



**Grameen kalyan**

*Proposed NU Business Name : Nirob Variety store*



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

Name and address	: Md Rajon Mia Vill : Bokshimul ,Post: Bokshimul Thana : Tarakanda, District: Mymensingh.
Age	: 25 Years.
Marital status	: Married.
No. of siblings:	: 2 (Two) brothers and 2 (Two) 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"/> Father <input type="checkbox"/> : Mst. Hazera Khatun : Md.Golam Mostafa. : Branch: Tarakanda, Group #07, Centro# 11/M, Loan no. 2542, Member since: 1992 , First loan: Tk. 7,000, Last GB loan: 40,000, Outstanding: 00. : Father : No : Nil : Nil : Nil
Education, till to date	: Eight 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 four years experiences running business .
Other Own/Family Sources of Income	:	Father income from business & Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01911946156
National ID number	:	19906118194000146.
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 1992. At first she took GB loan BDT 7,000 (seven 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	:	Nirob Varity store
Address/ Location	:	Vill: Bakshimul, Post: Bakshimul Thana : Fulpur, District: Mymensingh.
Total Investment in BDT	:	<b>BDT: 3,50,000</b>
Financing	:	Self financing: <b>BDT: 2,00,000</b> Required Investment: <b>BDT: 1,50,000</b> (as equity)
Present salary	:	BDT 5000 (Five Thousand only)
Proposed Salary	:	BDT <b>6000</b> ( six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ The project will be start with having a Varity store.</li> <li>➤ Expected sale is assumed @ 7,000 Tk. Per day.</li> <li>➤ Estimated profit is around 12% on sales.</li> <li>➤ Pay back period is estimated 3 years.</li> <li>➤ Expected date to start the project is in early 2016</li> </ul>

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

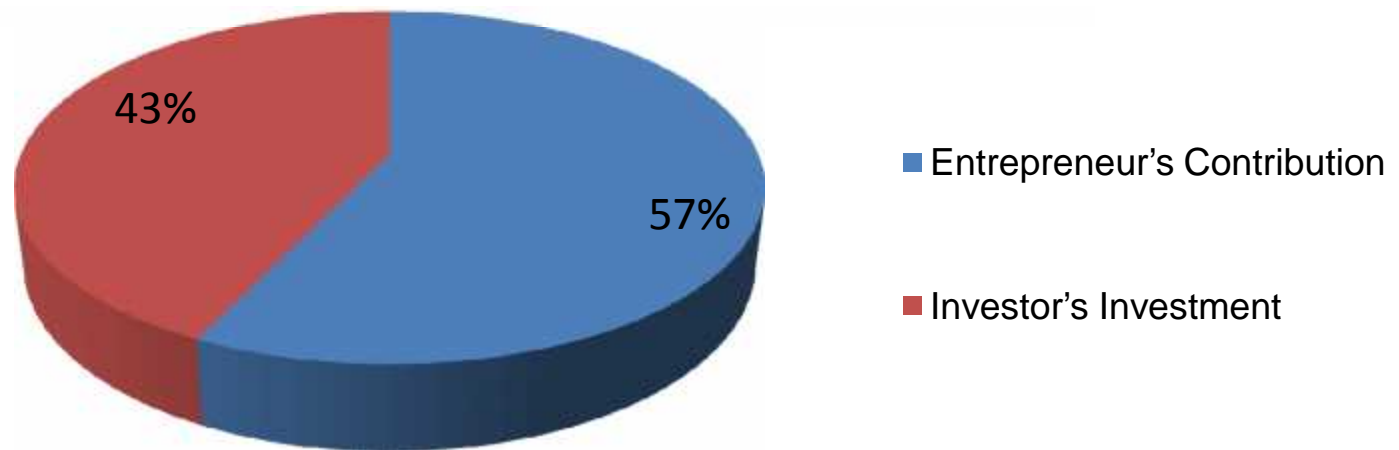
Particulars	Existing Business		
	Daily	Monthly	Yearly
<b>Sales (A)</b>	5,000	125,000	1,500,000
<b>Less: Cost of Sales (B)</b>	4,400	110,000	1,320,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>600</b>	<b>15,000</b>	<b>180,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		600	7,200
Transportation		300	3,600
Present salary		5,000	60,000
Shop Rent		1,000	12,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		-	15,000
<b>Total Operating Cost (D)</b>		<b>7,850</b>	<b>109,200</b>
<b>(C-D) Net Profit</b>		<b>7,150</b>	<b>70,800</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)(1)</b>	<b>Proposed Business (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investment in different categories:</b>			
Shop advance ( shop value)	50,000	-	50,000
Furnitnure	20,000	15,000	35,000
Freeze	25,000	-	25,000
Food items ( Cold drinks, Icecream, Biscut, Chocolate, Cakes, Chips etc)	30,000	40,000	70,000
Grocery items ( Fiower. Oil. Sugar. Pulse. Salt,Raisen.Onion.Garlic,rice etc.)	25,000	45,000	70,000
Cosmetics item ( Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème,shampoo and etc.)	15,000	20,000	35,000
Others items ( Cow & fish feed)	20,000	30,000	50,000
Cash in hand	15,000	-	15,000
<b>Total Capital</b>	<b>200,000</b>	<b>150,000</b>	<b>350,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	200,000	57
Investor's Investment	150,000	43
<b>Total Investment</b>	<b>350,000</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	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Less: Cost of Sales	6,160	154,000	1,848,000	6,776	169,400	2,032,800	7,454	186,340	2,236,080
<b>Gross profit (GP)= [C (A-B)]</b>	<b>840</b>	<b>21,000</b>	<b>252,000</b>	<b>924</b>	<b>23,100</b>	<b>277,200</b>	<b>1,016</b>	<b>25,410</b>	<b>304,920</b>
<b>Less: Operating Costs:</b>									
Electricity bill		600	7,200		660	7,920		726	8,712
Transportation		500	6,000		550	6,600		605	7,260
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Night Guard bill		150	1,800		165	1,980		182	2,178
Proposed Salary- Self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		400	4,800		440	5,280		484	5,808
Other Expenses		700	8,400		770	9,240		847	10,164
<b>Non Cash Item:</b>									
Depreciation Expenses			15,000			16,500			18,150
<b>Total Operating Cost (D)</b>		<b>9,350</b>	<b>127,200</b>		<b>10,285</b>	<b>139,920</b>		<b>11,314</b>	<b>153,912</b>
<b>(C-D)Net Profit</b>		<b>11,650</b>	<b>124,800</b>		<b>12,815</b>	<b>137,280</b>		<b>14,097</b>	<b>151,008</b>
<b>Retained Income:</b>			<b>124,800</b>			<b>137,280</b>			<b>151,008</b>

**Notes: 1. Agreed Grace period: Three Months.**

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

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

<b>Particulars</b>	<b>Year (1)</b>	<b>Year (2)</b>	<b>Year (3)</b>
Opening Balance	15,000	229,800	307,080
Capital Infusion by Investor	150,000		
Sales	2,100,000	2,310,000	2,541,000
<b>Total Receipts</b>	<b>2,265,000</b>	<b>2,539,800</b>	<b>2,848,080</b>
<b>Cash Outflow</b>			
Cost of goods sold	1,848,000	2,032,800	2,236,080
Operating expenses	127,200	139,920	153,912
Return to investor	60,000	60,000	60,000
Total payment	2,035,200	2,232,720	2,449,992
<b>Closing Balances</b>	<b>229,800</b>	<b>307,080</b>	<b>398,088</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Lack on Sufficient capital .
- Political Unrest.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Disease.
- Fire burn.

Presented at 13<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup>  
February, 2016 at Grameen Kalyan

Thank you

# Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

**১নং তারাকান্দা ইউনিয়ন পরিষদ কার্যালয়**

উপজেলা : তারাকান্দা, জেলা : ময়মনসিংহ

ইউপি ফরম-১৩

বই নং  
**০৬**

অর্থ বছর  
(২০১৬/২০১৭ইং)

**• ট্রেড লাইসেন্স •**

লাইসেন্স নং  
**২৫৮**

তারিখ  
**২৬/১০/১৬**

লাইসেন্সধারীর নাম/প্রতিষ্ঠানের নাম **শ্রী ব্রজ কেশব চন্দ্র ষ্টোর**

প্রোপ্রাইটর **শ্রীঃ ধার্মেন রায়**

পিতা/স্বামীর নাম **শ্রীঃ সোমনাথ ষ্টোর**

স্থায়ী ঠিকানা : গ্রাম **বরকলীমুল** পোঃ **বরকলীমুল** থানা **তারাকান্দা**

উপজেলা **তারাকান্দা** জেলা **ময়মনসিংহ** বাড়ী নং \_\_\_\_\_ রোড নং \_\_\_\_\_

বর্তমান ঠিকানা : গ্রাম **এ** পোঃ **এ** থানা **এ**

উপজেলা \_\_\_\_\_ জেলা \_\_\_\_\_ বাড়ী নং \_\_\_\_\_ রোড নং \_\_\_\_\_

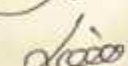
পেশার ধরণ **স্টোর** ইং তারিখ পর্যন্ত বৈধ **৩০/০৬/২০১৬**

ব্যবসা প্রতিষ্ঠান/মোকাম এর ঠিকানা **বরকলীমুল কলিক রোড -**

প্রতিষ্ঠান গৃহটির মালিকানা সংক্রান্ত : নিজ/ভাড়াটিয়া/সাবলীজ

ফি প্রদানের পরিমাণ **২০০/-** কথায় ( **দুইশত মাত্র মাত্র ১** )

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : সততার সহিত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

  
 মোঃ আবদুল জব্বার  
 চেয়ারম্যান  
 ১নং তারাকান্দা ইউনিয়ন পরিষদ  
 চেয়ারম্যানের দপ্তর

• সময়মত ট্যাগ দিন • শিল্পকে সময়মত টিকা দিন এবং স্কুলে পঠান • স্বাস্থ্যসম্মত পান্যপান ব্যবহার করুন  
 • দুটি সপ্তাহই যথেষ্ট • জন্ম-মৃত্যু তালিকাভুক্ত করুন • আয়োজিনময় লবণ ব্যবহার করুন • গাছ লাগান, পরিবেশ বঁচান।

# Pictures

# NU With his shop

















## Family Picture (Nu With his parents)



**Thank You**