



Grameen Kalyan

Proposed NU Business Name : *Roshid Store.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Riad Hossain Vill: Trishal ujanpara, Post:Trishal,Upazilla : Trishal, District: Mymensingh.
Age	:	25Years.
Marital status	:	Unmarried.
No. of siblings:	:	3(Three) Brothers.
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) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Mst. Sahanaj Parvin.</p> <p>Md. Abdur Roshid.</p> <p>Branch: Trishal, Group # 10 , Centre # 63/M, Loan no. 8267, Member since: 2004 , First loan: Tk.5,000, Existing loan: 14,000, Outstanding:12,000.</p> <p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	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 2 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01924697909
National ID number	:	19946129402000011
NU Project Source/Reference	:	GK/Trishal Unit/ Kakuly Dewan (2722)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT= 5000.(Five thousand) and used the money in household development. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Roshid Store.
Address/ Location	:	Trishal Ujanpara, Trishalr, Mymensingh.
Total Investment	:	BDT = 2,40,000
Financing	:	Self financing: BDT= 1,40,000 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT=2,500 (Two thousand five hundred).
Proposed Salary	:	BDT=4,000 (Four thousand)
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; ➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, onion, washing powder,chanachur,Chocolates, cheeps, cakes, cosmetics etc; ➤ Estimated sales is about BDT. Tk. 7000/- per day; ➤ Estimated gross profit is 12% on sales; ➤ Payback period is estimated 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

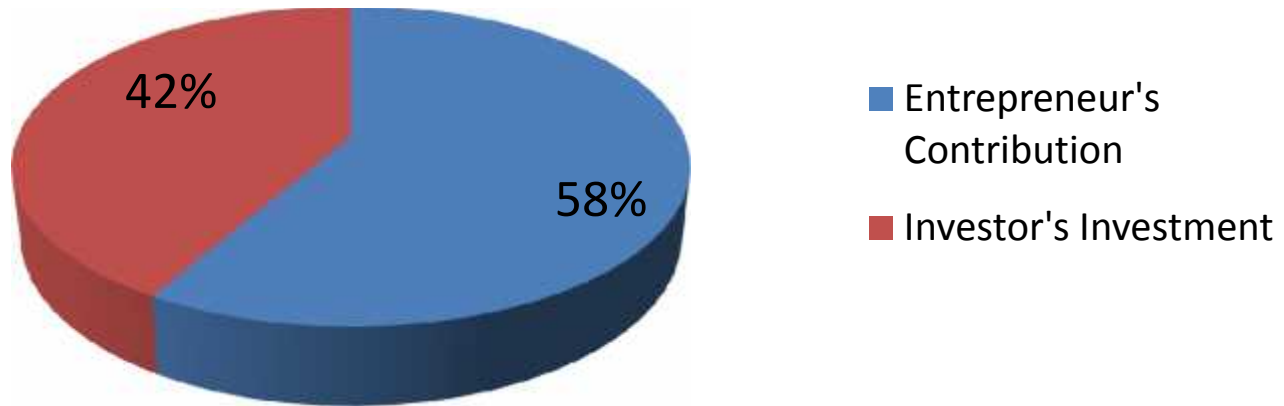
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Less: Cost of Sales (B)	3,520	88,000	1,056,000
Gross profit (GP)= [C (A-B)]	480	12,000	144,000
<u>Less: Operating Costs:</u>			
Electricity bill		150	1,800
Night guard bill		50	600
Shop Rent		1,500	18,000
Present salary		2,500	30,000
Mobile bill		200	2,400
Transportation		500	6,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		5,200	66,400
(C-D) Net Profit		6,800	77,600
Retained Income:			77,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance (own shop)	-	-	-
Furniture/Decoration	15,000	-	15,000
Refregerator-1		30,000	
Television & fan	5,000	-	5,000
Grocery items (Flour, oil. Sugar,vermicell. pulse. salt raisin. cumin seed. packet milk. Onion, Garlic, cigarette)etc.	60,000	30,000	90,000
Cosmetics item (soap, body lotion, tooth brush,toothpaste, face wash, cold crème) etc	25,000	10,000	35,000
Food items (cold drinks, ice cream, biscuit, chocolate, cakes, pop corn,canachur,cheeps) etc.	20,000	30,000	50,000
Others items (pen,paper, firebox,coil,tissue,)etc.	10,000		10,000
Cash in hand	5,000		5,000
Total Capital	140,000	100,000	240,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	140,000	58
Investor's Investment	100,000	42
Total Investment	240,000	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:									
Estimated Sales (A)	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Total Cost of Sales (B)	6,160	154,000	1,848,000	6,776	169,400	2,032,800	7,454	186,340	2,236,080
Gross profit (GP)= [C (A-B)]	840	21,000	252,000	924	23,100	277,200	1,016	25,410	304,920
Less: Operating Costs:									
Electricity bill		150	1,800		165	1,980		182	2,178
Shop Rent		1,500	18,000		1,650	19,800		1,815	21,780
Night guard bill		50	600		55	660		61	726
Proposed salary-self		4,000	48,000		4,400	52,800		4,840	58,080
Mobile bill		200	2,400		220	2,640		242	2,904
Transportation		800	9,600		880	10,560		968	11,616
Other Expenses		700	8,400		770	9,240		847	10,164
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		7,400	93,800		8,140	103,180		8,954	113,498
(C-D)Net Profit		13,600	158,200		14,960	174,020		16,456	191,422
Retained Income:			158,200			174,020			191,422

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>cash Outflow:</u>			
Opening balance	5,000	223,200	357,220
Capital Infusion by Investor	100,000	-	-
Sales	2,100,000	2,310,000	2,541,000
Total Receipts	2,205,000	2,533,200	2,898,220
<u>Cash Outflow:</u>			
Cost of goods sold	1,848,000	2,032,800	2,236,080
Operating expenses	93,800	103,180	113,498
Return to investor	40,000	40,000	40,000
Total payment	1,981,800	2,175,980	2,389,578
Closing Balance	223,200	357,220	508,642

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:02 years

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire burn;
- Local competitor.

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

My Shop and me
















Trade License

ত্রিশাল পৌরসভা



ট্রেড লাইসেন্স

বহি নং- ১১৫ ক্রমিক নং ৩৬৭ লাইসেন্স নং- ৩২৬৭/২০১৬ ১৬

“স্থানীয় সরকার (পৌরসভা) আইন” ২০০৯ এর ৯৮ ধারা ও ২০০৩ সনের মডেল ট্যাক্স সিডিউল মোতাবেক প্রদত্ত ট্রেড, প্রফেশন ও কমিং লাইসেন্স।

অত্র লাইসেন্সের অপর পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০১৬ ইং সনের ৩০শে জুন পর্যন্ত মেয়াদে
 মালিক/পিতা কে অত্র পৌর এলাকাধীন
 পিতৃস্বত্বসহ/স্বত্বসহ/রোডহিত/লেইনছ / বাইলেনছ নং হোল্ডিং
 এর ব্যবসা করার জন্য টাকা
 ফিস গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

সতর্কতা : (ক) এই লাইসেন্স আগামী ৩০শে জুন/২০১৬ ইং পর্যন্ত বলবৎ থাকিবে।
 (খ) এই লাইসেন্স প্রকাশ্য স্থানে তুলাইয়া রাখিতে হইবে।
 (গ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তনযোগ্য নহে।

তারিখ- ২৫/০৫/১৬ লাইসেন্স পরিদর্শক সচিব ২৫/০৫/১৬ মেয়র

ফর্ম নং ২৬ (ফল ৮৩) অনুবাদিত ও সংশোধিত।
 নাজমুল হান্নান মোঃ নাজমুল ইসলাম
 সরকারী লাইসেন্স পরিদর্শক সচিব
 ত্রিশাল পৌরসভা, মহকুমা ত্রিশাল। ত্রিশাল পৌরসভা
 মহকুমা ত্রিশাল। ত্রিশাল পৌরসভা, মহকুমা ত্রিশাল।

Thank You