

Proposed NU Business Name : Surovi Hello Center

Business Category: General Retail & Wholesales



Business Proposal Identified by : Md Mahabubur Rahman , Assistant officer , Sibgonj, chapainawabganj

Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Almas</i> Vill: Kamalpur, Union: pirojpur, Post: Mirzapur , Upazila: Sibgonj , District: chapainawabganj
Age	:	27Years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03(Three) brothers
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 Nazira Begum
(iii) Father's name	:	Md joyal abedin
(iv) GB member's info	:	<i>Branch: pirojpur , Sibgonj ,Centre # 54/mo</i> <i>Loan no.: 5372/1 ; Member since 2003 to 2013</i> First loan: Tk. 5,000 Existing loan: Tk.Nil, Last loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Education, till to date	:	SSC
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	03 (Three) years experiences is running his own business. He started the business only with Tk. 280,000 (Two lac eighty thousand). : He has on hand training
Other Own/Family Sources of Income	:	His Father income from Agriculture and his brother income from job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01710999599
NU's National ID No.	:	19897018817000026
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst Nazira Begum was a GB member since 2003 to 2013 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 existing business.
- 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>Surovi Hello Center</i>
Address/ Location	:	Sibgonj , chapainawabganj
Total Investment in BDT	:	Tk. 454000
Financing	:	Self Tk. 354000(from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	Taka 7000 (Seven thousand)
Proposed Salary (estimates)	:	Taka 7200 (Seven thousand two hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
income from Bkash	252	7,056	84,672
Income from DBBL Mobile banking	126	3,528	42,336
Income from Flexiload	135	3,780	45,360
Income from Song download	50	1,400	16,800
Totla Income	563	15,764	189,168
Gross Profit (C) [C=(A-B)]	563	15,764	189,168
Less: Operating Cost:			
Electricity bill		300	3,600
Night grad bill		100	1,200
Shop rent		1,000	12,000
Mobile bill		300	3,600
Convenience bill		300	3,600
Ownership Transfer Fee			-
Present Salary (Family & Self)		7,000	84,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt			-
Other Cost (Stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		391	4,690
Total Operating Cost (D)		10,091	121,090
Net Profit (C-D):		5,673	68,078

PRESENT & PROPOSED INVESTMENT BREAKDOWN

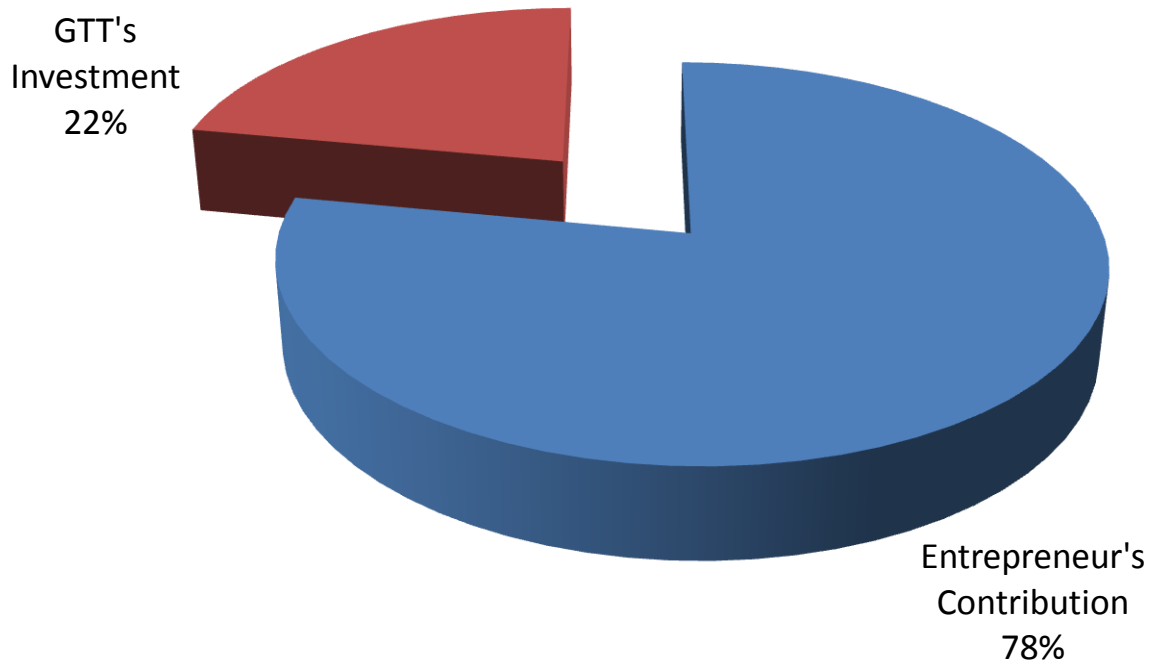
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products(wooden crockery, plastic products, ceramic & steel showpiece ,Dinner Set,Stainless Steel Tabletop Dish Rack ,mug and rectangle tray crockery breakfast set etc.)	Investment in products(wooden crockery, plastic products, ceramic & steel showpiece ,Dinner Set,Stainless Steel Tabletop Dish Rack ,mug and rectangle tray crockery breakfast set etc.)	269,498	100,000	369,498
Investment in Machineries, Equipment & Tools		22,800		22,800
Cash in hand		19,002		19,002
Advance for shop		30,000		30,000
Decoration (fixture and fittings)		12,700		12,700
Total Capital		354,000	100,000	454,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 354000

■ GTT's Investment BDT 100000

■ Total Capital BDT 454000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (for 3 month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
income from Bkash	378	10,584	127,008	450	12,600	151,200	500	14,000	42,000
Income from DBBL Mobile banking	189	5,292	63,504	200	5,600	67,200	250	7,000	21,000
Income from Flexiload	189	5,292	63,504	200	5,600	67,200	250	7,000	21,000
Income from Song download	70	1,960	23,520	100	2,800	33,600	150	4,200	12,600
Totla Income	826	23,128	277,536	950	26,600	319,200	1,150	32,200	96,600
Gross Profit (C) [C=(A-B)]	826	23,128	277,536	950	26,600	319,200	1,150	32,200	96,600
Less: Operating Cost:									
Electricity bill		400	4,800		400	4,800		400	1,200
Night grad bill		200	2,400		250	3,000		300	900
Shop rent		1,000	12,000		1,000	12,000		1,000	3,000
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	2,400
Convenience bill		600	7,200		700	8,400		800	2,400
Ownership Transfer Fee		844	7,600		833	10,000		800	2,400
Proposed Salary-(Family & Self)		7,900	94,800		8,900	106,800		9,900	29,700
Bank Charge (DD, PO, SC)		55	330		55	660		55	165
Provision of bad debt		-	-		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,500	18,000		2,000	6,000
Non Cash Item:									
Depreciation Expenses		391	4,690		391	4,690		391	1,173
Total Operating Cost (D)	-	13,190	155,420	-	14,729	176,750	-	16,446	49,338
Net Profit (C-D)	-	9,938	122,116	-	11,871	142,450	-	15,754	47,263
Retained Income	122,116			264,566			311,829		

Note: 1. Agreed Grace Period: Three Months

2. Investment Payback Schedule : Monthly installment including 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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	129,716	152,450	49,663
1.3	Depreciation Expenses	4,690	4,690	4,690
1.4	Opening Balance of Cash Surplus	19,002	107,808	204,948
	Total Cash Inflow	253,408	264,948	259,301
2.0	Cash Outflow			
2.1	Product Purchase	100,000	411,300	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	45,600	60,000	14,400
	Total Cash Outflow	145,600	60,000	14,400
3.0	Total Cash Surplus	107,808	204,948	244,901

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family): 0
Permanent : 02 Production basis : 0
Future employment: 0
- Trade license of business in his own name;
- He has on hand training;
- Skilled and working experience : 03Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 665,829 after 2 years & 03 months excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 142th as Yunus Centre and 105th In-house Executive
Social Business Design Lab
(GTT) on October 02, 2016 at Rohanpur Unit Office Premises

Thank you

Pictures



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KCS **করাতোয়া**
কুরিয়ার সার্ভিস
Karatoa Courier Service

নির্ভর, দ্রুত ও স্বল্প
সময়ে কাঙ্ক্ষিত গন্তব্যে
টপহিনবাবগঞ্জের আম
ফল পার্সেল সঠিক গ্রাহকের
কাছে নিশ্চিন্তে পৌছে



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সময়ে কার্টি
চিপাইনবার
ফলা পার্সেল স
বাহে নিশি



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চাপাইনবা
ফল পার্সেল
কাছে নিশ্চি

কবতোয়া



The board features a photo of a man in a blue shirt, a calendar, and several notices or advertisements. The text on the board is partially obscured but includes the name 'কবতোয়া' (Karatoa) and some illegible text.

কবতোয়া
কুরিয়ার সার্ভিস
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চাঁপাইনবাবগঞ্জের আমা
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কাছে নিশ্চিত পৌছে



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কুরিয়ার সার্ভিস
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কাছে নিশ্চিত্তে পৌছে

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• **Thank You**