



Grameen kalyan

Proposed NU Business Name : Bismillah store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Nazmul Haque Vill : Bakshimul ,Post: Bakshimul,Thana : Tarakanda District: Mymensingh
Age	: 19Years.
Marital status	: Unmarried.
No. of siblings:	: 2 (Two) brothers and 4 (Four) 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. Nurzahan : Md. Abu Bakar Siddique. : Branch: Tarakanda, Group # 23,Centro# 11/M, Loan no. 10106 Member since: 2010 , First loan: Tk. 7,000, Last GB loan: 10,000, Outstanding: 8,538. : Father : No : Nil : Nil : Nil
Education, till to date	: S.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.)	:	No formal training but he has three years experiences running business.
Other Own/Family Sources of Income	:	Father income from Agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01917865550.
National ID number	:	19966118194025930
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 7,000 (seven thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Agricultural firm.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bismillah Store.
Address/ Location	:	Bakshimul School road, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 4,00,000
Financing	:	Self financing: BDT: 2,50,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 5,000/- (five thousand only)
Proposed Salary	:	BDT 6000 (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The project will be start with having a Varity store. ➤ Expected sale is assumed @ 7,000 Tk. Per day. ➤ One employee salary BDT 3,500/- Per months ➤ Estimated profit is @ 12 %. ➤ Pay back period is estimated 3 years. ➤ Expected date to start the project is in early 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

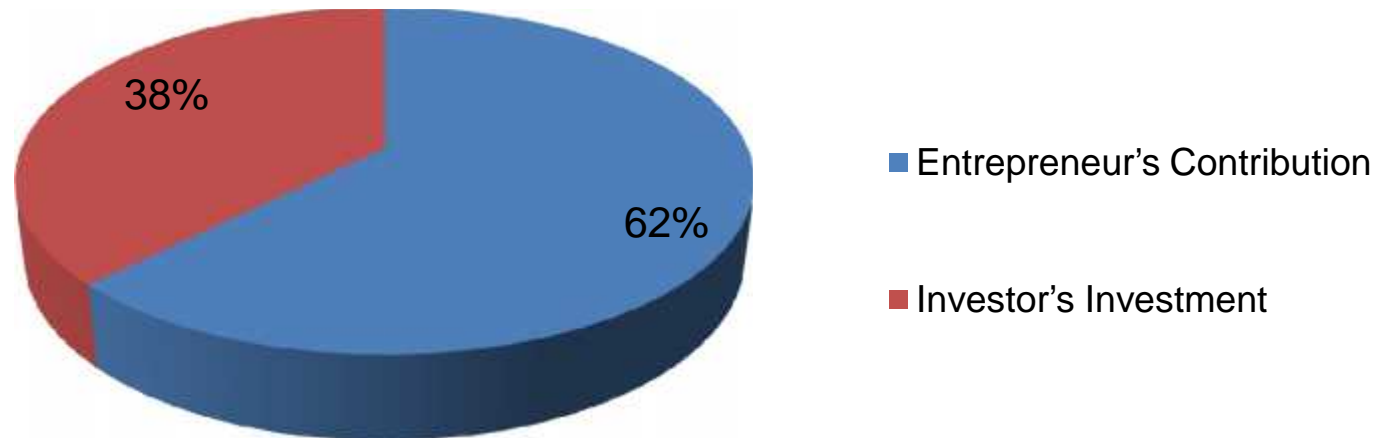
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	5,000	125,000	1,500,000
Less: Cost of Sales (B)	4,400	110,000	1,320,000
Gross profit (GP)= [C (A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Generator bill		200	2,400
Shop Rent		700	8,400
Night Guard bill		100	1,200
Mobile bill		400	4,800
Present salary-self		5,000	60,000
Worker Wages 1		3,000	36,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses		-	10,000
Total Operating Cost (D)		10,400	134,800
(C-D)Net Profit		4,600	45,200

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	30,000	-	30,000
Furniture	40,000	-	40,000
Freeze-1	20,000	-	20,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème, ornament etc)	40,000	50,000	90,000
Garments items (T-shirt, shirt, Pant, etc)	60,000	20,000	80,000
Stationery item(Pen, pencil, paper school bag etc)	15,000	35,000	50,000
Foot wear items	35,000	45,000	80,000
Cash in hand	10,000	-	10,000
Total Capital	250,000	150,000	400,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	250,000	63
Investor's Investment	150,000	38
Total Investment	400,000	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	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Less: Cost of Sales	6,160	154,000	1,848,000	6,776	169,400	2,032,800	7,454	186,340	2,236,080
Gross profit (GP)= [C (A-B)]	840	21,000	252,000	924	23,100	277,200	1,016	25,410	304,920
Less: Operating Costs:									
Electricity bill		600	7,200		660	7,920		726	8,712
Generator bill		300	3,600		330	3,960		363	4,356
Shop Rent		700	8,400		770	9,240		847	10,164
Night Guard bill		150	1,800		165	1,980		182	2,178
Salary Self		6,000	72,000		6,600	79,200		7,260	87,120
worker Wages -1		3,500	42,000		3,850	46,200		4,235	50,820
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		700	8,400		770	9,240		847	10,164
Non Cash Item:									
Depreciation Expenses			10,000			11,000			12,100
Total Operating Cost (D)		12,450	159,400		13,695	175,340		15,065	192,874
(C-D)Net Profit		8,550	92,600		9,405	101,860		10,346	112,046
Retained Income:			92,600			101,860			112,046

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	10,000	192,600	234,460
Capital Infusion by Investor	150,000		
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,260,000	2,502,600	2,775,460
<u>Cash Outflow</u>			
Cost of goods sold	1,848,000	2,032,800	2,236,080
Operating expenses	159,400	175,340	192,874
Return to investor	60,000	60,000	60,000
Total payment	2,067,400	2,268,140	2,488,954
Closing Balances	192,600	234,460	286,506

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Lack on Sufficient capital .
- Political Unrest.

OPPORTUNITIES

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

THREATS

- Theft;
- Disease.
- Fire burn

Presented at 12th Ex. SB Design Lab on 31st January,
2016 at Grameen Kalyan.

Thank you

Pictures

NU & With shop

















Family Picture (Nu With his parents)



Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১নং তারাকান্দা ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : তারাকান্দা, জেলা : ময়মনসিংহ

151 ধই নং ০২ ইউপি ফরম-১৩ লাইসেন্স নং ৯৫৯

অর্থ বছর (২০১৫/২০১৬ ইং) তারিখ ১৭/০৩/১৫

লাইসেন্সধারীর নাম/প্রতিষ্ঠানের নাম বিম্মিল্লাহ স্টোর

প্রোগ্রাইটর মোঃ নাজমুল হক

পিতা/স্বামীর নাম মোঃ আবু বকুর হিদ্দিক

স্থায়ী ঠিকানা : গ্রাম বকুলীমুল পোঃ বকুলীমুল থানা তারাকান্দা

উপজেলা তারাকান্দা জেলা ময়মনসিংহ বাড়ী নং

বর্তমান ঠিকানা : গ্রাম ঐ পোঃ ঐ থানা

উপজেলা ঐ জেলা ঐ বাড়ী নং x রোড নং x

পেশার ধরণ শিলা উপকরণ, কসমোটিক্স, জুয়ে স্টোর ইং তারিখ পর্যন্ত বৈধ

বাবসা প্রতিষ্ঠান/মোকাম এর ঠিকানা বকুলীমুল সুল রোড ৩০.৫৬.২০২৫

প্রতিষ্ঠান গৃহটির মালিকানা সংক্রান্ত : নিজ/ভাড়াটিয়া/সাবলীজ

ফি প্রদানের পরিমাণ ২০০ টা কথায় (দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার বাবসা/বৃত্তি/পেশা : সততার সহিত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

মোঃ আবু জাফর
১৭/০৩/১৫

১নং তারাকান্দা ইউনিয়ন পরিষদ
পৃষ্ঠপোষকতায়

• সময়মত ট্যাক্স দিন • শিগগৈ সময়মত টিকা দিন এবং জুলে শঠান • স্বাস্থ্যসম্মত পান্যবান্য ব্যবহার করুন
• দুটি সন্ধানই যোগে • গন্য-সুত্রা তালিকাভুক্ত করুন • আয়োজিনসূক্ত লবণ ব্যবহার করুন • গাছ লাগান, পরিবেশ বাচন।

Thank You