



Grameen Kalyan

Proposed NU Business Name: Ali Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Rafiul Hasan Vill: Kodallia, Post: Khicha, Upazilla: Tarakanda, District: Mymensingh
Age	:	19 Years.
Marital status	:	Married.
Progeny	:	One (1) Daughter.
No. of siblings:	:	1 (one) Brother & 2(Two) sisters.
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	:	Asia Khatun
(iii) Father's name	:	Alim Uddin
(iv) GB member's info	:	Branch: Biskha, Group # 11, Centre # 79/M, Loan no. 10604/1, Member since: 2010, First loan: Tk.5,000, Last loan: Tk.10,000, Outstanding: Tk.7140
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	:	Alim

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (four thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ali store.
Address/ Location	:	Kashigonj Bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 2,00,000/-
Financing	:	Self financing: BDT: 1,00,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 3000 (Three thousand only)
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business (Grocery) 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. 5,500 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

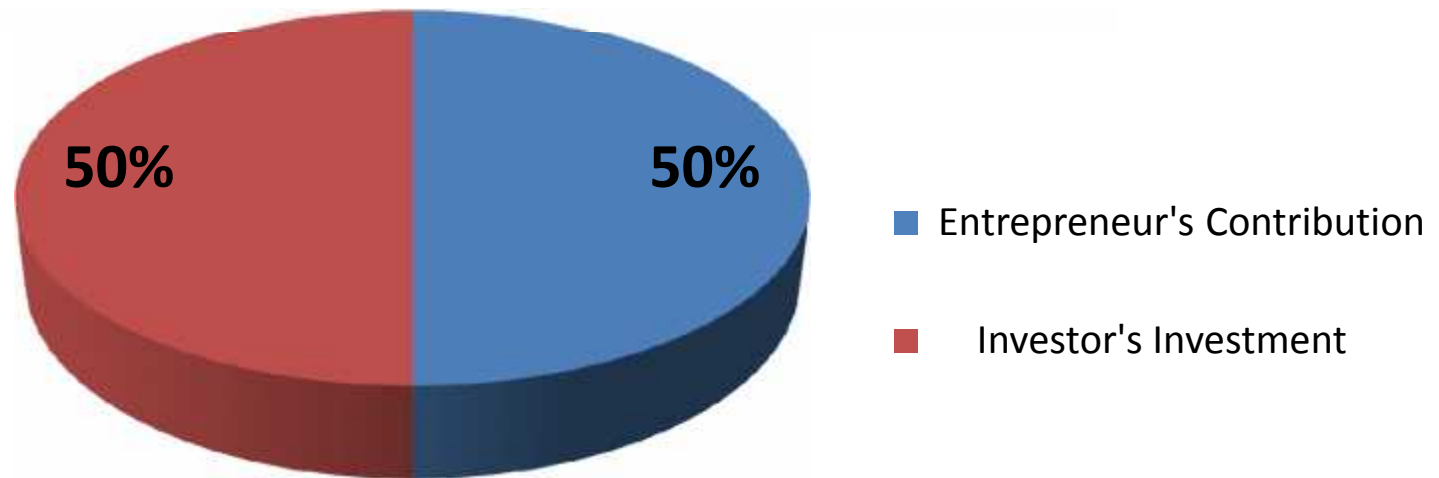
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	3,500	87,500	1,050,000
Cost of Sales (B)	3,080	77,000	924,000
Gross profit (GP) [C=(A-B)]	420	10,500	126,000
<u>Less: Operating Costs:</u>			
Electricity bill		300	3,600
Present salary		3,000	36,000
Shop Rent		800	9,600
Transportation		500	6,000
Mobile bill		300	3,600
Night guard bill		50	600
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses		-	2,500
Total Operating Cost (D)		5,450	67,900
(C-D) Net Profit:		5,050	58,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	5,000	-	5,000
Furniture (Decoration)	20,000	-	20,000
Freeze-1	-	30,000	30,000
Grocery items: (Rice, flour, pulses, sugar, & etc		30,000	30,000
Cosmetic Product: (Cream, Tissue, Face wash, hair oil, Body lotion, soap, shampoo, washing powder & etc.	10,000	5,000	15,000
Soft Drinks (tiger, speed, 7up, & etc)	10,000	15,000	25,000
Food Items; (various biscuits, cake, chips, tea bread & etc.)	30,000	10,000	40,000
Betel Leaf and smoking item	10,000	5,000	15,000
Others Products	5,000	5,000	10,000
Cash in Hand	10,000	-	10,000
Total	100,000	100,000	200,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	5,500	137,500	1,650,000	6,050	151,250	1,815,000
Total Cost of Sales (B)	4,840	121,000	1,452,000	5,324	133,100	1,597,200
Gross profit (GP)= [C (A-B)]	660	16,500	198,000	726	18,150	217,800
Less: Operating Costs:						
Electricity bill		500	6,000		550	6,600
Shop Rent		800	9,600		880	10,560
Night guard bill		50	600		55	660
Transportation		700	8,400		770	9,240
Proposed salary-self		5,000	60,000		5,500	66,000
Mobile bill		300	3,600		330	3,960
Other Expenses		700	8,400		770	9,240
Non Cash Item:			-		-	-
Depreciation Expenses			5,500		-	6,050
Total Operating Cost (D)		8,050	102,100		8,855	112,310
(C-D) Net Profit		8,450	95,900		9,295	105,490
Retained Income:			95,900			105,490

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)
<u>Cash Inflow:</u>		
Opening Balance	10,000	145,900
Capital Infusion by Investor	100,000	
Sales	1,650,000	1,815,000
Total Receipts	1,760,000	1,960,900
<u>Cash Outflow:</u>		
Cost of goods sold	1,452,000	1,597,200
Operating expenses	102,100	112,310
Return to investor	60,000	60,000
Total payment	1,614,100	1,769,510
Closing Balance	145,900	191,390

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 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

Trade License

পরিশিষ্ট- ১৩

ইউপি ফরম- ১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৩-২০২৪

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লাইসেন্স

কারখানা/..... ইউনিয়ন পরিষদ
ওয়ার্ড/..... উপজেলা
..... জেলা

এই নম্বর : ১২
লাইসেন্স নম্বর : ১৫
লাইসেন্সধারীর নাম : মোঃ মঈনুল হোসেন
পিতা/স্বামীর নাম : মোঃ মঈনুল হোসেন
ঠিকানা : মোঃ মোদাচ্ছির, পোঃ খিচা, ওয়ার্ড নং ১৫, ইউনিয়ন নং ১৫
পেশার ধরন : মোঃ মঈনুল হোসেন

২০২৩/২০২৪ তারিখ পর্যন্ত বৈধ
ফি প্রদানের পরিমাণ টাকা ৩০০/- (কথায় তিনশত টকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা মোঃ মঈনুল হোসেন চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২২/০৭/২০২৪

(মোঃ আব্দুল হক সরকার)
চেয়ারম্যান
কারখানা ইউনিয়ন পরিষদ
উপজেলা/..... জেলা

















NU With his Mother



Thank You