



Grameen Kalyan

Proposed NU Business Name : Naim Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Naimur Rahman Vill: Belghoria, Post: Shostipur, Upazilla : Kushtia, District: Kushtia
Age	:	24 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 (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. Nazma Begum Abu Shiddique Branch: Alampur, Group # 02, Centre # 40/M, Loan no.: 2264, Member since: 2011, First loan: Tk. 7,000, Last GB loan: 30,000, Outstanding: All paid Father No Nil Nil Nil
Education, till to date	:	Class Nine

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.)	:	4 (Four) years experiences in this business. Started business with BDT 40,000 (Forty 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	:	01750987862
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 2011. At first she took GB loan BDT 7,000 (Seven thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including cow fattening business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Naim Store</i>
Address/ Location	:	Vadalia Bazzar,
Total Investment in BDT	:	BDT 278,900
Financing	:	Self BDT 128,900 (from existing business) Required Investment BDT 150,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		The business is planed to be scale up the existing goods by the new investment.
(i) % of present gross profit margin	:	(i) On average 15%
(ii) Estimated % of proposed gross profit margin		(ii) On average 15%

INFO ON EXISTING BUSINESS OPERATIONS

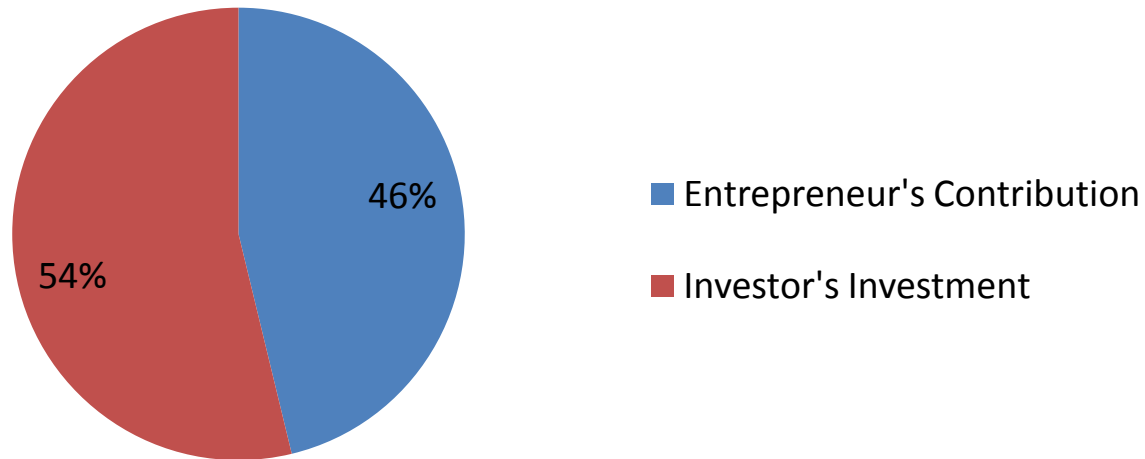
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,000	52,000	624,000
Less: Cost of sales (B):	1,700	44,200	530,400
Gross profit (GP) [C=(A-B)]	300	7,800	93,600
Less: Operating Costs:			
Electricity bill		700	8,400
Generator bill		150	1,800
Shop Rent		300	3,600
Night guard bill		50	600
Mobile bill		200	2,400
Present salary/Drawings-self		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:		0	0
Depreciation Expenses		683	8,196
Total Operating Cost (D)		4,183	50,196
(C-D)Net Profit:		3,617	43,404

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	13,200	30,000	43,200
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, Body etc.)	4,700	5,000	9,700
Food items (Soft & Cold drinks, Icecream, Curd, Biscuit, Chocolates, cheeps, cakes etc.)	18,000	10,000	28,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	2,000	5,000	7,000
Cattle Food	45,000	100,000	145,000
Furniture and Electronics items	9,000	0	9,000
Refrigerator	32,000	0	32,000
Furniture and decoration	5,000	0	5,000
Shop Value	own shop	0	0
Total Capital	128,900	150,000	278,900

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	128,900	46
Investor's Investment	150,000	54
Total Investment	278,900	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
Estimated Sales (A)	3,500	91,000	1,092,000	4,025	104,650	1,255,800	4,629	120,348	1,444,170
Less: Cost of sales (B):	2,975	77,350	928,200	3,421	88,953	1,067,430	3,934	102,295	1,227,545
Gross profit (GP) [C=(A-B)]	525	13,650	163,800	604	15,698	188,370	694	18,052	216,626
Less: Operating Costs:									
Electricity bill		700	8,400		750	9,000		800	9,600
Generator bill		150	1,800		170	2,040		190	2,280
Shop Rent		300	3,600		300	3,600		300	3,600
Transportation									
Mobile bill (SMS & Reporting inclusive)		200	2,400		250	3,000		300	3,600
Ownership Transfer Fee		-	10,000			10,000		0	10,000
Proposed salary-self		3,000	36,000		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		150	1,800		170	2,040
Non Cash Item:									
Depreciation Expenses		684	8,208		684	8,208		684	8,208
Total Operating Cost (D)		5134	71608		5304	73,648		5444	75328
(C-D)Net Profit:		8,516	92,192		10,394	114,722		12,608	141,298
Retained Income:			92,192			114,722			141,298

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.)

	0	Year 1	Year 2	Year 3
Cash inflow				
Opening Balance	-	5,900	48,092	112,814
Capital Infusion by UDYOKTA	128,900			
Capital Infusion by Investor	150,000			
Sales	-	1,092,000	1,255,800	1,444,170
Total Receipts	278,900	1,097,900	1,303,892	1,556,984
Cash Outflow:				
Cost of goods sold	230,000	928,200	1,067,430	1,227,545
Operating expenses	2,000	71608	73,648	75328
Furniture (Refrigerator, fan)	41,000			
Return to investor		50,000	50,000	50,000
Total payment	273,000	1,049,808	1,191,078	1,352,873
Closing Balances	5,900	48,092	112,814	204,112

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 three years.

THREATS

- Local competitor
- Credit Sales

Presented at 41st SB Design Lab on December 20,
2014 at Yunus Centre

Thank you

Pictures

My parents and me



My Shop





Trade License

স্টম্প ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং 987



ট্রেড লাইসেন্স
৬ নং জিয়ারখী ইউনিয়ন পরিষদ
উপজেলা : কুষ্টিয়া সদর, জেলা : কুষ্টিয়া।

ভবি

বহি নং - লাইসেন্স নং : ২০২৪/২৭ তারিখ : ২৬/১০/১৪

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম নাসিরুল হোসেন

পিতা / স্বামী / মালিকের নাম নাসিরুল হোসেন

ঠিকানা গ্রাম : বেলঘাটা থানা ও বেল্লা কুষ্টিয়া

পেশা ব্যবসা ও যানবাহন প্রভৃতি মহিলা ক্যান

বৈধ বা বলবৎ থাকার সময় (বৎসর) ১ (এক)

লাইসেন্সের মেয়াদ ইং ২৬/১০/১৪ হইতে ইং ২০/১০/১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০/-

কথায় দুই শত টাকা মাত্র

মাত্র।
স্বাক্ষর
চেয়ারম্যান ২৬/১০/১৫

৬ নং জিয়ারখী ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া।

Thank You