



Grameen Kalyan

Proposed NU Business Name : Nazmul mobile point & Crockeries.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Najmul Hasan, Vill: Khodalia, Post: Khicha, Upzila: Tarakanda, District: Mymensingh.
Age	:	18 Years.
Marital status	:	Single.
No. of siblings:	:	1 (One) Brother & 2 (Two) 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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most. Nasima Begum . Md. Abdul Aziz. Branch: Bishka. Group # 03, Centre # 53/M, Loan no. 4980, Member since: 2003, First loan: Tk.5,000 Existing loan: 29,000, Outstanding: 1,750. My father is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	H.S.C

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.)	:	He has no formal training but he has 5 years experience in his running business.
Other Own/Family Sources of Income	:	My Fathers income from business & agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01783838670
Birth Certificate	:	1998618149001284
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in her family Purpose Work. Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Nazmul mobile point & Cocaries
Address/ Location	:	Kashigong bazar, Tarakanda, Mymensingh.
Total Investment	:	BDT = 5,45,000
Financing	:	Self financing: BDT 3,45,000 (Existing Business) Required Investment: BDT = 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 4,000
Proposed Salary	:	BDT= 7,000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ❖ The project will start with having a shop; ❖ Estimated sales @ Tk.7500 per day; ❖ Estimated profit is about 7% on electric item; ❖ Estimated transaction b-kash @ tk 1,50,000 per day & Profit tk 630; ❖ Investors money will be back in 2 years; ❖ Expected date to start the project is early,2015.

Information of Existing Business Operations.

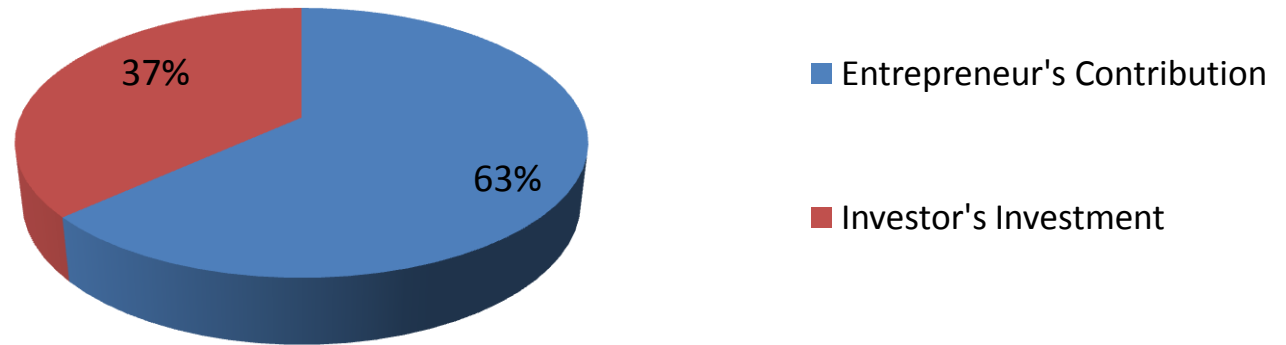
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
Income From B-kash	420	10,500	126,000
(A) Total Revenue	4,920	123,000	1,476,000
Total Cost of Sales (B)	4,050	101,250	1,215,000
Gross profit (GP) [C=(A-B)]	870	21,750	261,000
Less: Operating Costs:			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Rent		2,000	24,000
Salary Self		4,000	48,000
Night Guard bill		100	1,200
Transport		300	3,600
Mobile bill		200	2,400
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			15,000
Total Operating Cost (D)		7,750	108,000
(C-D) Net Profit:		14,000	153,000

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/NU Investment (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced	70,000	-	70,000
Furniture for decoration	30,000	-	30,000
B-kash	100,000	100,000	200,000
Mobile	30,000	50,000	80,000
Mobile charger	10,000	10,000	20,000
Mobile battery	10,000	5,000	15,000
Melamine product	30,000	10,000	40,000
Plastic product	35,000	20,000	55,000
Ceramics product	10,000	-	10,000
Others	15,000	5,000	20,000
Cash in Hand	5,000		5,000
Total Capital	345,000	200,000	545,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	345,000	63
Investor's Investment	200,000	37
Total Investment	545,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	7,500	187,500	2,250,000	8,250	206,250	2,475,000
Income From B-kash	630	15,750	189,000	693	17,325	207,900
(A) Total Revenue	8,130	203,250	2,439,000	8,943	223,575	2,682,900
(B) Total Cost of Sales	6,975	174,375	2,092,500	7,673	191,813	2,301,750
Gross profit (GP)= [C (A-B)]	1,155	28,875	346,500	1,271	31,763	381,150
Less:Operating Costs:						
Electricity bill		600	7,200		660	7,920
Generator bill		150	1,800		165	1,980
Shop Rent		2,000	24,000		2,200	26,400
Night Guard bill		100	1,200		110	1,320
Proposed Salary Self		7,000	84,000		7,700	92,400
Transport		500	6,000		550	6,600
Mobile bill		300	3,600		330	3,960
Other Expenses		700	8,400		770	9,240
Non Cash Item:						
Depreciation Expenses			15,000			15,000
Total Operating Cost (D)		11,350	151,200		12,485	164,820
(C-D)Net Profit		17,525	195,300		19,278	216,330
Retained Income:			195,300			216,330

Notes: 1. Agreed Grace period: 3 Months.

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

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

	Year (1)	Year (2)
Cash inflow		
Opening Balance	5,000	300,300
Capital Infusion by Investor	200,000	-
Sales	2,439,000	2,682,900
Total Receipts	2,644,000	2,983,200
Cash Outflow		
Cost of goods sold	2,092,500	2,301,750
Operating expenses	151,200	164,820
Return to investor (including Transfer fee)	100,000	140,000
Total payment	2,343,700	2,606,570
Closing Balances	300,300	376,630

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
Self: 1
Others (beyond family): 0
- ❖ Ownership in his own name.
- ❖ Experience & Skill.

WEAKNESS

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

OPPORTUNITIES

- ❖ Local Demand.
- ❖ Fixed Customers.
- ❖ Investor's money will be payback in two years.

THREATS

- ❖ Theft.
- ❖ Fire burn.
- ❖ Political Unrest.

Presented at 5th SB Design Lab on 28th July, 2015 at
Grameen Kalyan

Thank you

Pictures

My Shop & Me







Trade License

ইউনিয়ন নং-১০

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 ডাকঘর-বিয়া, থানা-আবাকান্দা, উপজেলা-তুলপুর,জেলা-ময়মনসিংহ।

ট্রেড লাইসেন্স

লাইসেন্স নং- **১১৭** তারিখঃ _____

প্রতিষ্ঠানের নাম- **নাকুন মোবাইল পয়েন্ট ওজ ফোকালিটি**

লাইসেন্সপ্রাপ্তির নাম- **শ্রীঃ নাকুন হায়াথ**

পিতা/পার্শ্বের নাম- **শ্রীঃ আব্দুল আজিজ**

মেসার/ব্যবসার নাম- **কামিগাজি বাসুরে ডাকঘর বিয়া**

ব্যবসার/প্ৰতির প্রকার- **নাকুন মোবাইল পয়েন্ট ওজ ফোকালিটি**

কোন সনের জন্য প্রযোজ্য- **০১-০৫-২০১৫ খ্রিঃ**

কোন তারিখ পর্যন্ত কার্যকর- **১৩-০৫-২০১৬** ইংরেজি সন পর্যন্ত

ব্যবসার/প্ৰতির হিসাব পরিমাণ- **১০০৮**

তথ্যঃ **(কেন্দ্রীয় টোল নং-১১১)** টাকার মতঃ _____

এখান করা হয় আর কামারিয়া ইউনিয়ন পরিষদ এলাকায় অন্যত্র _____

স্বাক্ষরে _____

ব্যবসায়ী হিসাবে, অভিযা ব্যবসায়/ প্ৰতি চানাইয়া ব্যবসার জন্য অনুমতি প্রদান করা হল

স্বাক্ষর
 চেয়ারম্যানের স্বাক্ষর
 (নামঃ সফাতুল হক সরকার)
 চেয়ারম্যান
 ১০৫ কামারিয়া ইউনিয়ন পরিষদ
 তুলপুর, ময়মনসিংহ।
 ফোন নংঃ ১০৫৪২১০০

Thank You