



**Grameen Kalyan**

**Proposed NU Business Name : *Taiz Uddin Store* .**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Taiz Uddin, Vill: Lakxipur, Post:Kalim nagor,Upazilla : Fulbaria, District: Mymensingh
Age	:	33 Years.
Marital status	:	Married.
No. of siblings:	:	3 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	:	<p>Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/></p> <p>Most: Rohima Begum.</p> <p>Md. Shohidullah.</p> <p>Branch: Lakxipur Fulbaria, Group # 03 , Centre # 17/M, Loan no. 1816/1, Member since: 2012 , First loan: Tk.11000, Existing loan: 16,000, Outstanding: 3,000.</p> <p>My father is paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	SSC

## ***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 12 years business experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01713531848
National ID number	:	6112035325238
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT.11,000.(eleven thousand) and used the money in agriculture farming. Gradually Few times she took GB loan and utilized the money agriculture farming.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Taiz Uddin Store.
Address/ Location	:	Lakxipur bazar, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 3,56,000</b>
Financing	:	Self financing: BDT= 2,56,000 ( Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT=4,000</b> (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ 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 &amp; poultry etc;</li> <li>➤ Estimated sales is BDT. Tk. 10,000/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to start the project in Dec ,2015</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

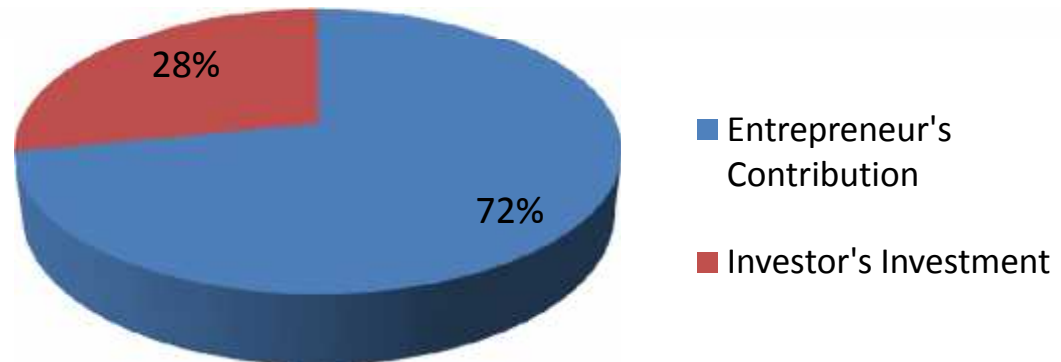
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	7,000	175,000	2,100,000
<b>Less: Cost of Sales (B)</b>	6,300	157,500	1,890,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>700</b>	<b>17,500</b>	<b>210,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Night guard bill		60	720
Mobile bill		200	2,400
Transportation		500	6,000
Shop rent		1,600	19,200
Other Expenses		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		<b>3,060</b>	<b>40,720</b>
<b>(C-D) Net Profit</b>		<b>14,440</b>	<b>169,280</b>
<b>Retained Income:</b>			<b>169,280</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
<b>Investment in different categories:</b>			
Shop advance	80,000	-	80,000
Furniture	15,000	-	15,000
Refrigerator	25,000	-	25,000
Grocery items ( Flour, Oil, sugar, vermicelli, pulse, salt raisin, cumin seed, packet milk, onion, Garlic, )etc.	80,000	55,000	135,000
Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	10,000	10,000	20,000
Food items ( cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.	20,000	15,000	35,000
Vegetable (potato, bean, bringal, & others)	3,000	1,000	4,000
Rice, cow food	10,000	4,000	14,000
Poultry	3,000	5,000	8,000
Others items ( cigarette, pen, paper, firebox, coil, tissue,)etc.	5,000	10,000	15,000
Cash in hand	5,000		5,000
<b>Total Capital</b>	<b>256,000</b>	<b>100,000</b>	<b>356,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	256,000	72
Investor's Investment	100,000	28
<b>Total Investment</b>	<b>356,000</b>	<b>100</b>





# **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
<b>Revenue:</b>									
Estimated Sales (A)	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Total Cost of Sales (B)	9,000	225,000	2,700,000	9,900	247,500	2,970,000	10,890	272,250	3,267,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,000</b>	<b>25,000</b>	<b>300,000</b>	<b>1,100</b>	<b>27,500</b>	<b>330,000</b>	<b>1,210</b>	<b>30,250</b>	<b>363,000</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		525	6,300		551	6,615
Shop Rent		1,600	19,200		1,680	20,160		1,764	21,168
Night guard bill		50	600		53	630		55	662
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		800	9,600		840	10,080		882	10,584
Other Expenses		500	6,000		525	6,300		551	6,615
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>7,750</b>	<b>98,000</b>		<b>8,138</b>	<b>102,900</b>		<b>8,544</b>	<b>108,045</b>
<b>(C-D)Net Profit</b>		<b>17,250</b>	<b>202,000</b>		<b>19,363</b>	<b>227,100</b>		<b>21,706</b>	<b>254,955</b>
<b>Retained Income:</b>			<b>202,000</b>			<b>227,100</b>			<b>254,955</b>

**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)
<b><u>cash Outflow:</u></b>			
Opening balance	5,000	267,000	454,100
Capital Infusion by Investor	100,000	-	-
Sales	3,000,000	3,300,000	3,630,000
<b>Total Receipts</b>	<b>3,105,000</b>	<b>3,567,000</b>	<b>4,084,100</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	2,700,000	2,970,000	3,267,000
Operating expenses	98,000	102,900	108,045
Return to investor ( including Transfer fee)	40,000	40,000	40,000
<b>Total payment</b>	<b>2,838,000</b>	<b>3,112,900</b>	<b>3,415,045</b>
<b>Closing Balances</b>	<b>267,000</b>	<b>454,100</b>	<b>669,055</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:12 years

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Local competitor;
- Fire burn.

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Pictures

# My Shop







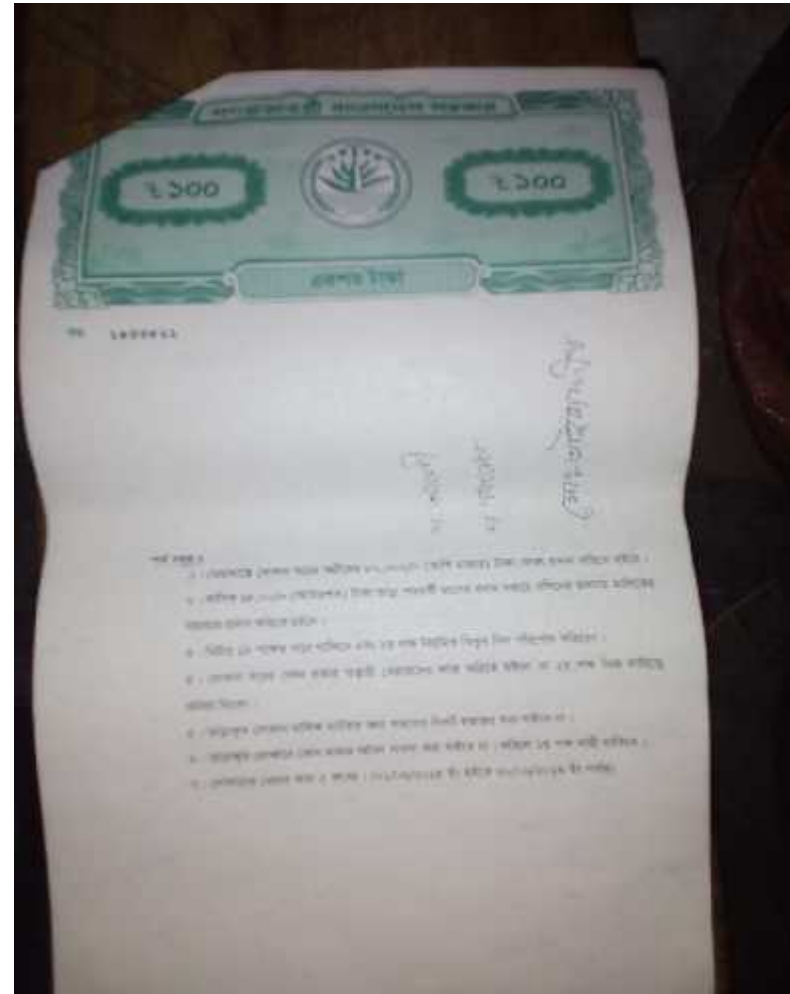












# Trade License

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ইউ.পি. ফরম-১৩

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উপজেলা : ফুলবাড়ীয়া, জেলা : ময়মনসিংহ

**লাইসেন্স**

৫৬

বই নম্বর : ০৭

লাইসেন্স নম্বর : ৫৬

অর্থ বছর : ২০১৫/১৬

তারিখ : ০৭/০৮/১৫

ব্যবসা প্রতিষ্ঠানের নাম : তহিছা ঐমিন স্টোর

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পিতা/স্বামীর নাম : মো: নসীমুল্লাহ

ঠিকানা : নসীমুল্লাহ বাজার,  
ফুলবাড়ীয়া, ময়মনসিংহ

পেশার ধরন : ময়মনসিংহ জেলা ও পোশ্চি  
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ফি প্রদানের পরিমাণ টাকা = ৩০০/-

কথায় : ( তহিছা ঐমিন স্টোর )

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তারিখ : ০৭/০৮/১৫

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জেলা প্রশাসন  
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ফুলবাড়ীয়া, ময়মনসিংহ

*Thank You*