

Proposed NU Business Name : Ranuk Stationary & Confectionary



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Belal Hossen Vill: Mohasha, Union: Kursha, Post: Mirbag, Upazila: Kawnia, District: Rangpur.
Age	:	31 Years
Marital status	:	Married
Children	:	1 (one) Son
No. of siblings:	:	2 (two) Brothers and 2 (two) 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. Fatema
(iii) Father's name	:	Late Md. Edu Mia
(iv) GB member's info	:	<i>Branch: Mirbag, Kawnia. Centre # 7/M</i> <i>Loan no.: 3997, Member since February 08, 2009,</i> First loan: Tk. 5,000/- 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 Nine
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	Six months experiences in selling stationary and confectionary business. He started the business only with Tk. 60,000. : He has taken six months training on Livestock from Jubo Unnayan.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01738583781
NU's National ID No.	:	8514240287009
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Fatema is a GB member since February 08, 2009, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took loan several times and utilized it for purchasing cows, goat, repairing house and assisting her son in business.
- Finally GB loan helped her in extension of business and own house, purchasing two cows and improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ranuk Stationary & Confectionary</i>
Address/ Location	:	Mirbag Bazar, Kawnia, Rangpur.
Total Investment in BDT	:	Tk. 249,000
Financing	:	Self Tk. 113,000(from existing business) Required Investment Tk. 136,000(as equity)
Present salary/drawings from business	:	Taka 4000 (four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four 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)	2,000	52,000	624,000
Less: Cost of Sales (B)	1,700	44,200	530,400
Gross Profit (C) [C=(A-B)]	300	7,800	93,600
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		600	7,200
Mobile bill		500	6,000
Conveyance		200	2,400
Present Salary (Self)		4,000	48,000
Other Cost (entertainment & stationary etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		92	1,100
Total Operating Cost (D)		6,092	73,100
Net Profit (C-D):		1,708	20,500

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products(exercise book, register book, color pencil, pen box, dairy, scale, pen, geometry box, biscuits, cake, pickles, soft drinks, juice, chocolate etc.)	62,000	100,000	162,000
Investment in refrigerator	-	36,000	36,000
Investment in Furniture	11,000	-	11,000
Advance for shop	40,000	-	40,000
Total Capital	113,000	136,000	249,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 113,000

■ Investor's Investment BD 136,000

■ Total Capital BDT 249,000

Entrepreneur's
Contribution 45%

Investor's Investment
55%



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)	3,100	80,600	967,200	3,658	95,108	1,141,296	4,097	106,521	1,278,252
Less: Cost of Sales (B)	2,635	68,510	822,120	3,109	80,842	970,102	3,482	90,543	1,086,514
Gross Profit (C) [C=(A-B)]	465	12,090	145,080	549	14,266	171,194	615	15,978	191,738
Less: Operating Cost:									
Electricity bill		350	4,200		400	4,800		450	5,400
Shop Rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		700	8,400		750	9,000		750	9,000
Conveyance		400	4,800		500	6,000		550	6,600
Ownership Transfer Fee		907	5,440		907	10,880		907	10,880
Proposed Salary-Self		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (Entertainment & stationary etc.)		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		542	6,500		542	6,500		542	6,500
Total Operating Cost (D)	-	7,998	90,540	-	8,698	104,380	-	9,298	111,580
Net Profit (C-D):	-	4,092	54,540	-	5,568	66,814	-	6,680	80,158
Retained Income			54,540			121,354			201,512

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 STATEMENT

<i>Sl #</i>	<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	136,000	-	-
1.2	Net Profit	59,980	77,694	91,038
1.3	Depreciation Expenses	6,500	6,500	6,500
1.4	Opening Balance of Cash Surplus	-	33,840	52,754
	Total Cash Inflow	202,480	118,034	150,292
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Refrigerator	36,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	32,640	65,280	65,280
	Total Cash Outflow	168,640	65,280	65,280
3.0	Total Cash Surplus	33,840	52,754	85,012

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Maintains books of record.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 314,512 after 3 years excluding payback of investor's money.

THREATS

- Local Competitor;
- Theft;
- Political unrest.

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

Thank you

Pictures





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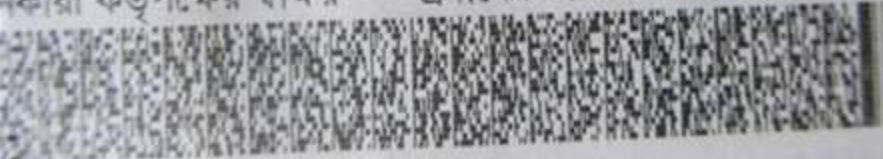
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ বেলাল হোসেন
Name: Md Belal Hossen
পিতা: মোঃ ইদ্রু মিয়া
মাতা: মোছাঃ ফাতেমা
Date of Birth: 21 Jun 1983
ID NO: 8514240287009

এটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির অন্য
কোন পাসপোর্ট গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
গ্রাম/রাস্তা: মহেশা, ডাকঘর: মীরবাগ - ৫৪৪০, কাউনিয়া, রংপুর

কার্যকরী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৬/২০০৮



"কর নিব লেব নিব"

ইউপি, ফরম নং- ১

"চোখের আঁচের কৃপে কর
অধিক নিব অস্ত্র কর"

ট্রেড লাইসেন্স

অর্থ বছর : ২০১৪-২০১৫ ইং

০৩ নং কূর্শা ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর: মীরবাগ, উপজেলা: কাউনিয়া, জেলা: রংপুর।

বহি নং : ০১

ক্রমিক নং- ৮৫

লাইসেন্স নম্বর : ১৬৮/১৫

তারিখ : ১৫/০৬/২০০৮

ব্যবসা প্রতিষ্ঠানের নাম : বনক ঔষধকারী এন্ড কনসাল্ট্যান্সি

মো : মোঃ বেলাল হোসেন

পিতা/স্বামীর নাম : মোঃ ইদ্রু মিয়া

ঠিকানা : প্রীতী রোড, শিবগঞ্জ, কাউনিয়া, রংপুর

পেশার ধরণ : কনসাল্ট্যান্সি সার্ভিস মেসার: ০০ শে জুন ২০১৫ ইং পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২০০৮ টাকা/কথার: দুইশত টাকা মাত্র

গার হতে ব্যবসা/বৃত্তি/পেশা যথা নিয়মে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

সচিবের স্বাক্ষর ও সীল
মুখ্য উপায়ুক্ত
কাউনিয়া, রংপুর

চেয়ারম্যানের স্বাক্ষর ও সীল
মুখ্য উপায়ুক্ত
কাউনিয়া, রংপুর



Thank You