



Grameen Kalyan

Proposed NU Business Name: Sadhona Variety Store.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree: Sujan Chandra Das Vill:Tarundia Bazar, Post:Tarundia, Upazilla : Ishargong, District: Mymensingh.
Age	:	29 Years
Marital status	:	Married
No. of siblings:	:	4 (Four) Brothers & 3 (Three) 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	:	Sadana Rani Das.
(iii) Father's name	:	Sailandra Chandra Das.
(iv) GB member's info	:	Branch: Tarundia Bazar, Group # 04, Centre # 37/m, Loan no.4515, Member since: 1998, First loan: Tk.10,000 , Existing loan:20.000, Outstanding:11,000.
Further Information:	:	
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Yes: 1,00,000 Tk.
(ix) Others	:	Nil
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own 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 he has 5 Years Experience in running business. His brother help him to operate the business.
Other Own/Family Sources of Income	:	Agricultural.
Other Own/Family Sources of Liabilities	:	Own.
Contact number	:	01728361346
National ID number	:	6113190641098
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1998 . At first she took GB loan BDT= 10,000 (Ten thousand) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	M/S. Sadhona Variety Store.
Address/ Location	:	Tarundia Bazar, Ishargong, Mymensingh.
Total Investment	:	BDT = 6,20,000
Financing	:	Self financing: BDT= 3,70,000 (Existing Business) Required Investment: BDT= 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 9,000
Proposed Salary	:	BDT= 12,000 (thousand)
Proposed Business Implementation Plan	:	<p>The project will start with having a grocery shop and mobile Flexi load and B-kash also.</p> <ul style="list-style-type: none"> ➤ Expected sale is assumed @ 16,000 Tk. Per day. ➤ Estimated profit is @ 12 %. ➤ Pay back period is estimated 3 years. ➤ Expected date to start the project is April 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

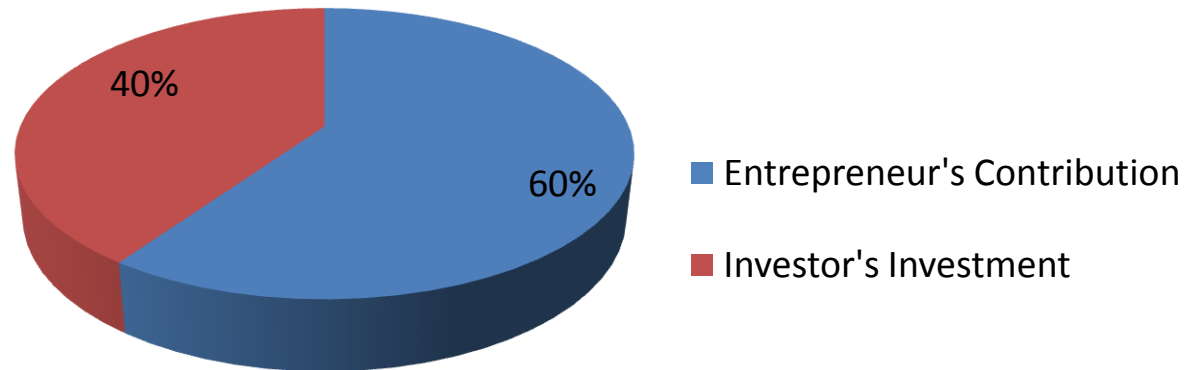
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	9,000	225,000	2,700,000
Less: Cost of Sales (B)	7,830	195,750	2,349,000
Gross profit (GP)= [C (A-B)]	1,170	29,250	351,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,200	14,400
Generator bill		300	3,600
Shop Rent		1,600	19,200
Night Guard bill		100	1,200
Mobile bill		500	6,000
Present salary-self		9,000	108,000
Worker Wages 1		2,500	30,000
Other Expenses		1,500	18,000
Non Cash Item:			
Depreciation Expenses		-	15,000
Total Operating Cost (D)		16,700	215,400
(C-D)Net Profit		12,550	135,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	75,000	-	75,000
Furnititure	50,000	-	50,000
Freeze	25,000	-	25,000
Flexi load(4 Sim x 3000)	12,000	40,000	52,000
B-Kash	15,000	90,000	105,000
Food items (Cold drinks, Icecream, Biscut, Chocolate, Cakes, Cheeps etc)	30,000	30,000	60,000
Grocery items (Fiower. Oil. Sugar.vermicell. Pulse. Salt Raisen. Cumin Seed. Packet milk. Onion.Garlic ect.)	50,000	50,000	100,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème ect)	80,000	20,000	100,000
Others items (Pen, Paper, Firebox, Coil, Tissue, etc)	18,000	20,000	38,000
working Capital	15,000	-	15,000
Total Capital	370,000	250,000	620,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	370,000	60
Investor's Investment	250,000	40
Total Investment	620,000	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	16,000	400,000	4,800,000	17,600	440,000	5,280,000	19,360	484,000	5,808,000
Others income		100	1,200		110	1,320	-	121	1,452
(A) Total Revenue	16,000	400,100	4,801,200	17,600	440,110	5,281,320	19,360	484,121	5,809,452
(B) Total Cost of Sales	14,080	352,000	4,224,000	15,488	387,200	4,646,400	17,037	425,920	5,111,040
Gross profit (GP)= [C (A-B)]	1,920	48,100	577,200	2,112	52,910	634,920	2,323	58,201	698,412
Less: Operating Costs:									
Electricity bill		1,500	18,000		1,650	19,800		1,815	21,780
Generator bill		300	3,600		330	3,960		363	4,356
Shop Rent		1,600	19,200		1,760	21,120		1,936	23,232
Night Guard bill		100	1,200		110	1,320		121	1,452
Salary Self		12,000	144,000		13,200	158,400		14,520	174,240
worker Wages		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill		600	7,200		660	7,920		726	8,712
Other Expenses		2,000	24,000		2,200	26,400		2,420	29,040
Non Cash Item:									
Depreciation Expenses			15,000			15,000			15,000
Total Operating Cost (D)		22,100	280,200		24,310	306,720		26,741	335,892
(C-D) Net Profit		26,000	297,000		28,600	328,200		31,460	362,520
Retained Income:			297,000			328,200			362,520

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.)

Particulars	Year (1)	Year (2)	Year (3)
Cash inflow			
Opening Balance	15,000	232,000	460,200
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	250,000		
Sales	4,801,200	5,281,320	5,809,452
Total Receipts	5,066,200	5,513,320	6,269,652
Cash Outflow			
Cost of goods sold	4,224,000	4,646,400	5,111,040
Operating expenses	280,200	306,720	335,892
Product Purchase	250,000		
Return to investor	80,000	100,000	120,000
Total payment	4,834,200	5,053,120	5,566,932
Closing Balances	232,000	460,200	702,720

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1 person.
Others (beyond family): 1.
- Ownership of his own name.
- Skill & Experience.

WEAKNESS

- Lack on Sufficient capital .
- Political Unrest.
- Load shading.

OPPORTUNITIES

- Location of Shop
- Fixed customers.
- Pay back period Estimated 3 years.

THREATS

- Fire burn.
- Theft.

Presented at 3rd Ex. SB Design Lab on April 29, 2015
at Grameen Kalyan

Thank you

Pictures

My Shop and me







Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২৪ - ২০২৫

ক্রমিক নং: **81**

লাইসেন্স

লাইসেন্স নম্বর: ১ তারিখ: ০১/০১/২০২৫

লাইসেন্সধারীর নাম: আব্দুল করিম জ্যোতির্বিজ্ঞান কেন্দ্র, প্রো: সুজন চন্দ্র দাস
পিতা/ব্যবসায়ীর নাম: সুজন চন্দ্র দাস
ঠিকানা: আবুদুদুয়া বাজার, ইকবরনগর, গুৱাহাটী
পেশার ধরন: কনিহারী

ফি প্রদানের পরিমাণ টাকা: ১৫০/- কথায়: (একশত টাকা মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা আবুদুদুয়া ইউনিয়নে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০১/০১/২৫

চেয়ারম্যানের দস্তখত

Thank You