



Grameen kalyan

Proposed NU Business Name : Soad Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdus Salam Vill : Bottoil (Vadaliapara), Post:Boria Thana :Kushtia,District: Kushtia
Age	:	24 years
Marital status	:	Married
Children	:	1(One) son
No. of siblings:	:	1(One) Brother & 2(two) 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	:	Mst. Salma Khatun
(iii) Father's name	:	Md. Hidar Ali.
(iv) GB member's info	:	Branch: Alampur, Group #01, Centro# 54/M, Loan no. 3284 Member since: 2006, First loan: Tk. 5,000, Last GB loan: 25,000 Outstanding: 15100
Further Information:	:	Father
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery 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.)	:	No formal training but he has two years experience.
Other Own/Family Sources of Income	:	Father income from Herbal medicine business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937746908
National ID number	:	5017950175575
NU Project Source/Reference	:	GK/ Kushtia Unit, Momtaz(2524).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five thousand) and used Herbal medicine business. Subsequently she borrowed loan from GB for several times for different activities including Herbal medicine business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Soad Store
Address/ Location	:	Vill : Bottoil (Vadaliapara),Post:Boria Thana :Kushtia , District: Kushtia.
Total Investment in BDT	:	BDT: 1,92,000/-
Financing	:	Self financing: BDT: 92,000/- Required Investment: BDT: 1,00,000/-
Present salary	:	2,000 (Two thousand)
Proposed Salary	:	BDT 4,000 (Four thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business (Grocery) so the fund need to increase the volume of existing product; ➤ The product line is rice, egg, oil, Biscuit, Soap, Soft drinks, Salt, Mustard, Oil, onion, Washing powder, Chanachur, Soft drinks, Biscuit, Chocolates, cheeps, cakes, Cosmetics etc; ➤ Estimated sales is about BDT. Tk. 4500/- per day; ➤ Estimated gross profit is about 12% on sales; ➤ Payback period is estimated 2 years;

PROPOSED INVESTMENT BREAKDOWN

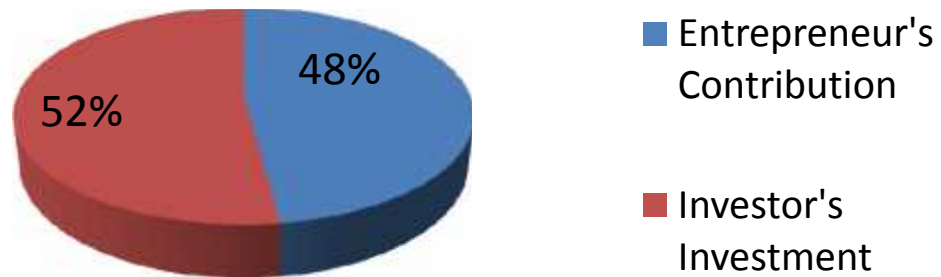
Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, Salt, Packet milk, etc.)	30,000	0	60,000	90,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash etc.)	20,000	0	10,000	30,000
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	5,000	0	20,000	25,000
Fridge	15,000	0	0	15,000
Cow food	5,000	0	5,000	10,000
Others items (Pen, Paper, Firebox, Rope, Coil, Tissue etc.)	2,000	0	5,000	7,000
Furniture and decoration	5,000	0	0	5,000
Cash in Hand	10,000		0	10,000
Total Capital	92,000	0	100,000	192,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	65,000	780,000
Cost of sales (B)	2,200	57200	686400
Gross profit (GP) [C=(A-B)]	300	7,800	93,600
Less: Operating Costs:			
Electricity bill		200	2,400
Transportation		300	3,600
Mobile bill		150	1,800
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)		3,000	36,000
(C-D)Net Profit:		4,800	57,600

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	92,000	48
Investor's Investment	100,000	52
Total Investment	192,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
(A) Estimated Sales	4,500	117,000	1,404,000	4,950	128,700	1,544,400
(B) Cost of sales	3,960	102,960	1,235,520	4,356	113,256	1,359,072
Gross profit (GP) [C=(A-B)]	540	14,040	168,480	594	15,444	185,328
Less: Operating Costs:	-	-	-	-	-	-
Electricity bill		300	3,600		330	3,960
Transportation		500	6,000		550	6,600
Mobile bill		250	3,000		275	3,300
Proposed salary		4,000	48,000		4,000	48,000
Other Expenses		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses		600	7,200		660	7,920
Total Operating Cost (D)		5,950	71,400		6,145	73,740
(C-D)Net Profit:		8,090	97,080		9,299	111,588
Retained Income:			97,080			111,588

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.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	10,000	147,080
Capital Infusion by Investor	100,000	-
Sales	1,404,000	1,544,400
Total Receipts	1,514,000	1,691,480
Cash Outflow:		
Cost of goods sold	1,235,520	1,359,072
Operating expenses	71,400	73,740
Return to investor	60,000	60,000
Total payment	1,366,920	1,492,812
Closing Balance	147,080	198,668

SWOT ANALYSIS

STRENGTH

- Self employment;
- Skill and experience;
- Own business;
- Keeping records.

WEAKNESS

- Lack of capital;
- Limited products.

OPPORTUNITIES

- Location of shop;
- Fixed customer (retail & wholesale);
- Local demand for cattle feeds;
- Owning the business by two years after payback back of Investor's money.

THREATS

- Local competitor;
- Credit Sales.

Presented at 23rd Ex. SB Design Lab on June 19,
2016 at Grameen Kalyan

Thank you















NU with his Mother

