



Grameen Kalyan

Proposed NU Business Name :M/S Mosharof Store .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mosharof Hossain, Vill: Lakxipur, Post:Alim nagor,Upazilla : Fulbaria, District: Mymensingh
Age	:	26 Years.
Marital status	:	Married.
No. of siblings:	:	4 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: Josnara Begum (Momotaj). Md. Abu Raihan. Branch: Dehokhola, Fulbaria, Group # 12 , Centre # 13/M, Loan no. 5343/1, Member since: 2000 , First loan: Tk.2000, Existing loan: 90,000, Outstanding: 40,000. My father is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	Class five

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 experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01857-462820
National ID number	:	6112035324845
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.2,000.(two thousand) and used the money in agriculture farming. Gradually few times she took GB loan and utilized the money business & agriculture farming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mosharof Store.
Address/ Location	:	Lakxipur bazar, Fulbaria, Mymensingh.
Total Investment	:	BDT = 2,23,000
Financing	:	Self financing: BDT= 1,23,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT=4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ 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; ➤ Income from parking auto van & cram board per day @ tk.140; ➤ Estimated sales is BDT. Tk. 5,000/- per day; ➤ Estimated gross profit is 10% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to expand the project in January ,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

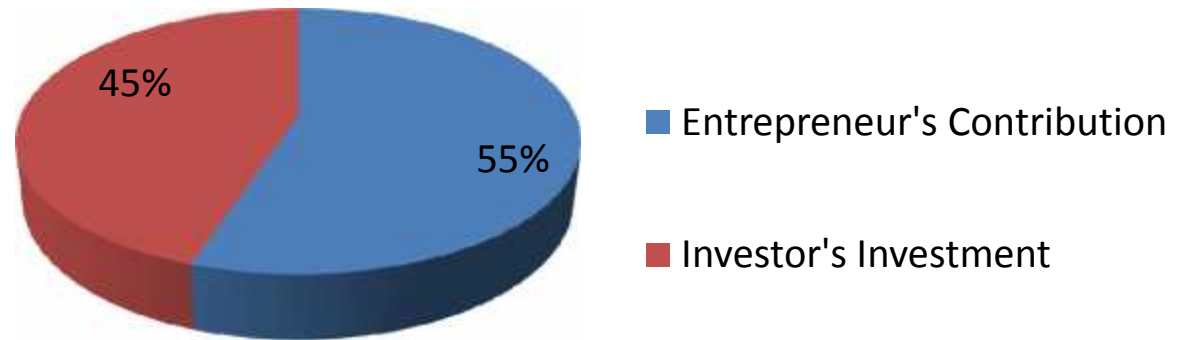
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	3,000	75,000	900,000
Income from parking Auto van (2*20)	40	1,000	12,000
Income from cram board	100	2,500	30,000
Total Sales (A)	3,140	78,500	942,000
Less: Cost of Sales (B)	2,700	67,500	810,000
Gross profit (GP)= [C (A-B)]	440	11,000	132,000
Less: Operating Costs:			
Electricity bill		500	6,000
Night guard bill		60	720
Mobile bill		200	2,400
Transportation		500	6,000
Shop rent		1,800	21,600
Other Expenses		200	2,400
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		3,260	43,120
(C-D)Net Profit		7,740	88,880
Retained Income:			88,880

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
	1	2	3=1+2
Investment in different categories:			
Shop advance	25,000	-	25,000
Furniture	10,000	-	10,000
Grocery items (Oil, sugar, vermicelli, pulse, salt, raisin, cumin seed, packet milk, onion, Garlic, Flour, etc.)	60,000	60,000	120,000
Cosmetics item (soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	5,000	10,000	15,000
Food items (cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	5,000	5,000	10,000
Vegetable (potato, been, onion, chilly & others)	3,000	5,000	8,000
Rice, cow food	5,000	10,000	15,000
Others items (cigarette, pen, paper, firebox, coil, tissue,)etc.	5,000	10,000	15,000
Cash in hand	5,000		5,000
Total Capital	123,000	100,000	223,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	123,000	55
Investor's Investment	100,000	45
Total Investment	223,000	100



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
Revenue:									
Estimated Sales	5,000	125,000	1,500,000	5,500	137,500	1,650,000	6,050	151,250	1,815,000
Income from cramboard	100	2,500	30,000	110	2,750	33,000	121	3,025	36,300
Income from parking auto van (2*20)	40	1,000	12,000	44	1,100	13,200	48	1,210	14,520
Total Sales (A)	5,140	128,500	1,542,000	5,654	141,350	1,696,200	6,219	155,485	1,865,820
Total Cost of Sales (B)	4,500	112,500	1,350,000	4,950	123,750	1,485,000	5,445	136,125	1,633,500
Gross profit (GP)= [C (A-B)]	640	16,000	192,000	704	17,600	211,200	774	19,360	232,320
Less: Operating Costs:									
Electricity bill		500	6,000		525	6,300		551	6,615
Shop Rent		1,800	21,600		1,890	22,680		1,985	23,814
Night guard bill		60	720		63	756		66	794
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		800	9,600		840	10,080		882	10,584
Other Expenses		300	3,600		315	3,780		331	3,969
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		7,760	98,120		8,148	103,026		8,555	108,177
(C-D)Net Profit		8,240	93,880		9,452	108,174		10,805	124,143
Retained Income:			93,880			108,174			124,143

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)
<u>cash Outflow:</u>			
Opening balance	5,000	158,880	227,054
Capital Infusion by Investor	100,000	-	-
Sales	1,542,000	1,696,200	1,865,820
Total Receipts	1,647,000	1,855,080	2,092,874
<u>Cash Outflow:</u>			
Cost of goods sold	1,350,000	1,485,000	1,633,500
Operating expenses	98,120	103,026	108,177
Return to investor (including Transfer fee)	40,000	40,000	40,000
Total payment	1,488,120	1,628,026	1,781,677
Closing Balances	158,880	227,054	311,197

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:1 years;
- Trade License: Own Name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Local competitor;
- Fire burn.

Presented at 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan.

Thank you

Pictures

My Shop



















NU with his mother



Trade License

বিস্বনিম্নাহির রাহমানির রাহিম

ইউ.পি. ফরম-১৩

ফেনং দেওখোলা ইউনিয়ন পরিষদ

উপজেলা : ফুলবাড়ীয়া, জেলা : ময়মনসিংহ

ক্রমিক নং
০২

লাইসেন্স

বই নম্বর : ০২

লাইসেন্স নম্বর : ৪৫

অর্থ বছর : ২০২৫/২৬

তারিখ : ২০/১০/২৫

ব্যবসা প্রতিষ্ঠানের নাম : মেসার্স মোসাদ্দিক স্টোর

লাইসেন্সধারীর নাম : শ্রী: মো: মোসাদ্দিক হোসেন

পিতা/স্বামীর নাম : আবু কাশেম

ঠিকানা : নতুনপুর রাস্তা, ডাঙ্গা - জামিনপুর গ্রাম
ফুলবাড়ীয়া, ময়মনসিংহ।

পেশার ধরন : মসাদ্দিক স্টোর

শুরু/২০২৫ হি. তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ৩০০৮ কথায় : (তিনশত ষোল্ল মাত্র)

প্রাপ্ত হলে তার ব্যবসা/বৃত্তি/পেশা অন্ন বিক্রি ও মোসাদ্দিক চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২০/১০/২৫

চৌধুরীমন্ডলের সচিব
ফুলবাড়ীয়া উপজেলা পরিষদ
ফুলবাড়ীয়া, ময়মনসিংহ।

Thank You