

# *Proposed NU Business Name : Manik Store*



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

Name and address	:	<b>Sree Manik Chandro Pal</b> Vill: Shantipur, Union: 14 no Durgapur, Post: Shothibari, Upazila: Mithapukur, District: Rangpur.
Age	:	30 Years
Marital status	:	Married
Children	:	1 (One) Daughter
No. of siblings:	:	2 (two) Brother and 1 (one) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Father <input checked="" type="checkbox"/> Mother <input type="checkbox"/>
(ii) Mother's name	:	Sree moti Padma Rani Pal
(iii) Father's name	:	Sree Turu Chandro Pal
(iv) GB member's info	:	<i>Branch: Shantipur, Pal para. Centre # 37/2</i> <i>Loan no.: 5122, Member since 2005,</i> <i>First loan: Tk. 5,000/-</i> <i>Existing loan: 25,000 , Outstanding loan: 23,700</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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 Five
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.)	:	4 (four) years experience in selling grocery products. He started the business only with Tk. 25,000.  : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture & brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01738591137
NU's National ID No.	:	8515849683752
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sree Toro Chandro Pal is a GB member since 2005, at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized in building house, purchasing land and expanding the existing business.
- Finally GB loan helped him to improve his economic condition and livelihood.

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

Business Name	:	<b><i>Manik Store</i></b>
Address/ Location	:	Boro dharga bazar, Pirganj, Rangpur
Total Investment in BDT	:	Tk. 349,500
Financing	:	Self Tk. 149,500(from existing business) Required Investment Tk. 200,000(as equity)
Present salary/drawings from business	:	Taka 8,000 (Eight thousand)
Proposed Salary (estimates)	:	Taka 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(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)	4,050	105,300	1,263,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>450</b>	<b>11,700</b>	<b>140,400</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		500	6,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance		800	9,600
Present Salary (Self)		8,000	96,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		203	2,440
<b><i>Total Operating Cost (D)</i></b>		<b>10,403</b>	<b>124,840</b>
<b>Net Profit (C-D):</b>		<b>1,297</b>	<b>15,560</b>

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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products(rice, pulses, sugar, toothpaste, oil, soap, cosmetics, detergents, salt, pen, spices, milk powder, confectionary etc.)	98,050	200,000	298,050
Investment in Machineries( weight machine, television, light & fan)	9,900		9,900
Investment in Furniture	9,550		9,550
Advance for shop	32,000		32,000
<b>Total Capital</b>	<b>149,500</b>	<b>200,000</b>	<b>349,500</b>

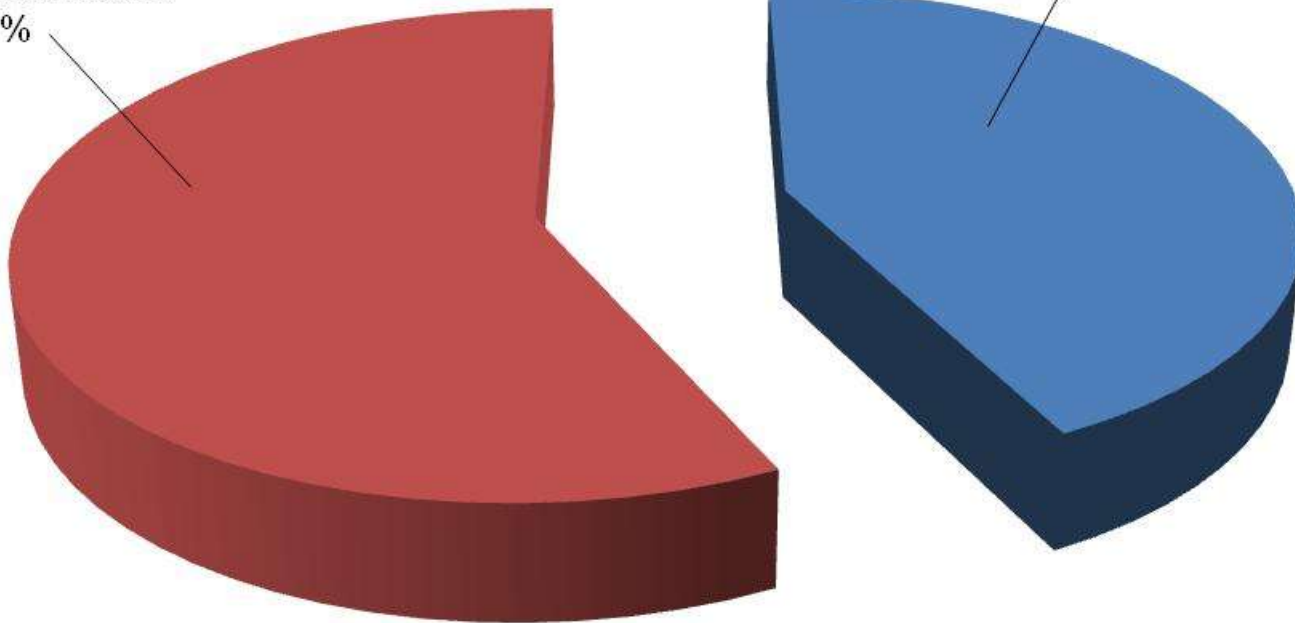
# ***SOURCE OF FINANCE***

**Chart Title**

- Entrepreneur's Contribution BDT 149,500
- Investor's Investment BD 200,000
- Total Capital BDT 349,500

Investor's Investment  
57%

Entrepreneur's  
Contribution 43%





# **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>	7,650	198,900	2,386,800	8,798	228,735	2,744,820	9,677	251,609	3,019,302
Less: Cost of Sales (B)	6,885	179,010	2,148,120	7,918	205,862	2,470,338	8,710	226,448	2,717,372
<b>Gross Profit (C) [C=(A-B)]</b>	<b>765</b>	<b>19,890</b>	<b>238,680</b>	<b>880</b>	<b>22,874</b>	<b>274,482</b>	<b>968</b>	<b>25,161</b>	<b>301,930</b>
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		200	2,400		250	3,000		300	3,600
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		200	2,400		250	3,000		300	3,600
Mobile bill (including SMS & Reporting)		450	5,400		500	6,000		550	6,600
Conveyance		1,000	12,000		1,200	14,400		1,400	16,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		9,000	108,000		10,000	120,000		11,000	132,000
<b>Non Cash Item:</b>									
Depreciation Expenses		203	2,440		203	2,440		203	2,440
<b>Total Operating Cost (D)</b>	-	<b>13,287</b>	<b>151,440</b>	-	<b>14,737</b>	<b>176,840</b>	-	<b>16,187</b>	<b>194,240</b>
<b>Net Profit (C-D):</b>	-	<b>6,603</b>	<b>87,240</b>	-	<b>8,137</b>	<b>97,642</b>	-	<b>8,974</b>	<b>107,690</b>
<b>Retained Income</b>			<b>87,240</b>			<b>184,882</b>			<b>292,572</b>

**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><b>SI #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></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)	95,240	113,642	123,690
1.3	Depreciation Expenses	2,440	2,440	2,440
1.4	Opening Balance of Cash Surplus	-	49,680	69,762
	<b>Total Cash Inflow</b>	<b>297,680</b>	<b>165,762</b>	<b>195,892</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Products Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>49,680</b>	<b>69,762</b>	<b>99,892</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 442,072 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Political unrest.

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

***Thank you***

Pictures



ইউপি করম-১৩  
**লাইসেন্স ফি আদায় রেজিস্টার**

লাইসেন্স

ইউনিট নাম: ১৩৩৩-১৩৩৩-১৩৩৩ ইউনিট পরিচয়  
 নাম/পিস/ডেল: ১৩৩৩৩  
 এই নম্বর: ০২  
 লাইসেন্স নম্বর: ১৩৩৩ তারিখ: ১৩/১৩/১৩  
 লাইসেন্সধারীর নাম: ১৩৩৩৩  
 পিতা/পার্বীর নাম: ১৩৩৩ ১৩৩৩ ১৩৩৩  
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 ফি প্রদানের পরিমাণ টকা: ১৩৩৩  
 (কিভাবে): ১৩৩৩ ১৩৩৩ ১৩৩৩  
 এতক হারে তার স্বাক্ষর/মুদ্রা/স্বাক্ষর: ১৩৩৩৩৩৩৩ (অন্যভাবে যাকার জন্য এই লাইসেন্স প্রদান করা হতে পারে)  
 তারিখ: ১৩/১৩/১৩

*(স্বাক্ষর)*  
 ডেপুটি কমিশনার  
 ডেপুটি কমিশনার

লাইসেন্সধারীর তথ্য  
 নাম: ১৩ ১৩৩৩ ১৩৩৩  
 পিতা: ১৩৩৩ ১৩৩৩ ১৩৩৩  
 ঠিকানা: ১৩৩৩ ১৩৩৩ ১৩৩৩  
 ID NO: ১৩৩৩৩৩৩৩৩৩

এই লাইসেন্সধারীর লাইসেন্স প্রদানের ক্ষমতা, লাইসেন্সধারীর পরিচয় টিকা এবং লাইসেন্স প্রদান স্থান নির্দিষ্ট করে লাইসেন্স প্রদান করা হয়েছে।  
 লাইসেন্স প্রদানের ক্ষমতা: ১৩৩৩ ১৩৩৩ ১৩৩৩  
 লাইসেন্স প্রদান স্থান: ১৩৩৩ ১৩৩৩ ১৩৩৩

লাইসেন্স প্রদানের তারিখ: ১৩/১৩/১৩







**Thank You**