

*Proposed NU Business Name : **M/S Prayel Mudi Store***

*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Abdur Rahim, Asst. Officer, Rohonpur Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Sree Tonik Holdar</b> Vill: Chawdala, Union: Chawdala, Post: Chawdala, Upazila: Gomostapur, District: Chapainawabganj.
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 04 (Four) 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	:	Sreemoti Shadhana Holdar
(iii) Father's name	:	Late. Sree Nirmol Holdar
(iv) GB member's info	:	<i>Branch: Chawdala, Centre # 21/mo,</i> <i>Loan no.: 3208/2, Membership since February 01, 1990</i> First loan: Tk. 500 Existing loan: Nil, Last Loan: Tk. 50,000
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.)	:	10 (Ten) year experience in running his own business. He started the business with BDT 5,500 (Five thousand five hundred). : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745738939
NU's National ID No.	:	19907013742000397
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sreemoti Shadhana Holdar is a GB member since February 01, 1990 at first she took GB loan BDT 500 (Five hundred).
- Successively several times she utilized GB loan for assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>M/S Prayel Mudi Store</i></b>
Address/ Location	:	Chawdala puraton bazar, Chapainawabganj.
Total Investment in BDT	:	Tk. 590,000
Financing	:	Self Tk. 390,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 08%.
(ii) Estimated % of proposed gross profit margin	:	On products 08%.
(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)	10,000	280,000	3,360,000
Less: Cost of Sales / Products (B)	9,200	257,600	3,091,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>800</b>	<b>22,400</b>	<b>268,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop rent		1,600	19,200
Mobile bill		300	3,600
Night Guard bill		450	5,400
Conveyance bill		1,000	12,000
Present Salary (Family & self)		8,000	96,000
Other Cost (Stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		97	1,163
<b>Total Operating Cost (D)</b>		<b>12,551</b>	<b>150,613</b>
<b>Net Profit (C-D):</b>		<b>9,849</b>	<b>118,188</b>

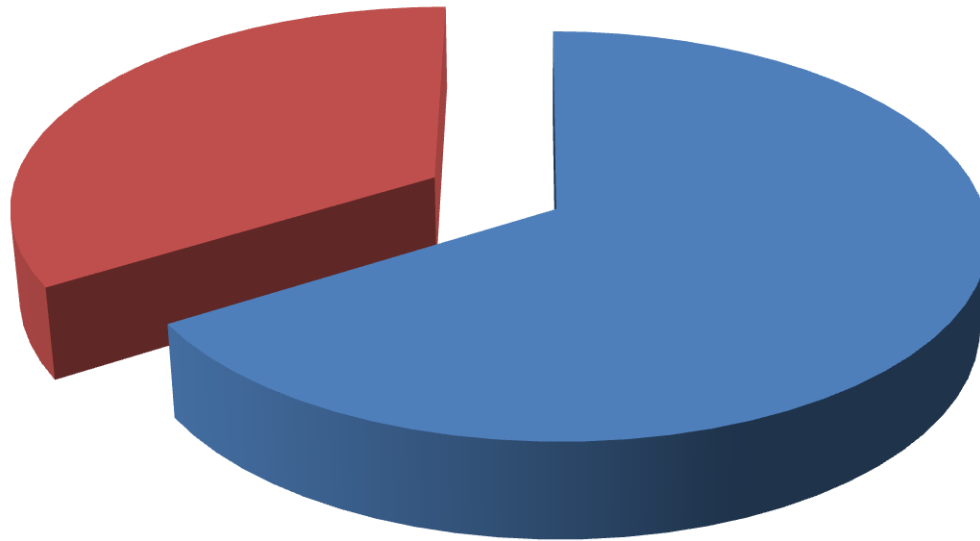
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 (grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products (grocery item, confectionary item, bakery item and soft drinks etc.)	392,900	200,000	592,900
Investment in Machineries and Equipments (weight machine, bulb and fan etc.)		3,600		3,600
Cash in Hand		8,350		8,350
Advance for Shop		6,000		6,000
Debtors (Since August, 2016 to at present)		5,000		5,000
Creditors (Since August, 2016 to at present)		(30,000)		(30,000)
Decoration ( fixture and fittings)		4,150		4,150
<b>Total Capital</b>		<b>390,000</b>	<b>200,000</b>	<b>590,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 390,000
- GTT's Investment BDT 200,000
- Total Capital BDT 590,000

GTT's Investment  
34%



Entrepreneur's  
Contribution 66%



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	14,000	392,000	4,704,000	15,680	439,040	5,268,480	16,464	460,992	1,382,976
Less: Cost of Sales / Products (B)	12,880	360,640	4,327,680	14,426	403,917	4,847,002	15,147	424,113	1,272,338
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,120</b>	<b>31,360</b>	<b>376,320</b>	<b>1,254</b>	<b>35,123</b>	<b>421,478</b>	<b>1,317</b>	<b>36,879</b>	<b>110,638</b>
<b>Less: Operating Cost:</b>									
Electricity bill		700	8,400		800	9,600		900	2,700
Shop rent		1,600	19,200		1,600	19,200		1,600	4,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Night Guard bill		450	5,400		500	6,000		550	1,650
Conveyance		1,500	18,000		2,000	24,000		2,500	7,500
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		1,667	15,000		1,667	20,000		1,667	5,000
Proposed Salary-(Family & Self)		9,000	108,000		11,000	132,000		11,500	34,500
Other Cost (stationary & Entertainment etc.)		900	10,800		1,200	14,400		1,500	4,500
<b>Non Cash Item:</b>									
Depreciation Expenses		97	1,163		97	1,163		24	291
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>16,573</b>	<b>193,873</b>	<b>-</b>	<b>19,523</b>	<b>234,273</b>	<b>-</b>	<b>20,900</b>	<b>62,918</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>14,787</b>	<b>182,448</b>	<b>-</b>	<b>15,600</b>	<b>187,206</b>	<b>-</b>	<b>15,979</b>	<b>47,720</b>
<b>Retained Income</b>			<b>182,448</b>			<b>369,653</b>			<b>417,373</b>

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

2. **Investment Payback schedule:** Monthly installment including 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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	197,448	207,206	52,720
1.3	Depreciation Expenses	1,163	1,163	291
1.4	Opening Balance of Cash Surplus	8,350	116,960	205,328
	<b>Total Cash Inflow</b>	<b>406,960</b>	<b>325,328</b>	<b>258,339</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	90,000	120,000	30,000
	<b>Total Cash Outflow</b>	<b>290,000</b>	<b>120,000</b>	<b>30,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>116,960</b>	<b>205,328</b>	<b>228,339</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled & working experience : 10 years.

## WEAKNESS

- Can not supply goods as per demand.

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 807,373 after 2 years excluding payback of investor's money.

## THREATS

- Increase of local competitors.

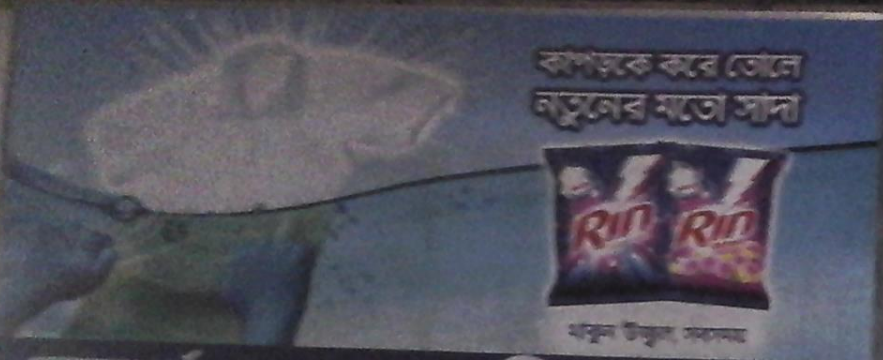
Presented at 291<sup>st</sup> as Yunus Centre and 81<sup>st</sup> In-house Executive  
Social Business Design Lab  
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

***Thank you***


Pictures







কাপড়কে করে তোলে  
নতুনের মতো সাদা



খসুলা উজ্জ্বল সাদামা



কাপড়কে করে  
নতুনের মতো

মেসার্স পায়েল মুদি স্টোর

চৌতলা বাজার, গোমস্তাপুর, চাঁপ







SULTAN  
SULTAN

FRANCO  
FRANCO

FRANCO  
FRANCO

FRANCO  
FRANCO





ব্রাহ্মণ আদর্শ ব্রাদার্স মুড়ি মিলস

এক্সট্রা কোলা

এক্সট্রা কোলা

KEEP IN COOL AND DRY PLACE  
HANDLE WITH CARE  
KEEP IN COOL AND DRY PLACE  
HANDLE WITH CARE

COOLA  
WATER  
HANDLE WITH CARE

R





# ট্রেড লাইসেন্স

অর্থ বছর- ১৩২৫-১৩২৬

৭নং চৌডালা ইউনিয়ন পরিষদ  
গোমস্তাপুর থানা/উপজেলা  
চাঁপাইনবাবগঞ্জ জেলা

বহি নম্বর :- ০৫

তারিখ...০১/০২/২০২৫

লাইসেন্স নম্বর :-

424 মেসার্স প্রায়েল স্কুদি স্টোর

লাইসেন্সধারীর নাম :-

শ্রী তালুক হুসেদার

পিতা/ স্বামীর নাম :-

নির্মল হুসেদার

দোকানের ঠিকানা :-

শ্রী প্রায়েল স্কুদি স্টোর, পোঃ চৌডালা, গোমস্তাপুর, চাঁপাইনবাবগঞ্জ

বাড়ীর ঠিকানা :-

শ্রী প্রায়েল স্কুদি স্টোর, পোঃ চৌডালা, গোমস্তাপুর, চাঁপাইনবাবগঞ্জ

পেশার ধরণ :-

স্কুদি স্টোর/প্রকৌশলিক/স্কুদি স্টোর/ভিনে/কিউ/বিশিষ্ট

৩০/০১/২০২৫ তারিখ পর্যন্ত বৈধ।

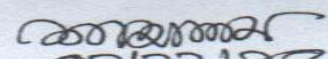
ফি প্রদানের পরিমাণ

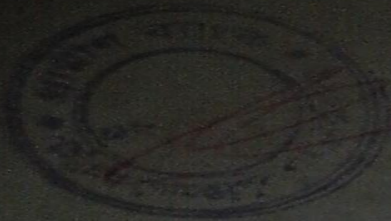
২০০/- টাকা (কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

চালিয়ে যাওয়ার জন্য লাইসেন্স প্রদান করা হলো।

তারিখ :- ০১/০২/২০২৫

  
০১/০২/২৫  
চেয়ারম্যানের দস্তখাত  
মুহঃ শাহ আলম  
চেয়ারম্যান  
৭নং চৌডালা ইউনিয়ন পরিষদ  
গোমস্তাপুর, চাঁপাইনবাবগঞ্জ



গ্রামীণ ব্যাংক

মহজা ধানের দাশবই

৩০/১০/১৯  
১৯৮৮

২০০০

নাম	মাথনা
কেন্দ্রের নাম	চৌদ্দগ্রাম
শাখা	চৌদ্দগ্রাম পোস্তা-পুর শাখা



**Thank You**