



**Grameen Kalyan**

*Proposed NU Business Name : **Shohel Store .***



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

Name and address	:	Md. Shohel Rana, Vill: Neogi Kushmail, Post: Kushmail, Upazilla : Fulbaria, District: Mymensingh
Age	:	28 Years.
Marital status	:	Married.
No. of siblings:	:	3 (Three) 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	:	Mother <input checked="checked" type="checkbox"/> Yes                      Father <input type="checkbox"/> Mst. Nargis Begum. Md. Jamal Uddin Lalu Branch: Fulbaria, Group # 09 , Centre # 76/M, Loan no. 7431/1, Member since: 2008 , First loan: Tk.5000, Last loan:10,000, Outstanding: Nil.  Father. No Nil Nil Nil
Education, till to date	:	Class 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 4 years experience in this business.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01932-437924
National ID number	:	6122059278508
NU Project Source/Reference	:	GK/Trishal Unit/ Md. Aminul Islam (2348)

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT= 5000.(Five thousand) and used the money in business purpose. Gradually Few times she took GB loan and utilized it in her husband's business.

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

Project's Name	:	<b>Shohel Store.</b>
Address/ Location	:	Soler bazar, Fulbaria, Mymensingh.
Total Investment	:	<b>BDT = 3,15,000</b>
Financing	:	Self financing: <b>BDT= 1,95,000</b> ( Existing Business) Required Investment: <b>BDT= 1,20,000</b> (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT=4,000</b> (Four 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 rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics etc;</li> <li>➤ Estimated sales is BDT. Tk. 7000/- per day;</li> <li>➤ Estimated gross profit is 12% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to start the project as soon as possible.</li> </ul>

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

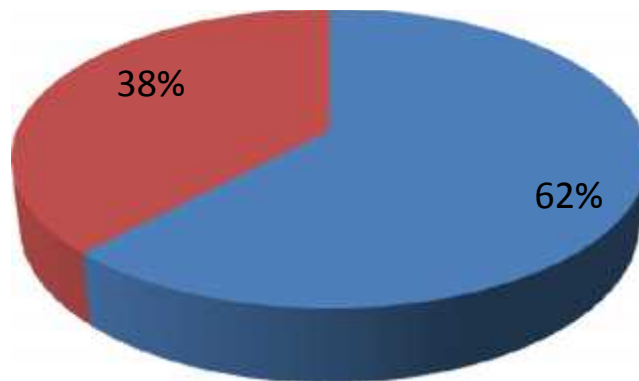
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
<b>Less: Cost of Sales (B)</b>	3,520	88,000	1,056,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>480</b>	<b>12,000</b>	<b>144,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		500	6,000
Night guard bill		100	1,200
Shop Rent		700	8,400
Mobile bill		200	2,400
Transportation		500	6,000
Salary-self		3,000	36,000
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		<b>5,500</b>	<b>70,000</b>
<b>(C-D)Net Profit</b>		<b>6,500</b>	<b>74,000</b>
<b>Retained Income:</b>			<b>74,000</b>

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

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
<b>Investment in different categories:</b>			
Shop advance ( shop value)	30,000	-	30,000
Furniture	25,000	-	25,000
Refrigerator	20,000	-	20,000
Grocery items ( Flour. oil. Sugar, vermicell. pulse. salt raisen. cumin seed. packet milk. onion.garlic, cigarette)etc.	50,000	50,000	100,000
Cosmetics item ( soap, body lotion, tooth brush,toothpaste, face wash, cold crème) etc	20,000	30,000	50,000
Food items ( cold drinks, icecream, biscut, chocolate, cakes, pop corn,canachur,cheeps) etc.	30,000	30,000	60,000
Others items ( pen,paper, firebox,coil,tissue,)etc.	10,000	10,000	20,000
Cash in hand	10,000		10,000
<b>Total Capital</b>	<b>195,000</b>	<b>120,000</b>	<b>315,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	195,000	62
Investor's Investment	120,000	38
<b>Total Investment</b>	<b>315,000</b>	<b>100</b>



- Entrepreneur's Contribution
- Investor's Investment





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

	Year (1)	Year (2)	Year (3)
<b><u>cash Outflow:</u></b>		241,400	368,740
Opening balance	10,000		
Capital Infusion by Investor	120,000	-	-
Sales	21,00,000	23,10,000	25,41,000
<b>Total Receipts</b>	<b>22,30,000</b>	<b>25,51,400</b>	<b>29,09,740</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	18,48,000	20,32,800	22,36,080
Operating expenses	92,600	101,860	112,046
Return to investor ( including Transfer fee)	48,000	48,000	48,000
<b>Total payment</b>	<b>19,88,600</b>	<b>21,82,660</b>	<b>23,96,126</b>
<b>Closing Balance</b>	<b>241,400</b>	<b>368,740</b>	<b>513,614</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:4 years

## **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 21<sup>th</sup> Ex. SB Design Lab on May 29,  
2016 at Grameen Kalyan

Thank you

# Trade License

ইউনি ফরম-১০

নং/শিট-১০

লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ নম্বর ২০২২-২০২৬

ক্রমিক নং

67

লাইসেন্স

৩নং মুন্সীগঞ্জ মহানগর পৌরসভা  
মুন্সীগঞ্জ - উপজেলা  
আদায় নং/সিডি ২ জেলা  
তারিখ ২৭/০৪/২০২৬

বর্ষ নম্বর : ২

লাইসেন্স নম্বর : ৬৭

লাইসেন্সধারীর নাম : মোহাম্মদ মোস্তাফিজ  
পিতা/স্বামীর নাম : মোঃ মোঃ মোহাম্মদ মিয়া  
ঠিকানা : মোহাম্মদ- মুন্সীগঞ্জ মহানগর পৌরসভা  
পেশার বর্ণনা : গুদাম

৬০০০ টাকা/২০২৬ তারিখ পর্যন্ত হবে।

ফি আদানের পরিমাণ টাকা ২০০০/- কমান্ডার ( মুহাম্মদ হাফিজ-মন্ডল )

স্বাক্ষর করে তার স্বাক্ষর/স্বাক্ষর/স্বাক্ষর ০৬/০৪/২৬ তারিখে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০৪/২৬

৩নং মুন্সীগঞ্জ মহানগর পৌরসভা  
মুন্সীগঞ্জ - উপজেলা  
আদায় নং/সিডি ২ জেলা

# My Shop and me















*Thank You*