



**Grameen Kalyan**

**Proposed NU Business Name: *Razzak Store***



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

Name and address	:	Md. Abdur Razzak, Vill: Chowder, Post:Fulbaria,Upazilla : Fulbaria, District: Mymensingh.
Age	:	31 Years.
Marital status	:	Married.
Children	:	1 (one son)
No. of siblings:	:	2(Two) Brothers & 1(One) sister.
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>Mst. Dilruba</p> <p>Md. Abul Kalam</p> <p>Branch: Fulbaria, Group # 04 , Centre # 34/M, Loan no. 3072/3, Member since: 2002, First loan: Tk.5000, Last loan: 15,000, Outstanding: 12,600.</p> <p>Father.</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class 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 7 years working experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01918893309
National ID number	:	6112047335747
NU Project Source/Reference	:	GK/Trishal Unit/Md. Aminul Islam (2348).

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

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT=5000(five thousand) and used the money in his business. Gradually Few times she took GB loan and utilized it in business purpose.

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

Project's Name	:	Razzak Store.
Address/ Location	:	Chadpur Bazer, Valukjan, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 2,25,000</b>
Financing	:	Self financing: BDT= 1,05,000 ( Existing Business) Required Investment: BDT= 1,20,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Self-BDT 4,000 (Four thousand)</b>
Proposed Salary	:	<b>Self-BDT 6,000 (Six thousand)</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ Estimated sales is BDT. Tk. 7000/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Flexi load transaction tk.4,000 &amp; bkash transaction Tk. 35,000 per day.</li> <li>➤ Estimated income @ Tk. 158 per day from Mobile bkash service; &amp; @ tk 108 per day from flexi load.</li> <li>➤ Estimated profit from mobile bkash service @ tk.4.5% on per thousand &amp; flexi load service @ Tk. 27 on per thousand.</li> <li>➤ Payback period is estimated 3 years;</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

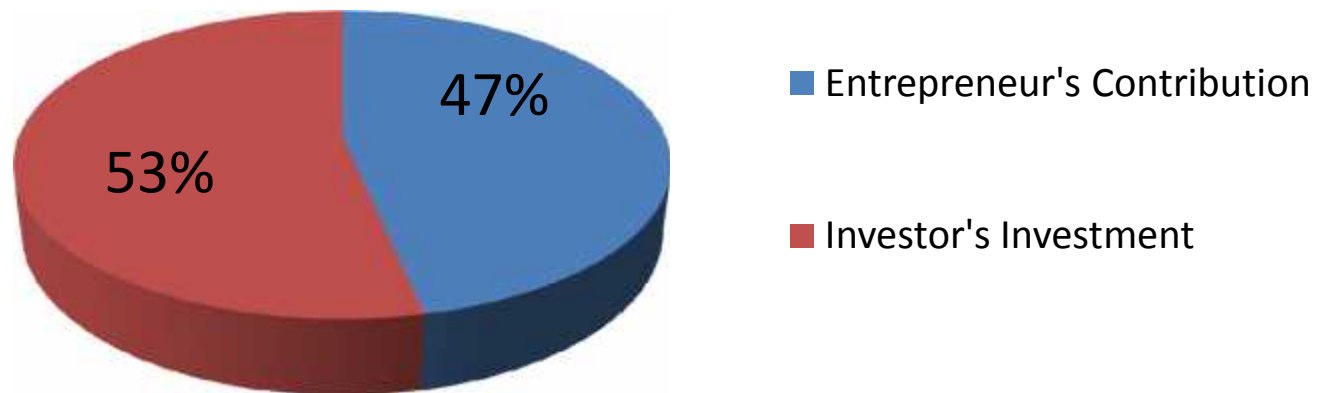
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	5,000	125,000	1,500,000
Income from (bkash & Flexiload)	144	3,600	43,200
<b>Total Sales(A)</b>	<b>5,144</b>	<b>128,600</b>	<b>1,543,200</b>
Cost of goods sold	4,500	112,500	1,350,000
Less:Total Cost of Sales(B)	4,500	112,500	1,350,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>644</b>	<b>16,100</b>	<b>193,200</b>
<b>Less:Operating Costs:</b>			
Electricity bill		200	2,400
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Transportation		800	9,600
Salary-self		4,000	48,000
Other Expenses		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		<b>6,600</b>	<b>84,200</b>
<b>(C-D)Net Profit</b>		<b>9,500</b>	<b>109,000</b>
<b>Retained Income:</b>			<b>109,000</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>	<b>Total (BDT)</b>
<b>Investment in different categories:</b>			
Shop advance(own shop)	-	-	-
Decoration	25,000	-	25,000
Grocery items ( Flour,oil,sugar,vermicell, pulse,salt,raisin. cumin seed. packet milk. Onion, garlic, cigarette)etc.	50,000	35,000	85,000
Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold cream) etc	10,000	15,000	25,000
Food items ( cold drinks, ice-cream, biscuits, chocolate, cakes, pop corn,chanachur,cheeps) etc.	10,000	20,000	30,000
bkash & flexiload		50,000	
Others items ( pen,paper, firebox,coil,tissue,)etc.	5,000		5,000
Cash in hand	5,000		5,000
<b>Total Capital</b>	<b>105,000</b>	<b>120,000</b>	<b>225,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	105,000	47
Investor's Investment	120,000	53
<b>Total Investment</b>	<b>225,000</b>	<b>100</b>





# **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>Revenue:</b>									
Estimated Sales	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Income from Mobile service(Bkash & Flexi load)	266	6,650	79,800	293	7,315	87,780	322	8,047	96,558
<b>(A) Total Sales</b>	<b>7,266</b>	<b>181,650</b>	<b>2,179,800</b>	<b>7,993</b>	<b>199,815</b>	<b>2,397,780</b>	<b>8,792</b>	<b>219,797</b>	<b>2,637,558</b>
Cost of goods sold	6,300	157,500	1,890,000	6,615	165,375	1,984,500	6,946	173,644	2,083,725
<b>(B) Total Cost of Sales</b>	<b>6,300</b>	<b>157,500</b>	<b>1,890,000</b>	<b>6,615</b>	<b>165,375</b>	<b>1,984,500</b>	<b>6,946</b>	<b>173,644</b>	<b>2,083,725</b>
<b>Gross profit (GP)= [C (A-B)]</b>	<b>966</b>	<b>24,150</b>	<b>289,800</b>	<b>1,378</b>	<b>34,440</b>	<b>413,280</b>	<b>1,846</b>	<b>46,153</b>	<b>553,833</b>
<b>Less: Operating Costs:</b>									
Electricity bill		200	2,400		210	2,520		221	2,646
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Proposed salary-self		6,000	72,000		6,300	75,600		6,615	79,380
Mobile bill		350	4,200		368	4,410		386	4,631
Transportation		1,000	12,000		1,050	12,600		1,103	13,230
Other Expenses		700	8,400		735	8,820		772	9,261
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>9,250</b>	<b>116,000</b>		<b>9,713</b>	<b>121,800</b>		<b>10,198</b>	<b>127,890</b>
<b>(C-D)Net Profit</b>		<b>14,900</b>	<b>173,800</b>		<b>24,728</b>	<b>291,480</b>		<b>35,955</b>	<b>425,943</b>
<b>Retained Income:</b>			<b>173,800</b>			<b>291,480</b>			<b>425,943</b>

**Notes: 1. Agreed Grace period: 3 Months.**

**2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.**

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

	<b>Year (1)</b>	<b>Year (2)</b>	<b>Year (3)</b>
<b><u>cash Inflow:</u></b>			
Opening balance	5,000	258,800	510,280
Capital Infusion by Investor	120,000	-	-
Sales	2,179,800	2,397,780	2,637,558
<b>Total Receipts</b>	<b>2,304,800</b>	<b>2,656,580</b>	<b>3,147,838</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	1,890,000	1,984,500	2,083,725
Operating expenses	116,000	121,800	127,890
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>2,046,000</b>	<b>2,146,300</b>	<b>2,251,615</b>
<b>Closing Balance</b>	<b>258,800</b>	<b>510,280</b>	<b>896,223</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Employee :
- Skill and experience:7 years;
- Trade License: Own name.

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 26<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you























# NU With his Mother





# Trade License

U. P. FORM 7 RULE 12 (1)

**ট্রেড লাইসেন্স**  
**৭নং বাকতা ইউনিয়ন পরিষদ**

উপজেলা : ফুলবাড়ীয়া, জেলা : ময়মনসিংহ, বাংলাদেশ

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অর্থ বৎসর ২০১৫ - ২০১৬

সূত্র নং: ০১ তারিখ: ১৩/৬/১৬

লাইসেন্স নং: ৩৪

স্বত্বাধিকারীর নাম: শাহজাহান স্টোর

লাইসেন্স প্রার্থীতা: মোঃ আজম শাহজাহান

পিতার নাম: মোঃ আবুল কালাম


ঠিকানা: গ্রাম: চাঁদপুর পোঃ ডালুক জাম, ডালুক জাম - ময়মনসিংহ

ফিল্ডের পরিমাণ (সংখ্যক): ১০০ কম্বায়: ডিনার টেম্পার

পুনর্নবীকরণ ইউনিয়ন পরিষদ এলাকায়: শাহজাহান স্টোর

অর্থ/পূর্ব বৎসরের অর্থ: ৩০/৬/১৬ তারিখ পর্যন্ত


হিসাবে তাহির ব্যবসা বা কৃতি চালাইকর অনুমতি দেওয়া গেল।



তারিখ: ১৩/৬/১৬

মোঃ আব্দুল হাকিম (৩০৬৪)

৭নং বাকতা ইউনিয়ন পরিষদ  
ফুলবাড়ীয়া, ময়মনসিংহ।



(মোঃ আজিম উদ্দিন আকন্দ জাহিদ)

চেয়ারম্যান  
৭নং বাকতা ইউনিয়ন পরিষদ  
ফুলবাড়ীয়া, ময়মনসিংহ।

*Thank You*