



## Grameen kalyan

*Proposed NU Business Name* : **Shorab Hardware and Sanitary Store.**



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

Name and address	:	Md. Shahin uddin. Vill : kamaria ,Post: Kamaria bazaar. Thana : tarakanda, District: Mymensingh
Age	:	20 Years.
Marital status	:	Unmarried.
No. of siblings:	:	4 (Four) brothers .
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. Madina Khatun.</p> <p>Md. Suhrab Hosen.</p> <p>Branch: Biska Fulpur, Group # 08, Center # 62/M, Loan no. 8912</p> <p>Member since: 2010 , First loan: Tk. 5,000, Last GB loan: 20,000, Outstanding: 16,377.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Five.

## ***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 five years experiences running business.
Other Own/Family Sources of Income	:	Father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713586948.
National ID number	:	1990611814903795.
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 2010. At first she took GB loan BDT 5,000 (five thousand) and used in business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural purpose

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

Business Name	:	Shorab Hardware and Sanitary Store.
Address/ Location	:	Kamaria bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	<b>BDT: 4,50,000</b>
Financing	:	Self financing: <b>BDT: 3,00,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	BDT 3000 (Three thousand only)
Proposed Salary	:	BDT <b>5000</b> (Five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ The project will be start with having a Hardware &amp; Sanitary shop.</li> <li>➤ Estimated sales @ Tk.6,000 per day.</li> <li>➤ Expected profit is around 15 % on sales.</li> <li>➤ Investors money will be paid back in 3 years</li> <li>➤ Expected date to start the project is in early, 2016.</li> </ul>

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

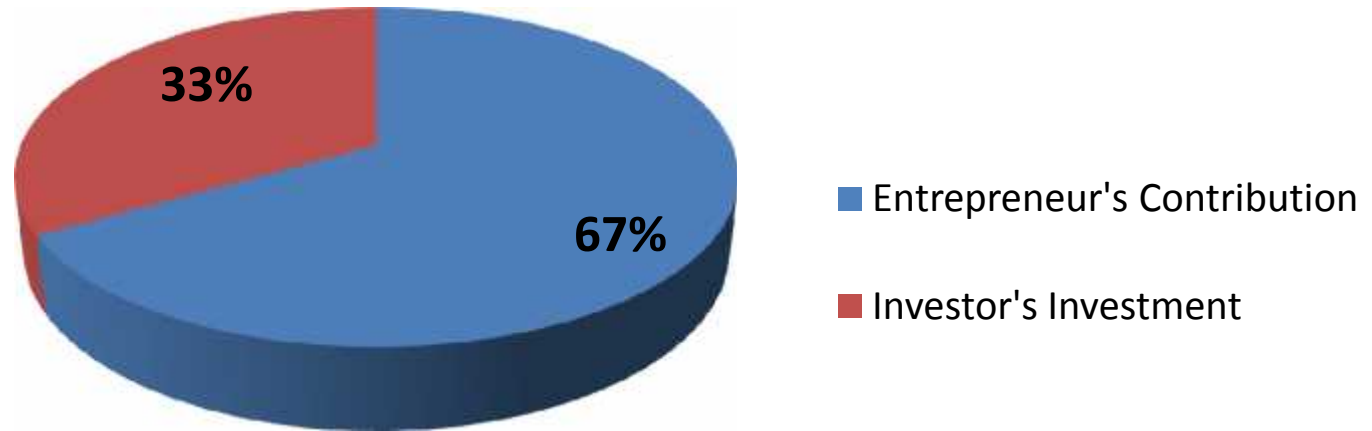
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	4,500	112,500	1,350,000
Less: Cost of Sales (B)	3,825	95,625	1,147,500
<b>Gross profit (GP) [C=(A-B)]</b>	<b>675</b>	<b>16,875</b>	<b>202,500</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Shop rent		2,500	30,000
Present salary		3,000	36,000
Transportation		800	9,600
Mobile bill		300	3,600
Other Expenses		1,200	14,400
<b>Non Cash Item:</b>			
Depreciation Expenses			2,000
<b>Total Operating Cost (D)</b>		<b>8,300</b>	<b>101,600</b>
<b>(C-D) Net Profit:</b>		<b>8,575</b>	<b>100,900</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced	30,000		30,000
Furniture	20,000		20,000
Tools for sale: (Hammer, handsaw, hacksaw, screwdriver, Fan, wrench, pliers, tube-well, nail, screw, washer, bolt, nut, tin, snips, tape measure & etc.)	120,000	60,000	180,000
Sanitary products for sale: (Rod, Cement, sand, plastic pipe, fitting pipe, & etc)	60,000	50,000	110,000
Cookeries item: (Chair, jug, pail, water-pot, melamine set,& etc.)	40,000	20,000	60,000
Other item: (Cable, Rope, net, bulb, etc.)	20,000	20,000	40,000
Cash in Hand	10,000		10,000
<b>Total Capital</b>	<b>300,000</b>	<b>150,000</b>	<b>450,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	300,000	67
Investor's Investment	150,000	33
<b>Total Investment</b>	<b>450,000</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>									
Total Estimated Sales (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
Total Cost of Sales (B)	5,100	127,500	1,530,000	5,610	140,250	1,683,000	6,171	154,275	1,851,300
<b>Gross profit (GP)= [C (A-B)]</b>	<b>900</b>	<b>22,500</b>	<b>270,000</b>	<b>990</b>	<b>24,750</b>	<b>297,000</b>	<b>1,089</b>	<b>27,225</b>	<b>326,700</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop rent		2,500	30,000		2,750	33,000		3,025	36,300
Transportation		700	8,400		770	9,240		847	10,164
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		1,500	18,000		1,650	19,800		1,815	21,780
<b>Non Cash Item:</b>									
Depreciation Expenses			2,000			2,200			2,420
<b>Total Operating Cost (D)</b>		10,700	130,400		11,770	143,440		12,947	157,784
<b>(C-D)Net Profit</b>		<b>11,800</b>	<b>139,600</b>		<b>12,980</b>	<b>153,560</b>		<b>14,278</b>	<b>168,916</b>
<b>Retained Income:</b>			<b>139,600</b>			<b>153,560</b>			<b>168,916</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash inflow:</u></b>			
Opening Balance	10,000	239,600	333,160
Capital Infusion by Investor	150,000		
Sales	1,800,000	1,980,000	2,178,000
<b>Total Receipts</b>	<b>1,960,000</b>	<b>2,219,600</b>	<b>2,511,160</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	1,530,000	1,683,000	1,851,300
Operating expenses	130,400	143,440	157,784
Return to investor	60,000	60,000	60,000
Total payment	1,720,400	1,886,440	2,069,084
<b>Closing Balances</b>	<b>239,600</b>	<b>333,160</b>	<b>442,076</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Can not supply products as per local demand.
- lack of sufficient capital.
- Shortage of quality product.

## **O**PPORTUNITIES

- Local Demand.
- Skill & Experience.
- Fixed & other Customers.
- Investor's money will be payback in three years.

## **T**HREATS

- Theft.
- Fire burn.
- Political Unrest.

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

Thank you

# Trade License

ইউপি ফরম নং-১৩

**কামারিয়া ইউনিয়ন পরিষদ কার্যালয়**  
ডাকঘর-খিচা, থানা-তারাকান্দা, উপজেলা-ফুলপুর, জেলা-ময়মনসিংহ।

**ট্রেড লাইসেন্স**

লাইসেন্স নম্বর 545 তারিখ : ২৪/০৭/১৬ইং

প্রতিষ্ঠানের নাম মোহাম্মদ হার্টওয়ালী ব্রুজ সেনিটরি স্টোর

লাইঃ গ্রহীতার নাম মোঃ জাহ্নেদুদ্দিন

পিতা/স্বামীর নাম মোঃ মোহাম্মদ হোসেন

মোকাম/বাজার বঙ্গমালিয়া চৌরাস্তা সড়কা ডাকঘর কামারিয়া সড়কা

ব্যবসা/বৃত্তির প্রকার সামগ্রিক ও শুষ্ক দ্রব্য বিক্রয়

কোন সনের জন্য প্রযোজ্য ৩০/০৬/২০১৬


কোন তারিখ পর্যন্ত কার্যকর ৩০/০৬/২০১৬ ইংরেজি সন পর্যন্ত

ব্যবসা/বৃত্তির ফিসের পরিমাণ ৩০০ টাকা

কথায় তিন শত টাকা টাকা মাত্র।

প্রদান করায় অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জনাব মোঃ জাহ্নেদুদ্দিন  
সাহেবকে হার্টওয়ালী

ব্যবসায়ী হিসাবে, তাঁহার ব্যবসা/ বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হল

  
চেয়ারম্যানের স্বাক্ষর  
(মোঃ আবদুর রব সরকার)  
চেয়ারম্যান  
১নং কামারিয়া ইউনিয়ন পরিষদ  
তারাকান্দা, ময়মনসিংহ।

# Pictures





















## Family Picture (Nu With his Mother)





**Thank You**