



Grameen kalyan

Proposed NU Business Name : Ma stationary and telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Saiful islam Vill : Biskha, Post: Biskha, Thana : Fulpur, District: Mymensingh.
Age	: 30 Years.
Marital status	: Married.
Children	: 3 (Three daughter)
No. of siblings:	: 3 (three) brother's and 2 (Two) sister's.
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) GB Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Sahida Akter : Let. Abdul Kuddus : Branch: Rajgonj, Group # 01, Center # 28/M, Loan no. 3106 Member since: 2008 , First loan: Tk. 5,000, Last GB loan: 17,000, Outstanding: Nil. : Mother : No : Nil : Nil : Nil
Education, till to date	: H.S.C.

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.)	:	No formal training but he has four years experience in this business.
Other Own/Family Sources of Income	:	Own business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01766300540.
National ID number	:	6111351690564.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (five thousand) and used agriculture purposes. Subsequently she borrowed loan from GB for several times for different activities including agriculture activities.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ma Stationary and Telecom .
Address/ Location	:	Biskha bazzar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 3,00,000
Financing	:	Self financing: BDT: 2,00,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (Four thousand only)
Proposed Salary	:	BDT 6000 (Six thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business so the fund need to increase the volume of existing product;</p> <ul style="list-style-type: none"> <input type="checkbox"/> Various kind of product will be buy & sale; <input type="checkbox"/> Estimated sale is @ Tk. 6,000 per day; <input type="checkbox"/> Estimated gross profit is around 12% on sales; <input type="checkbox"/> Payback period is estimated 2 years; <input type="checkbox"/> Expected date to start the project as soon as possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

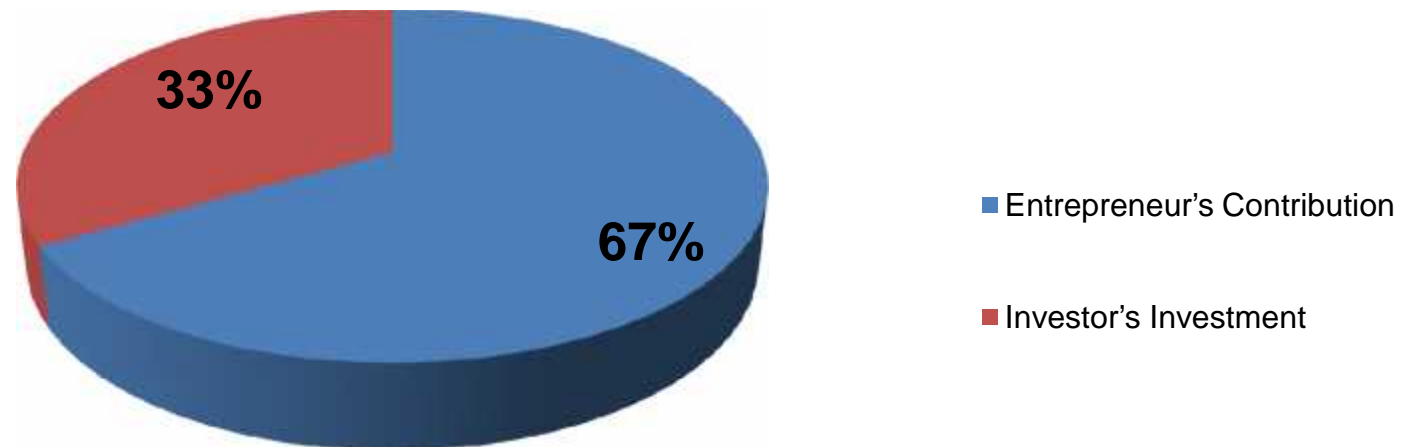
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP)= [C (A-B)]	480	12,000	144,000
Less: Operating Costs:			
Electricity bill		400	4,800
Shop Rent		1,200	14,400
Transportation		500	6,000
Mobile bill		300	3,600
Present salary		4,000	48,000
Generator bill		200	2,400
Night guard bill		100	1,200
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			8,000
Total Operating Cost (D)		7,000	92,000
(C-D)Net Profit		5,000	52,000
Retained Income:			52,000

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance	30,000		30,000
Furniture	50,000		50,000
Various cosmetics item (soap, shampoo, body lotion, tooth brush, toothpaste, makeup, oil, shaving cream, city gold ornament, face wash, cream, color, cosmetics etc.)	40,000	15,000	55,000
Food items (Biscuit, Chocolate, Cakes, Cheeps, & etc)	15,000	20,000	35,000
Stationary item (Pen, Paper, Pencil, pad, calculator, tissue, etc)	15,000	10,000	25,000
Mobile & accessories item (various mobile phone set, charger, battery, headphone & etc.	20,000	30,000	50,000
Cookeries item (RFL chair, stool, mug, bucket & etc	10,000	15,000	25,000
Others item (cable, light, switch, calculators, & etc.	10,000	10,000	20,000
Cash in hand	10,000		10,000
Total Capital	200,000	100,000	300,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	200,000	67
Investor's Investment	100,000	33
Total Investment	300,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	6,000	150,000	1,800,000	6,600	165,000	1,980,000
(B) Total Cost of Sales	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		500	6,000		550	6,600
Shop Rent		1,200	14,400		1,320	15,840
Transportation		800	9,600		880	10,560
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		500	6,000		550	6,600
Generator bill		200	2,400		220	2,640
Night guard bill		100	1,200		110	1,320
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			8,000			8,800
Total Operating Cost (D)		9,800	125,600		10,780	138,160
(C-D)Net Profit		8,200	90,400		9,020	99,440
Retained Income:			90,400			99,440

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.)

	Year 1	Year 2
<u>Cash Inflow:</u>		
Opening Balance	10,000	140,400
Capital Infusion by Investor	100,000	
Sales	1,800,000	1,980,000
Total Receipts	1,910,000	2,120,400
<u>Cash Outflow:</u>		
Cost of goods sold	1,584,000	1,742,400
Operating expenses	125,600	138,160
Return to investor	60,000	60,000
Total payment	1,769,600	1,940,560
Closing Balances	140,400	179,840

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- lack of sufficient capital.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.
- Credit sales.
- Political Unrest.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি করম-১০
লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বছর ২০২১-২১

ক্রমিক নং
৬১

লাইসেন্স
৩০ নং বিজ্ঞা

ইউনিয়ন পরিষদ
তারিখ: ২/২/২১

বই নম্বর: ০২
লাইসেন্স নম্বর: ১১৬

লাইসেন্সধারীর নাম: মা ফেরিয়ারী এন্ড টেলিকম
পিতা/স্বামীর নাম: শ্রী: মোঃ হুসেইন হুসেইন
ঠিকানা: বিজ্ঞা বজার
পেশার ধরন: ফেরিয়ারী কামা
তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৫০/-
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালায়

কথায়: (দুইসত্ত ঠাকুর হাঙ্গ)
চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০/২/২১

উপজেলা
জেলা
তারিখ: ২/২/২১

উপজেলা পরিষদ
চেয়ারম্যানের দস্তখত

Pictures













NU With his Mother



Thank You

‡bvUt gv tókbnix GŪ tUwj Kg cÖÍ wU wekKv evRv‡i
Aew⁻Z | ‡m tókbnix, tUwj Kg, tμvKvixR I tgvbnix
gvj vgvj μq weμq K‡i b | cvkvcwkk Bkash Ges Flexi
load K‡i b |