

Proposed NU Business Name : **M/S Sohel Store**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sohel Rana Vill: Gondogram, Union: 2 no Nekmorod, Post: Nekmorod-5121, Upazila: Ranishongkoil, District: Thakurgaon.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers & 1 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	:	Mst. Jahara Begum
(iii) Father's name	:	Md. Rosul Haque
(iv) GB member's info	:	<i>Branch: Nekmorod, Ranishongkoil Centre # 59/Mo</i> <i>Loan no.: 5242, Member since 1999,</i> First loan: Tk. 1,000 Existing loan: 100,000 , Outstanding loan: 5,773
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	:	Degree final year
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.)	:	02 (two) years experience in selling grocery, cosmetics, confectionary & stationary products. He started this business only with Tk. 200,000. : He has no hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01765060999
NU's National ID No.	:	9418679673995
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jahara Begum is a GB member since 1999, at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband, son in business, purchasing cow, purchasing goat, building house and purchasing land.
- Finally GB loan helped her to improve her economic condition and livelihood within expanding her son's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Sohel Store
Address/ Location	:	Nekmorod Bazar, Ranishongkoil, Thakurgaon
Total Investment in BDT	:	Tk. 537,000
Financing	:	Self Tk. 337,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%
(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)	3,960	102,960	1,235,520
Gross Profit (C) [C=(A-B)]	540	14,040	168,480
Less: Operating Cost:			
Electricity bill		800	9,600
Generator bill		300	3,600
Shop Rent		1,300	15,600
Night Guard bill		50	600
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		4,000	48,000
Present Salary (Assistant-1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		946	11,350
Total Operating Cost (D)		11,796	141,550
Net Profit (C-D):		2,244	26,930

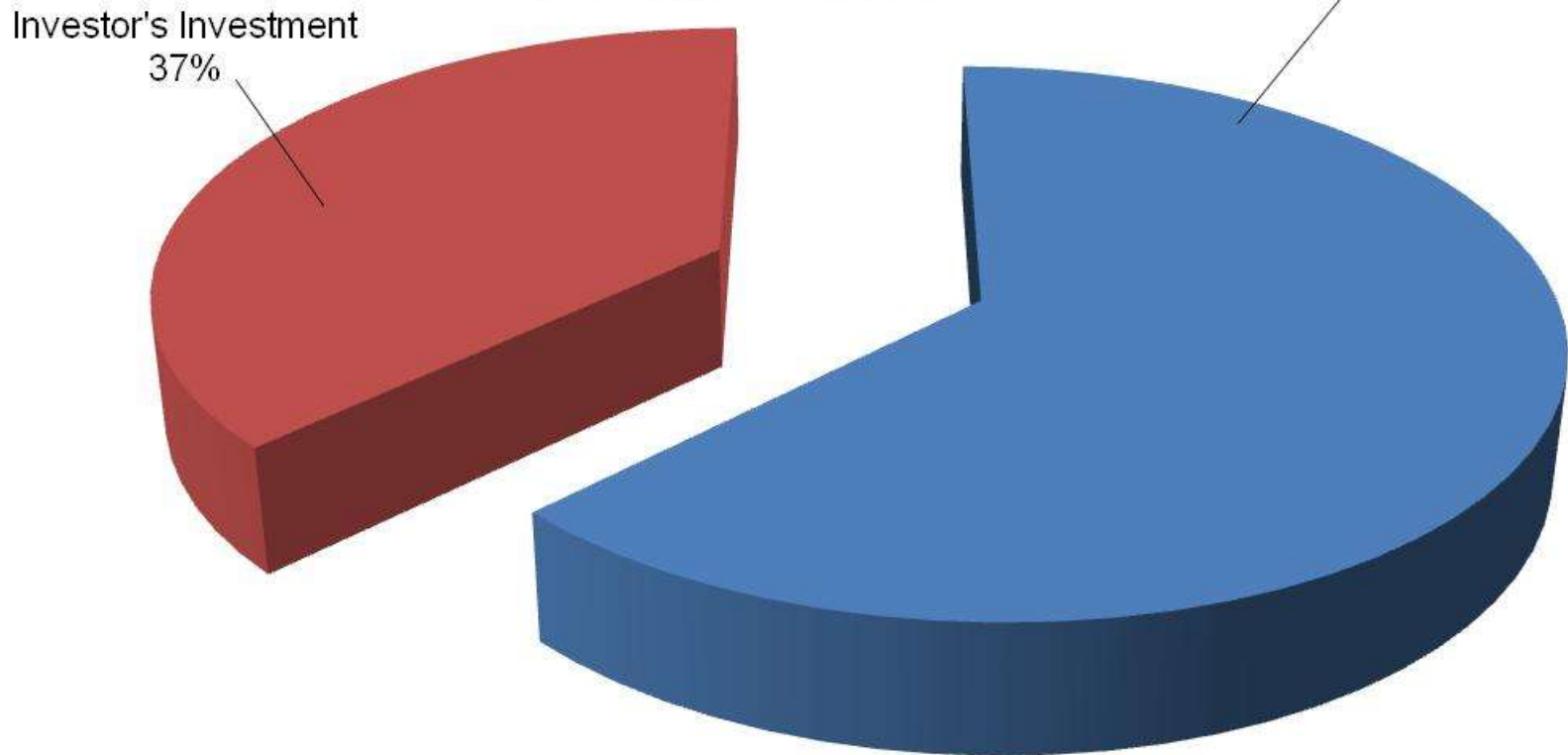
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (different types of grocery items, cosmetics item, confectionary items, stationary items & others etc)	134,500	200,000	334,500
Cash in hand	3,773	-	3,773
Debtors	20,000	-	20,000
Investment in Machineries (Refrigerator – 2 pics)	58,000	-	58,000
Investment in Furniture	26,500	-	26,500
Grameen Bank Outstanding Loan	(5,773)	-	(5,773)
Advance for shop	100,000	-	100,000
Total Capital	337,000	200,000	537,000

SOURCE OF FINANCE

Chart Title

- Entrepreneur's Contribution BDT 337,000
- Investor's Investment BD 200,000
- Total Capital BDT 537,000



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	181,994	2,183,922	8,050	209,293	2,511,510	8,452	219,757	2,637,086
Less: Cost of Sales (B)	6,160	160,154	1,921,851	7,084	184,177	2,210,129	7,438	193,386	2,320,636
Gross Profit (C) [C=(A-B)]	840	21,839	262,071	966	25,115	301,381	1,014	26,371	316,450
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,200	14,400		1,400	16,800
Generator bill		350	4,200		400	4,800		450	5,400
Shop Rent		1,300	15,600		1,300	15,600		1,500	18,000
Night Guard bill		70	840		90	1,080		110	1,320
Mobile bill (SMS & Reporting)		350	4,200		400	4,800		450	5,400
Conveyance		600	7,200		800	9,600		1,000	12,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,500	66,000
Proposed Salary (Assistant-1)		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		946	11,350		946	11,350		946	11,350
Total Operating Cost (D)	-	14,949	171,390	-	16,669	200,030	-	18,589	223,070
Net Profit (C-D):	-	6,890	90,681	-	8,446	101,351	-	7,782	93,380
Retained Income			90,681			192,032			285,412

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,681	117,351	109,380
1.3	Depreciation Expenses	11,350	11,350	11,350
1.4	Opening Balance of Cash Surplus	-	56,258	88,959
	Total Cash Inflow	310,031	184,959	209,689
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	5,773	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	253,773	96,000	96,000
3.0	Total Cash Surplus	56,258	88,959	113,689

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 622,412 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

কুমিল্লা
কুমিল্লা জেলা সরকার

রুচি
স্বাদ স্বাদ

রানীশটেকল, ঠাকুরগাঁও।
মোবা : ০১৭৬৫-০৬০৯৯









২নং নেকমরদ ইউনিয়ন পরিষদ

ভানুস্বর নেকমরদ, উপজেলাঃ রাণীশংকৈল জেলাঃ ঠাকুরগাঁও।

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ট্রেড লাইসেন্স

তারিখঃ ২৮/২/৮৫ ইং

সহি নম্বরঃ ০৪

লাইসেন্স নম্বরঃ ৩৬৪

লাইসেন্স ধরীর নামঃ

ছোট মোটর রানা

নিজ স্বার্থের নামঃ

বসুল খাঁ

গ্রামঃ গাওঁঘাটা

ডাক নেকমরদ

উপজেলাঃ রাণীশংকৈল

জেলাঃ ঠাকুরগাঁও

লাইসেন্সের মেয়াদঃ ২০০৪ - ২০০৫

২০০৪ - ২০০৫

তারিখ পর্যন্ত বৈধ।

এই লাইসেন্সের আধীনে প্রদত্ত সকল কার্যক্রমের ক্ষেত্রে সরকারি নীতিমালা অনুসরণ করা হবে।

চালিকা যোগ্যতার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখঃ ২৮/২/৮৫ ইং

(Signature)
উপজেলা পরিষদ



Thank You