A Nobin Udyokta Project Kalam Store





Project by : Md Abul Kalam

Identified by: Md. Sohrab Hossain Verified By: Mirza Arif Rabbani Hazigonj Unit Anchal-1, Chandpur GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Kalam
Age	:	05-03-1983 (34 years)
Marital status	:	Married,
Children	:	N/A
No. of siblings:	:	Two brothers 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
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	:	N/A N/A N/A N/A N/A
Education, till to date	:	Class : Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation		Varieties Business
Trade License Number	:	0005-03
Business Experiences	:	6 years.
Other Own/Family Sources of Income		N/A
Other Own/Family Sources of	:	N/A
Liabilities		
NU Contact Info	•	01767838400
NU Project Source/Reference	•	GT Hajigonj Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2014. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her husband's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Kalam Store
Address/ Location	:	Hajigonj Bazaar, Hajigonj,Chandpur.
Total Investment in BDT	:	313,500/-
Financing	:	Self BDT : 253,500 (from existing business) - 76% Required Investment BDT : 60,000 (as equity) - 24%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan: Furniture: Advance: Present Goods Items (*): Refrigerator (1 Piece)	1,000 16,000 1,50,000 68,500 18,000		253,500
Proposed Items (**):		60,000	60,000
Total Capital	253,500	60,000	313,500

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Soap	6000
Biscuit	10000
Salt	2000
Chanachur	3000
Shampoo	2000
Bakery Item	7000
Harpic	2500
Tang	3000
Coil	2000
Oil	3000
Icecream	6000
Cold Drinks	10000
Tea pati	2000
Others	10000
Total Present Stock	68500

Proposed Item

Product Name	Amount	
Biscuit	8000	
Salt	2000	
Chanachur	5000	
Shampoo	2000	
Bakery Item	10000	
Harpic	2000	
Tang	2000	
Oil	8000	
Icecream	8000	
Cold Drinks	13000	
Total:	60,000	

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales (A)	4000	120000	1440000		
Less: Cost of sale (B)	3200	96000	1152000		
Gross Profit 20% (A-B)= [C]	800	24000	288000		
Less: Operating Costs					
Electricity bill		800	9600		
Night Guard Bill		0	0		
Rent		2500	30000		
Mobile Bill		400	4800		
Employee Salary		0	0		
Present Salary		9000	108000		
Others (Entertainment)		250	3000		
Non Cash Item:					
Depreciation Expens(35,000*10%)=3500		291	3500		
Total Operating Cost (D)		13241	158892		
Net Profit (C-D):		10759	129108		

Financial Projection of NU BUSINESS PLAN



Particulars		Year 1 (E	BDT)	Year 2 (BDT)		
r ai ticulai s	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4500	135000	1620000	5000	150000	1800000
Less: Cost of Sale (B)	3600	108000	1296000	4000	120000	1440000
Profit 20% (A-B)=(C)	900	27000	324000	1000	30000	360000
Gross Profit						
Less operating cost:						
Electricity bill		800	9600		900	10800
Mobile Bill		500	6000		550	6600
Night Guard Bill		0	0		0	0
Salary- self		9000	108000		9000	108000
Others (Entertainment)		300	3600		350	4200
Shop Rent		2500	30000		2500	30000
Depreciation Expense(35000*10%)=3500		291	3500		291	3500
Total Operating Cost (F)		13391	160692		13591	163092
Net Profit =(E-F)		13609	163308		16409	196908
GT payback	36,000 36,000					
Retained Income:	127308 160908					

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit (Ownership Tr. Fee added back)	163308	196908
1.3	Depreciation (Non cash item)	3500	3500
1.4	Opening Balance of Cash Surplus	0	130808
	Total Cash Inflow	226808	331216
2.0	Cash Outflow		
2.1	Purchase of Product	60000	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	36000	36000
2.3	Payment of GB loan	0	
	Total Cash Outflow	96000	36000
3.0	Net Cash Surplus	130808	295216

SWOT Analysis



STRENGTH

- Skill and 6 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft























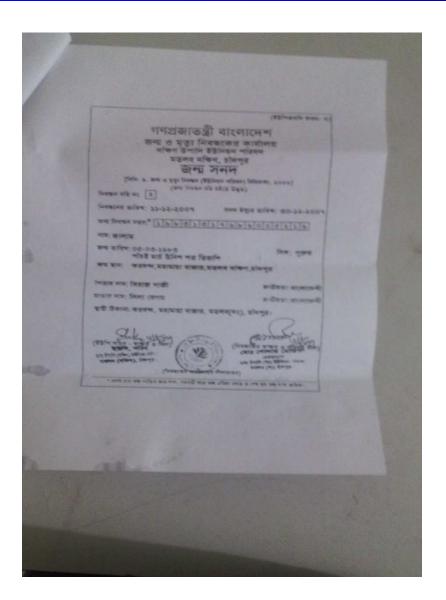


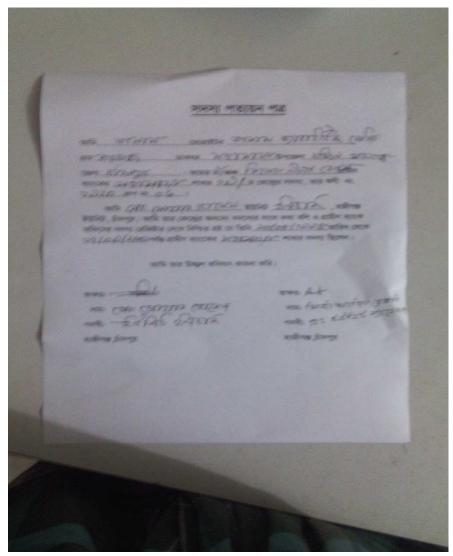




















Presented at

153rd Internal Design Lab
(22nd Regional Lab)
On August 10, 2017 at Chandpur

