

A Nobin Udyokta Project

Proposed NU Business Name : **Khaja Store**



Presented by
Moin Uddin Kazi

NU Identified and PP Prepared & Verified by :

Abu Musa Bhuiyan
(Chandpur Sadar Unit)

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Moin Uddin Kazi
Age	:	26 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Sisters, 5 Brothers
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. Moriom Begum
(iii) Father's name	:	Late Khalil Kazi
(iv) GB member's info	:	Branch: Shah Mahmudpur. Centre # 54(M), Loanee no: 5853, Member since : 20.01.2000, First loan: Tk. 5000 Total Amount Received: Tk. 2,20,000 Existing loan: Tk. 40,000, Outstanding: Tk. 32,520
Further Information:		
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

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

Present Occupation	:	Business
Business Experiences	:	5 years
Trade License	:	03/14 - 15
Other Own/Family Sources of Income	:	Elder Brother (Fruit Seller)
Other Own/Family Sources of Liabilities	:	No
NU's Contact Number	:	01949514041
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 2000 (14 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She purchased furniture by using GB loan of BDT 30,000. She rebuilt their house by using GB loan of BDT 40,000. Her son, Moin Uddin Kazi established his present shop with GB loan BDT 20,000. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Khaja Store
Address/ Location	:	North Ashikati, Word No #1, Ashikati union, Chandpur Sadar, Chandpur.
Total Investment in BDT	:	1,00,000 Taka
Financing	:	Self BDT : 50,000 (from existing business) - 50 % Required Investment BDT : 50,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i. Present stock items: TV: : 3000 Tool and bench : 1000 Goods : 46,000 (Chips, Chanachur, Soap, Atta, tissue, Flour,Chocolate,Coil,Pickle, Orsaline, Kerosine, Carom board game etc.)	50,000		
ii. Proposed Stock Items: Mobile Card (4 Companies) : 10,000 Rice, Dal, Atta (Packed), : 40,000 Drinks, Eggs, Biscuits, Bread, Banana, Electric Equipment etc.		50,000	
Total Capital	50,000/-	50,000/-	1,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1,000	30,000	3,60,000
<i>Less: Cost of sales (B)</i>		24,000	2,88,000
Gross Profit (C) [C=(A-B)] (20%)		6,000	72,000
Income from Carom Board Game	50	1,500	18,000
Total Gross Profit [D]		7,500	90,000
<i>Less: Operating Costs</i>			
Electricity bill	-	300	3,600
Dish Bill		200	2,400
Present salary/Drawings- self		5,000	60,000
Non Cash Item:			
Depreciation Expenses		45	540
Total Operating Cost (E)		5,500	66,000
Net Profit (F) [F=(D-E)]		2,000	24,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)	
	Daily	Monthly	Yearly	Monthly	Yearly
Sales Income (A)	1500	45,000	5,40,000	47,250	5,67,000
Less: Cost of sales (B)	1200	36,000	4,32,000	37,800	4,53,600
Gross Profit (C) [C=(A-B)] (20%)		9,000	1,08,000	9,450	1,13,400
Income from Carom Board Game	50	1,500	18,000	1,500	18,000
Total Gross Profit [D]		10,500	1,26,000	10,950	1,31,400
Less: Operating Costs					
Electricity bill		300	3,600	400	4,800
Dish Bill		200	2,400	200	2,400
Mobile bill		200	2400	200	2400
Present salary/Drawings- self		5,000	60,000	5,000	60,000
Others		200	2400	200	2400
Non Cash Item:					
Depreciation Expenses		45	540	45	540
Total Operating Cost (E)		5,945	71,340	6,045	72,540
Net Profit (F) [F=(D-E)]		4,555	54,660	4,905	58,860
GT payback			30,000		30,000
Retained Income:			24,660		28860

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	54,660	58,860
1.3	Depreciation (Non cash item)	540	540
1.4	Opening Balance of Cash Surplus	-	25200
	Total Cash Inflow	1,05,200	84,600
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan*	-	
2.3	Investment Pay Back	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	25,200	54,600

* As Elder Brother 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 & 5 Years of Experience
- Locally known person

WEAKNESS

- Strike.
- Opponent in same areas.

OPPORTUNITIES

- Expansion Of Business
- Acquire Financial Solvency

THREATS

- Fire.
- Political Unrest

Pictures



प्रकृत वस्तु
नेडी
शुद्धी से

CROWN ATTA

किंग ऑफ अटा





Various jars and containers on a shelf, including one labeled "Ginger Juice".

प्रकृत वस्तु
डी
दिल्ली टिप्पण

JUMBO
JUMBO





Maggi

तेडी

বিখ্যাতলাহির রাহমানির রাহীম।
মাজাষ্টোর
প্রাঃমোঃ মাইনউদ্দিন কাজী
দঃ আশিকাটি, বাবুরহাট, চাঁদপুর।





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

Thank you