

*Proposed NU Business Name : **Ruha Confectionary***

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



*Business Proposal Identified by: **Md. Shahinur Islam, Asst. Officer, Rangpur***  
*Business Proposal prepared by: **Md. Main Uddin***

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

Name and address	: <b><i>Md. Rashed Mia</i></b> Vill: Bugruk Sharpur, Union: Balar Hut Post: Jalal Gong, Upazila: Mithapukur, District: Rangpur.
Age	: 27 years
Marital status	: Married
Children	: 01 (One) Daughter.
No. of siblings:	: 01 (One) Brothers and 02 (Two) Sister
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Asma Bagum : Md. Atiar Rahman : <i>Branch: Balar Hut, Mithapukur, Rangpur, Centre # 10/mo</i> <i>Loan no.: 1183, Member since February 07, 1995.</i> First loan: Tk. 1500 Existing loan: Tk. 10,000, Outstanding Loan: TK.922.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	: Entrepreneur's Father. : No : Nil : Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Class Eight.
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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 20,000. (Twenty thousand).
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722713820
NU's National ID No.	:	8515832745537.
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Asma Bagum is a GB member since February 07, 1995 at first She took GB loan BDT 1500 TK
- Successively several times She utilized GB loan by assisting her son (entrepreneur) in existing business and Cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>Ruha Confectionary</i></b>
Address/ Location	:	Jalal Gong Bazzar, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 1,54,000
Financing	:	Self Tk. 1,04,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 25%
(ii) Estimated % of proposed gross profit margin	:	On an Average 25%
(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	39,000	468,000
<b>Total sales of products &amp; commission (A)</b>	<b>1,500</b>	<b>39,000</b>	<b>468,000</b>
Less: Cost of sales of products (B)	1,125	29,250	351,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>375</b>	<b>9,750</b>	<b>117,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator Bill		300	3,600
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		200	2,400
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-Nu Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		288	3,450
<b>Total Operating Cost (D)</b>		<b>6,988</b>	<b>83,850</b>
<b>Net Profit (C-D):</b>		<b>2,763</b>	<b>33,150</b>

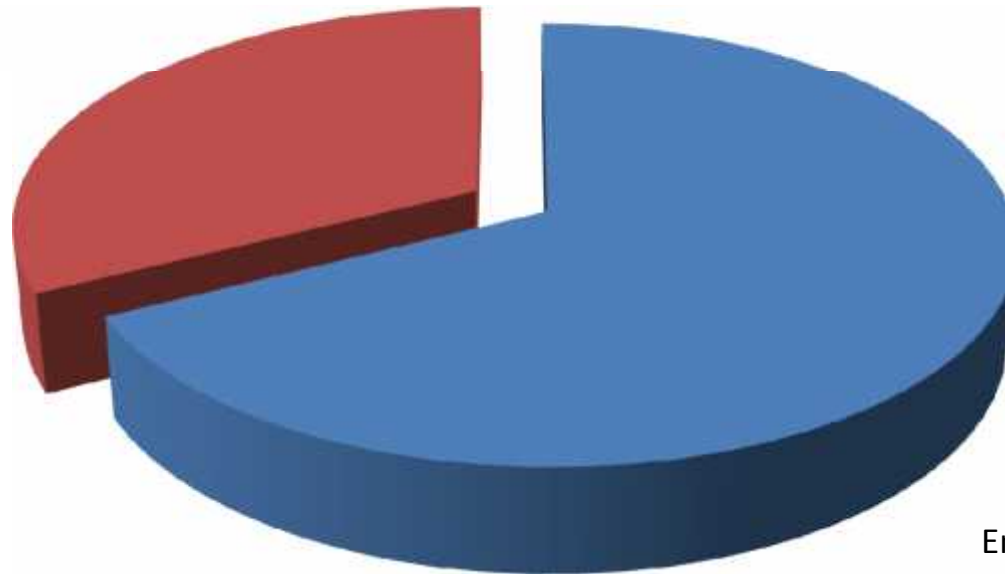
## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Confectionary item,Baverage item,Bakery item,Battle leaf,Battle nut etc.)	Investment in products (Confectionary item,Bakery item etc.)	71,000	50,000	121,000
Investment in Machinerries (Television,Calculatore, fan etc.)		11,000		11,000
Cash in hand		4,000	-	4,000
Decoration (Furniture & Fixture)		18,000	-	18,000
<b>Total Capital</b>		<b>104,000</b>	<b>50,000</b>	<b>154,000</b>

# *SOURCE OF FINANCE*

- Entrepreneur's Contribution BDT 104,000
- GTT's Investment BDT 50,000
- Total Capital BDT 154,000

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
Estimated Sales income from products	2,000	51,999	623,984	2,360	61,358	736,302	2,785	72,403	868,836
<b>Total sales of products &amp; commission (A)</b>	<b>2,000</b>	<b>51,999</b>	<b>623,984</b>	<b>2,360</b>	<b>61,358</b>	<b>736,302</b>	<b>2,785</b>	<b>72,403</b>	<b>868,836</b>
Less: Cost of sales of products (B)	1,500	38,999	467,988	1,770	46,019	552,226	2,089	54,302	651,627
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>13,000</b>	<b>155,996</b>	<b>590</b>	<b>15,340</b>	<b>184,075</b>	<b>696</b>	<b>18,101</b>	<b>217,209</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator Bill		350	4,200		400	4,800		430	5,160
Mobile bill (SMS & Reporting)		320	3,840		320	3,840		420	5,040
Night Guard bill		150	1,800		180	2,160		180	2,160
Conveyance		400	4,800		500	6,000		600	7,200
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,000	48,000		5,000	60,000		5,500	66,000
Proposed Salary (Assistant-Nu Father)		2,000	24,000		2,000	24,000		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,600	19,200
<b>Non Cash Item:</b>									
Depreciation Expenses		288	3,450		288	3,450		288	3,450
<b>Total Operating Cost (D)</b>	-	<b>9,541</b>	<b>112,490</b>	-	<b>11,021</b>	<b>132,250</b>	-	<b>13,001</b>	<b>156,010</b>
<b>Net Profit (C-D):</b>	-	<b>3,459</b>	<b>43,506</b>	-	<b>4,319</b>	<b>51,825</b>	-	<b>5,100</b>	<b>61,199</b>
<b>Retained Income</b>			<b>43,506</b>			<b>95,331</b>			<b>156,530</b>

**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.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	45,506	55,825	65,199
1.3	Depreciation Expenses	3,450	3,450	3,450
1.4	Opening Balance of Cash Surplus	-	36,956	72,231
	<b>Total Cash Inflow</b>	<b>98,956</b>	<b>96,231</b>	<b>140,880</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>36,956</b>	<b>72,231</b>	<b>116,880</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 ; Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> Business Experience : 3yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer.</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 2,60,530 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 252<sup>nd</sup> as Yunus Centre and 69<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on May 17, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

**Pictures**













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



নাম: মোঃ রাশেদ মিয়া

Name: Md Rashed Mia

পিতা: মোঃ আতিয়ার রহমান

মাতা: মোছাঃ আসমা বেগম

Date of Birth: 05 Nov 1988

ID NO: 8515832745537

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে অর্থাৎ সেকার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বুজরুক পেরপুর, ডাকঘর: জালালাবাদহাট - ৫৪৬০, মিঠাপুকুর, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৮/২০০৮









**Thank You**