

Proposed NU Business Name : **Prodip Store**



**29th SB Design Lab (executive session)
17th September, 2014 at Yunus Centre**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Prodip Chandra Vill: Gurithoho, Post: Saghata, upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 (two) brothers and 1 (one) 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"/> Protima Rani Kala Chan Branch: Saghata, Centre # 59/mo, Loan no.: 7204, Member since: March 21, 1992, First loan: Tk. 1,500, Existing loan: Tk. 60,000, Outstanding: 33,600
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Father pays GB loan installment. No Nil Nil Nil
Education, till to date	:	Class Ten

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	4 (four) years experiences in this Business. He started business with BDT 45,000 (forty five thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income from Spices Business and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01723281412
NU's national ID number	:	3218828321079
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's mother is a GB member Since March 21, 1992. At first his mother took GB loan BDT 1,500 (one thousand five hundred). Gradually several times she took GB loan, utilized in leasing land and invested in her husband's spices business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Prodip Store</i>
Address/ Location	:	Kochuahat bazar, Saghata, Ghaibandha
Total Investment in BDT	:	BDT 256,000
Financing	:	Self BDT 106,000 (from existing business) Required Investment BDT 150,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (three thousand)
Proposed Salary	:	BDT 3,000 (three thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	(i)	On an average 15%
(ii) Estimated % of proposed gross profit margin	(ii)	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	(iii)	Keeping adequate sand and ensure source of water with precaution.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	65,000	780,000
Less: Cost of sales (B):	2,125	55,250	46,963
Gross profit (GP) [C=(A-B)]	375	9,750	733,038
Less: Operating Costs:			
Electricity bill		100	1,200
Shop Rent		300	3,600
Night guard bill		50	600
Entertainment		100	1,200
Mobile bill		200	2,400
Present salary (self)		3,000	36,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		58	700
Total Operating Cost (D)		3,908	46,900
(C-D)Net Profit:		5,842	686,138

PRESENT & PROPOSED INVESTMENT BREAKDOWN

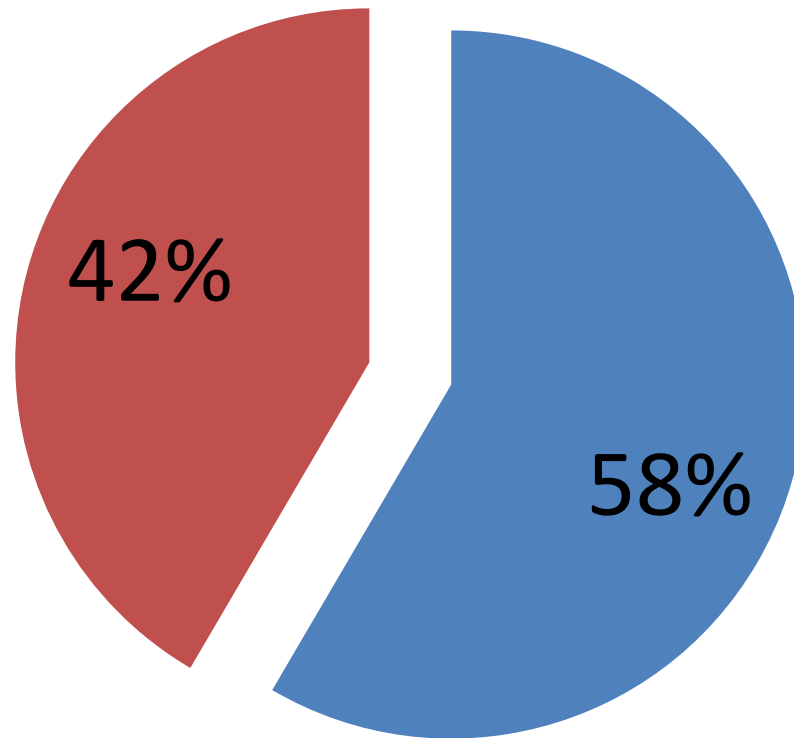
Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Diesel, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Chaff etc.)	47,000	100,000	147,000
Cosmetics items (Soap, Body lotion, toothpaste etc.)	10,000	20,000	30,000
Food items (Biscuit, Fried gram salted and spiced, Betel nut, Cheeps, Cakes, Drinks etc.)	8,000	20,000	28,000
Others items (Stationary, Firebox, Rope, Bag, Coil, Bulb, Wax etc.)	4,000	10,000	14,000
Furniture and decoration	7,000	-	7,000
Advance for shop	30,000	-	30,000
Total Capital	106,000	150,000	256,000

SOURCE OF FINANCE

■ Investor's Investment BDT 150,000

■ Entrepreneur's Contribution BDT 106,700

■ Total Capital BDT 256,700



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,625	94,250	1,131,000	3,988	103,675	1,244,100	4,386	114,043	1,368,510	4,825	125,447	1,505,361
Less: Cost of sales (B):	3,081	80,113	961,350	3,389	88,124	1,057,485	3,728	96,936	1,163,234	4,101	106,630	1,279,557
Gross profit (GP) [C=(A-B)]	544	14,138	169,650	598	15,551	186,615	658	17,106	205,277	724	18,817	225,804
Less: Operating Costs:												
Electricity bill		100	1,200		150	1,800		170	2,040		200	2,400
Shop Rent		300	3,600		300	3,600		400	4,800		450	5,400
Night guard bill		50	600		70	840		90	1,080		90	1,080
Entertainment		100	1,200		120	1,440		120	1,440		150	1,800
Mobile bill (SMS & Reporting inclusive)		350	4,200		350	4,200		370	4,440		400	4,800
Ownership Transfer Fee		-	-		833	10,000		833	10,000		833	10,000
Proposed salary-self		3,000	36,000		4,000	48,000		5,000	60,000		6,000	72,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
Non Cash Item:												
Depreciation Expenses		58	700		58	700		58	700		58	700
Total Operating Cost (D)	-	4,058	48,700	-	6,032	72,380	-	7,212	86,540	-	8,382	100,580
(C-D)Net Profit:		10,079	120,950	-	9,520	114,235	-	9,895	118,737	-	10,435	125,224
Retained Income:			120,950			235,185			353,922			479,146

Notes: 1. Agreed Grace period: One year.

2. Investment Payback Schedule: Half yearly installment including ownership transfer fee from 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	Cash Inflow				
1.1	Investment Infusion by Investor	150,000	-	-	-
1.2	Net Profit	120,950	124,235	128,737	135,224
1.3	Depreciation Expenses (Non Cash Item)	700	700	700	700
1.4	Opening Balance of Cash Surplus	-	121,650	186,585	256,022
	Total Cash Inflow	271,650	246,585	316,022	391,946
2.0	Cash Outflow				
2.1	Purchase of products	150,000			
2.3	Investment Pay Back including ownership transfer fee	-	60,000	60,000	60,000
	Total Cash Outflow	150,000	60,000	60,000	60,000
3.0	Net Cash Surplus	121,650	186,585	256,022	331,946

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1 (brother)
Others (beyond family): 0
Future employment: 0
- Ownership in his own name;
- Maintains books of record.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 585,146 after 4 years excluding payback of investor's money.

WEAKNESS

- Credit sales (Timely realizes);
- Can not supply products as per demand.

THREATS

- Local competitor.

Presented at 29th SB Design Lab (executive session) on 14th September, 2014 at Yunus Centre

Thank you

Pictures





ইউপি ফরম-১৩



লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর... ২০১৪-২০১৫

লাইসেন্স

৩নং সাঘাটা ইউনিয়ন পরিষদ
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৫২ তারিখ : ০৭/০৭/২০১৪

লাইসেন্সধারীর নাম : প্রদীপ চন্দ্র

পিতা/স্বামীর নাম : শ্রীঃ প্রদীপ বিশ্বাস

ঠিকানা : গ্রাম : কুড়িয়াখালী পোষ্ট : কামারগঞ্জ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : হাফাঙ্গার

তারিখ পর্যন্ত বৈধ : ০৫/০৮/২০১৫

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুশত টকা)

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

তারিখ : ০৭/০৭/১৪

মোঃ মোশারক হোসেন সুইট
উপজেলা পরিষদ
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: প্রদীপ চন্দ্র

Name: Prodig Chandra

পিতা: কালচান

মাতা: প্রতিমা রানী

Date of Birth: 11 Aug 1988

ID NO: 3218828321079

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনোও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মুড়িন্দই, মুড়িন্দই, ডাকঘর: ডাকবাংলা বাজার - ৫৭৫০, সাঘাটা,
গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১১/০৮/২০০৮





Thank You