

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



*Project Identified by: **Sohaib Goni, Asst. Nobin, Monirampur unit, Jessore***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|----------------------------------|---|
| Name and address | : <i>Md. Selim Hossain</i> Vill: Hazrakati, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore. |
| Age | : 27 years |
| Marital status | : Married |
| Children | : Nil |
| No. of siblings: | : 02 (Two) Brothers and 02 (Two) 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 | : Rabea Khatun |
| (iii) Father's name | : Md. Abdus Salam |
| (iv) GB member's info | : <i>Branch: Monirampur, Centre # 36/mo,</i> <i>Loan no.: 3107, Member since 2010</i> First loan: Tk. 8,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 3,000 |
| 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 Ten |
| 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.) | : | 06 (Six) years experiences is running his own business. He started the business with BDT 100,000 (One thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His father's income from Agriculture. His brother's income from Agriculture. From his existing business income, he purchased 10 (Ten) katha cultivation land and 02 (Two) cows. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01966036274 |
| NU's National ID No. | : | 1991411616400096 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rabea Khatun is a GB member since 2010 at first she took GB loan BDT 8,000 (Eight thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Selim Store |
| Address/ Location | : | Monirampur Bazar, Jessore. |
| Total Investment in BDT | : | Tk. 582,000 |
| Financing | : | Self Tk. 432,000 (from existing business) Required Investment Tk. 150,000 (as equity) |
| Present salary/drawings from business | : | BDT 5,000 (Five Thousand) |
| Proposed Salary | : | BDT 6,000 (Six Thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 15%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 15%. |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from Products (A) | 5,000 | 130,000 | 1,560,000 |
| Less: Cost of Sales/Products (B) | 4,250 | 110,500 | 1,326,000 |
| Gross Profit (C) [C=(A-B)] | 750 | 19,500 | 234,000 |
| Less: Operating Cost: | | | |
| Electricity bill | | 1,000 | 12,000 |
| Generator bill | | 200 | 2,400 |
| Shop Rent (self) | | | - |
| Mobile bill | | 800 | 9,600 |
| Night Guard bill | | 120 | 1,440 |
| Conveyance bill | | 1,200 | 14,400 |
| Present Salary (Family & Self) | | 5,000 | 60,000 |
| Present Salary (Assistant-father) | | 2,000 | 24,000 |
| Provision of bad debt | | 33 | 392 |
| Other Cost (Stationary & Entertainment etc.) | | 1,200 | 14,400 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 78 | 940 |
| Total Operating Cost (D) | | 11,631 | 139,572 |
| Net Profit (C-D): | | 7,869 | 94,428 |

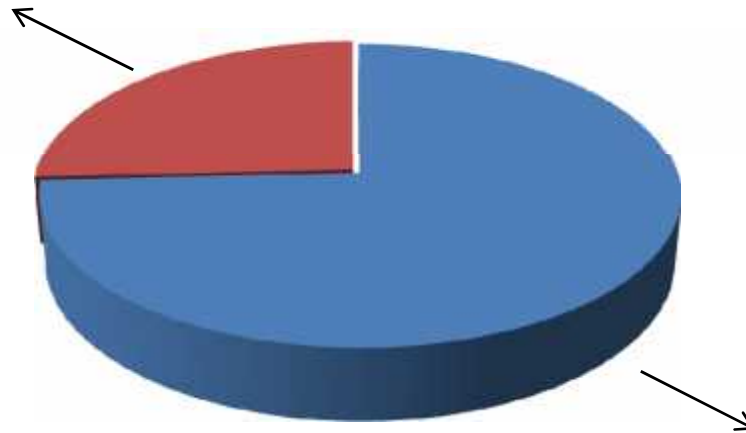
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---|--|---------------------------|------------------------|
| Existing | Proposed | | | |
| Investment in products (different types of thread, rope and net etc.) | Investment in products (different types of thread, rope and net etc.) | 398,800 | 150,000 | 548,800 |
| Investment in Equipment & Tools (bulb and fan etc.) | | 1,000 | | 1,000 |
| Cash in Hand | | 3,120 | | 3,120 |
| Debtors (Since April, 2016 to at present) | | 39,180 | | 39,180 |
| Creditors (Since April, 2016 to at present) | | (15,000) | | (15,000) |
| GB Outstanding Loan | | (3,000) | | (3,000) |
| Decoration (fixture and fittings) | | 7,900 | | 7,900 |
| Total Capital | | 432,000 | 150,000 | 582,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 432,000
- GTT's Investment BDT 150,000
- Total Capital BDT 582,000

**GTT's Investment
26%**



**Entrepreneur's
Contribution
74%**

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) | 7,000 | 182,000 | 2,184,000 | 8,120 | 211,120 | 2,533,440 | 8,932 | 232,232 | 2,786,784 |
| Less: Cost of Sales/Products (B) | 5,950 | 154,700 | 1,856,400 | 6,902 | 179,452 | 2,153,424 | 7,592 | 197,397 | 2,368,766 |
| Gross Profit (C) [C=(A-B)] | 1,050 | 27,300 | 327,600 | 1,218 | 31,668 | 380,016 | 1,340 | 34,835 | 418,018 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 1,100 | 13,200 | | 1,150 | 13,800 | | 1,200 | 14,400 |
| Generator bill | | 250 | 3,000 | | 300 | 3,600 | | 350 | 4,200 |
| Shop Rent (self) | | - | - | | - | - | | - | - |
| Mobile bill (SMS & Reporting) | | 1,100 | 13,200 | | 1,100 | 13,200 | | 1,100 | 13,200 |
| Night Guard bill | | 170 | 2,040 | | | | | | |
| Conveyance | | 2,200 | 26,400 | | 3,200 | 38,400 | | 4,200 | 50,400 |
| Ownership Transfer Fee | | 1,000 | 6,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Proposed Salary (Family & Self) | | 6,000 | 72,000 | | 7,000 | 84,000 | | 7,500 | 90,000 |
| Proposed Salary (Assistant-father) | | 3,000 | 36,000 | | 4,000 | 48,000 | | 5,000 | 60,000 |
| Bank Charge (DD, PO, SC) | | 80 | 480 | | 80 | 960 | | 80 | 960 |
| Provision of bad debt | | 33 | 392 | | 33 | 392 | | 33 | 392 |
| Other Cost (stationary & Entertainment etc.) | | 1,600 | 19,200 | | 1,800 | 21,600 | | 1,900 | 22,800 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 78 | 940 | | 78 | 940 | | 78 | 940 |
| Total Operating Cost (D) | - | 16,611 | 192,852 | - | 19,741 | 236,892 | - | 22,441 | 269,292 |
| Net Profit (C-D) | - | 10,689 | 134,748 | - | 11,927 | 143,124 | - | 12,394 | 148,726 |
| Retained Income | | | 134,748 | | | 277,872 | | | 426,598 |

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.)

| <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 | 150,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 140,748 | 155,124 | 160,726 |
| 1.3 | Depreciation Expenses | 940 | 940 | 940 |
| 1.4 | Opening Balance of Cash Surplus | - | 102,688 | 186,752 |
| | Total Cash Inflow | 291,688 | 258,752 | 348,418 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 150,000 | - | - |
| 2.2 | GB Loan Outstanding | 3,000 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 36,000 | 72,000 | 72,000 |
| | Total Cash Outflow | 189,000 | 72,000 | 72,000 |
| 3.0 | Total Cash Surplus | 102,688 | 186,752 | 276,418 |

SWOT ANALYSIS

| | |
|--|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment:0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences: 06 years; | <p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand. |
| <p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 858,598 after 3 years excluding payback of investor's money. | <p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors; |

Presented at 253rd as Yunus Centre and 70th In-house Executive
Social Business Design Lab
(GTT) on May 19, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





















মনিরামপুর পৌরসভা
৫৫/পৌরসভা লাইসেন্স

লাইসেন্স নং : ২২৭৬-০০
 লাইসেন্স আইডি : ০৩-০০৯-২২৭৬-০০
 ওয়ার্ড নং : ০৩
 মার্কেট/পাকা/মহল্লা : সুতা পট্টা
 লাইসেন্স ইস্যুয় করা তারিখ : ০৪-১০-২০১৬
 নবায়নের তারিখ : ২০১৬
 নবায়নের তারিখ : ১১-০৪-২০১৬ ইং

জপি
 গিয়া কেলা এক জন নামগেট
 লাইসেন্স হকিম হকিম জায়ে মাসে লায়ন।

পৌরসভা অধ্যায়ন-২০০৮ এর ১০২-১০৮ ধারাব ৩য় কফালিস এর ৮, ১০, ১৯ ও ২২ আইটেম অনুসারে (দ্রুত, প্রফেশন, কলিং ও বিজ্ঞাপন) ব্যবসা/পেশার অনুমোদন পর নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে দেওয়া হইল। যাহার মোটামুটি ২০১৬ সনের ৩০ জুন পর্যন্ত বলবৎ থাকিবে।

- ১। ব্যবসায় প্রতিষ্ঠানের নাম : সেলিম টোল
- ২। ব্যবসায় পণ্য : সুতা, দড়ি ও উল বিক্রয়
- ৩। মালিকের নাম : মোঃ সেলিম হোসেন
- ৪। পিতা/স্বামীর নাম : মোঃ আব্দুল সালাম
- ৫। বাপার নাম : হাবেরা খাতুন
- ৬। মালিক্য প্রতিষ্ঠানের ঠিকানা : হোল্ডিং নংঃ ; দোকান নংঃ ; সুতা পট্টা, মনিরামপুর বাজার।
- ৭। মালিকের ঠিকানা (বর্তমান) : গ্রাম- হাজরাবাড়ি, ডাকঃ+ উপজেলা- মনিরামপুর, জেলা- যশোর।
- ৮। মালিকের ঠিকানা (স্থায়ী) : গ্রাম- হাজরাবাড়ি, ডাকঃ+ উপজেলা- মনিরামপুর, জেলা- যশোর।
- ৯। স্থাপনাল আইডি নং : ১৯৯১৪১১৬১৬৭০০০০৯০
- ১০। ফোন/মোবাইল নং : ০১৯১৬৪৮১১০৮

| আদায়ের বিবরণ | টাকা |
|-------------------------|------|
| দ্রুত পরিষেবা/নসায়ন ফি | ৩০০ |
| সি.ই.নংসেট ফান | ০ |
| বিস্তার | ০ |
| নতুন | ০ |
| মাসিক | ০ |
| মোট | ৩০০ |

লাইসেন্সধারীর বিকট হইতে সকল লাভের মানস মোট ৩০০ টাকা আদায় করা হইল।

Amio
২২/৪/২০১৬

লাইসেন্স পরিদর্শক/সহ লাইসেন্স পরিদর্শক
 অফিস কক্ষ/সহ লাইসেন্স পরিদর্শক
 মনিরামপুর পৌরসভা
 মনিরামপুর, যশোর।

[Signature]
 মেয়র
 কাজী মাহমুদুল হাসান
 মেয়র
 মনিরামপুর পৌরসভা, যশোর



প্রাথমিক বিদ্যালয়

..... শাখা
আনুমানিক পথ, পাহাড়া

সহজ ঋণের পাশ বই

নাম বাসমা বেগম

খালী নং ৩২০৭

গ্রুপ নং ০৫

কেন্দ্র নং ৩৬৩

কেন্দ্রের নাম হাজরা কাটি দ্বাম

বই ইস্যুর তারিখ ১৭/৫/১৬

শাখা স্থাপনকারীর স্বাক্ষর [Signature]



Thank You