

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



*Business Proposal prepared by: **Benu Madhob Sarkar, Asst. Officer, Mirsharai unit, Chittagong.***

*Business Proposal Verified by: **Naznin Akther***

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

Name and address	:	<b><i>Md. Mahafuzur Rahman</i></b> Vill: Moddom Magadia, Union: Mirsharai, Post: Mirsharai, Upazila: Mirsharai, District: Chittagong.
Age	:	31 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Monowara Begum
(iii) Father's name	:	Late. Md. Farid Hossain
(iv) GB member's info	:	<i>Branch: Mirsharai, Chittagong, Centre # 22/mo,</i> Member from 2001 to 2010 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000
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.)	:	His other's income from brick & sand supply business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) years experiences is running his own business. He started the business only with Tk. 100,000 (One lac). He has 05 (Five) years working experiences in his own renting SD cassette & video shop. He has 01 (One) year working experience as an assistant (video man & editing) in a local shop
Other Own/Family Sources of Income	:	His eldest brother's income from business (confectionery shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01818005579
NU's National ID No.	:	1525315479215
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Monowara Begum is a GB member from 2001 to 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Mahfuz Store</b>
Address/ Location	:	Mirsharai bazar, Chittagong.
Total Investment in BDT	:	Tk. 541,000
Financing	:	Self Tk. 441,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	<b>5,000</b>	<b>140,000</b>	<b>1,680,000</b>
<b>Less: Cost of sales of products (B)</b>	<b>4,000</b>	<b>112,000</b>	<b>1,344,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,000</b>	<b>28,000</b>	<b>336,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		2,500	30,000
Shop Rent		1,500	18,000
Night Guard bill		30	360
Mobile bill		300	3,600
Conveyance		700	8,400
Present Salary family		6,000	72,000
Present Salary(Assistant-01-brother)		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,900	22,800
<b>Non Cash Item:</b>			
Depreciation Expenses		2,521	30,250
<b>Total Operating Cost (D)</b>		<b>20,951</b>	<b>251,410</b>
<b>Net Profit (C-D):</b>		<b>7,049</b>	<b>84,590</b>

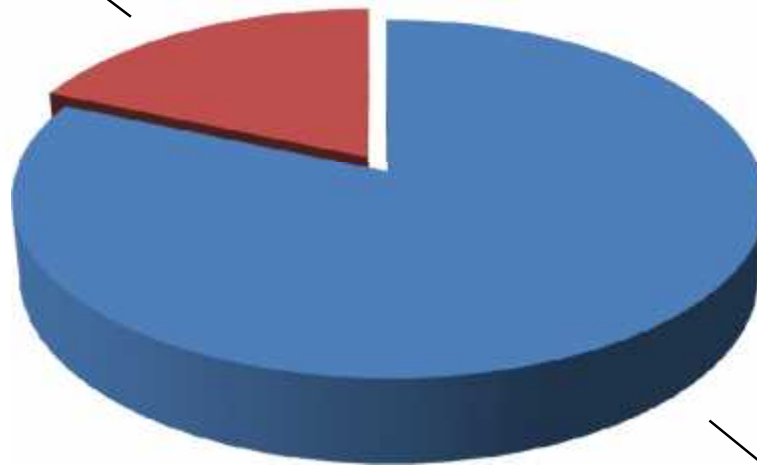
## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 (oil, soap, biscuit, flour, chips, soft drinks, coal, ice cream, cake, shampoo, noodles, tea leaf, sugar, bakery item, tea, betel leaf and betel nut etc)	Investment in products (oil, soap, confectionary item and bakery item, ice cream and soft drinks etc)	118,600	100,000	218,600
Investment in Machineries, Equipments & Tools (IPS, refrigerator - 03 pics, coffee maker, bulb and fan etc.)		170,000		170,000
Cash in hand		4,900		4,900
Advance for Shop		100,000		100,000
Decoration ( fixture and fittings)		47,500		47,500
<b>Total Capital</b>		<b>441,000</b>	<b>100,000</b>	<b>541,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 441,000
- GTT's Investment BDT 100,000
- Total Capital BDT 541,000

GTT's  
Investment  
18%



Entrepreneur's  
Contribution  
82%



# 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
<b>Estimated sales income from products (A)</b>	7,400	207,193	2,486,316	8,362	234,128	2,809,537	8,863	248,176	2,978,109
<b>Less: Cost of sales of products (B)</b>	5,920	165,754	1,989,053	6,689	187,302	2,247,630	7,091	198,541	2,382,487
<b>Gross Profit (C) [C=(A-B)]</b>	1,480	41,439	497,263	1,672	46,826	561,907	1,773	49,635	595,622
<b>Less: Operating Cost:</b>									
Electricity bill		2,800	33,600		2,900	34,800		3,000	36,000
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		60	720		90	1,080		120	1,440
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,400	16,800		2,100	25,200		2,800	33,600
Provision of bad Debt		-	-		-	-		-	-
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary family		8,000	96,000		9,500	114,000		10,500	126,000
Present Salary(Assistant-01)		7,500	90,000		9,000	108,000		9,500	114,000
Bank Charge (DD, PO, SC)		55	660		55	660		55	660
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,700	32,400		2,900	34,800
<b>Non Cash Item:</b>									
Depreciation Expenses		2,521	30,250		2,521	30,250		2,521	30,250
<b>Total Operating Cost (D)</b>	-	<b>27,603</b>	<b>327,230</b>	-	<b>31,633</b>	<b>379,590</b>	-	<b>34,163</b>	<b>409,950</b>
<b>Net Profit (C-D):</b>	-	<b>13,836</b>	<b>170,033</b>	-	<b>15,193</b>	<b>182,317</b>	-	<b>15,473</b>	<b>185,672</b>
<b>Retained Income</b>			<b>170,033</b>			<b>352,351</b>			<b>538,022</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>Sl #</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	174,033	190,317	193,672
1.3	Depreciation Expenses	30,250	30,250	30,250
1.4	Opening Balance of Cash Surplus	-	180,283	352,851
	<b>Total Cash Inflow</b>	<b>304,283</b>	<b>400,851</b>	<b>576,772</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>180,283</b>	<b>352,851</b>	<b>528,772</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (brother)  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (09 years).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer (Retail & Wholesale);
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 979,022 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 268<sup>th</sup> as Yunus Centre and 74<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 01, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures































**Thank You**