

Proposed NU Business Name : **S A Varieties Store**



27th Design Lab

31 August 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shafiul Islam Vill: Kochowahat, Post: Khamar Dhanarua, Upazilla: Shaghata, District: Gaibandha.
Age	:	24 Years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 (three) brothers and 2 (two) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Lily Begum Md. Shamsul Haque Branch: Muktinagar, Centre # 23/mo, Loan no.: 3866, Member since: May 20, 2004, First loan: Tk. 4,000, Existing loan: Tk. 12,000, Outstanding: 4,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Father will pay GB loan installment. Nil Nil Nil Nil
Education, till to date	:	HSC pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading 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.)	:	6 (six) years experiences in general retail business, started business with BDT 7,800 (seven thousand eight hundred). : He has no training
Other Own/Family Sources of Income	:	Father's income on agriculture and farming.
Other Own/Family Sources of Liabilities	:	Nil
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Since May 20, 2004 Entrepreneur's mother is GB member. At first she took GB loan BDT 4,000 (four thousand). Then gradually has taken loans for several times; for cultivating own land, purchasing Cow and repairing their own house.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	S A Varieties Store
Address/ Location	:	Kochowahat bazar, Shagata, Ghaibandha
Total Investment in BDT	:	BDT 234,400
Financing	:	Self BDT 84,400 (from existing business) 36% Required Investment BDT 150,000 (as equity) 64%
Present salary/drawings from business (estimates)	:	BDT 3,000 (three thousand)
Proposed Salary	:	BDT 3,000 (three thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) 15% is the present gross profit margin of existing business (ii) Estimated 15% is the proposed gross profit margin of proposed business.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	39,000	468,000
Less: Cost of sales (B):	1,275	33,150	28,178
Gross profit (GP) [C=(A-B)]	225	5,850	439,823
Less: Operating Costs:			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		500	6,000
Night guard bill		60	720
Entertainment		200	2,400
Mobile bill		300	3,600
Present salary/Drawings-self		3,000	36,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		75	900
Total Operating Cost (D)		4,585	55,020
(C-D)Net Profit:		1,265	384,803

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Diesel, Sugar, Tea, vermicelli, Pulse, Salt, Spices, chaff etc.)	20,000	90,000	110,000
Cosmetics items (Soap, Body lotion, toothpaste etc.)	7,000	30,000	37,000
Food items (Biscuit, Fried gram salted and spiced, cheeps, cakes, drinks etc.)	3,000	20,000	23,000
Others items (stationary, firebox, rope, coil, bulb, wax etc.)	5,400	10,000	15,400
Furniture and decoration	9,000	-	9,000
Advance shop rent	40,000	-	40,000
Total Capital	84,400	150,000	234,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,000	78,000	936,000	3,600	93,600	1,123,200	3,960	102,960	1,235,520	4,356	113,256	1,359,072
Less: Cost of sales (B):	2,550	66,300	795,600	3,060	79,560	954,720	3,366	87,516	1,050,192	3,703	96,268	1,155,211
Gross profit (GP) [C=(A-B)]	450	11,700	140,400	540	14,040	168,480	594	15,444	185,328	653	16,988	203,861
Less: Operating Costs:												
Electricity bill		200	2,400		250	3,000		270	3,240		300	3,600
Generator bill		150	1,800		170	2,040		190	2,280		210	2,520
Shop Rent		500	6,000		500	6,000		500	6,000		600	7,200
Night guard bill		60	720		80	960		100	1,200		100	1,200
Entertainment		200	2,400		220	2,640		220	2,640		250	3,000
Mobile bill (SMS & Reporting inclusive)		350	4,200		350	4,200		370	4,440		400	4,800
Investment repayment		-	-		4,167	50,000		4,167	50,000		4,167	50,000
Ownership Transfer Fee		-	-		833	10,000		833	10,000		833	10,000
Proposed salary-self		3,000	36,000		4,000	48,000		5,000	60,000		6,000	72,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
Non Cash Item:												
Depreciation Expenses		75	900		75	900		75	900		75	900
Total Operating Cost (D)	-	4,635	55,620	-	10,795	129,540	-	11,895	142,740	-	13,135	157,620
(C-D)Net Profit:		7,065	84,780	-	3,245	38,940	-	3,549	42,588	-	3,853	46,241
Retained Income:			84,780			123,720			166,308			212,549

Notes: 1. Agreed Grace period: 1st year.

2. Investment Payback schedule: Half yearly installment included ownership transfer fee from 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)	Year 4 (BDT)
1.0	Cash Inflow				
1.1	Investment Infusion by Investor	150,000	-	-	-
1.2	Net Profit (Investment & ownership transfer fee added back 2nd, 3rd & 4th year)	84,780	98,940	102,588	106,241
1.3	Depreciation Expenses (Non Cash Item)	900	900	900	900
1.4	Opening Balance of Cash Surplus	-	85,680	125,520	169,008
	Total Cash Inflow	235,680	185,520	229,008	276,149
2.0	Cash Outflow				
2.1	Purchase of products	150,000	-	-	-
2.3	Investment Pay Back including ownership transfer fee	-	60,000	60,000	60,000
	Total Cash Outflow	150,000	60,000	60,000	60,000
3.0	Net Cash Surplus	85,680	125,520	169,008	216,149

SWOT ANALYSIS

STRENGTH

Present employment:

Self: 1 Family: 0

Others (beyond family): 0

Future employment: 1

Ownership of Business: own

Keeping books of record

WEAKNESS

Credit sales (realized in timely);

Can not supply products as per demand.

OPPORTUNITIES

Location of shop;

Fixed customer;

Capital of the entrepreneur will be BDT 296,949 after 4 years excluding investor's money.

THREATS

Local competitor.

Presented at 27th SB Executive Design Lab on 31
August, 2014 at YC

Thank you

Pictures





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ শাফিউল ইসলাম
Name: Md. Shafiuul Islam

পিতা: শামছুল হক

মাতা: লিলি বেগম

Date of Birth: 01 Jan 1991

ID NO: 19913218885000042

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/পাড়া: কচুয়াহাট, ডাকঘর: খামার ধনাকুহা - ৩৭৫০, সাঘাটা, গাইবান্ধা

রক্তের গ্রুপ / Blood Group: O+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৮/২০১০



ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর: ২০১৪-১৫

লাইসেন্স

ক্রমিক নং- 30

৩নং সাঘাটা ইউনিয়ন পরিষদ
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৯

লাইসেন্স নং : ৩০ তারিখ : ০৫-০৫-২০১৪

লাইসেন্সধারীর নাম : মোঃ শাফিউল ইসলাম

পিতা/স্বামীর নাম : মোঃ শামছুল হক

ঠিকানা : গ্রাম : কচুয়াহাট পোষ্ট : আশা হাট

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : সন্মানজনক ব্যবসায়ী

৩০/৫/২০১৫ ২৯ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২৫০৮ (কথায়: দুই হাজার চারশত আট টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫-০৫-২০১৪

মোঃ মোশাররফ হোসেন সুইট
সহ-সচিব (স্বাক্ষর) হোসেন সুইট
৩নং সচিবালয়, ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



Thank You