



Grameen Kalyan
Proposed NU Business Name :Siddik Store .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ruble Mia, Vill: Rogurampur Post: Shomvugonj ,Upazilla : Shadar, District: Mymensingh
Age	:	27 Years.
Marital status	:	Married.
No. of siblings:	:	3(Three) Brothers and 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	:	Most: Rumala khatun.
(iii) Father's name	:	Md. Siddikur Rahman.
(iv) GB member's info	:	Branch: Chorniloxia, Group # 01, Centre # 45/M, Loan no. 11008, Member since: 2011 , First loan: Tk.10,000, Existing loan: 13,000, Outstanding: 9,502.
Further Information:		
(v) Who pays GB loan installment	:	My mother paying GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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 5 years experience in running business.
Other Own/Family Sources of Income	:	Fathers income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01918165330
National ID number	:	6115240545681
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT=10,000 (Ten thousand) and used the money in household development. Gradually few times she took GB loan and utilized it in her own business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Siddik Store
Address/ Location	:	Shomvugonj bazar, Shadar, Mymensingh.
Total Investment	:	BDT = 4,30,000
Financing	:	Self financing: BDT= 2,30,000 (Existing Business) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 3,000 (three thousand)
Proposed Salary	:	BDT= 5,000 (five thousand)
Proposed Business Implementation Plan	:	<input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Varies kind of product will be bought & sold; <input type="checkbox"/> Estimated sales is @ Tk. 13,000 per day; <input type="checkbox"/> Estimated gross profit is 8 % on sales; <input type="checkbox"/> Payback period is estimated 3 years. <input type="checkbox"/> Expected date to start the project in August, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

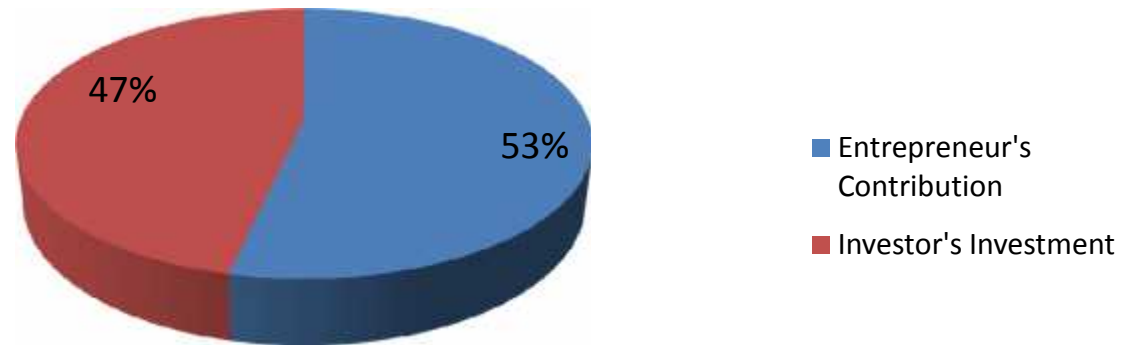
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	8,000	200,000	2,400,000
Less: Cost of Sales (B)	7,360	184,000	2,208,000
Gross profit (GP)= [C (A-B)]	640	16,000	192,000
Less:Operating Costs:			
Electricity bill		320	3,840
Night guard bill		150	1,800
Shop Rent		2,000	24,000
Salary self		3,000	36,000
Mobile bill		300	3,600
Generator Bill		150	1,800
Transportation		1,200	14,400
Other Expenses		1,000	12,000
Non Cash Item:			
Depreciation Expenses			2,000
Total Operating Cost (D)		8,120	99,440
(C-D)Net Profit		7,880	92,560
Retained Income:			92,560

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	30,000	-	30,000
Furniture	20,000	-	20,000
Freeze	-	30,000	30,000
Grocery items (oil. Suger.vermicell. pulse. Salt Raisin. Cumin Seed. Onion. Garlic, Cigarette etc.)	100,000	100,000	200,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Cream etc)	30,000	30,000	60,000
Food items (Cold drinks, Ice-cream, Biscuit, Chocolate, Cakes, Cheeps etc)	10,000	30,000	40,000
Others items (Pen, Paper, Tea, Firebox, Coil, Tissue, etc)	20,000	10,000	30,000
Cash in hand	20,000	-	20,000
Total Capital	230,000	200,000	430,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	230,000	53
Investor's Investment	200,000	47
Total Investment	430,000	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	13,000	325,000	3,900,000	14,300	357,500	4,290,000	15,730	393,250	4,719,000
(B) Total Cost of Sales	11,960	299,000	3,588,000	13,156	328,900	3,946,800	14,472	361,790	4,341,480
Gross profit (GP)= [C (A-B)]	1,040	26,000	312,000	1,144	28,600	343,200	1,258	31,460	377,520
Less: Operating Costs:									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop Rent		2,000	24,000		2,200	26,400		2,420	29,040
Night guard bill		150	1,800		165	1,980		182	2,178
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill (SMS & Reporting inclusive)		500	6,000		550	6,600		605	7,260
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Other Expenses		1,000	12,000		1,100	13,200		1,210	14,520
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		10,650	132,800		11,715	146,080		12,887	160,688
(C-D)Net Profit		15,350	179,200		16,885	197,120		18,574	216,832
Retained Income:			179,200			197,120			216,832

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)
Opening Balance	20,000	339,200	456,320
Capital Infusion by Investor	200,000	-	-
Sales	3,900,000	4,290,000	4,719,000
Total Receipts	4,120,000	4,629,200	5,175,320
<i>Cash Outflow:</i>			
Cost of goods sold	3,588,000	3,946,800	4,341,480
Operating expenses	132,800	146,080	160,688
Return to investor (including Transfer fee)	60,000	80,000	100,000
Total payment	3,780,800	4,172,880	4,602,168
Closing Balances	339,200	456,320	573,152

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Skill and experience.
- Trade license: Own name;
- Keeping books of record.

WEAKNESS

- Limited product;
- Lack of capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Local competitor;
- Fire burn;
- Credit sales.

Presented at 6th Ex. SB Design Lab on August 12,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me











Thank You