



**Grameen Kalyan**

**Proposed NU Business Name: M/s Ayub Ali Store.**



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

Name and address	:	Md. Anisur Rahman, Vill: Gopalpur, Post: Kashigonj, Upazilla :Trishal, District: Mymensingh
Age	:	31 Years.
Marital status	:	Unmarried
No. of siblings:	:	3(three) Brothers and 2(two) Sisters.
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"/> Yes                      Father <input type="checkbox"/></p> <p>Mst. Amina Khatun.</p> <p>Late. Ayub Ali.</p> <p>Branch: Amirabari Trishal, Group # 08 , Centre # 06/M, Loan no. 3539, Member since: 2004 , First loan: Tk.4000, existing loan: 10,000, Outstanding: Nil.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	M.S.C

## ***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 04 years business experience in running business.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01711042776
National ID number	:	6119413588964
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan(2722).

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

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT= 4000.(Four thousand) and used the money in Business. Gradually Few times she took GB loan and utilized it in her husband's business.

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

Project's Name	:	<b>M/S Ayub Ali Store.</b>
Address/ Location	:	Kashigonj bazar, Trishal, Mymensingh.
Total Investment	:	<b>BDT = 6,90,000</b>
Financing	:	Self financing: BDT= 5,40,000 ( Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Self- BDT= 6000</b> (Six thousand per month)
Proposed Salary	:	<b>Self -BDT=8,000</b> (Eight thousand per month)
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>➤ 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 about BDT. Tk. 30,000/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> </ul>

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

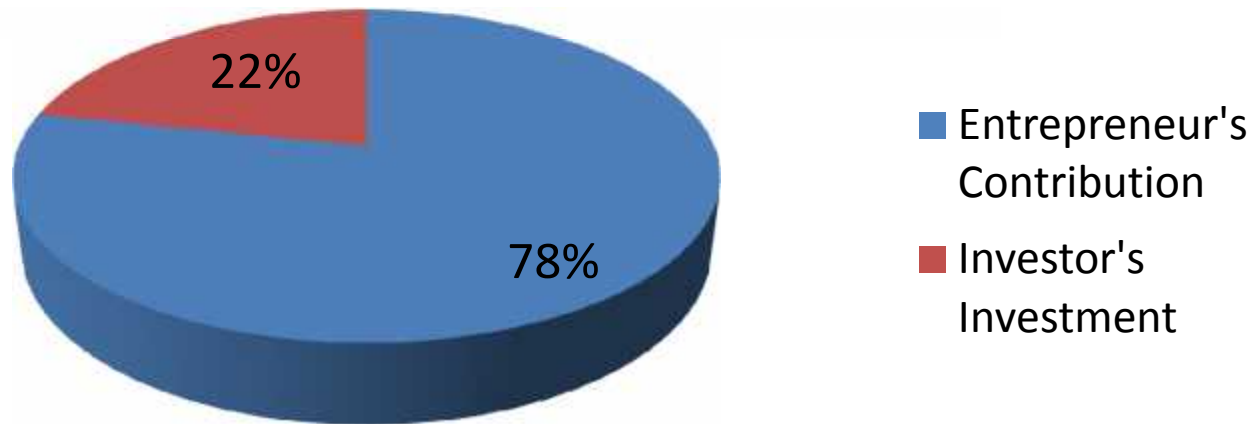
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	20,000	500,000	6,000,000
<b>Less: Cost of Sales (B)</b>	18,000	450,000	5,400,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>2,000</b>	<b>50,000</b>	<b>600,000</b>
<b><u>Less:Operating Costs:</u></b>			
Electricity bill		450	5,400
Night guard bill		100	1,200
Mobile bill		300	3,600
Present Salary-self		6,000	72,000
Transportation		2,500	30,000
Shop rent		1,800	21,600
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		11,650	143,800
<b>(C-D)Net Profit</b>		<b>38,350</b>	<b>456,200</b>
<b>Retained Income:</b>			<b>456,200</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	200,000	-	200,000
Furniture	35,000	-	35,000
fridge-1	15,000		15,000
Grocery items ( Flour, oil,sugar,vermicell, pulse, salt raisin. cumin seed. packet milk. Onion, garlic, cigarette)etc.	150,000	90,000	240,000
Cosmetics item ( soap, body lotion, tooth brush,toothpaste, face wash, cold crème) etc	50,000	30,000	80,000
Food items ( cold drinks, ice cream, biscuit, chocolate, cakes, pop corn,chanachur,cheeps) etc.	50,000	30,000	80,000
Others items ( pen,paper, firebox,coil,tissue,)etc.	30,000		30,000
Cash in hand	10,000		10,000
<b>Total Capital</b>	<b>540,000</b>	<b>150,000</b>	<b>690,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	540,000	78
Investor's Investment	150,000	22
<b>Total Investment</b>	<b>690,000</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)	30,000	750,000	9,000,000	33,000	825,000	9,900,000	36,300	907,500	10,890,000
Total Cost of Sales (B)	27,000	675,000	8,100,000	29,700	742,500	8,910,000	32,670	816,750	9,801,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>3,000</b>	<b>75,000</b>	<b>900,000</b>	<b>3,300</b>	<b>82,500</b>	<b>990,000</b>	<b>3,630</b>	<b>90,750</b>	<b>1,089,000</b>
<b>Less: Operating Costs:</b>									
Electricity bill		450	5,400		473	5,670		496	5,954
Shop Rent		1,800	21,600		1,890	22,680		1,985	23,814
Night guard bill		100	1,200		105	1,260		110	1,323
Proposed salary-self		8,000	96,000		8,400	100,800		8,820	105,840
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		3,500	42,000		3,675	44,100		3,859	46,305
Other Expenses		700	8,400		735	8,820		772	9,261
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>14,850</b>	<b>183,200</b>		<b>15,593</b>	<b>192,360</b>		<b>16,372</b>	<b>201,978</b>
<b>(C-D)Net Profit</b>		<b>60,150</b>	<b>716,800</b>		<b>66,908</b>	<b>797,640</b>		<b>74,378</b>	<b>887,022</b>
<b>Retained Income:</b>			<b>716,800</b>			<b>797,640</b>			<b>887,022</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 Outflow:</u></b>			
Opening balance	10,000	816,800	1,554,440
Capital Infusion by Investor	150,000	-	-
Sales	9,000,000	9,900,000	10,890,000
<b>Total Receipts</b>	<b>9,160,000</b>	<b>10,716,800</b>	<b>12,444,440</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	8,100,000	8,910,000	9,801,000
Operating expenses	183,200	192,360	201,978
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>8,343,200</b>	<b>9,162,360</b>	<b>10,062,978</b>
<b>Closing Balances</b>	<b>816,800</b>	<b>1,554,440</b>	<b>2,381,462</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:04 years

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

Presented at 25<sup>th</sup> Ex. SB Design Lab on June 21,  
2016 at Grameen Kalyan

Thank you

# Trade License

বিষয়মুক্তারিহ বাহমানিহ বাহিম

১২নং আমিরাবাড়ী ইউনিয়ন পরিষদ

উপজেলা : ত্রিশাল, জেলা : ময়মনসিংহ

**ট্রেড/প্রফেশন লাইসেন্স**

লাইসেন্স নং - ৬৬৩ অর্থ বৎসর ২০২৫/২০২৬ তারিখ : ২২/০৫/২০২৫

১. প্রতিষ্ঠানের নাম : সের্গিস আইয়ুব আলী প্রের

২. ব্যবসার ধরণ : স্নোহানী ব্যবসা

৩. মালিক/প্রোগ্রাইটরের নাম : আনিসুর রহমান

৪. পিতা/স্বামীর নাম : মোস্তাফিজ আলী

৫. প্রতিষ্ঠানের ঠিকানা : কাঁকড়া বাতারা, ত্রিশাল, ময়মনসিংহ

৬. মালিকের ঠিকানা : শোমালপুর, আমিরাবাড়ী ইউনিয়ন

৭. ফিসের পরিমাণ : (অংকে) ৫০০৮ কথায় : পাঁচ হাজার টাকা

উল্লিখিত ফি প্রদান করায় ইউনিয়ন পরিষদ এলাকায় সংশ্লিষ্ট ব্যক্তি/প্রতিষ্ঠানকে পূর্ণ অর্থ বৎসরের জন্য ২০২৫/২০২৬ ইং তারিখ পর্যন্ত তাহার ব্যবসা বা বৃত্তি চালাইবার অনুমতি দেওয়া হইল।

সময়মত হোল্ডিং ট্যাক্স পরিশোধ করুন।

(সুরজন দেবনাথ)

# My Shop and me























*Thank You*