



Grameen Kalyan

Proposed NU Business Name : *Vision One Trading*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Bayejid Haque, Vill: Jorbaria, Post:Fulbaria,Upazilla : Fulbaria, District: Mymensingh
Age	:	28 Years.
Marital status	:	Married.
Children	:	1 (one) son
No. of siblings:	:	2 brothers.
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"/> Yes Father <input type="checkbox"/></p> <p>Most: Rowsona Begum.</p> <p>Md. Abdul Barek.</p> <p>Branch: Fulbaria, Group # 04 , Centre # 24/M, Loan no. 2071, Member since: 2003, First loan: Tk.5000, Last loan: 15,000, Outstanding: All paid</p> <p>Father paid GB loan installment</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	B.A.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Poultry Farm.
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 6 years experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01977-964505
National ID number	:	19886122001200156
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT=5000(Five thousand) and used the money in bought a cow. Gradually Few times she took GB loan and utilized it in her husband business purpose

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Vision One Trading.
Address/ Location	:	Bypass Roads, Kewyatkhal, Mymensingh.
Total Investment	:	BDT = 8,55,000
Financing	:	Self financing: BDT= 7,05,000 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT 8,000 Employee-2*5000=10,000
Proposed Salary	:	Self-BDT 10,000 Employee-2*5000=10,000
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund needs 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, cosmetic & Mobile service (Bkash, Flexi load) etc; ➤ Flexi load & Bkash transaction per day tk 100,000; ➤ Estimated income @ tk 450 per day from Mobile Banking service; ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand & others income on sales @ tk15%; ➤ Estimated sales is BDT. Tk. 15000/- per day; ➤ Estimated gross profit is 15% on sales; ➤ Payback period is estimated 3 years; ➤ Expected date to expand the project in March ,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

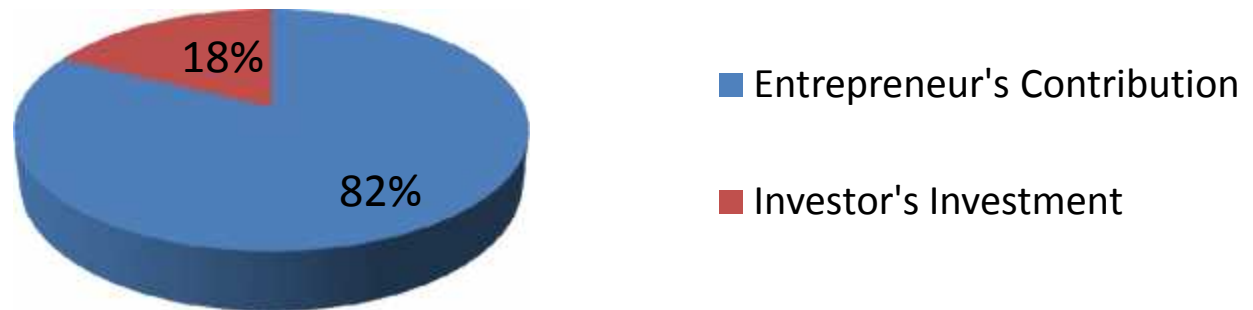
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	10,000	250,000	3,000,000
Income from mobile service(Bkash, Flexiload)	400	10,000	120,000
Total Sales(A)	10,400	260,000	3,120,000
Less: Cost of Sales (B)	8,500	212,500	2,550,000
Gross profit (GP)= [C (A-B)]	1,900	47,500	570,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Night guard bill		100	1,200
Shop Rent		2,000	24,000
Mobile bill		500	6,000
Transportation		700	8,400
Salary-self		8,000	96,000
Employee-2*5000		10,000	120,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		22,800	278,600
(C-D)Net Profit		24,700	291,400
Retained Income:			291,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	200,000	-	200,000
Furniture	100,000	-	100,000
Refrigerator	30,000	-	30,000
Photocopy Machine (2)	80,000		80,000
Grocery items (oil, sugar,vermicell,pulse, salt, raisen,cumin seed. packet milk,rice, onion,garlic)etc.	50,000	50,000	100,000
Cosmetics item (soap, body lotion, tooth brush,toothpaste, face wash, cold crème) etc	50,000	25,000	75,000
Food items (cold drinks, icecream, biscut, chocolate, cakes, pop corn,canachur,cheeps) etc.	30,000	20,000	50,000
Flexiload+Bkash balance	150,000	35,000	185,000
Others items (pen,paper, firebox,coil,tissue,Cigarate)etc.	10,000	20,000	30,000
Cash in hand	5,000	-	5,000
Total Capital	705,000	150,000	855,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	705,000	82
Investor's Investment	150,000	18
Total Investment	855,000	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	15,000	375,000	4,500,000	16,500	412,500	4,950,000	18,150	453,750	5,445,000
Income from Mobile service(Bkash, Flexiload)	450	11,250	135,000	495	12,375	148,500	545	13,613	163,350
(A) Total Sales	15,450	386,250	4,635,000	16,995	424,875	5,098,500	18,695	467,363	5,608,350
(B) Total Cost of Sales	12,750	318,750	3,825,000	14,025	350,625	4,207,500	15,428	385,688	4,628,250
Gross profit (GP)= [C (A-B)]	2,700	67,500	810,000	2,970	74,250	891,000	3,267	81,675	980,100
Less: Operating Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		2,000	24,000		2,100	25,200		2,205	26,460
Night guard bill		100	1,200		105	1,260		110	1,323
Proposed salary-self		10,000	120,000		10,500	126,000		11,025	132,300
Employee-2*5000		10,000	120,000		10,500	126,000		11,025	132,300
Mobile bill		500	6,000		525	6,300		551	6,615
Transportation		1,000	12,000		1,050	12,600		1,103	13,230
Other Expenses		500	6,000		525	6,300		551	6,615
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		25,100	306,200		26,355	321,510		27,673	337,586
(C-D)Net Profit		42,400	503,800		47,895	569,490		54,002	642,515
Retained Income:			503,800			569,490			642,515

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>Cash Inflow:</u>			
Opening balance	5,000	598,800	1,108,290
Capital Infusion by Investor	150,000	-	-
Sales	4,635,000	5,098,500	5,608,350
Total Receipts	4,790,000	5,697,300	6,716,640
<u>Cash Outflow:</u>			
Cost of goods sold	3,825,000	4,207,500	4,628,250
Operating expenses	306,200	321,510	337,586
Return to investor	60,000	60,000	60,000
Total payment	4,191,200	4,589,010	5,025,836
Closing Balances	598,800	1,108,290	1,690,805

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others:2
- Skill and experience:6 years;
- Trade License: Own name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you

Pictures

মেসার্স ভিশন ওয়ান ট্রেডিং

কেওয়াটিখালী বাইপাস রোড, ময়মনসিংহ













NU With his parents



Trade License

ସହସମ୍ବଳିତ ଚୌକରମଜା
ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ




କାର୍ଡନମ୍ବର ନଂ	୨୦୨୫୭-୨୦୦
କାର୍ଡନମ୍ବର ପାଠ୍ୟ	୫୦-୨୦୨-୨୦୨୦୦-୦୦
କାର୍ଡର ନାମ	—
ପଞ୍ଜୀକରଣ/ପଞ୍ଜୀକରଣ	ପଞ୍ଜୀକରଣନାହିଁ
କାର୍ଡନମ୍ବର ଉପରେ କାର୍ଡ	୨୫-୨୨-୫୦୨୦
କାର୍ଡନମ୍ବର ଉପରେ କାର୍ଡ	୨୦୨୦ - ୨୦୨୫
କାର୍ଡନମ୍ବର ଉପରେ କାର୍ଡ	୨୫ ୨୨ ୨୦୨୦ ଟଙ୍କା

ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ ନଂ ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ । ୨୦, ୨୨ ଓ ୨୨ ପାଠ୍ୟରେ କାର୍ଡନମ୍ବର (ଫିକ୍ସ, କାର୍ଡନମ୍ବର, କାର୍ଡ, ଓ ନିକାସନ) କାର୍ଡନମ୍ବର ଉପରେ କାର୍ଡନମ୍ବର ନଂ ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ । ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ । ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ ।

ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ

୧. କାର୍ଡନମ୍ବର ଉପରେ କାର୍ଡ ନଂ
୨. କାର୍ଡନମ୍ବର ନାମ
୩. କାର୍ଡନମ୍ବର ନାମ
୪. କାର୍ଡନମ୍ବର ନାମ
୫. କାର୍ଡନମ୍ବର ନାମ
୬. କାର୍ଡନମ୍ବର ନାମ
୭. କାର୍ଡନମ୍ବର ନାମ
୮. କାର୍ଡନମ୍ବର ନାମ
୯. କାର୍ଡନମ୍ବର ନାମ
୧୦. କାର୍ଡନମ୍ବର ନାମ
୧୧. କାର୍ଡନମ୍ବର ନାମ
୧୨. କାର୍ଡନମ୍ବର ନାମ

କାର୍ଡନମ୍ବର ନାମ	ମୂଲ୍ୟ
ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ	୨,୦୦୦
କାର୍ଡନମ୍ବର ନାମ	୨୫୦
କାର୍ଡ	୫୦
କାର୍ଡ	୦
କାର୍ଡ	୦
ମୋଟ	୨,୩୦୦

ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ ନଂ ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ । ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ । ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ ।

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୨୦୨୫୭-୨୦୦

ଫିକ୍ସ/ରଜିଷ୍ଟ୍ରେସନ କାର୍ଡ/ଲାଇସେନ୍ସ ନଂ ୨୦୨୫୭-୨୦୦ କାର୍ଡର ନାମ ପଞ୍ଜୀକରଣ ନାହିଁ ।

Thank You