

Proposed NU Business Name : M/S Mattri Store & Telecom

Business Category: General retail & wholesale



Project Identified by: A. Wodud Molla, Asst. Officer, Monirampur unit, Jessore
Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Palash Kumar Kandu</i> Vill: Syed Mahmudpur, Union: Shampur, Post: Chinatola, Upazila: Monirampur, District: Jessore.
Age	:	31 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers and 01 (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	:	Dali Rani Kandu
(iii) Father's name	:	Adir Kumar Kandu
(iv) GB member's info	:	<i>Branch: Chinatola, Centre # 48/mo,</i> <i>Loan no.: 5401, Member since July 05, 2001</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 50,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(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., 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.)	:	18 (Eighteen) year experience is running his own business. He started the business with BDT 24,000 (Twenty four thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His brother's income private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713923343
NU's National ID No.	:	4116194578209
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Dali Rani Kandu is a GB member since since July 05, 2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in his business. She was a mobile lady.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Mattri Store & Telecom</i>
Address/ Location	:	Chinatola Bazar, Jessore.
Total Investment in BDT	:	Tk. 627,000
Financing	:	Self Tk. 427,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, mobile banking 100% and flexiload 100.
(ii) Estimated % of proposed gross profit margin	:	On products 10%, mobile banking 100% and flexiload 100.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	5,000	140,000	1,680,000
Commission from mobile banking	120	3,360	40,320
Commission from flexiload	95	2,646	31,752
Total Income from sales and commission (A)	5,215	146,006	1,752,072
Less: Cost of sales of products (Product purchase) (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	715	20,006	240,072
Less: Operating Cost:			
Electricity bill		450	5,400
Generator bill		200	2,400
Shop rent (self)			-
Mobile bill		500	6,000
Night Guard bill		200	2,400
Conveyance bill		1,000	12,000
Provision of bad debt		1	17
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-1)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		333	3,990
Total Operating Cost (D)		13,184	158,207
Net Profit (C-D):		6,822	81,865

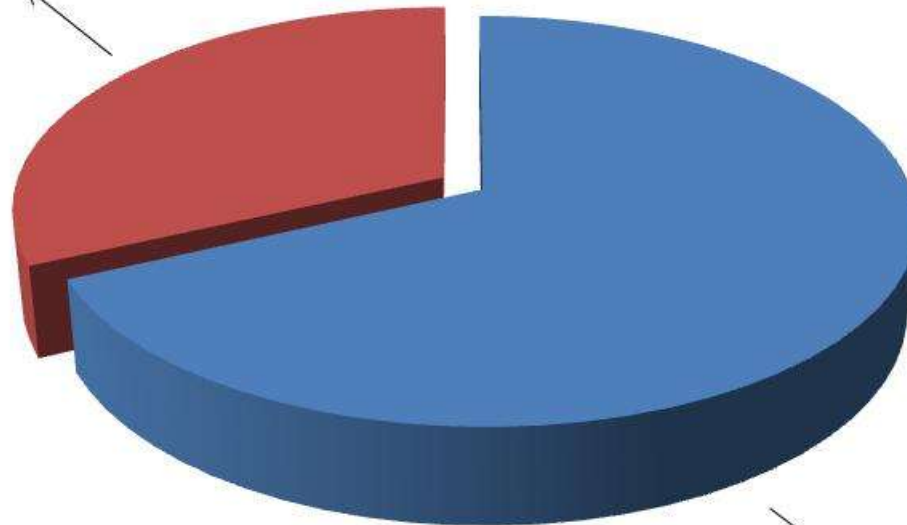
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery products, confectionary item and bakery item etc)	Investment in products (grocery products, confectionary item and bakery item etc)	368,766	150,000	518,766
Investment in mobile banking (bkash and DBBL mobile banking etc)	Investment in mobile banking (bkash and DBBL mobile banking etc)	40,000	50,000	90,000
Investment in flexiload		10,000		10,000
Investment in machinaries & equipment (refrigerator, weight machine, mobile set, fan, light and calculator etc.)		23,000		23,000
Cash in hand		8,881		8,881
Debtors (Since January, 2016 to at Present)		1,653		1,653
Creditors (Since January, 2016 to at Present)		(30,700)		(30,700)
Decoration (Fixture & Fittings)		5,400		5,400
Total Capital		427,000	200,000	627,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 427,000
- GTT's Investment BDT 200,000
- Total Capital BDT 627,000

GTT's
Investment 32%



Entrepreneur's
Contribution
68%

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 income from products	7,500	210,000	2,520,000	9,000	252,000	3,024,000	9,900	277,200	3,326,400
Est. commission from mobile banking	160	4,480	53,760	192	5,376	64,512	213	5,967	71,608
Est. commission from flexiload	135	3,780	45,360	158	4,423	53,071	175	4,909	58,909
Est. Total Income from sales and commission (A)	7,795	218,260	2,619,120	9,350	261,799	3,141,583	10,288	288,076	3,456,917
Less: Cost of sales of products (Product purchase) (B)	6,750	189,000	2,268,000	8,100	226,800	2,721,600	8,910	249,480	2,993,760
Gross Profit (C) [C=(A-B)]	1,045	29,260	351,120	1,250	34,999	419,983	1,378	38,596	463,157
Less: Operating Cost:									
Electricity bill		650	7,800		750	9,000		850	10,200
Generator bill		300	3,600		400	4,800		500	6,000
Shop rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		260	3,120		290	3,480		290	3,480
Conveyance bill		3,000	36,000		4,000	48,000		5,000	60,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		1	17		1	17		1	17
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		7,000	84,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant-1)		5,000	60,000		6,000	72,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		3,000	36,000		3,200	38,400
Non Cash Item:									
Depreciation Expenses		333	3,990		333	3,990		333	3,990
Total Operating Cost (D)	-	21,222	246,667	-	25,952	311,427	-	29,352	352,227
Net Profit (C-D):	-	8,038	104,453	-	9,046	108,557	-	9,244	110,931
Retained Income			104,453			213,010			323,941

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly 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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	112,453	124,557	126,931
1.3	Depreciation Expenses	3,990	3,990	3,990
1.4	Opening Balance of Cash Surplus	-	68,443	100,990
	Total Cash Inflow	316,443	196,990	231,911
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	68,443	100,990	135,911

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father);
Others (beyond family): 01
Future employment:0
- Ownership of business in his own name;
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences:18 year;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 750,941 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 181st as Yunus Centre and 40th In-house Executive
Social Business Design Lab
(GTT) on February 08, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



Mortell

ESSENTIAL

CRISPER

EASY

2GB
1GB



মাতৃ স্টোর

৯১৭১











১২নং শ্যামকুড় ইউনিয়ন পরিষদ

উপজেলা : মনিরামপুর, জেলা : যশোর।

বই নং-০৪

ট্রেড লাইসেন্স

লাইসেন্স নং-367

তারিখ : ১২/১২/২০২০

প্রতিষ্ঠানের নাম : স্বাস্থ্য মার্শ স্টোর এবং চৌকিমাখন এন্ড স্টোরেজ

লাইসেন্সধারীর নাম : জুনায়েদ কামার কানুন

পিতা/স্বামীর নাম : আব্দুল করিম কামার কানুন

ঠিকানা : গ্রাম জয়দ বাগুয়া উপজেলা মনিরামপুর জেলা যশোর


যেহেতু : ৳ ৫০০/- টাকা পয়সা


কথায় : স্বাস্থ্য মার্শ স্টোর পরিষদকে প্রদান করায়

তাহাকে ৩০ তারিখ কথায় : ১২/১২/২০ ব্যবসার ধরন শ্রম ব্যবসায় পেশা

ফি প্রদানের পরিমাণ ৳ ৫০০/- টাকা (কথায়) স্বাস্থ্য মার্শ স্টোর

অত্র ইউনিয়ন এলাকায় পরিচালনা করার লাইসেন্স প্রদান করা গেল।


প্রস্তুতকারী
সিনিয়র সেক্রেটারী
১২নং শ্যামকুড় ইউনিয়ন পরিষদ
মনিরামপুর, যশোর।


চেয়ারম্যান
এস.এম মশিউর রহমান
১২নং শ্যামকুড় ইউনিয়ন পরিষদ
মনিরামপুর, যশোর।



গ্রামীণ ব্যাংক

..... শাখা

সহজ ঋণের পাশ বই

নাম

সমি রানী

ঋণী নং

২৪০১

গ্রুপ নং

০৭

কেন্দ্র নং

৪৮৯

কেন্দ্রের নাম

ইসরাফ মাহমুদ মুক্ত

বই ইস্যুর তারিখ

২৩/০৭/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর



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

নাম: পলাশ কুমার কুন্ডু
Name: Palash Kumar Kundu
পিতা: অমিত কুমার কুন্ডু
Father: Amit Kumar Kundu
তারিখ: ১৩ অক্টোবর ১৯৯৭
Date of Birth: 13 Oct 1997
ID NO: 4116194578209

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের নাগরিকদের জন্য
সম্প্রদায় পরিচয় প্রদান করার জন্য জারি করা হয়েছে এবং এটিতে কোন পরিচয় প্রদান করা হয়নি।
ক্রমিক: ১০১/১০১০: ডিএন আই/১০১০১০, ডিএন আই/১০১০১০, ডিএন আই/১০১০১০ -
১৯৯৯, ২০১০, ২০১১

প্রস্তুতকারী: জাতীয় পরিচয় কার্ড প্রদানকারী সংস্থা
১৩/১০/১৯৯৭

Thank You