A Nobin Udyokta Project

Alauddin Store





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Chandpur Sadar Unit Region-1

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	
Age	:	03/06/1995(22 Years)
Marital status	:	Un Married,
Children	:	-
No. of siblings:	:	Two brothers and 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,	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	Confectionary & Modi Business.
Trade License Number	:	108 / 2017 - 2018
Business Experiences	•	05 years.
Other Own/Family Sources of Income		One Brother Student
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01884246616
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2012. At first her mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her Father's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Alauddin Store
Address/ Location	:	Moysadi Road Near Break flied Chandpur
Total Investment in BDT	:	1,60,000/-
Financing	:	Self B DT : 1,10000 (from existing business) - 69% Required Investment B DT : 50,000 (as equity) - 31%
Present salary/drawings from business (estimates)	:	B DT 7,000
Proposed Salary		B DT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)				
i di tiodidi 3	Daily	Monthly	Yearly		
Sales (A)	2,500	7,5,000	9,00000		
Less: Cost of sale (B)	2,000	60,000	7,20,000		
Gross Profit 20% (A-B)= [C]	500	15,000	1,80,000		
Less: Operating Costs					
Electricity bill		200	2, 400		
Mobile Bill		300	3,600		
Salary from Business (Self)		7,000	84,000		
Others (Entertainment)		200	2,400		
Non Cash Item:					
Depreciation Expenses(18000*10)		150	1,800		
Total Operating Cost (D)		7850	94200		
Net Profit (C-D):		7150	85800		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture: Present Goods Items (*):	18,000 83,000		101000
Proposed Items (**):		50,000	50,000
Total Capital	10,1000	50,000	1,60,500

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Biscuit various item	15000
Chanachore	4000
Cake /Brad	10000
Cold drinks	10000
Loosens	4500
Dowdy	3000
Cake	4000
Grocery item	17000
Others Various item	15500
Total Present Stock	83,000

Proposed Item

Product Name	Amount
Biscuit Chanachore & various item	20000
Cold drinks	10000
Grocery item	10000
Cake Brad	4000
Others Various item	6000
Total:	50,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)				Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3000	90000	1080000	3500	105000	1260000	
Less: Cost of Sale (B)	2400	72000	864000	2800	84000	1008000	
Gross Profit (A-B)=c	600	18,000	216000	700	21000	252000	
Less operating cost:							
Electricity bill		200	2,400		300	3,600	
Mobile Bill		300	3,600		400	4,800	
Salary- self		7,000	84,000		7,000	84,000	
Dish Bill		200	2,400		200	2,400	
Others		200	2,400		300	3,600	
Depreciation Expenses		150	1,800		150	1,800	
Total Operating Cost (F)		8050	96600		8350	100200	
Net Profit =(E-F)		9950	119400		12650	151800	
GT payback	30000			30000			
Retained Income:	89400			121800			

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	50,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	1,19,400	1,51,800
1.3	Depreciation (Non cash item)	1,800	1,800
1.4	Opening Balance of Cash Surplus	0	91200
43	Total Cash Inflow	1,71200	244480
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	91200	214480

SWOT Analysis



STRENGTH

- Skill and 05 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

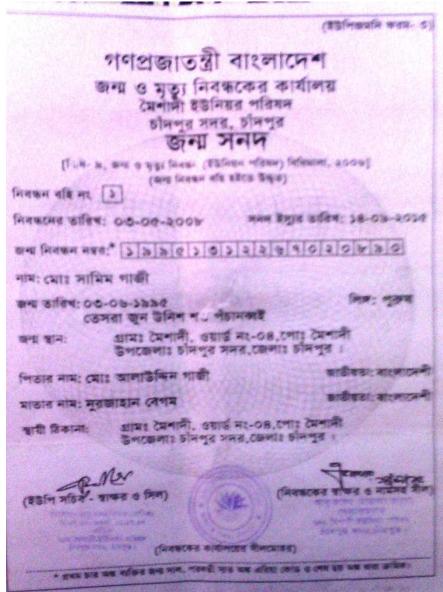
- New competitor may be present
- Political Unrest
- Theft



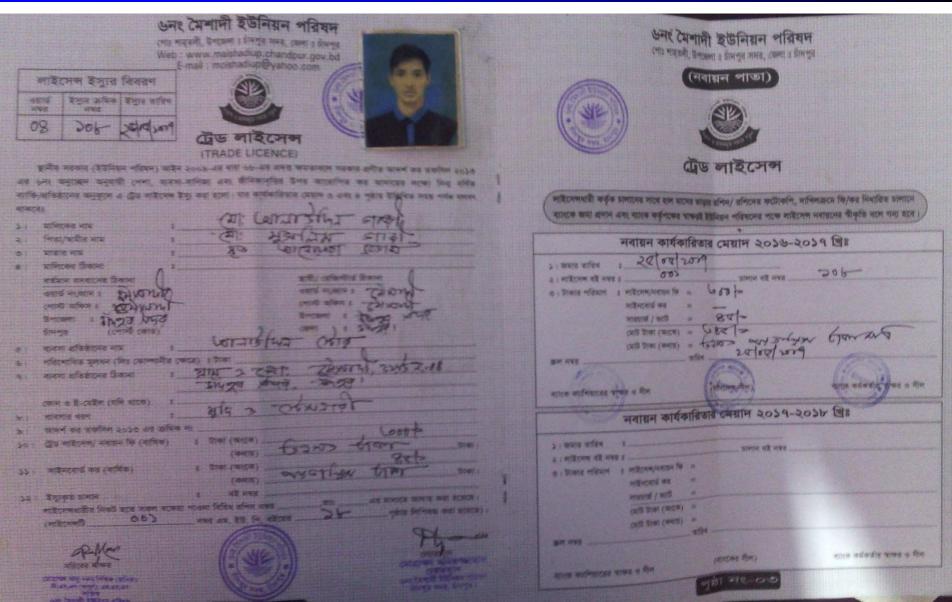












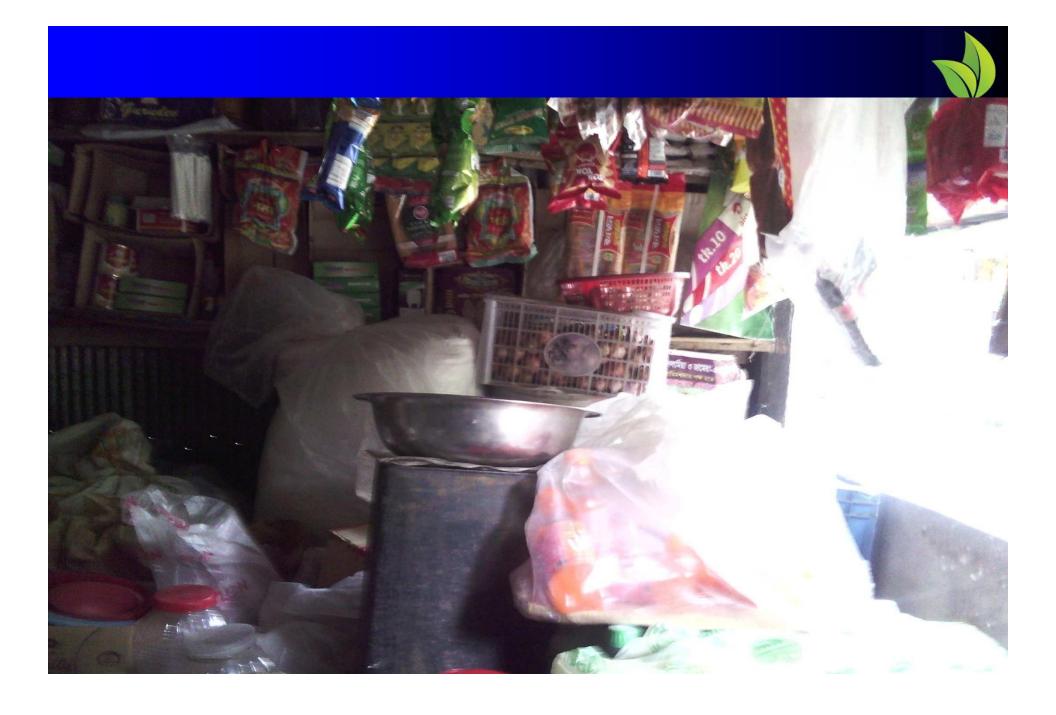


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Presented at 153rd Internal Design Lab (22nd Regional Lab) On 10th August-2017 at Chandpur

