



Grameen Kalyan

Proposed NU Business Name: Talukdar Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mynul Hasan. Vill: Dokkhin Vatipara, Post: Dhanikhola, Upazilla : Trishal, District: Mymensingh
Age	: 29 Years
Marital status	: Married.(only 1 son)
No. of siblings:	: 4 brothers & 3 Sister.
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"/> Father <input type="checkbox"/> : Most. Anowara Begum. : Md. Abur Hashim. : Branch: Dhanikhola, Trishal, Mymensingh Group # 06, Centre # 13/m, Loan no. 3906, Mymensingh, Member since: 2005, First loan: Tk. 5,000, Last loan: 30,000, (All paid).
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 is paid GB loan installment. : No : Nil : Nil : Nil : Nil
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.)	:	He has 14 years work experience in this running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01713587252.
National ID	:	6119428747616
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 5,000 (five Thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized the money agriculture and different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Talukdar Store.
Address/ Location	:	Trishal Bazar, Trishal,Mymensingh.
Total Investment	:	BDT = 7,20,000
Financing	:	Self financing: BDT = 5,20,000 Required Investment: BDT = 2,00,000 (as equity)
Present salary/drawings from business	:	Employee- 5,000
Proposed Salary	:	Self-BDT. 10,000(Ten thousand) Employee- 5,000
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Expected Sales per day @ TK. 22,000 ➤ One Employee Per month Tk. 5,000 ➤ Around 10% gross profit on sales; ➤ Pay back period is 3 years; ➤ Expected date to start the project is in April, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

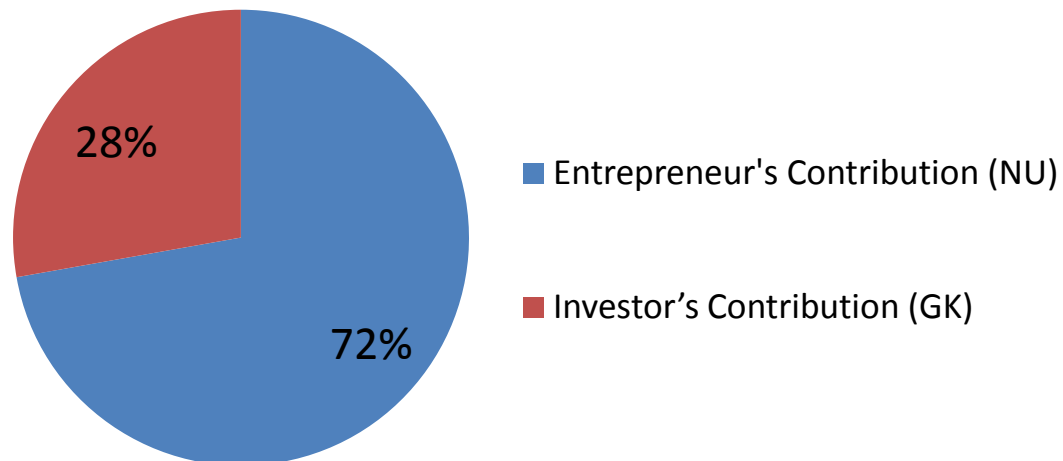
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	15,000	375,000	4,500,000
(A) Total Revenue	15,000	375,000	4,500,000
Cost of Sales (B)	13,500	337,500	4,050,000
Gross profit (GP) [C=(A-B)]	1,500	37,500	450,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Employees-1		5,000	
Shop rent		5,000	60,000
Night guard bill		150	1,800
Transportation		6,000	72,000
Mobile bill		300	3,600
Other Expenses	100	2,500	30,000
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		19,950	189,400
(C-D) Net Profit:		17,550	260,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop (Own)		-	-
Furniture (Decoration)	70,000	-	70,000
Various Parts (Cycle, Rickshaw, Van)	350,000	130,000	480,000
Cycle, Toys(Rickshaw)	50,000	50,000	100,000
Others	40,000	20,000	60,000
Cash in Hand	10,000	-	10,000
Total	520,000	200,000	720,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	520,000	72
Investor's Contribution (GK)	200,000	28
Total Investment	720,000	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:									
sales	22,000	550,000	6,600,000	24,200	605,000	7,260,000	26,620	665,500	7,986,000
(A) Total Revenue	22,000	550,000	6,600,000	24,200	605,000	7,260,000	26,620	665,500	7,986,000
Cost of Sales	19,800	495,000	5,940,000	21,780	544,500	6,534,000	23,958	598,950	7,187,400
(B) Total Cost of Sales	19,800	495,000	5,940,000	21,780	544,500	6,534,000	23,958	598,950	7,187,400
Gross profit (GP)= [C (A-B)]	2,200	55,000	660,000	2,420	60,500	726,000	2,662	66,550	798,600
Less: Operating Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Transportation		7,000	84,000		7,350	88,200		7,718	92,610
Shop Rent		5,000	60,000		5,250	63,000		5,513	66,150
Night Guard bill		100	1,200		105	1,260		110	1,323
Proposed salary-self		10,000	120,000		10,500	126,000		11,025	132,300
Employees-1		5,000	60,000		5,250	63,000		5,513	66,150
Mobile bill		300	3,600		315	3,780		331	3,969
Other Expenses	100	2,500	30,000	105	2,625	31,500	110	2,756	33,075
Non Cash Item:									
Depreciation Expenses			10,000			10,000			10,000
Total Operating Cost (D)		30,900	380,800		32,445	399,340		34,067	418,807
(C-D)Net Profit		24,100	279,200		28,055	326,660		32,483	379,793
Retained Income:			279,200			326,660			379,793

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	409,200	655,860
Capital Infusion by Investor	200,000		
Sales	6,600,000	7,260,000	7,986,000
Total Receipts	6,810,000	7,669,200	8,641,860
<u>Cash Outflow:</u>			
Cost of goods sold	5,940,000	6,534,000	7,187,400
Operating expenses	380,800	399,340	418,807
Return to Investor (Including Transfer fee)	80,000	80,000	80,000
Total payment	6,400,800	7,013,340	7,686,207
Closing Balances	409,200	655,860	955,653

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others: 1<input type="checkbox"/> Skill & experience: 14 years	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient 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;<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"/> Local competitor.

Presented at 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Pictures

My Shop and me























Me & My mother



Thank You