



# **Grameen Kalyan**

*Proposed NU Business Name : **Kabir Enterprise***



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

Name and address	:	Md Humaun Kabir Vill: Bottoil (Dakhkhin Para), Post: Bisic Upazilla : Kushtia, District: Kushtia
Age	:	27 Years
Marital status	:	Married
No. of siblings:	:	6 (Six) brothers
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Lalmoti Khatun
(iii) Father's name	:	Late Abdur Rashid Khan
(iv) GB member's info	:	Branch: Alampur, Group # 04, Centre # 41/M, Loan no.: 9714, Member since: 2003, First loan: Tk. 5,000, Last loan: 30,000, Outstanding: All Paid Nobin Udyokta ( The entrepreneur himself)
Further Information:	:	
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	SSC

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery 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.)	:	3 (Three) years experiences in this business. Started business with BDT 25,000 (Twenty Five thousand).  : He has no training.
Other Own/Family Sources of Income	:	Other's income from agriculture and he also assists me to run my store.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713909525
National ID number	:	5017950204362
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 5,000 (Five thousand) and used the money in agriculture farming. Subsequently she borrowed loan from GB for several times for different activities including house loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Kabir Enterprise</i></b>
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	<b>BDT 1,80,000</b>
Financing	:	Self BDT : <b>80,000</b> (from existing business) Required Investment BDT <b>100,000</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>1500</b> (One thousand Five Hundred)
Proposed Salary	:	BDT <b>3,000</b> (Three 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 <b>15%</b>  (ii) On average <b>15%</b>  (iii) Keeping adequate sand and ensure source of water with precaution.

# **INFO ON EXISTING BUSINESS OPERATIONS**

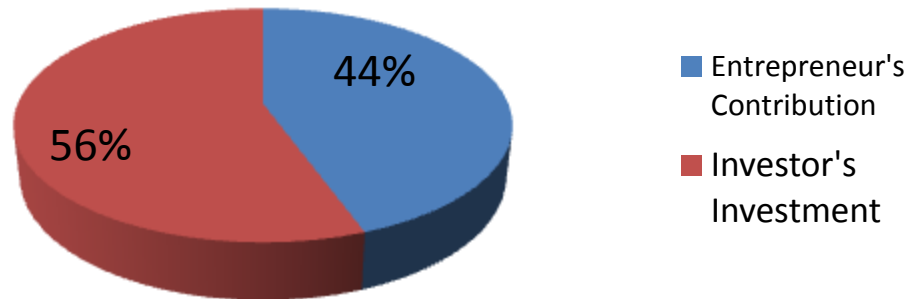
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	52,000	624,000
<b>Less: Cost of sales (B):</b>	1,800	46,800	561,600
<b>Gross profit (GP) [C=(A-B)]</b>	<b>200</b>	<b>5,200</b>	<b>62,400</b>
<b>Less: Operating Costs:</b>			
Electricity bill		200	2,400
Generator bill		50	600
Shop Rent		300	3,600
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		1,500	18,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		500	6,000
<b>Total Operating Cost (D)</b>		<b>2,900</b>	<b>34,800</b>
<b>(C-D)Net Profit:</b>		<b>2,300</b>	<b>27,600</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<b>Investments in different categories:</b>			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	25,000	50,000	75,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, Body etc.)	10,000	10,000	20,000
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	10,000	10,000	20,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	10,000	5,000	15,000
bkash & flexi load	15,000	20,000	35,000
Furniture and decoration	5,000	5,000	10,000
Shop Value	own shop	0	0
Cash in Hand	5,000		5,000
<b>Total Capital</b>	<b>80,000</b>	<b>100,000</b>	<b>180,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	80000	44
Investor's Investment	100000	56
Total Investment	180000	100





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	104,000	1,248,000	4,600	119,600	1,435,200
<b>Less: Cost of sales (B):</b>	3,400	88,400	1,060,800	3,910	101,660	1,219,920
<b>Gross profit (GP) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>	<b>660</b>	<b>17,160</b>	<b>215,280</b>
<b>Less: Operating Costs:</b>						
Electricity bill		200	2,400		220	2,640
Generator bill		50	600		55	660
Shop Rent		300	3,600		300	3,600
Night guard bill	0	50	600		70	840
Transportation		100	1,200		100	1,200
Mobile bill		200	2,400		220	2,640
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		150	1,800
<b>Non Cash Item:</b>						
Depreciation Expenses		1000	12,000		1100	13,200
<b>Total Operating Cost (D)</b>	<b>0</b>	<b>5000</b>	<b>60,000</b>	<b>0</b>	<b>5215</b>	<b>62,580</b>
<b>(C-D)Net Profit:</b>		<b>10,600</b>	<b>127,200</b>		<b>11,945</b>	<b>152,700</b>
<b>Retained Income:</b>			<b>127,200</b>			<b>152,700</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><i>Year 1</i></b>	<b><i>Year 2</i></b>
<b>Cash inflow</b>		
Opening Balance	5,000	182,200
Capital Infusion by UDYOKTA		
Capital Infusion by Investor	100,000	
Sales	1,248,000	1,435,200
<b>Total Receipts</b>	<b>1,353,000</b>	<b>1,617,400</b>
<b>Cash Outflow:</b>		
Cost of goods sold	1,060,800	1,219,920
Operating expenses	<b>60000</b>	<b>62580</b>
Return to investor	50,000	70,000
<b>Total payment</b>	<b>1,170,800</b>	<b>1,352,500</b>
<b>Closing Balances</b>	<b>182,200</b>	<b>264,900</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1  
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

## **W**EAKNESS

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

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in Two years.

## **T**HREATS

- Local competitor
- Credit Sales
- Product Damage.

Presented at 2<sup>nd</sup> SB Design Lab on March 21<sup>st</sup>, 2015  
at GK Lab

Thank you

# Pictures

# My mother and me









# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট কলের ১২(১) প্রটক

ক্রমিক নং - 1899

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং - ৪(১৮৯৯)১৪-২৪

শাঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ১১/২/১৪

স্বাক্ষর : *[Signature]*

স্বাক্ষর : *[Signature]*

স্বাক্ষর : *[Signature]*

পেশা, ব্যবসা ও স্থানীয়ত্ব : *[Handwritten]*

লাইসেন্সের মেয়াদ : *[Handwritten]* পর্যন্ত।

সর্বমোট টাকার পরিমাণ (অংকে) : *[Handwritten]* টাকা

স্বাক্ষর : *[Signature]*

স্বাক্ষর : *[Signature]*

স্বাক্ষর : *[Signature]*

১০% ভ্যাট কার্যকর করা হবে

৪ নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া : *[Handwritten]*

**Thank You**