



Grameen Kalyan

Proposed NU Business Name : Jahirul Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Johirul Islam Vill: Pateldangi Post: Janipur Upazilla : Khoksha, District: Kushtia
Age	:	26 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) brothers & 2(Two) sisters.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Mst.Saleha Khatun
(iii) Father's name	:	Md.Lutfor Rahman
(iv) GB member's info	:	Branch: Kumarkhali, Group # 06, Centre # 43/M, Loan no.: 6610, Member since: 2012, First loan: Tk. 10,000, Last GB loan: 16,000, Outstanding: 10,000
Further Information:		
(v) Who pays GB loan installment	:	Nobin Udyokta (The entrepreneur himself)
(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	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 5,000 (Five thousand). Now the business valuation is around BDT1,70,000/-
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01737278032
National ID number	:	5026301697638.
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 2012. At first she took GB loan BDT 10,000 (Ten 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>Johirul Store</i>
Address/ Location	:	Janipur Bazar, Khoksha Thana : Khoksa, District : Kushtia.
Total Investment in BDT	:	BDT: 3,20,000
Financing	:	Self BDT : 170,000 (from existing business) Required Investment BDT : 150,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 10000 (Ten thousand)
Proposed Salary	:	BDT 10000 (Ten thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of products; ➤ The product line is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard Oil, washing powder, chanachur, cosmetics, cattle feeds, vegetables etc; ➤ The existing product volume will be increased after getting the new investment; ➤ Average 10 % gross profit on sales; ➤ Payback period to the investor is 2 years.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	156,000	1,872,000
Less: Cost of sales (B):	5,400	140,400	1,684,800
Gross profit (GP) [C=(A-B)]	600	15,600	187,200
<u>Less: Operating Costs:</u>			
Electricity bill		250	3,000
Generator bill		150	1,800
Shop Rent		1000	12,000
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		10,000	120,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		600	7,000
Total Operating Cost (D)		12,350	148,000
(C-D)Net Profit:		3,250	39,200

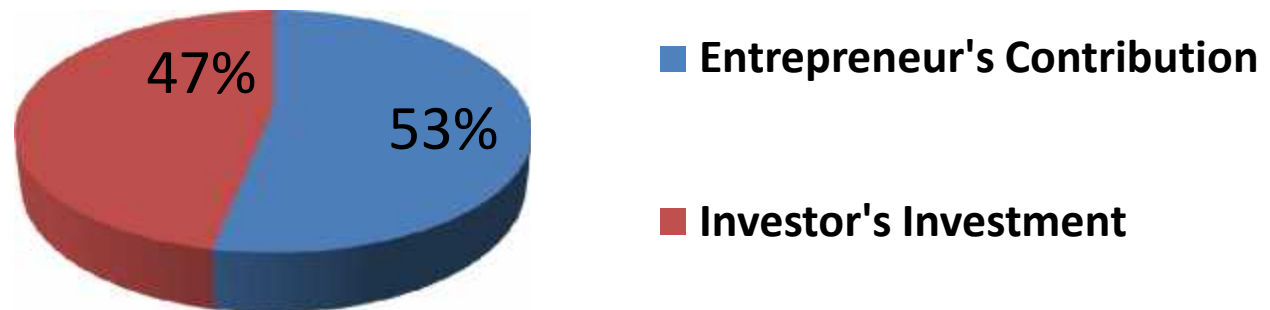
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4(2+3)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, etc.)	30,000	100,000	130,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, etc.)	15,000	15,000	30,000
Food items (Biscuit, Chocolates, cheeps, cakes etc.)	5,000	10,000	15,000
Others items (Pen, Paper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	2,000	5,000	7,000
Furniture and decoration	8,000	5,000	13,000
Shop Security	100,000		100,000
Cattel Feed		10,000	10,000
Vegetable	5,000	5,000	10,000
Cash in Hand	5,000		5,000
Total Capital	170,000	150,000	320,000

Source of Finance

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	170,000	53
Investor's Investment	150,000	47
Total Investment	320,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	260,000	3,120,000	11,500	299,000	3,588,000
Less: Cost of sales (B):	9,000	234,000	2,808,000	10,350	269,100	3,229,200
Gross profit (GP) [C=(A-B)]	1,000	26,000	312,000	1,150	29,900	358,800
Less: Operating Costs:						
Electricity bill		250	3,000		275	3,300
Shop Rent		1,000	12,000		1,000	12,000
Night guard bill		50	600		70	840
Wages		3,000	36,000		3,000	36,000
Transportation		500	6,000		500	6,000
Mobile bill		300	3,600		330	3,960
Proposed salary		10,000	120,000		10,000	120,000
Other Expenses		100	1,200		150	1,800
Non Cash Item:						
Depreciation Expenses		600	7,200		600	7,200
Total Operating Cost (D)		15,800	153,600		15,925	155,100
(C-D)Net Profit:		10,200	158,400		13,975	203,700
Retained Income:			158,400			203,700

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	5,000	223,400
Capital Infusion by Investor	150,000	
Sales	3,120,000	3,588,000
Total Receipts	3,275,000	3,811,400
Cash Outflow:		
Cost of goods sold	2,808,000	3,229,200
Operating expenses	153,600	155,100
Return to investor	90,000	90,000
Total payment	3,051,600	3,474,300
Closing Balances	223,400	337,100

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill & experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Perfect Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<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 11th Ex. SB Design Lab on 14th
January, 2016 at Grameen Kalyan.

Thank you

Pictures



















NU With his Parents



NU With his Mother



Thank You