



**Grameen Kalyan**

**Proposed NUBusinessName: Shopno Bilash**



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

Name and address	:	Biplop Kumar Shaha Vill: Main Road,Fulbaria, Post: Fulbaria Upazilla : Fulbaria, District: Mymensingh
Age	:	28 Years
Marital status	:	Unmarried
No. of siblings:	:	one brother
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 type="text"/> Father <input type="text"/> Kolpona Rani Shaha. Babul Shaha. BranchFulbaria, Group # 09, Centre # 19/M, Loan no.1555, Member since: 1996, First loan: Tk 2,000. Existing loan: 50,000 Outstanding: 20,000.
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 brother is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	SSC

## ***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 7 years experiences in running business.
Other Own/Family Sources of Income	:	Fathers income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713-961224
Birth Certificate	:	6122003204458
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT= 2,000 ( two thousand) and used the money in business purpose. Gradually several times she took GB loan and utilized in business purposes.

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

Project's Name	:	Shopno Bilash.
Address/ Location	:	Fulbaria Bazar,Hazi Haji Ibrahim Super Market, Fulbaia, Mymensingh
Total Investment	:	<b>BDT = 6,25,000</b>
Financing	:	Self financing: BDT = 4,75,000 ( Existing business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Self-BDT 8,000</b> (Eight thousand). <b>Employee-5000.</b>
Proposed Salary	:	<b>Self- 11,000</b> (eleven thousand). <b>Employee-7,000</b>
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 shirt, pant, Borka &amp; Yard cloth etc;</li> <li>➤ One employee per month tk.7000;</li> <li>➤ Estimated gross profit around 20% on sales;</li> <li>➤ Estimated Sales is @ Tk. 10,000 Per day;</li> <li>➤ Pay back period is 3 years;</li> <li>➤ Expected date to increase the project is in early, 2016.</li> </ul>

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

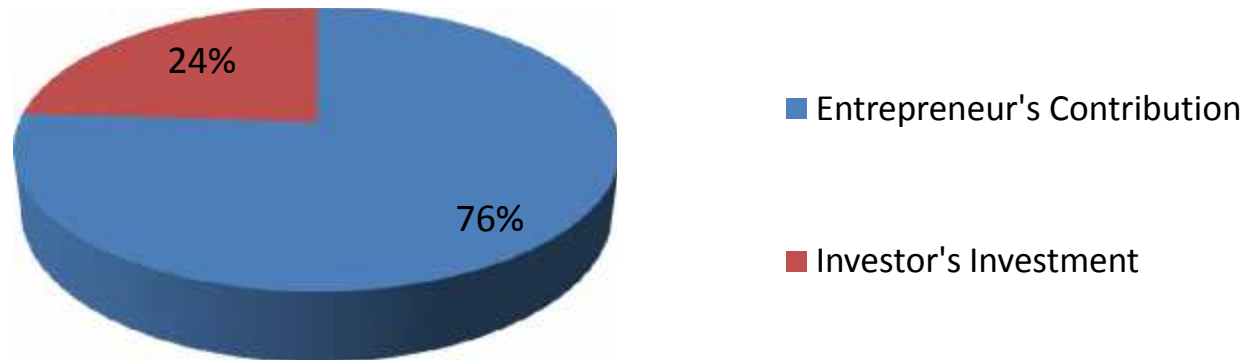
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	7,000	175,000	2,100,000
Cost of Sales (B)	5,600	140,000	1,680,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,400</b>	<b>35,000</b>	<b>420,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		1,500	18,000
Shop Rent		2,550	30,600
IPS		100	1,200
Transport		1,000	12,000
Night guard bill		150	1,800
Salary -self		8,000	96,000
Employee-1		5,000	60,000
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		<b>19,000</b>	<b>233,000</b>
<b>(C-D) Net Profit:</b>		<b>16,000</b>	<b>187,000</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Shop Advance 1	180,000	-	180,000
Decoration Shop	50,000	-	50,000
Shirt (300pcs*300)	90,000	25,000	115,000
Pant (100*250)	25,000	30,000	
Others (Cloth) (1000 yarld*60)	60,000	45,000	105,000
Borka (300 yarld*100)	30,000	30,000	60,000
Three piece (50 pcs*500)	25,000	20,000	45,000
Cash in Hand	15,000	-	15,000
<b>Total Capital</b>	<b>475,000</b>	<b>150,000</b>	<b>625,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	475,000	76
Investor's Investment	150,000	24
<b>Total Investment</b>	<b>625,000</b>	<b>100</b>





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particular	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Less: Cost of Sales (B)	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>2,000</b>	<b>50,000</b>	<b>600,000</b>	<b>2,200</b>	<b>55,000</b>	<b>660,000</b>	<b>2,420</b>	<b>60,500</b>	<b>726,000</b>
<b>Less: Operating Costs</b>									
Electricity bill		1,500	18,000		1,650	19,800		1,815	21,780
Shop Rent		2,550	30,600		2,805	33,660		3,086	37,026
Transport		2,000	24,000		2,200	26,400		2,420	29,040
Generator Bill		500	6,000		550	6,600		605	7,260
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary/Drawing self		11,000	132,000		12,100	145,200		13,310	159,720
Employee-1		7,000	84,000		7,700	92,400		8,470	101,640
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item</b>									
Depreciation Expenses			10,000			10,000			10,000
<b>Total Operating Cost (D)</b>		<b>25,650</b>	<b>317,800</b>		<b>28,215</b>	<b>348,580</b>		<b>31,037</b>	<b>382,438</b>
<b>(C-D) Net Profit:</b>		<b>24,350</b>	<b>282,200</b>		<b>26,785</b>	<b>311,420</b>		<b>29,464</b>	<b>343,562</b>
Retained Income:			<b>282,200</b>			<b>311,420</b>			<b>343,562</b>

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

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 month 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	15,000	387,200	638,620
Capital Infusion by Investor	150,000	-	-
Sales	3,000,000	3,300,000	3,630,000
<b>Total Receipts</b>	<b>3,165,000</b>	<b>3,687,200</b>	<b>4,268,620</b>
<b>Cash Outflow:</b>			
Cost of goods sold	2,400,000	2,640,000	2,904,000
Operating expenses	317,800	348,580	382,438
Return to investor	60,000	60,000	60,000
Total payment	2,777,800	3,048,580	3,346,438
<b>Closing Balances</b>	<b>387,200</b>	<b>638,620</b>	<b>922,182</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 01 Others (beyond family): 01</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Transportation;</li><li><input type="checkbox"/> Lack of sufficient capital;</li><li><input type="checkbox"/> Limited product.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Skill &amp; Experience.</li><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Local Demand.</li><li><input type="checkbox"/> Investor's money will be payback in 3 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Political unrest.</li><li><input type="checkbox"/> Fire Burn.</li></ul>

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

Thank you

# Pictures

# My Shop and me



















# *Trade License*

*Thank You*