

*Proposed NU Business Name : **Babu Store***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Shahidul Islam, Asst. Officer, Kaunia Unit, Rangpur.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

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

Name and address	:	<b><i>Md. Ruhul Amin Babu</i></b> Vill: Dararpar Gokunda, Union: Gokunda, Post: Tista Upazila: lalmonir hat, District: Lalmonir Hat.
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 05 (Five) Sisters
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. Rubina Begum
(iii) Father's name	:	Md. Mosir Uddin
(iv) GB member's info	:	<i>Branch: Gokunda, Lalmonir hat, Centre # 69/mo, Loan no.: 10080, Member since June 08, 2010</i> First loan: Tk. 8,000 Existing loan: Nil, Last loan: Tk. 12,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Eight
Present Occupation (Besides own business, i.e., perusing 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.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 2,000 (Two thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture. He has arranged marriage of his 03 (three) sisters, assisting his father for cultivation purposes as well as running his own business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745192805
NU's National ID No.	:	5215529227511
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Rubina Begum is a GB member since June 08, 2010 at first she took GB loan BDT 8,000 (Eight thousand).
- Gradually she took GB loan several times and utilized for repairing house, cultivation purposes and assisting her son in business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>Babu Store</i></b>
Address/ Location	:	Gokunda Tista bazar bus stand, Lalmonir hat.
Total Investment in BDT	:	Tk. 113,000
Financing	:	Self Tk. 63,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,500 (Five 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.)		

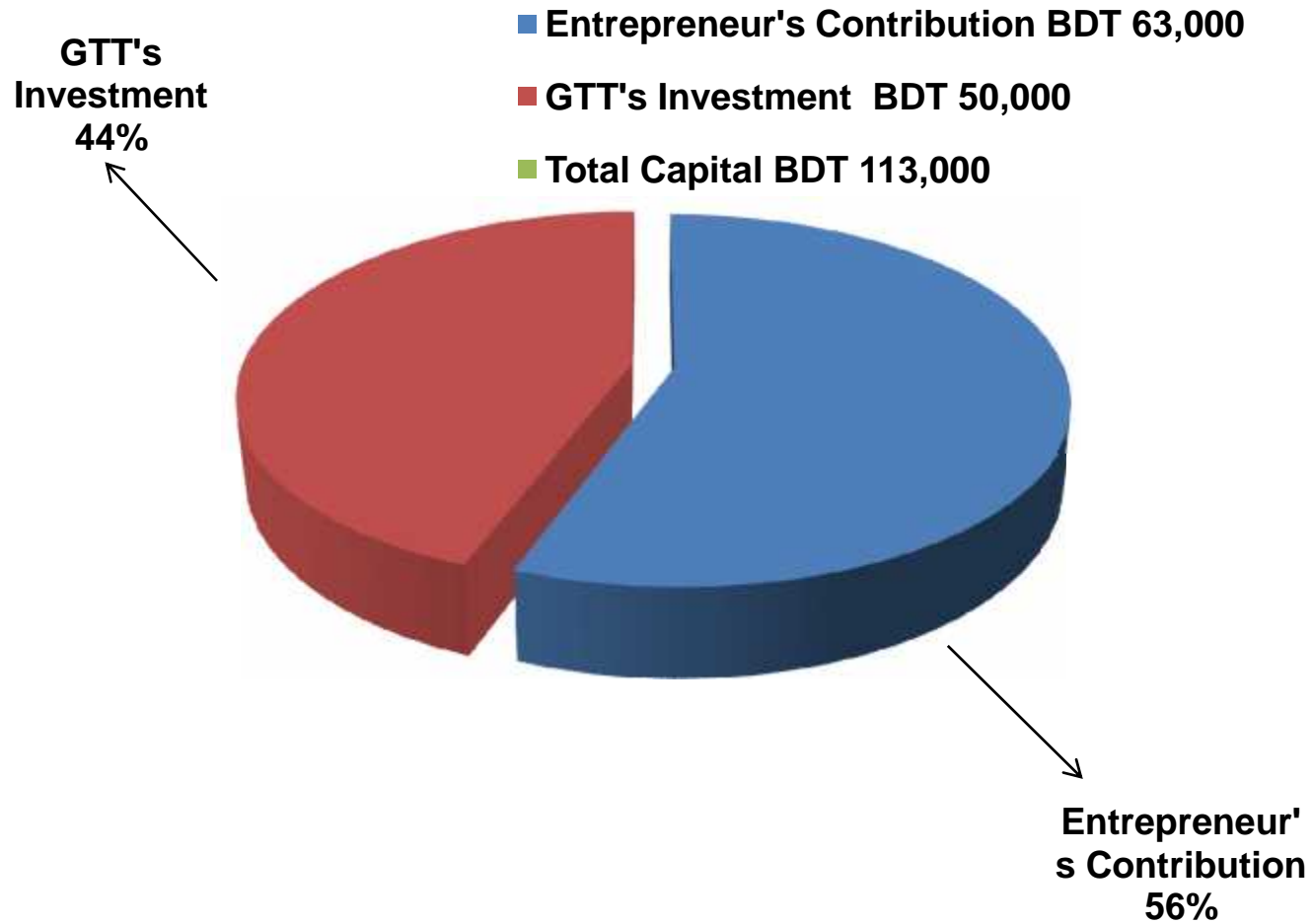
## ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	1,700	47,600	571,200
Less: Cost of sales of products (Product Purchase)	1,445	40,460	485,520
<b>Gross Profit (C) [C=(A-B)]</b>	<b>255</b>	<b>7,140</b>	<b>85,680</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Night Guard bill		50	600
Shop self		-	-
Mobile bill		300	3,600
Conveyance bill		300	3,600
Present Salary (Family & Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		65	776
<b>Total Operating Cost (D)</b>		<b>5,515</b>	<b>66,176</b>
<b>Net Profit (C-D):</b>		<b>1,625</b>	<b>19,505</b>

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

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of grocery item, betel leaf and betel nut etc.)	Investment in products (Different types of grocery item and cosmetics item etc.)	41,134	50,000	91,134
Investment in equipment (fan, light etc.)		1,070	-	1,070
Cash in hand		647	-	647
Debtors (Since March, 2016 to at Present)		13,999	-	13,999
Decoration (Fixture & Fittings)		6,150	-	6,150
<b>Total Capital</b>		<b>63,000</b>	<b>50,000</b>	<b>113,000</b>

# *SOURCE OF FINANCE*





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products (A)	2,500	70,000	840,000	2,925	81,900	982,800	3,364	94,185	1,130,220
Less: Cost of sales of products (Product Purchase) (B)	2,125	59,500	714,000	2,486	69,615	835,380	2,859	80,057	960,687
<b>Gross Profit (C) [C=(A-B)]</b>	<b>375</b>	<b>10,500</b>	<b>126,000</b>	<b>439</b>	<b>12,285</b>	<b>147,420</b>	<b>505</b>	<b>14,128</b>	<b>169,533</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		800	9,600		900	10,800
Night Guard bill		100	1,200		200	2,400		300	3,600
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		500	6,000		700	8,400		1,000	12,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Family & Self)		5,500	66,000		6,000	72,000		6,500	78,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses		65	776		65	776		65	776
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>8,348</b>	<b>98,176</b>	<b>-</b>	<b>9,548</b>	<b>114,576</b>	<b>-</b>	<b>10,748</b>	<b>128,976</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>2,152</b>	<b>27,825</b>	<b>-</b>	<b>2,737</b>	<b>32,845</b>	<b>-</b>	<b>3,380</b>	<b>40,558</b>
<b>Retained Income</b>			<b>27,825</b>			<b>60,669</b>			<b>101,227</b>

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

2. Investment Payback schedule: Quarterly 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>SI #</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	29,825	36,845	44,558
1.3	Depreciation Expenses	776	776	776
1.4	Opening Balance of Cash Surplus	-	18,600	32,220
	<b>Total Cash Inflow</b>	<b>80,600</b>	<b>56,220</b>	<b>77,553</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>62,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>18,600</b>	<b>32,220</b>	<b>53,553</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment:0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Skilled and working experiences (7years);</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 164,227 after 3 years excluding payback of investor's money.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 252<sup>nd</sup> as Yunus Centre and 69<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on May 17, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures















# চলন গোবুডা ইউনিয়ন পরিষদ

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সংসদীয় উপজেলা ও পঞ্চায়েতিয়া

## ট্রেড লাইসেন্স

সংসদীয় এলাকা - নং ১০/১০/১০/১০/১০/১০/১০

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রুহুল আমীন

Name: Md Ruhul Amin

পিতা: মোঃ মছির উদ্দিন

মাতা: মোছাঃ রুবিয়া বেগম

Date of Birth: 01 Jan 1990

ID NO: 5215529227511

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী ব্যতীত অন্য  
কোনও ব্যক্তি বা সংস্থা এটিতে কোন অধিকার জমা দেয়া বা অন্য অন্য ব্যবহার করা যাবে না।


ঠিকানা: গ্রাম/রাজা: হাজার পাড়, গোবুড়া, ডাকঘর: চিরা - ৫৫০০, মালমনিবহাট  
সদর, মালমনিবহাট

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৬/২০০৮



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 THE GOVERNMENT OF INDIA  
**सर्वसाधारण कागज**

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**Thank You**