



Grameen Kalyan

Proposed NU Business Name : *Ratul Store*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mojibur Rahman Vill:Jawgai, Post: Dohakhola, Upazilla: Goripur District: Mymensingh
Age	:	32 Years.
Marital status	:	Married.
Progeny	:	One son & One daughter.
No. of siblings:	:	3 (Three) Brothers & 1 (one) 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"/> Yes Father <input type="checkbox"/> Mst. Fatema Khatun Md. Tofiz Uddin Branch: Dohakhola, Group # 01, Centre # 39/M, Loan no. 2821, Member since: 1996, First loan: Tk.1,500, Last loan: 30,500, Outstanding: Nil.
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	:	Father Nil Nil Nil Nil
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but 10 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01716494408
National ID number	:	6112327846600
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT 1,500 (one thousand five hundred) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ratul Store.
Address/ Location	:	Gazipur Bazaar, goripur, Mymensingh.
Total Investment in BDT	:	BDT: 2,50,000/-
Financing	:	Self financing: BDT: 1,50,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (four thousand only)
Proposed Salary	:	BDT 5000 (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business (Grocery shop) so the fund need to increase the volume of existing product. <input type="checkbox"/> Different Kinds of Products will be buy & Sale <input type="checkbox"/> Estimated sales is about Tk. 5,500 per day. <input type="checkbox"/> Gross profit margin on average 12 % on sales. <input type="checkbox"/> Payback period is estimated to be 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

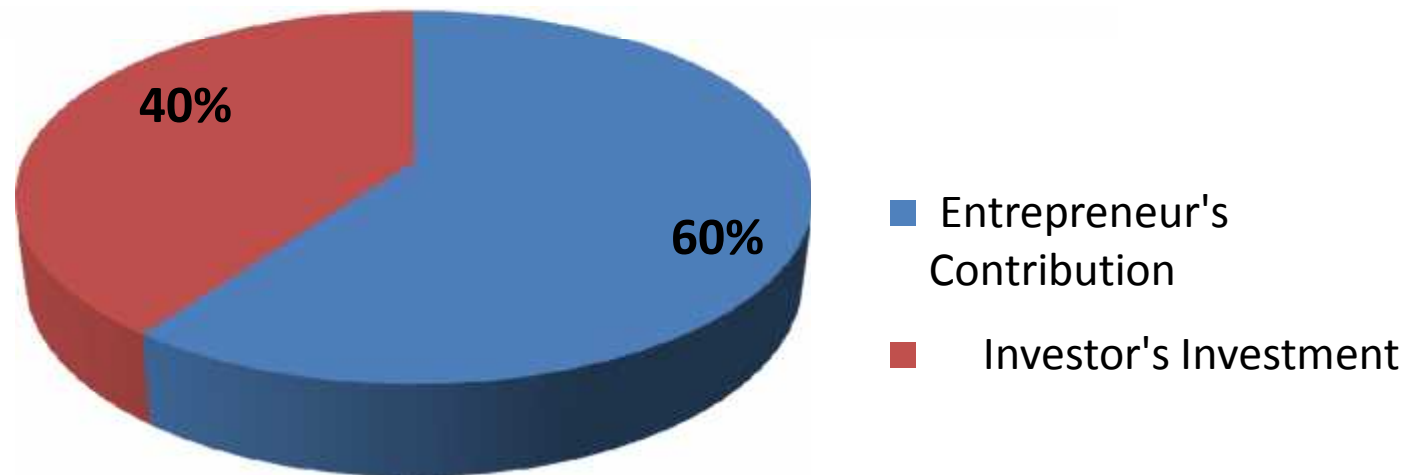
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000
Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP) [C=(A-B)]	480	12,000	144,000
<u>Less: Operatin Costs:</u>			
Electricity bill		600	7,200
Shop Rent		1,200	14,400
Present salary		4,000	48,000
Transportation		500	6,000
Mobile bill		300	3,600
Other Expenses	20	500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		7,100	89,200
(C-D) Net Profit:		4,900	54,800

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)	10,000		10,000
Freez-1	30,000		30,000
Grocery items (Rice, Oil, Sugar. potato, Salt, cow feed. onion, flour, ginger, garlic etc.)	50,000	40,000	90,000
Cosmetic Produce (Cream, Tissue, Face wash, hare oil, Body Lotion, Soap, Shampoo, etc.	10,000	20,000	30,000
Soft Drinks	10,000	20,000	30,000
Food Item (biscuits, cake, chips, chocolate, etc.)	5,000	15,000	20,000
Others Products	5,000	5,000	10,000
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)	5,500	137,500	1,650,000	6,050	151,250	1,815,000
Total Cost of Sales (B)	4,840	121,000	1,452,000	5,324	133,100	1,597,200
Gross profit (GP)= [C (A-B)]	660	16,500	198,000	726	18,150	217,800
Less: Operating Costs:						
Electricity bill		800	9,600		880	10,560
Shop Rent		1,200	14,400		1,320	15,840
Transportation		800	9,600		880	10,560
Proposed salary-self		5,000	60,000		5,500	66,000
Mobile bill		500	6,000		550	6,600
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			4,000			4,400
Total Operating Cost (D)		8,800	109,600		9,680	120,560
(C-D) Net Profit		7,700	88,400		8,470	97,240
Retained Income:			88,400			97,240

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	10,000	138,400
Capital Infusion by Investor	100,000	
Sales	1,650,000	1,815,000
Total Receipts	1,760,000	1,953,400
<u>Cash Outflow:</u>		
Cost of goods sold	1,452,000	1,597,200
Operating expenses	109,600	120,560
Return to investor	60,000	60,000
Total payment	1,621,600	1,777,760
Closing Balance	138,400	175,640

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
- Skill and experience.
- Ownership in his own name.

WEAKNESS

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

OPPORTUNITIES

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

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৫-২০২৬

ক্রমিক নং: ৩১

লাইসেন্স

০৮নং জোড়ামুখ
শেঠীপুর
মুন্সিফমন্ডল

ইউনিয়ন পরিষদ
উপজেলা
জেলা

বই নম্বর: ০৪
২৬৪

লাইসেন্স নম্বর: ৩০০৬/২০২৬

লাইসেন্সধারীর নাম: বাহাদুর শেখের
মো: মনিরুজ্জামান

পিতা/স্বামীর নাম: জাহির এম্বিন

ঠিকানা: শেঠীপুর, মুন্সিফমন্ডল, শেঠীপুর, মুন্সিফমন্ডল

পেশার ধরন: মুন্সিফমন্ডল

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা = ২০০/-

কথায়: (দুইশত মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা সিগারেট চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২৩/০৩/২৬

৩০ ৩১০২৬
চেয়ারম্যানের দস্তখত
আবুল হাসিম (সাবর মন্ডল)
চেয়ারম্যান
মুন্সিফমন্ডল

















NU With his Mother



Thank You