



**Grameen Kalyan**

**Proposed NU Business Name: *Ma fathema Store***



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

Name and address	:	Md. Azizul Haque Vill: Char puliwamari, Post: Ragobpur madrasha, Upazilla: Mymensingh Sador, District: Mymensingh
Age	:	29 Years.
Marital status	:	Married.
Progeny	:	No
No. of siblings:	:	2 (Two ) brother's & 2 (Two) sister's.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/> Fatema Khatun Md. Kasem Ali Branch: Rajgonj, Group # 04, Centre # 04/M, Loan no. 1141/1, Member since: 2000, First loan: Tk.10,000, Last loan: 10,000, Outstanding: Nil
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	:	NU Nil Nil Nil Nil
Education, till to date	:	Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
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 5 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01915808782
National ID number	:	6115240526195
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Haque, ID No:2562)

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

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

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

Business Name	:	<b>Ma fathema store.</b>
Address/ Location	:	Shumvogonj bazaar, shumvogonj, Mymensingh.
Total Investment in BDT	:	<b>BDT: 9,50,000/-</b>
Financing	:	Self financing: <b>BDT: 8,50,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>7000</b> (Seven thousand only)
Proposed Salary	:	BDT <b>12000</b> (Twelve thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li><input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product.</li> <li><input type="checkbox"/> Different Kinds of Products will be buy &amp; Sale.</li> <li><input type="checkbox"/> Estimated sales is @ Tk. 13,500 per day.</li> <li><input type="checkbox"/> Gross profit margin on average 12 % on sales.</li> <li><input type="checkbox"/> Payback period is estimated to be 2 years.</li> <li><input type="checkbox"/> Expected date to start the project as soon as possible.</li> </ul>

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

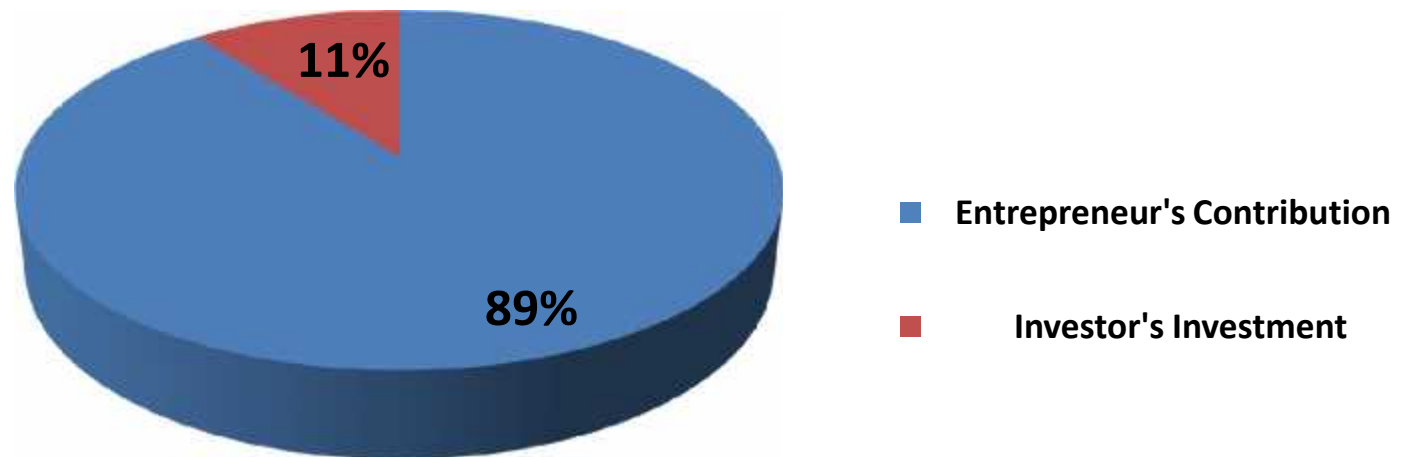
<b>Particulars</b>	<b>Existing Business</b>		
	Daily	Monthly	Yearly
Sales (A)	10,000	250,000	3,000,000
Less: Cost of Sales (B)	8,800	220,000	2,640,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,200</b>	<b>30,000</b>	<b>360,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		1,000	12,000
Generator bill		200	2,400
Shop Rent		5,000	60,000
Present Salary Self		7,000	84,000
Night guard bill		150	1,800
Transportation		2,000	24,000
Mobile bill		500	6,000
Other Expenses		2,500	30,000
<b>Non Cash Item:</b>			
Depreciation Expenses			3,500
<b>Total Operating Cost (D)</b>		<b>18,350</b>	<b>223,700</b>
<b>(C-D)Net Profit</b>		<b>11,650</b>	<b>136,300</b>
<b>Retained Income:</b>			<b>136,300</b>

## ***PROPOSED PROJECT 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)	500,000		500,000
Furniture	25,000		25,000
Machineries(Digital scale, fan, light)	10,000		10,000
Grocery items (Rice, Flour, Oil, Butter, Sugar, vermicelli, pulse, packet salt, raisin. cumin seed, garlic, onion, potato, Salt, onion, flour, ginger, garlic & etc)	230,000	60,000	290,000
Cosmetics item ( Soap, Body lotion, tooth brush, toothpaste, face wash, washing powder, various hear oil, & etc)	40,000	15,000	55,000
Others items ( pen, paper, firebox, coil, harpic, tissue, etc)	10,000	5,000	15,000
Different types of baby milk	25,000	20,000	45,000
Cash In hand	10,000		10,000
<b>Total Capital</b>	<b>850,000</b>	<b>100,000</b>	<b>950,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	850,000	89
Investor's Investment	100,000	11
<b>Total Investment</b>	<b>950,000</b>	<b>100</b>





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>						
Estimated Sales	13,500	337,500	4,050,000	14,850	371,250	4,455,000
<b>(B) Total Cost of Sales</b>	11,880	297,000	3,564,000	13,068	326,700	3,920,400
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,620</b>	<b>40,500</b>	<b>486,000</b>	<b>1,782</b>	<b>44,550</b>	<b>534,600</b>
<b>Less: Operating Costs:</b>						
Electricity bill		1,200	14,400		1,320	15,840
Shop Rent		5,000	60,000		5,500	66,000
Generator bill		200	2,400		220	2,640
Proposed salary-self		12,000	144,000		13,200	158,400
Transportation		3,000	36,000		3,300	39,600
Night guard bill		150	1,800		165	1,980
Mobile bill		700	8,400		770	9,240
Other Expenses		3,000	36,000		3,300	39,600
<b>Non Cash Item:</b>						
Depreciation Expenses			3,500			3,850
<b>Total Operating Cost (D)</b>		<b>25,250</b>	<b>306,500</b>		<b>27,775</b>	<b>337,150</b>
<b>(C-D)Net Profit</b>		<b>15,250</b>	<b>179,500</b>		<b>16,775</b>	<b>197,450</b>
<b>Retained Income:</b>			<b>179,500</b>			<b>197,450</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<b><u>Cash inflow:</u></b>		
Opening Balance	10,000	229,500
Capital Infusion by Investor	100,000	
Sales	4,050,000	4,455,000
<b>Total Receipts</b>	<b>4,160,000</b>	<b>4,684,500</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	3,564,000	3,920,400
Operating expenses	306,500	337,150
Return to investor	60,000	60,000
<b>Total payment</b>	<b>3,930,500</b>	<b>4,317,550</b>
<b>Closing Balance</b>	<b>229,500</b>	<b>366,950</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 17<sup>th</sup> Ex. SB Design Lab on April 20,  
2016 at Grameen Kalyan

Thank you

# Trade License

বিস্মিল্লাহিত রাহমানির রাহিম

১২৪৯

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং ০৮২  
লাইসেন্স নং ০৮২  
নবায়ন নং

বহি নং ০৬  
তা: ২৩/১২/২০২২

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : শ্রী ফার্মা স্টোর  
মালিকের নাম : শ্রী: মোস্তাফিজ হাফিজ  
মোকাম/ঠিকানা : গ্রাম : কল্লীগঞ্জ স্ট্রীট বাজার, ডাকঘর : শঙ্কুগঞ্জ / রাঘবপুর মাদ্রাসা  
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামীর নাম : শ্রী: মোস্তাফিজ হাফিজ  
তাহার নিকট থেকে : ৬০০/- টাকা (কথায় : ছয়শত টাকা মাত্র)

মাত্র বুঝিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ  
লাইসেন্সের মেয়াদ : ৩০.০৬.২০২২ ইং তারিখ পর্যন্ত

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

নূর মোস্তাফিজ হাফিজ  
লাইসেন্স প্রদানকারী  
সদর, ময়মনসিংহ

• সময়মত ট্যাক্স দিন • দুটি সন্তানই থাকে  
• শিকরে সময়মত টিকা এবং স্কুলে পঠান  
• জন্ম-মৃত্যু তালিকাভুক্ত করুন • আরোজিনমুক্ত লবণ ব্যবহার করুন  
• খাদ্য প্যাসান, পরিবেশ বাঁচান।

# Pictures



















# NU With his Father



*Thank You*