



Grameen Kalyan

Proposed NU Business Name : *Rabbi Jidni Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdur Roshid, Vill: Shingrael, Post: kathal Bazar, Upazilla : Trishal, District: Mymensingh.
Age	:	30 Years.
Marital status	:	Married.
Children	:	2 (Two) Sons.
No. of siblings:	:	1(One) Brother.
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"/> Yes Father <input type="checkbox"/> Mst. Bedena Khatun. Md. Jalal Uddin. Branch: Kalir Bazar, Group # 26 , Centre # 61/M, Loan no. 8511, Member since: 2008 , First loan: Tk.5,000, Existing loan: 15,000, Outstanding:11,400. Father. No Nil Nil Nil
Education, till to date	:	Class Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 5 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01798550342
National ID number	:	6119415766542
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722)

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 household development. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Rabbi Jidni Store.
Address/ Location	:	Kalirhat Bazar, Trishal, Mymensingh.
Total Investment	:	BDT = 2,76,000
Financing	:	Self financing: BDT= 1,76,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT=3,00 (Three thousand).
Proposed Salary	:	BDT=4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ 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; ➤ Estimated sales is BDT. Tk. 7000/- per day; ➤ Estimated gross profit is 15% on sales; ➤ Payback period is 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

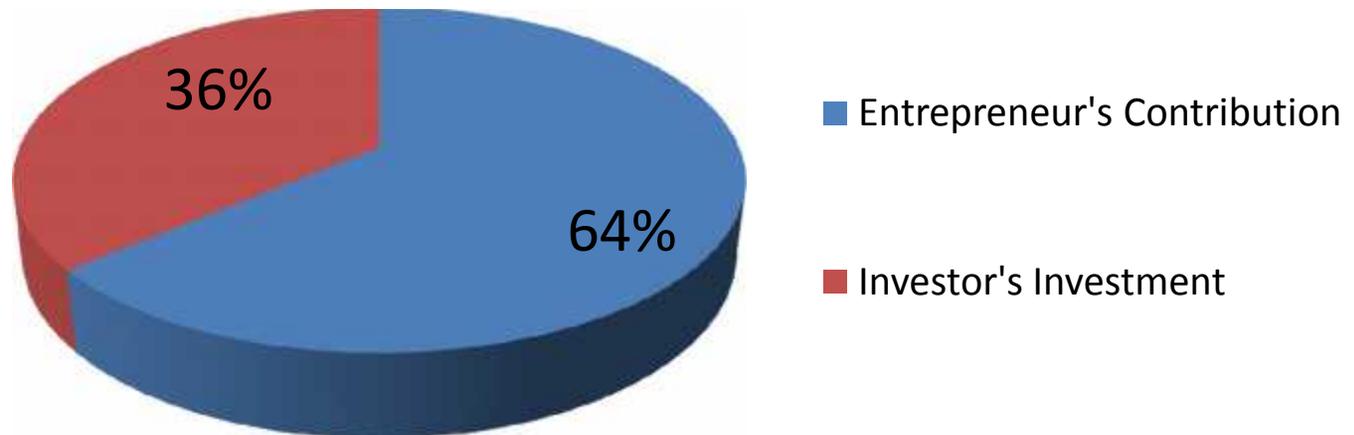
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	5,000	125,000	1,500,000
Less: Cost of Sales (B)	4,250	106,250	1,275,000
Gross profit (GP)= [C (A-B)]	750	18,750	225,000
<u>Less: Operating Costs:</u>			
Electricity bill		700	8,400
Night guard bill		50	600
Shop Rent		1,000	12,000
Present salary		3,000	36,000
Mobile bill		200	2,400
Transportation		1,000	12,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		6,250	79,000
(C-D)Net Profit		12,500	146,000
Retained Income:			146,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	45,000	-	45,000
Furniture/Decoration	25,000	-	25,000
Refregerator-1	18,000		
Television & fan	8,000	-	8,000
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 cream) etc	10,000	20,000	30,000
Khoil,Vushi,		10,000	10,000
Food items (cold drinks, ice-cream, biscuits, chocolate, cakes, pop corn,chanachur,cheeps) etc.	10,000	20,000	30,000
Others items (pen,paper, firebox,coil,tissue,)etc.	5,000		5,000
Cash in hand	5,000		5,000
Total Capital	176,000	100,000	276,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	176,000	64
Investor's Investment	100,000	36
Total Investment	276,000	100



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
Revenue:									
Estimated Sales (A)	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Total Cost of Sales (B)	5,950	148,750	1,785,000	6,545	163,625	1,963,500	7,200	179,988	2,159,850
Gross profit (GP)= [C (A-B)]	1,050	26,250	315,000	1,155	28,875	346,500	1,271	31,763	381,150
Less: Operating Costs:									
Electricity bill		800	9,600		880	10,560		968	11,616
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Night guard bill		50	600		55	660		61	726
Proposed salary-self		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill		200	2,400		220	2,640		242	2,904
Transportation		1,200	14,400		1,320	15,840		1,452	17,424
Other Expenses		700	8,400		770	9,240		847	10,164
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		7,950	100,400		8,745	110,440		9,620	121,484
(C-D)Net Profit		18,300	214,600		20,130	236,060		22,143	259,666
Retained Income:			214,600			236,060			259,666

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)
<u>cash Outflow:</u>			
Opening balance	5,000	279,600	475,660
Capital Infusion by Investor	100,000	-	-
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,205,000	2,589,600	3,016,660
<u>Cash Outflow:</u>			
Cost of goods sold	1,785,000	1,963,500	2,159,850
Operating expenses	100,400	110,440	121,484
Return to investor	40,000	40,000	40,000
Total payment	1,925,400	2,113,940	2,321,334
Closing Balance	279,600	475,660	695,326

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:05 years

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you

My Shop and me

















Thank You