



Grameen Kalyan

Proposed NU Business Name : *Marfot Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ruhul Amin, Vill: Rogurampur, Post: Shomvugonj, Upazilla : Shadar, District: Mymensingh
Age	:	22 Years.
Marital status	:	Single
No. of siblings:	:	05 (Five) Brothers & 02 (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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most. Maleka Khatun. Md. Joshim Uddin. Branch: Chorniloxia, Group # 07, Centre # 48, Loan no. 3926, Member since: 2009, First loan: Tk. 10,000, Existing loan: 40,000, Outstanding: 26640. My Father paying GB loan installment Nil. No Nil Nil Nil
Education, till to date	:	Eight.

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.)	:	He has no formal training but 8 years experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01784760723
National ID number	:	19936115240000340
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT=10,000 (ten thousand) and used the money in business development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Marfot Store (grocery shop.)
Address/ Location	:	Rogurampur, Shomvugonj, Mymensingh.
Total Investment	:	BDT = 2,85,000
Financing	:	Self financing: BDT= 1,85,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 2,000 (two thousand)
Proposed Salary	:	BDT= 3,000 (three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Different Kinds of product will buy & sell here; <input type="checkbox"/> Estimated sales is @ Tk.42,00 per day; <input type="checkbox"/> Gross profit is an average 15 % on sales; <input type="checkbox"/> Payback period is estimated is 2 years; <input type="checkbox"/> Expected date to expand the project in August, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

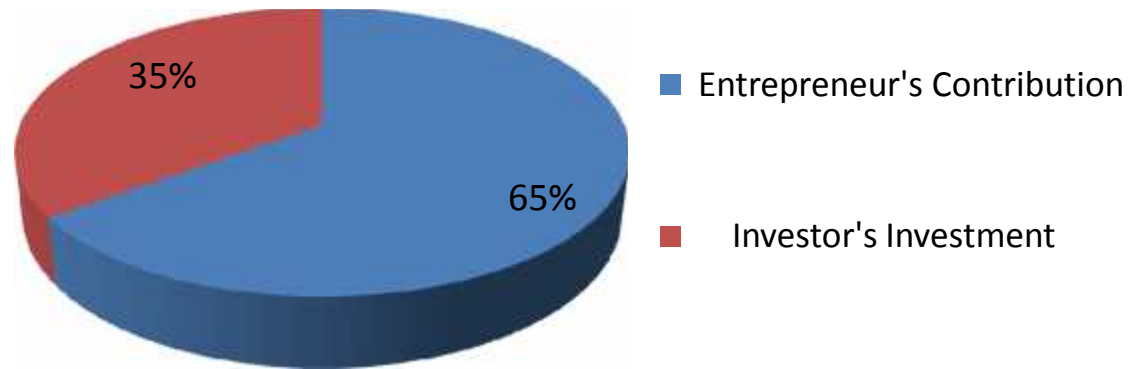
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	62,500	750,000
Cost of Sales (B)	2,125	53,125	637,500
Gross profit (GP) [C=(A-B)]	375	9,375	112,500
Less: Operating Costs:			
Electricity bill		400	4,800
Shop Rent		800	9,600
Salary		2,000	24,000
Mobile bill		200	2,400
Night guard bill		50	600
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses			5,000
Total Operating Cost (D)		3,950	52,400
(C-D) Net Profit:		5,425	60,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	15,000	-	15,000
Furniture (Decoration)	35,000	-	35,000
Freez-1	35,000	-	35,000
Grocery items (oil. Suger.vermicell. pulse. salt, raisin. cumin seed. onion. garlic, cigarette etc.)	30,000	40,000	70,000
Cosmetics Produce (cream, different ornament, tissue, perfume, face wash, hair oil, body lotion, soap, shampoo, harpic, etc.	15,000	20,000	35,000
Soft drinks	15,000	20,000	35,000
Food Item (biscuits, cake, cheeps, chock let, horlicks, tang etc.)	20,000	15,000	35,000
Others products	10,000	5,000	15,000
Cash in hand	10,000	-	10,000
Total	185,000	100,000	285,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	185,000	65
Investor's Investment	100,000	35
Total Investment	285,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	4,200	105,000	1,260,000	4,620	115,500	1,386,000
Total Cost of Sales (B)	3,570	89,250	1,071,000	3,927	98,175	1,178,100
Gross profit (GP)= [C (A-B)]	630	15,750	189,000	693	17,325	207,900
Less: Operating Costs:						
Electricity bill		400	4,800		440	5,280
Shop Rent		800	9,600		880	10,560
Night guard bill		50	600		55	660
Transportation		500	6,000		550	6,600
Proposed salary-self		3,000	36,000		3,300	39,600
Mobile bill		300	3,600		330	3,960
Other Expenses	20	500	6,000		550	6,600
Non Cash Item:			-		-	-
Depreciation Expenses			6,000			6,000
Total Operating Cost (D)		5,550	72,600		6,105	79,260
(C-D) Net Profit		10,200	116,400		11,220	128,640
Retained Income:			116,400			128,640

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 08 installment after 3 months grace period Including Ownership Transfer Fee.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	166,400
Capital Infusion by Investor	100,000	-
Sales	1,260,000	1,386,000
Total Receipts	1,370,000	1,552,400
<u>Cash Outflow:</u>		
Cost of goods sold	1,071,000	1,178,100
Operating expenses	72,600	79,260
Return to investor (including transfer fee)	60,000	60,000
Total payment	1,203,600	1,317,360
Closing Balances	166,400	235,040

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Trade license: Own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Limited product;<input type="checkbox"/> Lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop.<input type="checkbox"/> Fixed customer.<input type="checkbox"/> Investor's money will be payback in 2 years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire burn;<input type="checkbox"/> Credit sales;<input type="checkbox"/> Local competitors.

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

Thank you

Pictures

My Shop and me











Trade License

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২০৬৩

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, মায়মনসিংহ

লাইসেন্স ফি আদায় বোর্ডের
ইউনিয়ন পরিষদ নং ১৩ জগদী

ক্রমিক নং _____
লাইসেন্স নং ৫৬
নবায়ন নং ১২,০৭,১৯৫

বহি নং ০৯

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : মাঝকোট খাঁড়ার
মালিকের নাম : শ্রী শ্রী শ্রী রুহেল আমিন
মোকাম/ঠিকানা : গ্রাম : মাঝকোট, মায়মনসিংহ জাঙ্গাল : শ্রীশ্রী/রামপুর মাদরাসা
উপজেলা : সদর, জেলা : মায়মনসিংহ

পিতা/স্বামীর নাম : শ্রী শ্রী শ্রী রুহেল আমিন
কাছের দিকট থেকে : Goat টোল (কাছ : টোল কাছ চাক্ষু আদার)
নয়ন সূচীয়া শহীদা ৭নং চরনিলক্ষীয়া এলাকায় বসতি স্থাপন করা এবং লাইসেন্স মঞ্জুর করা হইল।
লাইসেন্সের প্রকার : সাধারণ
লাইসেন্সের মেয়াদ : ৩০,০৬,১৯৫৬ ইং তারিখ পর্যন্ত

এই ট্রেড লাইসেন্স পুনর্নির্ভর পনেরের পূর্বে লাইসেন্স নবায়ন করতে হবে

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Thank You