



Grameen kalyan

Proposed NU Business Name : Mondal variety Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sahiduzzaman Shahzu Mandal. Vill: kamaria, Post: Kamaria bazaar, Thana : Fulpur, District: Mymensingh.
Age	:	28 Years.
Marital status	:	Married.
Children	:	1 (son)
No. of siblings:	:	3 (Three) 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. Rahima Khatun.
(iii) Father's name	:	Md. Abdul Mannan.
(iv) GB member's info	:	Branch: Biska Fulpur, Group # 03, Center # 15/M, Loan no. 3158, Member since: 2004 , First loan: Tk. 5,000, Last GB loan: 25,000, Outstanding: Nil.
Further Information:	:	
(v) Who pays GB loan installment	:	Father.
(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	:	Eight

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.)	:	No formal training but he has One years experiences running business.
Other Own/Family Sources of Income	:	Father income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713592469.
National ID number	:	6118149027176.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mondal variety Store.
Address/ Location	:	Kamaria bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 2,20,000
Financing	:	Self financing: BDT: 1,20,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The project will be start with having a Varity store. ➤ Expected sale is assumed @ 3,500 Tk. Per day. ➤ Around 12% gross profit from estimated sale. ➤ Pay back period is estimated 2 years. ➤ Expected date to start the project is in early 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

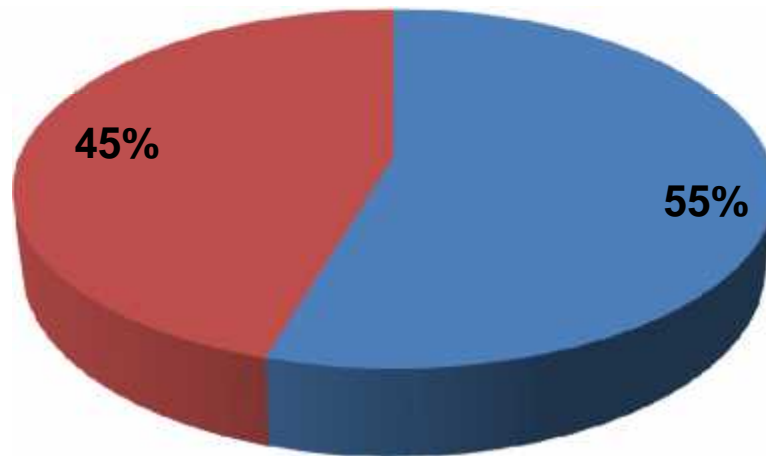
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Less: Cost of Sales (B)	2,200	55,000	660,000
Gross profit (GP)= [C (A-B)]	300	7,500	90,000
<u>Less: Operating Costs:</u>			
Electricity bill		200	2,400
Mobile bill		150	1,800
Transportation		500	6,000
Present salary		2,000	24,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			1,000
Total Operating Cost (D)		3,150	38,800
(C-D)Net Profit		4,350	51,200

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Own Shop (shop value)	40,000		40,000
Freeze		30,000	30,000
Furniture	10,000		10,000
Grocery items: (Flour, Oil. Sugar. Pulse. Salt, potato, ginger, garlic, Biscuit, Chocolate, Cakes, Chips, cigarette, leaf, etc)	40,000	50,000	90,000
Various cosmetics item:(soap, shampoo, Tooth brush, Toothpaste, Oil, shaving cream, Cream, etc.)	20,000	10,000	30,000
Office stationary items (Book, Pen, Paper, pencil, pen box, etc.)	5,000	10,000	15,000
Chas in Hand	5,000		5,000
Total Capital	120,000	100,000	220,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	120,000	55
Investor's Investment	100,000	45
Total Investment	220,000	100



- Entrepreneur's Contribution
- Investor's Investment

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	3,500	87,500	1,050,000	3,850	96,250	1,155,000
Cost of Sales	3,080	77,000	924,000	3,388	84,700	1,016,400
Gross profit (GP)= [C (A-B)]	420	10,500	126,000	462	11,550	138,600
Less:Operating Costs:						
Electricity bill		300	3,600		330	3,960
Transportation		500	6,000		550	6,600
Proposed Salary		3,000	36,000		3,300	39,600
Mobile bill		400	4,800		440	5,280
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			1,000			1,100
Total Operating Cost (D)		4,700	57,400		5,170	63,140
(C-D)Net Profit		5,800	68,600		6,380	75,460
Retained Income:			68,600			75,460

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.

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

	Year 1	Year 2
<u>Cash inflow:</u>		
Opening Balance	10,000	118,600
Capital Infusion by Investor	100,000	
Sales	1,050,000	1,155,000
Total Receipts	1,160,000	1,273,600
<u>Cash Outflow:</u>		
Cost of goods sold	924,000	1,016,400
Operating expenses	57,400	63,140
Return to Investor	60,000	60,000
Total payment	1,041,400	1,139,540
Closing Balances	118,600	134,060

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
Future employment: 0
- Ownership in his own name.

WEAKNESS

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

OPPORTUNITIES

- Bazaar place.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.
- Credit sales.

Presented at 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম নং-১৩

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

ট্রেড লাইসেন্স

লাইসেন্স নম্বর ৫৬৬ তারিখ : ২৪/০১/২০২৬

প্রতিষ্ঠানের নাম মল্লিক ড্রাগিস্টিক্যাল স্টোর

লাইঃ গ্রহীতার নাম শ্রীঃ সাহিদুল্লাহ আলী মল্লিক

পিতা/স্বামীর নাম শ্রীঃ আব্দুল হান্নান মল্লিক

মোকাম/বাজার কামারিয়া হাটের বাজার, ডাকঘর কামারিয়া বঙ্গোড়

ব্যবসা/বৃত্তির প্রকার ঔষধি দোকান

কোন সনের জন্য প্রযোজ্য ২০২৬


কোন তারিখ পর্যন্ত কার্যকর ৩০/০৬/২০২৬ ইংরেজি সন পর্যন্ত

ব্যবসা/বৃত্তির ফিসের পরিমাণ ৩০০ টাকা

কথায় তিন মাস টাকায় ৩০০ টাকা মাত্র।

প্রদান করায় অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব সাহিদুল্লাহ আলী মল্লিক
সাহেবকে স্বাক্ষর

ব্যবসায়ী হিসাবে, তাহার ব্যবসা/ বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হল


চেয়ারম্যানের স্বাক্ষর
(নেত্রী আব্দুল হক সরকার)
চেয়ারম্যান
৮নং কামারিয়া ইউনিয়ন পরিষদ
তারাকান্দা, ময়মনসিংহ।

Pictures











NU With his Mother



Thank You