

*Proposed NU Business Name : **Manik Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Manik Chandro Pal Vill: Shantipur, Union: 14 no Durgapur, Post: Shothibari, Upazila: Mithapukur, District: Rangpur.
Age	:	30 Years
Marital status	:	Married
Children	:	1 (One) Daughter
No. of siblings:	:	2 (two) Brother and 1 (one) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Father <input checked="" type="checkbox"/> Mother <input type="checkbox"/>
(ii) Mother's name	:	Sree moti Padma Rani Pal
(iii) Father's name	:	Sree Turu Chandro Pal
(iv) GB member's info	:	<i>Branch: Shantipur, Pal para. Centre # 37/2</i> <i>Loan no.: 5122, Member since 2005,</i> <i>First loan: Tk. 5,000/-</i> <i>Existing loan: 25,000 , Outstanding loan: 23,700</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Five
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.)	:	4 (four) years experience in selling grocery products. He started the business only with Tk. 25,000. : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture & brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01738591137
NU's National ID No.	:	8515849683752
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Toro Chandro Pal is a GB member since 2005, at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized in building house, purchasing land and expanding the existing business.
- Finally GB loan helped him to improve his economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Manik Store
Address/ Location	:	Boro dharga bazar, Pirganj, Rangpur
Total Investment in BDT	:	Tk. 349,500
Financing	:	Self Tk. 149,500(from existing business) Required Investment Tk. 200,000(as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(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 (A)	4,500	117,000	1,404,000
Less: Cost of Sales (B)	4,050	105,300	1,263,600
Gross Profit (C) [C=(A-B)]	450	11,700	140,400
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		500	6,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance		800	9,600
Present Salary (Self)		8,000	96,000
<i>Non Cash Item:</i>			
Depreciation Expenses		203	2,440
<i>Total Operating Cost (D)</i>		10,403	124,840
Net Profit (C-D):		1,297	15,560

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products(rice, pulses, sugar, toothpaste, oil, soap, cosmetics, detergents, salt, pen, spices, milk powder, confectionary etc.)	98,050	200,000	298,050
Investment in Machineries(weight machine, television, light & fan)	9,900		9,900
Investment in Furniture	9,550		9,550
Advance for shop	32,000		32,000
Total Capital	149,500	200,000	349,500

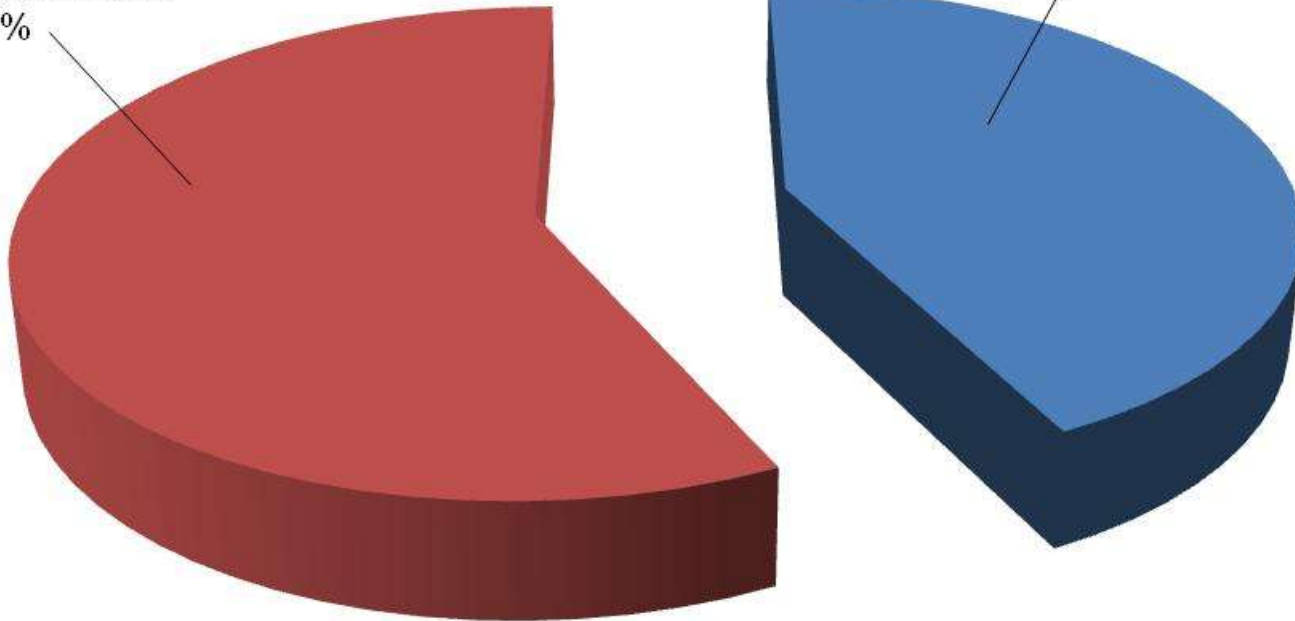
SOURCE OF FINANCE

Chart Title

- Entrepreneur's Contribution BDT 149,500
- Investor's Investment BD 200,000
- Total Capital BDT 349,500

Investor's Investment
57%

Entrepreneur's
Contribution 43%



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 (A)	7,650	198,900	2,386,800	8,798	228,735	2,744,820	9,677	251,609	3,019,302
Less: Cost of Sales (B)	6,885	179,010	2,148,120	7,918	205,862	2,470,338	8,710	226,448	2,717,372
Gross Profit (C) [C=(A-B)]	765	19,890	238,680	880	22,874	274,482	968	25,161	301,930
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		200	2,400		250	3,000		300	3,600
Mobile bill (including SMS & Reporting)		450	5,400		500	6,000		550	6,600
Conveyance		1,000	12,000		1,200	14,400		1,400	16,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		9,000	108,000		10,000	120,000		11,000	132,000
Non Cash Item:									
Depreciation Expenses		203	2,440		203	2,440		203	2,440
Total Operating Cost (D)	-	13,287	151,440	-	14,737	176,840	-	16,187	194,240
Net Profit (C-D):	-	6,603	87,240	-	8,137	97,642	-	8,974	107,690
Retained Income			87,240			184,882			292,572

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>SI #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	95,240	113,642	123,690
1.3	Depreciation Expenses	2,440	2,440	2,440
1.4	Opening Balance of Cash Surplus	-	49,680	69,762
	Total Cash Inflow	297,680	165,762	195,892
2.0	Cash Outflow			
2.1	Products Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	49,680	69,762	99,892

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Four years experience .

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 442,072 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Political unrest.

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

Thank you

Pictures





Thank You