



# Grameen Kalyan

Proposed NU Business Name : **Shohel Store**



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

Name and address	: Md Sohel Rana. Vill: Bottoil, Post: Bisic, Upazilla : Kushtia, District: Kushtia
Age	: 29 Years
Marital status	: Single
No. of siblings:	: 2 (two) brothers and 1(one) sister
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"/> Father <input type="checkbox"/> : Mst. Samsur Nahar : Late. Shamsur Houqe. : Branch: Alampur, Group # 10, Centre # 33/M, Loan no.: 4936, Member since: 2005, First loan: Tk. 5,000, Existing loan: 3,00,000/-, Outstanding: 98,700 : Entrepreneur : 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.)	:	Agriculture farming .
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business.Started business with BDT 60,000/- (Sixty thousand). : He has no formal training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01918054738
National ID number	:	5017952020529
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and bought two Goats. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<b>Shohel Store</b>
Address/ Location	:	Bottoil,kushtia
Total Investment in BDT	:	<b>BDT :2,55,000/-</b>
Financing	:	Self BDT : <b>105,000/-</b> (from existing business) Required Investment <b>BDT: 1,50,000/-</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>2,000/-</b> (two thousand)
Proposed Salary	:	BDT <b>5,000/-</b> (six thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> <li>➤ On going business so fund need to increase the volume of existing product;</li> <li>➤ Want to increase the volume of existing product with the help of new investment;</li> <li>➤ The Product line in the shop is rice , cement and cow food (vushi, gura, khoil, khud etc. );</li> <li>➤ Average 12% gain on sales ;</li> <li>➤ Payback period is estimated 3 years.</li> </ul>

# **INFO ON EXISTING BUSINESS OPERATIONS**

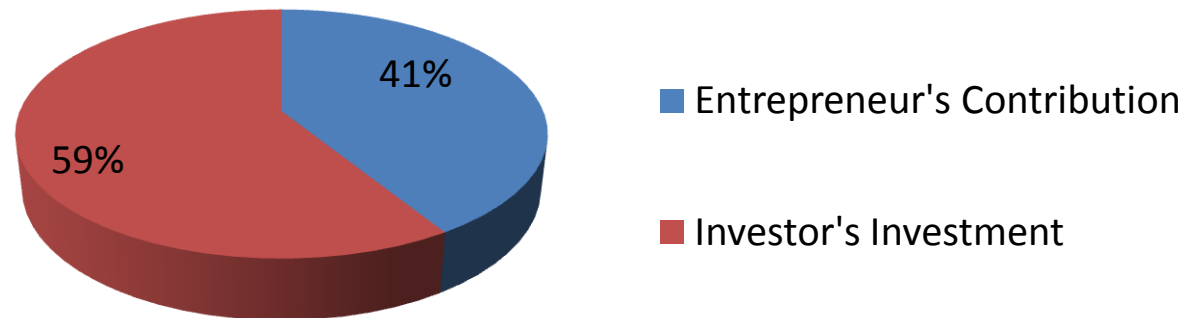
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	78,000	936,000
<b>Less: Cost of sales (B):</b>	2,640	68,640	823,680
<b>Gross profit (GP) [C=(A-B)]</b>	<b>360</b>	<b>9,360</b>	<b>112,320</b>
<b>Less: Operating Costs:</b>			
Electricity bill		300	3,600
Shop Rent		500	6,000
Night guard bill		100	1,200
Mobile bill		200	2,400
Present salary/Drawings-self		2,000	24,000
Other Expenses		100	1,200
<b>Non Cash Item:</b>		0	0
Depreciation Expenses		100	1,200
<b>Total Operating Cost (D)</b>		<b>3,300</b>	<b>39,600</b>
<b>(C-D)Net Profit:</b>		<b>6,060</b>	<b>72,720</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business/NU (BDT)	Proposed (BDT)	Total (BDT)
<b>Investments in different categories:</b>			
Rice	10,000	35,000	45,000
Vushi(Cow Food)	7,000	25,000	32,000
Gura(Cow Food)	5,000	15,000	20,000
Khol(Cow Food)	0	5,000	5,000
Khud(Cow Food)	2,000	15,000	17,000
Weight Mechine and a fan	5,000	0	5,000
Shop Security Money	40,000	0	40,000
Cement	30,000	50,000	80,000
Cash in hand	6,000	5000	11,000
<b>Total Capital</b>	<b>105,000</b>	<b>150,000</b>	<b>255,000</b>

# Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	1,05,000	41
Investor's Investment	1,50,000	59
Total Investment	2,55,000	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
Estimated Sales (A)	7,000	182,000	2,184,000	7,700	200,200	2,402,400	8,470	220,220	2,642,640
<b>Less: Cost of sales (B):</b>	6,160	160,160	1,921,920	6,776	176,176	2,114,112	7,454	193,794	2,325,523
<b>Gross profit (GP) [C=(A-B)]</b>	<b>840</b>	<b>21,840</b>	<b>262,080</b>	<b>924</b>	<b>24,024</b>	<b>288,288</b>	<b>1,016</b>	<b>26,426</b>	<b>317,117</b>
<b>Less: Operating Costs:</b>									
Electricity bill		300	3,600		330	3,960		363	4,356
Shop Rent		700	8,400		770	9,240		847	10,164
Night guard bill	0	100	1200		150	1800		200	1,080
Transportation									
Mobile bill		300	3,600		330	3,960		363	4,356
Proposed salary-self		5,000	60,000		5,000	60,000		6,000	72,000
Other Expenses		700	8,400		770	9,240		847	10,164
<b>Non Cash Item:</b>									
Depreciation /product loss		500	6,000		550	6,600		605	7,260
<b>Total Operating Cost (D)</b>	<b>0</b>	<b>7600</b>	<b>91200</b>	<b>0</b>	<b>7900</b>	<b>94800</b>	<b>0</b>	<b>9225</b>	<b>109380</b>
<b>(C-D)Net Profit:</b>		<b>14,240</b>	<b>170,880</b>		<b>16,124</b>	<b>193,488</b>		<b>17,201</b>	<b>207,737</b>
<b>Retained Income:</b>			<b>170,880</b>			<b>193,488</b>			<b>207,737</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow:</b>			
Opening Balance	6,000	266,880	400,368
Capital Infusion by Investor	150,000		
Sales	2,184,000	2,402,400	2,642,640
Total Receipts	2,340,000	2,669,280	3,043,008
<b>Cash Outflow:</b>			
Cost of goods sold	1,921,920	2,114,112	2,325,523
Operating expenses	91200	94800	109380
Return to investor	60,000	60,000	60,000
Total payment	2,073,120	2,268,912	2,494,903
<b>Closing Balances</b>	<b>266,880</b>	<b>400,368</b>	<b>548,105</b>

# SWOT ANALYSIS

<b>STRENGTH</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Self employment;</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Own business;</li><li><input type="checkbox"/> Practice in keeping records.</li></ul>	<b>WEAKNESS</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of capital;</li><li><input type="checkbox"/> Limited products.</li></ul>
<b>OPPORTUNITIES</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Local demand for cattle feeds;</li><li><input type="checkbox"/> Owning the business by three years after payback of Investor's money.</li></ul>	<b>THREATS</b> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 5<sup>th</sup> Executive SB Design Lab on 28<sup>th</sup>  
July, 2015 at Grameen Kalyan.

Thank you

# Pictures

# My Mother and me















# Trade License

ইউনিয়ন পরিষদের ৭ নং ফরম  
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

ক্রমিক নং - 304

**লাইসেন্স**


**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং - ৯(৩০৪)১৪-২৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।  
তারিখ : ২৪/০৭/২৫

দোকান / কোম্পানী / গ্রহীতার নাম : মোঃ হোসেন স্কট  
পিতা / স্বামী / মালিকের নাম : মোঃ হোসেন রানা  
ঠিকানা : বটতৈল কুমিল্লা  
পেশা, ব্যবসা ও যানবাহন প্রভৃতি : স্বয়ংস্বত্ব চৌধুরীসহায় বৈধ বা বলবৎ থাকার সময় : ২০২৪-২০২৫  
লাইসেন্সের মেয়াদ : ৩০/৬/২০২৫ পর্যন্ত।  
দস্ত টাকার পরিমাণ (অংকে) : ১০০/২ টাকা : ৫ পয়সা (কথায়) দ্বিগুন ও চন্দ্রাণ

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৪৫/২

চেয়ারম্যান  
৪নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া



**Thank You**