Proposed NU Business Name: Sujan Store



NU Identified and PP Prepared by-Sonia Sultana(Chandpur Sadar Unit) Verified by Md. Nazrul Islam

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sujan Ray
Age	••	15-06-1984 (30 year)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:		02 brothers 01 sister
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 √ Father Anna Rani Shukhranjan ray Member since: 02-07-2002 Branch: Nayergao Centre No. 1M, Group no-04 Loanee no.3628 First loan: Tk. 10,000 Existing loan: 2,00,000 Outstanding: 1,20,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc		Father N/A N/A N/A N/A
Education	:	HSC pass

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

Present Occupation	:	Sujan store Business
Trade License No	:	204
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	Father (banana business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact No:	:	01817638383
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 10,000 from Grameen Bank. His father using GB loan for his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sujan store
Address/ Location	:	Nayergao Bazar. Matlab (S), Chandpur.
Total Investment in BDT	:	3,00,000
Financing		Self BDT: 2,00,000 (from existing business) 66% Required Investment BDT: 1,00,000 (as equity) 34 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary		BDT 5000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particul	ars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)		
Investments in diffe	rent categories:	(1)	(2)	(1+2)		
Present stock items: i. Furniture ii. Fridge Goods Item (Confectionary, Cosmetic items, ice cream, cold dr	•	200,000		200000		
i. Proposed Stock It Ice cream Stationary Goods confectionary Cosmetics Cold drinks	em 15,000 5,000 30,000 30,000 20,000		1,00,000	100000		
Total Cap	oital	200,000	100,000/-	3,00,000/-		

INFO ON EXISTING BUSINESS OPERATIONS

Doubierdous		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales	5000	150000	1800000				
Less: Cost of sales	4500	135000	1620000				
Profit (A)	500	15000	180000				
Less: Operating Costs							
Electricity bill		800	9600				
Shop Rent		1000	12000				
Mobile bill		300	3600				
Present salary/Drawings- self		5000	60000				
Night Guard		200	2400				
Others		200	2400				
Non Cash Item:							
Depreciation Expenses (15000*15% & 10000*10%)		270	3240				
Total Operating Cost (D)		7770	93240				
Net Profit (C-D):		7230	86760				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Double Loss	Year 1 (BDT)			Year 2 (BDT)				Year	3 (BDT)
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	6000	180000	2160000	6500	195000	2340000	6700	201000	2412000
Less: Cost of sales	5400	162000	1944000	5850	175500	2106000	6030	180900	2170800
Profit (10%) [A]	600	18000	216000	650	19500	234000	670	20100	241200
Less: Operating Costs									
Electricity bill		800	9600		900	10800		1000	12000
Shop Rent		1000	12000		1000	12000		1000	12000
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings- self		5000	60000		5000	60000		5000	60000
Night Guard		200	2400		200	2400		200	2400
Others (Fees, T.L)		200	2400		200	2400		200	2400
Depreciation Expenses		270	3240		270	3240		270	3240
Total Operating Cost (E)		7970	95640		8070	96840		8170	98040
Net Profit		10030	120360		11430	137160		11930	143160
GT payback			40000			40000			40000
Retained Income:	80360		97160		103160				

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,20,360	1,37,160	1,43,160
1.3	Depreciation (Non cash item)	3,240	3,240	3,240
1.4	Opening Balance of Cash Surplus		83,600	1,84,000
	Total Cash Inflow	2,23,600	2,24,000	3,30,400
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	83,600	1,84,000	2,90,400

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- > Skilled & 13 Years of Experience
- ➤ Maintaining High Standard in local areas.

WEAKNESS

- > Credit Sale
- > Lack of Investment

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Theft
- > Fire



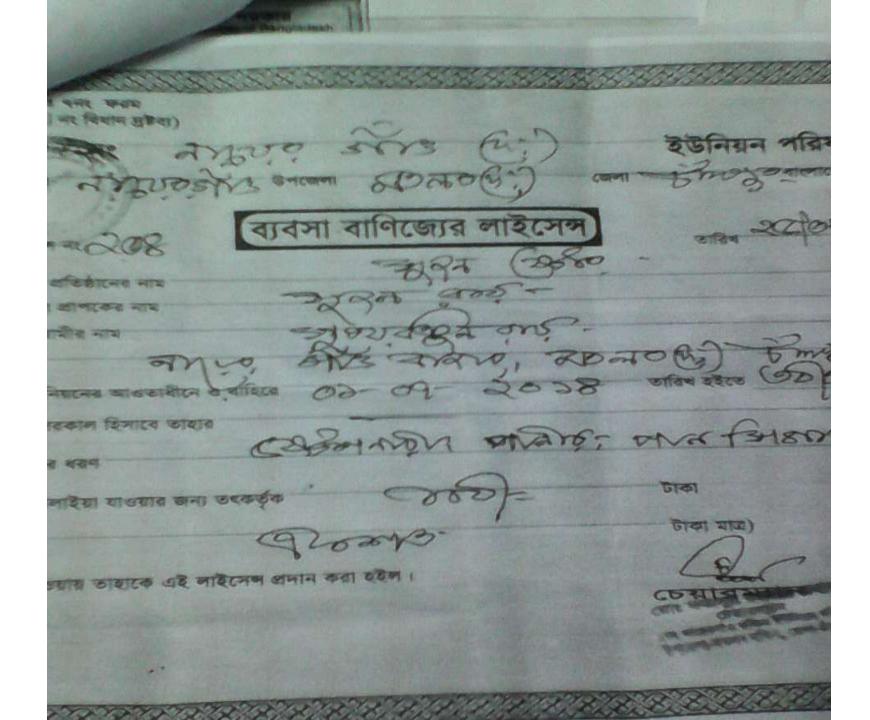


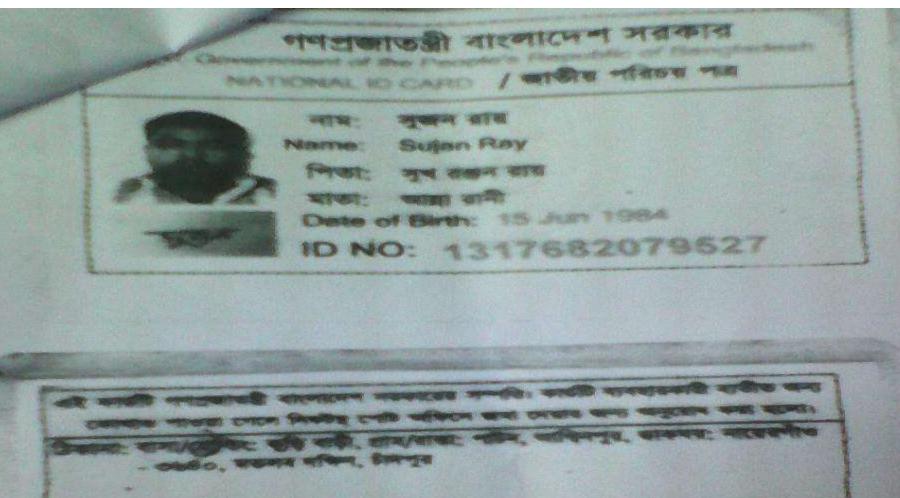


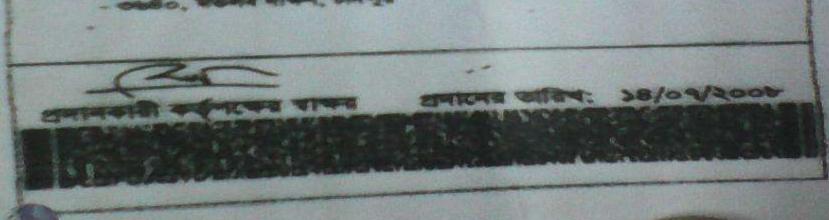


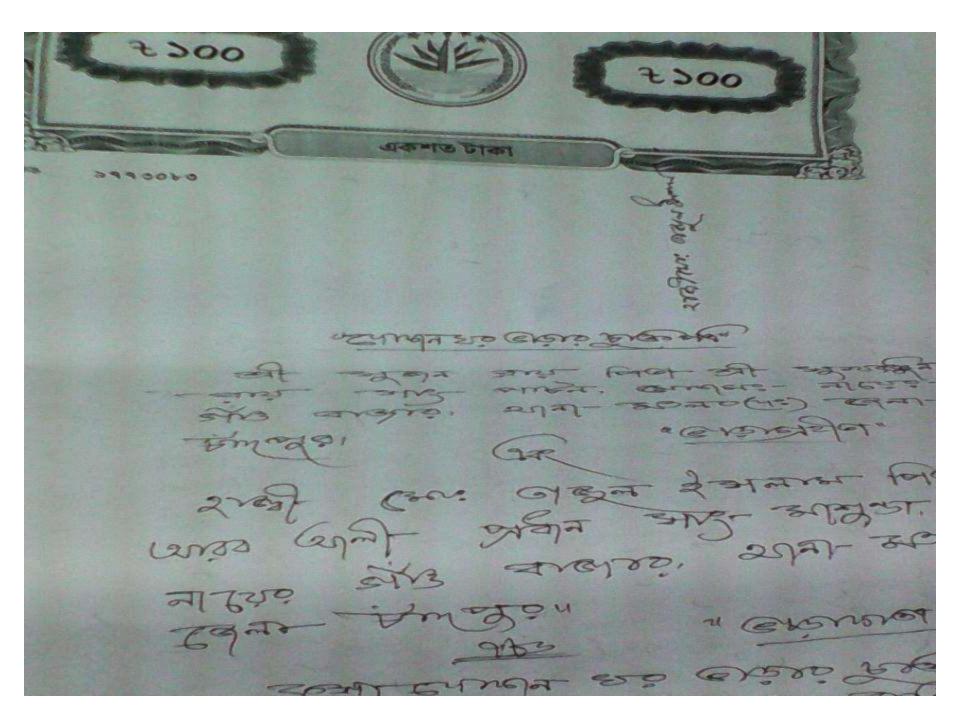












Presented at GT's 10th Internal Design Lab On June 4, 2015 at GT

Further Information Grameen Trust Phone-9017038 Sujan Ray Cell- 01817638383

