



Grameen Kalyan

Proposed NU Business Name : *Sharowar Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alamgir Hossain, Vill: Char-kalibari, Post: Lallkhutir dorbar sharif, Upazilla : Mymensingh shadar District: Mymensingh
Age	:	28Years.
Marital status	:	Married
Children	:	1 (son)
No. of siblings:	:	05 (Five) Brothers & 02 (Two) Sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most. Anuara begeum. Md. Kalu Mia. Branch: Chorniloxia, Group # 04, Centre # 40/m, Loan no. 4024, Member since: 1995, First loan: Tk. 2500, Existing loan: 40,000, Outstanding: 38240.
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	:	My Father paying GB loan installment Nil. No Nil Nil Nil
Education, till to date	:	Ten.

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 10 years experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01985014603
National ID number	:	19876115233000070
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT= 2,500 (Two thousand five hundred) and used the money in his business development. Gradually several times she took GB loan and utilized in agricultural purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Sharowar store
Address/ Location	:	Chainamor, char-Ishwardia, Mymensingh.
Total Investment	:	BDT = 2,50,000
Financing	:	Self financing: BDT= 1,50,000. Required Investment: BDT= 1,00,000. (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5000 (Five thousand)
Proposed Salary	:	BDT= 6,000 (Six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will be start with having a grocery store ➤ Estimated sales is @ Tk.6,000 per day. ➤ Around 12% gross profit from estimated sale. ➤ Payback period is estimated to be 2 years. ➤ Expected date to start the project is in early, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

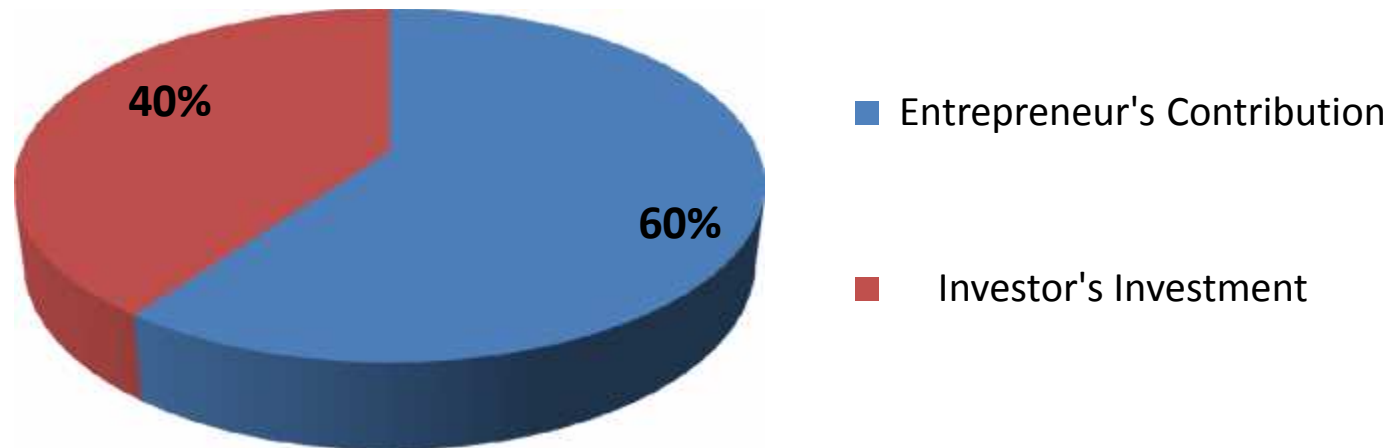
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	5,000	125,000	1,500,000
Cost of Sales (B)	4,400	110,000	1,320,000
Gross profit (GP) [C=(A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		600	7,200
Present salary		5,000	60,000
Shop Rent		2,000	24,000
Mobile bill		300	3,600
Night guard bill		50	600
Other Expenses	20	500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		8,450	106,400
(C-D) Net Profit:		6,550	73,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	20,000		20,000
Furniture (Decoration)	20,000		20,000
Freez-1	25,000		25,000
Grocery item: (Rice, flour, pulses, sugar, & etc		30,000	30,000
Cosmetic Produce (Cream, Tissue, Face wash, hare oil, Body lotion, soap, shampoo, washing powder, pepsodent, & etc.	25,000	15,000	40,000
Soft Drinks (tiger, speed, 7up, & etc)	10,000	15,000	25,000
Food Item; (various biscuits, cake, chips, chocolate, tea , bread & etc.)	30,000	35,000	65,000
Others Products	10,000	5,000	15,000
Cash in Hand	10,000		10,000
Total	150,000	100,000	250,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	150,000	60
Investor's Investment	100,000	40
Total Investment	250,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Total Estimated Sales (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000
Total Cost of Sales (B)	5,280	132,000	1,584,000	5,808	145,200	1,742,400
Gross profit (GP)= [C (A-B)]	720	18,000	216,000	792	19,800	237,600
Less: Operating Costs:						
Electricity bill		400	4,800		440	5,280
Shop Rent		800	9,600		880	10,560
Night guard bill		50	600		55	660
Transportation		500	6,000		550	6,600
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		300	3,600		330	3,960
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			4,500			4,950
Total Operating Cost (D)		8,550	107,100		9,405	117,810
(C-D) Net Profit		9,450	108,900		10,395	119,790
Retained Income:			108,900			119,790

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 08 installment after 3 months grace period Including Ownership Transfer Fee.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2
<u>Cash inflow:</u>		
Opening Balance	10,000	158,900
Capital Infusion by Investor	100,000	
Sales	1,800,000	1,980,000
Total Receipts	1,910,000	2,138,900
<u>Cash Outflow:</u>		
Cost of goods sold	1,584,000	1,742,400
Operating expenses	107,100	117,810
Return to investor	60,000	60,000
Total payment	1,751,100	1,920,210
Closing Balances	158,900	218,690

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0<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 2 years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fairburn.<input type="checkbox"/> Local Competitors.

Presented at 13th Ex. SB Design Lab on 16th
February, 2016 at Grameen Kalyan

Thank you

Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ
স্থানীয় সরকারের কার্যালয়
৬নং চর ইশ্বরদিয়া ইউনিয়ন পরিষদ
উপজেলা : সদর, জেলা : ময়মনসিংহ।

ইউপি ফরম - ১০
লাইসেন্স নং
38
তারিখ
29/07/2016 ইং

বহিঃসংখ্যা
DATE
MAY 2016
MAY 2016

অত্র লাইসেন্স অপর পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০১৬ ইং সালের ৩০ জুন পর্যন্ত মেয়াদে,
ব্যবসা প্রতিষ্ঠানের নামঃ সাক্ষরতা সেন্টার
লাইসেন্সধারীর নাম শ্রীঃ মোঃ জামিল গণিৎ মেমেন
পিতা/স্বামীর নাম শ্রীঃ কামরুজ্জামান
ঠিকানা : মোকাম চর কামিলজাদী উপজেলা : সদর, জেলা ময়মনসিংহ
ব্যবসার ধরণ সাক্ষরতা, বিজ্ঞান, ফেল্ডিমেণ্ড
ট্রেড লাইসেন্স ফি ৩০০/- টাকা
বকেয়া ফি ০ টাকা
সারচার্জ ০ টাকা
সর্বমোট ৩০০/- (কথায়) তিনশত টাকা মাত্র।
গ্রহণ করিয়া ব্যবসা/বৃত্তি চালানোর জন্য এই লাইসেন্স প্রদান করা হইল।
সতর্কতা... ৩০
(ক) এই লাইসেন্স আগামী ৩০ জুন ২০১৬ ইং পর্যন্ত বলবৎ থাকিবে।
(খ) এই লাইসেন্স ব্যবসা প্রতিষ্ঠানের প্রকাশ্য স্থানে খুলাইয়া রাখিতে হইবে।
(গ) এই লাইসেন্সে কোন ব্যক্তি বা স্থানের নাম পরিবর্তন যোগ্য নহে।

সচিব
৬নং চর ইশ্বরদিয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ।

চেয়ারম্যান
৬নং চর ইশ্বরদিয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ।

Pictures













Family picture (NU with his parents)



Thank You