



**Grameen kalyan**

*Proposed NU Business Name : **Sujan Store***



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

Name and address	: Md.Sujan Mia Vill : Rogurampur, Post: Shovugonj Thana : Mymensingh sador, District: Mymensingh.
Age	: 23 Years.
Marital status	: Married.
Progeny	: No
No. of siblings:	: 1 (one) Brother 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Jusna Khatun : Md. Shahidull Islam : Branch: Chorniloxia, Group # 04, Centre# 20/M, Loan no. 1415 Member since: 2011 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: Nil.
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. : No : Nil : Nil : Nil
Education, till to date	: Class Ten

## ***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 3 years experience in this Business.
Other Own/Family Sources of Income	:	Service.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01744191610
National ID number	:	19936115240000334
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (F.S.Md. Nur Jamal Hoque, ID. No- 2562)

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural purpose.

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

Business Name	:	<b>Sujan Store.</b>
Address/ Location	:	Joybangla Bazaar, Mymensingh sador. Mymensingh
Total Investment in BDT	:	<b>BDT: 3,75,000</b>
Financing	:	Self financing: <b>BDT: 2,75,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Salary	:	BDT <b>6000</b> (six thousand only)
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>➤ Estimate sales is about @ BDT Tk. 10,000 per day.</li> <li>➤ Estimate profit is average 8% on sales.</li> <li>➤ Pay back period is estimate 2 years.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

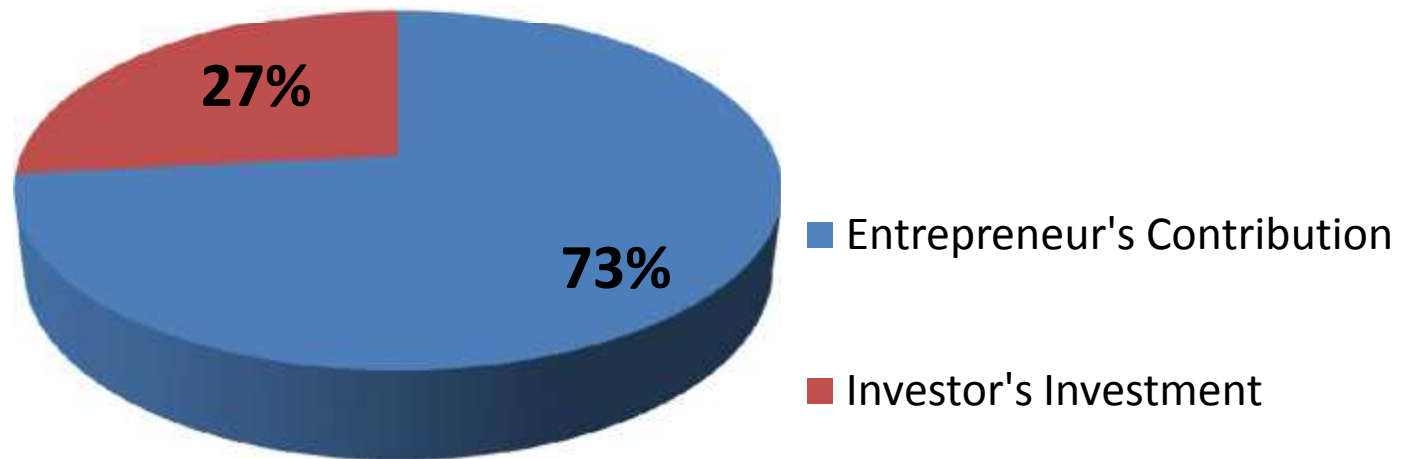
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	8,000	200,000	2,400,000
Cost of Sales (B)	7,360	184,000	2,208,000
<b>Gross profit (GP) [C=(A-B)]</b>	640	16,000	192,000
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		300	3,600
Shop rent		1,200	
Transportation		2,000	24,000
Present salary		5,000	60,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			3,500
<b>Total Operating Cost (D)</b>		9,300	100,700
<b>(C-D) Net Profit:</b>		<b>6,700</b>	<b>91,300</b>

# ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business/ NU (BDT)</b>	<b>Proposed Business (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
Furniture & materials	35,000			35,000
Diesel oil	70,000	70,000	30,000	170,000
Petrol	50,000	20,000	60,000	130,000
Mobil	10,000	10,000	10,000	30,000
Cash in Hand	10,000			10,000
<b>Total</b>	<b>175,000</b>	<b>100,000</b>	<b>100,000</b>	<b>375,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	275,000	73
Investor's Investment	100,000	27
<b>Total Investment</b>	<b>375,000</b>	<b>100</b>





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	10,000	250,000	3,000,000	11,000	275,000	3,300,000
<b>Total Cost of Sales (B)</b>	9,200	230,000	2,760,000	10,120	253,000	3,036,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>800</b>	<b>20,000</b>	<b>240,000</b>	<b>880</b>	<b>22,000</b>	<b>264,000</b>
<b><u>Less: Operating Costs:</u></b>						
Electricity bill		400	4,800		440	5,280
Shop rent		1,200	14,400		1,320	15,840
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		500	6,000		550	6,600
Transportation		3,000	36,000		3,300	39,600
Other Expenses	20	500	6,000		550	6,600
<b>Non Cash Item:</b>						
Depreciation Expenses			3,500			3,850
<b>Total Operating Cost (D)</b>		11,600	142,700		12,760	156,970
<b>(C-D)Net Profit</b>		<b>8,400</b>	<b>97,300</b>		<b>9,240</b>	<b>107,030</b>
<b>Retained Income:</b>			<b>97,300</b>			<b>107,030</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	10,000	247,300
Capital Infusion by NU	100,000	
Capital Infusion by Investor	100,000	
Sales	3,000,000	3,300,000
<b>Total Receipts</b>	<b>3,210,000</b>	<b>3,547,300</b>
<b>Cash Outflow</b>		
Cost of goods sold	2,760,000	3,036,000
Operating expenses	142,700	156,970
Return to investor	60,000	60,000
Total payment	2,962,700	3,252,970
<b>Closing Balance</b>	<b>247,300</b>	<b>294,330</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Lack of Sufficient Capital.
- Can not supply product as per demand.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fairburn.
- Local Competitors.

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Trade License

পরিশিট-১০

ইউপি ফরম-১৩

## লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-২০১৬

<b>ক্রমিক নং</b>	<b>লাইসেন্স</b>
৫৩	

বই নম্বর : ২

লাইসেন্স নম্বর : ৪২, মেসার্স সুজন ফেব্রিকার

লাইসেন্সধারীর নাম : মোঃ মোঃ জাহিদুল ইসলাম (সুজন)

পিতা/স্বামীর নাম : মোঃ জাহিদুল ইসলাম

ঠিকানা : জাহিদুল ইসলাম রাস্তা, সদর, নসরাতপুর

পেশার ধরন : সোয়াক্স, ডিজাইন, সার্বিক, সিকিউরিটি

তারিখ পর্যন্ত বৈধ : ৩০/১৫/২০১৬

ফি প্রদানের পরিমাণ টাকা : ২৬০০/-

প্রাপ্ত হয়ে তার ব্যবসা/বাড়ি/পেশা : ( )

তারিখ : \_\_\_\_\_

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

চেয়ারম্যানের দস্তখত

মোঃ লাইসেন্স আদায় বিভাগ













# NU With his Parents



**Thank You**