



Grameen Kalyan

Proposed NU Business Name :M/s Bhai Bon Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anowar Hosen, Vill: Gopalpur, Post: Kashigonj, Upazilla : Trishal, District: Mymensingh.
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) Brother & 4 (Four) Sisters.
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. Mina Khatun</p> <p>Md. Suruj Mia</p> <p>Branch: Amirabari Trishal, Group # 10 , Centre # 16/M, Loan no. 3687/2, Member since: 2010 , First loan: Tk.5,000, Existing loan: 30,000, Outstanding: 21,000.</p> <p>Father.</p> <p>No</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 09 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01984503579
National ID number	:	610863000433
NU Project Source/Reference	:	GK/Trishal Unit/ Md. Saiful Hossain (2803).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT= 5000.(Five thousand) and used the money in business development. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	M/S Bhai Bon Store.
Address/ Location	:	Gopalpur, Kashigonj, Trishal, Mymensingh.
Total Investment	:	BDT = 2,20,000
Financing	:	Self financing: BDT= 1,20,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 4,000 (four thousand only).
Proposed Salary	:	BDT= 6,000 (six thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ 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; ➤ Estimated sales is BDT. Tk. 6000/- per day; ➤ Estimated gross profit is about 15% on sales; ➤ Payback period is estimate 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

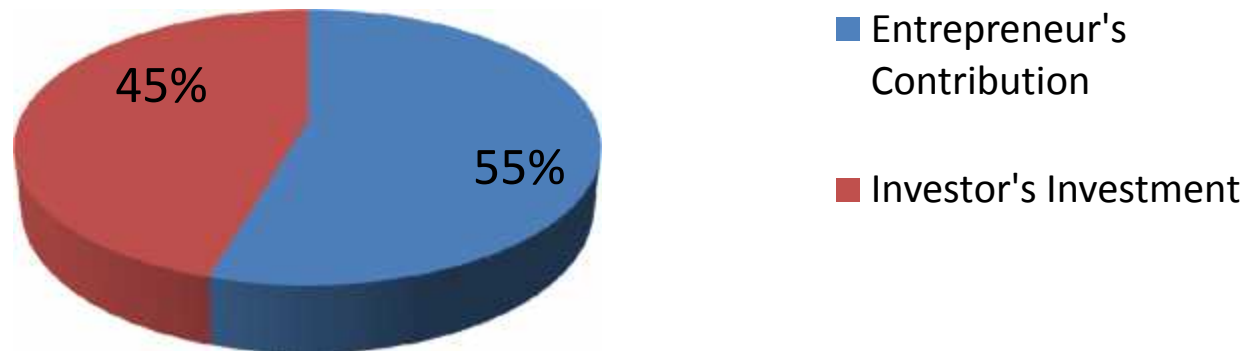
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,400	85,000	1,020,000
Gross profit (GP)= [C (A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		400	4,800
Shop Rent		1,000	12,000
Present salary		4,000	48,000
Mobile bill		300	3,600
Transportation		500	6,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		6,500	82,000
(C-D) Net Profit		8,500	98,000
Retained Income:			98,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance (own shop)	-	-	-
Furniture/Decoration	12,000	-	12,000
Refregerator-1	20,000		20,000
Television & fan	7,000	-	7,000
Grocery items (Flour, oil, sugar,vermicell. Pulse, Salt, raisin, cumin seed, packet milk, onion, garlic, cigarette)etc.	60,000	55,000	115,000
Cosmetics item (soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	-	25,000	25,000
Food items (cold drinks, ice-cream, biscuits, chocolate, cakes, pop corn,chanachur,cheeps) etc.	10,000	20,000	30,000
Others items (pen,paper, firebox,coil,tissue,)etc.	6,000		6,000
Cash 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



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
Revenue:									
Estimated Sales (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
Total Cost of Sales (B)	5,100	127,500	1,530,000	5,610	140,250	1,683,000	6,171	154,275	1,851,300
Gross profit (GP)= [C (A-B)]	900	22,500	270,000	990	24,750	297,000	1,089	27,225	326,700
Less: Operating Costs:									
Electricity bill		400	4,800		440	5,280		484	5,808
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Proposed salary-self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		300	3,600		330	3,960		363	4,356
Transportation		700	8,400		770	9,240		847	10,164
Other Expenses		600	7,200		660	7,920		726	8,712
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		9,000	113,000		9,900	124,300		10,890	136,730
(C-D)Net Profit		13,500	157,000		14,850	172,700		16,335	189,970
Retained Income:			157,000			172,700			189,970

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.)

	Year (1)	Year (2)	Year (3)
<i><u>cash Outflow:</u></i>			
Opening balance	5,000	222,000	354,700
Capital Infusion by Investor	100,000	-	-
Sales	1,800,000	1,980,000	2,178,000
Total Receipts	1,905,000	2,202,000	2,532,700
<i><u>Cash Outflow:</u></i>			
Cost of goods sold	1,530,000	1,683,000	1,851,300
Operating expenses	113,000	124,300	136,730
Return to investor	40,000	40,000	40,000
Total payment	1,683,000	1,847,300	2,028,030
Closing Balance	222,000	354,700	504,670

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:09 years

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor.

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

Thank you



My Shop and me













Trade License

বিসমিল্লাহির রাহমানির রাহিম

১২নং আমিরাবাড়ী ইউনিয়ন পরিষদ

উপজেলা : ত্রিশাল, জেলা : ময়মনসিংহ

ট্রেড/প্রফেশন লাইসেন্স

বাহ নং- ২৬

লাইসেন্স নং- ৪৪৭ অর্থ বৎসর ২০২৫/২৬ তারিখ : ২৭/০৬/২০২৬

১. প্রতিষ্ঠানের নাম : তাই হোসেন হোস্টেল

২. ব্যবসার ধরণ : খুদারি ডেকান

৩. মালিক/প্রোপ্রাইটরের নাম : হোঃ আব্দুল হোসেন হোস্টেল

৪. পিতা/স্বামীর নাম : হোঃ মুকুট সিং

৫. প্রতিষ্ঠানের ঠিকানা : হোসেনপুর, (হোসেনপুর) আমিরাবাড়ী, বিসাল

৬. মালিকের ঠিকানা : হোসেনপুর, আমিরাবাড়ী বিসাল, ময়মনসিংহ

৭. ফিসের পরিমাণ : (অংকে) ৩০০/- কথায় : তিন শত টাকা

উল্লিখিত ফি প্রদান করায় ইউনিয়ন পরিষদ এলাকায় সংশ্লিষ্ট ব্যক্তি/প্রতিষ্ঠানকে পূর্ণ অর্থ বৎসরের জন্য ৩০/৬/২০২৬ ইং তারিখ পর্যন্ত তাহার ব্যবসা বা বৃত্তি চালাইবার অনুমতি দেওয়া হইল।

২৭/৬/২৬

সময়মত হোল্ডিং ট্যাক্স পরিশোধ করুন।

সুরজন দেবনাথ

Thank You