



**Grameen Kalyan**

*Proposed NU Business Name : Mamun Store.*



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

Name and address	: Md. Mamun Mia, Vill: Rogurampur, Post: Shomvugonj, Upazilla : Mymensingh Shadar District: Mymensingh
Age	: 18 Years.
Marital status	: Single
No. of siblings:	: 02 ( Two ) Brothers & 04 ( Four ) 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 checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/> : Most. Rukia Begum. : Md. Mazharul Islam. : Branch: Chorniloxia, Group # 05, Centre # 48, Loan no.4275 , Member since: 2009, First loan: Tk. 3,000, Existing loan: 40,000, Outstanding: 12,000.
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 Father paying GB loan installment : Nil. : No : Nil : Nil : Nil
Education, till to date	: Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 5 years experience in running business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Father's Income.
Contact number	:	01863443452
National ID number/Barth day certificate.	:	19976115240105458
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in his business development. Gradually several times she took GB loan and utilized in different purposes. Now he have no any existing loan from GB.

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

Project's Name	:	M a m u n S t o r e (grocery shop.)
Address/ Location	:	Rogurampur, Shomvugonj, Mymensingh.
Total Investment	:	<b>BDT = 2,20,000</b>
Financing	:	Self financing:           BDT= 1,20,000 ( Existing Business) Required Investment:   BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT= 4,000</b> ( Four thousand)
Proposed Business Implementation Plan	:	<input type="checkbox"/> The business is planed to be scale up the existing goods by the new investment. <input type="checkbox"/> Different Kinds of Product will be buy & Sold. <input type="checkbox"/> Estimated sales is @ Tk. 3500 per day. <input type="checkbox"/> Gross profit margin on average 15 % on sales. <input type="checkbox"/> Payback period is estimated to be 2 years. <input type="checkbox"/> Expected date to start the project in early, 2016.

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

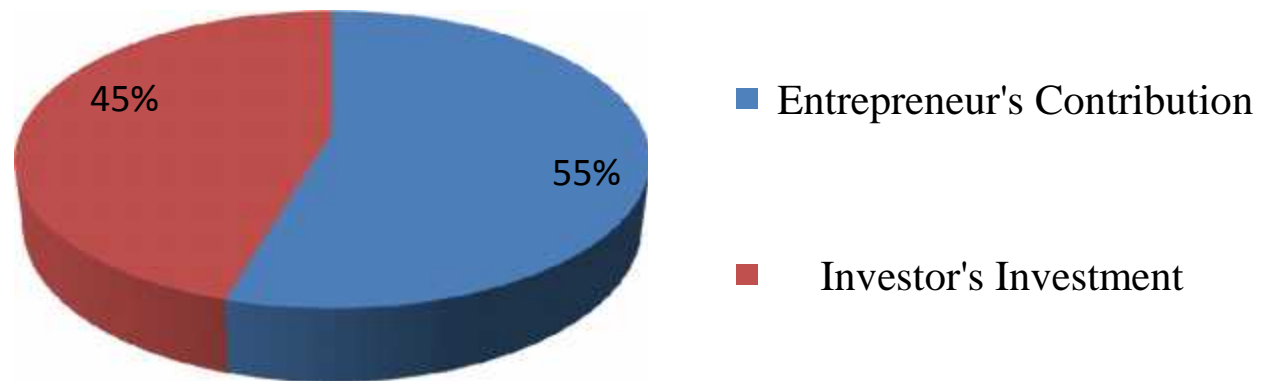
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Estimated Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,550	63,750	765,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>450</b>	<b>11,250</b>	<b>135,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		400	4,800
Shop Rent		800	9,600
Mobile bill		200	2,400
Night guard bill		50	600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			5,000
<b><i>Total Operating Cost (D)</i></b>		<b>1,950</b>	<b>28,400</b>
<b>(C-D) Net Profit:</b>		<b>9,300</b>	<b>106,600</b>

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

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Furniture (Decoration)	5,000	-	5,000
Freez-1	25,000	-	25,000
Grocery items ( Rice, Oil, Sugar. potato, Salt, cow feed, onion, flour, ginger, garlic etc.)	50,000	40,000	90,000
Cosmetic Produce (Cream, Different Ornament, Tissue, ace wash, hare oil, Body Lotion, Soap, shampoo, etc.	15,000	20,000	35,000
Soft Drinks	4,000	20,000	24,000
Food Item ( biscuits, cake, chips, chocolate, tang, etc.)	6,000	15,000	21,000
Others Products	5,000	5,000	10,000
Cash in Hand	10,000	-	10,000
<b>Total</b>	<b>120,000</b>	<b>100,000</b>	<b>220,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	120,000	55
Investor's Investment	100,000	45
<b>Total Investment</b>	<b>220,000</b>	<b>100</b>





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

<b>Particulars</b>	<i>Year 1 (BDT)</i>			<i>Year 2 (BDT)</i>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Total Estimated Sales (A)	3,500	87,500	1,050,000	3,850	96,250	1,155,000
Total Cost of Sales (B)	2,975	74,375	892,500	3,273	81,813	981,750
<b>Gross profit (GP)= [C (A-B)]</b>	<b>525</b>	<b>13,125</b>	<b>157,500</b>	<b>578</b>	<b>14,438</b>	<b>173,250</b>
<b><u>Less: Operating Costs:</u></b>						
Electricity bill		400	4,800		440	5,280
Shop Rent		800	9,600		880	10,560
Night guard bill		50	600		55	660
Transportation		500	6,000		550	6,600
Proposed salary-self		4,000	48,000		4,400	52,800
Mobile bill		300	3,600		330	3,960
Other Expenses	20	500	6,000		550	6,600
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			3,000			3,300
<b><i>Total Operating Cost (D)</i></b>		<b>6,550</b>	<b>81,600</b>		<b>7,205</b>	<b>89,760</b>
<b>(C-D) Net Profit</b>		<b>6,575</b>	<b>75,900</b>		<b>7,233</b>	<b>83,490</b>
<b>Retained Income:</b>			<b>75,900</b>			<b>83,490</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 08 installment after 3 months grace period Including Ownership Transfer Fee.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	Year (1)	Year (2)
<b><u>Cash inflow:</u></b>		
Opening Balance	10,000	122,900
Capital Infusion by Investor	100,000	-
Sales	1,050,000	1,155,000
<b>Total Receipts</b>	<b>1,160,000</b>	<b>1,277,900</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	892,500	981,750
Operating expenses	84,600	92,460
Return to investor ( including Transfer fee)	60,000	60,000
Total payment	1,037,100	1,134,210
<b>Closing Balances</b>	<b>122,900</b>	<b>143,690</b>

# SWOT ANALYSIS

## STRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0
- Skill and experience.
- Ownership in his own name.

## WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

## OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in 2 years.

## THREATS

- Theft;
- Fairburn.
- Local Competitors.

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













**Thank You**