

*Proposed NU Business Name : **M/S. Ruhul Amin Store***



34th Design Lab: 26 October 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ruhul Amin Vill: Goalkari Dhakin, Union: : 08 no. Borobari, Post: Baliadangi, Upazila: Baliadangi, District: Thakurgaon
Age	:	21 Years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	02 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. Rahima Khatun
(iii) Father's name	:	Jamal Uddin
(iv) GB member's info	:	<i>Branch: Doshu Baliadangi, Centre # 21/Mo, Loan no.:2393, Member since July 07, 1990</i> First loan: Tk. 5000 Existing loan: Tk. 120,000, Outstanding: Tk. 42,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., persuing 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.)	:	7 (Seven) years experiences in this business. Started business with BDT 20,000 (Twenty thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income from hotel business and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01788843838
NU's National ID No.	:	19939410821000073
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since July 07, 1990. At first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, land, cultivation, household purpose, supporting her husband in hotel business.
- GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Ruhul Amin Store</i>
Address/ Location	:	Dangi Bazar, Baliadangi, Thakurgoan.
Total Investment in BDT	:	Tk. 227,000
Financing	:	Self Tk. 107,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000
Proposed Salary	:	BDT 3,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	Taking necessary precaution

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	3,000	78,000	936,000
Less: Cost of Sale (B)	2,640	68,640	823,680
Gross Profit (C) [C=(A-B)]	360	9,360	112,320
Less: Operating Cost:			
Electricity bill		250	3,000
Shop Rent		600	7,200
Night Guard bill		30	360
Entertainment		600	7,200
Conveyance		300	3,600
Present Salary (Self)		3,000	36,000
Other Cost		100	1,200
Non Cash Item:			
Depreciation Expenses		192	2,300
Total Operating Cost (D)		5,072	60,860
Net Profit (C-D):		4,288	51,460

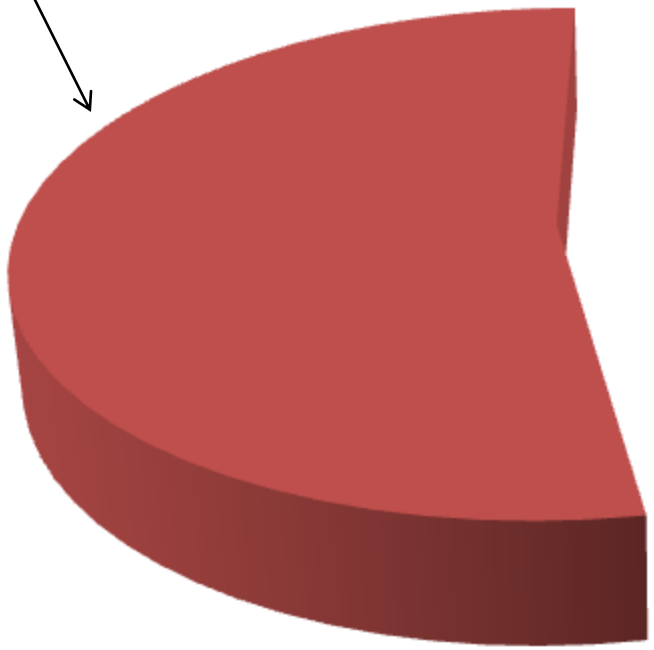
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Goods (Rice, Sugar, Tea, Vermicelli, Pulse, Salt, Spices, Soap, Shampoo, Body lotion, Toothpaste, Soft & Cold Drinks, Biscuit, Fried salted and spiced gram, Cheeps, Cake, Stationary, Firebox, Coil etc.)	35,000	120,000	155,000
Weight Machine	2,000	-	2,000
Decoration	20,000	-	20,000
Advance for shop	50,000	-	50,000
Total Capital	107,000	120,000	227,000

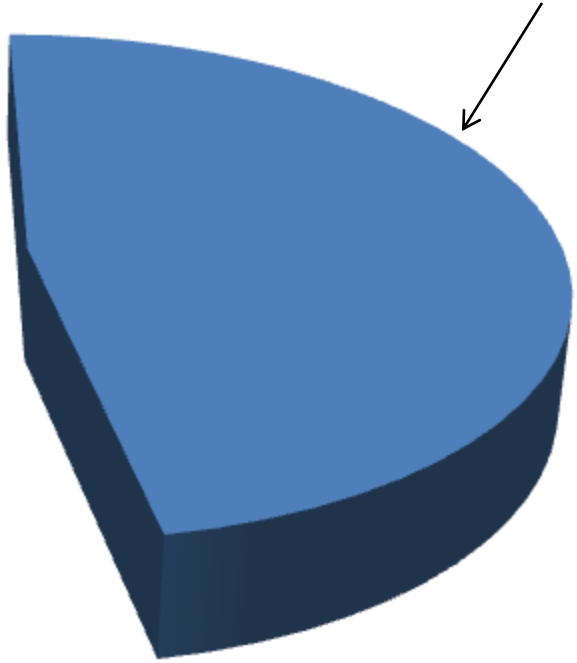
SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 107,000
- Investor's Investment BDT 120,000
- Total Capital BDT 227,000

Investor 53%



Entrepreneur 47%



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	4,950	128,700	1,544,400	5,693	148,005	1,776,060	6,262	162,806	1,953,666
Less: Cost of Sale (B)	4,356	113,256	1,359,072	5,009	130,244	1,562,933	5,510	143,269	1,719,226
Gross Profit (C) [C=(A-B)]	594	15,444	185,328	683	17,761	213,127	751	19,537	234,440
Less: Operating Cost:									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent		600	7,200		600	7,200		800	9,600
Night Guard bill		30	360		50	600		80	960
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		250	3,000
Entertainment		600	7,200		600	7,200		700	8,400
Conveyance		300	3,600		300	3,600		350	4,200
Ownership Transfer Fee		667	8,000		667	8,000		667	8,000
Proposed Salary-Self		5,000	60,000		5,000	60,000		5,000	60,000
Other Cost		100	1,200		200	2,400		250	3,000
Non Cash Item:									
Depreciation Expenses		192	2,300		192	2,300		192	2,300
Total Operating Cost (D)	-	7,938	95,260	-	8,108	97,300	-	8,638	103,660
Net Profit (C-D):	-	7,506	90,068	-	9,652	115,827	-	10,898	130,780
Retained Income			90,068			205,895			336,675

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly installment including ownership transfer fee from the date of cheque is deposited in the proposed 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	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,068	123,827	138,780
1.3	Depreciation Expenses	2,300	2,300	2,300
1.4	Opening Balance of Cash Surplus	-	52,368	130,495
	Total Cash Inflow	220,368	178,495	271,575
2.0	Cash Outflow:			
2.1	Product Purchase	120,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	48,000	48,000	48,000
	Total Cash Outflow	168,000	48,000	48,000
3.0	Total Cash Surplus	52,368	130,495	223,575

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintains books of record.
- Working Experience (7 Yrs.)

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 443,675 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 34th Executive Design Lab
On 26 October, 2014 at Yunus Center

Thank you

Pictures





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শত টাকা

বাংলাদেশ সরকার
 Name: Md. Mubid Amir
 ID NO: 18639410821000073

চনং বড়বাড়ী ইউনিয়ন পরিষদ কার্যালয়

সাকফর ও উপজেলা-বাগিয়াহাঙ্গী, জেলা-ঠাকুরগাঁও।

ট্রেড লাইসেন্স

অর্থ বর্ষের : ২০১৪-২০১৫

ক্রমিক নং- ৭৭

লাইসেন্স নং- ৭৭

তারিখ ০২/০২/১৪

স্বত্বাধিকারীর নাম : হোমাম কুহুন আমীন শেখ
 পরিচালক/সহকারীর নাম : শ্রীঃ কুহুন আমীন
 পিতা/পূর্ব নাম : শ্রীঃ আমান উদ্দিন
 ঠিকানা : হোমাম হাঙ্গী বাগিয়াহাঙ্গী
 উপজেলা : বাগিয়াহাঙ্গী, জেলা : ঠাকুরগাঁও

সেবার ধরন : প্রস্তুতকৃত খাবার

সর্বস্বত্ব/স্বত্বাধিকার : ২৫০৮ প্রস্তুতকৃত খাবার টাকামাত্র
 এই লাইসেন্স প্রদানের মধ্য এই লাইসেন্স গ্রহণ করা হইল।

তারিখ : ০২-০২-২০১৪

স্বাক্ষর : হোমাম কুহুন আমীন
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 পরিচালক/সহকারী
 চনং বড়বাড়ী ইউনিয়ন পরিষদ
 সাকফর ও উপজেলা-বাগিয়াহাঙ্গী, জেলা-ঠাকুরগাঁও।



Thank You