



Grameen Kalyan

Proposed NU Business Name :Kalam Store .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Kalam Mia, Vill: Kushmail, Post: Kushmail, Fulbaria, District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.
No. of siblings:	:	4(Four) 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"/> Yes Father <input type="checkbox"/> Most: jamala Begum. Md. Abul Kashem. Branch: Fulbaria, Group # 09 , Centre # 16/M, Loan no. 2953/1, Member since: 2000 , First loan: Tk.5000, Existing loan: 1,10,000, Outstanding: 50,000. Father. 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.)	:	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.)	:	He has no formal training but 6 years experience in running business.
Other Own/Family Sources of Income	:	My income from business..
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01718062503
National ID number	:	6122005215875
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT= 5000.(Five thousand) and used the money in household development. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Kalam Store.
Address/ Location	:	Chander bazar, Sodor, Mymensingh.
Total Investment	:	BDT = 4,75,000
Financing	:	Self financing: BDT= 3,25,000 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT=4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an ongoing business so the fund need to increase the volume of existing product; ➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics etc; ➤ Estimated sales is BDT. Tk. 7000/- per day; ➤ Estimated gross profit is 12% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to start the project in November,2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

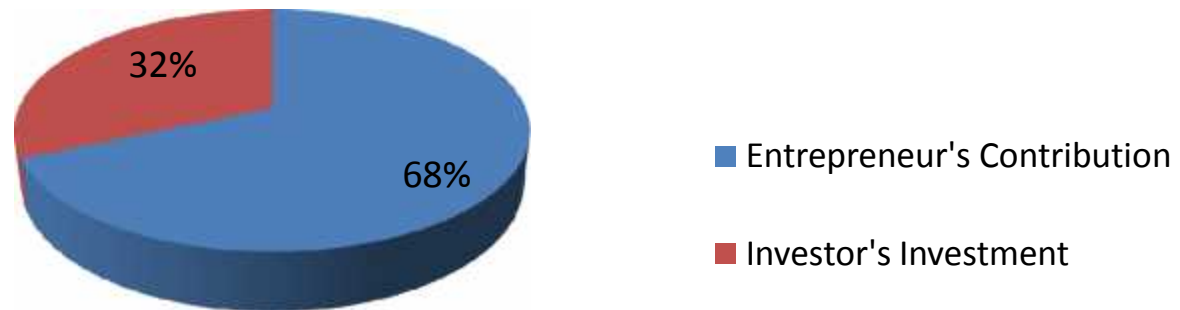
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP)= [C (A-B)]	480	12,000	144,000
Less: Operating Costs:			
Electricity bill		500	6,000
Night guard bill		100	1,200
Shop Rent		700	8,400
Mobile bill		200	2,400
Transportation		500	6,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		2,500	34,000
(C-D)Net Profit		9,500	110,000
Retained Income:			110,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	50,000	-	50,000
Furniture	40,000	-	40,000
Refrigerator	30,000	-	30,000
Grocery items (oil. sugar. vermicelli. pulse. salt raisin. cumin seed. packet milk. onion. Garlic, cigarette)etc.	100,000	80,000	180,000
Cosmetics item (soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	40,000	30,000	70,000
Food items (cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	35,000	30,000	65,000
Others items (pen, paper, firebox, coil, tissue,)etc.	20,000	10,000	30,000
Cash in hand	10,000		10,000
Total Capital	325,000	150,000	475,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	325,000	68
Investor's Investment	150,000	32
Total Investment	475,000	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 (A)	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Total Cost of Sales (B)	6,160	154,000	1,848,000	6,776	169,400	2,032,800	7,454	186,340	2,236,080
Gross profit (GP)= [C (A-B)]	840	21,000	252,000	924	23,100	277,200	1,016	25,410	304,920
Less: Operating Costs:									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop Rent		700	8,400		770	9,240		847	10,164
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary-self		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill (SMS & Reporting inclusive)		500	6,000		550	6,600		605	7,260
Transportation		800	9,600		880	10,560		968	11,616
Other Expenses		700	8,400		770	9,240		847	10,164
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		7,300	92,600		8,030	101,860		8,833	112,046
(C-D)Net Profit		13,700	159,400		15,070	175,340		16,577	192,874
Retained Income:			159,400			175,340			192,874

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)
<u>cash Outflow:</u>		269,400	384,740
Opening balance	10,000		
Capital Infusion by Investor	150,000	-	-
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,260,000	2,579,400	2,925,740
<u>Cash Outflow:</u>			
Cost of goods sold	1,848,000	2,032,800	2,236,080
Operating expenses	92,600	101,860	112,046
Return to investor (including Transfer fee)	50,000	60,000	70,000
Total payment	1,990,600	2,194,660	2,418,126
Closing Balances	269,400	384,740	507,614

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:6 years

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 8th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me













Thank You