



Grameen Kalyan

Proposed NU Business Name : Ohab Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ohab Vill: Gopogram Post: Jotpara Upazilla : Khoksha, District: Kushtia
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	3 (Three) Brothers & 2(Two) sisters.
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.Saleha Khatun
(iii) Father's name	:	Md. Mannan
(iv) GB member's info	:	Branch: Joyonti Hazra, Group # 04, Centre # 34/M, Loan no.: 3042 Member since: 2012, First loan: Tk. 7,000, Last GB loan: 33,000, Outstanding: 13,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Class Four

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.)	:	02 (Two) years experiences in this business. Started business with BDT 10,000 (Ten thousand). Now Present value 50,000/-
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01951286750
National ID number	:	19895016331000075
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 7,000 (Seven thousand) and used the money in business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ohab Store</i>
Address/ Location	:	Gopogram, Jotpara Thana : Khoksa, District : Kushtia.
Total Investment in BDT	:	BDT: 1,20,000
Financing	:	Self BDT : 50,000 (from existing business) Required Investment BDT : 70,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5000 (Five thousand)
Proposed Salary	:	BDT 8000 (Eight thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of products; ➤ The product line is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard Oil, washing powder, chanachur, cosmetics, cattle feeds, vegetables etc; ➤ The existing product volume will be increased after getting the new investment; ➤ Average 15 % gross profit on sales; ➤ Payback period to the investor is 2 years;

INFO ON EXISTING BUSINESS OPERATIONS

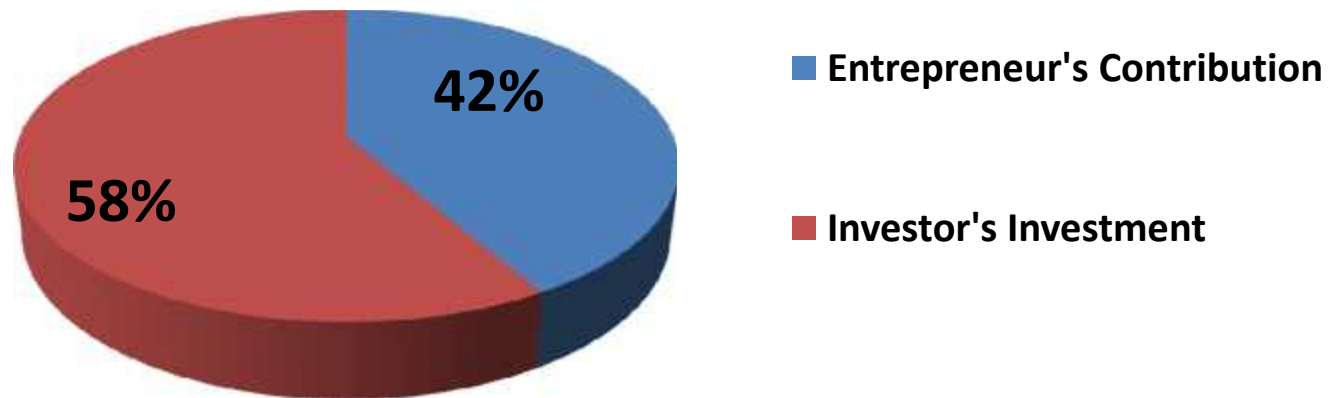
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2,500	65,000	780,000
Less: Cost of sales (B):	2,125	55,250	663,000
Gross profit (GP) [C=(A-B)]	375	9,750	117,000
Less: Operating Costs:			
Electricity bill		100	1,200
Shop Rent		500	6,000
Mobile bill		200	2,400
Present salary/Drawings-self		5,000	60,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		600	7,000
Total Operating Cost (D)		6,500	77,800
(C-D)Net Profit:		3,250	39,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, etc.)	7,000	25,000	32,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, etc.)	5,000	15,000	20,000
Food items (Biscuit, Chocolates, cheeps, cakes etc.)	10,000	10,000	20,000
Others items (Pen, Paper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	1,000	10,000	11,000
Furniture and decoration	7,000	0	7,000
Security	15,000		15,000
Cattle Feed		10,000	10,000
Cash in Hand	5,000		5,000
Total Capital	50,000	70,000	120,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	50,000	42
Investor's Investment	70,000	58
Total Investment	120,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,000	130,000	1,560,000	5,750	149,500	1,794,000
Less: Cost of sales (B):	4,250	110,500	1,326,000	4,888	127,075	1,524,900
Gross profit (GP) [C=(A-B)]	750	19,500	234,000	863	22,425	269,100
Less: Operating Costs:	-					
Electricity bill		100	1,200		110	1,320
Shop Rent		500	6,000		1,000	12,000
Transportation		500	6,000		500	6,000
Mobile bill		300	3,600		330	3,960
Proposed salary		8,000	96,000		8,000	96,000
Other Expenses		100	1,200		150	1,800
Non Cash Item:						
Depreciation Expenses		600	7,200		600	7,200
Total Operating Cost (D)		10,100	121,200		10,690	128,280
(C-D)Net Profit:		9,400	112,800		11,735	140,820
Retained Income:			112,800			140,820

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.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	5,000	145,800
Capital Infusion by Investor	70,000	
Sales	1,560,000	1,794,000
Total Receipts	1,635,000	1,939,800
Cash Outflow:		
Cost of goods sold	1,326,000	1,524,900
Operating expenses	121,200	128,280
Return to investor	42,000	42,000
Total payment	1,489,200	1,695,180
Closing Balances	145,800	244,620

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill & experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Perfect Location of shop;<input type="checkbox"/> Fixed customer (retail);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 32nd SB Ex. Design Lab on 21st
August, 2016 at Grameen Kalyan

Thank you















NU With his Parents



NU With his Mother



Thank You