



Grameen kalyan

*Proposed NU Business Name : **Bismilla Store***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mohammad Anwar Hossain Vill : Dohakhola, Post: Dohakhola, Thana : Goripur, District: Mymensingh.
Age	:	32 Years.
Marital status	:	Married.
Progeny	:	1 (one) Son & 1 (one) Daughter
No. of siblings:	:	2 (two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Anowara Khatun Late. Abdul Malak Branch: Goripur, Group # 03, Center # 25/M, Loan no. 2340, Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 15,000, Outstanding: Nil.
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 No Nil Nil 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 10 years experience in this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01923640615.
National ID number	:	6112327854013.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Mst. Sharmin Sultana, ID No. 2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (five 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	:	Bismilla Store.
Address/ Location	:	Dhohakhola bazzar, Goripur, Mymensingh.
Total Investment in BDT	:	BDT: 2,00,000
Financing	:	Self financing: BDT: 1,00,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 3000 (three thousand only)
Proposed Salary	:	BDT 5000 (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Various kind of product will be buy & sale. <input type="checkbox"/> Estimated sales is @ Tk. 5,000 per day. <input type="checkbox"/> Estimated Profit is 12% on sales. <input type="checkbox"/> Payback period is estimated 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

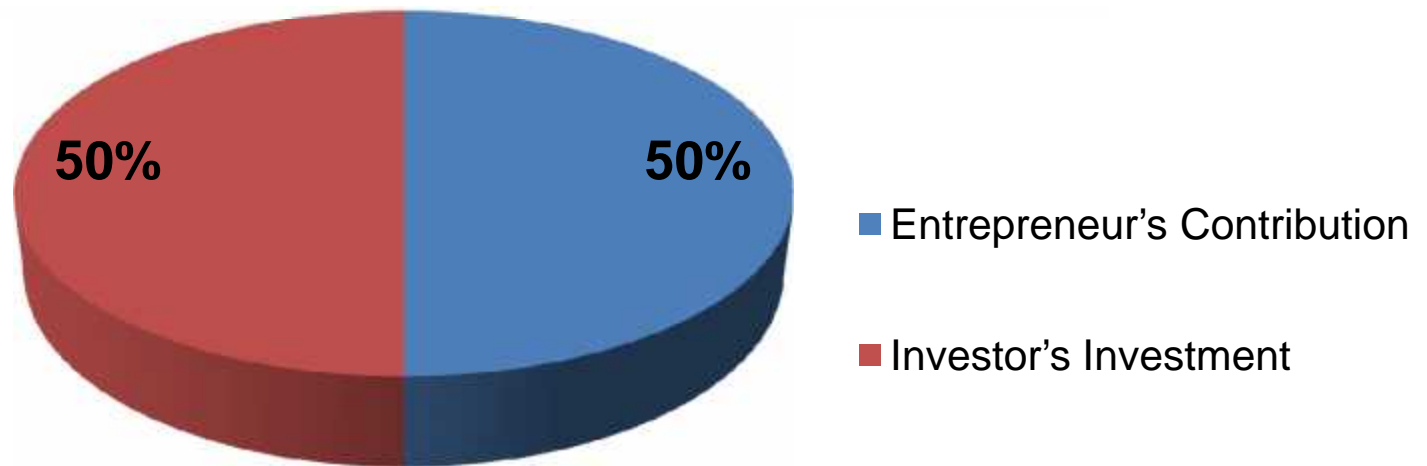
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,500	87,500	1,050,000
Less: Cost of Sales (B)	3,080	77,000	924,000
Gross profit (GP)= [C (A-B)]	420	10,500	126,000
<u>Less: Operating Costs:</u>			
Electricity bill		300	3,600
Shop Rent		800	9,600
Transportation		300	3,600
Mobile bill		300	3,600
Present salary		3,000	36,000
Generater bill		100	1,200
Night guard bill		50	600
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			2,500
Total Operating Cost (D)		5,150	64,300
(C-D)Net Profit		5,350	61,700
Retained Income:			61,700

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Plastic Utensil	10,000	25,000	35,000
Freeze	15,000		15,000
Various cosmetics item (soap, shampoo, tooth brush, toothpaste, oil, cream, etc.)	15,000	10,000	25,000
Food items (Biscuit, Chocolate, Cakes, Chips, & etc)	10,000	5,000	15,000
Stationary item (Pen, Paper, Pencil, pad, calculator, tissue, etc)	25,000	20,000	45,000
Mobile & accessories item (various mobile phone set, charger, battery, headphone & etc.	5,000	30,000	35,000
Others item (cable, light, switch & calculators, & etc.	10,000	10,000	20,000
Cash in hand	10,000		10,000
Total Capital	100,000	100,000	200,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	5,000	125,000	1,500,000	5,500	137,500	1,650,000
(B) Total Cost of Sales	4,400	110,000	1,320,000	4,840	121,000	1,452,000
Gross profit (GP)= [C (A-B)]	600	15,000	180,000	660	16,500	198,000
Less: Operating Costs:						
Electricity bill		400	4,800		440	5,280
Shop Rent		800	9,600		880	10,560
Transportation		500	6,000		550	6,600
Proposed salary-self		5,000	60,000		5,500	66,000
Mobile bill		500	6,000		550	6,600
Generator bill		100	1,200		110	1,320
Night guard bill		50	600		55	660
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			2,500			2,750
Total Operating Cost (D)		7,850	96,700		8,635	106,370
(C-D) Net Profit		7,150	83,300		7,865	91,630
Retained Income:			83,300			91,630

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.)

	Year 1	Year 2
<u>Cash Intflow</u>		
Opening Balance	10,000	133,300
Capital Infusion by Investor	100,000	
Sales	1,500,000	1,650,000
Total Receipts	1,610,000	1,783,300
<u>Cash Outflow</u>		
Cost of goods sold	1,320,000	1,452,000
Operating expenses	96,700	106,370
Return to investor	60,000	60,000
Total payment	1,476,700	1,618,370
Closing Balance	133,300	164,930

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

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

OPPORTUNITIES

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

THREATS

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

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০১৫-২০১৬ ইং

লাইসেন্স

ক্রমিক নং: **97**

ইউনিয়ন পরিষদ: শ্রীখালিয়া
উপজেলা: শ্রীখালিয়া
জেলা: সুন্দরবন
তারিখ: ১৩/০২/২০১৭

বই নম্বর: ০৬
লাইসেন্স নম্বর: ২০২
লাইসেন্সধারীর নাম: বিস্মা স্মিথিয়া-ফোব
পিতা/স্বামী/পুত্র নাম: মো: আব্দুল মান্নান-ফোব
ঠিকানা: শ্রীখালিয়া বাজার
পেশার ধরন: ফোব
তারিখ পর্যন্ত বৈধ।
ফি প্রদানের পরিমাণ টাকা: ২০০/- কথায়: (দুইশত টাকার মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ফোব চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।
তারিখ: ১৩/০২/২০১৭
মা: আব্দুল মান্নান (স্বাক্ষর)
উপজেলা
শ্রীখালিয়া ইউনিয়ন পরিষদ
শ্রীখালিয়া













আনোয়ারা স্টোর
ভৌমচন্দ্রনাথ বাজার, গোবিন্দপুর, সম্মেলনসিঙ্গে

*5000#
বিসমিল্লাহ স্টোর

মহানগরসিঙ্গে
সিটি কলেজ



NU With his Mother



Thank You

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‡m tókbnix,tUwj Kg, | †gvbnvi x gvj vgvj μq weμq
K‡i b | cvkvcwkk Bkash Ges Flexi load K‡i b |