

A Nobin Udyokta Project

Proposed NU Business Name : Billal Varieties Store



Presented by
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**NU Identified and PP Prepared by :
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BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Trade License	:	40/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Car driving (Father), Agriculture and Fisheries.
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	Vill: Ashikhati, Ward No. 01, P/O: Ashikhati, Chandpur Sadar, Chandpur. Mobile: 01826551315
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2005 (9 Years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU's Father used GB loan on the purposes of Fishery and Cultivating land NU's mother gradually improved their life standard by using GB loan..

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Billal Store
Address/ Location	:	Ashikhati, Chandkhar Bazar, P/O: Ashikhati, Chandpur.
Total Investment in BDT	:	1,25,000 Taka
Financing	:	Self BDT : 75,000 (from existing business) - 60% Required Investment BDT : 50,000 (as equity) - 40 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. 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)
i. Present stock items: Furniture : 6,500 Television : 7000 Goods Item : 30,000 Advance :30,000 Fan :1500	75,000		
i. Proposed Stock Items: Fridge : 30000 Goods Item : 20,000		50,000	
Total Capital	75,000	50,000	1,25,000

Khan store present and proposed goods items

<u>Present items:</u>	<u>Proposed items:</u>
Tea-----1000	-----500
Paan, Supari, Jorda-----2000	-----1000
Moori-----1000	-----500
Chola-----5000	-----500
Biscuit-----3000	-----1000
Cigarette-----5000	-----000
Bread and Cake-----1000	-----1000
Chocolate-----500	-----500
Chips-----500	-----000
Mugdull -----500	-----500
Mineral Water-----5000	-----1000
Juice-----5000	-----1,000
Sugar-----500	-----500
Ice Cream, Doi, Milk-----	-----12000
Present items Value-----30,000	---Proposed Value 20,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1500	45000	540000
<i>Less: Cost of sales</i>		36000	432000
Profit [A]		9000	108000
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Night Guard		50	600
Dish bill		200	2400
Shop Rent		1500	18000
Present salary/Drawings- self		5000	60000
Non Cash Item:			
Depreciation Expenses		133	1600
Total Operating Cost (D)		7133	85596
Net Profit (C-D):		1867	22404

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60000	720000	2200	66000	792000
<i>Less: Cost of sales</i>		48000	576000		52800	633600
Profit (20%) [A]		12000	144000		13200	158400
<i>Less: Operating Costs</i>						
Electricity bill		250	3000		300	3600
Night guard		50	600		100	1200
Mobile bill		100	1200		100	1200
Present salary/Drawings- self		5000	60000		5000	60000
Others		100	1200		100	1200
Shop Rent		1500	18000		1500	18000
Depreciation Expenses		133	1600		133	1600
Total Operating Cost (E)		7133	85596		7233	86796
Net Profit		4867	58404		5967	71604
Gt payback			30000			30000
Retained Income:		28404			41604	

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	58404	71604
1.3	Depreciation (Non cash item)	1600	1600
1.4	Opening Balance of Cash Surplus		80000
	Total Cash Inflow	110004	153204
2.0	Cash Outflow		
2.1	Purchase of Product	50000	0
2.2	Payment of GB Loan*	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80000	30000
3.0	Net Cash Surplus	30004	123204

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience.

WEAKNESS

- Lack of Fund
- Less stock

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Theft
- Fire















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