



Grameen Kalyan

*Proposed NU Business Name : **Akash store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md .Asadul Islam . Vill: Bottoil (Dhakinpara), Post: Bistic. Upazilla : Kushtia, District: Kushtia
Age	:	19 Years
Marital status	:	Single
No. of siblings:	:	2 (Two) brothers & 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Asma Khatun .</p> <p>Md. Mosaref Hossen .</p> <p>Branch: Alampur, Group # 06, Centre # 32/M, Loan no.: 2923, Member since: 2000, First loan: Tk. 5,000/-, Existing loan: 40,000, Outstanding: 1760/-</p> <p>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.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.)	:	2 (Two) years experiences in this business. Started business with BDT 10,000 (Ten thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01779600098
National ID number	:	19965037950032125
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 5,000 (Five thousand) and bought a cow. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Akash Store
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	BDT : 82,000/-
Financing	:	Self BDT : 32,000/- (from existing business) Required Investment BDT : 50,000/- (as equity)
Present salary/drawings from business (estimates)	:	BDT : 2000/- (Two thousand)
Proposed Salary	:	BDT : 3,000/- (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will start with having a grocery shop; ➤ The product line is rice, egg, oil, Biscuit, Soap, Soft drinks, Salt, mustard, Oil, onion, washing powder, Chanachur,, Chocolates, cheeps, cakes, Cosmetics etc; ➤ The existing product volume will be increased after getting the new investment; ➤ Estimated sales is BDT. Tk. 2800/- per day; ➤ Estimated gross profit is 15% on sales; ➤ Payback period is estimated 2 years; ➤ Expected date to start the project in August, 2015.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,800	46,800	561,600
Less: Cost of sales (B):	1,530	39,780	477,360
Gross profit (GP) [C=(A-B)]	270	7,020	84,240
Less: Operating Costs:			
Electricity bill		150	1,800
Mobile bill		50	600
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
Non Cash Item:			
Depreciation Expenses		100	1,200
Total Operating Cost (D)		2,450	29,400
(C-D)Net Profit:		4,570	54,840

PRESENT & PROPOSED INVESTMENT BREAKDOWN

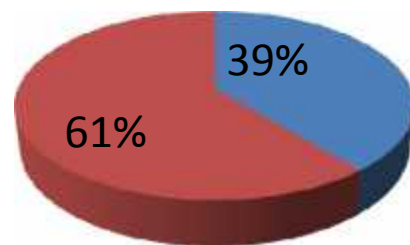
Particulars	Existing Business	Proposed (BDT)	Total (BDT)
	1	2	3(1+2)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	5,000	18,000	23,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash etc.)	0	7,000	7,000
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	5,000	10,000	15,000
Electronics items (Cable , Energy Bulb etc.)	7,000	5,000	12,000
Cow food	5,000	5,000	10,000
Others items (Pen, Paper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	0	5,000	5,000
Furnitures and decoration	5,000	0	5,000
Cash in Hand	5,000	0	5,000
Total Capital	32,000	50,000	82,000

Source of Finance

Source	Amount in BDT	%
Particulars		
Entrepreneur's Contribution	32,000	39
Investor's Investment	50,000	61
Total Investment	82,000	100

■ Entrepreneur's Contribution

■ Investor's Investment



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,800	72,800	873,600	3,220	83,720	1,004,640
Less: Cost of sales (B):	2,380	61,880	742,560	2,737	71,162	853,944
Gross profit (GP) [C=(A-B)]	420	10,920	131,040	483	12,558	150,696
Less: Operating Costs:						
Electricity bill		250	3,000		275	3,300
Transportation		100	1,200		100	1,200
Mobile bill		100	1,200		110	1,320
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		200	2,400		150	1,800
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	4150	49,800	0	4185	50,220
(C-D) Net Profit:		6,770	81,240		8,373	100,476
Retained Income:			81,240			100,476

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.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	5,000	111,240
Capital Infusion by Investor	50,000	
Sales	873,600	1,004,640
Total Receipts	928,600	1,115,880
Cash Outflow:		
Cost of goods sold	742,560	853,944
Operating expenses	49,800	50,220
Return to investor	25,000	35,000
Total payment	817,360	939,164
Closing Balances	111,240	176,716

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Trade license: own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> lack of capital;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit sales<input type="checkbox"/> Product damage.

Presented at 5th Executive SB Design Lab on,
2015 at Grameen Kalyan.

Thank you

Pictures

My mother and me















Trade License

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

ক্রমিক নং - 306

লাইসেন্স

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং: ১০(৩৫১) ১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা: কুষ্টিয়া। তারিখ: ১৫/০৫/১৫

স্বাক্ষরকারীর নাম: মোঃ জাহাঙ্গীর

শ্রমিক / স্বামী / মালিকের নাম: মোঃ জাহাঙ্গীর হোসেন

ঠিকানা: কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রকৃতি: মুদি-খানা বৈধ বা বলবৎ থাকার সময়: ১৫/০৫-১৫/০৫

লাইসেন্সের মেয়াদ: ১৫/০৫/১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ১০০০ টাকা পর্যন্ত (কথায়) কুষ্টিয়া উপজেলা

১৫% ভাট বাক্যে কর্তনকৃত টাক ১৫০

মোঃ জাহাঙ্গীর হোসেন
৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া জেলা, কুষ্টিয়া

Thank You