



**Grameen Kalyan**

**Proposed NU Business Name : *Nahid Store* .**



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

Name and address	:	Md. Anowar Hossain, Vill: Kusmail, Post:Kusmail soler Bazar,Upazilla : Fulbaria, District: Mymensingh
Age	:	30 Years.
Marital status	:	Married.
No. of siblings:	:	4(Four) 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	:	Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/> Most: jamala Begum. Md. Abul Kashem. Branch: Fulbaria, Group # 09 , Centre # 16/M, Loan no. 2953/1, Member since: 2000 , First loan: Tk.5000, Existing loan: 1,10,000, Outstanding: 50,000. Father. No Nil Nil Nil :
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 15 years business experience in running business.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01713513248
National ID number	:	6122005210745
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= 5000.(Five thousand) and used the money in household development. Gradually Few times she took GB loan and utilized it in her husband's business.

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

Project's Name	:	Nahid Store.
Address/ Location	:	Chander bazar, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 4,35,000</b>
Financing	:	Self financing: BDT= 2,85,000 ( 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, onion, washing powder, chanachur, chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ Estimated sales is BDT. Tk. 15,000/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to start the project in early ,2016.</li> </ul>

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

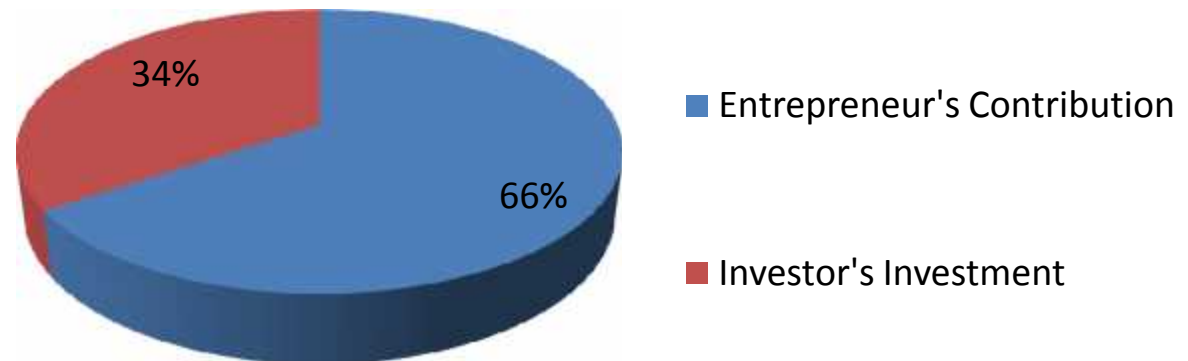
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	10,000	250,000	3,000,000
<b>Less: Cost of Sales (B)</b>	9,000	225,000	2,700,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,000</b>	<b>25,000</b>	<b>300,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		1,500	18,000
Night guard bill		50	600
Mobile bill		200	2,400
Transportation		500	6,000
Shop rent		1,000	12,000
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		3,750	49,000
<b>(C-D) Net Profit</b>		<b>21,250</b>	<b>251,000</b>
<b>Retained Income:</b>			<b>251,000</b>

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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>	<b>Total (BDT)</b>
<b>Investment in different categories:</b>			
Shop advance	50,000	-	50,000
Furniture	15,000	-	15,000
Refrigerator	20,000	-	20,000
Grocery items ( Flour. oil. sugar. vermicelli. pulse. salt raisin. cumin seed. packet milk. onion. Garlic, cigarette)etc.	120,000	80,000	200,000
Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	30,000	30,000	60,000
Food items ( cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	30,000	30,000	60,000
Others items ( pen, paper, firebox, coil, tissue,)etc.	10,000	10,000	20,000
Cash in hand	10,000		10,000
<b>Total Capital</b>	<b>285,000</b>	<b>150,000</b>	<b>435,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	285,000	66
Investor's Investment	150,000	34
<b>Total Investment</b>	<b>435,000</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 (A)	15,000	375,000	4,500,000	16,500	412,500	4,950,000	18,150	453,750	5,445,000
Total Cost of Sales (B)	13,500	337,500	4,050,000	14,850	371,250	4,455,000	16,335	408,375	4,900,500
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,500</b>	<b>37,500</b>	<b>450,000</b>	<b>1,650</b>	<b>41,250</b>	<b>495,000</b>	<b>1,815</b>	<b>45,375</b>	<b>544,500</b>
<b>Less: Operating Costs:</b>									
Electricity bill		1,500	18,000		1,575	18,900		1,654	19,845
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Night guard bill		50	600		53	630		55	662
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		500	6,000		525	6,300		551	6,615
Transportation		800	9,600		840	10,080		882	10,584
Other Expenses		700	8,400		735	8,820		772	9,261
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>8,550</b>	<b>107,600</b>		<b>8,978</b>	<b>112,980</b>		<b>9,426</b>	<b>118,629</b>
<b>(C-D)Net Profit</b>		<b>28,950</b>	<b>342,400</b>		<b>32,273</b>	<b>382,020</b>		<b>35,949</b>	<b>425,871</b>
<b>Retained Income:</b>			<b>342,400</b>			<b>382,020</b>			<b>425,871</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	10,000	442,400	764,420
Capital Infusion by Investor	150,000	-	-
Sales	4,500,000	4,950,000	5,445,000
<b>Total Receipts</b>	<b>4,660,000</b>	<b>5,392,400</b>	<b>6,209,420</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	4,050,000	4,455,000	4,900,500
Operating expenses	107,600	112,980	118,629
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>4,217,600</b>	<b>4,627,980</b>	<b>5,079,129</b>
<b>Closing Balances</b>	<b>442,400</b>	<b>764,420</b>	<b>1,130,291</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:15 years

## **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;
- Local competitor;
- Fire burn.

Presented at 11<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# My Shop and me













# Inventory place



# NU with mother



*Thank You*