

*Proposed NU Business Name : **Azizul Store***

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



*Business Proposal Identified by: **Md. Sahidul Islam, Asst. Officer, Kaunia Unit, Rangpur.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Anamul Haque</i> Vill: Horishor, Union: 05 o. Balapara, Post: Kaunia, Upazila: Kaunia, District: Rangpur.
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 03 (Three) 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. Ambia Begum
(iii) Father's name	:	Md. Azizul Haque
(iv) GB member's info	:	<i>Branch: Balapara, Kaunia, Centre # 25/mo,</i> <i>Loan no.: 3202, Member since November 23, 2013</i> First loan: Tk. 10,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 16,480
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	:	Degree-3 rd Year-continuing
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.)	:	08 (Eight) years experience is running his own business. He started the business with BDT 15,000 (Fifteen thousand). : He has on hand training from his father's business.
Other Own/Family Sources of Income	:	His father's income from entrepreneur's business as an assistant and agriculture and his elder brother's income from driving (Auto Driver).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01767187533
NU's National ID No.	:	19948514227000213
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ambia Begum is a GB member since November 23, 2013 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes and assisting her son in business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Azizul Store</i>
Address/ Location	:	Horishor, Maham Bazar, Kaunia, Rangpur.
Total Investment in BDT	:	Tk. 218,000
Financing	:	Self Tk. 118,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20% and bKash & 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	1,500	42,000	504,000
Less: Cost of sales of products (Product Purchase)	1,200	33,600	403,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Shop self		-	-
Mobile bill		300	3,600
Conveyance bill		300	3,600
Provision of bed debt		1	16
Present Salary (Family & Self)		4,500	54,000
Present Salary (Assistant-01-Father)		500	6,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<i>Non Cash Item:</i>			
Depreciation Expenses		237	2,845
<i>Total Operating Cost (D)</i>		7,038	84,461
Net Profit (C-D):		1,362	16,340

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, betel leaf, betel nut, tea and bakery item etc.)	Investment in products (Cow feed, grocery item etc.)	107,742	40,000	147,742
Investment in Mobile recharge (GP, robi, itop up etc.)		-	20,000	20,000
Investment in bKash		-	40,000	40,000
Investment in mahineries and equipment (T.V, fan, light etc.)		10,450	-	10,450
Cash in hand		1,918	-	1,918
Debtors (Since April, 2016 to at Present)		1,600	-	1,600
GB Outstanding Loan		(16,480)	-	(16,480)
Decoration (Fixture & Fittings)		12,770	-	12,770
Total Capital		118,000	100,000	218,000

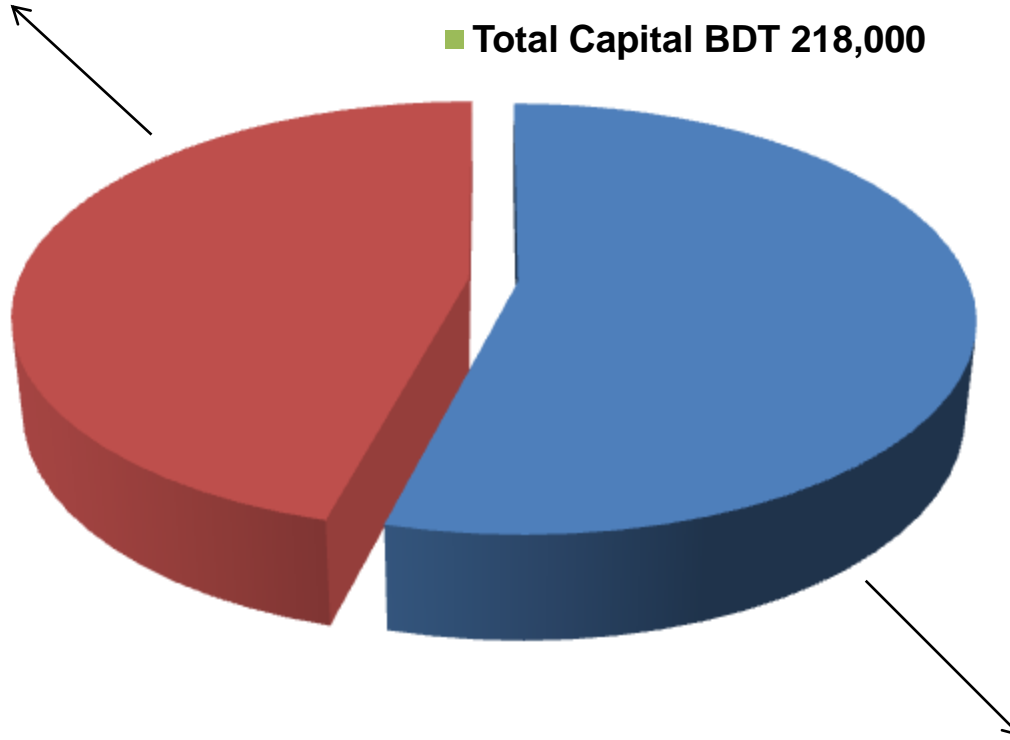
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 118,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 218,000

**GTT's
Investment 46%**



**Entrepreneur's
Contribution
54%**

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	2,500	70,000	840,000	2,875	80,500	966,000	3,306	92,575	1,110,900
Est. Commission from Mobile Recharge	135	3,780	45,360	149	4,158	49,896	163	4,574	54,886
Est. Commission from bKash	80	2,240	26,880	88	2,464	29,568	97	2,710	32,525
Total Income from Sales & Services (A)	2,715	76,020	912,240	3,112	87,122	1,045,464	3,566	99,859	1,198,310
Less: Cost of sales of products (Product Purchase) (B)	2,000	56,000	672,000	2,300	64,400	772,800	2,645	74,060	888,720
Gross Profit (C) [C=(A-B)]	500	14,000	168,000	575	16,100	193,200	661	18,515	222,180
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		700	8,400
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		600	7,200		900	10,800		1,200	14,400
Provision of bed debt		1	16		1	16		1	16
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		5,500	66,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,000	12,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,300	15,600		1,600	19,200
Non Cash Item:									
Depreciation Expenses		237	2,845		237	2,845		237	2,845
Total Operating Cost (D)	-	10,250	119,001	-	11,250	135,001	-	13,050	156,601
Net Profit (C-D):	-	3,750	49,000	-	4,850	58,200	-	5,465	65,579
Retained Income			49,000			107,199			172,779

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	53,000	66,200	73,579
1.3	Depreciation Expenses	2,845	2,845	2,845
1.4	Opening Balance of Cash Surplus	-	15,364	36,408
	Total Cash Inflow	155,844	84,408	112,832
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Outstanding loan	16,480		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	140,480	48,000	48,000
3.0	Total Cash Surplus	15,364	36,408	64,832

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01(Father)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (8years);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 290,779 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 238th as Yunus Centre and 63rd In-house
Executive Social Business Design Lab
(GTT) on April 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
৫ নং বালাপাড়া ইউনিয়ন পরিষদ কার্যালয়

পরিশিষ্ট-১৩

(স্থানীয় সরকার)
উপজেলাঃ কাউনিয়া, জেলাঃ রংপুর।

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০১৫ - ২০১৬

ক্রমিক নং 400

ট্রেড লাইসেন্স

বই নম্বর : ৪

লাইসেন্স নম্বর : ৪০০/২০১৫-১৭ তারিখ: ৩০/৬/১৭
আজিজুল হোসেন

দোকান/ প্রতিষ্ঠানের নাম :

লাইসেন্সধারীর নামঃ মো: হুমায়ুন ২৪

পিতা/ স্বামীর নামঃ মো: আজিজুল হোসেন ২৪

ঠিকানা : গ্রামঃ হরিপুর ডাকঘরঃ কাউনিয়া উপজেলাঃ কাউনিয়া জেলাঃ রংপুর

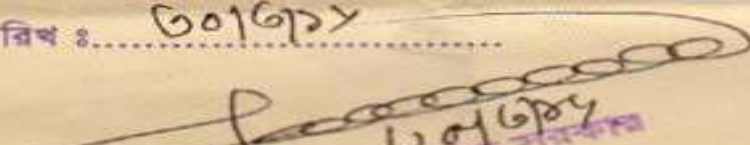
পেশার ধরণ : মুদ্রা - প্রস্তুত

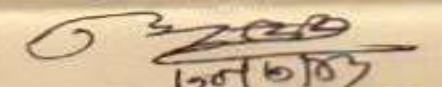
৩০ শে জুন/ ২০১৬ তারিখ পর্যন্ত বৈধ।

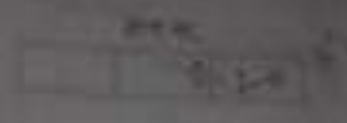
ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায়: দুই শত টকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা মুদ্রা প্রস্তুত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ৩০/৬/১৭


সচিব
৩০/৬/১৭
৫ নং বালাপাড়া ইউনিয়ন পরিষদ কার্যালয়
কাউনিয়া, রংপুর


মোঃ নুরুল হক
চেয়ারম্যান
৫ নং বালাপাড়া ইউ.পি
চেয়ারম্যান রংপুর।



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গ্রামীণ ব্যাংক

মহানন্দ প্রসাদের পাশাবই

২০১৯
৩২০

নাম শ্রীমান শ্রীমতী সুনন্দিতা দেবী

কেন্দ্রের নাম ২ বিজয়পুর

শাখা কলাপাড়া বাসিন্দার শাখা



Thank You