

Proposed NU Business Name : **Razzak Store**



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

Name and address	:	<b>Md. Abdul Razzak</b> Vill: Bash hata, Union: 03 no. Saghata, Post: Munshirhat, Upazila: Saghata, District: Gaibandha
Age	:	34 years
Marital status	:	Married
Children	:	2 (two) daughters
No. of siblings:	:	02 (two) Sisters and 04 (four) 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. Lal Mai
(iii) Father's name	:	Late Mohammad Ali
(iv) GB member's info	:	<i>Branch: Bharatkhal, Gaibandha, Centre # 45/Mo, Loan no.:5562, Member since May 27, 1992 First loan: Tk. 1,000 Existing loan: Nil</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Nine
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.)	:	09 (nine) years experiences in this business. He started the business from with BDT 35,000 (thirty five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Brother income from Grocery business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01917218723
NU's National ID No.	:	3218885085770
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Lal Mai is a GB member since May 27, 1992 at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took loan several times and utilized it for taking mortgage 15 decimal land, purchasing cows, hen, duck and house repairing.
- Finally GB loan helped her in extension of house, purchasing 3 bigha land, 3 cows and improved her economic condition and livelihood.

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

Business Name	:	<b><i>Razzak Store</i></b>
Address/ Location	:	Bharatkhalı hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 3,26,000
Financing	:	Self Tk. 1,76,000 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 4,000 (four thousand)
Proposed Salary	:	BDT 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 21%
(ii) Estimated % of proposed gross profit margin	:	On an average 21%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of Product	1,500	42,000	504,000
Commission of flexi-load	27	756	9,072
Commission of bKash & DBBL	90	2,520	30,240
<b>Total Sales (A)</b>	<b>1,617</b>	<b>45,276</b>	<b>543,312</b>
<b>Less: Cost of Sale:</b>			
Cost of products (B)	1,275	35,700	428,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>342</b>	<b>9,576</b>	<b>114,912</b>
<b>Less: Operating Cost:</b>			
Shop Rent		500	6,000
Electricity bill		500	6,000
Generator bill		150	1,800
Night Guard bill		150	1,800
Conveyance bill		200	2,400
Present Salary (self)		4,000	48,000
Other Cost (Stationary & entertainment etc.)		200	2,400
<b>Non Cash item</b>			
Depreciation Expenses		667	8,000
<b>Total Operating Cost (D)</b>		<b>6,367</b>	<b>76,400</b>
<b>Net Profit (C-D):</b>		<b>3,209</b>	<b>38,512</b>



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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (Soap, Salt, Oil, Biscuit, Juice, Soft drinks, Chips, Chocolate, Shakti doi, Cosmetics item, Bakery item, Betel leaf, Betel nut, Stationary etc)	30,000	80,000	110,000
Investment in Flexi-load	8,000	-	8,000
Investment in bKash, DBBL mobile banking	60,000	70,000	130,000
Mobile set for Flexi-load, bKash, DBBL	8,000	-	8,000
Refrigerator (2 piece)	40,000	-	40,000
Advance Shop Rent	10,000	-	10,000
Decoration	20,000	-	20,000
<b>Total Capital</b>	<b>176,000</b>	<b>150,000</b>	<b>326,000</b>

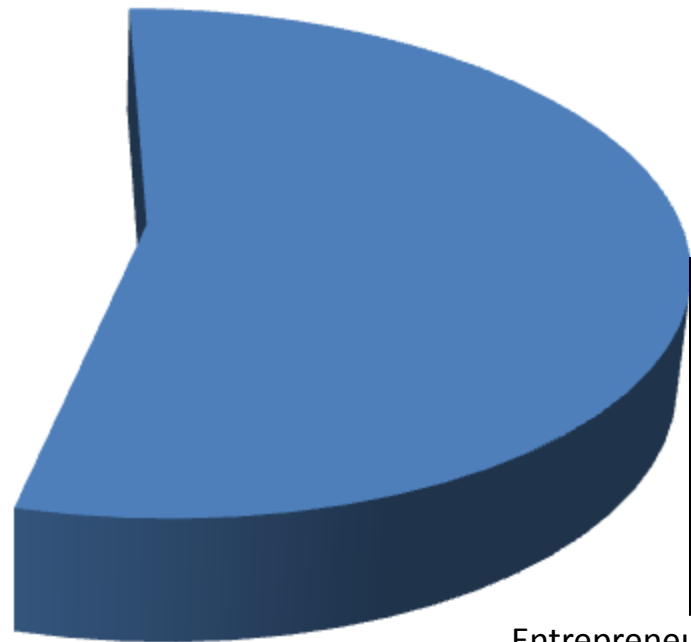
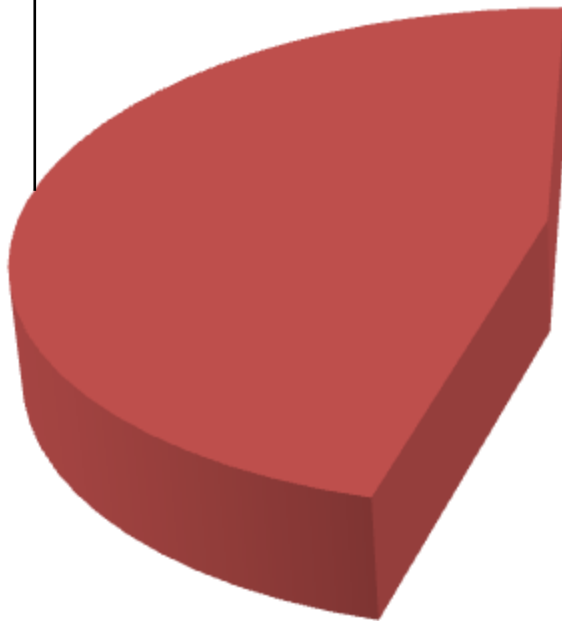
# SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 176,000

■ Investor's Investment BDT 150,000

■ Total Investment BDT 326,000

Investor'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 of product	2,400	67,200	806,400	2,640	73,920	887,040	3,036	85,008	1,020,096
Commission of flexi-load	38	1,058	12,701	40	1,111	13,336	46	1,278	15,336
Commission of bKash & DBBL	135	3,780	45,360	162	4,536	54,432	194	5,443	65,318
<b>Total Sales (A)</b>	<b>2,573</b>	<b>72,038</b>	<b>864,461</b>	<b>2,842</b>	<b>79,567</b>	<b>954,808</b>	<b>3,276</b>	<b>91,729</b>	<b>1,100,751</b>
<b>Less: Cost of Sale: (B)</b>									
Estimated cost of products	2,040	57,120	685,440	2,244	62,832	753,984	2,581	72,257	867,082
<b>Gross Profit (C) [C=(A-B)]</b>	<b>533</b>	<b>14,918</b>	<b>179,021</b>	<b>598</b>	<b>16,735</b>	<b>200,824</b>	<b>695</b>	<b>19,472</b>	<b>233,669</b>
<b>Less: Operating Cost:</b>									
Shop Rent		500	6,000		600	7,200		600	7,200
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		150	1,800		170	2,040		170	2,040
Night Gaurd bill		150	1,800		200	2,400		200	2,400
Mobile bill (including SMS & Reporting)		200	2,400		200	2,400		200	2,400
Conveyance bill		200	2,400		300	3,600		300	3,600
Ownership Transfer Fee		500	6,000		1,000	12,000		1,000	12,000
Proposed Salary (self)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed Salary (Assistant-1)		1,500	18,000		1,700	20,400		2,000	24,000
Other Cost (Stationary & entertainment etc.)		200	2,400		250	3,000		300	3,600
<b>Non Cash item</b>									
Depreciation Expenses		667	8,000		667	8,000		667	8,000
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>9,567</b>	<b>114,800</b>	<b>-</b>	<b>11,187</b>	<b>134,240</b>	<b>-</b>	<b>12,087</b>	<b>145,040</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>5,352</b>	<b>64,221</b>	<b>-</b>	<b>5,549</b>	<b>66,584</b>	<b>-</b>	<b>7,386</b>	<b>88,629</b>
<b>Retained income:</b>			<b>64,221</b>			<b>130,805</b>			<b>219,434</b>

**Notes:** 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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.)**

<b>Sl. No</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor's	150,000	-	-
1.2	Net Profit	70,221	78,584	100,629
1.3	Depreciation Expenses	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus	-	42,221	56,805
	<b>Total Cash Inflow</b>	<b>228,221</b>	<b>128,805</b>	<b>165,434</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase Product	150,000	-	-
2.2	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>42,221</b>	<b>56,805</b>	<b>93,434</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 1  
Others (beyond family): 0  
Future employment: 01
- Trade License in his own name;
- Maintains books of record;
- 9 Years working experience.

## **W**EAKNESS

- Can not supply products and service according to demand.

## **O**PPORTUNITIES

- Located in bazar place;
- Fixed customer ;
- Capital of the entrepreneur will be BDT 3,95,434 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Political unrest.

Presented at 2<sup>nd</sup> In-house Executive Social Business Design Lab  
on March 19, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











ইউপি ফরম-১৩



# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর: ২০১৪-১৫

**লাইসেন্স**

ক্রমিক নং- 18

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

বই নম্বর : ০১  
লাইসেন্স নং : ১৮ রাজ্জার মৌর তারিখ : ০৭-০৭-২০১৪  
লাইসেন্সধারীর নাম : মোঃ আব্দুল রাজ্জাক  
পিতা/স্বামীর নাম : মৃতঃ মোশারফ আলী

ঠিকানা : গ্রাম : বাশহাটা পোষ্ট : মুন্সীগঞ্জ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।  
পেশার ধরন : জ্যাকারিটম বসমা

ফি প্রদানের পরিমাণ টাকা : ৩০১৫.১০ তারিখ পর্যন্ত বেধ।  
২০০৮ (কথায় এক হাজার টাকা)

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

তারিখ : ০৭-০৭-২০১৪

মোঃ মোশারফ হোসেন সুইট  
সংসদীয় প্রতিনিধিত্ব  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।



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



নাম: মোঃ আব্দুল রাজ্জাক  
Name: Md Abdul Razzak  
পিতা: মৃত মোহাম্মদ আলী  
মাতা: মোছাঃ লাল মাই  
Date of Birth: 10 Aug 1979  
ID NO: 3218885085770

এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাগজটি ব্যবহারকারী ব্যতীত অন্য  
কোনও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/গ্রামা: বাশহাটা, বাশহাটা, ডাকঘর: মুন্সীর হাট - ৫৭৫০, সাঘাটা,  
গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮







**Thank You**