



Grameen Kalyan

Proposed NU Business Name : *Khokon Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abul Bashar Khokon, Vill: Kamaria, Post: Khicha, Upazilla : Tarakanda, District: Mymensingh
Age	:	27 Years.
Marital status	:	Married.
No. of siblings:	:	2 (Two) Brothers and 3 (Three) Sisters.
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	:	Most: Shufia Khatun.
(iii) Father's name	:	Md. Abdul Mannan
(iv) GB member's info	:	Branch: Bishka, Group # 05, Centre # 20/M, Loan no. 5168, Member since: 2005 , First loan: Tk.4,000 , Existing loan: 15,000, Outstanding: 11,952.
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.	:	Nil.
(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.)	:	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.)	:	He has no formal training but 07 years experience in running business.
Other Own/Family Sources of Income	:	My income from business & agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01780290397
National ID number	:	6118149028116.
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 4,000 (Four thousand) and used the money in household development. Gradually Few times she took GB loan and utilized it in her own business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Khokon Store (grocery shop.)
Address/ Location	:	Kashigonj Bazar, Tarakandha, Mymensingh.
Total Investment	:	BDT = 4,49,000
Financing	:	Self financing: BDT= 2,49,000 (Existing Business). Required Investment: BDT= 2,00,000 (as equity).
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT= 4,000 (Four thousand).
Proposed Business Implementation Plan	:	<input type="checkbox"/> This is an ongoing grocery business; <input type="checkbox"/> Fund needs to increase the volume of existing products; <input type="checkbox"/> Estimated sales is @ Tk.7,500 per day. <input type="checkbox"/> Gross profit margin on average 12% on Sales. <input type="checkbox"/> Payback period is estimated to be 3 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

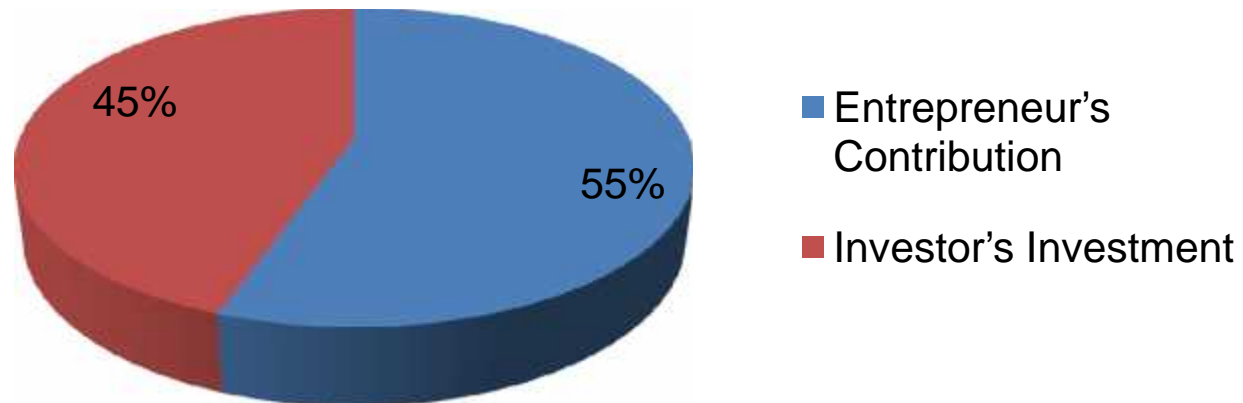
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
Less: Cost of Sales (B)	3,960	99,000	1,188,000
Gross profit (GP)= [C (A-B)]	540	13,500	162,000
<u>Less: Operating Costs:</u>			
Electricity bill		700	8,400
Generator bill		150	1,800
Shop Rent		2,500	30,000
Mobile bill		300	3,600
Night guard bill		60	720
Transportation		500	6,000
Other Expenses	20	500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		4,710	60,520
(C-D) Net Profit		8,790	101,480
Retained Income:			101,480

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)	55,000	-	55,000
Furnititure	10,000	-	10,000
Machenaries (Digital Scale)	4,000	-	4,000
Freez -1	30,000	-	30,000
Grocery items (Flour, Oil. Sugar, Pulse. Salt Raisin. Cumin Seed. Packet milk. Onion, Garlic, etc)	50,000	100,000	150,000
Cosmetics item (Soap, Body lotion, Tooth brush, Toothpaste, Face Wash, Cold Crème etc)	30,000	30,000	60,000
Food items (Cold drinks, Ice-cream, Biscuit, Chocolate, Cakes, Cheeps etc)	20,000	30,000	50,000
Electronic produce (Bulb, Switch, Holder, Cable, etc).	10,000	10,000	20,000
Others items (Pen, Paper, Firebox, Coil, Tissue, etc)	10,000	5,000	15,000
Different type Cigarette	20,000	25,000	45,000
Cash in hand	10,000	-	10,000
Total Capital	249,000	200,000	449,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	249,000	55
Investor's Investment	200,000	45
Total Investment	449,000	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	7,500	187,500	2,250,000	8,250	206,250	2,475,000	9,075	226,875	2,722,500
(B) Total Cost of Sales	6,600	165,000	1,980,000	7,260	181,500	2,178,000	7,986	199,650	2,395,800
Gross profit (GP)= [C (A-B)]	900	22,500	270,000	990	24,750	297,000	1,089	27,225	326,700
Less: Operating Costs:									
Electricity bill		700	8,400		770	9,240		847	10,164
Shop Rent		2,500	30,000		2,750	33,000		3,025	36,300
Generator bill		150	1,800		165	1,980		182	2,178
Proposed salary-self		4,000	48,000		4,400	52,800		4,840	58,080
Wages 1		3,000	36,000		3,300	39,600		3,630	43,560
Transportation		700	8,400		770	9,240		847	10,164
Mobile bill		400	4,800		440	5,280		484	5,808
Other Expenses	20	500	6,000		550	6,600		605	7,260
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		11,950	148,400		13,145	163,240		14,460	179,564
(C-D) Net Profit		10,550	121,600		11,605	133,760		12,766	147,136
Retained Income:			121,600			133,760			147,136

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<u><i>Cash Inflow</i></u>	Year (1)	Year (2)	Year (3)
Opening Balance	10,000	261,600	315,360
Capital Infusion by Investor	200,000	-	-
Sales	2,250,000	2,475,000	2,722,500
Total Receipts	2,460,000	2,736,600	3,037,860
<u><i>Cash Outflow:</i></u>			
Cost of goods sold	1,980,000	2,178,000	2,395,800
Operating expenses	148,400	163,240	179,564
Return to investor (including Transfer fee)	70,000	80,000	90,000
Total payment	2,198,400	2,421,240	2,665,364
Closing Balances	261,600	315,360	372,496

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 01<input type="checkbox"/> Skill and experience.<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Price of goods may be decreases.<input type="checkbox"/> Lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop.<input type="checkbox"/> Fixed customer.<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.<input type="checkbox"/> Credit Sales.

Presented at 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you

Pictures

My Shop and me















Thank You