



Grameen Kalyan

Proposed NU Business Name : **Mahim Enterprise**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kamruzzaman Milon Vill: Chakraghua (Daskinpara), Post: Choraikol Upazilla : Kumarkhali, District: Kushtia
Age	:	31 Years
Marital status	:	Married
No. of siblings:	:	2 (Two) brothers & 1 (One) sister.
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. Laily Khatun
(iii) Father's name	:	Md. Sattar Biswas
(iv) GB member's info	:	Branch: Kumarkhali, Group # 01, Centre # 42/M, Loan no.: 2574, Member since: 1994, First loan: Tk. 2,500, Last GB loan: 20,000, Outstanding: 12030 Nobin Udyokta (The entrepreneur himself)
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	SSC

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture Work
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 25,000 (Twenty Five thousand). : He has no training.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01749924688
National ID number	:	19845017169000036
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT 2,500 (Two thousand Five Hundred) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mahim Enterprise</i>
Address/ Location	:	Chakraghua, Alauddinnagar, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 1,60,000
Financing	:	Self BDT : 60,000 (from existing business) Required Investment BDT 100,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,500 (two thousand five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand).
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of products; ➤ The product line is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard Oil, washing powder, chanachur, cosmetics, cattle feeds etc; ➤ The existing product volume will be increased after getting the new investment; ➤ Average 15 % gross profit on sales; ➤ Payback period to the investor is 3 years;

INFO ON EXISTING BUSINESS OPERATIONS

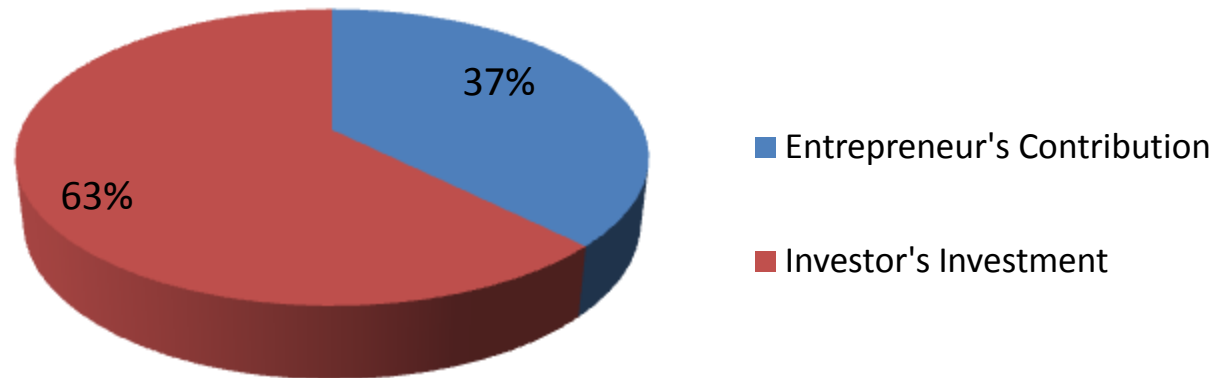
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	39,000	468,000
Less: Cost of sales (B):	1,275	33,150	397,800
Gross profit (GP) [C=(A-B)]	225	5,850	70,200
Less: Operating Costs:			
Electricity bill		200	2,400
Generator bill		50	600
Shop Rent		300	3,600
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		2,500	30,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		583	7,000
Total Operating Cost (D)		3,983	47,800
(C-D)Net Profit:		1,867	22,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4 (2+3)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, etc.)	7,000	40,000	47,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, etc.)	1,500	10,000	11,500
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	2,500	15,000	17,500
Cattle Feed	0	25,000	25,000
Others items (Pen, Paper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	3,000	5,000	8,000
Freeze	30,000	0	30,000
Furniture and decoration	15,000	5,000	20,000
Cash in Hand	1,000		1,000
Total Capital	60,000	100,000	160,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution	60,000	38
Investor's Investment	100,000	63
Total Investment	160,000	100



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
Estimated Sales (A)	4,000	104,000	1,248,000	4,600	119,600	1,435,200	5,290	137,540	1,650,480
Less: Cost of sales (B):	3,400	88,400	1,060,800	3,910	101,660	1,219,920	4,497	116,909	1,402,908
Gross profit (GP) [C=(A-B)]	600	15,600	187,200	690	17,940	215,280	794	20,631	247,572
Less: Operating Costs:									
Electricity bill		250	3,000		275	3,300		303	3,630
Shop Rent		300	3,600		300	3,600		300	3,600
Night guard bill		50	600		70	840		70	840
Transportation		500	6,000		500	6,000		500	6,000
Mobile bill		200	2,400		220	2,640		242	2,904
Proposed salary		5,000	60,000		5,000	60,000		5,000	60,000
Other Expenses		100	1,200		150	1,800		150	1,800
Non Cash Item:									
Depreciation Expenses		583	7,000		583	7,000		583	7,000
Total Operating Cost (D)		6,983	83,800		7,098	85,180		7,148	85,774
(C-D)Net Profit:		8,617	103,400		10,842	130,100		13,484	161,798
Retained Income:			103,400			130,100			161,798

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

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 2</i>
Cash inflow			
Opening Balance	1,000	164,400	254,500
Capital Infusion by Investor	100,000		
Sales	1,248,000	1,435,200	1,650,480
Total Receipts	1,349,000	1,599,600	1,904,980
Cash Outflow:			
Cost of goods sold	1,060,800	1,219,920	1,402,908
Operating expenses	83,800	85,180	85,774
Return to investor	40,000	40,000	40,000
Total payment	1,184,600	1,345,100	1,528,682
Closing Balances	164,400	254,500	376,298

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
- Skill & experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand lack of capital.

OPPORTUNITIES

- Location of shop;
- Own shop;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in three years.

THREATS

- Local competitor
- Credit Sales
- Product Damage.

Presented at 00 SB Design Lab on July 11th, 2015 at
GK Lab

Thank you







My mother and me



My Mother & Father



Thank You

নোট

মোঃ কামরুজ্জামান মিলন নিজের জায়গায় দোকান ঘর করে পরিচালনা করছেন। আশপাশে দোকান কম থাকায়, মালামাল উঠালে ভালোই বিক্রয় হবে বলে আশা করা যায়। কিছুদিন বিদেশে ছিল। তারপর বাড়িতে এসে এই দোকান পরিচালনা করছে। গ্রামীণ ব্যাংকের রিপোর্ট ভালো আছে। বিনিয়োগ পেলে ব্যবসাতে খুব দ্রুতই উন্নতি করতে পারবে বলে আশা করা যায়। দোকানের পাশাপাশি বাড়ির জমি জায়গা দেখাশুনা করেন। বাবা সব সময় তাকে সাহায্য করেন।

বিঃ দ্রঃ এই মর্মেতে ট্রেড লাইসেন্স নিতে গেলে জুন'১৫ পর্যন্ত মেয়াদ পাওয়া যাচ্ছে। নবীণ উদ্যোক্তা জুলাই মাসের ০১ তারিখে করতে চাচ্ছে, যার মেয়াদ ২০১৬ জুন পর্যন্ত পাওয়া যাবে।