

*Proposed NU Business Name : M/S Bismillah Hardware Store*



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

Name and address	:	<b>Md. Rasheduzzaman</b> Vill: Singpara, Union: 12 no. Salandar, Post: Salandar, Upazila: Thakurgaon, District: Thakurgaon
Age	:	18 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 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	:	Most. Rubina Begum
(iii) Father's name	:	Md. Khalechur Rahman.
(iv) GB member's info	:	<i>Branch:</i> Salandar, Thakorgaon Br. Centre # 37/Mo (New-60/Mo), <i>Loan no.:</i> 10063, Member since 1985 First loan: Tk. 4,000 Existing loan: 30,000, Outstanding loan: 29,380
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother pays GB loan installment
(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	:	S.S.C
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.)	:	5 (five) years experiences in this business. He started the business with Tk. 45,000 (forty thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	Father's Income from Agriculture & brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01793833485
NU's National ID No.	:	19969419489101442
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Entrepreneur's mother is a GB member since 1985, at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized in purchasing cow, household purpose and assisting her husband in agriculture and her son's business.
- Finally GB loan helped her improved her economic condition and livelihood.

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

Business Name	:	<b><i>M/S Bismillah Harware Store</i></b>
Address/ Location	:	Singpara, Salandar, Thakurgaon.
Total Investment in BDT	:	Tk. 485,000
Financing	:	Self Tk. 285,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 3,500 (three thousand five hundred)
Proposed Salary	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	4,000	104,000	1,248,000
Less: Cost of Sales (B)	3,520	91,520	1,098,240
<b>Gross Profit (C) [C=(A-B)]</b>	<b>480</b>	<b>12,480</b>	<b>149,760</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		250	3,000
Shop Rent		1,000	12,000
Night Guard bill		120	1,440
Conveyance		200	2,400
Salary (Self)		3,500	42,000
Other Cost		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		167	2,000
<b><i>Total Operating Cost (D)</i></b>		<b>5,437</b>	<b>65,240</b>
<b>Net Profit (C-D):</b>		<b>7,043</b>	<b>84,520</b>



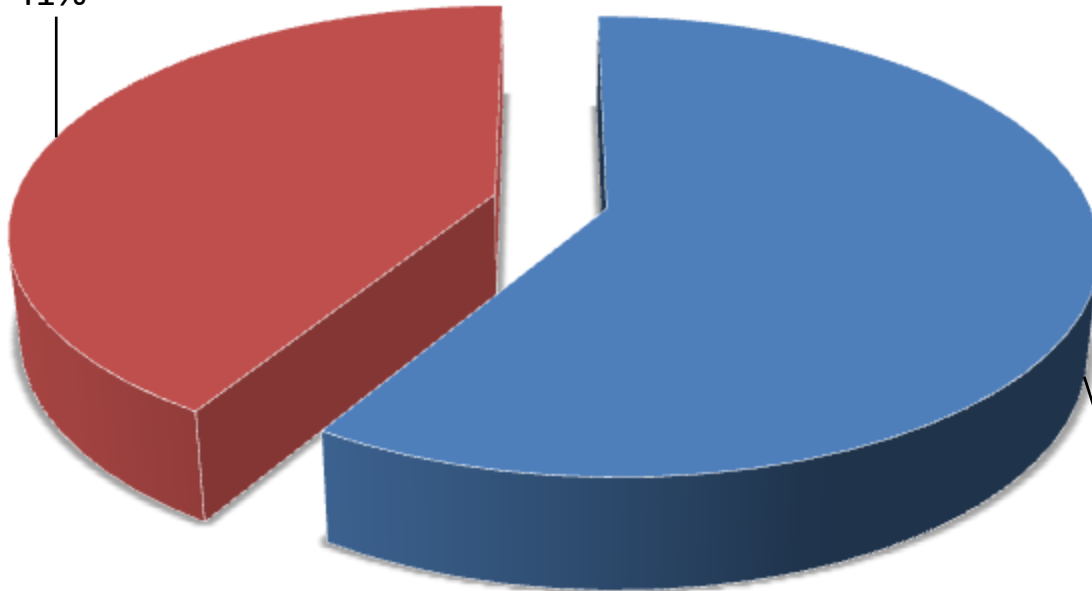
## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (hanker, hook, hardboard, pipe, various paint etc.)	81,000	65,000	146,000
Investment in Spray Machine, Tube well etc.	54,000	75,000	129,000
Investment in Electric Products (bulb, wire, multi plug, socket, adapter etc.)	80,000	60,000	140,000
Decoration (Fixtures & Fittings)	20,000	-	20,000
Advance for shop	50,000	-	50,000
<b>Total Capital</b>	<b>285,000</b>	<b>200,000</b>	<b>485,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 285,000
- Investor's Investment BDT 200,000
- Total Capital BDT 485,000

Investor's  
Investment  
41%



Entrepreneur's  
Contribution 59%



# ***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	6,000	156,000	1,872,000	6,300	163,800	1,965,600	6,615	171,990	2,063,880
Less: Cost of Sales (B)	5,280	137,280	1,647,360	5,544	144,144	1,729,728	5,821	151,351	1,816,214
<b>Gross Profit (C) [C=(A-B)]</b>	<b>720</b>	<b>18,720</b>	<b>224,640</b>	<b>756</b>	<b>19,656</b>	<b>235,872</b>	<b>794</b>	<b>20,639</b>	<b>247,666</b>
<b>Less: Operating Cost:</b>									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		120	1,440		120	1,440		120	1,440
Mobile bill (SMS & Reporting)		300	3,600		300	3,600		300	3,600
Conveyance		300	3,600		300	3,600		300	3,600
Proposed Salary-Self		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (Entertainment & stationary etc.)		200	2,400		300	3,600		400	4,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
<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>7,670</b>	<b>84,040</b>	<b>-</b>	<b>8,320</b>	<b>99,840</b>	<b>-</b>	<b>8,970</b>	<b>107,640</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>11,050</b>	<b>140,600</b>	<b>-</b>	<b>11,336</b>	<b>136,032</b>	<b>-</b>	<b>11,669</b>	<b>140,026</b>
<b>Cumulative Income</b>			<b>140,600</b>			<b>276,632</b>			<b>416,658</b>

**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><b>SI #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	140,600	152,032	156,026
1.3	Depreciation Expenses	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	94,600	152,632
<b>Total Cash Inflow</b>		<b>342,600</b>	<b>248,632</b>	<b>310,658</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>94,600</b>	<b>152,632</b>	<b>214,658</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 1  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: In his own name;
- Experience (5 yrs.)

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Located in bazaar place;
- 2 similar type of shops in that bazaar;
- Has seasonal product demand;
- The capital of Entrepreneur will be Tk. 701,658 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitors;
- Fire;
- Theft.

Presented at 43<sup>rd</sup> SB Design Lab (executive session)

On

28 December, 2014 at Yunus Center

***Thank you***

Pictures











**Thank You**