



Grameen Kalyan

Proposed NU Business Name : Sumaiya Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hamidul Islam, Vill: Dhamor, Post: Dhamor, Fulbaria, District: Mymensingh
Age	:	30 Years.
Marital status	:	Married.
No. of siblings:	:	4(Four) Brothers and 2 Sisters.
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: Khodeja Khatun. Md. Abul Kalam Mondol. Branch: Shibgonj, Group # 12 , Centre # 58/M, Loan no. 6661, Member since: 2007 , First loan: Tk.5000, Existing loan: 17,000, Outstanding: 3,000. 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 9 years experience in running business.
Other Own/Family Sources of Income	:	My income from business..
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01713535618
National ID number	:	612059268588
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. 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 agriculture farming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Sumaiya Store.
Address/ Location	:	Chander bazar, Fulbaria, Mymensingh.
Total Investment	:	BDT = 4,51,500
Financing	:	Self financing: BDT= 3,01,500 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT=5,000 (Five 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 15% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to start the project in October, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

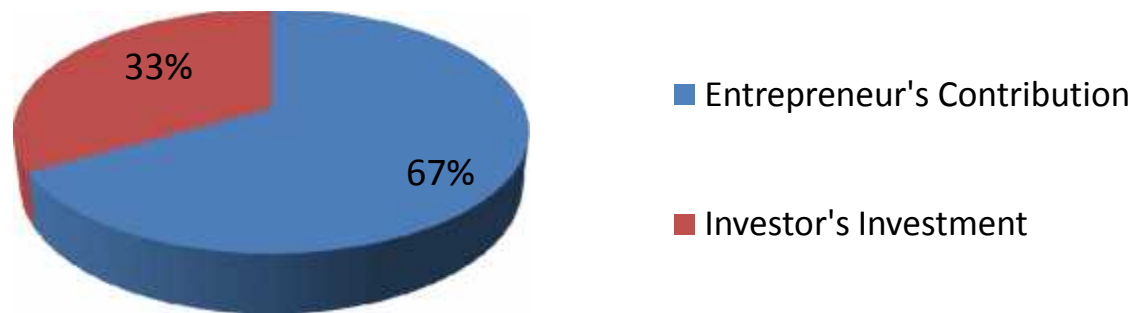
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
Less: Cost of Sales (B)	3,960	99,000	1,188,000
Gross profit (GP)= [C (A-B)]	540	13,500	162,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Night guard bill		50	600
Shop Rent		1,000	12,000
Employee-1		1,000	12,000
Mobile bill		200	2,400
Transportation		500	6,000
Other Expenses		200	2,400
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		3,950	52,400
(C-D)Net Profit		9,550	109,600
Retained Income:			109,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance (shop value)	50,000	-	50,000
Furniture	40,000	-	40,000
TV	7,500		
Refrigerator	24,000	-	24,000
Grocery items (rice, vushi, khud, flour, oil, sugar, vermicelli, pulse, salt, raisin, cumin seed, packet milk, onion, garlic,)etc.	80,000	80,000	160,000
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, cigarette)etc.	20,000	10,000	30,000
Cash in hand	5,000		5,000
Total Capital	301,500	150,000	451,500

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	301,500	67
Investor's Investment	150,000	33
Total Investment	451,500	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:									
(A) Estimated Sales	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
(B) Total Cost of Sales	5,950	148,750	1,785,000	6,545	163,625	1,963,500	7,200	179,988	2,159,850
Gross profit (GP)= [C (A-B)]	1,050	26,250	315,000	1,155	28,875	346,500	1,271	31,763	381,150
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		5,000	60,000		5,500	66,000		6,050	72,600
Employee-1		1,000	12,000		1,100	13,200		1,210	14,520
Mobile bill		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)		9,300	116,600		10,230	128,260		11,253	141,086
(C-D) Net Profit		16,950	198,400		18,645	218,240		20,510	240,064
Retained Income:			198,400			218,240			240,064

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>		293,400	451,640
Opening balance	5,000		
Capital Infusion by Investor	150,000	-	-
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,255,000	2,603,400	2,992,640
<u>Cash Outflow:</u>			
Cost of goods sold	1,785,000	1,963,500	2,159,850
Operating expenses	116,600	128,260	141,086
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	1,961,600	2,151,760	2,360,936
Closing Balances	293,400	451,640	631,704

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
Others: 1
- Skill and experience:9 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













NU with Mother



Trade License

ফুলবাড়ীয়া পৌরসভা কার্যালয়
 ফুলবাড়ীয়া, ময়মনসিংহ।
ট্রেড লাইসেন্স

ক্রমিক নং: 7037 লাইসেন্স নং: 2202

ফুলবাড়ীয়া পৌরসভা (পৌরসভা) আইন, ১৩৩৯ এর ধারা ১০৩ ও আদর্শ করা কফিলে নথিত বিধিমালা অনুসারে প্রাপ্ত ট্রেড, প্রদর্শনা, কলিং, ও বিজ্ঞাপন লাইসেন্স।
 এই লাইসেন্স পরবর্তী পৃষ্ঠায় নথিত শর্তাদি সাপেক্ষে ২০২৫... সনের ৩০ জুন পর্যন্ত মেয়ামে বৈধতা প্রাপ্ত হইবে।

নাম: মো. হামিদুল ইসলাম
 পিতা/স্বামী: মো. আব্দুল করিম
 বাস: হাটের মাঝারি
 পুত্র

বাসস্থান: বাবসা করার জন্য ট্রেড লাইসেন্স ফিস: ৫০০/- টাকা
 বকেয়া: ০/- টাকা
 সারি চার্জ: ০/- টাকা
 বিজ্ঞাপন কর: ০/- টাকা
 সর্বমোট: ৫০০/- টাকা

যেহেতু করিয়া এই লাইসেন্স প্রদান করা হইল।

শর্তাদি :- (ক) এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে প্রুলাইয়া রাখিতে হইবে।
 (খ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে।

লাইসেন্স পরিদর্শক
 ফুলবাড়ীয়া পৌরসভা
 ফুলবাড়ীয়া, ময়মনসিংহ।

মেয়র
 ফুলবাড়ীয়া পৌরসভা
 ফুলবাড়ীয়া, ময়মনসিংহ।

Thank You