



Grameen kalyan

Proposed NU Business Name : Tumpa Department Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Azizur Rahaman. Vill : Rogurampur,Post: Shomvugonj Thana : Mymensingh Sodar, District: Mymensingh.
Age	:	29 Years.
Marital status	:	married.
Children	:	1(one) son.
No. of siblings:	:	2 (Two) brothers and 3 (Three) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Hazera Begum.
(iii) Father's name	:	Md.Abdul Rahman.
(iv) GB member's info	:	Branch: Chorniloxia, Group # 09, Center # 32/M, Loan no. 3467 Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 1,828.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(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.)	:	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 Fifteen years running business experience.
Other Own/Family Sources of Income	:	Father's income from Agricultural .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01916711370.
National ID number	:	6115240549702.
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 2005. At first she took GB loan BDT 5,000 (five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including business

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tumpa Department Store.
Address/ Location	:	Shumvogonj golcharttor, Natrokona Road, Shumvogonj, Mymensingh.
Total Investment in BDT	:	BDT: 3,85,000
Financing	:	Self financing: BDT: 2,85,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 3000 (Three thousand only)
Proposed Salary	:	BDT 5000 (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on-going project (grocery shop) so the fund needs to increase the volume of existing products; <input type="checkbox"/> Varies kind of product will be buy & sold; <input type="checkbox"/> Estimated sales is @ Tk. 5,500 per day; <input type="checkbox"/> Estimated gross profit is around 12% on sales; <input type="checkbox"/> Payback period is estimated 3 years; <input type="checkbox"/> Expected date to start the project is in March, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

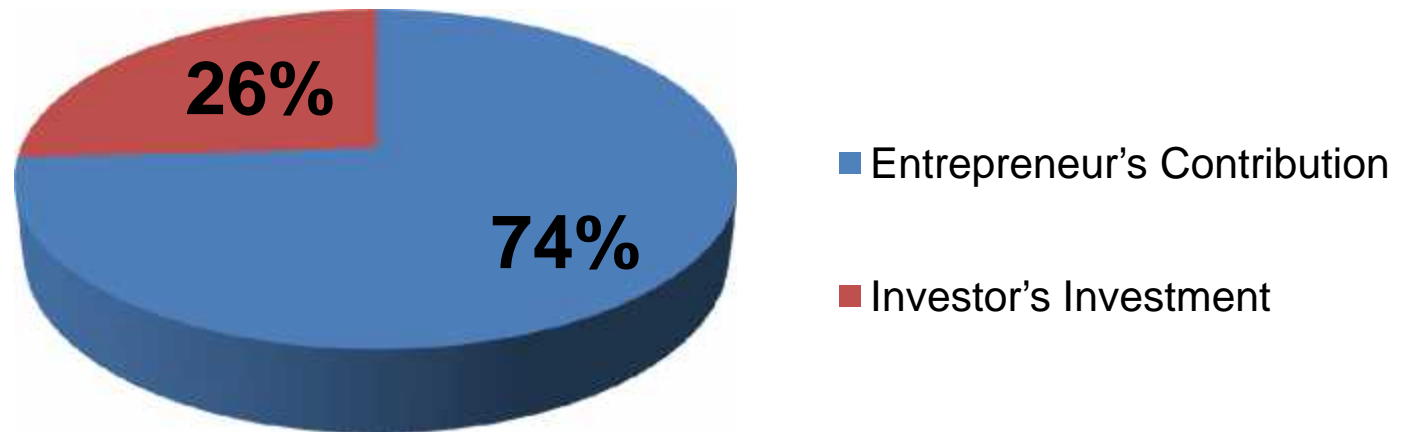
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP)= [C (A-B)]	480	12,000	144,000
<u>Less: Operating Costs:</u>			
Electricity bill		800	9,600
Shop Rent		1,700	20,400
Transportation		500	6,000
Mobile bill		300	3,600
Present salary		3,000	36,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		6,600	84,200
(C-D)Net Profit		5,400	59,800
Retained Income:			59,800

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	50,000		50,000
Furniture	50,000		50,000
Freeze -2	38,000		38,000
Machineries	5,000		5,000
Grocery items (Flour. Oil. Sugar. Pulse. Salt, Risen, Packet milk, potato, baby milk, baby care, & etc.)	30,000	20,000	50,000
Various cosmetics item (soap, shampoo, Body lotion, Tooth brush, Body Spare, Toothpaste, makeup, Oil, shaving cream, city gold ornament, watch, Face Wash, Cream, color cosmetics, & etc.)	60,000	40,000	100,000
Food items (Cold drinks, Ice-cream, Biscuit, Chocolate, Cakes, Cheeps, & etc)	35,000	30,000	65,000
Others items (Pen, Paper, Firebox, Coil, Tissue, & etc)	7,000	10,000	17,000
Cash in hand	10,000		10,000
Total Capital	285,000	100,000	385,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	285,000	74
Investor's Investment	100,000	26
Total Investment	385,000	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	5,500	137,500	1,650,000	6,050	151,250	1,815,000	6,655	166,375	1,996,500
(B) Total Cost of Sales	4,840	121,000	1,452,000	5,324	133,100	1,597,200	5,856	146,410	1,756,920
Gross profit (GP)= [C (A-B)]	660	16,500	198,000	726	18,150	217,800	799	19,965	239,580
Less: Operating Costs:									
Electricity bill		800	9,600		880	10,560		968	11,616
Shop Rent		1,700	20,400		1,870	22,440		2,057	24,684
Transportation		700	8,400		770	9,240		847	10,164
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		9,200	115,400		10,120	126,940		11,132	139,634
(C-D)Net Profit		7,300	82,600		8,030	90,860		8,833	99,946
Retained Income:			82,600			90,860			99,946

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.)

	Year 1	Year 2	Year 3
<u>Cash Inflow:</u>			
Opening Balance	10,000	152,600	203,460
Capital Infusion by Investor	100,000	-	-
Sales	1,650,000	1,815,000	1,996,500
Total Receipts	1,760,000	1,967,600	2,199,960
<u>Cash Outflow:</u>			
Cost of goods sold	1,452,000	1,597,200	1,756,920
Operating expenses	115,400	126,940	139,634
Return to investor	40,000	40,000	40,000
Total payment	1,607,400	1,764,140	1,936,554
Closing Balances	152,600	203,460	263,406

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

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

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.
- Credit sales.
- Political Unrest.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Trade License

বিসমিল্লাহির রাহমানির রাহিম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং ৫৫৯
লাইসেন্স নং
নবায়ন নং

বহি নং ০৬

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : সুমনা ডিভার্টমেন্টাল স্টোর
মালিকের নাম : মোঃ হাজিরুল ইসলাম
মোকাম/ ঠিকানা : গ্রাম : বদুবাড়ীপুর
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : শঙ্করপুর / রাঘবপুর মাদরাসা

পিতা / স্বামীর নাম : মোঃ হাজিরুল ইসলাম
তাহর নিকট থেকে : - ১০০/- টাকা (কথায় : একশত টাকা মাত্র)

মাত্রে বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ৩০-০৬-১৬ ইং তারিখ পর্যন্ত

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

মুখ্য সচিব

মুখ্য সচিবের কার্যালয়
লাইসেন্স প্রদানকারী
স্বাক্ষর ও সীল

- সময়মত ট্যাক্স দিন
- শিক্ষক সময়মত টিকা এবং স্কুলে পাঠান
- জন্ম-মৃত্যু তালিকাভুক্ত করুন
- পাছ লাগান, পরিবেশ রক্ষণ।

দুটি সন্তানই যথেষ্ট
আয়োজিত শুল্ক লগন ব্যবহার বন্ধ
পরিবেশ রক্ষণ।

Pictures

















NU With his Mother



Thank You