



Grameen Kalyan
Proposed NU Business Name : BHAJ-BHAJ Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Habibur Rahaman. Vill: Dohar, Post: Shanura, Upazilla : Tarakandha , District: Mymensingh.
Age	:	27 Years
Marital status	:	Married.
No. of siblings:	:	2 (Two) Brothers and 1 (One) Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Asea Khatun.
(iii) Father's name	:	Md. Kajim Uddin.
(iv) GB member's info	:	Branch: Biskha. Group # 01, Centre # 11, Loan no. 1172, Member since: 1992, First loan: Tk.1500, Existing loan: 25000, Outstanding: 13000.
Further Information:		
(v) Who pays GB loan installment	:	My father is paying GB loan installment.
(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	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Agriculture.
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 4 years experience in this business. He get support from his father to run the business.
Other Own/Family Sources of Income	:	Father's income from business & agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01762462191
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 1992. At first she took GB loan BDT= 1,500 (One thousand five hundred) and used the money in her family business . Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	BHAI-BHAI Store.
Address/ Location	:	Kashigong, Tarakandha, Mymensingh.
Total Investment	:	BDT = 3,40,000
Financing	:	Self financing: BDT= 1,90,000 Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 2,000
Proposed Salary	:	BDT= 2,600 (Two thousand Six hundred)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ❖ The project will start with having a shop. ❖ Estimated sales @ Tk.4000 per day. ❖ Estimated gross profit is about 15%. ❖ Investors money will be back in 3 years. ❖ Expected date to start the project is April, 2015.

Information of Existing Business Operations.

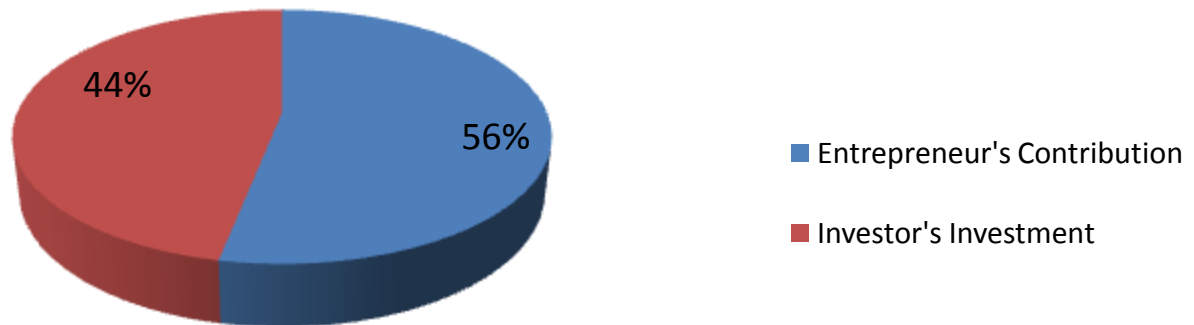
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Less: Cost of Sales (B)	2,125	53,125	637,500
Gross profit (GP)= [C (A-B)]	375	9,375	112,500
<u>Less: Operating Costs:</u>			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		1,000	12,000
Night Guard bill		50	600
Mobile bill		-	-
Present salary-self		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses			1,000
Total Operating Cost (D)		3,500	43,000
(C-D)Net Profit		5,875	69,500
Retained Income:			69,500

PROPOSED PROJECT 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
Furnititures	5,000	-	5,000
Machineries	5,000	-	5,000
Fishing Net	30,000	-	30,000
Filter Net	5,000	45,000	50,000
Rope (Small, Medium, Large)	35,000	40,000	75,000
Thread (Small,Medium,Larg)	35,000	20,000	55,000
Rope Others	5,000	20,000	25,000
Fish Hook (Different Types)	10,000	10,000	20,000
Others items	5,000	15,000	20,000
working Capital	5,000	-	5,000
Total Capital	190,000	150,000	340,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	190,000	56
Investor's Investment	150,000	44
Total Investment	340,000	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	4,000	100,000	1,200,000	4,200	105,000	1,260,000	4,410	110,250	1,323,000
Others income		100	1,200		110	1,320		121	1,452
(A) Total Revenue	4,000	100,100	1,201,200	4,200	105,110	1,261,320	4,410	110,371	1,324,452
(B) Total Cost of Sales	3,400	85,000	1,020,000	3,570	89,250	1,071,000	3,749	93,713	1,124,550
Gross profit (GP)= [C (A-B)]	600	15,100	181,200	630	15,860	190,320	662	16,659	199,902
Less: Operating Costs:									
Electricity bill		200	2,400		220	2,640		242	2,904
Transportation		400	4,800		440	5,280		484	5,808
Stationary		50	600		55	660		61	726
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Night Guard bill		50	600		55	660		61	726
Generator bill		150	1,800		165	1,980		182	2,178
Proposed salary-self		2,500	30,000		2,750	33,000		3,025	36,300
Mobile bill		150	1,800		165	1,980		182	2,178
Other Expenses		100	1,200		110	1,320		121	1,452
Non Cash Item:									
Depreciation Expenses			1,000			1,000			1,000
Total Operating Cost (D)		4,600	56,200		5,060	61,720		5,566	67,792
(C-D)Net Profit		10,500	125,000		10,800	128,600		11,093	132,110
Retained Income:			125,000			128,600			132,110

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	5,000	80,000	143,600
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	150,000		
Sales	1,201,200	1,261,320	1,324,452
Total Receipts	1,356,200	1,341,320	1,468,052
<u>Cash Outflow:</u>			
Cost of goods sold	1,020,000	1,071,000	1,124,550
Operating expenses	56,200	61,720	67,792
Product Purches	150,000		
Return to investor Including Transfer Fee	50,000	65,000	65,000
Total payment	1,276,200	1,197,720	1,257,342
Closing Balances	80,000	143,600	210,710

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
Self: 1
Others (beyond family): 0
- ❖ Ownership in his own name.
- ❖ Good Reputation.

WEAKNESS

- ❖ Can not supply products as per demand for lack of sufficient capital.
- ❖ Shortage of quality products.

OPPORTUNITIES

- ❖ Local Demand.
- ❖ Skill & Experience.
- ❖ Fixed Customers.
- ❖ Investor's money will be payback in 3 years.

THREATS

- ❖ Theft.
- ❖ Local Competitor.
- ❖ Political Unrest.

Presented at 2nd Ext. SB Design Lab on 21st
March, 2015 at Grameen Kalyan

Thank you

Pictures

My Shop and me.





Existing Business



Trade License.

ইউনিয়ন কনস্ট্রাকশন-১৩
কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
ডাকঘর-খিরা, থানা-কামারিয়া, উপজেলা-কুলপুর, জেলা-মহম্মদপুর।

ট্রেড লাইসেন্স তারিখ: ১৩-২-২০১৬

লাইসেন্স নম্বর: 373

প্রতিষ্ঠানের নাম: আব্দুল হক স্টোর
লাইসেন্স প্রদাতার নাম: শ্রীমান আব্দুল হক
পিতা/স্বামীর নাম: শ্রীমান আব্দুল হক
সেতানাম/বাজার: কামারিয়া বাজার তারিখ: খিরা
ব্যবসা/বৃত্তির প্রকার: খাদ্য সামগ্রী বিক্রি স্থান: কামারিয়া
কোন সনের জন্য প্রযোজ্য: ২০১৬-২০১৭ ইতিমধ্যে কোন পর্যায়
কোন তারিখ পর্যন্ত কার্যকর: ০১/০২/১৬
ব্যবসা/বৃত্তির হিসাবের পরিমাণ: ৩০০৮ টাকা মাত্র।
তথ্য: তিন মাসের জন্য
প্রদান করা হল কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনস্বার্থে আব্দুল হক স্টোর
খিরা স্থানে।
ব্যবসায়ী হিসাবে, তাঁহার ব্যবসা/বৃত্তি চালিয়ে যাওয়ার জন্য অনুমতি প্রদান করা হল।

উপস্থিত সকল তথ্য সত্য এবং সঠিক।
উপস্থিত সকল তথ্য সত্য এবং সঠিক।
উপস্থিত সকল তথ্য সত্য এবং সঠিক।

Thank You