



***Grameen Kalyan
Proposed NU Business Name : J.S Store.***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ibrahim Khalil (Juyel), Vill: Nowdhar Mustak Hasan Road, Post:Trishal, Upazilla : Trishal, District: Mymensingh.
Age	:	29 Years.
Marital status	:	Married.
Children	:	1(One) Daughter.
No. of siblings:	:	2 (Two) 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 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. Anawara Begum.</p> <p>Md. Abdul Lotif.</p> <p>Branch: Trishal, Group # 03 , Centre # 66/M, Loan no. 8553, Member since: 2001 , First loan: Tk.5,000, Existing loan: 84,000, Outstanding: 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 15 years experience in running business.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01770453813
National ID number	:	6129406711793
NU Project Source/Reference	:	GK/Trishal Unit/ Md. Saiful Islam (2803).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. At first she took GB loan BDT= 5000 (Five thousand) and used the money in her husband business. Gradually Few times she took GB loan and utilized it in her husband's business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	J. S Store.
Address/ Location	:	Nowdhar Mustak Hasan road, Trishal, Mymensingh.
Total Investment	:	BDT = 3,91,000
Financing	:	Self financing: BDT= 2,71,000 (Existing Business) Required Investment: BDT= 1,20,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5,000 (Five thousand).
Proposed Salary	:	BDT= 6,000 (Six 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 BDT. Tk. 8,000/- per day; ➤ Estimated gross profit is 15% on sales; ➤ Payback period is estimate 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

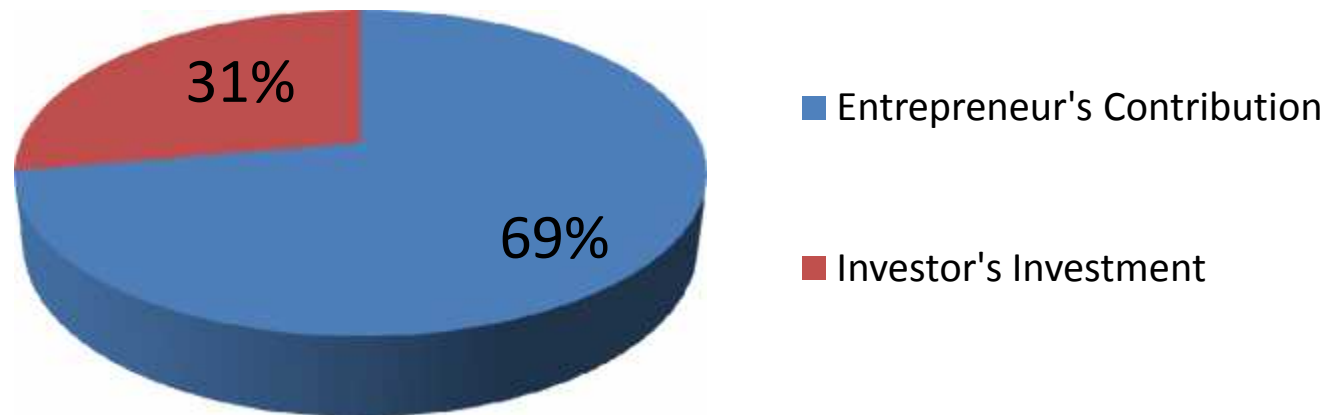
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	6,500	162,500	1,950,000
Less: Cost of Sales (B)	5,525	138,125	1,657,500
Gross profit (GP)= [C (A-B)]	975	24,375	292,500
<u>Less: Operating Costs:</u>			
Electricity bill		400	4,800
Shop Rent		1,000	12,000
Present salary		5,000	60,000
Mobile bill		500	6,000
Transportation		1,500	18,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
<i>Total Operating Cost (D)</i>		8,900	110,800
(C-D) Net Profit		15,475	181,700
Retained Income:			181,700

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance (Own shop)	-	-	-
Furniture/Decoration	40,000	-	40,000
Refregerator-1	20,000		
Fan-1	1,000	-	1,000
Grocery items (Flour,oil,Rice,sugar.vermicell. Pulse, Salt, raisin, cumin seed. packet milk,onion,garlic, cigarette)etc.	150,000	80,000	230,000
Cosmetics item (soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	20,000	20,000	40,000
Food items (cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn,chanachur,cheeps) etc.	30,000	20,000	50,000
Others items (pen,paper, firebox,coil,tissue,)etc.	5,000		5,000
Cash in hand	5,000		5,000
Total Capital	271,000	120,000	391,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	271,000	69
Investor's Investment	120,000	31
Total Investment	391,000	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)	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
Total Cost of Sales (B)	6,800	170,000	2,040,000	7,480	187,000	2,244,000	8,228	205,700	2,468,400
Gross profit (GP)= [C (A-B)]	1,200	30,000	360,000	1,320	33,000	396,000	1,452	36,300	435,600
Less: Operating Costs:									
Electricity bill		400	4,800		440	5,280		484	5,808
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Proposed salary-self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		500	6,000		550	6,600		605	7,260
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Other Expenses		600	7,200		660	7,920		726	8,712
Non Cash Item:									
Depreciation Expenses			5,000			5,500			6,050
Total Operating Cost (D)		10,000	125,000		11,000	137,500		12,100	151,250
(C-D)Net Profit		20,000	235,000		22,000	258,500		24,200	284,350
Retained Income:			235,000			258,500			284,350

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><i>cash Outflow:</i></u>			
Opening balance	5,000	312,000	522,500
Capital Infusion by Investor	120,000	-	-
Sales	2,400,000	2,640,000	2,904,000
Total Receipts	2,525,000	2,952,000	3,426,500
<u><i>Cash Outflow:</i></u>			
Cost of goods sold	2,040,000	2,244,000	2,468,400
Operating expenses	125,000	137,500	151,250
Return to investor	48,000	48,000	48,000
Total payment	2,213,000	2,429,500	2,667,650
Closing Balance	312,000	522,500	758,850

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:15 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 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

My Shop and me















NU with his Mother



Thank You