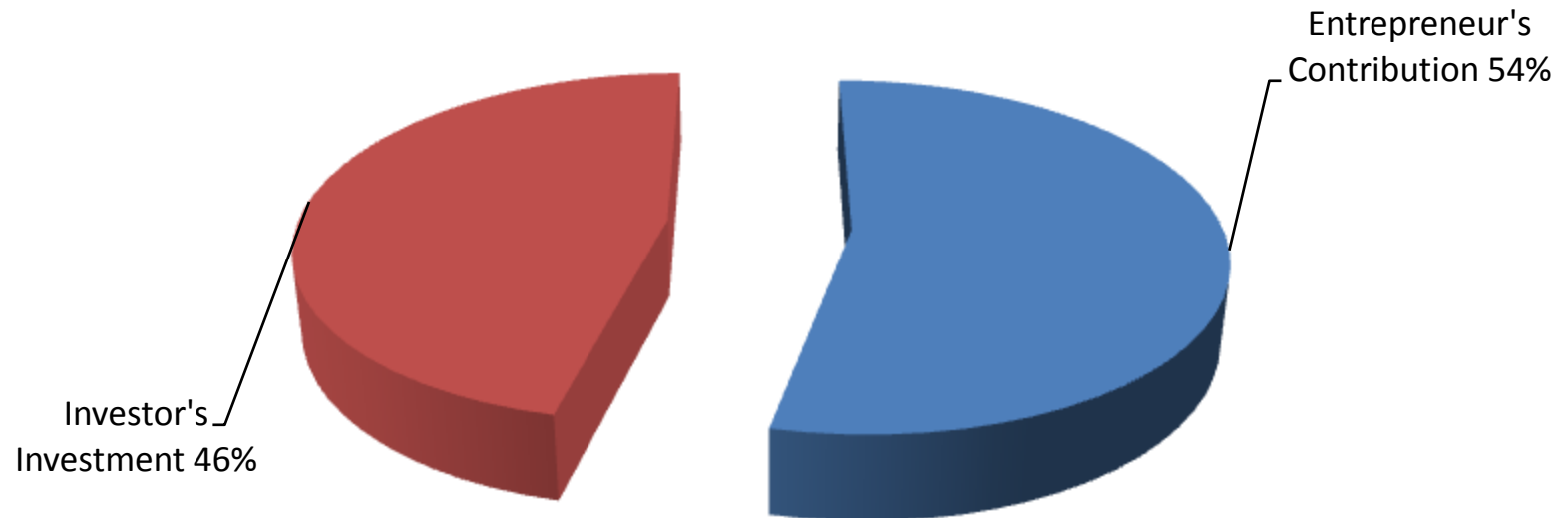
Particulars	Existing		
	Daily	Monthly	Yearly
Sales of products (A)	3,000	78,000	936,000
Less: Cost of Sales (B)	2,400	62,400	748,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
shop rent (Self)		-	-
Generator bill		150	1,800
Night Guard bill		60	720
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		3,000	36,000
Other Cost (Entertainment & stationary etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		167	2,000
<b>Total Operating Cost (D)</b>		<b>4,777</b>	<b>57,320</b>
<b>Net Profit (C-D):</b>		<b>10,823</b>	<b>129,880</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (hanker, hook, hardboard, pipe, various paint, Tube well, series page, board, bulb, wire, multi plug, switch, holder, door knob, socket, adapter etc.)	237,000	250,000	487,000
Weight Machine	2,000	-	2,000
Decoration (Fixtures & Fittings)	17,000	-	17,000
Cash in hand	3,000	-	3,000
Debtors	55,000	-	55,000
Creditors	(25,000)	-	(25,000)
<b>Total Capital</b>	<b>289,000</b>	<b>250,000</b>	<b>539,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 2,89,000
- Investor's Investment BDT 2,50,000
- Total Capital BDT 5,39,000





# ***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
Est. Sales of products (A)	4,500	117,000	1,404,000	4,950	128,700	1,544,400	5,445	141,570	1,698,840
Less: Cost of Sales (B)	3,600	93,600	1,123,200	3,960	102,960	1,235,520	4,356	113,256	1,359,072
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>23,400</b>	<b>280,800</b>	<b>990</b>	<b>25,740</b>	<b>308,880</b>	<b>1,089</b>	<b>28,314</b>	<b>339,768</b>
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		400	4,800		500	6,000
Shop rent (Self)		-	-		-	-		-	-
Generator bill		150	1,800		200	2,400		250	3,000
Night Guard bill		60	720		100	1,200		150	1,800
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Conveyance		500	6,000		600	7,200		700	8,400
Proposed Salary-Self		4,000	48,000		5,000	60,000		6,000	72,000
Other Cost (Entertainment & stationary etc.)		700	8,400		850	10,200		1,000	12,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
<b>Non Cash Item:</b>									
Depreciation Expenses		167	2,000		167	2,000		167	2,000
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>8,043</b>	<b>86,520</b>	<b>-</b>	<b>9,583</b>	<b>115,000</b>	<b>-</b>	<b>11,133</b>	<b>133,600</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>15,357</b>	<b>194,280</b>	<b>-</b>	<b>16,157</b>	<b>193,880</b>	<b>-</b>	<b>17,181</b>	<b>206,168</b>
<b>Cumulative Income</b>			<b>194,280</b>			<b>388,160</b>			<b>594,328</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit	194,280	213,880	206,168
1.3	Depreciation Expenses	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	130,673	226,553
<b>Total Cash Inflow</b>		<b>446,280</b>	<b>346,553</b>	<b>434,721</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>315,607</b>	<b>120,000</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>130,673</b>	<b>226,553</b>	<b>314,721</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Ownership in his own name;
- Maintains books of record;
- 04 Years working experience.

## **W**EAKNESS

- Can not supply products as per demand.

## **O**PPORTUNITIES

- Located in bazar place;
- Fixed customers ;
- The Capital of the entrepreneur will be BDT 883,328 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Political unrest.

Presented at 3<sup>rd</sup> In-house Executive Social Business Design Lab  
on March 29, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং নেকমরদ ইউনিয়ন

নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলা

ট্রেড লাইসেন্স



বহি নম্বর- ০৬

তারিখ-

লাইসেন্স নম্বর- ২৬৬

লাইসেন্স ধারীর নাম :

শ্রীঃ ওয়াহিদুর রহমান

পিতা/ স্বামীর নাম :

শ্রীঃ আব্দুল কুদ্দুস

গ্রামঃ গাভুয়া

ডাকঃ নেকমরদ

ঠিকানা :

উপজেলাঃ রাণীশংকৈল

জেলাঃ রাণীশংকৈল

পেশার ধরন

স্বয়ংক্রিয় মাসুদ - ডেপার্ট

নেকমরদ গাভুয়া

২০১৪ - ২০১৫ জিআইসি

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২০০/-

টাকা কথায়

দুইশত পয়তাল্লিশ টাকা

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা

স্বয়ংক্রিয়

কাম

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ :

২০১৫

Signature of Md. Wahidur Rahman  
Md. Wahidur Rahman  
২নং নেকমরদ ইউনিয়ন পরিষদ  
রাণীশংকৈল, ঠাকুরগাঁও।



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



নাম: মোঃ ওয়াহিদুর রহমান  
Name: Md Wahedur Rahaman

পিতা: মোঃ আব্দুল কুদ্দুস

মাতা: মোছাঃ ওয়াহেদা বেগম  
Date of Birth: 08 Nov 1984

ID NO: 9418679673826





**Thank You**