A Nobin Udyokta Project Proposed NU Business Name : Khaja Store প্রোঃমাইনডাদ্দিন কার্জা দঃ আশিকাটি, বারুরহাট, চাঁদ প্রুর দ Presented by Moin Uddin Kazi

NU Identified and PP Prepared & Verified by : Abu Musa Bhuiyan (Chandpur Sadar Unit)

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 (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Mrs. Moriom Begum Late Khalil Kazi Branch: Shah Mahmudpur. Centre # 54(M), Loanee no: 5853, Member since : 20.01.2000, First Ioan: Tk. 5000
		Total Amount Received: Tk. 2,20,000Existing loan: Tk. 40,000,Outstanding: Tk. 32,520
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others		Elder Brother N/A N/A N/A 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 (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period 	:	20% 20% 5 months		

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i.	Present stock items:TV::3000Tool and bench:1000Goods: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

		Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly		
Sales Income (A)	1,000	30,000	3,60,000		
Less: Cost of sales (B)		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		
Less: Operating Costs					
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		



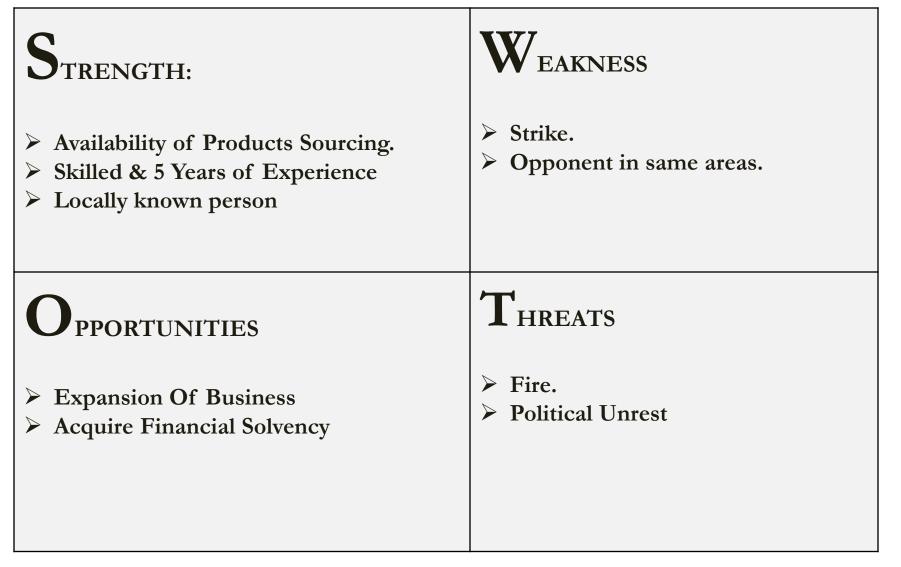
		Year 1 (BDT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Monthly	Yearly
Sales Income (A)	1500	45,000	5,40,000	47,250	5,67,000
Less: Cost of sales (B)	1200	36,000	4,32,000	37,800	4,53,600
Gross Profit (C) [C=(A-B)] (20%)		9,000	1,08,000	9,450	1,13,400
Income from Carom Board Game	50	1,500	18,000	1,500	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	28	860

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	
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.



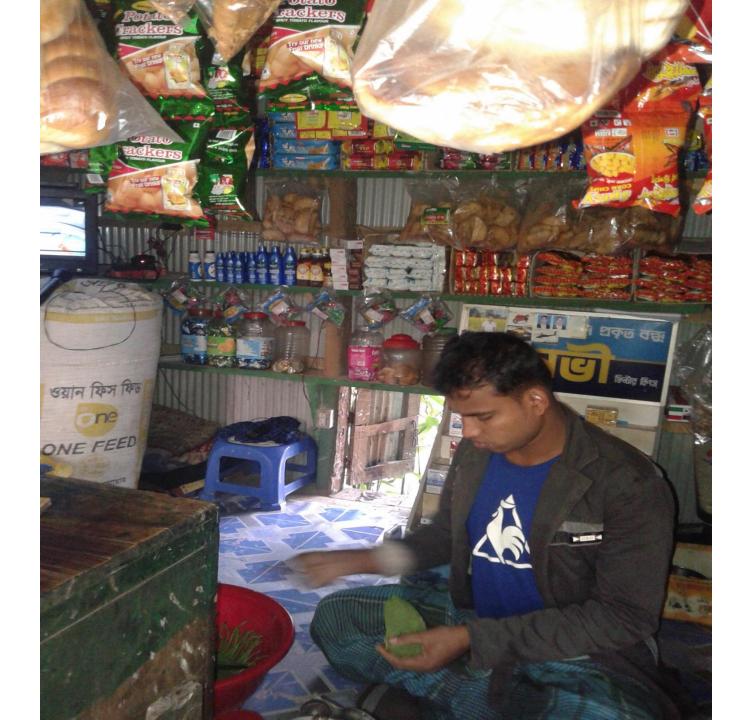


Pictures















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

Thank you