



**Grameen Kalyan**

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



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

|  |   |  |
|--|---|--|
| Name and address   | : | Md.Muklechor Rahman, Vill: Dhamor, Post: Dhamor, Upazilla : Fulbaria, District: Mymensingh.  |
| Age  | : | 33 Years.  |
| Marital status   | : | Married.   |
| No. of siblings:   | : | 1 brother and 3 Sisters.   |
| Parent's and GB related Info<br>(i) Who is GB member<br>(ii) Mother's name<br>(iii) Father's name<br>(iv) GB member's info<br><br>Further Information:<br>(v) Who pays GB loan installment<br>(vi) Mobile lady<br>(vii) Grameen Education Loan<br>(viii) Any other loan like GCCN, GKF etc.<br>(ix) Others | : | Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/><br>Most: Noor jahan.<br>Md. Abul Hakim.<br>Branch: Putijana Fulbaria, Group # 011 , Centre # 41/M, Loan no. 5004/1, Member since: 2008, First loan: Tk.10,000, Existing loan: 30,000, Outstanding: 20,000.<br>My father is paying GB loan installment .<br>No<br>Nil<br>Nil<br>Nil |
| Education, till to date  | : | Class five   |

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

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)   | : | business (rent auto van).                                |
| 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 10 years business experience in running business. |
| Other Own/Family Sources of Income  | : | Father's income from agriculture.                        |
| Other Own/Family Sources of Liabilities   | : | Nil.   |
| Contact number  | : | 01965489722  |
| National ID number  | : | 6112059267756  |
| NU Project Source/Reference   | : | GK   |

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

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 10,000.(ten thousand) and used the money in business purpose. Gradually few times she took GB loan and utilized the money business & agriculture farming.

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

|   |   |  |
|---|---|--|
| Project's Name                                    | : | Muklechor Store.   |
| Address/ Location                                 | : | Dhamor bazar, Fulbaria, Mymensingh.  |
| Total Investment                                  | : | <b>BDT = 2,35,000</b>  |
| Financing   | : | Self financing: BDT= 1,35,000 ( Existing Business)<br>Required Investment: BDT= 1,00,000 (as equity)   |
| Present salary/drawings from business (estimates) | : | <b>Nil.</b>  |
| Proposed Salary                                   | : | <b>BDT=4,000</b> (Four thousand)   |
| Proposed Business Implementation Plan             | : | <ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder, chanachur ,Chocolates, cheeps, cakes, cosmetics &amp; Materials for repairing van, cycle etc;</li> <li>➤ Estimated sales is @Tk. 6,000/- per day;</li> <li>➤ Estimated gross profit is 10% on sales;</li> <li>➤ Payback period is estimated 3 years;</li> <li>➤ Expected date to start the project in early 2016.</li> </ul> |

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

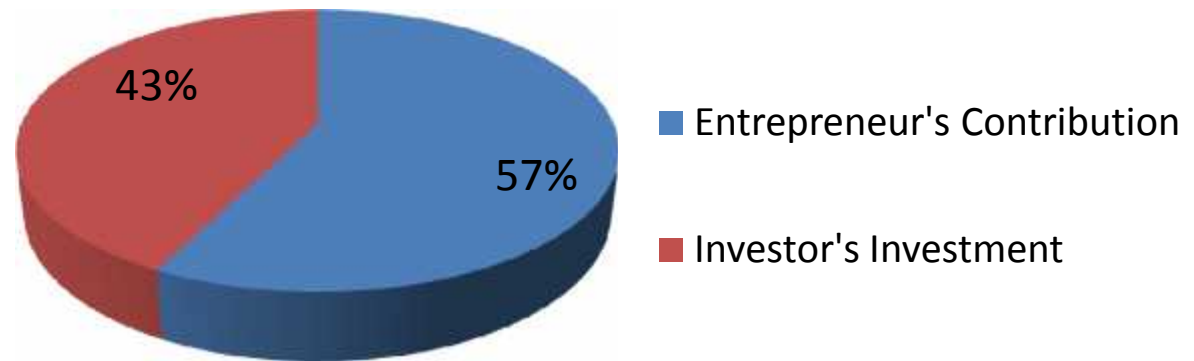
| Particulars                          | Existing Business |               |                |
|--------------------------------------|-------------------|---------------|----------------|
|                                      | Daily             | Monthly       | Yearly         |
| Sales (A)                            | 4,000             | 100,000       | 1,200,000      |
| <b>Less: Cost of Sales (B)</b>       | 3,600             | 90,000        | 1,080,000      |
| <b>Gross profit (GP)= [C (A-B)]</b>  | <b>400</b>        | <b>10,000</b> | <b>120,000</b> |
| <b><u>Less: Operating Costs:</u></b> |                   |               |                |
| Electricity bill                     |                   | 500           | 6,000          |
| Mobile bill                          |                   | 200           | 2,400          |
| Transportation                       |                   | 200           | 2,400          |
| Shop rent                            |                   | 1,000         | 12,000         |
| Other Expenses                       |                   | 200           | 2,400          |
| <b>Non Cash Item:</b>                |                   |               |                |
| Depreciation Expenses                |                   |               | 4,000          |
| <b>Total Operating Cost (D)</b>      |                   | 2,100         | 29,200         |
| <b>(C-D) Net Profit</b>              |                   | <b>7,900</b>  | <b>90,800</b>  |
| <b>Retained Income:</b>              |                   |               | <b>90,800</b>  |

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

| <b>Particulars</b>   | <b>Existing Business (BDT)</b> | <b>Proposed Business (BDT)</b> | <b>Total (BDT)</b> |
|--|--------------------------------|--------------------------------|--------------------|
| <b>Investment in different categories:</b>   |                                |                                |                    |
| Shop advance   | 20,000                         | -                              | 20,000             |
| Furniture  | 5,000                          | -                              | 5,000              |
| Refrigerator   |                                | 30,000                         | 30,000             |
| Grocery items ( Flour. oil. sugar. vermicelli. pulse. salt raisin. cumin seed. packet milk. onion. Garlic, )etc. | 50,000                         | 35,000                         | 85,000             |
| Electric product & Material for cycle & van service  | 20,000                         | 10,000                         | 30,000             |
| Cosmetics item ( soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc                          | 10,000                         | 5,000                          | 15,000             |
| Food items (biscuit, chocolate, cakes, pop corn, canachur, cheeps) etc.  | 10,000                         | 10,000                         | 20,000             |
| Others items ( pen, paper, firebox, coil, tissue, cigarette)etc.   | 10,000                         | 10,000                         | 20,000             |
| Cash in hand   | 10,000                         |                                | 10,000             |
| <b>Total Capital</b>   | <b>135,000</b>                 | <b>100,000</b>                 | <b>235,000</b>     |

# Source of Finance

| Particulars                 | Amount in BDT  | In %       |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 135,000        | 57         |
| Investor's Investment       | 100,000        | 43         |
| <b>Total Investment</b>     | <b>235,000</b> | <b>100</b> |





# **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         |
| <b>Revenue:</b>                     |              |               |                |              |               |                |              |               |                |
| Estimated Sales (A)                 | 6,000        | 150,000       | 1,800,000      | 6,600        | 165,000       | 1,980,000      | 7,260        | 181,500       | 2,178,000      |
| Cost of Sales (B)                   | 5,400        | 135,000       | 1,620,000      | 5,940        | 148,500       | 1,782,000      | 6,534        | 163,350       | 1,960,200      |
| <b>Gross profit (GP)= [C (A-B)]</b> | <b>600</b>   | <b>15,000</b> | <b>180,000</b> | <b>660</b>   | <b>16,500</b> | <b>198,000</b> | <b>726</b>   | <b>18,150</b> | <b>217,800</b> |
| <b>Less: Operating Costs:</b>       |              |               |                |              |               |                |              |               |                |
| Electricity bill                    |              | 500           | 6,000          |              | 525           | 6,300          |              | 551           | 6,615          |
| Shop Rent                           |              | 1,000         | 12,000         |              | 1,050         | 12,600         |              | 1,103         | 13,230         |
| Proposed salary-self                |              | 4,000         | 48,000         |              | 4,200         | 50,400         |              | 4,410         | 52,920         |
| Mobile bill                         |              | 300           | 3,600          |              | 315           | 3,780          |              | 331           | 3,969          |
| Transportation                      |              | 200           | 2,400          |              | 210           | 2,520          |              | 221           | 2,646          |
| Other Expenses                      |              | 100           | 1,200          |              | 105           | 1,260          |              | 110           | 1,323          |
| <b>Non Cash Item:</b>               |              |               |                |              |               |                |              |               |                |
| Depreciation Expenses               |              |               | 5,000          |              |               | 5,250          |              |               | 5,513          |
| <b>Total Operating Cost (D)</b>     |              | <b>6,100</b>  | <b>78,200</b>  |              | <b>6,405</b>  | <b>82,110</b>  |              | <b>6,725</b>  | <b>86,216</b>  |
| <b>(C-D)Net Profit</b>              |              | <b>8,900</b>  | <b>101,800</b> |              | <b>10,095</b> | <b>115,890</b> |              | <b>11,425</b> | <b>131,585</b> |
| <b>Retained Income:</b>             |              |               | <b>101,800</b> |              |               | <b>115,890</b> |              |               | <b>131,585</b> |

**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.)***

|                              | Year (1)         | Year (2)         | Year (3)         |
|------------------------------|------------------|------------------|------------------|
| <b><u>cash Outflow:</u></b>  |                  |                  |                  |
| Opening balance              | 10,000           | 148,200          | 190,310          |
| Capital Infusion by Investor | 100,000          | -                | -                |
| Sales                        | 1,800,000        | 1,980,000        | 2,178,000        |
| <b>Total Receipts</b>        | <b>1,910,000</b> | <b>2,128,200</b> | <b>2,368,310</b> |
| <b><u>Cash Outflow:</u></b>  |                  |                  |                  |
| Cost of goods sold           | 1,620,000        | 1,782,000        | 1,960,200        |
| Operating expenses           | <b>101,800</b>   | <b>115,890</b>   | <b>131,585</b>   |
| Return to investor           | 40,000           | 40,000           | 40,000           |
| <b>Total payment</b>         | <b>1,761,800</b> | <b>1,937,890</b> | <b>2,131,785</b> |
| <b>Closing Balances</b>      | <b>148,200</b>   | <b>190,310</b>   | <b>236,526</b>   |

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self:1
- Skill and experience:10 years

## **W**EAKNESS

- Limited product;
- Lack of sufficient capital.

## **O**PPORTUNITIES

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

## **T**HREATS

- Theft;
- Local competitor;
- Fire burn.

Presented at 12<sup>th</sup> Ex. SB Design Lab on 31<sup>st</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# Electric and Grocery Item







# Behind shop (fertilizer)













***Thank You***