



Grameen Kalyan

Proposed NU Business Name : **Borhan Traders**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Borhan Uddin Vill: Shostipur, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	24 Years
Marital status	:	Single
No. of siblings:	:	3 (Three) brothers and 4(Four) sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info 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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Benuara Begum Md. Abu Bokkar Shidque Branch: Alampur, Group # 3, Centre # 03, Loan no.: 1143, Member since: 1996, First loan: Tk. 3,000, Existing loan: 10,000, Outstanding: 6,500 Father No Nil Nil Nil
Education, till to date	:	B.A (1st year)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	B.A (1 st year)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 35,000 (Thirty five thousand). : He has no training
Other Own/Family Sources of Income	:	Father's income from agriculture and he also assists me to run my store
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01738250430
National ID number	:	Nil
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 3,000 (Three thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Borhan Store
Address/ Location	:	Vadalia Bazaar,
Total Investment in BDT	:	BDT 383,500
Financing	:	Self BDT 183,500 (from existing business) Required Investment BDT 200,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) On average 10% (ii) On average 10% (iii) Keeping adequate fire resistance equipment and ensure source of water with precaution.

INFO ON EXISTING BUSINESS OPERATIONS

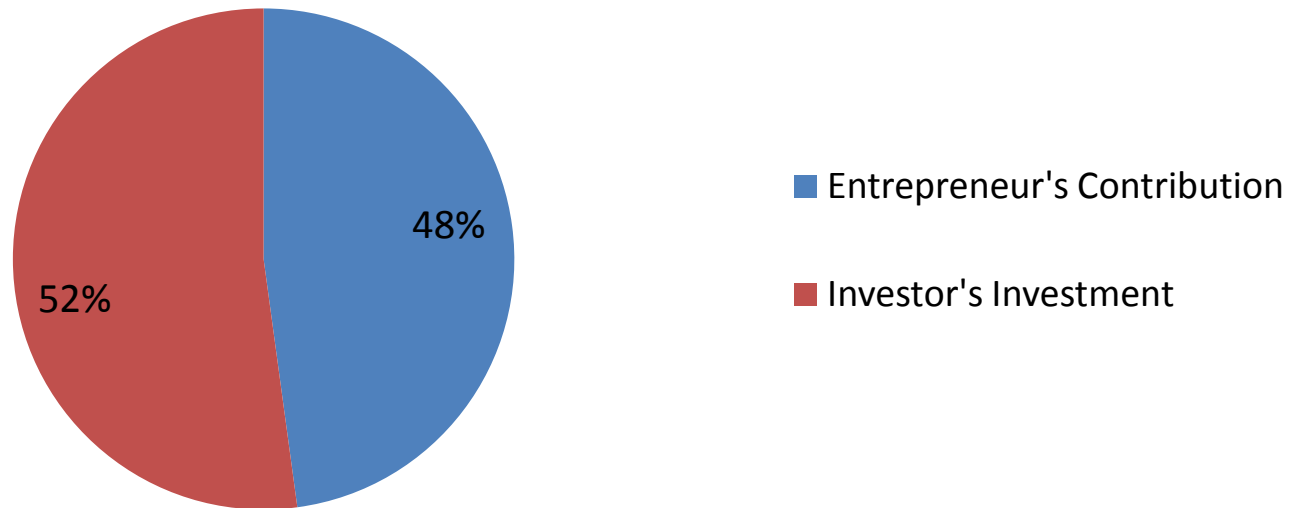
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	117,000	1,404,000
Less: Cost of sales (B):	4,140	107,640	1,291,680
Gross profit (GP) [C=(A-B)]	360	9,360	112,320
Less: Operating Costs:			
Electricity bill		300	3,600
Generator bill		200	2,400
Shop Rent		700	8,400
Night guard bill		100	1,200
Mobile bill		200	2,400
Present salary/Drawings-self		3,000	36,000
Other Expenses		100	1,200
Non Cash Item:		0	0
Depreciation Expenses		100	1,200
Total Operating Cost (D)		4,700	56,400
(C-D)Net Profit:		4,660	55,920

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Rice	90,000	100,000	190,000
Cattle feed (Vushi)	15,000	70,000	85,000
Cattle feed (Gura)	6,000	5,000	11,000
Cattle feed (Khol)	1,500	5,000	6,500
Cattle feed (Khud)	6,000	15,000	21,000
Weight Machine and a fan	5,000	5,000	10,000
Shop Security Money	50,000	0	50,000
Cash in hand	10,000	0	10,000
Total Capital	183,500	200,000	383,500

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	183500	48
Investor's Investment	200000	52
Total Investment	383500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8,500	221,000	2,652,000	9,350	243,100	2,917,200
Less: Cost of sales (B):	7,820	203,320	2,439,840	8,602	223,652	2,683,824
Gross profit (GP) [C=(A-B)]	680	17,680	212,160	748	19,448	233,376
Less: Operating Costs:						
Electricity bill		300	3,600		350	4,200
Generator bill		200	2,400		250	3,000
Shop Rent		700	8,400		700	8,400
Night guard bill	0	100	1200		150	1800
Mobile bill (SMS & Reporting inclusive)		300	3,600		350	4,200
Ownership Transfer Fee (every three month)		-	20,000			20,000
Proposed salary-self		4,000	48,000		4,000	48,000
Other Expenses		100	1,200		150	1,800
Non Cash Item:						
Depreciation Expenses		100	1,200		100	1,200
Total Operating Cost (D)	0	5800	89600	0	6050	92600
(C-D)Net Profit:		11,880	122,560		13,398	140,776
Retained Income:			122,560			140,776

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.)

	<i>0</i>	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:			
Opening Balance	-	8,000	30,560
Capital Infusion by UDYOKTA	183,500		
Capital Infusion by Investor	200,000		
Sales	-	2,652,000	2,917,200
Total Receipts	383,500	2,660,000	2,947,760
Cash Outflow:			
Cost of goods sold	318,500	2,439,840	2,683,824
Operating expenses	2,000	89600	92600
Weight mechine and a fan	5,000		
Shop security	50,000		
Return to investor		100,000	100,000
Total payment	375,500	2,629,440	2,876,424
Closing Balances	8,000	30,560	71,336

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1 (father)
Others (beyond family): 0
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in two years.
- This area is famous for cattle fattening so there is huge demand for cattle feeds.

THREATS

- Local competitor;
- Credit Sales.

Presented at 37th SB Design Lab on November 15,
2014 at Yunus Centre

Thank you

Pictures

My father and me





Trade License

ইউনিয়ন পরিষদের পক্ষ করণ
একত্রিত ও অত্রিত পক্ষের ১৯৮২ সালের আইন।

স্মারক নং -
632



ট্রেড লাইসেন্স নং আলামপুর ইউনিয়ন পরিষদ

উপজেলাঃ কুষ্টিয়া (সদর) ও জেলাঃ কুষ্টিয়া।

স্মারক নং: ১৩২

স্বত্বাধিকারীর নাম: মোরহান ফিয়ার

পিতা/স্বামীর নাম: মোঃ মোঃ মোরহান উদ্দিন

বাসিন্দা: মুন্সিগঞ্জ, হাঙ্গামিয়া বাস মনোহর

পেশা, ব্যবসা ও কার্যক্রমের বিবরণ: চাফিরা, কুষ্টিয়া মাস হাঙ্গামিয়া বিক্রয়

বৈধ বা বলবৎ থাকার সময় (বাসন): ১৩০৮

লাইসেন্সের মেয়াদ: জুলাই ২০১৬ থেকে জুন ২০১৬ পর্যন্ত।

আবেদন নং: ২০০৭/১০/১

কমর: দুই স্তর বিশিষ্ট কুষ্টিয়া

সমসাময়িক সীল পরিষ্কার করার

নং আলামপুর ইউনিয়ন পরিষদ।
উপজেলাঃ কুষ্টিয়া (সদর) ও জেলাঃ কুষ্টিয়া।

Thank You