



**Grameen Kalyan**

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



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

Name and address	:	Md. Sobuj Mia Vill: Baluha, Post: Ramgopalpur, Upazilla: Goripur District: Mymensingh.
Age	:	32 Years.
Marital status	:	Married.
Progeny	:	One (1) Son & One (1) Daughter.
No. of siblings:	:	2 (Two ) Brothers.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rabia Begum
(iii) Father's name	:	Md. Abdul Gofur
(iv) GB member's info	:	Branch: Ramgopalpur, Group # 06, Centre # 53/M, Loan no. 4981, Member since: 2004, First loan: Tk.3,000, Last loan: 12,000, Outstanding: Nil.
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	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 06 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01942189028
National ID number	:	19846112372009837
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

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

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 3,000 (three thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

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

Business Name	:	<b>Sobuj Store</b>
Address/ Location	:	Ramgopalpur bazaar, goripur, Mymensingh.
Total Investment in BDT	:	<b>BDT: 2,25,000/-</b>
Financing	:	Self financing: <b>BDT: 1,25,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5000</b> (five thousand only)
Proposed Salary	:	BDT <b>6000</b> (six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li><input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product;</li> <li><input type="checkbox"/> Different Kinds of Products will be buy &amp; Sale.</li> <li><input type="checkbox"/> Estimated sales is about @ Tk. 5,500 per day.</li> <li><input type="checkbox"/> Gross profit margin on average 13 % on sales.</li> <li><input type="checkbox"/> Payback period is estimated to be 2 years.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

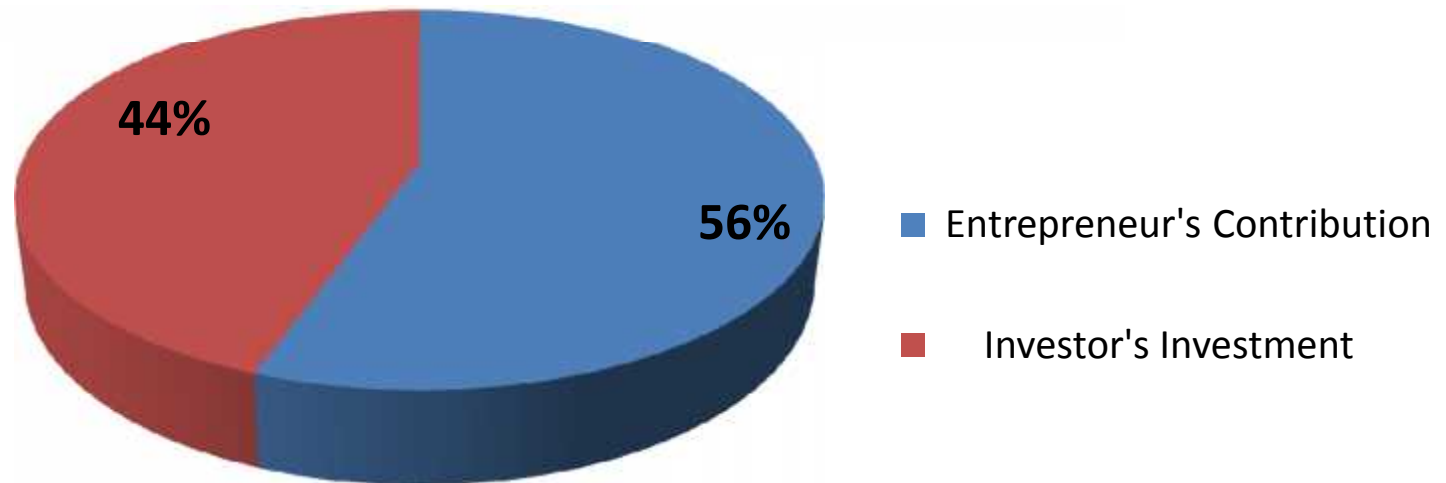
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000
Cost of Sales (B)	3,480	87,000	1,044,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>520</b>	<b>13,000</b>	<b>156,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		700	8,400
Present salary		5,000	60,000
Transpotation		500	6,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
<b>Non Cash Item:</b>			-
Depreciation Expenses			5,500
<b>Total Operating Cost (D)</b>		<b>7,000</b>	<b>89,500</b>
<b>(C-D) Net Profit:</b>		<b>6,000</b>	<b>66,500</b>

## **PROPOSED PROJECT INVESTMENT BREAKDOWN**

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Furniture (Decoration)	10,000	-	10,000
Freeze & Television	30,000	-	30,000
Solar Panel 20wp (GS)	15,000		15,000
Grocery items; (Oil, Sugar, pulse, salt, flour, etc.)	-	40,000	40,000
Cosmetics Produce (Cream, shampoo, Detergent powder, hair oil, body lotion, Soap, & etc)	10,000	20,000	30,000
Soft Drinks	15,000	20,000	35,000
Food Item ( biscuits, cake, chips,chocklet, Horlicks,tang etc)	20,000	15,000	35,000
Others Products	15,000	5,000	20,000
Cash in Hand	10,000	-	10,000
<b>Total</b>	<b>125,000</b>	<b>100,000</b>	<b>225,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	125,000	56
Investor's Investment	100,000	44
<b>Total Investment</b>	<b>225,000</b>	<b>100</b>





# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	5,500	137,500	1,650,000	6,050	151,250	1,815,000
Total Cost of Sales (B)	4,785	119,625	1,435,500	5,264	131,588	1,579,050
<b>Gross profit (GP)= [C (A-B)]</b>	<b>715</b>	<b>17,875</b>	<b>214,500</b>	<b>787</b>	<b>19,663</b>	<b>235,950</b>
<b>Less: Operating Costs:</b>						
Electricity bill		800	9,600		880	10,560
Transportation		800	9,600		880	10,560
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		600	7,200		660	7,920
Other Expenses	25	625	7,500		688	8,250
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			5,500			6,050
<b>Total Operating Cost (D)</b>		<b>8,825</b>	<b>111,400</b>		<b>9,708</b>	<b>122,540</b>
<b>(C-D) Net Profit</b>		<b>9,050</b>	<b>103,100</b>		<b>9,955</b>	<b>113,410</b>
<b>Retained Income:</b>			<b>103,100</b>			<b>113,410</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	<b>Year (1)</b>	<b>Year (2)</b>
<u><i>Cash inflow:</i></u>		
Opening Balance	10,000	153,100
Capital Infusion by Investor	100,000	-
Sales	1,650,000	1,815,000
<b>Total Receipts</b>	<b>1,760,000</b>	<b>1,968,100</b>
<u><i>Cash Outflow:</i></u>		
Cost of goods sold	1,435,500	1,579,050
Operating expenses	111,400	122,540
Return to investor	60,000	60,000
Total payment	1,606,900	1,761,590
<b>Closing Balances</b>	<b>153,100</b>	<b>206,510</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family):
- Skill and experience.
- Ownership in his own name.

## **W**EAKNESS

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

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Fire.
- Credit Sales.

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

Thank you

# Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩  
**লাইসেন্স ফি আদায় রেজিস্টার**  
অর্থ বছর ২০২২-২৩

**ক্রমিক নং**  
39

**লাইসেন্স**

ইউনিয়ন পরিষদ: শ্রী মতী কল্যাণ ইউনিয়ন  
উপজেলা: কুমিল্লা  
জেলা: কুমিল্লা  
তারিখ: ২২/১/২৩

বই নম্বর: ৩  
লাইসেন্স নম্বর: ৩৭

লাইসেন্সধারীর নাম: "সরুফ মেসার্স"  
পিতা/স্বামীর নাম: শ্রী: সরুফ মিকস  
ঠিকানা: শ্রী: বঙ্গবন্ধু, টাঙ্গা: বঙ্গবন্ধু স্ট্রীট, মেসার্স  
পেশার ধরন: কুমিল্লা  
তারিখ পর্যন্ত বৈধ: ৩০/৬/২৩

ফি প্রদানের পরিমাণ টাকা: ২০০/- কথায়: দুইশত টাকা  
প্রাপ্ত হয়ে তার ব্যবসা/স্বতি/সেবা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২২/১/২৩

চেয়ারম্যান/উপজেলা পরিষদ

















# NU With his parents



*Thank You*