



Grameen Kalyan

Proposed NU Business Name : *R.A Ittadi Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Al-amin Sheikh, Vill: Mojhardi, Post: Mojhardi,Upazilla : Tarakanda, District: Mymensingh
Age	:	25 Years.
Marital status	:	Married.
No. of siblings:	:	1(One) Sister and 1(One) Brother.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info 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	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Most: Jorina Khatun.</p> <p>Late. Nurul Sheikh.</p> <p>Branch: Bishka, Group # 04 , Centre # 58/ক, Loan no. 8857, Member since: 2012 , First loan: Tk.8,000 , Existing loan: 25,000, Outstanding: 21,000.</p> <p>I am paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 3 years experience in running business.
Other Own/Family Sources of Income	:	My income from business & agriculture.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01789-703876
National ID number	:	19906118149000049
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT= 8,000 (Eight thousand) and used the money in household development. Gradually Few times she took GB loan and utilized it in her own business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	R.A Ittadi Store (grocery shop.)
Address/ Location	:	GastolaBazar, Tarakandha, Mymensingh.
Total Investment	:	BDT = 4,00,000
Financing	:	Self financing: BDT= 2,00,000 Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 3,000
Proposed Salary	:	BDT= 3,000 (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <input type="checkbox"/> The business is planed to be scale up the existing goods by the new investment. <input type="checkbox"/> Estimated sales is @ Tk.5,000 per day. <input type="checkbox"/> Gross profit margin on average 12%. <input type="checkbox"/> Payback period is estimated to be 4 years. <input type="checkbox"/> Expected date to start the project is in March, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

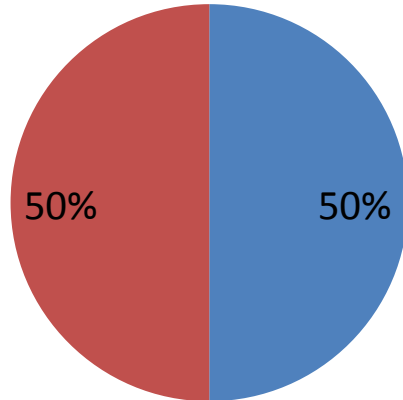
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	9,00,000
Less: Cost of Sales (B)	2,700	67,500	8,10,000
Gross profit (GP)= [C (A-B)]	300	7,500	90,000
Less: Operating Costs:			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		1,000	12,000
Night Guard bill		50	600
Mobile bill		100	1,200
Present salary-self		3,000	36,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses			3,000
Total Operating Cost (D)		4,600	58,200
(C-D)Net Profit		3,100	31,800
Retained Income:			3,1800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	65,000	-	65,000
Furniture	20,000	5,000	25,000
Refrigerator	30,000	-	30,000
Flexi-load (4 sim*10000)	10,000	30,000	40,000
Grocery items (Flour ,Oil. Sugar, Pulse. Salt Raisin, Cumin Seed, Packet milk. Onion, Garlic	40,000	80,000	120,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème etc)	10,000	30,000	40,000
Food items (Cold drinks, Icecream, Biscut, Chocolate, Cakes, Cheeps etc)	10,000	20,000	30,000
Others items (Pen, Paper, Firebox, Coil, Tissue, etc)	10,000	10,000	20,000
B kash	-	20,000	20,000
Working Capital	5,000	5,000	10,000
Total Capital	200,000	200,000	400,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	2,00,000	50
Investor's Investment	2,00,000	50
Total Investment	4,00,000	100



- Entrepreneur's Contribution
- Investor's Investment

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
Revenue:												
Estimated Sales	5,000	125,000	1,500,000	5,500	137,500	1,650,000	6,050	151,250	1,815,000	6,655	166,375	1,996,500
Others income		100	1,200		110	1,320		120	1,440		130	1,560
(A) Total Revenue	5,000	125,100	1,501,200	5,500	137,610	1,651,320	6,050	151,370	1,816,440	6,655	166,505	1,998,060
(B) Total Cost of Sales	4,350	108,750	1,305,000	4,785	119,625	1,435,500	5,264	131,588	1,579,050	5,790	144,746	1,736,955
Gross profit (GP)= [C (A-B)]	650	16,350	196,200	715	17,985	215,820	787	19,783	237,390	865	21,759	261,105
Less: Operating Costs:												
Electricity bill		350	4,200		385	4,620		424	5,082		466	5,590
Transportation		100	1,200		110	1,320		121	1,452		133	1,597
Stationary		50	600		55	660		61	726		67	799
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520		1,331	15,972
Night Guard bill		50	600		55	660		61	726		67	799
Generator bill		150	1,800		165	1,980		82	2,178		200	2,396
Proposed salary-self		3,000	36,000		3,300	39,600		3,630	43,560		3,993	47,916
Mobile bill		100	1,200		110	1,320		121	1,452		133	1,597
Ownership Transfer Fee		833	10,000		833	10,000		833	10,000		833	10,000
Other Expenses		100	1,200		110	1,320		120	1,440		130	1,560
Non Cash Item:												
Depreciation Expenses			10,000			10,000			10,000			10,000
Total Operating Cost (D)		5,733	78,800		6,223	84,680		6,761	91,136		7,352	98,226
(C-D) Net Profit		10,617	117,400		11,762	131,140		13,021	146,254		14,407	162,879
Retained Income:			117,400			131,140			146,254			162,879

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	0	Year 1	Year 2	Year 3	Year 4
<i>Cash inflow</i>					
Opening Balance		10,000	77,400	158,540	254,794
Capital Infusion by UDYOKTA	200,000	-	-	-	-
Capital Infusion by Investor	200,000	-	-	-	-
Sales		1,501,200	1,651,320	1,816,440	1,998,060
Total Receipts	400,000	1,511,200	1,728,720	1,974,980	2,252,854
<i>Cash Outflow:</i>					
Cost of goods	270,000	1,305,000	1,435,500	1,579,050	1,736,955
Operating expenses		78,800	84,680	91,136	98,226
Fixed Asset	120,000				
Return to investor (including Transfer fee)		50,000	50,000	50,000	50,000
Total payment	390,000	1,433,800	1,570,180	1,720,186	1,885,181
Closing Balances	10,000	77,400	158,540	254,794	367,673

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in four years.

THREATS

- Theft;
- Fire.
- Political Instability.

Presented at SB Design Lab on 19th February, 2015
at Yunus Centre

Thank you

Pictures

My mother and me





Trade License

ইউপি করম নং-০১৩

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
ডাকঘর- খিচা, থানা- ফুলপুর, জেলা- ময়মনসিংহ।

788 **ট্রেড লাইসেন্স**

লাইসেন্স নম্বর তারিখ ২৫/১১/২০১৪

প্রতিষ্ঠানের নাম মোর-৩- ইত্যাদি স্টোর

লাইসেন্স প্রদাতার নাম মো: মোস্তাফিজ শেখ

পিতা/স্বামীর নাম মুজিবুল হক শেখ

সোকাম/ গ্রাম গাওলা বাধা (মোস্তাফিজ)

ব্যবসা/ বৃত্তির প্রকার মনোহরতা

কোন সনের জন্য প্রযোজ্য ০১-০৬-২০১৪-১২

কোন তারিখ পর্যন্ত কার্যকর ০১-০৬-২০১৫ ইং সন পর্যন্ত।

ব্যবসা / বৃত্তির ফিসের পরিমাণ (অংকে) ~~১০০০~~

কথায় ০১৬ মাত্র মাত্র টাকা মাত্র।

প্রদান করার অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব মো: মোস্তাফিজ শেখ

সাহেবকে মনোহরতা ব্যবসায়ী

হিসেবে, ভাড়া ব্যবসা / বৃত্তি চালানোর জন্য যথাযথ অনুমতি প্রদান করা হইল।

তারিখ

ডেপুটি চেয়ারম্যানের স্বাক্ষর
(মঃ আবদুল হক সরকার)
চেয়ারম্যান
কামারিয়া ইউনিয়ন পরিষদ
ফুলপুর, ময়মনসিংহ।
ফোন নং: ০১৭৪০৬৪৪৪০০

Thank You