



**Grameen kalyan**

*Proposed NU Business Name : Rahman Store*



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

Name and address	:	Md. Abdur Rahman Vill : Swastipur, Post: Alampur Thana :Kushtia , District: Kushtia
Age	:	25 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1(one) Brother & 1(one) Sister
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Shaleha Khatun
(iii) Father's name	:	Md. Fazlur Rahman
(iv) GB member's info	:	Branch: Alampur, Group #03, Centre# 11/M, Loan no. 1453 Member since: 1997, First loan: Tk. 2,000, Last GB loan: 74,000, Outstanding: 52688
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	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.)	:	Grocery business.
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 two years experience.
Other Own/Family Sources of Income	:	Father's income from Tailors & agricultural farm.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01937732306
National ID number	:	19925017918000132
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Habibur Rahman(2478).

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

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 2,000 (Two thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

Business Name	:	<b>Rahman Store</b>
Address/ Location	:	Vill: Swastipur, Post: Alampur Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 1,14,000/-</b>
Financing	:	Self financing: <b>BDT: 34,000/-</b> Required Investment: <b>BDT: 80,000/-</b>
Present salary	:	<b>BDT 2000</b> (Two thousand only)
Proposed Salary	:	<b>BDT 3000</b> (Three thousand only)
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 is rice, egg, oil, Biscuit, Soap, Soft drinks, Salt, Mustard, Oil, onion, Washing powder, Chanachur, Soft drinks, Biscuit, Chocolates, cheeps, cakes, Cosmetics etc;</li> <li>➤ Estimate sales is about BDT. Tk. 3200/- per day;</li> <li>➤ Estimate gross profit is about 12% on sales;</li> <li>➤ Payback period is estimated 2 years;</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

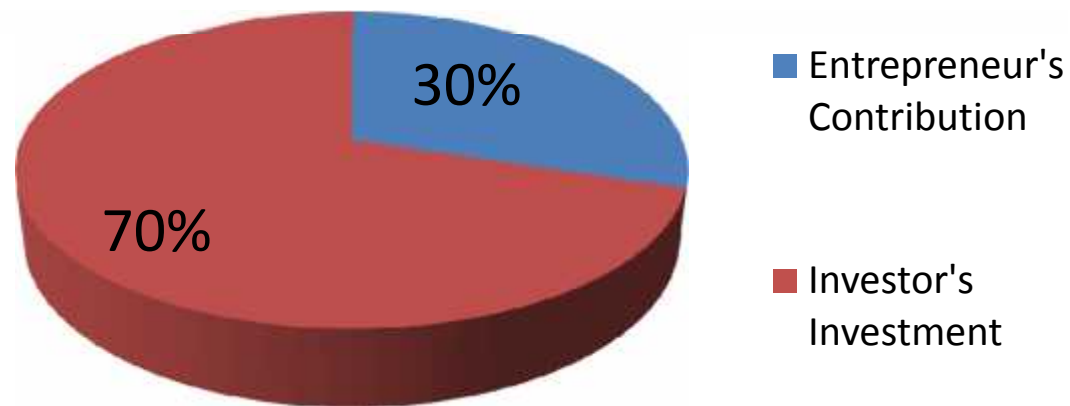
<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, Salt, Packet milk, etc.)	10,000	0	15,000	25,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash etc.)	1,500	0	3,000	4,500
Food items (Soft drinks, Biscuit, Chocolates, cheeps, cakes etc.)	3,000	0	2,000	5,000
Freeze-01	0	0	30,000	30,000
Electronics items ( Cables , Energy bulb, etc. )	1,000	0	5,000	6,000
Cow food	0	0	25,000	25,000
Others items (Pen, Paper, Firebox, Rope, Coil, Tissue etc.)	1,500	0	0	1,500
Digital Weight machine	2,000	0	0	2,000
Furniture and decoration	10,000	0	0	10,000
Cash in Hand	5,000	0	0	5,000
<b>Total Capital</b>	<b>34,000</b>	<b>0</b>	<b>80,000</b>	<b>114,000</b>

## ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	2,200	57,200	686,400
Cost of sales (B)	1,936	50336	604032
Gross profit (GP) [C=(A-B)]	264	6,864	82,368
<b>Less: Operating Costs:</b>			
Electricity bill		200	2,400
Transportation		300	3,600
Mobile bill		150	1,800
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2,400
<b>Total Operating Cost (D)</b>		<b>3,000</b>	<b>36,000</b>
<b>(C-D)Net Profit:</b>		<b>3,864</b>	<b>46,368</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	34,000	30
Investor's Investment	80,000	70
Total Investment	114,000	100





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

<b>Particulars</b>	<b>Year 1 (BDT)</b>			<b>Year 2 (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
(A) Estimated Sales	3,200	83,200	998,400	3,520	91,520	1,098,240
(B) Cost of sales	2,816	73,216	878,592	3,098	80,538	966,451
<b>Gross profit (GP) [C=(A-B)]</b>	<b>384</b>	<b>9,984</b>	<b>119,808</b>	<b>422</b>	<b>10,982</b>	<b>131,789</b>
<b>Less: Operating Costs:</b>	-	-	-	-	-	-
Electricity bill		300	3,600		330	3,960
Transportation		500	6,000		550	6,600
Mobile bill		150	1,800		165	1,980
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		200	2,400		220	2,640
<b>Non Cash Item:</b>						
Depreciation Expenses		600	7,200		660	7,920
<b>Total Operating Cost (D)</b>		<b>4,750</b>	<b>57,000</b>		<b>4,925</b>	<b>59,100</b>
<b>(C-D)Net Profit:</b>		<b>5,234</b>	<b>62,808</b>		<b>6,057</b>	<b>72,689</b>
<b>Retained Income:</b>			<b>62,808</b>			<b>72,689</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	5,000	99,808
Capital Infusion by Investor	80,000	-
Sales	998,400	1,098,240
<b>Total Receipts</b>	<b>1,083,400</b>	<b>1,198,048</b>
<b>Cash Outflow:</b>		
Cost of goods sold	878,592	966,451
Operating expenses	<b>57,000</b>	<b>59,100</b>
Return to investor	48,000	48,000
<b>Total payment</b>	<b>983,592</b>	<b>1,073,551</b>
<b>Closing Balance</b>	<b>99,808</b>	<b>124,497</b>

# ***SWOT ANALYSIS***

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Self employment;</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Own business;</li><li><input type="checkbox"/> Keeping records.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of capital;</li><li><input type="checkbox"/> Limited products.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Local demand for cattle feeds;</li><li><input type="checkbox"/> Owning the business by two years after payback back of Investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you













# Mother and me

