

A Nobin Udyokta Project

Maa library and Store



NU Identified and PP Prepared by :
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Verified By: Tapan Kumar Debnath



Presented by
Mohammad Ali

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mohammad Ali
Age	:	27/10/1986 (28 years 6 months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	6 Brothers and 4 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. Moyjan Begum
(iii) Father's name	:	Late Md. Altaf Hossain
(iv) GB member's info	:	Member since: 01/04/1995 Branch: Dhamrai, Centre no.76, Group:01, Loanee No.6961/2 First loan:5,000/- Total Amount Received: Tk. 2,50,000/- Existing loan:Tk. 20,000/- Outstanding:Tk.10,000/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(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, till to date	:	Diploma in Agriculture

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License No	:	1136
Business Experiences	:	03 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01914058147
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. NU invested GB loan to expand his business. NU's mother gradually improved their life standard by using GB loan. Her sons are established in their own businesses through proper utilization of GB Loan.

PROPOSED BUSINESS Info.



Business Name	:	Maa Library & Store
Address/ Location	:	Pathantola, Dhamrai,Dhaka
Total Investment in BDT	:	1,65,000/-
Financing	:	Self BDT : 1,15,000 (from existing business) - 70 % Required Investment BDT : 50,000 (as equity) - 30 %
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
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)
Present stock items:			
Fridge (1)	17000		
Furniture	3000		
Fan	1000		
Presents Goods item:	44000		
Advance	50000		
Proposed Stock Items:			
Paper (Khata)		30,000	
Ice cream, Cold drinks, Juice		15,000	
Chips, Soap		5000	
Total Capital	1,15,000	50,000	1,65,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000
<i>Less: Cost of sale(B)</i>	1700	51000	612000
Gross Profit 15% (A-B)= [C]	300	9000	108000
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Night Guard Bill		100	1200
Shop Rent		1500	18000
Mobile Bill		150	1800
Present Salary of NU		4000	48000
<i>Non Cash Item:</i>			
Depreciation Expenses		263	3156
<i>Total Operating Cost (D)</i>		6413	76956
Net Profit (C-D):		2587	31044

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000	3500	105000	1260000
<i>Less: Cost of Sale (B)</i>	2550	76500	918000	2975	89250	1071000
Gross Profit 15% (A-B)=(C)	450	13500	162000	525	15750	189000
Less operating cost :						
Electricity bill		450	5400		500	6000
Night Guard Bill		150	1800		200	2400
Shop Rent		1500	18000		1500	18000
Proposed Salary of NU		4000	48000		4000	48000
Mobile Bill		200	2400		250	3000
Non Cash Item:						
Depreciation Expense		263	3156		263	3156
Total Operating Cost (D)		6563	78756		6713	80556
Net Profit (C-D) = (E)		6937	83244		9037	108444
GT payback			30000			30000
Retained Income:		50244			78444	

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	0
1.2	Net Profit	83244	108444
1.3	Depreciation (Non cash item)	3156	3156
1.4	Opening Balance of Cash Surplus	0	46400
	Total Cash Inflow	136400	158000
2.0	Cash Outflow		
2.1	Purchase of Product	50000	0
2.2	Payment of GB Loan*	10000	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	90000	30000
3.0	Net Cash Surplus	46400	128000

SWOT Analysis



STRENGTH

- Business Experiences and Skill
- Environment Friendly
- 16 hours shop open
- No loan against business
- Located beside a School

WEAKNESS

- No effort for marketing
- Credit Sale

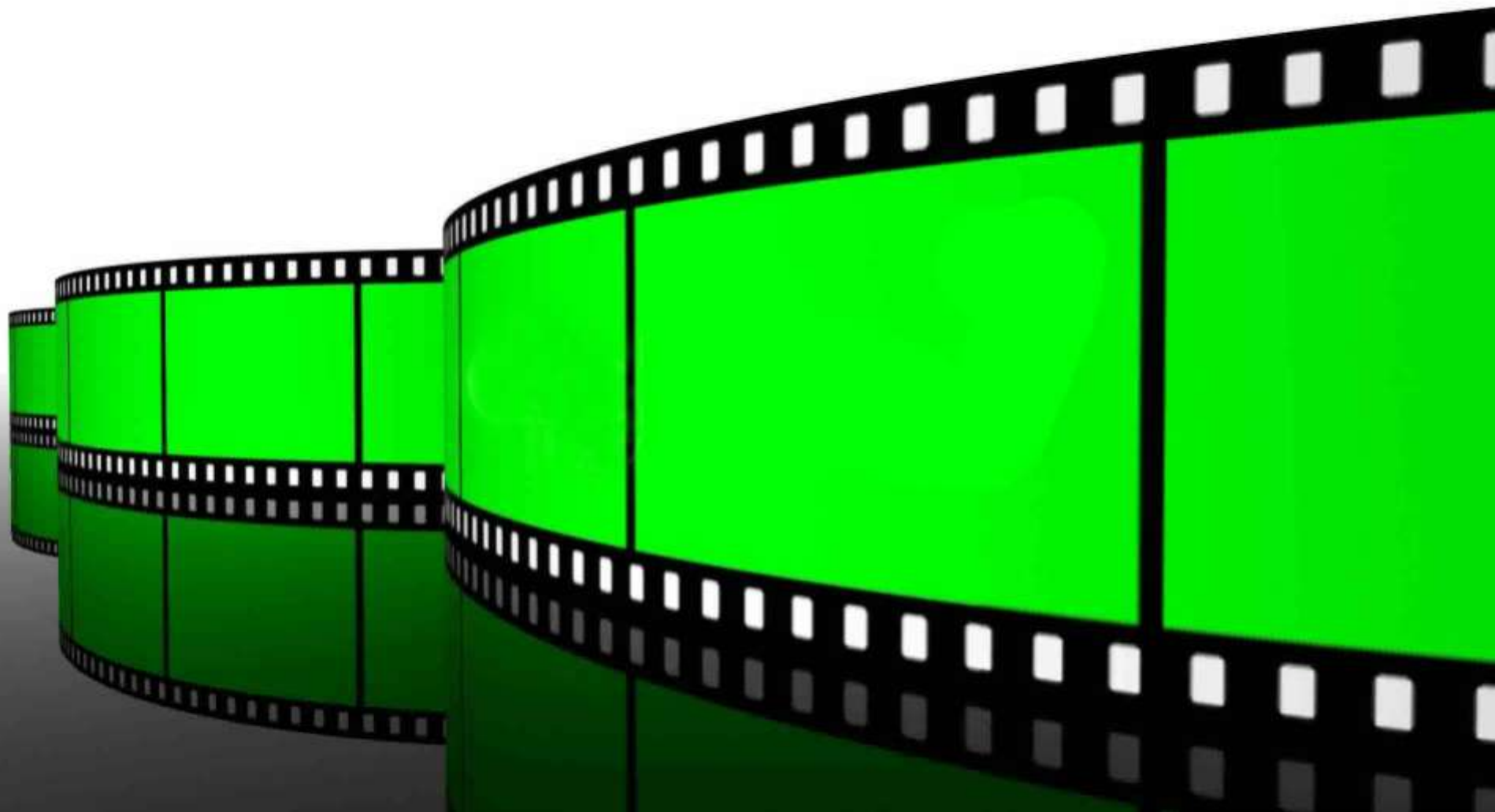
OPPORTUNITIES

- Expansion Of Business
- Increase in Sales
- Increasing the number of Customer

THREATS

- Competitor
- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs











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