



**Grameen Kalyan**

**Proposed NU Business Name : *Nir Enterprise* .**



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

|  |   |  |
|--|---|--|
| Name and address   | : | Md. Iqbal Hossain, Vill: Dhamor,<br>Post:Dhamor,Upazilla : Fulbaria, District:<br>Mymensingh   |
| Age  | : | 27 Years.  |
| Marital status   | : | Single.  |
| No. of siblings:   | : | 2 brothers only  |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info<br><br>Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GCCN, GKF etc.<br>(ix) Others | : | Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/><br>Most: Parvin Akter.<br>Md. Hekmot Ali.<br>Branch:Putijana Fulbaria, Group # 01 , Centre #<br>60/M, Loan no. 6794, Member since: 2000, First loan:<br>Tk.3000, Existing loan: 30000, Outstanding: 5000<br>Father paying GB loan installment<br>Nil<br>Nil<br>Nil |
| Education, till to date  | : | Class eight  |

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)   | : | Fisheries.   |
| 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 1 year experience in running business. |
| Other Own/Family Sources of Income  | : | Nil.   |
| Other Own/Family Sources of Liabilities   | : | Nil.   |
| Contact number  | : | 01747-435781   |
| National ID number  | : | Nil  |
| NU Project Source/Reference   | : | GK   |

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

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT=3000(three thousand) and used the money in bought a cow. Gradually Few times she took GB loan and utilized in agriculture purpose.

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

|   |   |  |
|---|---|--|
| Project's Name                                    | : | Nir Enterprise.  |
| Address/ Location                                 | : | Dhamor Falur Bazar, Fulbaria, Mymensingh.  |
| Total Investment                                  | : | <b>BDT = 2,55,000</b>  |
| Financing   | : | Self financing: BDT= 1,55,000 ( Existing Business)<br>Required Investment: BDT= 1,00,000 (as equity)   |
| Present salary/drawings from business (estimates) | : | <b>BDT=3,000</b>   |
| Proposed Salary                                   | : | <b>BDT=5,000</b> (five thousand)   |
| Proposed Business Implementation Plan             | : | <ul style="list-style-type: none"> <li>➤ This is an on-going business so the fund needs 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 etc;</li> <li>➤ Estimated sales is BDT. Tk. 4000/- per day;</li> <li>➤ Estimated gross profit is around 15% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to expand the project in March ,2016.</li> </ul> |

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

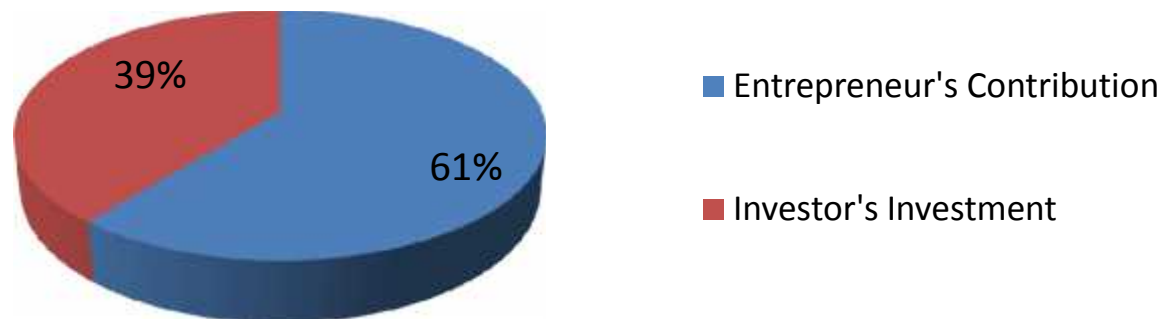
| Particulars                          | Existing Business |               |                |
|--------------------------------------|-------------------|---------------|----------------|
|                                      | Daily             | Monthly       | Yearly         |
| Sales (A)                            | 3,000             | 75,000        | 900,000        |
| <b>Less: Cost of Sales (B)</b>       | 2,550             | 63,750        | 765,000        |
| <b>Gross profit (GP)= [C (A-B)]</b>  | <b>450</b>        | <b>11,250</b> | <b>135,000</b> |
| <b><u>Less: Operating Costs:</u></b> |                   |               |                |
| Electricity bill                     |                   | 300           | 3,600          |
| Shop Rent                            |                   | 1,000         | 12,000         |
| Salary -self                         |                   | 3,000         | 36,000         |
| Mobile bill                          |                   | 300           | 3,600          |
| Transportation                       |                   | 700           | 8,400          |
| Other Expenses                       |                   | 200           | 2,400          |
| <b>Non Cash Item:</b>                |                   |               |                |
| Depreciation Expenses                |                   |               | 5,000          |
| <b>Total Operating Cost (D)</b>      |                   | <b>5,500</b>  | <b>71,000</b>  |
| <b>(C-D)Net Profit</b>               |                   | <b>5,750</b>  | <b>64,000</b>  |
| <b>Retained Income:</b>              |                   |               | <b>64,000</b>  |

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

| <b>Particulars</b>  | <b>Existing Business (BDT)</b> | <b>Proposed Business (BDT)</b> | <b>Total (BDT)</b> |
|---|--------------------------------|--------------------------------|--------------------|
| <b>Investment in different categories:</b>  |                                |                                |                    |
| Shop advance  | 30,000                         | -                              | 30,000             |
| Furniture   | 20,000                         | -                              | 20,000             |
| Refrigerator  | 35,000                         | -                              | 35,000             |
| Grocery items (oil, sugar, vermicelli, pulse, salt, raisin, cumin seed. packet milk, rice, onion, garlic)etc. | 25,000                         | 30,000                         | 55,000             |
| Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc                       | 15,000                         | 20,000                         | 35,000             |
| Food items ( cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, chanachur, cheeps) etc.             | 15,000                         | 25,000                         | 40,000             |
| Others items ( pen, paper, firebox, coil, tissue, Cigarette)etc.  | 10,000                         | 25,000                         | 35,000             |
| Cash in hand  | 5,000                          | -                              | 5,000              |
| <b>Total Capital</b>  | <b>155,000</b>                 | <b>100,000</b>                 | <b>255,000</b>     |

# Source of Finance

| Particulars                 | Amount in BDT  | In %       |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 155,000        | 61         |
| Investor's Investment       | 100,000        | 39         |
| <b>Total Investment</b>     | <b>255,000</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)                 | 5,000        | 125,000       | 1,500,000      | 5,500        | 137,500       | 1,650,000      | 6,050        | 151,250       | 1,815,000      |
| (B) Total Cost of Sales             | 4,250        | 106,250       | 1,275,000      | 4,675        | 116,875       | 1,402,500      | 5,143        | 128,563       | 1,542,750      |
| <b>Gross profit (GP)= [C (A-B)]</b> | <b>750</b>   | <b>18,750</b> | <b>225,000</b> | <b>825</b>   | <b>20,625</b> | <b>247,500</b> | <b>908</b>   | <b>22,688</b> | <b>272,250</b> |
| <b>Less: Operating Costs:</b>       |              |               |                |              |               |                |              |               |                |
| Electricity bill                    |              | 500           | 6,000          |              | 525           | 6,300          |              | 551           | 6,615          |
| Shop Rent                           |              | 1,000         | 12,000         |              | 1,050         | 12,600         |              | 1,103         | 13,230         |
| 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          |
| Transportation                      |              | 1,000         | 12,000         |              | 1,100         | 13,200         |              | 1,210         | 14,520         |
| Other Expenses                      |              | 500           | 6,000          |              | 550           | 6,600          |              | 605           | 7,260          |
| <b>Non Cash Item:</b>               |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses               |              |               | 5,000          |              |               | 5,250          |              |               | 5,513          |
| <b>Total Operating Cost (D)</b>     |              | <b>8,500</b>  | <b>107,000</b> |              | <b>9,275</b>  | <b>116,550</b> |              | <b>10,124</b> | <b>126,998</b> |
| <b>(C-D) Net Profit</b>             |              | <b>10,250</b> | <b>118,000</b> |              | <b>11,350</b> | <b>130,950</b> |              | <b>12,564</b> | <b>145,253</b> |
| <b>Retained Income:</b>             |              |               | <b>118,000</b> |              |               | <b>130,950</b> |              |               | <b>145,253</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 Inflow:</u></b>                      |                  |                  |                  |
| Opening balance                                 | 5,000            | 183,000          | 273,950          |
| Capital Infusion<br>by Investor                 | 100,000          | -                | -                |
| Sales   | 1,500,000        | 1,650,000        | 1,815,000        |
| <b>Total Receipts</b>                           | <b>1,605,000</b> | <b>1,833,000</b> | <b>2,088,950</b> |
| <b><u>Cash Outflow:</u></b>                     |                  |                  |                  |
| Cost of goods sold                              | 1,275,000        | 1,402,500        | 1,542,750        |
| Operating expenses                              | 107,000          | 116,550          | 126,998          |
| Return to investor (<br>including Transfer fee) | 40,000           | 40,000           | 40,000           |
| <b>Total payment</b>                            | <b>1,422,000</b> | <b>1,559,050</b> | <b>1,709,748</b> |
| <b>Closing Balances</b>                         | <b>183,000</b>   | <b>273,950</b>   | <b>379,203</b>   |

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill and experience:1year;
- Trade License: Own Name.

## **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;
- Fire burn;
- Local competitor

Presented at 14<sup>th</sup> Ex. SB Design Lab on Feb 29, 2016  
at Grameen Kalyan

Thank you

# Pictures

# My Shop and me

















# Me & Mother



# Trade License

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ ২০১৫-২০১৬

**লাইসেন্স**

ক্রমিক নং: 12

লাইসেন্স নং: ১২

ইতিমধ্যে: ২

লাইসেন্সধারীর নাম: শ্রীমতী কল্যাণা দেবী

নির্বাহকের নাম: মোঃ মোঃ ইকবাল হোসেন

ঠিকানা: মোঃ মোঃ ইকবাল হোসেন

শ্রমিক: মোঃ মোঃ ইকবাল হোসেন

পেশার নাম: কৃষিকাজ

তারিখ: ০৭/১০/২০১৫

ফি আদায়ের পরিমাণ টাকা: ৩০০/-

কর্তব্য: ০৭/১০/২০১৫

এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০৭/১০/২০১৫

স্বাক্ষরিত

সচিব

*Thank You*