



Grameen Kalyan

*Proposed NU Business Name : **Shamsul Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Samsul Alam Vill: Mot Maliat, Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Age	:	30 Years
Marital status	:	Married
No. of siblings:	:	2 (Two) brothers & 5 (Five) 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"/> Father <input type="checkbox"/></p> <p>Mst. Jomela Khatun</p> <p>Md. Entaj Ali</p> <p>Branch: Kumarkhali, Group # 05, Centre # 56/M, Loan no.: 5287, Member since: 2008, First loan: Tk. 5000 Last GB loan: 80,000, Outstanding: 70,000</p> <p>Nobin Udyokta (The entrepreneur himself)</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.)	:	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.)	:	7 (Three) years experiences in this business. Started business with BDT 70,000 (Seventy Thousand). He has no formal training.
Other Own/Family Sources of Income	:	His income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01948018929
National ID number	:	5027102469409
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (Five thousand) and used the money in Business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Samsul Store</i>
Address/ Location	:	Kacha Bazar, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 2,23,000
Financing	:	Self BDT : 1,23,000 (from existing business) Required Investment BDT 100,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (Eight thousand)
Proposed Salary	:	BDT 8,000 (Ten thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The business is planned to be scaled up by investment in existing goods like ; Rice, egg, flour, Oil, biscuit, soap, salt, mustard, washing powder, chanachur, cosmetics etc; ➤ Fund need to increase existing product; ➤ Average 15 % gain on sales; ➤ The business is operating by entrepreneur; ➤ Expected payback period is 2 years; ➤ Expected date to expand the project in August,2015.

INFO ON EXISTING BUSINESS OPERATIONS

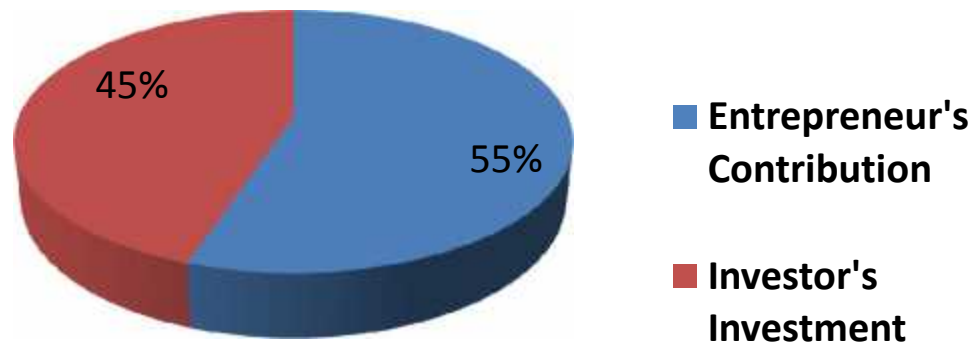
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,500	91,000	1,092,000
Less: Cost of sales (B):	2,975	77,350	928,200
Gross profit (GP) [C=(A-B)]	525	13,650	163,800
Less: Operating Costs:			
Electricity bill		300	3,600
Generator bill		100	1,200
Shop Rent		1400	16,800
Night guard bill		100	1,200
Mobile bill		200	2,400
Present salary/Drawings-self		5,000	60,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		7,700	92,400
(C-D) Net Profit:		5,950	71,400

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total Investment
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Grocery items (rice, flour, puffed rice, oil, tea, vermicelli, pulse, salt, spices, onion, garlic, turmeric, raisin, etc.)	25,000	0	40,000	65,000
Cosmetics items (soap, body lotion, toothbrush, toothpaste, belt, face wash, etc.)	10,000		20,000	30,000
Others items (pen, paper, firebox, rope, coil, bag, tissue, umbrella, etc.)	5,000	0	10,000	15,000
Others (holud, Jira, Moshla, etc)	15,000		10,000	25,000
Furniture and decoration	5,000	0	5,000	10,000
Sugar Item	5,000			
Shop Advance	50,000		0	50,000
Container oil	5,000	0	10,000	15,000
Cash in Hand	3,000		5000	8,000
Total Capital	123,000	0	100,000	223,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	123,000	55
Investor's Investment	100,000	45
Total Investment	223,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	6,500	169,000	2,028,000	7,150	185,900	2,230,800
Less: Cost of sales (B):	5,525	143,650	1,723,800	6,078	158,015	1,896,180
Gross profit (GP) [C=(A-B)]	975	25,350	304,200	1,073	27,885	334,620
Less: Operating Costs:						
Electricity bill		250	3,000		275	3,300
Generator Bill		100	1,200		110	1,320
Shop Rent		1400	16,800		1540	18,480
Night guard bill	0	100	1200		110	1320
Transportation		500	6,000		550	6,600
Mobile bill		200	2,400		220	2,640
Salary-self		8,000	96,000		8,000	96,000
Other Expenses		100	1,200		150	1,800
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	11150	133,800	0	11505	138,060
(C-D)Net Profit:		14,200	170,400		16,380	196,560
Retained Income:			170,400			196,560

Notes: 1. Agreed Grace period: Three Months.

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

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	3,000	213,400
Capital Infusion by Investor	100,000	
Sales	2,028,000	2,230,800
Total Receipts	2,131,000	2,444,200
Cash Outflow:		
Cost of goods sold	1,723,800	1,982,370
Operating expenses	133,800	138,060
Return to investor	60,000	60,000
Total payment	1,917,600	2,180,430
Closing Balances	213,400	263,770

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership of business: own name;<input type="checkbox"/> Trade license: Own name;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of capital<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit sales<input type="checkbox"/> Product damage.

Presented at 6th SB Ex. Design Lab on August-12,
2015 at GK Lab

Thank you

Existing Business Picture





Mother with NU



Mother, Father & NU



Thank You