

Proposed NU Business Name : **Habib General Store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mamunur Rashid Habib Chowdhury Vill: Shimul Tair, Union: 10 no Bonerpara, Post: Bonerpara, Upazila: Saghata, District: Gaibandha.
Age	:	24 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 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. Hamida Begum
(iii) Father's name	:	Md. Afjal Hossain Chowdhury
(iv) GB member's info	:	<i>Branch: Shimul Tair, Gaibandha Centre # 52/5 Loan no.: 4412, Member since 1993, First loan: Tk. 2,000/- Existing loan: 20,000 , Outstanding loan: 5,080</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Nine
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.)	:	01 year experience in selling grocery products & a tea stall. He started the business only with Tk. 10,000. : He has no hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01854484363
NU's National ID No.	:	19903218819000110
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hamida Begum is a GB member since 1993, at first she took GB loan BDT 2,000(Two thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband and son's business, repairing house, building house, purchasing land.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Habib General Store</i>
Address/ Location	:	Futani Bazar, Bonerpara, saghata, Gaibandha
Total Investment in BDT	:	Tk.137,900
Financing	:	Self Tk. 37,900 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 2,500 (two thousand five hundred)
Proposed Salary (estimates)	:	Taka 3,500 (three thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

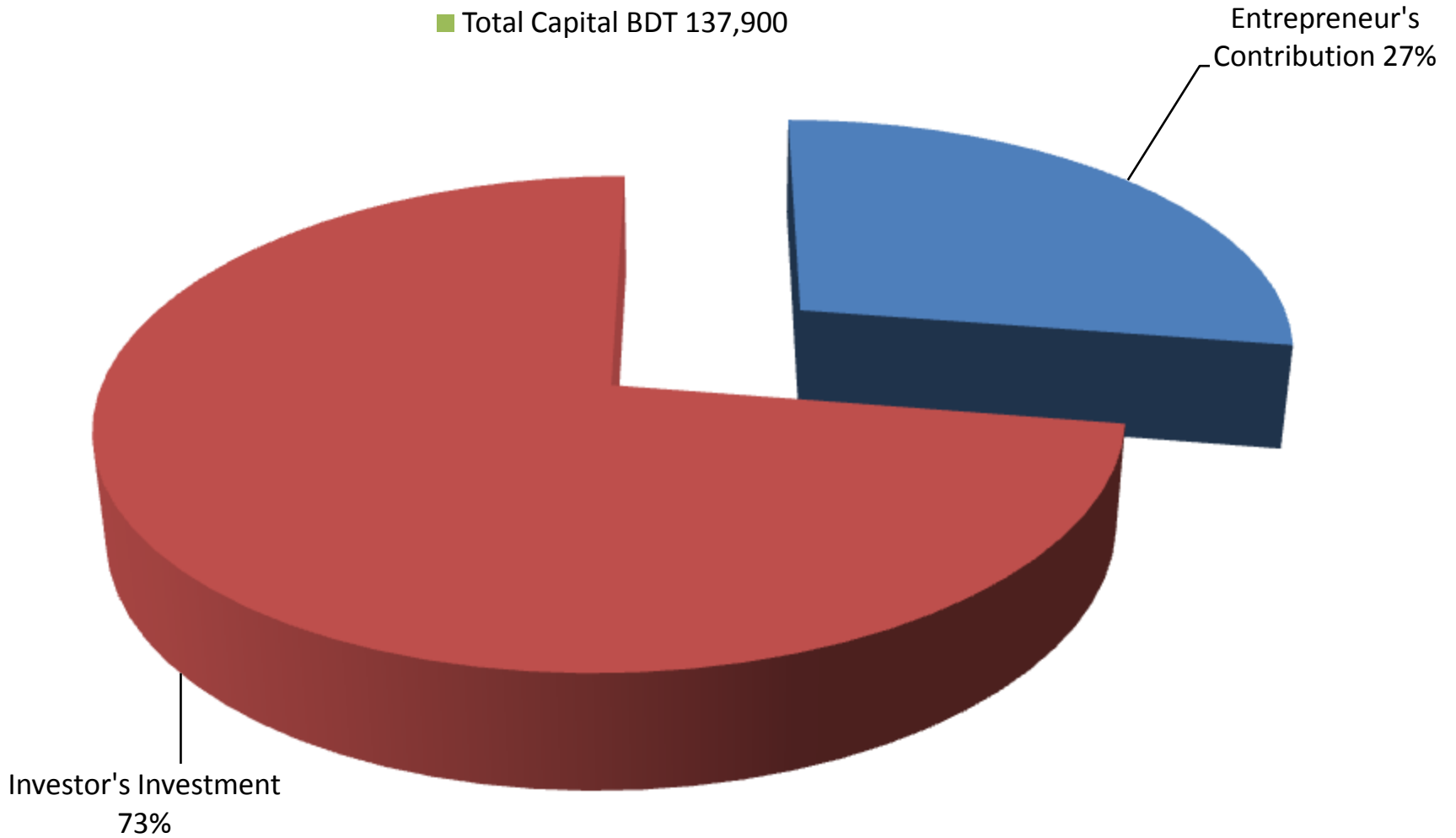
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	1,600	44,800	537,600
Less: Cost of Sales (B)	1,360	38,080	456,960
Gross Profit (C) [C=(A-B)]	240	6,720	80,640
Less: Operating Cost:			
Electricity bill		150	1,800
Shop Rent (own)		-	-
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		2,500	30,000
Other Cost (Stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		256	3,075
Total Operating Cost (D)		3,806	45,675
Net Profit (C-D):		2,914	34,965

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products(oil, noodles, flour, pulses, toothpaste, biscuits, sugar, pickles, soap, detergent, salt, soft drinks, juice, chocolate etc & tea stall)	Investment in products(oil, rice, flour, pulses, sugar, biscuits, pickles, salt & cosmetics item etc)	22,180	72,000	94,180
Cash in hand		1,000	-	1,000
Debtors		1,600	-	1,600
Investment in Machineries(Tv, mobile set, weight machine & stone-existing) Fridge- walton (proposed)		17,300	28,000	45,300
Investment in Furniture		4,800	-	4,800
Payback of GB loan Outstanding		(5,080)	-	(5,080)
Creditors		(3,900)	-	(3,900)
Total Capital		37,900	100,000	137,900

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 37,900
- Investor's Investment BD 100,000
- Total Capital BDT 137,900



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 (A)	2,600	72,800	873,600	2,900	81,200	974,400	3,143	87,997	1,055,964
Less: Cost of Sales (B)	2,210	61,880	742,560	2,465	69,020	828,240	2,671	74,797	897,569
Gross Profit (C) [C=(A-B)]	390	10,920	131,040	435	12,180	146,160	471	13,200	158,395
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Shop Rent (own)			-		-	-		-	-
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		600	7,200
Conveyance		500	6,000		600	7,200		700	8,400
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (Stationary & Entertainment etc.)		700	8,400		800	9,600		900	10,800
Non Cash Item:									
Depreciation Expenses		606	7,275		606	7,275		606	7,275
Total Operating Cost (D)	-	6,673	76,075	-	7,573	90,875	-	8,473	101,675
Net Profit (C-D):	-	4,247	54,965	-	4,607	55,285	-	4,727	56,720
Retained Income			54,965			110,250			166,970

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>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)	58,965	63,285	64,720
1.3	Depreciation Expenses	7,275	7,275	7,275
1.4	Opening Balance of Cash Surplus	-	37,160	59,720
	Total Cash Inflow	166,240	107,720	131,715
2.0	Cash Outflow			
2.1	Product Purchase	72,000	-	-
2.3	Refrigerator	28,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	5,080	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	129,080	48,000	48,000
3.0	Total Cash Surplus	37,160	59,720	83,715

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family):
- Future employment: 0
- Ownership of Business in own name
- One year experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 204,870 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Theft;
- Political Unrest.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









भारतीय वायुसेना
भारतीय वायुसेना
 / **प्राचीन सेवा**



नाम: **श्री. राजेश कुमार शर्मा**
 पद: **श्री. वायुसेना**
 आयु: **३५ वर्ष**
 सेवा: **१५ वर्ष**
 (Date of Join)

ID NO: **12345678901234**

शर्तें

१. यह पहचान पत्र केवल वायुसेना के अधिकारियों के उपयोग के लिए है।
 २. इस पत्र को खोना या नुकसान होना वायुसेना के कर्तव्य है।
 ३. इस पत्र को धोखा देना या अन्य गैर-सैनिकी उद्देश्यों के लिए उपयोग करना गैर-कानूनी है।

वैधता

वैधता की अवधि: **३१/०५/२०२०**



क्र.सं.	नाम	पद
१	श्री. राजेश शर्मा	श्री. वायुसेना
२	श्री. विजय शर्मा	श्री. वायुसेना
३	श्री. अमित शर्मा	श्री. वायुसेना
४	श्री. सुरेश शर्मा	श्री. वायुसेना
५	श्री. प्रदीप शर्मा	श्री. वायुसेना
६	श्री. नमन शर्मा	श्री. वायुसेना
७	श्री. आर्य शर्मा	श्री. वायुसेना
८	श्री. नयन शर्मा	श्री. वायुसेना
९	श्री. आनंद शर्मा	श्री. वायुसेना
१०	श्री. विवेक शर्मा	श्री. वायुसेना
११	श्री. अक्षय शर्मा	श्री. वायुसेना
१२	श्री. किरण शर्मा	श्री. वायुसेना
१३	श्री. अशोक शर्मा	श्री. वायुसेना
१४	श्री. निखिल शर्मा	श्री. वायुसेना
१५	श्री. प्रमोद शर्मा	श्री. वायुसेना
१६	श्री. चक्रवर्ती शर्मा	श्री. वायुसेना
१७	श्री. अजय शर्मा	श्री. वायुसेना
१८	श्री. विवेक शर्मा	श्री. वायुसेना
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२०	श्री. सुरेश शर्मा	श्री. वायुसेना



Thank You