



Grameen Kalyan

Proposed NU Business Name : Sharif Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Soikot Islam Sharif, Vill: Roghurampur, Post: Shomvugong, Upazilla: Sador, District: Mymensingh
Age	:	21 Years.
Marital status	:	Single.
No. of siblings:	:	2 (Two) Sisters & 2 (Two) Brothers.
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"/> Yes Father <input type="checkbox"/> Most: Feroza Begum. Md. Kamruzzaman. Branch: Chorneloxia, Group # 07, Centre # 36/M, Loan no. 2822, Member since: 1996, First loan: Tk.3000, Existing loan: 15,000, Outstanding: 9,000. My Father is paying GB loan installment. No Nil Nil 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.)	:	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.)	:	He has no formal training but 10 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Father.
Contact number	:	01964921163
National ID number	:	19946115240000398
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=3000 (Three thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Sharif Store.
Address/ Location	:	Shamvugong bazar, Sador, Mymensingh.
Total Investment	:	BDT = 6,10,000
Financing	:	Self financing: BDT= 4,60,000 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5,000
Proposed Salary	:	BDT= 10,000 (Ten thousand)
Proposed Business Implementation Plan	:	<p>The project will start with having a grocery shop.</p> <ul style="list-style-type: none"> <input type="checkbox"/> The business is planed to be scale up the existing goods by the new investment. <input type="checkbox"/> Various kind of grocery product will be buy & sold. <input type="checkbox"/> Estimated sales is @ Tk. 22,000 per day. <input type="checkbox"/> Estimated Profit is 9% On Sales. <input type="checkbox"/> One Employee Monthly Salary Tk.3000 <input type="checkbox"/> Payback period is estimated 3 years. <input type="checkbox"/> Expected date to start the project is November 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

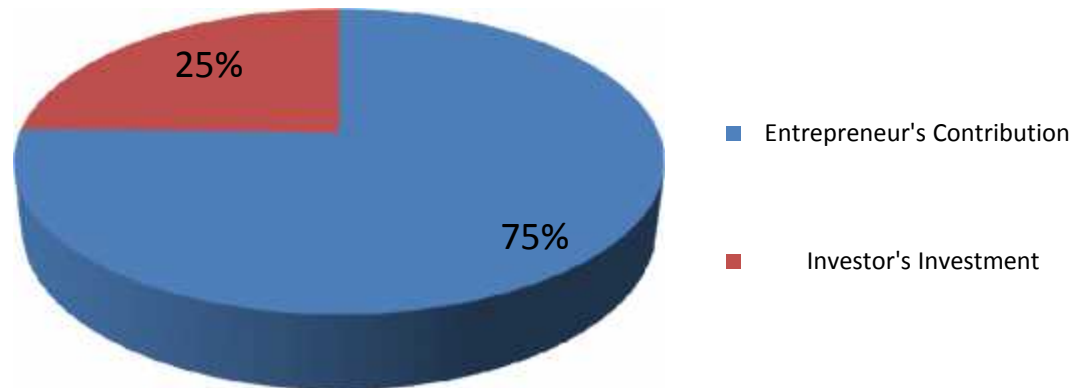
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	15,000	375,000	4,500,000
Less: Cost of Sales (B)	13,500	337,500	4,050,000
Gross profit (GP)= [C (A-B)]	1,500	37,500	450,000
<u>Less:Operating Costs:</u>			
Electricity bill		2,000	24,000
Generator bill		200	2,400
Shop Rent		10,000	120,000
Present Salary Self		5,000	60,000
Night guard bill		150	1,800
Transportation		2,000	24,000
Wages (1*3000 Monthly)		3,000	36,000
Mobile bill		500	6,000
Other Expenses		2,500	30,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		25,350	309,200
(C-D)Net Profit		12,150	140,800
Retained Income:			140,800

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)	200,000	-	200,000
Furniture	25,000	-	25,000
Machineries (Digital Scale, Fan, Light)	5,000	-	5,000
Grocery items (Rice, Flower, Oil, Butter, Nodules, Sugar, vermicelli, Pulse, packet salt, Raisin. Cumin Seed, Garlic, Onion, etc.)	150,000	50,000	200,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Washing Powder, etc)	40,000	20,000	60,000
Others items (Pen, Paper, Firebox, Coil, Harpic, Tissue, etc)	30,000	20,000	50,000
Salt Loose, Cow feed	-	40,000	40,000
Different Types of Baby Milk	-	20,000	20,000
Cash In hand	10,000	-	10,000
Total Capital	460,000	150,000	610,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	460,000	75
Investor's Investment	150,000	25
Total Investment	610,000	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	22,000	550,000	6,600,000	24,200	605,000	7,260,000	26,620	665,500	7,986,000
(B) Total Cost of Sales	20,020	500,500	6,006,000	22,022	550,550	6,606,600	24,224	605,605	7,267,260
Gross profit (GP)= [C (A-B)]	1,980	49,500	594,000	2,178	54,450	653,400	2,396	59,895	718,740
Less: Operating Costs:									
Electricity bill		2,500	30,000		2,750	33,000		3,025	36,300
Shop Rent		10,000	120,000		11,000	132,000		12,100	145,200
Generator bill		200	2,400		220	2,640		242	2,904
Proposed salary-self		10,000	120,000		11,000	132,000		12,100	145,200
Transportation		3,000	36,000		3,300	39,600		3,630	43,560
Night guard bill		150	1,800		165	1,980		182	2,178
Wages (1 Monthly 3000 tk)		3,000	36,000		3,300	39,600		3,630	43,560
Mobile bill		700	8,400		770	9,240		847	10,164
Other Expenses		3,000	36,000		3,300	39,600		3,630	43,560
Non Cash Item:									
Depreciation Expenses			7,000			7,700			8,470
Total Operating Cost (D)		32,550	397,600		35,805	437,360		39,386	481,096
(C-D)Net Profit		16,950	196,400		18,645	216,040		20,510	237,644
Retained Income:			196,400			216,040			237,644

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)
Opening Balance	10,000	296,400	452,440
Capital Infusion by Investor	150,000	-	-
Sales	6,600,000	7,260,000	7,986,000
Total Receipts	6,760,000	7,556,400	8,438,440
<i>Cash Outflow:</i>			
Cost of goods sold	6,006,000	6,606,600	7,267,260
Operating expenses	397,600	437,360	481,096
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	6,463,600	7,103,960	7,808,356
Closing Balances	296,400	452,440	630,084

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 01
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in three years.

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 08th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me












Trade License

বিদ্যুৎসিদ্ধান্তের ব্যবস্থাপনা পরিষদ



৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় বোর্ডস্থান
ইউনিয়ন পরিষদ কার্যালয় নং ১৩ অনুযায়ী

1217

ক্রমিক নং ০৯৭
লাইসেন্স নং ০৯৭
নম্বরের নং

ট্রেড লাইসেন্স

তারিখঃ ০০৩
তাঃ - ০৬/০৩/২০২৫ ই.

ব্যবসা প্রতিষ্ঠানের নাম : ক্রেতার্স ইন্ডিয়ান ফোড
মালিকের নাম : শ্রী: জ্ঞানত জোহান্নাও (কর্পোরেশন)
মেসার/ঠিকানা : গ্রাম : কর্ণসুন্দর ০৯ বঙ্গাবু ডাকঘর : শমুগঞ্জ / রাখবপুর মাদারাসা
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামীর নাম : শ্রী: রাসুলজামান
তাহার নিকট থেকে : ৩০০/- টাকা (কথায়) : তিনশত চল্লিশ টাকা

মাত্র দু'বিঘা পহিরা ৭নং চরনিলক্ষীয়া এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।
লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ৩০শে জুন/২০২৫ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।


পুলক মোহাম্মদ খান
ক্রেতার্স ইন্ডিয়ান ফোড
পুলক মোহাম্মদ খান
লাইসেন্স প্রদানকারী কর্মকর্তা
স্বাক্ষর ও মৌল

- লাইসেন্সের টাকার মূল্য
- দু'টি সফটকপি সংরক্ষণ
- লাইসেন্স অধীনেই টিকা নবায়ন করতে পারবেন
- জন্ম-মৃত্যু হাজির হতে চলে যাবেন
- স্বাক্ষর/মুদ্রিত নকল রাখতে হবে
- পাই মাসিক, পরিবেশ ইত্যাদি

Thank You