

A Nobin Udyokta Project

Proposed NU Business Name : Nuha Enterprise



01/01/2011

Presented by
Md. Shahin Miah

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

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shahin Mia
Age	:	01-04-1989 (26 Years)
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers, 3 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. Halima Begum
(iii) Father's name	:	Mr. Nurul Islam
(iv) GB member's info	:	Member since: 27-10-2009 Branch: Torpurchandi Centre # 33(M), Loanee no.: 3841/1 First loan: Tk. 5,000 Total Amount Received: Tk. 1,50,000 Existing loan: Tk. 30000 Outstanding: Tk. 19314
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	H.S.C

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

Present Occupation	:	Wholesaler
Trade License	:	00015
Business Experiences	:	02 years
Other Own/Family Sources of Income	:	Workshop Labor (Brother), Agriculture
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01961473858
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 2009 (06 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU expanded his existing business by the help of GB loan, Now NU's Brother using the loan for agricultural purpose. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nuha Enterprise
Address/ Location	:	Middle Gunarazdi,P.O Nutan Bazar,Sadar Chandpur,Chandpur.
Total Investment in BDT	:	2,21,000
Financing	:	Self BDT : 1,21,000 (from existing business) - 55% Required Investment BDT : 100,000 (as equity) - 45 %
Present salary/drawings from business (estimates)	:	BDT 4000
Proposed Salary		BDT 5000
i. Proposed Business % of present gross profit margin	:	12%
ii. Estimated % of proposed gross profit margin	:	12%
iii. Agreed grace period	:	02 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 : 4200			
Advance : 40,000			
Goods* : 77,000	1,21,000		
i. Proposed Stock Items:			
Grossery Goods : 1,00,000		1,00,000	
Total Capital	1,21,000/-	1,00,000/-	2,21,000/-

Present Goods

Hygiene Toilet Cleaner 20C*780=15700

Pink Toilet Cleaner 52C*750=39500

White Furniture Shiner Spray 3C*864=2592

White Glass Cleaner 2C*684=1296

White Plus Floor Cleaner 8C*1080=8240

Nishat Detergent powder 9S*648= 5832

Nishat Ball Shaban 5S*768= 3840

Total= 77,000tk

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White Plus Floor Cleaner 8C*1080=8240

Nishat Detergent powder 9S*648= 5832

Nishat Ball Shaban 5S*768= 3840

Herpic Reckind and Collben 12C*78= 23,000

Total= 100,000tk

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales	100000	12,00,000
<i>Less: Cost of sales</i>	88,000	10,56,000
Profit (12%) [A]	12,000	1,44,000
<i>Less: Operating Costs</i>		
Electricity bill	150	1800
Shop Rent	1200	14,400
Mobile bill	200	2400
Present salary/Drawings- self	4,000	48,000
Salary (Employee---01)	4000	48000
Non Cash Item:		
Depreciation Expenses	35	420
Total Operating Cost (D)	9585	1,15,020
Net Profit (C-D):	2415	28,980

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales	1,40,000	16,80,000	1,60,000	19,20,000	1,80,000	21,60,000
<i>Less: Cost of sales</i>	1,23,000	14,76,000	1,40,800	16,89,600	1,58,400	19,00,800
Profit (12%)	17,000	204000	19,200	2,30,400	21,600	2,59,200
Less operating cost :--						
Electricity bill	150	1800	200	2400	250	3000
Shop Rent	1200	14,400	1200	14,400	1200	14,400
Mobile bill	300	3600	400	4800	400	4800
Entertainment	200	2400	200	2400	200	2400
Present salary/Drawings- self	5000	60,000	5000	60,000	6000	72000
Salary (Employee-01)	5000	60,000	5000	60,000	6000	72,000
Others	100	1200	100	1200	100	1200
Depreciation Expenses	35	420	35	420	35	
Total Operating Cost	11985	143820	12135	1,45,620	14185	170220
Net Profit	5015	60180	7065	84780	7415	88980
GT payback		40,000		40,000		40,000
Retained Income:		20,180		44,780		48,980

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	60180	84780	88980
1.3	Depreciation (Non cash item)	420	420	420
1.4	Opening Balance of Cash Surplus	-	20,600	65,800
	Total Cash Inflow	1,60,600	1,05800	1,55,200
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	20,600	65,800	1,15,200

*** As Brother of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 02 Years of Experience
- Position of his store beside main road.

WEAKNESS

- Lack of fund

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Strike



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Presented at GT's 6th Internal SB Design Lab
on April 7, 2015 at GT

For more information

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