



**Grameen Kalyan**

**Proposed NU Business Name: Choyti Confectionary .**



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

Name and address	:	Md. Tara Mia, Vill: Fulbaria Purbo Moddho Para,Post:Fulbaria,Upazilla : Fulbaria, District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.
No. of siblings:	:	2 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	:	<p>Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/></p> <p>Most. Rani Begum.</p> <p>Md. Chan Mia.</p> <p>Branch: Fulbaria, Group # 02 , Centre # 11/M, Loan no. 1243/1, Member since: 1995 , First loan: Tk.2000, Existing loan: 60,000, Outstanding: 20,000</p> <p>My father paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class ten

## ***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 3 years experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01710-011034
National ID number	:	6122007218498
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT= 2000.(Two thousand) and used the money in household development. Gradually few times she took GB loan and utilized the money agriculture & business purpose.

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

Project's Name	:	Choyti Confectionary.
Address/ Location	:	Fulbaria bazar, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 5,60,000</b>
Financing	:	Self financing: BDT= 4,10,000 ( Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT=4,000</b> (Four 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 rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil,, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ Bkash, DB Mbanking &amp; flexi load, per day transaction @ tk. 120,000;</li> <li>➤ Estimated sales is @ Tk. 7000/- per day;</li> <li>➤ Estimated average profit from mobile service @ tk.4.5% on per thousand;</li> <li>➤ Estimated gross profit is 15% on product sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to start the project in Dec ,2015.</li> </ul>

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

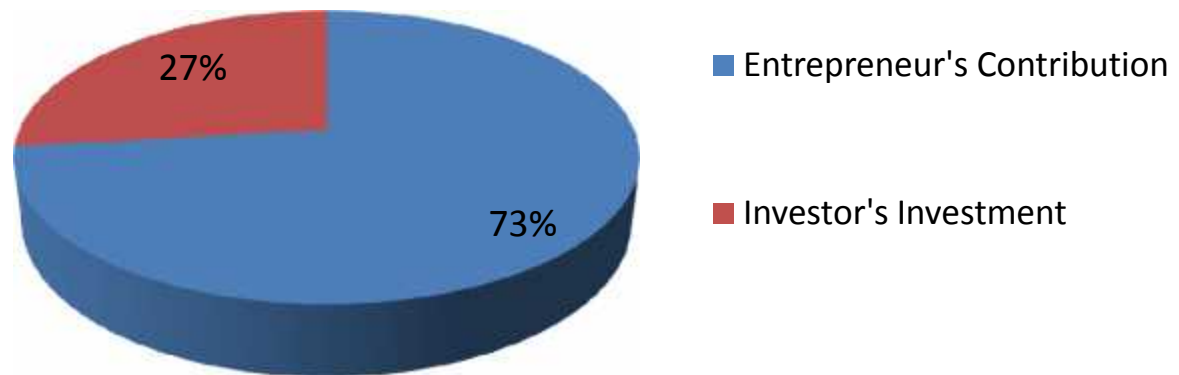
Particulars	Existing Business		
	Daily	Monthly	Yearly
Product Sales	4,000	100,000	1,200,000
Income from Mobile service	450	11250	135000
<b>Total Revenue(A)</b>	<b>4,450</b>	<b>111,250</b>	<b>1,335,000</b>
Less: Cost of Sales (B)	3,400	85,000	1,020,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,050</b>	<b>26,250</b>	<b>315,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		800	9,600
Shop Rent		1,500	18,000
Mobile bill		300	3,600
Transportation		200	2,400
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		<b>2,900</b>	<b>38,800</b>
<b>(C-D)Net Profit</b>		<b>23,350</b>	<b>276,200</b>
<b>Retained Income:</b>			<b>276,200</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
<b>Investment in different categories:</b>			
Shop advance	60,000	-	60,000
Furniture	40,000	-	40,000
Refrigerator	25,000	-	25,000
Grocery items ( Flour. oil. sugar. vermicelli. pulse. salt raisin. cumin seed. packet milk. onion. Garlic, cigarette)etc.	80,000	60,000	140,000
Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold cream) etc	20,000	15,000	35,000
Food items ( cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	25,000	20,000	45,000
Bkash,DB Mbanking, flexi load (Gp,Blink,Robi,teletalk etc)	150,000		150,000
Electric bill pay by mobile		50,000	50,000
Others items ( pen, paper, firebox, coil, tissue,)etc.	5,000	5,000	10,000
Cash in hand	5,000		5,000
<b>Total Capital</b>	<b>410,000</b>	<b>150,000</b>	<b>560,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	410,000	73
Investor's Investment	150,000	27
<b>Total Investment</b>	<b>560,000</b>	<b>100</b>





# **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
<b>Revenue:</b>									
Estimated Sales	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
Income from Mobile service	600	15,000	180,000	660	16,500	198,000	726	18,150	217,800
<b>Total revenue(A)</b>	<b>6,600</b>	<b>165,000</b>	<b>1,980,000</b>	<b>7,260</b>	<b>181,500</b>	<b>2,178,000</b>	<b>7,986</b>	<b>199,650</b>	<b>2,395,800</b>
Cost of sales	5,100	127,500	1,530,000	5,355	133,875	1,606,500	5,623	140,569	1,686,825
<b>Total Cost of Sales(B)</b>	<b>5,100</b>	<b>127,500</b>	<b>1,530,000</b>	<b>5,355</b>	<b>133,875</b>	<b>1,606,500</b>	<b>5,623</b>	<b>140,569</b>	<b>1,686,825</b>
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,500</b>	<b>37,500</b>	<b>450,000</b>	<b>1,905</b>	<b>47,625</b>	<b>571,500</b>	<b>2,363</b>	<b>59,081</b>	<b>708,975</b>
<b>Less: Operating Costs:</b>									
Electricity bill		800	9,600		840	10,080		882	10,584
Shop Rent		1,500	18,000		1,575	18,900		1,654	19,845
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		300	3,600		315	3,780		331	3,969
Other Expenses		150	1,800		158	1,890		165	1,985
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>7,050</b>	<b>89,600</b>		<b>7,403</b>	<b>94,080</b>		<b>7,773</b>	<b>98,784</b>
<b>(C-D)Net Profit</b>		<b>30,450</b>	<b>360,400</b>		<b>40,223</b>	<b>477,420</b>		<b>51,309</b>	<b>610,191</b>
<b>Retained Income:</b>			<b>360,400</b>			<b>477,420</b>			<b>610,191</b>

**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)
<b><u>Cash Outflow:</u></b>			
Opening balance	5,000	455,400	872,820
Capital Infusion by Investor	150,000	-	-
Sales	1,980,000	2,178,000	2,395,800
<b>Total Receipts</b>	<b>2,135,000</b>	<b>2,633,400</b>	<b>3,268,620</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	1,530,000	1,606,500	1,686,825
Operating expenses	89,600	94,080	98,784
Return to investor ( including transfer fee)	60,000	60,000	60,000
<b>Total payment</b>	<b>1,679,600</b>	<b>1,760,580</b>	<b>1,845,609</b>
<b>Closing Balances</b>	<b>455,400</b>	<b>872,820</b>	<b>1,423,011</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:3 years;
- Trade license: own name.

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in  
three years.

## **T**HREATS

- Theft;
- Fire burn.

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Pictures

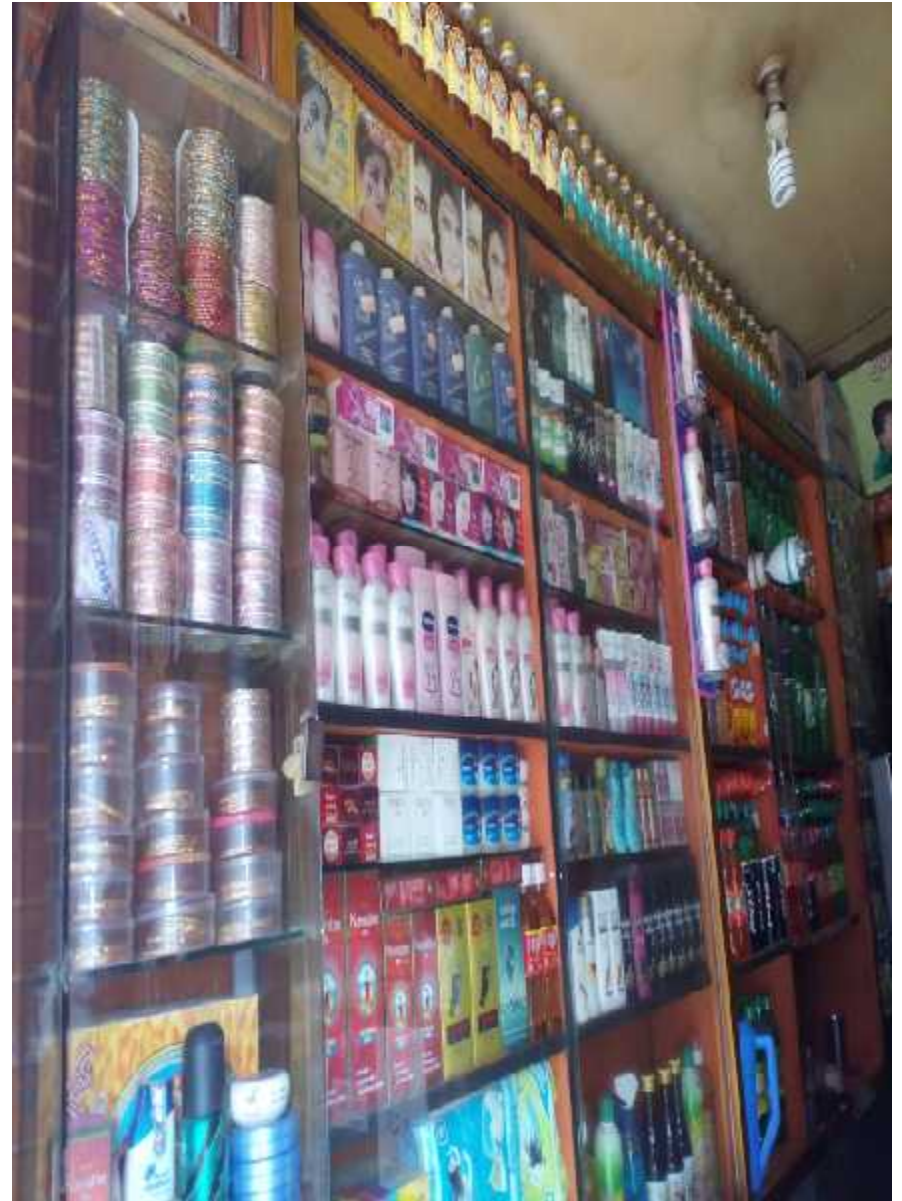
# My Shop and me
















# Trade License

 **ফুলবাড়ীয়া পৌরসভা কার্যালয়**  
স্থাপিত : ২০০১ইং  
ফুলবাড়ীয়া, ময়মনসিংহ।

**ট্রেড লাইসেন্স**

বহি নং- 77      ক্রমিক নং- 7633      লাইসেন্স নং- ২০২০

স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদর্শ কর তফসিলে বর্ণিত বিধিমালা অনুসারে প্রদত্ত ট্রেড, প্রফেশন, কলিং, ও বিজ্ঞাপন লাইসেন্স।  
অত্র লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০২১ সনের ৩০ জুন পর্যন্ত মেয়াদে ব্যবসা প্রতিষ্ঠানে নাম..... চৈতি কনফেকশনারি

শ্রোঃ.....  
পিতা/স্বামী..... শ্রী. জাফর খান কে অত্র পৌর এলাকাধীন  
হামদাওয়ার রোড রোডস্থিত..... নং হোল্ডিং এ  
কনফেকশনারি ব্যবসা করার জন্য ট্রেড লাইসেন্স ফিস :..... টাকা  
বকেয়া :..... টাকা  
সার চার্জ :..... টাকা  
বিজ্ঞাপন কর :..... টাকা  
সর্বমোট :..... ৮০০/- টাকা

কথায়..... চাফসত হুসেন মল্লিক গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

*Thank You*