



Grameen kalyan

Proposed NU Business Name : Masud Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Masud Mia. Vill : Rogurampur ,Post: Shomvugonj, Thana : Mymensingh Soder, District: Mymensingh.
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	0 1(One) brothers and 2 (Two) sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Zubeda Khatun.
(iii) Father's name	:	Abdul Hye.
(iv) GB member's info	:	Branch: Chorniloxia, Group # 06, Centro# 35/M, Loan no. 7488 Member since: 2001 , First loan: Tk. 10,000, Last GB loan: 25,000, Outstanding: 15,650.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(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	:	H.S.C Pass.

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.)	:	No formal training but he has Three years running business experiences.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01793189899.
National ID number	:	19955115280006162.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Masud Store.
Address/ Location	:	Vill:Rogurampur (Shobjipara) , Post: Shomvugonj, Thana : Mymensingh Soder, District: Mymensingh.
Total Investment in BDT	:	BDT: 2,60,000
Financing	:	Self financing: BDT: 1,60,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The project will start with having a grocery shop. ➤ Estimated sale is assumed @ 3,500 Tk. Per day. ➤ Estimated profit is @ 15 %. ➤ Pay back period is estimated 2 years. ➤ Expected date to start the project is January 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

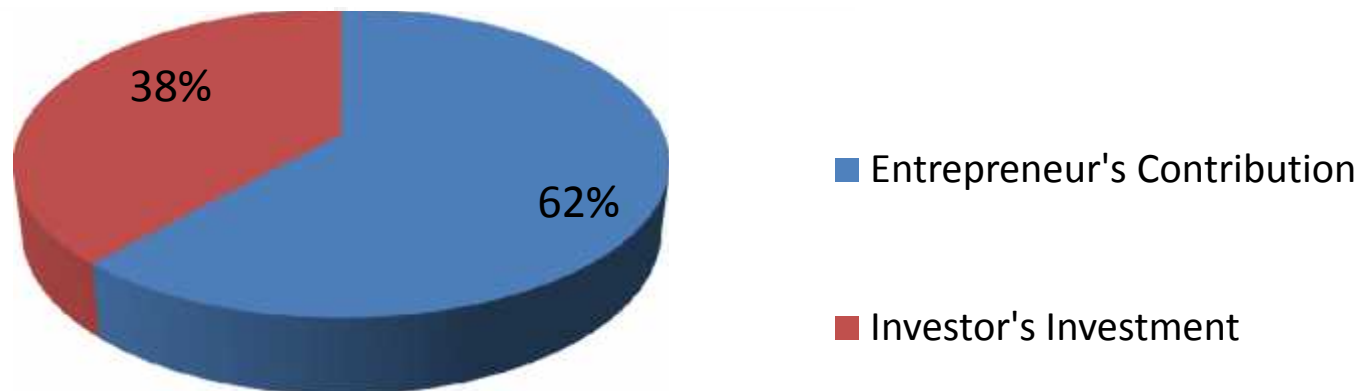
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Less: Cost of Sales (B)	2,125	53,125	637,500
Gross profit (GP)= [C (A-B)]	375	9,375	112,500
<u>Less: Operating Costs:</u>			
Electricity bill		300	3,600
Shop Rent		500	6,000
Mobile bill		200	2,400
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		1,300	19,600
(C-D)Net Profit		8,075	92,900
Retained Income:			92,900

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
	NU	Investor	
Investment in different categories:			
Shop advance (shop value)	10,000		10,000
Furniture	40,000		40,000
Freez-1& Computer-1	50,000		50,000
Grocery items (Flour, Oil. Sugar, vermicelli. Pulse. Salt, Raisin. Cumin Seed. Onion, Garlic, Cigarette, Egg, etc.)	20,000	35,000	55,000
Cosmetics item (Soap, Body lotion, Toothbrush, Toothpaste, Face wash, Cold Crème etc)	10,000	25,000	35,000
Food items (Cold drinks, Biscuit, Chocolate, Cakes, Cheeps etc)	10,000	20,000	30,000
Electric Produce (Bulb, Cable, Swice, Board , Regulator etc)	5,000	10,000	15,000
Others items (Pen, Paper, Firebox, Coil, Tissue, etc)	5,000	10,000	15,000
Cash in hand	10,000	-	10,000
Total Capital	160,000	100,000	260,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	160,000	62
Investor's Investment	100,000	38
Total Investment	260,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	3,500	87,500	1,050,000	3,850	96,250	1,155,000
(B) Total Cost of Sales	2,975	74,375	892,500	3,273	81,813	981,750
Gross profit (GP)= [C (A-B)]	525	13,125	157,500	578	14,438	173,250
Less:Operating Costs:						
Electricity bill		300	3,600		330	3,960
Shop Rent		500	6,000		550	6,600
Proposed salary-self		3,000	36,000		3,300	39,600
Mobile bill		300	3,600		330	3,960
Other Expenses		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses			4,000			4,400
Total Operating Cost (D)		4,400	56,800		4,840	62,480
(C-D)Net Profit		8,725	100,700		9,598	110,770
Retained Income:			100,700			110,770

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2
Cash Inflow		
Opening Balance	10,000	150,700
Capital Infusion by Investor	100,000	-
Sales	1,050,000	1,155,000
Total Receipts	1,160,000	1,305,700
<u>Cash Outflow</u>		
Cost of goods sold	892,500	981,750
Operating expenses	56,800	62,480
Return to investor	60,000	60,000
Total payment	1,009,300	1,104,230
Closing Balances	150,700	201,470

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Lack on Sufficient capital .
- Political Unrest.

OPPORTUNITIES

- Location of shop.
- Fixed customer (retail sale);
- Investor's money will be payback in
Two years.

THREATS

- Theft;
- Local competitor
- Fire burn.
- Credit Sales

Presented at 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan.

Thank you

Pictures

NU With his shop



















Family Picture (Nu With his parents)



Trade License

বিসমিল্লাহির রাহমানির রাহিম

১৬/০৮/১৬

১১০৪

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং
লাইসেন্স নং ৬০৮
নবায়ন নং ১৬,০৮,১৬

বহি নং ০৪

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : খান্দুদ এন্টার প্রাইজ
মালিকের নাম : শ্রীঃ শ্রীঃ খান্দুদ
মোকাম/ ঠিকানা : গ্রাম : বণ্ডারাপুর ডাকঘর : শক্তিরাজ / রাঘবপুর মাদ্রাসা
উপজেলা : সদর জেলা : ময়মনসিংহ

পিছল/ স্বামীর নাম : শ্রীঃ শ্রীঃ হাই
তাহার নিকট থেকে : ৩০০/- টাকা (কথায় : তিন সাত টাকা মাত্র)
মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বাস করা জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ৩০,০৬,২০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

মুখ্য মোহাম্মদ হীক
সদর, ময়মনসিংহ
১৬/০৮/১৬

সময়মত ট্যাক্স দিন • দুটি সপ্তাহই যথেষ্ট
শিল্পকে সময়মত টিকা এবং স্কুলে পাঠান
জন্ম-মৃত্যু কালিকাঙ্কন করুন • আয়োজিতমুক্ত লবণ ব্যবহার করুন
যাঃ লাগান, পরিবেশ বাচান।

Thank You