



Grameen Kalyan

Proposed NU Business Name : Delwar Fruit Shop



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nazmul Hossain Delowar Vill: Old Choraikol, Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	:	24 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) brothers .
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Nasima Khatun</p> <p>Md. Sahajahan Ali</p> <p>Branch: Kumarkhali, Group # 02, Centre # 59/M, Loan no.: 4886/2, Member since: 2000, First loan: Tk. 7000, Last GB loan: 80,000, Outstanding: 35,000</p> <p>Nobin Udyokta (The entrepreneur himself)</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	SSC

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.)	:	10 (Ten) years experiences in this business. Started business with BDT 15,000 (Fifteen thousand). : He has no training.
Other Own/Family Sources of Income	:	Agricultural work.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01942229131
National ID number	:	19845017169000036
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. 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>Delwar Fruit Shop</i>
Address/ Location	:	Station Bazar, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 5,00,000
Financing	:	Self BDT : 4,00,000 (from existing business) Required Investment BDT 100,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ The business is planned to be scaled up by investment in existing goods like ;banana; ➤ The existing product volume will be increased after getting new investor's fund; ➤ The shop is rented; ➤ The shop is opened in every day (30 days); ➤ Retail & whole seller; ➤ Average 10 % gain on sales; ➤ The business is operating by entrepreneur; ➤ Expected payback period is 2 years; ➤ Expected date to expand the project in August, 2015.

INFO ON EXISTING BUSINESS OPERATIONS

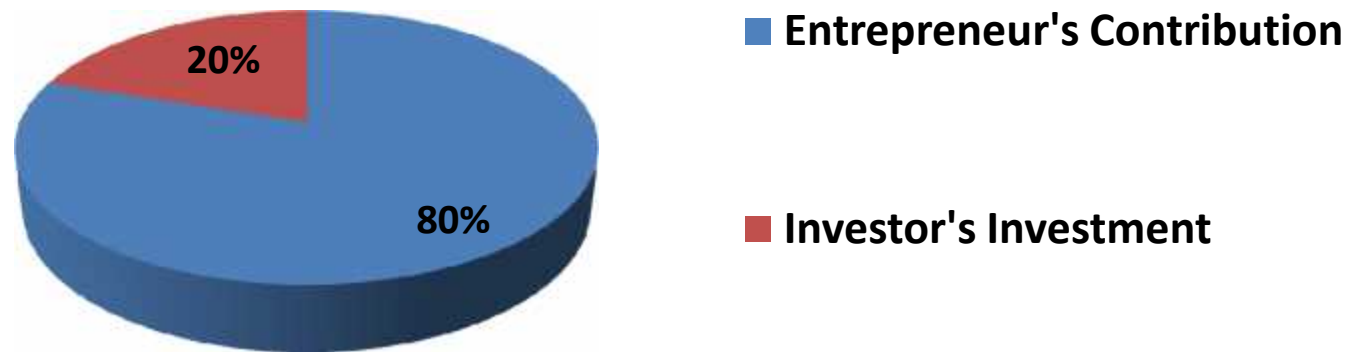
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	35,000	1,050,000	12,600,000
Less: Cost of sales (B):	31,500	945,000	11,340,000
Gross profit (GP) [C=(A-B)]	3,500	105,000	1,260,000
Less: Operating Costs:			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop Rent		4,000	48,000
Night guard bill		380	4,560
Wages	1,800	54,000	648,000
Mobile bill		3,000	36,000
Transportation		4,500	54,000
Present salary/Drawings-self		8,000	96,000
Other Expenses		1,500	18,000
Non Cash Item:			
Depreciation/product loss		10,000	120,000
Total Operating Cost (D)	1800	86,130	1,033,560
(C-D)Net Profit:	1,700	18,870	226,440

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total Investment
		NU	Investor	
Investments in different categories:				
Banana	110,000		100,000	210,000
Security (shop)	90,000			90,000
Accounts Receivable	150,000			150,000
Cash in Hand	50,000			50,000
Total Capital	400,000		100,000	500,000

Source of Finance

Source	Amount in BDT	%
Particulars		
Entrepreneur's Contribution	400,000	80
Investor's Investment	100,000	20
Total Investment	500,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	45,000	1,350,000	16,200,000	47,250	1,417,500	17,010,000
Less: Cost of sales (B):	40,500	1,215,000	14,580,000	42,525	1,275,750	15,309,000
Gross profit (GP) [C=(A-B)]	4,500	135,000	1,620,000	4,950	148,500	1,701,000
Less: Operating Costs:						
Electricity bill		600	7,200		660	7,920
Shop Rent		4000	48,000		4000	48,000
Night guard bill	0	400	4800		400	4800
Transportation		5000	60,000		5000	60,000
Mobile bill		3000	36,000		3300	39,600
Proposed salary		10,000	120,000		10,000	120,000
Wages	2400	72,000	864,000	2400	72,000	864,000
Other Expenses		2000	24,000		2000	24,000
Non Cash Item:						
Depreciation/product loss		12000	144,000		13200	158,400
Total Operating Cost (D)	2400	109000	1,308,000	2400	110560	1,326,720
(C-D)Net Profit:		26,000	312,000		37,940	374,280
Retained Income:			312,000			374,280

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	50,000	402,000
Capital Infusion by Investor	100,000	
Sales	16,200,000	17,010,000
Total Receipts	16,350,000	17,412,000
Cash Outflow:		
Cost of goods sold	14,580,000	15,309,000
Operating expenses	1,308,000	1,326,720
Return to investor	60,000	60,000
Total payment	15,948,000	16,695,720
Closing Balances	402,000	716,280

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1, Labor : 6<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Trade license: Own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/>lack of capital;<input type="checkbox"/>Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Credit Sales;<input type="checkbox"/> Product Damage.

Trade License



কুমারখালী পৌরসভা কার্যালয়

কুমারখালী, কুষ্টিয়া

ট্রেড লাইসেন্স

1694

বই নং ০১৩ হোল্ডিং নং ১৬৯৮ ওয়ার্ড নং ০৫ লাইসেন্স নং ১৬৯৮

পৌরসভার এবং এ ও ১৯৬৩ এর ৮৩ ধারা মোতাবেক পৌরসভার পক্ষ হতে এবং লাইসেন্স নং ১৬৯৮ হতে ৩০০ টাকা মূল্য ২০১৭ খ্রিস্টাব্দ পর্যন্ত।

নাম : শ্রীমান হরেন্দ্রনাথ বসু

ঠিকানা : ১৯৯ নং রাস্তা, কুমারখালী, কুষ্টিয়া।

পেশা : ফল বিক্রয়

বিবরণ	ধার্যকৃত ফি	টাকা	পয়সা
লাইসেন্স ফি	২০১৮-১৫	২০০	
সুবিধে ফি			
চাঁদ ফি			
কর্তন ফি			
ওয়েস্ট ফি			
পিওন ওয়েজ			
সর্বমোট :		২০০	

কথায় : একশত টাকা মাত্র।

তারিখ : ০২/০৬/১৬

আদায়কারী
কুমারখালী পৌরসভা

শ্রীমান হরেন্দ্রনাথ বসু
কুমারখালী পৌরসভা
কুমারখালী পৌরসভা ২০১৭

মেয়র
কুমারখালী পৌরসভা

Presented at 6th SB Ex. Design Lab on August 12 ,
2015 at Gramen Kalyan.

Thank you



Existing Business



NU & mother









Thank You