



**Grameen Kalyan**  
**Proposed NUBusinessName:Khela Ghor**



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

Name and address	:	Md.Abu Sale Mohammad Shahariar. Vill: Hospital Road,Word No-8, Upazilla : Fulbaria, District: Mymensingh
Age	:	22 Years
Marital status	:	Single
No. of siblings:	:	1 Brother & 2 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	:	Mother <input type="text"/> Father <input type="text"/> Most Sharmin Sultana. Md. Ahsan Habib BranchFulbaria, Group # 05,Centre # 27/M, Loan no.4704/1, Member since: 2000, First loan: Tk 5,000. Existing loan: 150,000 Outstanding: 20,000.
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	:	My brother is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	HSC

## ***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 1 years experiences in running business.
Other Own/Family Sources of Income	:	Fathers income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719-396925
Birth Certificate	:	19936122008000004
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT= 5,000 ( Five thousand) and used the money in business purpose. Gradually several times she took GB loan and utilized in business purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Khela Ghor.
Address/ Location	:	Fulbaria Hospital Road, Fulbaia, Mymensingh
Total Investment	:	<b>BDT = 2,16,000</b>
Financing	:	Self financing: BDT = 1,46,000 ( Existing business) Required Investment: BDT = 70,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT 2,000</b> (Two thousand).
Proposed Salary	:	<b>BDT 3,000</b> (Three thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in the shop is Cram board, Cricket bat, ball, foot ball, volley ball, trophy, exercise product etc;</li> <li>➤ Average 20 % profit on sales;</li> <li>➤ Estimated Sales is @ Tk. 2500 Per day.</li> <li>➤ Pay back period is 2 years.</li> <li>➤ Expected date to start the project in November, 2015.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

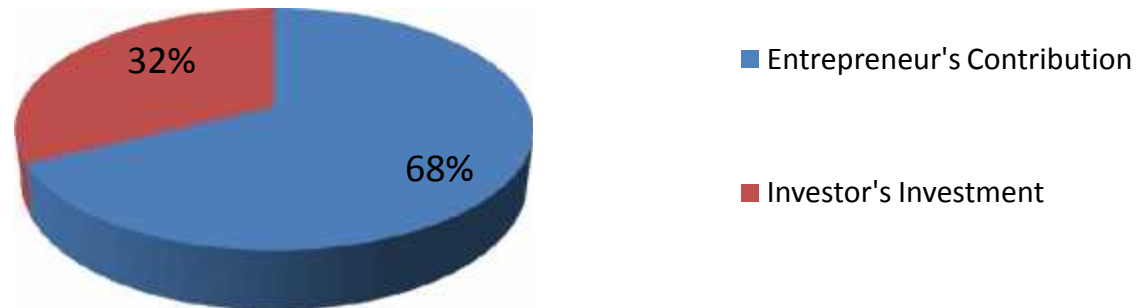
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	1,500	37,500	450,000
Cost of Sales (B)	1,200	30,000	360,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>300</b>	<b>7,500</b>	<b>90,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Transport		1,000	12,000
Night guard bill		50	600
Salary		2,000	24,000
Mobile bill		300	3,600
Other Expenses		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		<b>4,050</b>	<b>53,600</b>
<b>(C-D) Net Profit:</b>		<b>3,450</b>	<b>36,400</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
		<b>Investor</b>	
Shop (Own)	30,000	-	30,000
Shop Extension		30,000	
Decoration Shop	20,000		20,000
Cram board,Cricket bat,ball,foot ball,bolly ball,tropy,exercise product	80,000	33,000	113,000
Touser,jersy	5,000	5,000	10,000
Others	1,000	2,000	3,000
Cash in Hand	10,000	-	10,000
<b>Total Capital</b>	146,000	70,000	216,000

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	146,000	68
Investor's Investment	70,000	32
<b>Total Investment</b>	<b>216,000</b>	<b>100</b>





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particular	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	62,500	750,000	2,750	68,750	825,000
Less: Cost of Sales (B)	2,000	50,000	600,000	2,200	55,000	660,000
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>500</b>	<b>12,500</b>	<b>150,000</b>	<b>550</b>	<b>13,750</b>	<b>165,000</b>
<b><u>Less: Operating Costs</u></b>						
Electricity bill		500	6,000		550	6,600
Shop Rent		1,000	12,000		1,100	13,200
Transport		1,000	12,000		1,100	13,200
Night guard bill		100	1,200		110	1,320
Proposed salary/Drawing self		3,000	36,000		3,300	39,600
Mobile bill		300	3,600		330	3,960
Other Expenses		200	2,400		220	2,640
<b><u>Non Cash Item</u></b>						
Depreciation Expenses			5,000			5,500
<b>Total Operating Cost (D)</b>		<b>6,100</b>	<b>78,200</b>		<b>6,710</b>	<b>86,020</b>
<b>(C-D) Net Profit:</b>		<b>6,400</b>	<b>71,800</b>		<b>7,040</b>	<b>78,980</b>
Retained Income:			<b>71,800</b>			<b>78,980</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>
Cash inflow		
Opening Balance	10,000	105,800
Capital Infusion by Investor	70,000	-
Sales	750,000	825,000
<b>Total Receipts</b>	<b>830,000</b>	<b>930,800</b>
Cash Outflow		
Cost of goods sold	600,000	660,000
Operating expenses	84,200	92,620
Return to investor ( including Transfer fee)	40,000	44,000
Total payment	724,200	796,620
<b>Closing Balances</b>	<b>105,800</b>	<b>134,180</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 01</li><li><input type="checkbox"/> Skill &amp; Experience: 1 year</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Transportation;</li><li><input type="checkbox"/> Lack of sufficient capital;</li><li><input type="checkbox"/> Limited product.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Local Demand.</li><li><input type="checkbox"/> Investor's money will be payback in 2 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Political unrest.</li><li><input type="checkbox"/> Fire Burn.</li></ul>

Presented at 9<sup>th</sup> SB Design Lab on Nov 23, 2015 at  
Grameen Kalyan

Thank you

# Pictures

# My Shop and me











# Stock room





*Thank You*