



Grameen Kalyan

Proposed NU Business Name : Mamun Variety Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Abdullah Al Mamun Vill: Rogurampur, Post: Shomvugonj, Upazilla : Mymensingh Shadar, District: Mymensingh.
Age	:	22 Years.
Marital status	:	Unmarried
No. of siblings:	:	03 (Three) Brothers & 01(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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Mst. Hamida Khatun. Md. Marfat Ali. Branch: Chorniloxia, Group # 08, Centre # 39/m, Loan no.3873 , Member since: 1994, First loan: Tk. 3,000,Last loan: 20,000, Outstanding: 15,347.
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	:	NU Nil. No Nil 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.)	:	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	:	Agricultural.
Contact number	:	01925933712
National ID number/Barth day certificate.	:	19946115240000357
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1994. 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.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mamun verity store
Address/ Location	:	Jobberar mor, Rogurampur, Shomvugonj, Mymensingh.
Total Investment	:	BDT = 2,40,000
Financing	:	Self financing: BDT= 1,40,000 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	:	<input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product. <input type="checkbox"/> Various kind of product will be buy & sale. <input type="checkbox"/> Estimated sales is about @ Tk. 4,000 per day. <input type="checkbox"/> Estimated Profit is about13% on sales <input type="checkbox"/> Payback period is estimated 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

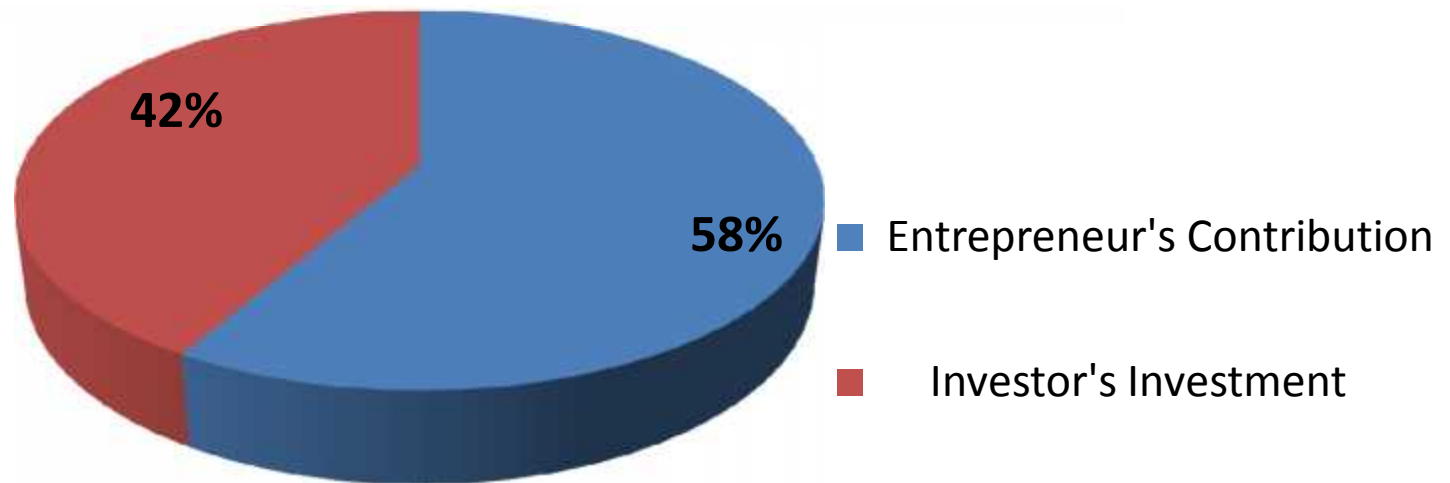
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	2,000	50,000	600,000
Cost of Sales (B)	1,740	43,500	522,000
Gross profit (GP) [C=(A-B)]	260	6,500	78,000
<u>Less: Operatin Costs:</u>			
Electricity bill		500	6,000
Shop Rent		600	7,200
Mobile bill		300	3,600
Night guard bill		50	600
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses			6,000
Total Operating Cost (D)		1,950	29,400
(C-D) Net Profit:		4,550	48,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	20,000		20000
Furniture (Decoration)	25,000	-	25000
Freeze-1	30,000	-	30000
Grocery items; (Rice,oil,Sugar,potato,salt,cow feed, flour, etc.)	25,000	40,000	65000
Cosmetic item; (Cream, shampoo, oil, soap, tooth past, detergent powder, & etc.	10,000	20,000	30000
Soft Drinks	8,000	15,000	23000
Food Item; (biscuits, cake, chips,chocklet,& etc.)	2,000	10,000	12000
Purchase Disel oil (for sale)		10,000	10000
Others Products;	10,000	5,000	15000
Cash in Hand	10,000	-	10000
Total	140,000	100,000	240,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	140,000	58
Investor's Investment	100,000	42
Total Investment	240,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	4,000	100,000	1,200,000	4,400	110,000	1,320,000
Total Cost of Sales (B)	3,480	87,000	1,044,000	3,828	95,700	1,148,400
Gross profit (GP)= [C (A-B)]	520	13,000	156,000	572	14,300	171,600
<u>Less: Operatin Costs:</u>						
Electricity bill		500	6,000		550	6,600
Shop Rent		600	7,200		660	7,920
Night guard bill		50	600		55	660
Transportation		300	3,600		330	3,960
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
Non Cash Item:			-		-	-
Depreciation Expenses			6,000			6,600
Total Operating Cost (D)		6,250	81,000		6,875	89,100
(C-D)Net Profit		6,750	75,000		7,425	82,500
Retained Income:			75,000			82,500

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)
<i><u>Cash inflow:</u></i>		
Opening Balance	10,000	125,000
Capital Infusion by Investor	100,000	-
Sales	1,200,000	1,320,000
Total Receipts	1,310,000	1,445,000
<i><u>Cash Outflow:</u></i>		
Cost of goods sold	1,044,000	1,148,400
Operating expenses	81,000	89,100
Return to investor	60,000	60,000
Total payment	1,185,000	1,297,500
Closing Balance	125,000	147,500

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 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Trade License

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ করমে নং ১০ অনুযায়ী

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ক্রমিক নং
লাইসেন্স নং ৫৪৪
নবায়ন নং ১৬,০৬,১৬

বহি নং ০৬

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : মাখন জাহাঙ্গীর টিউব স্টোর
মালিকের নাম : শ্রী মাখন
মোকাম/গ্রাম : গ্রাম : বাগুচপুর
উপজেলা : সদর, চরনিলক্ষীয়া ডাকঘর : শাহুগঞ্জ / বাগুচপুর মাদরাসা

পিকার/স্বামীর নাম : মারুফ আলী
তাহার নিকট থেকে : ১০০৫ টাকা (কথায় : দুই সাত টাকা মাত্র)
মাত্র কুড়িয়া পাটয়া ৭নং চরনিলক্ষীয়া এলাকাধীনে 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।

সদরমত ট্যাক্স দিন • দুই সপ্তাহই ঘাণে
শিতকে সময়মত টিকা এবং জ্বলে শাহান
জন-দুর্ভোগ তালিকাভুক্ত করুন • অস্বাস্থ্যকর লবণ ব্যবহার করুন
লাইসেন্স, পরিবেশ রক্ষা।

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ













শ্রীমান শ্রী অক্ষয় সিন্ধু
স্বস্ত্যাকর্ষক
স্বস্ত্যাকর্ষক
স্বস্ত্যাকর্ষক

NU With his parents



Thank You