



**Grameen kalyan**

*Proposed NU Business Name : Bismillah electric & feed*



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

Name and address	:	Md Nur Mohammad Vill : Char-goramara,Post: Dowhakhola Thana : Goripur, District: Mymensingh
Age	:	26 Years.
Marital status	:	Married.
Children	:	2 (Daughter)
No. of siblings:	:	3 (Three) brothers and 2 (Two) sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Shafia Khatun.
(iii) Father's name	:	Md. Osman goni.
(iv) GB member's info	:	Branch: Dowhakhola, Group #07, Center # 72/M, Loan no.7503 Member since: 2002 , First loan: Tk. 4,000, Last GB loan: 30,000, Outstanding: 28,020.
Further Information:	:	
(v) Who pays GB loan installment	:	Mother
(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	:	Eight

## ***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.)	:	No formal training but he has 8 years experiences running business.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01727817512
National ID number	:	611232785007
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh

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

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 4,000 (four thousand) and used in business. Subsequently she borrowed loan from GB for several times for different activities including business purpose.

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

Business Name	:	Bismillah Electric & feed.
Address/ Location	:	Vill: Char-goramara, Post: Dowhakhola Thana : Goripur, District: Mymensingh.
Total Investment in BDT	:	<b>BDT: 4,50,000</b>
Financing	:	Self financing: <b>BDT: 3,00,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 5,000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ The project will be start with having a Electric &amp; feed shop.</li> <li>➤ It is estimated that around 10% gross profit from electric products sales &amp; 40% on servicing.</li> <li>➤ Expected sales is around Tk. 7,000. Per day and expected income from services is Tk. 1,500 per day.</li> <li>➤ Pay back period is 3 years.</li> <li>➤ Expected date to start the project is early 2016.</li> </ul>

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

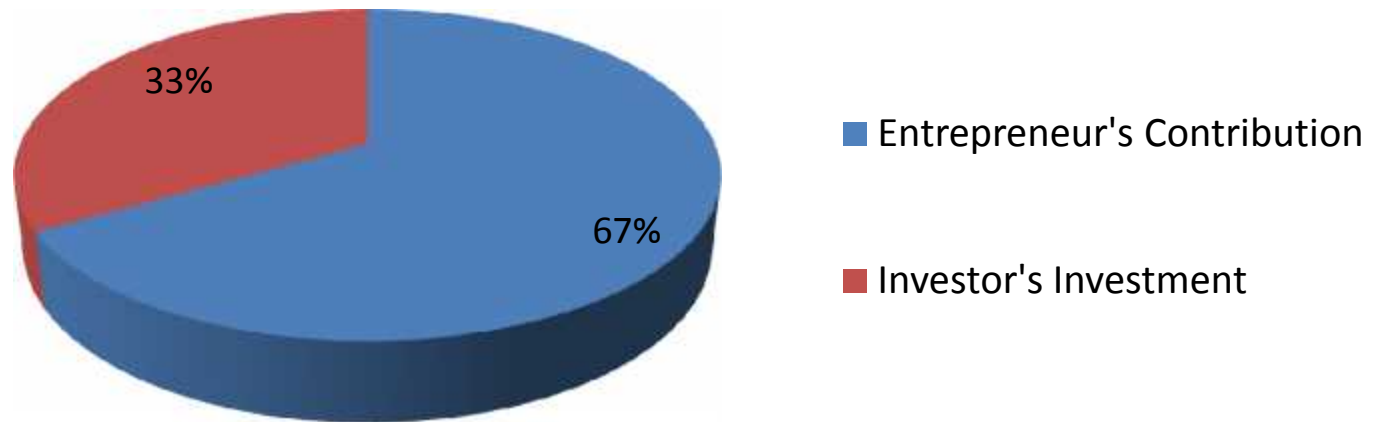
Particulars	Existing Business		
	Daily	Monthly	Yearly
Electric Products & fish feed sales	5,000	125,000	1,500,000
Income From Servicing	1,000	25,000	300,000
<b>(A) Total Revenue</b>	<b>6,000</b>	<b>150,000</b>	<b>1,800,000</b>
Cost of Products Sales	4,500	112,500	1,350,000
Cost of Servicing	700	17,500	210,000
<b>Cost of Sales (B)</b>	<b>5,200</b>	<b>130,000</b>	<b>1,560,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>800</b>	<b>20,000</b>	<b>240,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		1,200	14,400
Shop rent		1,400	16,800
Night guard bill		100	1,200
Transportation		1,500	18,000
Mobile bill		500	6,000
Other Expenses		700	8,400
<b>Non Cash Item:</b>			
Depreciation Expenses		-	5,000
<b>Total Operating Cost (D)</b>		<b>5,400</b>	<b>69,800</b>
<b>(C-D) Net Profit:</b>		<b>14,600</b>	<b>170,200</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	40,000	-	40,000
Furniture	30,000	-	30,000
Servicing Instruments	20,000	-	20,000
Purchase Different Types of Motor	-	100,000	100,000
Purchase Different Types of Cables	-	20,000	20,000
Buy Different Types of energy light, switch, Sercit, etc.	20,000	30,000	50,000
Various silver products	60,000		60,000
Fish feed	120,000	-	120,000
Cash in Hand	10,000	-	10,000
<b>Total</b>	<b>300,000</b>	<b>150,000</b>	<b>450,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	300,000	67
Investor's Investment	150,000	33
<b>Total Investment</b>	<b>450,000</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>									
Electric Products & fish feed sales	7,000	175,000	2,100,000	7,350	183,750	2,205,000	7,718	192,938	2,315,250
Income From Servicing	1,500	37,500	450,000	1,575	39,375	472,500	1,654	41,344	496,125
<b>(A) Total Revenue</b>	<b>8,500</b>	<b>212,500</b>	<b>2,550,000</b>	<b>8,925</b>	<b>223,125</b>	<b>2,677,500</b>	<b>9,371</b>	<b>234,281</b>	<b>2,811,375</b>
Cost of Products Sales	6,300	157,500	1,890,000	6,615	165,375	1,984,500	6,946	173,644	2,083,725
Cost of Servicing	1,050	26,250	315,000	1,103	27,563	330,750	1,158	28,941	347,288
<b>Cost of Sales (B)</b>	<b>7,350</b>	<b>183,750</b>	<b>2,205,000</b>	<b>7,718</b>	<b>192,938</b>	<b>2,315,250</b>	<b>8,103</b>	<b>202,584</b>	<b>2,431,013</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,150</b>	<b>28,750</b>	<b>345,000</b>	<b>1,208</b>	<b>30,188</b>	<b>362,250</b>	<b>1,268</b>	<b>31,697</b>	<b>380,363</b>
<b>Less: Operating Costs:</b>									
Electricity bill		1,500	18,000		1,575	18,900		1,654	19,845
Shop rent		1,400	16,800		1,470	17,640		1,544	18,522
Night guard bill		100	1,200		105	1,260		110	1,323
Transportation		2,000	24,000		2,100	25,200		2,205	26,460
Proposed Salary Self		5,000	60,000		5,250	63,000		5,513	66,150
Mobile bill		600	7,200		630	7,560		662	7,938
Other Expenses		1,000	12,000		1,050	12,600		1,103	13,230
<b>Non Cash Item:</b>					-			-	-
Depreciation Expenses		-	5,000		-	5,500		-	6,050
<b>Total Operating Cost (D)</b>		<b>11,600</b>	<b>144,200</b>		<b>12,180</b>	<b>151,660</b>		<b>12,789</b>	<b>159,518</b>
<b>(C-D) Net Profit</b>		<b>17,150</b>	<b>200,800</b>		<b>18,008</b>	<b>210,590</b>		<b>18,908</b>	<b>220,845</b>
<b>Retained Income:</b>			<b>200,800</b>			<b>210,590</b>			<b>220,845</b>

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

**2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.**

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

	<b>Year (1)</b>	<b>Year (2)</b>	<b>Year (3)</b>
<b>Cash inflow:</b>			
Opening Balance	10,000	300,800	451,390
Capital Infusion by Investor	150,000		
Sales	2,550,000	2,677,500	2,811,375
<b>Total Receipts</b>	<b>2,710,000</b>	<b>2,978,300</b>	<b>3,262,765</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	2,205,000	2,315,250	2,431,013
Operating expenses	144,200	151,660	159,518
Return to Investor	60,000	60,000	60,000
<b>Total payment</b>	<b>2,409,200</b>	<b>2,526,910</b>	<b>2,650,531</b>
Closing Balances	<b>300,800</b>	<b>451,390</b>	<b>612,235</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Lack of sufficient capital.
- Can not Supply Product as per Demand
- Political un-stable.

## **O**PPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Estimated Pay back period three years.

## **T**HREATS

- Theft;
- Fire.
- Credit Sales

Presented at 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Trade License

নিসমিত্তাহির রাহমানির রাহিম

১১৭৩০

১১৭২

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং  
লাইসেন্স নং ৬৭৫  
নবায়ন নং ০৫,০০,০০০

বহি নং ০৪

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : সিগাখিল্লাহ ইন্টারেক্ট ৭০ ডিও  
মালিকের নাম : শ্রীঃ নূর মোহাম্মদ  
মোকাম/ ঠিকানা : গ্রাম : মাগুরা কাচারী বাড়ার  
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : শঙ্করপুর / রাফুলপুর মাদ্রাসা

পিতা / স্বামীর নাম : হুদ টাওয়ার গার্লি  
তাহার নিকট থেকে : ৪০০/- টাকা কেথায় : চার আট টাকা মাত্র

মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধানে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ

লাইসেন্সের মেয়াদ : ৩০,০৬,২০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

শ্রীঃ মোহাম্মদ হুদ  
রেজিস্ট্রার  
লাইসেন্স আদায়কারী  
বাংলাদেশ সরকার

- সময়মত ট্যাক্স দিন
- শুটি সন্ধানই যথেষ্ট
- শিওকে সময়মত টিকা এবং স্কুলে পঠান
- জান্নামুহুরা আলিকাত্তর করন
- আয়োজনযুক্ত লবণ ব্যবহার করন
- ঘাছ লাগান, পরিবেশ রীচান।

# Pictures

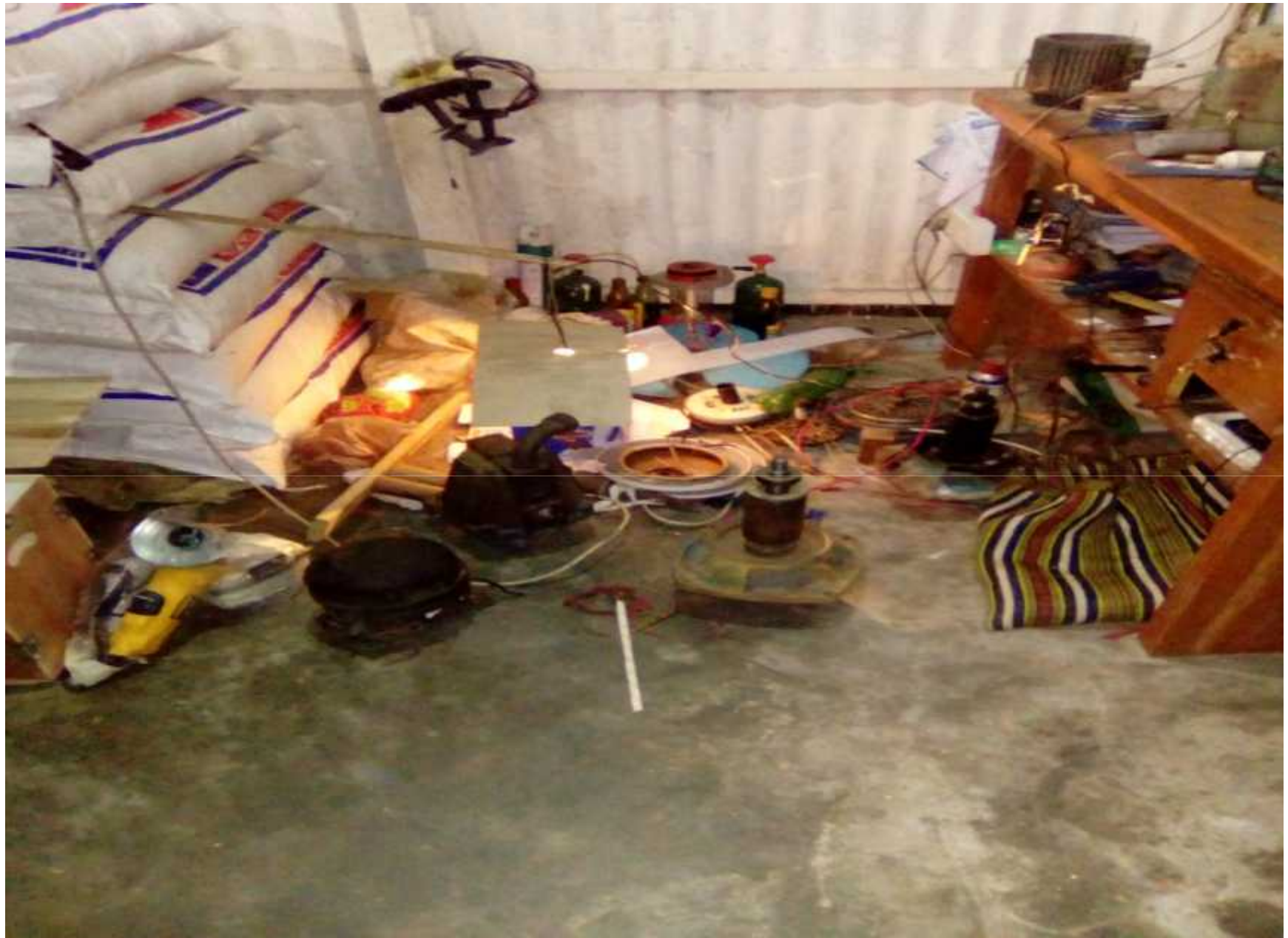
# NU & with his shop























# NU With his Mother



**Thank You**