



**Grameen kalyan**

*Proposed NU Business Name : Sarkar confectionary & Varity store*



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

Name and address	:	Md. Maruf Sarkar Vill : Rogurampur, Post: Shomvogonj, Thana : Mymensingh District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married.
Progeny	:	N/A
No. of siblings:	:	2 (Two) Brothers and 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	:	Mst. Monuara Khatun Rekha
(iii) Father's name	:	Md. Chand Mia Sarkar
(iv) GB member's info	:	Branch: Chorniloxia, Group # 16, Center # 47/M, Loan no. 10271, Member since: 2012 , First loan: Tk. 10,000, Last GB loan: 60,000, Outstanding: 29640.
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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 5 years experience in this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719506093.
National ID number	:	19906115240000297.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . ( FS. Md. Nur Jamal Haque, ID No. 2562)

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

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 10,000 (Ten thousand) and used agriculture purposes. Subsequently she borrowed loan from GB for several times for different activities including agriculture activities.

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

Business Name	:	<b>Sarkar Confectionary &amp; Varity store.</b>
Address/ Location	:	Shomvogonj bazzar, Shomvogonj, Mymensingh.
Total Investment in BDT	:	<b>BDT: 6,80,000</b>
Financing	:	Self financing: <b>BDT: 5,30,000</b> Required Investment: <b>BDT: 1,50,000 (as equity)</b>
Present salary	:	BDT <b>7000</b> (Seven thousand only)
Proposed Salary	:	BDT <b>8,000</b> (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li><input type="checkbox"/> This is an on going business (Grocery shop) so the fund need to increase the volume of existing product.</li> <li><input type="checkbox"/> Various kind of product will be buy &amp; sale.</li> <li><input type="checkbox"/> Estimated sales is about Tk. 4,000 per day.</li> <li><input type="checkbox"/> Estimated Profit is about 12% on sales.</li> <li>➤ Income from B-kash 400/- TK per day.</li> <li>➤ Income from Flexi load 270/- TK per day</li> <li><input type="checkbox"/> Payback period is estimated 3 years.</li> </ul>

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

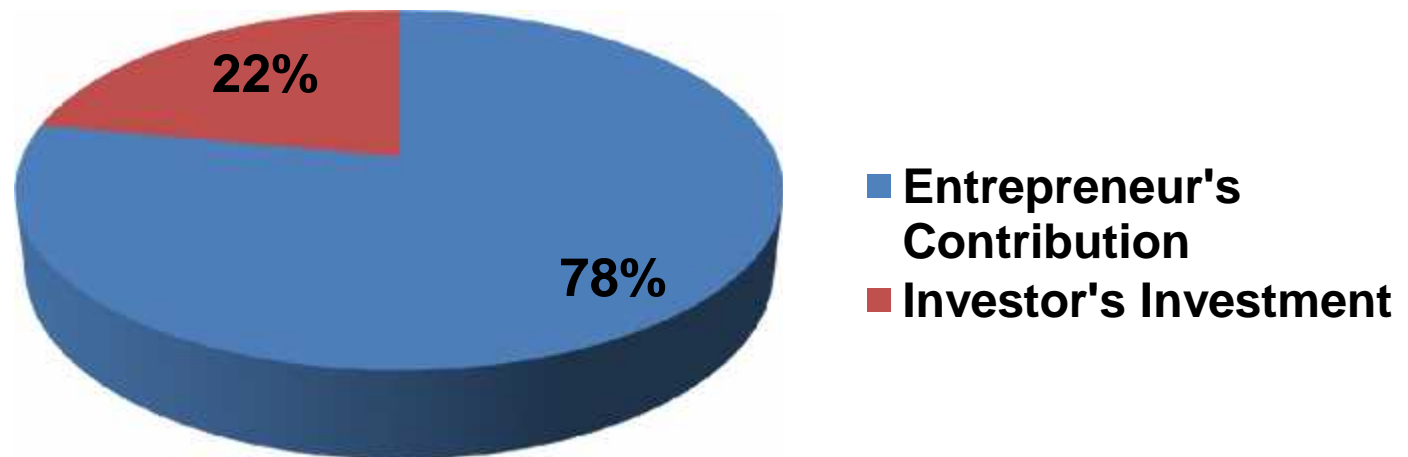
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	3,000	75,000	900,000
Income From B-Kash & Flexiload	540	13,500	162,000
<b>(A) Total Revenue</b>	<b>3,540</b>	<b>88,500</b>	<b>1,062,000</b>
Cost of Sales	2,640	66,000	792,000
<b>Cost of Sales (B)</b>	<b>2,640</b>	<b>66,000</b>	<b>792,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>900</b>	<b>22,500</b>	<b>270,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		2,000	24,000
Shop rent		2,200	26,400
Ganater bill		300	3,600
Transportation		500	6,000
Mobile bill		600	7,200
Present salary		7,000	84,000
Other Expenses		1,000	12,000
<b>Non Cash Item:</b>			-
Depreciation Expenses		-	15,000
<b>Total Operating Cost (D)</b>		<b>13,600</b>	<b>178,200</b>
<b>(C-D) Net Profit:</b>		<b>8,900</b>	<b>91,800</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)(1)</b>	<b>Proposed Business (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investment in different categories:</b>			
Shop advance ( shop value)	170,000		170,000
Furniture	70,000		70,000
Freeze & coffee Machine	85,000		85,000
B-kash & flexi load	90,000	60,000	
Various cosmetics item ( soap, shampoo, body lotion, tooth brush, toothpaste, makeup, oil, shaving cream, city gold ornament, face wash, cream, color cosmetics etc.)	50,000	30,000	80,000
Food items ( Biscuit, Chocolate, Cakes, Cheeps, & etc)	35,000	25,000	60,000
Soft drinks item; (7 up, Pran, tiger, speed, & etc)	15,000	25,000	40,000
Others item	5,000	10,000	15,000
Cash in hand	10,000		10,000
<b>Total Capital</b>	<b>530,000</b>	<b>150,000</b>	<b>680,000</b>

# Source of Finance

<b>Particulars</b>	<b>Amount in BDT</b>	<b>In %</b>
Entrepreneur's Contribution	530,000	78
Investor's Investment	150,000	22
<b>Total Investment</b>	<b>680,000</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>									
sales	4,000	100,000	1,200,000	4,400	110,000	1,320,000	4,840	121,000	1,452,000
Income From B-Kash & Flexi	670	16,750	201,000	737	18,425	221,100	811	20,268	243,210
<b>(A) Total Revenue</b>	<b>4,670</b>	<b>116,750</b>	<b>1,401,000</b>	<b>5,137</b>	<b>128,425</b>	<b>1,541,100</b>	<b>5,651</b>	<b>141,268</b>	<b>1,695,210</b>
Cost of Sales	3,520	88,000	1,056,000	3,872	96,800	1,161,600	4,259	106,480	1,277,760
<b>Cost of Sales (B)</b>	<b>3,520</b>	<b>88,000</b>	<b>1,056,000</b>	<b>3,872</b>	<b>96,800</b>	<b>1,161,600</b>	<b>4,259</b>	<b>106,480</b>	<b>1,277,760</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,150</b>	<b>28,750</b>	<b>345,000</b>	<b>1,265</b>	<b>31,625</b>	<b>379,500</b>	<b>1,392</b>	<b>34,788</b>	<b>417,450</b>
<b>Less: Operating Costs:</b>									
Electricity bill		2,000	24,000		2,200	26,400		2,420	29,040
Transportation		1,000	12,000		1,100	13,200		1,210	14,520
Stationary		100	1,200		110	1,320		121	1,452
Shop Rent		2,200	26,400		2,420	29,040		2,662	31,944
Ganater bill		300	3,600		330	3,960		363	4,356
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Mobile bill		800	9,600		880	10,560		968	11,616
Other Expenses		1,500	18,000		1,650	19,800		1,815	21,780
<b>Non Cash Item:</b>									
Depreciation Expenses			15,000			16,500			18,150
<b>Total Operating Cost (D)</b>		<b>15,900</b>	<b>205,800</b>		<b>17,490</b>	<b>226,380</b>		<b>19,239</b>	<b>249,018</b>
<b>(C-D) Net Profit</b>		<b>12,850</b>	<b>139,200</b>		<b>14,135</b>	<b>153,120</b>		<b>15,549</b>	<b>168,432</b>
<b>Retained Income:</b>			<b>139,200</b>			<b>153,120</b>			<b>168,432</b>

**Notes: 1. Agreed Grace period: Three Months.**

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

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

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash Intflow</u></b>			
Opening Balance	10,000	239,200	332,320
Capital Infusion by Investor	150,000		
Sales	1,401,000	1,541,100	1,695,210
<b>Total Receipts</b>	<b>1,561,000</b>	<b>1,780,300</b>	<b>2,027,530</b>
<b><u>Cash Outflow</u></b>			
Cost of goods sold	1,056,000	1,161,600	1,277,760
Operating expenses	205,800	226,380	249,018
Return to investor	60,000	60,000	60,000
<b>Total payment</b>	<b>1,321,800</b>	<b>1,447,980</b>	<b>1,586,778</b>
<b>Closing Balance</b>	<b>239,200</b>	<b>332,320</b>	<b>440,752</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Price of goods may be decreases.
- lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Disease.
- Credit sales.
- Political Unrest.

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

Thank you

# Trade License

বিসমিল্লাহির রাহমানির রাহিম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্টার  
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং 940

লাইসেন্স নং ৬৪০

নবায়ন নং ৯৮,০৫,২৬

বহি নং ০৭

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম : সরকার কল্যাণকরকারী এন্ড ডোয়া হাট্টা দাঁড়ি  
মানিফেস্ট নাম :  
মোকাম/ ঠিকানা : গ্রাম : শ্রীঃ মাঃ মাক্কা সরকার  
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : শঙ্কর / রামবপুর মাদ্রাসা

পিতা/ স্বামীর নাম :  
তাহার নিকট থেকে :  
মাত্র যুমিয়া পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধারণ

লাইসেন্সের মেয়াদ : ০৫,০৬,২০১৬ তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

লাইসেন্স প্রদানকারীর  
স্বাক্ষর ও সীল

- সমরমত টোল দিন
- দুটি সন্তানই যথেষ্ট
- শিশুর সময়েমত টিকা এবং স্কুলে পাঠান
- জন্ম-মৃত্যু তালিকাভুক্ত করুন
- অ্যায়োজিনমুক্ত লবণ ব্যবহার করুন
- যাত্নে লাগান, পরিবেশ বাঁচান।





















# NU With his Mother



**Thank You**