

A Nobin Udyokta Project

Proposed NU Business Name : Kabir Store



NU Identified and PP Prepared & Verified by :

**Abu Musa Bhuiyan
(Chandpur Sadar Unit)**

**Presented by
Md Kabir Hossain Prodhania**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Kabir Hossain Prodhania
Age	:	25
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers, 2 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Ranu Begum
(iii) Father's name	:	Mr. Soleman Prodhania
(iv) GB member's info	:	Member since: 01-02-2005 Branch: Shah Mahmudpur Centre # 14(M), Loanee no.: 1438 First loan: Tk. 5,000 Total Amount Received: Tk. 440000 Existing loan: Tk. 80000 Outstanding: Tk. 55200
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class 5

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

Present Occupation	:	Business
Trade License	:	23/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Own (C.N.G Auto rickshaw), Father (Fisheries, Brick Breaker M/c)
Other Own/Family Sources of Liabilities	:	No
Nu contact Info	:	01827611651
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2005 (9 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She bought C.N.G. Auto rickshaw by using GB loan of BDT 3,00,000. She continues her daughter's education by using GB loan. She expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Kabir Store
Address/ Location	:	South Ashikati, Shahatoli Road, South side of Jail, Chandpur
Total Investment in BDT	:	2,02,000 Taka
Financing	:	Self BDT : 1,02,000 (from existing business) - 50% Required Investment BDT : 100,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary		BDT 6000
i. Proposed Business % of present gross profit margin	:	18%
ii. Estimated % of proposed gross profit margin	:	18%
iii. Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Advance : 15,000 Solar panel battery : 37,000 Furniture : 5,000 Goods* : 25,000 Flexi load : 5,000 Bkash : 10,000 Mobile Accessories : 5,000	1,02,000		
i. Proposed Stock Items: Grossery Goods : 40,000 Cosmetics : 10,000 Bkash : 5,000 Rice/Flours/Wheat : 20,000 Electrical/Mobile Equipment : 25,000		1,00,000	
Total Capital	10,2,000/-	1,00,000/-	20,2,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1455	43650	5,23800
<i>Less: Cost of sales</i>		36,000	432,000
Income (20%) [A]		7650	91800
<i>Income from Bkash</i>	30	900	10800
<i>Income from load</i>	15	450	5400
Gross Income		9,000	1,08,000
<i>Less: Operating Costs</i>			
Shop Rent		1,000	12,000
Entertainment		100	1200
Mobile bill		100	1200
Present salary/Drawings- self		6000	72,000
Others		100	1200
Non Cash Item:			
Depreciation Expenses		350	4200
Total Operating Cost (D)		7,650	91,800
Net Profit (C-D):		1,350	16,200

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
Sales	1940	58200	698400	2135	64050	7,68600	2315	69450	833400
<i>Less: Cost of sales</i>		48000	576,000		52800	633,600		57600	6,91,200
<i>Income</i>		10200	122400		11250	135000		11850	142200
<i>Income from Bkash</i>	45	1350	16200	50	1500	18000	70	2100	25200
<i>Income from load</i>	15	450	5400	15	450	5400	15	450	5400
Gross income (20%)	2000	12,000	1,44,000	2200	13200	1,58,400	2400	14400	1,72,800
<i>Less: Operating Costs</i>									
Shop Rent		1000	12,000		1000	12,000		1000	12,000
Entertainment		100	1200		100	1200		150	1800
Mobile bill		200	2400		300	3,600		300	3,600
Present salary/Drawings- self		6,000	72,000		7,000	84,000		7000	84000
Others (Chada)		100	1200		100	1200		100	1200
Depreciation Expenses		350	4200		350	4200		350	4200
Total Operating Cost		7750	93000		8850	106200		9000	108000
Net Profit		4250	51000		4350	52200		5400	64800
GT payback			40,000			40000			40000
Retained Income:			11000			12200		24800	

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	51,000	52,200	64,800
1.3	Depreciation (Non cash item)	4200	4200	4200
1.4	Opening Balance of Cash Surplus	-	15200	31600
	Total Cash Inflow	1,55,200	71600	100600
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140000	40,000	40,000
3.0	Net Cash Surplus	15,200	31600	60600

*** As Father of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.
- Expert on Electronic items, TV, Mobile etc.

WEAKNESS

- Opponent in same areas
- Strike

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Political Unrest
- Fire

Pictures



Potato Crackers
100g

চিনি
Chini

Active Color Formula
স্টাইল
একটি শীত বেহী
Long Lasting
নয়াজ



Color Formula

ENERGY

জিৱাত
১৫০ কপাহ কাগজ

জিৱাত
১৫০ কপাহ কাগজ

MONOLIC

SUPER GLUE

Vidyut

জিৱাত
১৫০ কপাহ কাগজ





Presented at GT's 3rd Internal design Lab
on 18 February, 2015

Thank you