



Grameen kalyan

Proposed NU Business Name : Ittadi Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Helim. Vill: Noguwa, Post: Chandapur, Thana : Fulpur, District: Mymensingh.
Age	:	31 Years.
Marital status	:	Married.
Children	:	1(one) son
No. of siblings:	:	3 (Three) brothers & 1 (One) Sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rahima Begum.
(iii) Father's name	:	Md. Abdul Hamid.
(iv) GB member's info	:	Branch: Biska tarakanda, Group # 07, Center # 78/M, Loan no. 4391, Member since: 2008 , First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 5,600.
Further Information:	:	
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education till to date	:	G.C.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 ten years experiences running business.
Other Own/Family Sources of Income	:	Father income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01915416574.
National ID number	:	6118122927750.
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 2008. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cosmetics business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ittadi Store.
Address/ Location	:	Kashigonj bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 6,50,000
Financing	:	Self financing: BDT: 4,50,000 Required Investment: BDT: 2,00,000 (as equity)
Present salary	:	BDT 5000 (Five Thousand only)
Proposed Salary	:	BDT 8000 (Eight 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 @ 9,000 Tk. Per day. ➤ One employee salary BDT 3000/- Per months. ➤ Estimated profit is around 12 % on sales. ➤ Pay back period is estimated 3 years. ➤ Expected date to start the project is in early 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

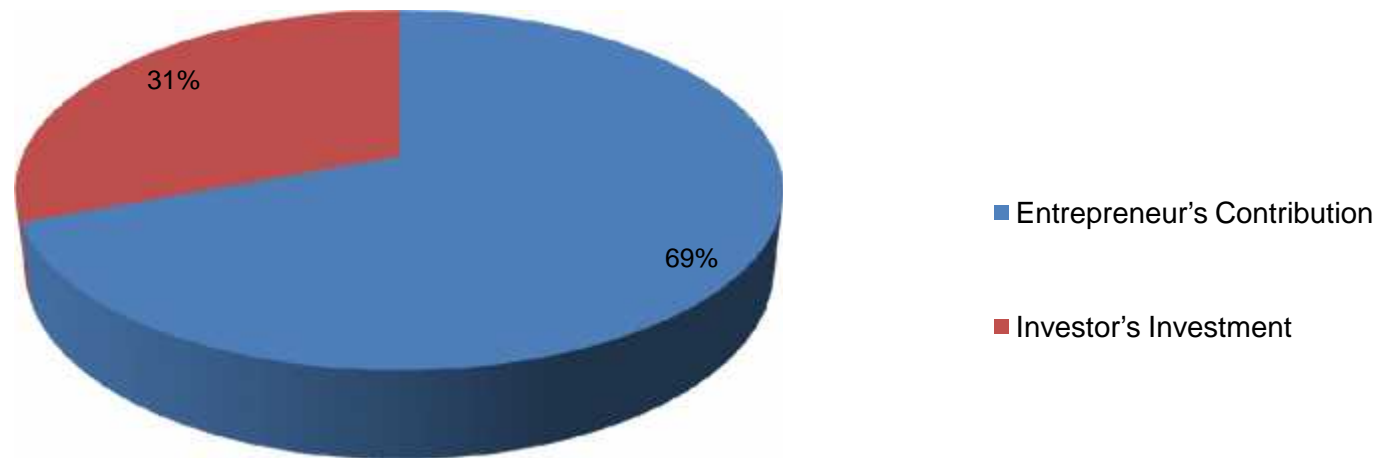
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	7,000	175,000	2,100,000
Less: Cost of Sales (B)	6,090	152,250	1,827,000
Gross profit (GP)= [C (A-B)]	910	22,750	273,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Shop Rent		2,500	30,000
Night Guard bill		50	600
Mobile bill		400	4,800
Transportation		500	6,000
Present salary-self		5,000	60,000
Worker Wages 1		3,000	36,000
Other Expenses	30	750	9,000
Non Cash Item:			
Depreciation Expenses		-	10,000
Total Operating Cost (D)		13,200	168,400
(C-D)Net Profit		9,550	104,600

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	50,000	-	50,000
Furniture	70,000	-	70,000
Freeze (One)	20,000	-	20,000
Food items (Cold drinks, Ice-cream, Biscuit, Chocolate, Cakes, Chips etc)	25,000	10,000	35,000
Grocery items (Flour, soybean oil. Sugar, Pulse, Salt, Raisin, Rice, Packet milk, baby milk, etc.)	30,000	30,000	60,000
Various cosmetics item (soap, shampoo, Body lotion, Tooth brush, Body Spare, Toothpaste, makeup, Oil, shaving cream, city gold ornament, watch, Face Wash, Cream, colour cosmetics etc.)	150,000	70,000	220,000
Office stationary items (Book, Pen, Paper, pencil, pen box, School bag, Stapler, Geography box, etc.)	35,000	80,000	115,000
Various game & gift items (trophy, bat, boll, Sport car, Racket bat, etc.)	30,000		30,000
Marriage item & other products (crown, paper flower, colour paper, light, key, umbrella, & etc)	30,000	10,000	40,000
Chas in Hand	10,000	-	10,000
Total Capital	450,000	200,000	650,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	450,000	69
Investor's Investment	200,000	31
Total Investment	650,000	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
Revenue:									
Estimated Sales	9,000	225,000	2,700,000	9,900	247,500	2,970,000	10,890	272,250	3,267,000
Cost of Sales	7,830	195,750	2,349,000	8,613	215,325	2,583,900	9,474	236,858	2,842,290
Gross profit (GP)= [C (A-B)]	1,170	29,250	351,000	1,287	32,175	386,100	1,416	35,393	424,710
Less: Operating Costs:									
Electricity bill		1,000	12,000		1,100	13,200		1,210	14,520
Shop Rent		2,500	30,000		2,750	33,000		3,025	36,300
Night Guard bill		50	600		55	660		61	726
Transportation		800	9,600		880	10,560		968	11,616
Proposed Salary		8,000	96,000		8,800	105,600		9,680	116,160
worker Wages-1		3,000	36,000		3,300	39,600		3,630	43,560
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses	40	1,000	12,000		1,100	13,200		1,210	14,520
Non Cash Item:									
Depreciation Expenses			10,000			11,000			12,100
Total Operating Cost (D)		16,850	212,200		18,535	233,420		20,389	256,762
(C-D)Net Profit		12,400	138,800		13,640	152,680		15,004	167,948
Retained Income:			138,800			152,680			167,948

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)
<u>Cash inflow:</u>			
Opening Balance	10,000	268,800	341,480
Capital Infusion by Investor	200,000		
Sales	2,700,000	2,970,000	3,267,000
Total Receipts	2,910,000	3,238,800	3,608,480
<u>Cash Outflow:</u>			
Cost of goods sold	2,349,000	2,583,900	2,842,290
Operating expenses	212,200	233,420	256,762
Return to Investor	80,000	80,000	80,000
Total payment	2,641,200	2,897,320	3,179,052
Closing Balances	268,800	341,480	429,428

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.
- Political Unrest.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in three years.

THREATS

- Theft;
- Disease.
- Credit sales.

Presented at 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১০

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-১৬ খ্রিঃ

ক্রমিক নং **৪৩**

লাইসেন্স

১০ নং ডিসকন্ট ইউনিয়ন পরিষদ
আড়াইদাঙ্গা উপজেলা
আড়াইদাঙ্গা জেলা

সই নম্বর: ০১
লাইসেন্স নম্বর: ৮২
তারিখ: ৩/১/১৬ খ্রিঃ

লাইসেন্সধারীর নাম: ইঞ্জিনিয়ার মোঃ
পিতা/স্বামীর নাম: মোঃ জুনিয়র আলী
ঠিকানা: কামালিয়াডাঙ্গা পল্লী
পেশার ধরন: সফটওয়্যার ডেভেলপার
৩০১৬/২০১৬ তারিখ পর্যন্ত বৈধ।

ফি আদায়ের পরিমাণ টাকা **২০৪৮** কর্তব্য: (১৬৩ দুইশত চার))
প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা ৩০১৬/২০১৬ খ্রিঃ তারিখ পর্যন্ত চলিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ৩/১/১৬

আব্দুল মালেক আলী খান
সোফটওয়্যার ডেভেলপার
আড়াইদাঙ্গা উপজেলা
আড়াইদাঙ্গা জেলা

Pictures

























NU With his Mother



Thank You