



**Grameen Kalyan**

**Proposed NU Business Name : *Seriwa House.***



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

Name and address	:	Md. Rubel Mia Vill: Rogurampur, Post: Shumvogonj, Upazilla: Sadar District: Mymensingh
Age	:	27 Years.
Marital status	:	Married.
Progeny	:	One (1) Son
No. of siblings:	:	1 (One ) Brother & 1 (one) sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Jahura
(iii) Father's name	:	Md. Shamser Ali
(iv) GB member's info	:	Branch: Charliloxia, Group # 25, Centre # 36/M, Loan no. 9990, Member since: 2005, First loan: Tk.5,000, Last loan: 20,500, Outstanding: 17360.
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	:	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 10 years experience this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01728802944
National ID number	:	6115240552285
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Haque, ID No:2562)

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (five thousand) 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	:	<b>Seriwa House.</b>
Address/ Location	:	Shamvogonj bazaar, Sadar, Mymensingh.
Total Investment in BDT	:	<b>BDT: 2,08,600/-</b>
Financing	:	Self financing: <b>BDT: 1,08,600</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (five thousand only)
Proposed Salary	:	BDT <b>5000</b> (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li><input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product;</li> <li><input type="checkbox"/> Different Kinds of animal will be buy &amp; Sale.</li> <li><input type="checkbox"/> Estimated sales is about @ Tk. 6,500 per day.</li> <li><input type="checkbox"/> Gross profit margin on average 15 % on sales.</li> <li><input type="checkbox"/> Payback period is estimated to be 2 years.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

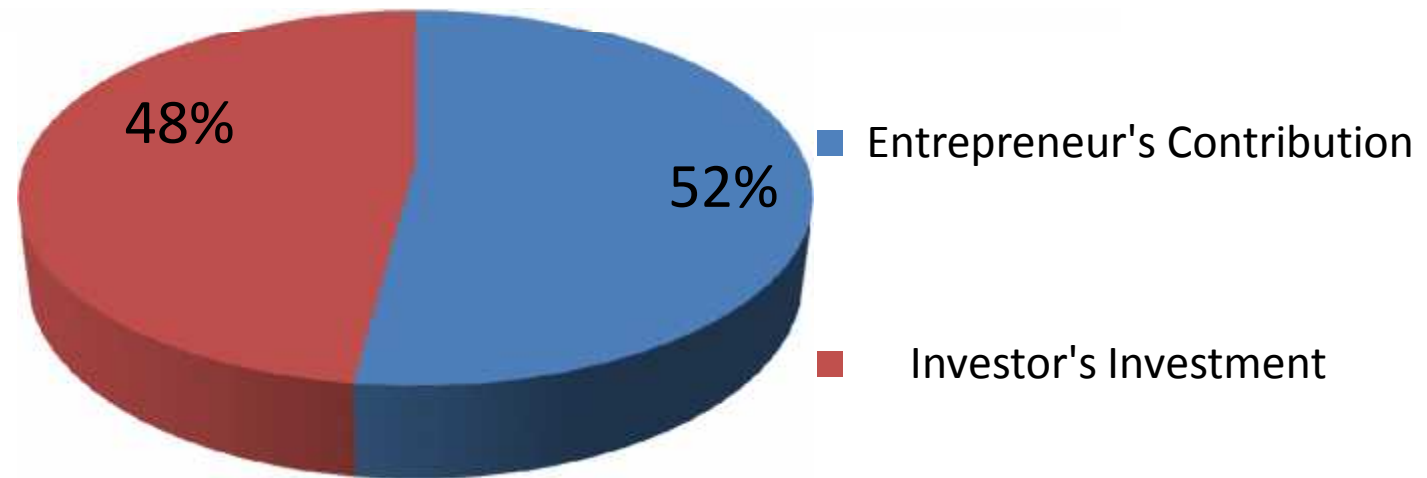
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000
Cost of Sales (B)	3,400	85,000	1,020,000
<b>Gross profit (GP) [C=(A-B)]</b>	600	15,000	180,000
<b><u>Less: Operatin Costs:</u></b>			
Electricity bill		600	7,200
Shop Rent		300	3,600
Present salary		5,000	60,000
Transportation		600	7,200
Mobile bill		500	6,000
Feed Medicine cost	60	1,500	18,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			1,800
<b>Total Operating Cost (D)</b>		8,500	103,800
<b>(C-D) Net Profit:</b>		<b>6,500</b>	<b>76,200</b>

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

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop value	8,000		8,000
Furniture (Decoration)	10,000	-	10,000
Various Hen & Birds coop	4,000	5,000	9,000
Purchase chicken for sale	6,000	15,000	21,000
Purchase Coil bird for sale	5,000	20,000	25,000
Purchase china chicken for sale	4,000	8,000	12,000
Purchase fighter cock for sale	15,000	10,000	25,000
Purchase rabbit for sale	1,600	2,000	3,600
Purchase chicken feed, bird feed & medicine	5,000	15,000	20,000
Purchase pigeon for sale	40,000	25,000	65,000
Cash in Hand	10,000	-	10,000
<b>Total</b>	<b>108,600</b>	<b>100,000</b>	<b>208,600</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	108,600	52
Investor's Investment	100,000	48
<b>Total Investment</b>	<b>208,600</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	6,500	162,500	1,950,000	7,150	178,750	2,145,000
Total Cost of Sales (B)	5,525	138,125	1,657,500	6,078	151,938	1,823,250
<b>Gross profit (GP)= [C (A-B)]</b>	<b>975</b>	<b>24,375</b>	<b>292,500</b>	<b>1,073</b>	<b>26,813</b>	<b>321,750</b>
<b><u>Less: Operating Costs:</u></b>						
Electricity bill		800	9,600		880	10,560
Shop Rent		300	3,600		330	3,960
Transportation		800	9,600		880	10,560
Proposed salary-self		5,000	60,000		5,500	66,000
Empolyee salary-1		5,000	60,000		5,500	66,000
Mobile bill		500	6,000		550	6,600
Feed Medicine cost	100	2,500	30,000		2,750	33,000
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			1,800			1,980
<b>Total Operating Cost (D)</b>		<b>14,900</b>	<b>180,600</b>		<b>16,390</b>	<b>198,660</b>
<b>(C-D)Net Profit</b>		<b>9,475</b>	<b>111,900</b>		<b>10,423</b>	<b>123,090</b>
<b>Retained Income:</b>			<b>111,900</b>			<b>123,090</b>

**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.)***

	<b>Year (1)</b>	<b>Year (2)</b>
<u><i>Cash inflow:</i></u>		
Opening Balance	10,000	161,900
Capital Infusion by Investor	100,000	-
Sales	1,950,000	2,145,000
<b>Total Receipts</b>	<b>2,060,000</b>	<b>2,306,900</b>
<u><i>Cash Outflow:</i></u>		
Cost of goods sold	1,657,500	1,823,250
Operating expenses	180,600	198,660
Return to investor	60,000	60,000
Total payment	1,898,100	2,081,910
<b>Closing Balance</b>	<b>161,900</b>	<b>224,990</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

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

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fire.
- Credit Sales.
- Virus

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

Thank you

# Trade License

বিশ্বমিত্রাধির বাসমানির কারিম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং 923  
লাইসেন্স নং ৫৫৬  
নবায়ন নং ০৬,০৫,১৫

বহি নং ০৭

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : চিড়িয়া হাট  
মালিকের নাম : শ্রীঃ শ্রীঃ রফিকুল ইসলাম (কবির)  
বোকাম/ ঠিকানা : গ্রাম : কাণ্ডাড়া বাজার  
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামীর নাম : শ্রীঃ আব্দুল আদী  
তাহার নিকট থেকে : ৩০০/- টাকা (কর) : তিন কাণ্ড টাকা

মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বাস করা জনা লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ

লাইসেন্সের মেয়াদ : ০৬,০৫,১৫ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

সমস্তমত ট্যাক্স দিন • দুটি সন্ধানই থাকেই  
শিতকে সময়মত ঠিকি এবং কুলে পাঠান  
জন্য-মৃত্যু তালিকাভুক্ত করুন • আয়োজনমূলক লকন ব্যবহার করুন  
ঘাছ লাগান, পরিবেশ রক্ষা করুন।

লাইসেন্স প্রদানকারী  
সদর ও সীল























# NU With his Mother





*Thank You*