



Grameen Kalyan

Proposed NU Business Name : M/S Ma *Enterprise*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md.Shofikul Islam Khan Vill: Kakni kona,Post: Khicha,Upazilla : Fullpur , District: Mymensingh
Age	:	25 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) Brothers & 2 (Two) Sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: Anwara Begum
(iii) Father's name	:	Md: Shatab Uddin Khan
(iv) GB member's info	:	Branch: Biskah,Group # 08, Centre # 53/M, Loan no.7700, Member since: 2010, First loan: 5,000 Tk. , Existing loan: 2,000, Outstanding: 1,692
Further Information:		
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii)Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Ten

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. Sometimes his brother helps him to operate the business.
Other Own/Family Sources of Income	:	Father Income from agricultural farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01911452364
National ID / Birth Certificates number	:	6118122935977
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in family purpose work. Gradually several times she took GB loan and utilized it in different purpose work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	M/s. Ma Enterprise
Address/ Location	:	Kashigong bazer, Tarakanda, Mymensingh.
Total Investment	:	BDT = 6,80,000/=
Financing	:	Self financing: BDT = 4,80,000 (Existing business) Required Investment: BDT= 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000 (Five Thousand)
Proposed Salary	:	BDT= 8,000 (Eight Thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will start with having a mobile & Cosmetic shop. ➤ Around 10% gross profit from mobile set, Cosmetic item & Mobile Banking Tk 4.2 per One thousand is estimated. ➤ Estimated sales is about @ Tk.10,500. Per day. ➤ Pay back period is 3 years. ➤ The existing product volume will be increased after getting the new investment; ➤ Expected date to start the project is in early 2016.

INFO ON EXISTING BUSINESS OPERATIONS

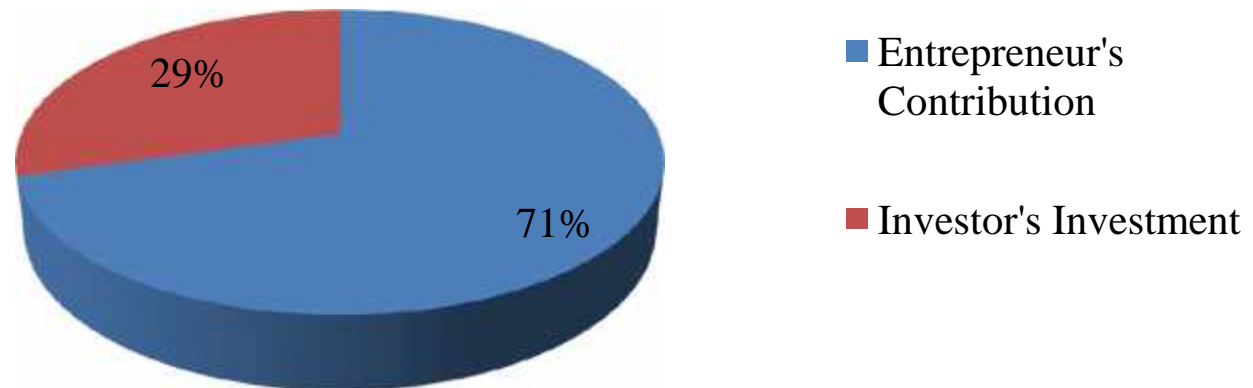
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile phone Sales	6,000	150,000	1,800,000
Cosmetic item	2,000	50,000	600,000
Mobile Banking (Bkash,DBBL,Mycash)	336	8,400	100,800
(A) Total Revenue	8,336	208,400	2,500,800
Cost of Mobile Sales	5,400	135,000	1,620,000
Cost of Cosmetic item	1,800	45,000	540,000
Cost of Sales (B)	7,200	180,000	2,160,000
Gross profit (GP) [C=(A-B)]	1,136	28,400	340,800
Less: Operating Costs:			
Electricity bill		1,000	12,000
Shop rent		3,000	36,000
Night guard bill		150	1,800
Transportation		1,000	12,000
Mobile bill		500	6,000
Present salary/Drawing self		5,000	60,000
Stationary		150	1,800
Other Expenses	50	1,250	15,000
Non Cash Item:			
Depreciation Expenses		2,000	24,000
Total Operating Cost (D)		14,050	168,600
(C-D) Net Profit:		14,350	172,200

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop Advance	125,000		125,000
Furniture	25,000	-	25,000
Freez-1pic	18,000		18,000
Computer-1pic	33,000		33,000
IPS-1pic	17,000		17,000
Soft Drinks (Tiger,Speed,7up, parn up,etc.)	4,000		4,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème,Oil.Shampoo,ect)	8,000	5,000	13,000
Sell for Mobile set,Such as walton,symphony,winstar, micromax,kingstar	80,000	150,000	230,000
Sell for molile Battery such as Anik,nokia,symphony etc.	15,000	35,000	50,000
Mobile Banking(Bkash,DBBL,mycash)	150,000		
Cash in hand	5,000	10,000	15,000
Total Capital	480,000	200,000	530,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	480,000	71
Investor's Investment	200,000	29
Total Investment	680,000	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:									
Mobile phone Sales	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
Cosmetic item	2,500	62,500	750,000	2,750	68,750	825,000	3,025	75,625	907,500
Mobile Banking (Bkash,DBBL,Mycash)	420	10,500	126,000	462	11,550	138,600	508	12,705	152,460
(A) Total Revenue	10,920	273,000	3,276,000	12,012	300,300	3,603,600	13,213	330,330	3,963,960
Cost of Mobile Sales	7,200	180,000	2,160,000	7,920	198,000	2,376,000	8,712	217,800	2,613,600
Cost of cosmetic	2,250	56,250	675,000	2,475	61,875	742,500	2,723	68,063	816,750
(B) Total Cost of goods Sales	9,450	236,250	2,835,000	10,395	259,875	3,118,500	11,435	285,863	3,430,350
Gross profit (GP)= [C (A-B)]	1,470	36,750	441,000	1,617	40,425	485,100	1,779	44,468	533,610
Less:Operating Costs:									
Electricity bill		1,000	12,000		1,100	13,200		1,210	14,520
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Stationary		150	1,800		165	1,980		182	2,178
Shop Rent		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)		5,000	60,000		5,500	66,000		6,050	72,600
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Mobile bill		700	8,400		770	9,240		847	10,164
Other Expenses		1,250	15,000		1,375	16,500		1,513	18,150
Non Cash Item:									
Depreciation Expenses			40,000			44,000			48,400
Total Operating Cost (D)		20,750	289,000		22,825	317,900		25,108	349,690
(C-D)Net Profit		16,000	152,000		17,600	167,200		19,360	183,920
Retained Income:			152,000			167,200			183,920

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly 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 inflow</u>			
Opening Balance	15,000	287,000	374,200
Capital Infusion by Investor	200,000	-	-
Sales	3,276,000	3,603,600	3,963,960
Total Receipts (A)	3,491,000	3,890,600	4,338,160
<u>Cash Outflow</u>			
Cost of goods sold	2,835,000	3,118,500	3,430,350
Operating expenses	289,000	317,900	349,690
Return to investor (including Transfer fee)	80,000	80,000	80,000
Total payment (B)	3,204,000	3,516,400	3,860,040
Closing Balances (A-B)	287,000	374,200	478,120

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 01<input type="checkbox"/> Ownership in his own name.<input type="checkbox"/> Skill & Experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Electricity Problem.<input type="checkbox"/> Transportation Problem.<input type="checkbox"/> Lack of Sufficient Capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Demand;<input type="checkbox"/> Investor's money will be payback in three years.<input type="checkbox"/> Fixed Customers..	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire Burn.<input type="checkbox"/> Political Unrest.

Trade License

১৯৭৭ সালের আইন-১৩৮
কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 প্রাক্কর-১৯৮, থানা-ভাঙ্গালুয়া, উপজেলা-কলাপুত্র, জেলা-রংপুর।

১৯৭৭ সালের

পাইপেল নামঃ ১১৭
 প্রতিষ্ঠানের নামঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 সাইট/কার্যালয় নামঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 পিকাপ/কার্যালয় নামঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 পোশাক/কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 ব্যবসায়/কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 মোবাইল নামঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 কোন আদিব পর্যায় কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 ব্যবসায়/কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 কক্ষঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 পতন করণ এবং কার্যালয় ইউনিয়ন পরিষদ কার্যালয়
 কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
 কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়

১৯৭৭ সালের
 কার্যালয়ঃ কামারিয়া ইউনিয়ন পরিষদ কার্যালয়

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

Me with shop Picture









Thank You