



**Grameen Kalyan**

**Proposed NU Business Name : *Saiful Traders.***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Saiful Islam (Syed), Vill: Dhamor, Post: Dhamor, Upazilla : Fulbaria, District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.( 1 son & 1 daughter)
No. of siblings:	:	5 brothers & 1 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	:	Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/> Mst: Jamela Khatun. Late.Altab Hossain. Branch:Putijana Fulbaria, Group # 08 , Centre # 60/M, Loan no. 6906, Member since: 2002, First loan: Tk.5000, last loan: 15000, Outstanding: All paid
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	:	NU Nil Nil Nil :
Education, till to date	:	Class ten

## ***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 10 years experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01761-586026
National ID number	:	Nil
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2002. 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 in agriculture purpose.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	<b>Saiful Traders.</b>
Address/ Location	:	Dhamor Falur Bazar, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 3,47,000</b>
Financing	:	Self financing: <b>BDT= 2,47,000</b> ( Existing Business) Required Investment: <b>BDT= 1,00,000</b> (as equity)
Present salary/drawings from business (estimated)	:	<b>BDT=5,000</b>
Proposed Salary	:	<b>BDT=5,000</b> (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in the shop is hardware &amp; electric items;</li> <li>➤ Estimated per day income from sound system Tk. 50 &amp; tailoring Tk.125;</li> <li>➤ Estimated product sales is BDT. Tk. 7000/- per day;</li> <li>➤ Estimated average gross profit is 15% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to expand the project is in April ,2016.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

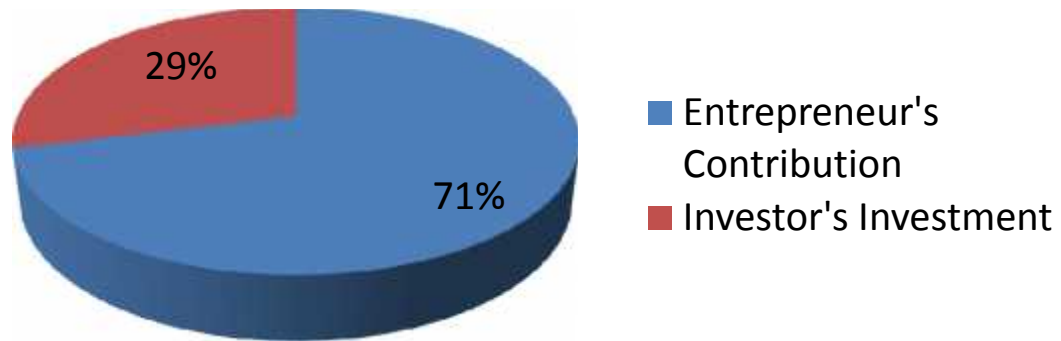
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	4,000	100,000	1,200,000
Income from sound system	50	1,250	15,000
Income from tailoring	100	2,500	30,000
<b>Total income/sales (A)</b>	<b>4,150</b>	<b>103,750</b>	<b>1,245,000</b>
<b>Less: Cost of Sales (B)</b>	<b>3,400</b>	<b>85,000</b>	<b>1,020,000</b>
<b>Gross profit (GP)= [C (A-B)]</b>	<b>750</b>	<b>18,750</b>	<b>225,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		300	3,600
Shop Rent		1,000	12,000
Salary -self		5,000	60,000
Mobile bill		300	3,600
Transportation		700	8,400
Other Expenses		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		<b>7,500</b>	<b>95,000</b>
<b>(C-D)Net Profit</b>		<b>11,250</b>	<b>130,000</b>
<b>Retained Income:</b>			<b>130,000</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed Business (BDT)</b>	<b>Total (BDT)</b>
<b>Investment in different categories:</b>			
Shop advance	30,000	-	30,000
Furniture	25,000	-	25,000
Electric item (cable, bulb, socket, Multiplug)	20,000	10,000	30,000
Computer-1, sewing machine-1	22,000		22,000
Hardware product ( Iron, kopje, screw, Hammer, shiris paper, tape, gum, bed joint) etc	80,000	50,000	130,000
Mobile item (charger, headphone, memory card, battery, card reader)etc	20,000	10,000	30,000
Instrument ( cycle rickshaw, Machine) etc.	15,000	10,000	25,000
Cloths	5,000	10,000	15,000
Others items.	20,000	10,000	30,000
Cash in hand	10,000	-	10,000
<b>Total Capital</b>	<b>247,000</b>	<b>100,000</b>	<b>347,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	247,000	71
Investor's Investment	100,000	29
<b>Total Investment</b>	<b>347,000</b>	<b>100</b>





# **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
<b>Revenue:</b>									
Estimated product Sales	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Income from sound system	50	1,250	15,000	55	1,375	16,500	61	1,513	18,150
Income from tailoring	125	3,125	37,500	138	3,438	41,250	151	3,781	45,375
<b>Total sales/revenue (A)</b>	<b>7,175</b>	<b>179,375</b>	<b>2,152,500</b>	<b>7,893</b>	<b>197,313</b>	<b>2,367,750</b>	<b>8,682</b>	<b>217,044</b>	<b>2,604,525</b>
<b>Cost of Sales(B)</b>	<b>5,950</b>	<b>148,750</b>	<b>1,785,000</b>	<b>6,545</b>	<b>163,625</b>	<b>1,963,500</b>	<b>7,200</b>	<b>179,988</b>	<b>2,159,850</b>
<b>Gross profit (GP)= [C (A-B)]</b>	<b>1,050</b>	<b>26,250</b>	<b>315,000</b>	<b>1,155</b>	<b>28,875</b>	<b>346,500</b>	<b>1,271</b>	<b>31,763</b>	<b>381,150</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		525	6,300		551	6,615
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Transportation		1,000	12,000		1,100	13,200		1,210	14,520
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,250			5,513
<b>Total Operating Cost (D)</b>		<b>8,500</b>	<b>107,000</b>		<b>9,275</b>	<b>116,550</b>		<b>10,124</b>	<b>126,998</b>
<b>(C-D) Net Profit</b>		<b>17,750</b>	<b>208,000</b>		<b>19,600</b>	<b>229,950</b>		<b>21,639</b>	<b>254,153</b>
<b>Retained Income:</b>			<b>208,000</b>			<b>229,950</b>			<b>254,153</b>

**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)
<b><u>cash Inflow:</u></b>			
Opening balance	10,000	330,500	578,200
Capital Infusion by Investor	100,000	-	-
Sales	2,152,500	2,367,750	2,604,525
<b>Total Receipts</b>	<b>2,262,500</b>	<b>2,698,250</b>	<b>3,182,725</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	1,785,000	1,963,500	2,159,850
Operating expenses	107,000	116,550	126,998
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>1,932,000</b>	<b>2,120,050</b>	<b>2,326,848</b>
<b>Closing Balances</b>	<b>330,500</b>	<b>578,200</b>	<b>855,877</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1
- Skill and experience:10 years;
- Trade License: Own Name.

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Pictures





























# NU with Mother



# Trade License

ইউপি ফরম-১৩  
লাইসেন্স ফি আদায় রেজিস্টার  
অর্থ বছর ২০২৩-২০২৫

৩৫

বই নম্বর: ২

লাইসেন্স নম্বর: ৩৫

লাইসেন্সধারীর নাম: মোঃ মোঃ মাহমুদুল কবীর  
পিতা/স্বামীর নাম: মোঃ মোঃ মাহমুদুল কবীর  
ঠিকানা: মোঃ মোঃ মাহমুদুল কবীর  
পেশার ধরন: ক্রেতাবাদ

৬০০০ টাকা/২০২৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০০/- কথায়: (দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/কৃতি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৬/০২/২৫

মোঃ শাহমুদুল হক  
উপসচিব  
আইসিআইসি  
আইসিআইসি

*Thank You*