



**Grameen kalyan**

*Proposed NU Business Name :* **Mariya Enterprise**



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

Name and address	:	Md. Yeasir Arafat. Vill: Rogurampur, Post: Shumvogonj, Thana : Mymensingh sader, District: Mymensingh.
Age	:	25Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (one) Brother & 3 (Three) Sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Umme Kulsum.
(iii) Father's name	:	Md. Ali Akber.
(iv) GB member's info	:	Branch: Charniloxia , Group # 08, Center # 32/M, Loan no. 3472/2, Member since: 2003 , First loan: Tk. 5,000,Last GB loan: 30,000, Outstanding: Nil.
Further Information:		
(v) Who pays GB loan installment	:	Mother.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	B.S.C Honors.

## ***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 4 years experience in this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717153153.
National ID number	:	19916115240000067.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh. (F.S- Md. Nur Jamal Hoque, ID.No- 2562)

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

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 5,000 (five thousand five hundred) and used business. Subsequently she borrowed loan from GB for several times for different activities including business purpose.

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

Business Name	:	<b>Mariya Enterprise</b>
Address/ Location	:	Haluwagat road, shuvogonj, Mymensingh.
Total Investment in BDT	:	<b>BDT: 3,65,000</b>
Financing	:	Self financing: <b>BDT: 2,15,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (Five Thousand only)
Proposed Salary	:	BDT <b>6000</b> (six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product.</li> <li>➤ Purchases rod cement tin &amp; sanitary for sale.</li> <li>➤ Estimate sales is about @ BDT Tk. 9,000 per day.</li> <li>➤ Estimate profit is average 12% on sales.</li> <li>➤ 1 Employee appointed in his shops.</li> <li>➤ Pay back period is estimate 3 years.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

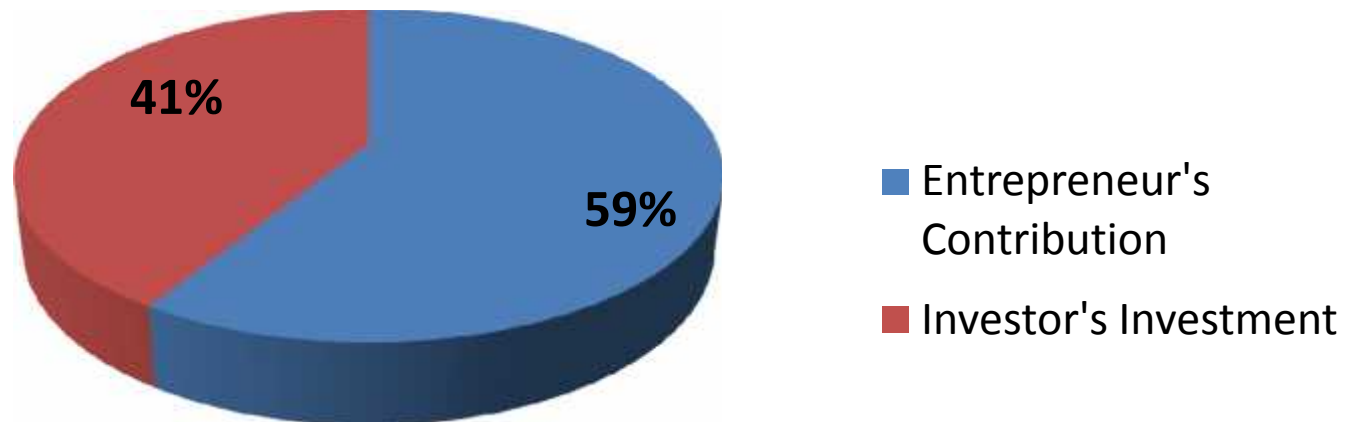
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	7,000	175,000	2,100,000
<b>Less: Cost of Sales (B)</b>	6,160	154,000	1,848,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>840</b>	<b>21,000</b>	<b>252,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Night gurat bill		150	1,800
Employee wages		8,000	96,000
Transportation		1,500	
Present salary		5,000	60,000
Other Expenses		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses			2,000
<b>Total Operating Cost (D)</b>		15,450	169,400
<b>(C-D) Net Profit</b>		<b>5,550</b>	<b>82,600</b>
<b>Retained Income:</b>			<b>82,600</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>			
Furnititure	20,000		20,000
Various Tin	85,000	20,000	105,000
Sanitary Item; ( Cements, sand, brick, & etc)	90,000	30,000	120,000
Purchase various rod (for Sales)		100,000	100,000
Other products	10,000		10,000
Cash in hand	10,000		10,000
<b>Total Capital</b>	<b>215,000</b>	<b>150,000</b>	<b>365,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	215,000	59
Investor's Investment	150,000	41
<b>Total Investment</b>	<b>365,000</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
Estimated Sales	9,000	225,000	2,700,000	9,900	247,500	2,970,000	10,890	272,250	3,267,000
<b>(B) Total Cost of Sales</b>	7,920	198,000	2,376,000	8,712	217,800	2,613,600	9,583	239,580	2,874,960
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,080</b>	<b>27,000</b>	<b>324,000</b>	<b>1,188</b>	<b>29,700</b>	<b>356,400</b>	<b>1,307</b>	<b>32,670</b>	<b>392,040</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop Rent		650	7,800		715	8,580		787	9,438
Night quart 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
Employee wages		8,000	96,000		8,800	105,600		9,680	116,160
Transprotation		2,000	24,000		2,200	26,400		2,420	29,040
Mobile bill		600	7,200		660	7,920		726	8,712
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item:</b>									
Depreciation Expenses			2,000			2,200			2,420
<b>Total Operating Cost (D)</b>		18,400	222,800		20,240	245,080	-	22,264	269,588
<b>(C-D) Net Profit</b>		<b>8,600</b>	<b>101,200</b>		<b>9,460</b>	<b>111,320</b>		<b>10,406</b>	<b>122,452</b>
<b>Retained Income:</b>			<b>101,200</b>			<b>111,320</b>			<b>122,452</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>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash inflow</u></b>			
Opening Balance	10000	201,200	252,520
Capital Infusion by Investor	150,000		
Sales	2,700,000	2,970,000	3,267,000
<b>Total Receipts</b>	<b>2,860,000</b>	<b>3,171,200</b>	<b>3,519,520</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	2,376,000	2,613,600	2,874,960
Operating expenses	222,800	245,080	269,588
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>2,658,800</b>	<b>2,918,680</b>	<b>3,204,548</b>
<b>Closing Balance</b>	<b>201,200</b>	<b>252,520</b>	<b>314,972</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

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

## **O**PPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.


## **T**HREATS

- Theft;
- Disease.
- Credit sales.

Presented at 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Trade License

  
**৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ**  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ ফরম নং ১০ অনুযায়ী

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ক্রমিক নং  
লাইসেন্স নং ১৫৫১৫  
নবায়ন নং ০৬, ০৫, ২৬

বহি নং ০৭


**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : গোয়ার্স গার্লিয়া এন্টারপ্রাইজ  
মালিকের নাম : মোঃ ইয়াযির আব্বাস  
মোকাম/ ঠিকানা : গ্রাম : বুঘুরামপুর ডাকঘর : শঙ্কর/রাধবপুর মাদ্রাসা  
উপজেলা : সদর, জেলা : ময়মনসিংহ

পিতা / স্বামীর নাম : মোঃ আলী আব্বাস  
তাহার নিকট থেকে : ৩০০/- টাকা (কথায় : তিনশত টাকা মাত্র)  
মাত্র বুকিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীমে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ  
লাইসেন্সের মেয়াদ : ৩০/৮/২০২১ ইং তারিখ পর্যন্ত

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

  
পাইসেন্ট্রার  
স্বাক্ষর ও সীল

- সময়মত ট্যাক্স দিবে
- দুটি সপ্তাহেই যথেষ্ট
- শিশুকে সময়মত টিকা এবং সুবে পাঠাবে
- জন-স্বাস্থ্য আদিকাতক করবে
- আয়োজনমূলক লক্ষণ ব্যবহার করবে
- যথাঃ শাখান, পরিবেশ বর্জিত





















# NU With his Parents



**Thank You**