

*Proposed NU Business Name : **Iqbal Store***

*Business Category: **General Retail & Wholesale***



*Project Prepared by: **Md. Jamshad Ali Sarkar, Asst. Officer, Saghata, Gaibandha.***
*Business Proposal Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Iqbal Hossain Vill: Nolchea, Union: Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	03 (Three) Brothers and 02 (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. Rokeya Begum
(iii) Father's name	:	Md. Altaf Hossain
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata, Centre # 10/mo, Loan no.: 9583, Member since September 01, 2000 First loan: Tk. 4,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 28,250</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Ten
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Entrepreneur is maintaining 03 (Three) D.P.S of Tk. 500/- , 500/-, 420/- Per month from the earning of his present business income (Iqbal Store).
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>15 (Fifteen) years experience is running his own business. He started the business with BDT 40,000 (Forty thousand).</p> <p>He has 07 (Seven) Years working experience as an assistant in local grocery Shop (Bablu Store).</p>
Other Own/Family Sources of Income	:	<p>His father's income from agriculture and His Younger brother's income from job.</p> <p>In addition to He has purchased 14 (Fourteen) decimal land and built own residence from the benefit of this business.</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01712231473
NU's National ID No.	:	3212159121024
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rokeya Begum is a GB member September 01, 2000 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for household purposes and cultivation purposes and finally assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Iqbal Store</i>
Address/ Location	:	Jumarbari, Saghata bazar, Gaibandha.
Total Investment in BDT	:	Tk. 459,000
Financing	:	Self Tk. 279,000 (from existing business) Required Investment Tk. 180,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, Mobile Banking and Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	On products 10%, Mobile Banking and Mobile Recharge 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	3,000	84,000	1,008,000
Commission on bKash	240	6,720	80,640
Commission on Mobile Recharge	27	756	9,072
Total Sales/commission (A)	3,267	91,476	1,097,712
Less: Cost of Sales (B)	2,700	75,600	907,200
Gross Profit (C) [C=(A-B)]	567	15,876	190,512
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Self		-	-
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance bill		1,200	14,400
Provision of bad Debt		23	272
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		77	924
Total Operating Cost (D)		9,900	118,796
Net Profit (C-D):		5,976	71,716

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf etc.)	Investment in products (Rice, Oil, salt, Sugar, Flour, soft drinks, Biscuits, Betel nut, Betel leaf etc.)	126,867	100,000	226,867
Investment in mobile banking-(bKash, DBBL, Mcash etc.)		150,000	80,000	230,000
Investment in Mobile Recharge (GP-flexiload etc)		2,000	-	2,000
Investment in Machineries & Equipment (Refrigerator, Mega Digital weight machine, Mobile set, fan, Solar panel etc.)		42,500	-	42,500
Cash in hand		2,073	-	2,073
Debtors (Since December, 2015 to at present)		27,160	-	27,160
Creditors (Since January, 2016 to at present)		(50,000)	-	(50,000)
GB Loan Outstanding		(28,250)	-	(28,250)
Decoration (fixture and fittings)		6,650	-	6,650
Total Capital		279,000	180,000	459,000

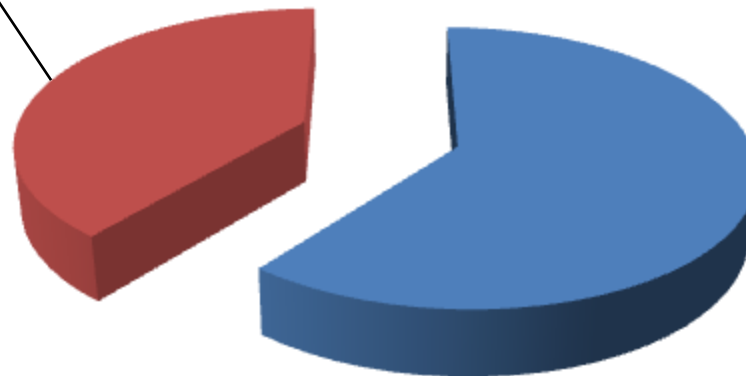
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 279,000

■ GTT's Investment BDT 180,000

■ Total Capital BDT 459,000

GTT's
Investment
39%



Entrepreneur's
Contribution
61%

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 income from products	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,651	158,231	1,898,770
Estimated Commission on bKash	320	8,960	107,520	368	10,304	123,648	405	11,334	136,013
Estimated Commission on Mobile Recharge	32	907	10,886	37	1,043	12,519	41	1,148	13,771
Total Sales/commission (A)	4,552	127,467	1,529,606	5,235	146,587	1,759,047	6,097	170,713	2,048,554
Less: Cost of Sales (B)	3,780	105,840	1,270,080	4,347	121,716	1,460,592	5,086	142,408	1,708,893
Gross Profit (C) [C=(A-B)]	772	21,627	259,526	888	24,871	298,455	1,011	28,305	339,661
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Generator bill		150	1,800		250	3,000		250	3,000
Shop Self		-	-		-	-		-	-
Night Guard bill		150	1,800		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		1,200	14,400		2,200	26,400		3,200	38,400
Provision of bad Debt		23	272		23	272		23	272
Ownership Transfer Fee		1,200	7,200		1,200	14,400		1,200	14,400
Proposed Salary (Self & family)		6,000	72,000		6,500	78,000		7,500	90,000
Proposed Salary (Assistant-1)		2,000	24,000		2,500	30,000		3,000	36,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		350	4,200
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,000	24,000		2,200	26,400
Non Cash Item:									
Depreciation Expenses		77	924		77	924		77	924
Total Operating Cost (D)	-	14,000	160,796	-	16,400	196,796	-	19,250	230,996
Net Profit (C-D):	-	7,628	98,731	-	8,472	101,660	-	9,055	108,665
Retained Income			98,731			200,391			309,056

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	180,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	105,931	116,060	123,065
1.3	Depreciation Expenses	924	924	924
1.4	Opening Balance of Cash Surplus	-	35,405	65,989
	Total Cash Inflow	286,855	152,389	189,978
2.0	Cash Outflow			
2.1	Product Purchase & Mobile banking (bKash)	180,000	-	-
2.2	Payback to GB Loan	28,250		
2.3	Investment Payback including Ownership Transfer Fee	43,200	86,400	86,400
	Total Cash Outflow	251,450	86,400	86,400
3.0	Total Cash Surplus	35,405	65,989	103,578

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01, Family:0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (22yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 588,056 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 193rd as Yunus Centre and 44th In-house Executive
Social Business Design Lab
(GTT) on February 23, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

ইউনিফর্মসের বেখায় লাইন

০১-৬৬৬-৯৯৯-৬৬৬

নতুন স্টাইল

এখন ২টি দারুণ সুবাসে



ইকবাল স্টোর

জুমারবাড়ী বাজার, গাইবান্ধা

মোবাইল : ০১৭১২-২৩১৪৭৩



১০০ DBBL কা ২৪
১০০-১০০০ টাকার
স্বাগতম
স্বাগতম

বিকাশ
করুন

ইন্টারনেট
পাঠের দিনের কাহিনী
ফ্রিজিলোড
করা যে

বিকাশ করুন
স্বাগতম



জাম্বো
নশার কয়েল

জাম্বো
নশার কয়েল

জাম্বো
নশার কয়েল

SOOTER

Meril

ARC

SHAMPOO

Blatador

SHAMPOO

SHAMPOO









Gillette Guard

Eagle
Eagle
Eagle
Eagle
Eagle
Eagle
Eagle
Eagle

CITY
DIGITAL SCALE

Elachi





संयोजित लेबलिंग प्रणाली
संयोजित लेबलिंग प्रणाली
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সাহুল
MAHUL
MAHUL

খাঁটি সরিষার তৈল
নিক সুপ্রিয়
বন্দী



Matador
Scourer (metal)









ਦਿਨਾਨਿਕ ਚਿੱਲ੍ਹੇਰ ਹਿਸਾਬ

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੧੨੧੦੮

ਜੇਕਰ ਕਿਸੇ ੪੨੨੦੨

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— ੨੨੬੦੮

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— ੪੨੨੦



শ্রী প্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 বাংলাদেশ / জাতীয় পরিচয় পত্র



নাম: মোঃ ইকবাল হোসেন

Name: Md. Iqbal Hossain

পিতা: মোঃ আনজার হোসেন

মাতা: মোছাঃ জাহেদা বেগম

Date of Birth: 17 May 1982

ID NO: 3218838341869

(Signature)

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প্রদানের তারিখ: 31/03/2009

প্রদানের স্থান: *(Location)*

(Barcode area)



গ্রামীণ ব্যাংক

..... শাখা
জুমারাবাড়া সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম

শ্রীমতী: সোহাগা

ঝলী নং

৯৫৬

গ্রুপ নং

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কেন্দ্র নং

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কেন্দ্রের নাম

নামডি ডি. হু. জু.

বই ইস্যুর তারিখ

৩০/১১/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

গ্রামীণ ব্যাংক
জুমারাবাড়া সাঘাটা শাখা
১১৯১১-৪১১৩৪৩

Thank You