



Grameen Kalyan

Proposed NU Business Name : **Urmi traders**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst . Umay Khatun Vill: Bottoil (Modda Para), Post: Bisic Upazilla : Kushtia, District: Kushtia
Age	:	20 Years
Marital status	:	Single
No. of siblings:	:	1 (One) brother & (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"/> Father <input type="checkbox"/></p> <p>Mst. Maleka Khatun . Md. Hamanur Roshed .</p> <p>Branch: Alampur, Group # 01, Centre # 05/M, Loan no.: 1116/1, Member since: 1997, First loan: Tk. 4,000/-, Last loan: 18,000, Outstanding: All paid</p> <p>NU himself No Nil Nil Nil</p>
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.)	:	Nil
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 25,000 (twenty five thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01927651360
National ID number	:	5037950004420
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 4,000 (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	:	Urmi tredars
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	BDT : 1,86,500/-
Financing	:	Self BDT : 76,500/- (from existing business) Required Investment BDT : 1,10,000/- (as equity)
Present salary/drawings from business (estimates)	:	BDT 2000/- (Two thousand)
Proposed Salary	:	BDT : 4000/- (Four 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; ➤ bkash & Flexi load sales per day tk 15,000; ➤ Estimated sales is BDT. Tk. 4000/- per day (grocery item); ➤ Estimated gross profit is 12% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to start the project in August ,2015.

INFO ON EXISTING BUSINESS OPERATIONS

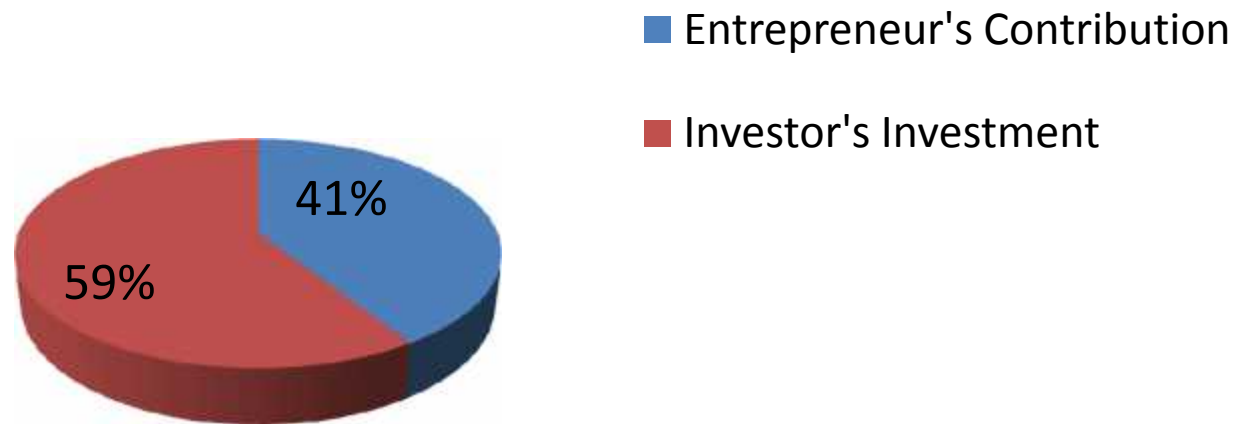
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Revenue			
Sales (Grocery)	2,500	65,000	780,000
Sales(bkash & Flexi load)	15,000	390,000	4,680,000
(A)Total Revenue	17,500	455,000	5,460,000
Less: Total Cost of sales			
Cost of sales (Grocery)	2200	57200	686400
Cost of sales (bkash & Flexi load)	14,700	382,200	4,586,400
(B) Total cost of sales	16,900	439,400	5,272,800
Gross profit (GP) [C=(A-B)]	600	15,600	187,200
Less: Operating Costs:			
Electricity bill		200	2,400
Mobile bill		200	2,400
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)		2,750	33,000
(C-D)Net Profit:		12,850	154,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)	Total (BDT)
	1	2	3(1+2)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, Cumin Seed, Packet milk, etc.)	15,000	30,000	45,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, Body etc.)	4,500	5,000	9,500
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	10,000	10,000	20,000
Freeze		30,000	30,000
Electronics items (Cable, Energy Bulb etc)	7,000	5,000	12,000
Cow food	5,000	5,000	10,000
Others items (Pen, Paper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	5,000	5,000	10,000
bkash & flexi load	20,000	20,000	40,000
Furniture and decoration	5,000	0	5,000
Cash in Hand	5,000	0	5,000
Total Capital	76,500	110,000	186,500

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution	76,500	41
Investor's Investment	110,000	59
Total Investment	186,500	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Yearly 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue									
Sales (Grocery)	4,000	104,000	1,248,000	4,400	114,400	1,372,800	4,840	125,840	1,510,080
Sales (b Kash & Flexi load)	25,000	650,000	7,800,000	27,500	715,000	8,580,000	30,250	786,500	9,438,000
(A) Total Revenue	29,000	754,000	9,048,000	31,900	829,400	9,952,800	35,090	912,340	10,948,080
Less : Cost of sales									
Cost of sales (Grocery)	3,520	91,520	1,098,240	3,872	100,672	1,208,064	4,259	110,739	1,328,870
Cost of sales (b Kash & Flexi load)	24,500	637,000	7,644,000	26,950	700,700	8,408,400	29,645	770,770	9,249,240
(B) Total cost of sales	28,020	728,520	8,742,240	30,822	801,372	9,616,464	33,904	881,509	10,578,110
Gross profit (GP) [C=(A-B)]	980	25,480	305,760	1,078	28,028	336,336	1,186	30,831	369,970
Less: Operating Costs:									
Electricity bill		350	4,200		385	4,620		423.5	5,082
Transportation		500	6,000		550	6,600		605	7,260
Mobile bill		250	3,000		275	3,300		303	3,630
Proposed salary		4,000	48,000		4,000	48,000		5,000	60,000
Other Expenses		200	2,400		220	2,640		242	2,904
Non Cash Item:									
Depreciation Expenses		600	7,200		660	7,920		726	7,260
Total Operating Cost (D)		5,900	70,800		6,090	73,080		7,299	86,136
(C-D)Net Profit:		19,580	234,960		21,938	263,256		23,532	283,834
Retained Income:			234,960			263,256			283,834

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>	<i>Year 3</i>
Cash inflow			
Opening Balance	5,000	309,960	527,216
Capital Infusion by Investor	110,000	-	0
Sales	9,048,000	9,952,800	10,948,080
Total Receipts	9,163,000	10,262,760	11,475,296
Cash Outflow			
Cost of goods sold	8,742,240	9,616,464	10,578,110
Operating expenses	70,800	73,080	86,136
Return to investor	40,000	46,000	46,000
Total payment	8,853,040	9,735,544	10,710,246
Closing Balances	309,960	527,216	765,050

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Trade license: own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> lack of capital;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit sales<input type="checkbox"/> Product damage.

Presented at 6th Executive SB Design Lab on
August 12, 2015 at Grameen Kalyan.

Thank you

Pictures

My mother and me













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Trade License

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

ক্রমিক নং - ৩০২

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ৮(৩০২)৩৪-৩৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া। তারিখ : ২৬/০৫/২৪

দোকান / কোম্পানী / গ্রহীতার নাম : সৌরিক হৈজাজ

পিতা / স্বামী / মালিকের নাম : মোদাঃ রেহা হুসৈন

ঠিকানা : বটতৈল কুষ্টিয়া

শ্রেণী, ব্যবসা ও যানবাহন প্রভৃতি : মুদি-খাদ্য বৈধ বা বলবৎ থাকার সময় : ২০২৪-২০২৫

লাইসেন্সের মেয়াদ : ৩০/৬/২০২৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংক) ১০০/০০ টাকা পয়সা (কথায়) দুইশত টাকা মাত্র

মোহর

১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/৬

চেয়ারম্যান
৪নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া ২৬/০৫/২৪

Thank You