

*Proposed NU Business Name : **Masud Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Dhawneshor Kumar Mohanta, Asst. Officer, Kurigram***
*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Masud Rana</i> Vill: Sarkar para Onontopur, Union: Hatia, Post: Bawoa, Upazila: Ulipur, District: Kurigram.
Age	:	23 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother 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. Morsheda Begum
(iii) Father's name	:	Md. Abdur Rashid
(iv) GB member's info	:	<i>Branch: Hatia, Ulipur, kurigram, Centre # 49/mo, Loan no.: 4698, Membership since January 07, 2005 First loan: Tk. 5,000 Existing loan: Tk. 26,744, Outstanding Loan: Tk. 19,022</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	:	B.A-Final Year (Open University)
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.)	:	05 (Five) years experience is running his own business. He started the business with BDT 50,000. (Fifty Thousand). : He has on hand training from his father's business. : He has taken 06 (Six) months training on Air Condition and Refrigerator Servicing from Jubo Unnayan Proshikhon Kendro under the district of Kurigram.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739018034
NU's National ID No.	:	19924919481000045
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Suva Rani Bhattacharzo was a GB member since 2003 to 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for household purposes and 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>Masud Store</i>
Address/ Location	:	Puraton Onontopur Bazar, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 369,000
Financing	:	Self Tk. 219,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 08%
(ii) Estimated % of proposed gross profit margin	:	On products 08%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

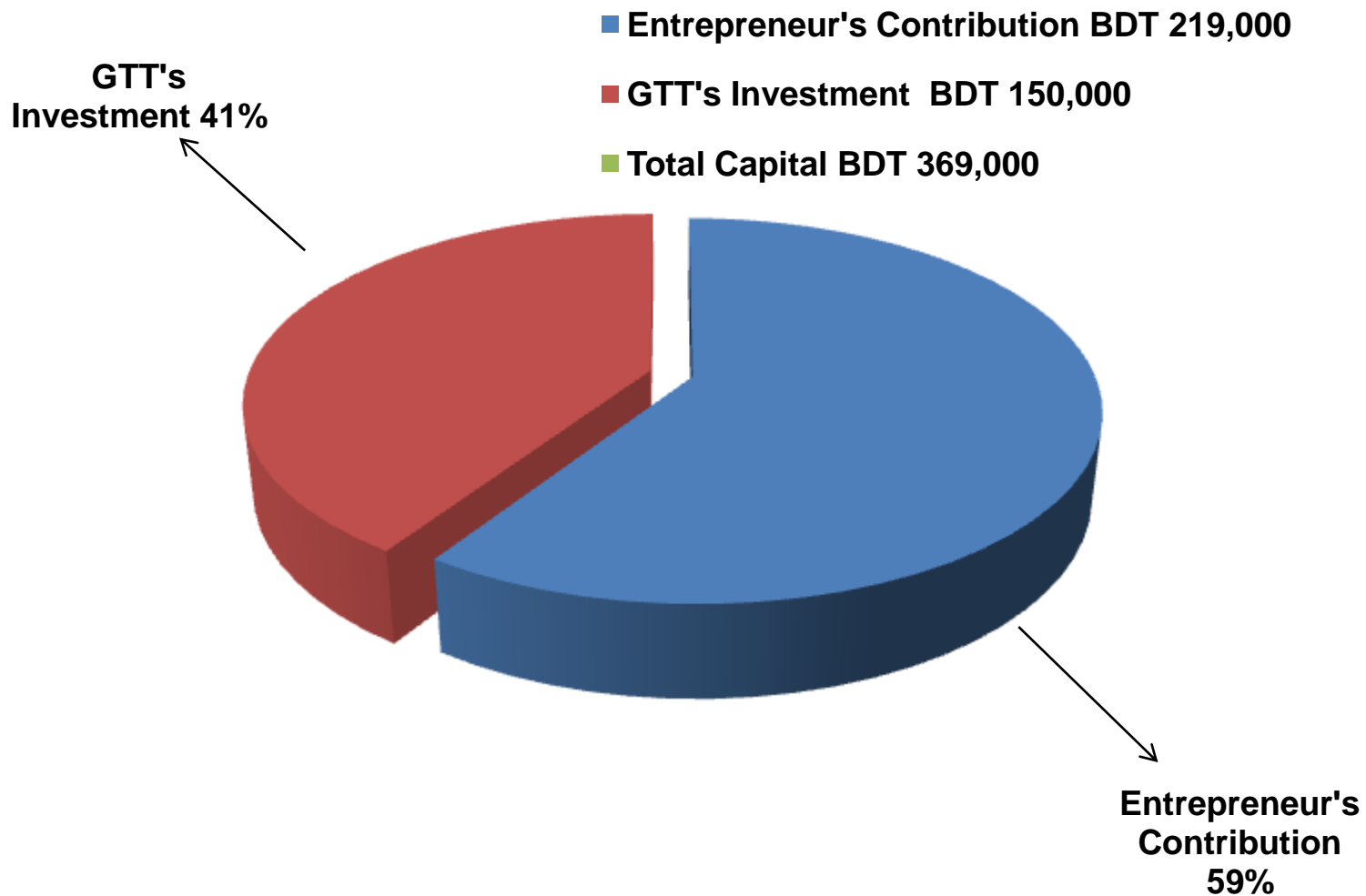
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	7,500	210,000	2,520,000
Less: Cost of sales of products (Product Purchase) (B)	6,900	193,200	2,318,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		400	4,800
Generator bill		300	3,600
Night Guard bill		90	1,080
Shop Self		-	-
Mobile bill		500	6,000
Conveyance bill		2,000	24,000
Provision of bad debt		35	423
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-01)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600
Non Cash Item:			
Depreciation Expenses		271	3,248
Total Operating Cost (D)		12,896	154,751
Net Profit (C-D):		3,904	46,849

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary item, cosmetics item etc.)	Investment in products (Grocery item, confectionary item, cosmetics item etc.)	183,626	150,000	333,626
Investment in equipment (weight machine, weight balance, Fan, light, Television etc.)		15,950	-	15,950
Cash in hand		1,586	-	1,586
Debtors (Since January, 2016 to at Present)		42,310	-	42,310
GB Outstanding Loan		(19,022)	-	(19,022)
Creditors (Since February, 2016 to at Present)		(14,000)	-	(14,000)
Decoration (Fixture & Fittings)		8,550	-	8,550
Total Capital		219,000	150,000	369,000

SOURCE OF FINANCE



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
Sales income from products (A)	11,500	322,000	3,864,000	13,225	370,300	4,443,600	14,548	407,330	4,887,960
Less: Cost of sales of products (Product Purchase) (B)									
	10,580	296,240	3,554,880	12,167	340,676	4,088,112	13,384	374,744	4,496,923
Gross Profit (C) [C=(A-B)]	920	25,760	309,120	1,058	29,624	355,488	1,164	32,586	391,037
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		950	11,400
Generator bill		400	4,800		500	6,000		550	6,600
Night Guard bill		190	2,280		290	3,480		340	4,080
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance bill		2,500	30,000		3,000	36,000		4,000	48,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		35	423		35	423		35	423
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		8,500	102,000
Proposed Salary (Assistant-01)		3,000	36,000		4,000	48,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,300	27,600		2,400	28,800
Non Cash Item:									
Depreciation Expenses		271	3,248		271	3,248		271	3,248
Total Operating Cost (D)	-	18,041	210,491	-	21,141	253,691	-	23,891	286,691
Net Profit (C-D):	-	7,719	98,629	-	8,483	101,797	-	8,696	104,346
Retained Income			98,629			200,427			304,773

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	104,629	113,797	116,346
1.3	Depreciation Expenses	3,248	3,248	3,248
1.4	Opening Balance of Cash Surplus	-	52,855	97,900
	Total Cash Inflow	257,877	169,900	217,493
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB Loan	19,022		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	205,022	72,000	72,000
3.0	Total Cash Surplus	52,855	97,900	145,493

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 5yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 523,773 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 224th as Yunus Centre and 58th In-house Executive
Social Business Design Lab
(GTT) on April 07, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures















मि.प. मि.

बिरला

मि.प.







SUGAR
DESA

DESA SUGAR
DESA SUGAR

ADRIE
SANTIA











১১নং হাতিয়া ইউনিয়ন পরিষদ

উপায়ুক্ত-করা, উপজেলা : উলপুর, জেলা : কুষ্টিয়া
লাইসেন্স কি আদার রেজিষ্টার
(অর্থাৎ : ২০১৫ ইং-২০১৭ ইং)

লাইসেন্স

এই নম্বর : ৫০

লাইসেন্স নম্বর : ২৫৬/২০১৩/৪৭

নম্বর : ৫৭৬

তারিখ : ২২/০৭/১৩

লাইসেন্সধারীর নাম : মোঃ বাবু দ. বাগ

পিতা/স্বামীর নাম : মোঃ আব্দুল হামিদ

ঠিকানা : গ্রাম : হুগুড়া

উপজেলা : উলপুর, জেলা : কুষ্টিয়া

স্বাক্ষর/স্বাক্ষরের নাম : মোঃ বাবু দ. বাগ

স্বাক্ষর/স্বাক্ষরের তারিখ : ২২/০৭/১৩

সর্বমুঠ বৈধ : ২৫৬/২০১৩/৪৭

প্রাপ্ত হয়ে উল্লিখিত স্থানে/কক্ষে/স্বাক্ষর : মোঃ আব্দুল হামিদ

এই লাইসেন্স প্রদান করা হলো।



বি. এম. আব্দুল হোসেন
চেয়ারম্যান
১১নং হাতিয়া ইউনিয়ন পরিষদ
উলপুর, কুষ্টিয়া।

তারিখ : ২২/০৭/২০১৩



राष्ट्रीय शैक्षणिक अनुसंधान परिषद

Government of India, Ministry of Education, New Delhi
NATIONAL COUNCIL OF EDUCATIONAL RESEARCH AND TRAINING



नाम: मोहद मसूद राना
Name: MD MASUD RANA

जन्म तिथि: 26 Jun 1992
Date of Birth: 26 Jun 1992

ID NO: 19024819481000045

यह पहचान पत्र राष्ट्रीय शैक्षणिक अनुसंधान परिषद द्वारा जारी किया गया है।
यह पहचान पत्र केवल शैक्षणिक उद्देश्यों के लिए है।
यह पहचान पत्र का उपयोग अन्य किसी भी उद्देश्य के लिए नहीं किया जा सकता है।

संस्था के अध्यक्ष/सचिव के नाम पर

संस्था का पता: राष्ट्रीय शैक्षणिक अनुसंधान परिषद



प्रमाणित
23.08.15
शैक्षणिक अनुसंधान परिषद
नया दिल्ली



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোছাঃ মোর্শেদা বেগম

Name: Md. Morsheda Begum

স্বামী: মোঃ আব্দুল হান্নান

মাতা: মোঃ কাজল বেগম

Date of Birth: 05 Aug 1972

ID NO: 4919461850333

মোঃ হান্নান

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেলে
কোথাও পাঠানো হলে নির্ভর্য। পৌঁছে হলে তাহলে জব্দ করিয়ে নেয়া হবে।

বাসিন্দা: গ্রাম/পাড়া: সরকার পাড়া, ডালপাড়া, ইউনিয়ন: হাবিগা, ডালপাড়া, মহলা:
৪৯২০, টাঙ্গাইল, কুমিল্লা

প্রদানকারী কর্মকর্তার স্বাক্ষর মোছাঃ হাবিগা ১৪/০৮/২০০৮





স্বাধীন ব্যাংক
 স্বাধীনতা উল্লিখিত শাখা

সহজ কণের পাশ বই

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১২৩৪৫

কর্তৃক

৪৫৬৭

ক্রম

০০

কেন্দ্র

৪৫/৬

কেন্দ্রের নাম

স্বা. ব্যাংক শাখা

বই ইস্যুর তারিখ

২৫/০৫/১৯

শাখা ব্যবস্থাপকের স্বাক্ষর

(Signature)



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