



Grameen Kalyan
Proposed NU Business Name :Mobarak Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mobarak Hossain, Vill: Boilor Motbari, Post: Boilor, Upazilla : Trishal, District: Mymensingh
Age	:	31 Years.
Marital status	:	Married.
Children	:	1 (One) daughter.
No. of siblings:	:	5(Five) Brothers & 3 (Three) 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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Mst. Fazila Khatun. Late. Abdul Hekim. Branch: Trishal, Group # 08 , Centre # 54/M, Loan no. 7168, Member since: 2004 , First loan: Tk.4,000, Existing loan: 100,000, Outstanding:34,600. Father. No Nil Nil 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.)	:	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 10 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01628005391
National ID number	:	6119415770335
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 development. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mobarak Store.
Address/ Location	:	Boilor Motbari, Trishal, Mymensingh.
Total Investment	:	BDT = 3,60,000
Financing	:	Self financing: BDT= 2,60,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT=5,000 (five thousand).
Proposed Salary	:	BDT=7,000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ 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; ➤ Estimated sales is BDT. Tk. 10,000/- per day; ➤ Estimated gross profit is 15% on sales; ➤ Payback period is estimate 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

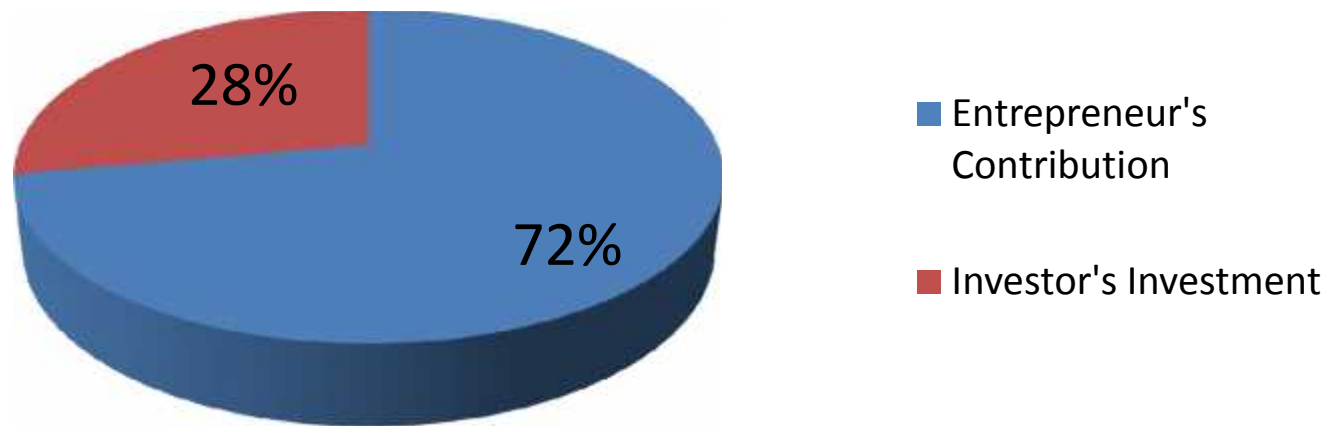
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	8,000	200,000	2,400,000
Less: Cost of Sales (B)	6,800	170,000	2,040,000
Gross profit (GP)= [C (A-B)]	1,200	30,000	360,000
<u>Less: Operating Costs:</u>			
Electricity bill		400	4,800
Night guard bill		200	2,400
Shop Rent		1,500	18,000
Present salary		5,000	60,000
Mobile bill		400	4,800
Transportation		1,000	12,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		9,000	112,000
(C-D)Net Profit		21,000	248,000
Retained Income:			248,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	45,000	-	45,000
Furniture/Decoration	15,000	-	15,000
Refregerator-1	18,000		18,000
Fan-1	1,000	-	1,000
Grocery items (Flour, oil,Rice,sugar,vermicell, pulse, salt, raisin, cumin seed, packet milk,onion,garlic, cigarette)etc.	120,000	50,000	170,000
Cosmetics item (soap, body lotion, tooth brush,toothpaste, face wash, cold crème) etc	10,000	20,000	30,000
Food items (cold drinks, ice-cream, biscuits, chocolate, cakes, pop corn,chanachur,cheeps) etc.	40,000	30,000	70,000
Others items (pen,paper, firebox,coil,tissue,)etc.	6,000		6,000
Cash in hand	5,000		5,000
Total Capital	260,000	100,000	360,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	260,000	72
Investor's Investment	100,000	28
Total Investment	360,000	100



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
Revenue:									
Estimated Sales (A)	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Total Cost of Sales (B)	8,500	212,500	2,550,000	9,350	233,750	2,805,000	10,285	257,125	3,085,500
Gross profit (GP)= [C (A-B)]	1,500	37,500	450,000	1,650	41,250	495,000	1,815	45,375	544,500
Less: Operating Costs:									
Electricity bill		400	4,800		440	5,280		484	5,808
Shop Rent		1,500	18,000		1,650	19,800		1,815	21,780
Night guard bill		200	2,400		220	2,640		242	2,904
Proposed salary-self		7,000	84,000		7,700	92,400		8,470	101,640
Mobile bill		400	4,800		440	5,280		484	5,808
Transportation		1,200	14,400		1,320	15,840		1,452	17,424
Other Expenses		700	8,400		770	9,240		847	10,164
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		11,400	141,800		12,540	155,980		13,794	171,578
(C-D)Net Profit		26,100	308,200		28,710	339,020		31,581	372,922
Retained Income:			308,200			339,020			372,922

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)
<u>cash Outflow:</u>			
Opening balance	5,000	373,200	672,220
Capital Infusion by Investor	100,000	-	-
Sales	3,000,000	3,300,000	3,630,000
Total Receipts	3,105,000	3,673,200	4,302,220
<u>Cash Outflow:</u>			
Cost of goods sold	2,550,000	2,805,000	3,085,500
Operating expenses	141,800	155,980	171,578
Return to investor	40,000	40,000	40,000
Total payment	2,731,800	3,000,980	3,297,078
Closing Balance	373,200	672,220	1,005,142

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:10 years

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

My Shop and me

















Trade License

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০১৬-২০১৭ খ্র।

ক্রমিক নং
7

লাইসেন্স নং: ০১ (এম)

ইউনিয়ন পরিষদ
গ্রামাণ্ডা
উপজেলা
মুন্সিগঞ্জ জেলা

তারিখ: ১৩/০৭/২০১৬

লাইসেন্সধারীর নাম: প্রতিষ্ঠানসমূহ :- মোস্তাফিজ (স্টোর)
পিতা/স্বামীর নাম: (প্রসন্ন - মো) মোস্তাফিজ হোসেন
ঠিকানা: বৈশাখ মঠ রাস্তা, বৈশাখ, গ্রামাণ্ডা, মুন্সিগঞ্জ জেলা
পেশার ধরন: ক্রমোত্তীর্ণ কর্মসূচি
(৩০/০৬) ২০১৭ তারিখ পর্যন্ত বৈধ।
ফি প্রদানের পরিমাণ টাকা ৫০০ কথায়: (পাঁচশত টাকা মাত্র)
প্রাপ্ত হতে তার ব্যবসা/কৃতি/পেশা বৈশাখ মঠ রাস্তা গ্রামাণ্ডা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৩/০৭/২০১৬ খ্র।

13.07.16
চেয়ারম্যানের দপ্তর
মুন্সিগঞ্জ জেলা

Thank You