

A Nobin Udyokta Project

Proposed NU Business Name: **Anik Departmental Store**



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

Presented by
Niranjan Chandra Debnath

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Niranjan Chandra Debnath
Age	:	04-01-1981 (34 year)
Marital status	:	Married
Children	:	02 Son
No. of siblings:	:	03 brothers (02 Brothers are service holder)
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late Radha Rani
(iii) Father's name	:	Nitai Chandra Debnath
(iv) GB member's info	:	Member since: 28-11-2004 to 06-12-2014 Branch: Kalchu-Hajigonj Centre No. 18M, Group no-04, Loanee no.-1464/1 First loan: Tk. 5,000 Total Amount Received-120000 Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	HSC

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

Present Occupation	:	Business
Trade License	:	115
Business Experiences	:	13 years
Other Own/Family Sources of Income	:	Service (Wife)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01713609344
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 2004. At first she took a loan amount BDT 5,000 from Grameen Bank. NU used GB loan to expand his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	ANIK DEPARTMENTAL STORE
Address/ Location	:	Rampur Bazar. Hajigonj, Chandpur.
Total Investment in BDT	:	3,00,000
Financing	:	Self BDT : 1,50,000 (from existing business) - 50% Required Investment BDT : 1,50,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 8000
Proposed Salary	:	BDT 8000
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)
i. Present stock items: Furniture : 11,000 ii. Fridge : 15000 iii. Fan : 1000 Goods Item : 123000 (Confectionary, Grocery & stationary item)	1,50,000		
i. Proposed Stock Item : ii. Deep Fridge (01) 35000 iii. Baby toys 25000 iv. Ice cream 15000 v. Stationary Goods 15000 vi. Flexi Load (GP,ROBI) 20000 vii. Milk packet (Various) 5000 viii. Cosmetics 20000 ix. Energy Bulb 5000 x. Packet item (Tea, flour, dal, suji) 10000		1,50,000	
Total Capital	1,50,000	1,50,000/-	3,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3000	90000	1080000
<i>Less: Cost of sales</i>	2550	76500	918000
Profit	450	13500	162000
Income from Flexi load	50	1500	18000
Gross Profit (C)	500	15000	180000
<i>Less: Operating Costs</i>			
Electricity bill		1500	18000
Generator Bill		250	3000
Mobile bill		200	2400
Present salary/Drawings- self		8000	96,000
Entertainment		200	2400
Others		200	2400
Non Cash Item:			
Depreciation Expenses (16000*15% &11000*10%)		292	3504
<i>Total Operating Cost (D)</i>		<i>10642</i>	<i>127704</i>
Net Profit (C-D):		4358	52296

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4000	120000	1440000	4200	126000	1512000	4500	135000	1620000
<i>Less: Cost of sales</i>	3400	102000	1224000	3570	107100	1285200	3825	114750	1377000
Profit (15%) [A]	600	18000	216000	630	18900	226800	675	20250	243000
Income from Flexi load	100	3000	36000	100	3000	36000	100	3000	36000
Gross profit	700	21000	252000		21900	262800	775	23250	279000
<i>Less: Operating Costs</i>									
Electricity bill		1600	19200		1700	20400		1800	21600
Generator Bill		250	3000		300	3600		350	4200
Mobile bill		300	3600		300	3600		400	4800
Present salary/Drawings- self		8000	96000		8000	96000		8000	96000
Entertainment		200	2400		200	2400		200	2400
Others (Chada, mosque, pagoda)		200	2400		200	2400		200	2400
Depreciation Expenses (51000*15%&11000*10%)		729	8748		729	8748		729	8748
<i>Total Operating Cost</i>		11279	135348		11429	137148		11679	140148
<i>Net Profit</i>		9721	116652		10471	125652		11571	138852
GT payback			60000			60000			60000
Retained Income:	56652			65652			78852		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	116652	125652	138852
1.3	Depreciation (Non cash item)	8748	8748	8748
1.4	Opening Balance of Cash Surplus		65400	139800
	Total Cash Inflow	275400	199800	287400
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	65400	139800	227400

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 13 Years of Experience
- Maintaining High Standard in the locality.

WEAKNESS

- Lack of Investment
- Less Stock

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Theft
- Fire

১) নাম এবং ফর্ম
২) (১) নং বিধান প্রবিধি

৪ নং ফটো (দঃ)
ইউনিয়ন পরিষদ
জেলা চাঁদপুর

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং ২৪৪

তারিখ ০২/০৭/২০১৮

সাকান প্রতিষ্ঠানের নাম

আরিক ডিমাচ মেন্টর কেবল

লাইসেন্স প্রাপকের নাম

নিয়ন্ত্রক ডায়. ডেও নগর

পিতা/ স্বামীর নাম

নিজই ডায়. ডেও নগর

প্রতিষ্ঠান

কচুপুর, বুদ্ধদীপ, চাঁদপুর।

এই ইউনিয়নের আওতাধীনে ও বাহিরে

০২/০৭/২০১৮

তারিখ হইতে ৩০/৬/১৮

এক বৎসরকাল হিসাবে তাহার

ফেলদা

ব্যবসায়ের ধরণ

ব্যবসা চালাইয়া যাওয়ার জন্য তৎকর্তৃক

২০০/-

টাকা

তথ্য

এক মত

টাকা মাত্র

প্রদত্ত হওয়ার তাহাকে এই লাইসেন্স প্রদান করা হইল।

(Signature)

চেয়ারম্যান
মোঃ আব্দুল হক শাহেদী
চেয়ারম্যান
৪ নং বলাচৌ (দঃ) ইউনিয়ন পরিষদ
হাজীপুর, চাঁদপুর।







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গ্রামীণফোন

অনিক ডিপার্টমেন্টাল স্টোর
রানপুর, হাজীগঞ্জ, চাঁদপুর

অনিক ডিপার্টমেন্টাল স্টোর

রানপুর, হাজীগঞ্জ, চাঁদপুর



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On May 11, 2015 at GT

