



**Grameen kalyan**

*Proposed NU Business Name : Shorif Store*



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

Name and address	:	Md. Shariful Islam Vill : Lahini (Kalisongkorpur), Post: Mohini Mills Thana : Kushtia , District: Kushtia
Age	:	28 years
Marital status	:	Married
Children	:	1(One) son
No. of siblings:	:	3(three) brothers & 2(two) sisters
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="" type="checkbox"/> Father <input type="checkbox"/> Mst. Golapi Begum Md. Hamid Munshi. Branch: Kushtia, Group #04, Centre# 57/M, Loan no. 8316/1 Member since: 2010, First loan: Tk. 5,000, Last GB loan: 20,000 Outstanding: 14670 Father Nil Nil Nil Nil
Education, till to date	:	HSC

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery business
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 seven years experience
Other Own/Family Sources of Income	:	Father income from tea shop
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01718132931
National ID number	:	5017975236095
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Kholilur Rahman (2557).

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

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (five thousand) and Purchase a Cow. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

Business Name	:	<b>Shorif Store</b>
Address/ Location	:	Vill: Lahini(Kalisongkorpor),Post:Mohini Mills Thana :Kushtia , District: Kushtia.
Total Investment in BDT	:	<b>BDT: 1,06,000/-</b>
Financing	:	Self financing: <b>BDT: 26,000/-</b> Required Investment: <b>BDT: 80,000/-</b>
Present salary	:	Nil
Proposed Salary	:	<b>BDT 3500</b> (three thousand five hundred only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going business (Grocery) so the fund need to increase the volume of existing product;</li> <li>➤ The product line is rice, egg, oil, Biscuit, Soap, Soft drinks, Salt, Mustard, Oil, onion, Washing powder, Chanachur, Soft drinks, Biscuit, , cheeps, cakes, Cosmetic etc;</li> <li>➤ Estimated sales is about BDT. Tk. 3600/- per day;</li> <li>➤ Estimated gross profit is about 12% on sales;</li> <li>➤ Payback period is estimated 2 years;</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

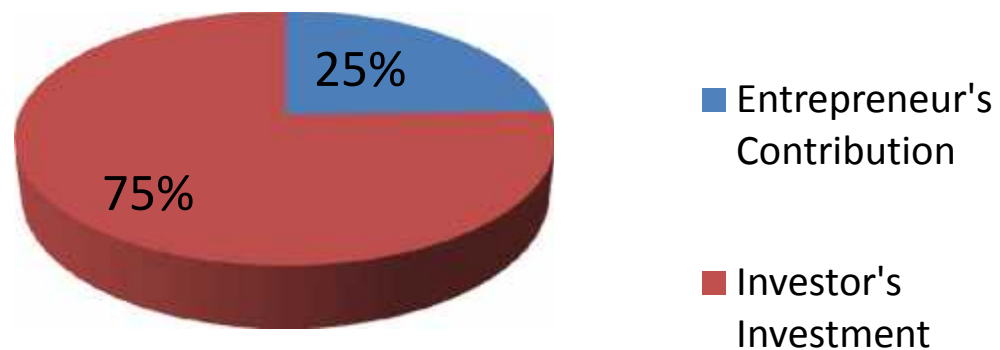
<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Grocery items (Flour, Oil, Sugar, Tea, Salt, Packet milk, etc.)	5,000	0	30,000	35,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash etc.)	2,000	0	5,000	7,000
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	3,000	0	10,000	13,000
Fridge	0	0	30,000	30,000
Others items (Pen, Paper, Firebox, Rope, Coil, Tissue etc.)	1,000	0	5,000	6,000
Furniture and decoration	5,000	0	0	5,000
Cash in Hand	10,000		0	10,000
<b>Total Capital</b>	<b>26,000</b>	<b>0</b>	<b>80,000</b>	<b>106,000</b>

## ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	39,000	468,000
Cost of sales (B)	1,320	34320	411840
Gross profit (GP) [C=(A-B)]	180	4,680	56,160
<b>Less: Operating Costs:</b>			
Electricity bill		200	2,400
Transportation		200	2,400
Mobile bill		150	1,800
Present salary/Drawings-self		0	0
Other Expenses		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2,400
<b>Total Operating Cost (D)</b>		<b>900</b>	<b>10,800</b>
<b>(C-D)Net Profit:</b>		<b>3,780</b>	<b>45,360</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	26,000	25
Investor's Investment	80,000	75
Total Investment	106,000	100





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
(A) Estimated Sales	3,600	93,600	1,123,200	3,960	102,960	1,235,520
(B) Cost of sales	3,168	82,368	988,416	3,485	90,605	1,087,258
<b>Gross profit (GP) [C=(A-B)]</b>	<b>432</b>	<b>11,232</b>	<b>134,784</b>	<b>475</b>	<b>12,355</b>	<b>148,262</b>
<b>Less: Operating Costs:</b>	-	-	-	-	-	-
Electricity bill		300	3,600		330	3,960
Transportation		200	2,400		220	2,640
Mobile bill		150	1,800		165	1,980
Proposed salary		3,500	42,000		3,500	42,000
Other Expenses		200	2,400		220	2,640
<b>Non Cash Item:</b>						
Depreciation Expenses		600	7,200		660	7,920
<b>Total Operating Cost (D)</b>		<b>4,950</b>	<b>59,400</b>		<b>5,095</b>	<b>61,140</b>
<b>(C-D)Net Profit:</b>		<b>6,282</b>	<b>75,384</b>		<b>7,260</b>	<b>87,122</b>
<b>Retained Income:</b>			<b>75,384</b>			<b>87,122</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><i>Year 1</i></b>	<b><i>Year 2</i></b>
<b>Cash inflow</b>		
Opening Balance	10,000	117,384
Capital Infusion by Investor	80,000	-
Sales	1,123,200	1,235,520
<b>Total Receipts</b>	<b>1,213,200</b>	<b>1,352,904</b>
<b>Cash Outflow:</b>		
Cost of goods sold	988,416	1,087,258
Operating expenses	<b>59,400</b>	<b>61,140</b>
Return to investor	48,000	48,000
<b>Total payment</b>	<b>1,095,816</b>	<b>1,196,398</b>
<b>Closing Balance</b>	<b>117,384</b>	<b>156,506</b>

# ***SWOT ANALYSIS***

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Self employment;</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Own business;</li><li><input type="checkbox"/> Keeping records.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of capital;</li><li><input type="checkbox"/> Limited products.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Local demand for cattle feeds;</li><li><input type="checkbox"/> Owning the business by two years after payback back of Investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 23<sup>rd</sup> Ex. SB Design Lab on June 19,  
2016 at Grameen Kalyan

Thank you











# Mother and me

