

# *Proposed NU Business Name : **Kamal Store***



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

Name and address	:	Md Saiful Islam Shujon Vill: Shostipur, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	20 Years
Marital status	:	Single
No. of siblings:	:	1 (one) brothers and 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Shalma khatun Md. Kamal Hosain khan Branch: Alampur, Group # 3, Centre # 19/M, Loan no.: 1781, Member since: 1997, First loan: Tk. 1,000, Existing loan: 2,00,000, Outstanding: 1,14,200 I am paying GB loan installment No Nil Nil Nil
Education, till to date	:	Diploma in Computer Science

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	5 (Five) years experiences in this business. Started business with BDT 40,000 (Forty thousand).  : He has no training
Other Own/Family Sources of Income	:	Father's income from agriculture and he also assists me to run my store
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01780691149
National ID number	:	19955017918001005
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 10,000 (Ten thousand) and bought a cow. Gradually several times she took GB loan and utilized in her household development and her son's grocery business. She awarded Raza Baudouin prize.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Kamal Store</b>
Address/ Location	:	Vadalia Bazzar,
Total Investment in BDT	:	<b>BDT 4,96,000</b>
Financing	:	Self BDT <b>2,46,000</b> (from existing business) Required Investment BDT <b>2,50,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>2,500</b> (Two thousand and five hundred only)
Proposed Salary	:	BDT <b>3,000</b> (Three thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average <b>15%</b>  (ii) On average <b>15%</b>  (iii) Keeping adequate sand and ensure source of water with precaution.

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	39,000	468,000
<b>Less: Cost of sales (B):</b>	1,275	32,760	397,800
<b>Gross profit (GP) [C=(A-B)]</b>	<b>225</b>	<b>6,240</b>	<b>70,200</b>
<b>Less: Operating Costs:</b>			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Rent		0	0
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		2,500	30,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>		0	0
Depreciation Expenses		958	11,496
<b>Total Operating Cost (D)</b>		<b>4,458</b>	<b>53,496</b>
<b>(C-D)Net Profit:</b>		<b>1,782</b>	<b>16,704</b>

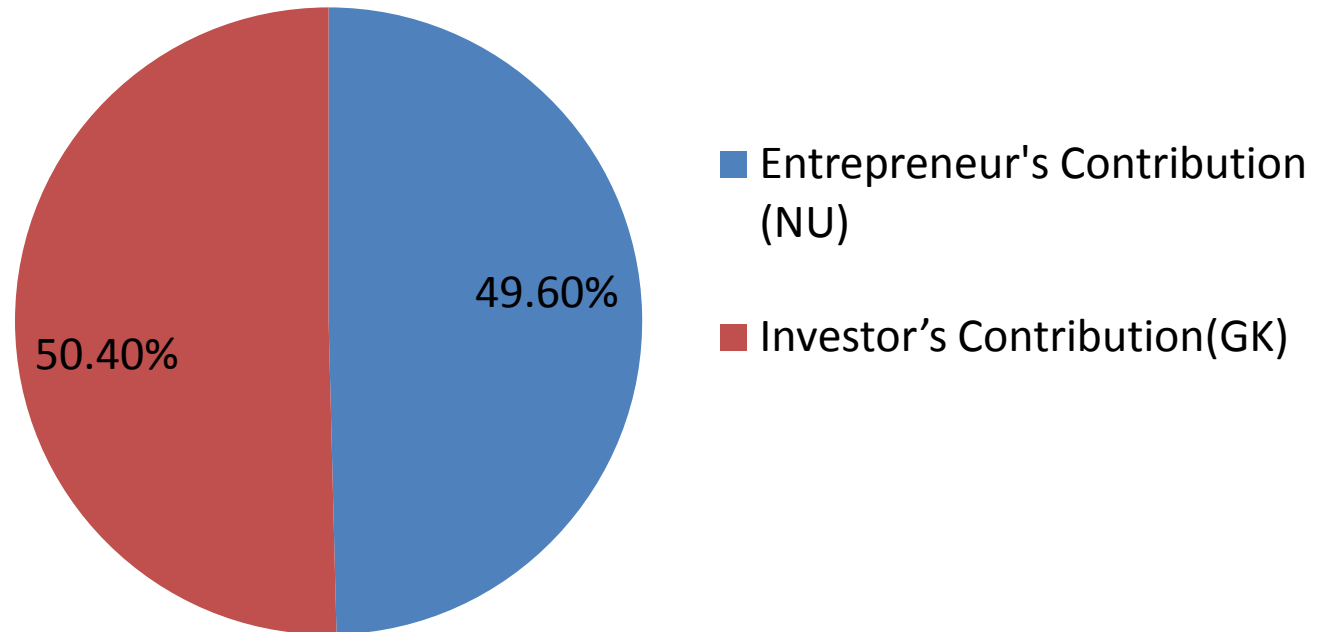


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	90,000	100,000	190,000
Cow food	20,000	100,000	120,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, Body etc.)	5,000	20,000	25,000
Food items (Soft & Cold drinks, Icecream, Curd, Biscuit, Chocolates, cheeps, cakes etc.)	12,000	20,000	32,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	4,000	10,000	14,000
Refrigerator	30,000	0	30,000
Furniture and decoration	5,000	0	5,000
Present infrastructure (Shop Value)	80,000	0	80,000
<b>Total Capital</b>	<b>246,000</b>	<b>250,000</b>	<b>496,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	2,46,000	49.60%
Investor's Contribution(GK)	2,50,000	50.40%
<b>Total Investment</b>	<b>4,96,000</b>	<b>100%</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)			Year 4 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3,500	91,000	1,092,000	4,025	104,650	1,255,800	4,629	120,348	1,444,170	5,323	138,400	1,660,796
<b>Less: Cost of sales (B):</b>	2,940	76,440	917,280	3,381	87,906	1,054,872	3,888	101,092	1,213,103	4,471	116,256	1,395,068
<b>Gross profit (GP) [C=(A-B)]</b>	<b>560</b>	<b>14,560</b>	<b>174,720</b>	<b>644</b>	<b>16,744</b>	<b>200,928</b>	<b>741</b>	<b>19,256</b>	<b>231,067</b>	<b>852</b>	<b>22,144</b>	<b>265,727</b>
<b>Less: Operating Costs:</b>												
Electricity bill		500	6,000		550	6,600		600	7,200		650	7,800
Generator bill		150	1,800		170	2,040		190	2,280		210	2,520
Shop Rent		300	3,600		300	3,600		300	3,600		300	3,600
Night guard bill		50	600		70	840		90	1,080		100	1,200
Entertainment		100	1,200		120	1,440		120	1,440		150	1,800
Mobile bill (SMS & Reporting inclusive)		200	2,400		250	3,000		300	3,600		350	4,200
Ownership Transfer Fee (every six month)		-	10000			10,000			15,000			15,000
Proposed salary-self		3,000	36,000		3,500	42,000		4,000	48,000		4,500	54,000
Other Expenses		100	1,200		150	1,800		170	2,040		200	2,400
<b>Non Cash Item:</b>												
Depreciation Expenses		958	11,496		958	11,496		958	11,496		958	11,496
<b>Total Operating Cost (D)</b>		<b>5358</b>	<b>74296</b>		<b>6068</b>	<b>82816</b>		<b>6728</b>	<b>95736</b>		<b>7418</b>	<b>104016</b>
<b>(C-D)Net Profit:</b>		<b>9,202</b>	<b>100,424</b>		<b>10,676</b>	<b>118,112</b>		<b>12,528</b>	<b>135,331</b>		<b>14,726</b>	<b>161,711</b>
<b>Retained Income:</b>			<b>100,424</b>			<b>118,112</b>			<b>135,331</b>			<b>161,711</b>

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

**2. Investment Payback schedule:** Quarterly installment including ownership transfer fee after six months grace period.

# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

	<b>0</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>
<b>Cash inflow</b>					
Opening Balance	0	6,000	76,424	154,536	209,867
Capital Infusion by UDYOKTA	246,000				
Capital Infusion by Investor	250,000	0	0	0	0
Sales	0	1,092,000	1,255,800	1,444,170	1,660,796
<b>Total Receipts</b>	<b>496,000</b>	<b>1,098,000</b>	<b>1,332,224</b>	<b>1,598,706</b>	<b>1,870,663</b>
<b><u>Cash Outflow:</u></b>					
Cost of goods sold	370,000	917,280	1,054,872	1,213,103	1,395,068
Operating expenses	5,000	64,296	82,816	90,736	99,016
Fixed Asset	115,000				
Return to investor		40,000	40,000	85,000	85,000
<b>Total payment</b>	<b>490,000</b>	<b>1,021,576</b>	<b>1,177,688</b>	<b>1,388,839</b>	<b>1,579,084</b>
Closing Balances	6,000	76,424	154,536	209,867	291,578

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1    Family: 1 (father)  
Others (beyond family): 0  
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

## **W**EAKNESS

- Can not supply products as per demand lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in four years.

## **T**HREATS

- Local competitor
- Credit Sales

Presented at 30<sup>th</sup> SB Design Lab on September 17,  
2014 at Yunus Centre

Thank you

Pictures

# My father and me











**Thank You**