

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



15/01/2015

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Yakub Ali Vill: Araj Jhargaon, Union: 07 no. Chilarong Molani, Post: Bhelajan, Upazila: Thakurgaon Sadar, District: Thakurgaon
Age	:	28 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 (three) Brothers and 2 (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	:	Mst. Khadija Khatun
(iii) Father's name	:	Late Mafiz Uddin.
(iv) GB member's info	:	<i>Branch: Baliadangi , Centre # 11/Mo, Group No-07</i> <i>Loan no.: 1665, Member since 2008</i> First loan: Tk. 3,000
Further Information:		Existing loan: 4,700, Outstanding loan: 4,214
(v) Who pays GB loan installment	:	Entrepreneur's mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	9 (Nine) years experiences in this business. He started business with Tk. 20,000 (Twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Brother's income from business.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01783811002
NU's National ID No.	:	9419431432707
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Khadija Khatun is a GB member since 2008, at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, household purpose and assisting her son's in business.
- Finally GB loan helped her improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Rabbi Store</i>
Address/ Location	:	Kachua Bazar, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 328,000
Financing	:	Self Tk. 1,78,000 (from existing business) Required Investment Tk. 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 3,500 (three thousand five hundred)
Proposed Salary	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 7%
(ii) Estimated % of proposed gross profit margin	:	On an average 7%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales of products (retail & wholesale) (A)	4,800	134,400	1,612,800
Less: Cost of Sales (B)	4,464	124,992	1,499,904
Gross Profit (C) [C=(A-B)]	336	9,408	112,896
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		50	600
Shop Rent		1,000	12,000
Night Guard bill		60	720
Mobile bill		300	3,600
Conveyance		600	7,200
Salary (Self)		3,500	42,000
Other Cost (Entertainment & stationary etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		51	610
Total Operating Cost (D)		6,461	77,530
Net Profit (C-D):		2,947	35,366

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (muri, chira & various molasses)	78,500	150,000	228,500
Debitors	26,600		26,600
Cash in hand	1,000		1,000
Creditors	(13,000)		(13,000)
Digital Weight Machine	2,400		2,400
Decoration (Fixtures & Fittings)	2,500	-	2,500
Advance for shop	80,000	-	80,000
Total Capital	178,000	150,000	328,000

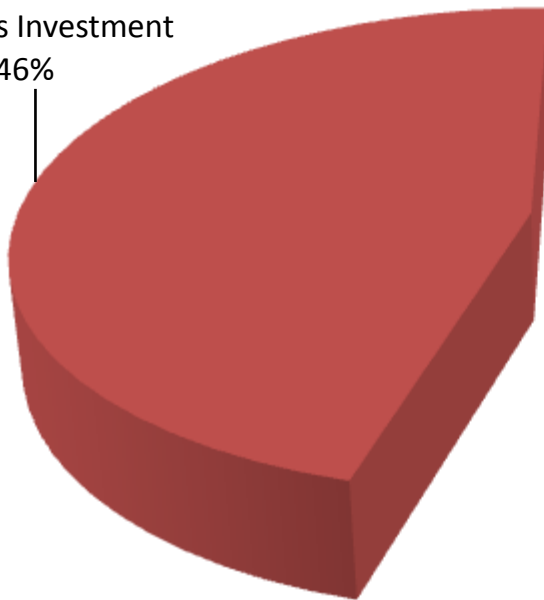
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 178,000

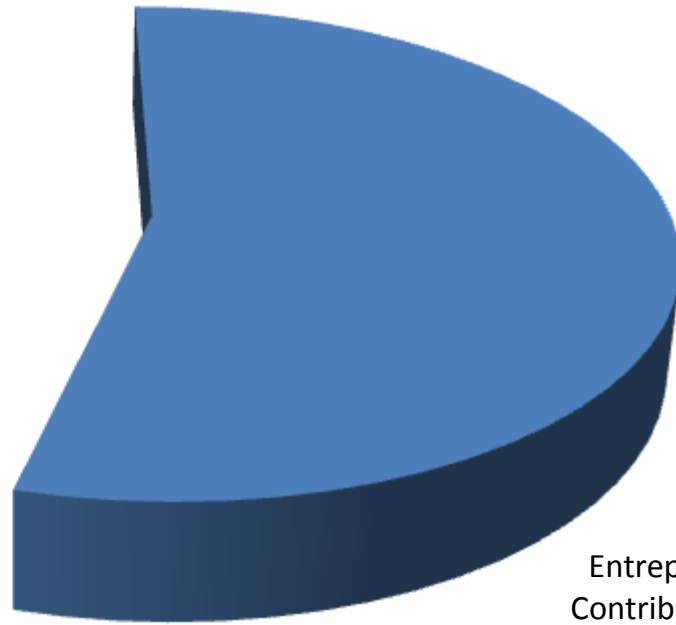
■ Investor's Investment BDT 150,000

■ Total Capital BDT 328,500

Investor's Investment
46%



Entrepreneur's
Contribution 54%



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
Est. Sales of products (retail & wholesale) (A)	7,400	207,204	2,486,454	8,140	227,925	2,735,099	8,954	250,717	3,008,609
Less: Cost of Sales (B)	6,882	192,700	2,312,402	7,570	211,970	2,543,642	8,327	233,167	2,798,006
Gross Profit (C) [C=(A-B)]	518	14,504	174,052	570	15,955	191,457	627	17,550	210,603
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Generator bill		80	960		110	1,320		140	1,680
Shop Rent		1,500	18,000		2,000	24,000		2,500	30,000
Night Guard bill		100	1,200		150	1,800		200	2,400
Mobile bill		500	6,000		500	6,000		500	6,000
Conveyance		800	9,600		1,000	12,000		1,200	14,400
Salary (Self)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (Entertainment & stationary etc.)		800	9,600		900	10,800		1,000	12,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		51	610		51	610		51	610
Total Operating Cost (D)	-	9,131	103,570	-	10,611	127,330	-	12,091	145,090
Net Profit (C-D):	-	5,373	70,482	-	5,344	64,127	-	5,459	65,513
Cumulative Income			70,482			134,609			200,121

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

<i>Sl #</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	70,482	76,127	77,513
1.3	Depreciation Expenses	610	610	610
1.4	Opening Balance of Cash Surplus	-	35,092	39,829
Total Cash Inflow		221,092	111,829	117,951
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	35,092	39,829	45,951

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 1
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (9 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazaar place;
- 2 similar type of shop in that bazaar;
- Has seasonal product demand;
- The capital of Entrepreneur will be Tk. 378,121 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors;
- Political unrest.

Presented at 2nd In-house Executive Social Business Design Lab
on March 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



15/01/2015



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



নাম: মোঃ ইয়াকুব আলী
Name: Md Eyakub Ali
পিতা: মুক্ত মন্ডল উদ্দীন
Date of Birth: 06 Jul 1988
ID NO: 9419431432707



৭নং ডিলায়ং ইউনিয়ন

ইউ, পি, ফরম



উপজেলা ও জেলা- ঠাকুরগাঁও।

486

ট্রেড লাইসেন্স

২০১৪ - ২০১৫ অর্থ বৎসর

বই নম্বর : ৫৩

তারিখ : ২৭/১২/১৪

লাইসেন্স নম্বর : ৬-৫/২০১৪-২০১৫

প্রতিষ্ঠানের নাম : মেসার্স নারি স্টোর (ব্যান্ডিং জরী)

লাইসেন্সধারীর নাম : মোঃ মোঃ ইয়াকুব আলী

পিতা/স্বামীর নাম : মুক্ত মন্ডল উদ্দীন

ঠিকানা : গ্রাম : সারাত্তা, পুরাত্তা, ডিলায়ং, ঠাকুরগাঁও

পেশার ধরন : নারি স্টোর মুক্ত মন্ডল উদ্দীন

সিমাতে ৩০ কো.রু. ২০ ৩৫ ১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০০ কথায় : দুই হাজার টাকা মাত্র

প্রাপ্ত হয়ে তাঁর ব্যবসা / বৃত্তি / পেশা : ২০১৪-২০১৫ ৩- অর্থ বৎসর চলিয়ে

যাবার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ : ২৭/১২/১৪

(Signature)
চেয়ারম্যান

৭নং ডিলায়ং ইউনিয়ন পরিষদ
উপজেলা ও জেলা- ঠাকুরগাঁও।

15/10



Thank You