



Grameen Kalyan

Proposed NU Business Name : *Iqbal Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Iqbal Hosen Vill: Chorali, Post: Biska, Upazilla: Goripur District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married.
Progeny	:	1(One) 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"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rajun Nahar
(iii) Father's name	:	Md. Abul Hossain
(iv) GB member's info	:	Branch: Kaltapara, Group # 11, Centre # 24/M, Loan no. 3263, Member since: 1994, First loan: Tk.2,500, Last loan: 20,000, Outstanding: 14,079.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(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	:	Five.

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 1 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01784805737
National ID number	:	19906112327000215
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

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 household development. Gradually several times she took GB loan and utilized it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Iqbal Store.
Address/ Location	:	Ramgopalpur Bazaar, Goripur, Mymensingh.
Total Investment in BDT	:	BDT: 2,77,000/-
Financing	:	Self financing: BDT: 1,77,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (four thousand only)
Proposed Salary	:	BDT 7000 (seven thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Different Kinds of Products will be buy & Sale. <input type="checkbox"/> Estimated sales is about @ Tk.4,500 per day. <input type="checkbox"/> Gross profit margin on average 12 % on sales. <input type="checkbox"/> Payback period is estimated to be 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

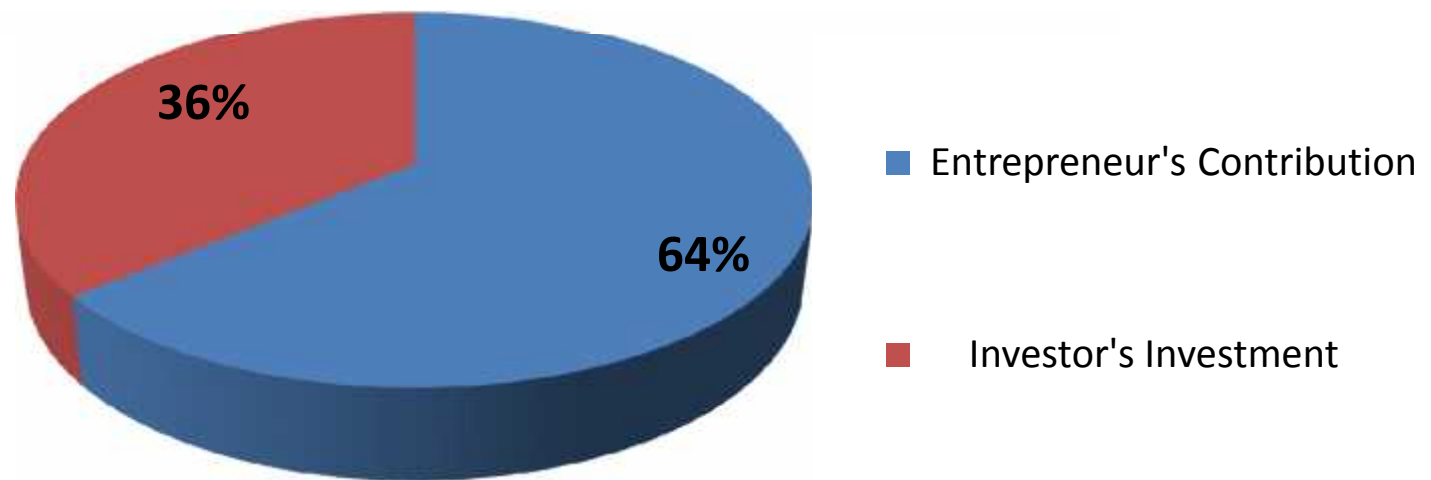
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000
Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP) [C=(A-B)]	480	12,000	144,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Present salary		4,000	48,000
Transpotation		500	6,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses			6,000
Total Operating Cost (D)		6,800	87,600
(C-D) Net Profit:		5,200	56,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	12,000		12,000
Furniture (Decoration)	40,000	-	40,000
Freeze-1	20,000	-	20,000
Grocery items (Flour, egg, sugar, pulse, coil, lassi & etc.)	15,000	20,000	35,000
Cosmetics Item; (Cream, soap, shampoo, hair oil, powder, body spray, lotion, face wash, ornaments & etc)	50,000	15,000	65,000
Soft Drinks	10,000	10,000	20,000
Food Item (Biscuits, cake, chips, chocolate, tang etc.)	5,000	5,000	10,000
Bkash & Flaxiload	5,000	45,000	50,000
Others Products; (Cigarette, brie, pan & etc)	10,000	5,000	15,000
Cash in Hand	10,000	-	10,000
Total	177,000	100,000	277,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	177,000	64
Investor's Investment	100,000	36
Total Investment	277,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Sales	4,500	112,500	1,350,000	4,950	123,750	1,485,000
Income From B-Kash & Flexi	264	6,600	79,200	290	7,260	87,120
(A) Total Revenue	4,764	119,100	1,429,200	5,240	131,010	1,572,120
Cost of Sales	3,960	99,000	1,188,000	4,356	108,900	1,306,800
Cost of Sales (B)	3,960	99,000	1,188,000	4,356	108,900	1,306,800
Gross profit (GP) [C=(A-B)]	804	20,100	241,200	884	22,110	265,320
Less: Operatin Costs:						
Electricity bill		600	7,200		660	7,920
Transportation		600	7,200		660	7,920
Stationary		100	1,200		110	1,320
Shop Rent		1,000	12,000		1,100	13,200
Proposed salary-self		7,000	84,000		7,700	92,400
Mobile bill		500	6,000		550	6,600
Other Expenses		1,000	12,000		1,100	13,200
Non Cash Item:						
Depreciation Expenses		-	6,000		-	6,600
Total Operating Cost (D)		10,800	135,600		11,880	149,160
(C-D)Net Profit		9,300	105,600		10,230	116,160
Retained Income:			105,600			116,160

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<i>Cash inflow:</i>		
Opening Balance	10,000	155,600
Capital Infusion by Investor	100,000	-
Sales	1,429,200	1,572,120
Total Receipts	1,539,200	1,727,720
<i>Cash Outflow:</i>		
Cost of goods sold	1,188,000	1,306,800
Operating expenses	135,600	149,160
Return to investor	60,000	60,000
Total payment	1,383,600	1,515,960
Closing Balance	155,600	211,760

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- 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 two years.

THREATS

- Theft;
- Fire.
- Credit Sales.

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

Thank you

Trade License

ইউপি ফরম-১৩

পত্রিকা-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫ - ২০২৬

ক্রমিক নং
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লাইসেন্স

০৮নং জেএফ২০২৩/ইউনিয়ন পরিষদ
জেরিপুং
সুন্দরমহিহুং

ইউনিয়ন পরিষদ
উপজেলা
জেলা

তারিখ: ৩০/০৫/২০২৬

বই নম্বর : ০৪
লাইসেন্স নম্বর : ৩২৯

লাইসেন্সধারীর নাম : মোঃ হকিমুল হোসেন
পিতা/স্বামীর নাম : মোঃ আবুল হোসেন
ঠিকানা : কানডাঙ্গা বস্তি, জেরিপুং, সুন্দরমহিহুং
পেশার ধরন : কসমেটিকস
তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ২০০/- কথায় : (দুইশত টাকা মাত্র)

প্রাপ্ত হলে তার ব্যবসা/বৃত্তি/পেশা সিগারেট চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ৩০/০৫/২০২৬

মুদ্রা ৩০/০৫/২৬
চেয়ারম্যানের দস্তখত
মোঃ আবুল হাসিম হোসেন
চেয়ারম্যান
০৮নং জেএফ২০২৩/ইউনিয়ন পরিষদ
জেরিপুং, সুন্দরমহিহুং















335
MAX

SMART
Skin Gold

शिवत

MATADOR
PH-NEUTRAL

LAMIA







NU With his parents



Thank You