



# ***Grameen Kalyan***

*Proposed NU Business Name : **Nesan store***



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

Name and address	:	Md.Najmul hassan nesan Vill: Bottoil (Dokkhinpara), Post: Bisic Upazilla : Kushtia, District: Kushtia
Age	:	19 Years
Marital status	:	Single
No. of siblings:	:	1 (One) brother & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Ranuka Khatun .</p> <p>Md. Harun ali .</p> <p>Branch: Alampur, Group # 03, Centre # 41/M, Loan no.: 9709, Member since: 2007, First loan: Tk. 5,000/-, Last loan: 30,000, Outstanding: 26,700/-</p> <p>NU himself</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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.)	:	3 (Three) years experiences in this business. Started business with BDT 30,000 ( Thirty thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745453534
National ID number	:	19965017950037860
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 5,000 (Four thousand) and used the money in present business work. Subsequently she borrowed loan from GB for several times for different activities including house loan.

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

Business Name	:	<b><i>Nesan store</i></b>
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	<b>BDT : 2,00,000/-</b>
Financing	:	Self <b>BDT : 1,00,000/-</b> (from existing business) Required Investment <b>BDT : 1,00,000/-</b> (as equity)
Present salary/drawings from business (estimates)	:	BDT 2000/- (Two thousand )
Proposed Salary	:	BDT : 3000/- ( three thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> <li>➤ The project will start with having a grocery shop;</li> <li>➤ The product line will be increased by new investment;</li> <li>➤ The product line in the shop is rice, egg, oil, biscuit, soap, Soft drinks, Salt, Mustard oil, onion, washing powder, chanachur, Soft drinks, Biscuit, Chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ Estimated sales is BDT. Tk. 4000/- per day;</li> <li>➤ Estimated gross profit is 12% on sales;</li> <li>➤ Payback period is estimated 2 years;</li> <li>➤ Expected date to start the project in November, 2015.</li> </ul>

## ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	2,200	57,200	686,400
Cost of sales (B)	1,936	50336	604032
Gross profit (GP) [C=(A-B)]	264	6,864	82,368
<b>Less: Operating Costs:</b>			
Electricity bill		300	3,600
Transportation		300	3,600
Mobile bill		150	1,800
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2,400
<b>Total Operating Cost (D)</b>		<b>3,100</b>	<b>37,200</b>
<b>(C-D)Net Profit:</b>		<b>3,764</b>	<b>45,168</b>

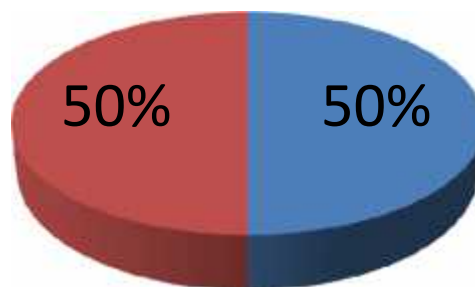
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	20,000	0	50,000	70,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, Body etc.)	4,500	0	6,000	10,500
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	11,500	0	20,000	31,500
Fridge	25,000	0	0	25,000
Electronics items ( Cabales , Enarge Balb,etc. )	5,000	0	7,000	12,000
Cow food	5,000	0	10,000	15,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	5,000	0	7,000	12,000
Digital Weight machine	2,000		0	2,000
Television	12,000		0	12,000
Furniture and decoration	5,000	0	0	5,000
Cash in Hand	5,000		0	5,000
<b>Total Capital</b>	<b>100,000</b>	<b>0</b>	<b>100,000</b>	<b>200,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100

- Entrepreneur's Contribution
- Investor's Investment





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
(A) Estimated Sales	4,000	104,000	1,248,000	4,400	114,400	1,372,800
(B) Cost of sales	3,520	91,520	1,098,240	3,872	100,672	1,208,064
<b>Gross profit (GP) [C=(A-B)]</b>	<b>480</b>	<b>12,480</b>	<b>149,760</b>	<b>528</b>	<b>13,728</b>	<b>164,736</b>
<b>Less: Operating Costs:</b>	-	-	-	-	-	-
Electricity bill		350	4,200		385	4,620
Transportation		500	6,000		550	6,600
Mobile bill		200	2,400		220	2,640
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		200	2,400		220	2,640
<b>Non Cash Item:</b>						
Depreciation Expenses		600	7,200		660	7,920
<b>Total Operating Cost (D)</b>		<b>4,850</b>	<b>58,200</b>		<b>5,035</b>	<b>60,420</b>
<b>(C-D)Net Profit:</b>		<b>7,630</b>	<b>91,560</b>		<b>8,693</b>	<b>104,316</b>
<b>Retained Income:</b>			<b>91,560</b>			<b>104,316</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.)***

	<i><b>Year 1</b></i>	<i><b>Year 2</b></i>
<b>Cash inflow</b>		
Opening Balance	5,000	136,560
Capital Infusion by Investor	100,000	-
Sales	1,248,000	1,372,800
<b>Total Receipts</b>	<b>1,353,000</b>	<b>1,509,360</b>
<b>Cash Outflow:</b>		
Cost of goods sold	1,098,240	1,208,064
Operating expenses	<b>58,200</b>	<b>60,420</b>
Return to investor	60,000	60,000
<b>Total payment</b>	<b>1,216,440</b>	<b>1,328,484</b>
<b>Closing Balances</b>	<b>136,560</b>	<b>180,876</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 1 Future employment: 0</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Good Reputation;</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Keeping books of record.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <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"/> Investor's money will be payback in two years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor</li><li><input type="checkbox"/> Credit Sales</li><li><input type="checkbox"/> Product Damage.</li></ul>

Presented at 8<sup>th</sup> Executive SB Design Lab on 14<sup>th</sup>  
October, 2015 at Grameen Kalyan.

Thank you

# Pictures

# My mother and me



















# Trade License

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

ক্রমিক নং - 308

**লাইসেন্স**

**৪ নং বটতৈল ইউনিয়ন পরিষদ**

লাইসেন্স নং - ১(৩০৮)৩৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ১৯/০৫/১৫.....

দোকান / কোম্পানী / গ্রহীতার নাম : ..... নিয়ান স্টোর.....

পিতা / স্বামী / মালিকের নাম : ..... মোঃ নিয়ান হোসেন.....

ঠিকানা : ..... বটতৈল..... কুষ্টিয়া.....

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : ..... পুষ্টি-২০১৫..... বৈধ বা বলবৎ থাকার সময় : ২০১৪-২০১৫

লাইসেন্সের মেয়াদ : ..... ৩০/৫/২০১৫..... পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ..... ২০০/২ টাকা ..... ৫..... পয়সা (কথায়) দুইশত টাকায়.....

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/৫

চেয়ারম্যান  
৪ নং বটতৈল ইউনিয়ন পরিষদ  
কুষ্টিয়া সদর, কুষ্টিয়া

**Thank You**