A Nobin Udyokta Project

Vai Vai Varieties and Shoe Store



NU Identified and PP Prepared By: Md. Sohrab Hossain (Manikganj Unit) Verified by : Md. Nazmul karim/Md. Khalilur Rahman Presented by : Palash Modak



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Palash Modak
Age	:	32
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Brothers
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mather Father Gita Rani Modak Jibon Modak Branch: Muljan Centre #24(P), Loanee no.: 1859/1 Member since : 2012 First Ioan: Tk. 5000. Existing Ioan: 15,000 Outstanding:7,080
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others Education		Brother N/A N/A N/A Eight
	•	

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

Present Occupation	:	Varieties and Shoe Business
Trade License	:	191
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01717629976
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj



NU's Fathers has been a member of Grameen Bank Since 2012. At first he took a loan amount of BDT 5000 from Grameen Bank. NU's Brother has been using GB loan in his grocery business. NU's father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

	-		
Business Name	:	Vai Vai Varieties and Shoe Store	
Address/ Location	:	Daotia Bazar Sosonda Manikgonj	
Total Investment in BDT	:	4,20,000	
Financing		Self BDT : 2,20,000 (from existing business) - 53 % Required Investment BDT :2,00,000 (as equity) - 47%	
Present salary/drawings from business (estimates)		BDT 7,000	
Proposed Salary		BDT 7,000	
i. Proposed Business % of present gross profit margin	:	20%	
ii. Estimated % of proposed gross profit margin	:	20%	
iii. Agreed grace period	:	3 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Partic	ulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in diff	erent categories:	(1)	(2)	(1+2)
Present stock items:				
Shop Advance	:50,000			
Decoration	:20,000			
Goods Items	: 1,50,000	2,20,000		
Proposed Stock Items:				
Goods items*	: 2,00,000			
Items are attached in ne	xt slide		2,00,000	
Total Ca	apital	2,20,000/-	2,00,000/-	4,20,000/-

*Items are attached in next slide

Total items

Present items

Sho	es				
•	:30,000				
•	Shoes (50)	:15,000			
•	Cades(20)		: 10,000		
•	Burmese Sar	ndal-(250)	: 17,000		
Tota	Total				
Cosi	netics				
	uty Cream	: 5,000 : 5,000			
Loti					
Soal	o goods				
Past	•				
Salt	C				
Bisc	uit				
Drin	ks				
Oil					
	colate				
Oth	215	: 20,000			
Tota	I	: 1,50,000			

Proposed items

Shoes Sandal (250) Ladies +gents)-----:50,000 ٠ Shoes (175)-----:25,000 ٠ Cades(500)-----: 20,000 ٠ Burmese Sandal-(350)------: 25,000 ٠ :1,20,000 Total **Cosmetics** Beauty Cream : 8,000 :5,000 Paste Salt :2,000 Biscuit :5,000 cold drinks :6,000 Oil :5,000 Soap :5,000 Gift :25,000 lotion : 5,000 Mehedi :4,000 Others :10,000 Total :2,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Deutieuleus	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	1,500	45,000	5,40,000		
Less: Cost of sales	1200	36000	4,32,000		
Profit (20%) [A]	300	9000	1,08,000		
Income from selling shoes (B)	200	6000	72000		
Profit (A+B)	500	15000	1,80,000		
Less: Operating Costs					
Electricity bill		450	5,400		
Shop Rent		1,000	12,000		
Generator bill		150	1,800		
Entertainment		100	1,200		
Night guard bill		400	4,800		
Mobile bill		400	4,800		
Present salary/Drawings- self		7,000	84,000		
Others		300	3,600		
Non Cash Item:					
Depreciation Expenses		166	2,000		
Total Operating Cost (D)		9,966	1,19,592		
Net Profit (C-D):		5,034	60,408		



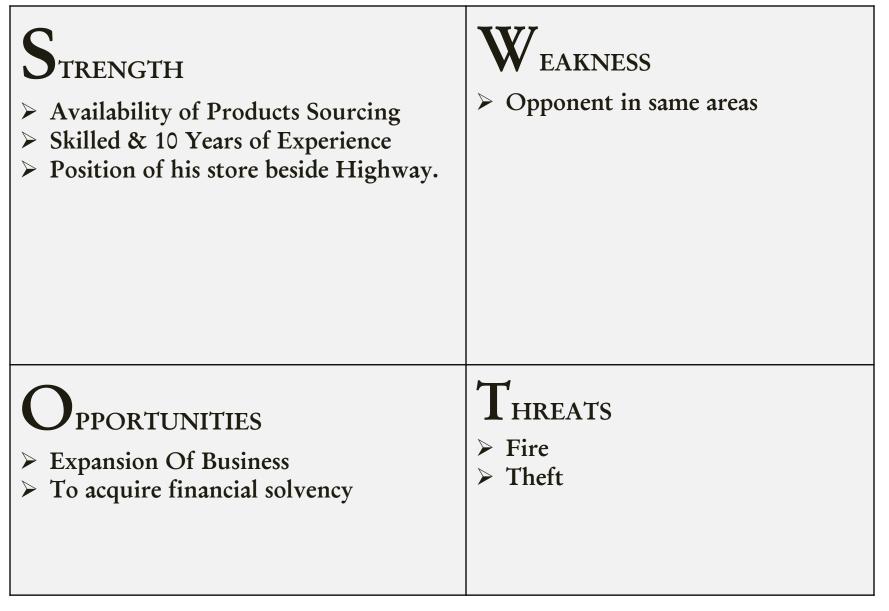
		Year 1 (BD	т)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60,000	7,20,000	2500	75,000	9,00,000	2500	75,000	9,00,000
Less: Cost of sales	1600	48000	5,76,000		60000	7,20,000	2000	60,000	7,20,000
Profit (20%) [A]	400	12000	1,44,000	500	15000	1,80,000	500	15000	1,80,000
Income from shoe sales	300	9000	1,08,000	300	9000	1,08,000	400	12000	1,44,000
Profit (A+B)	700	21000	2,52,000	8000	24000	2,88,000	900	27000	3,24,000
Less: Operating Costs									
Electricity bill		450	5,400		450	5,400		450	5,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Generator bill		150	1,800		150	1,800		150	1,800
Entertainment		200	2,400		200	2,400		250	3,000
Mobile bill		500	6,000		600	7,200		600	7,200
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Night Guard bill		400	4,800		400	4,800		400	4,800
Others		300	3,600		300	3,600		400	4,800
Depreciation Expenses		166	2,000		166	2,000		166	2,000
Total Operating Cost (E)		10,166	1,21,992		10,266	1,23,192		10,416	1,24,992
Net Profit		10,834	1,30,008		13,734	1,64,808		16,584	1,99,008
GT payback			80,000			80,000			80,000
Retained Income:		50,0	008	84,808				11,9008	

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

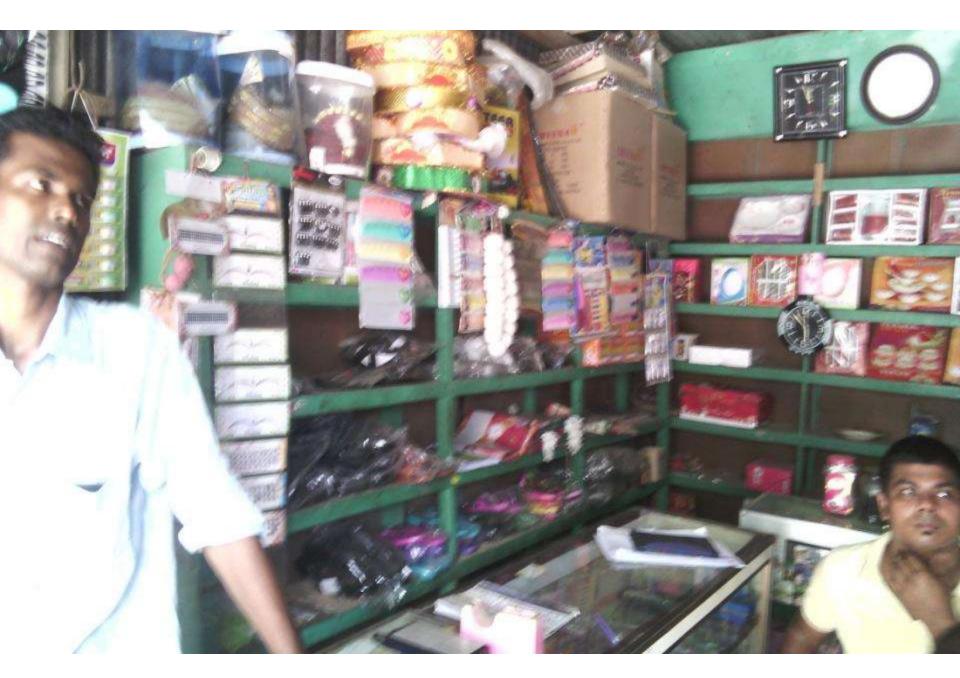
CADA FLOW FROME CHOIN ON BUDINEDD FLAN (REC. & FAL)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,30,008	1,64,808	1,99,008
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	52,008	1,38,816
	Total Cash Inflow	3,32,008	2,18,816	3,39,824
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,80,000	80,000	80,000
3.0	Net Cash Surplus	52,008	1,38,816	2,59,824





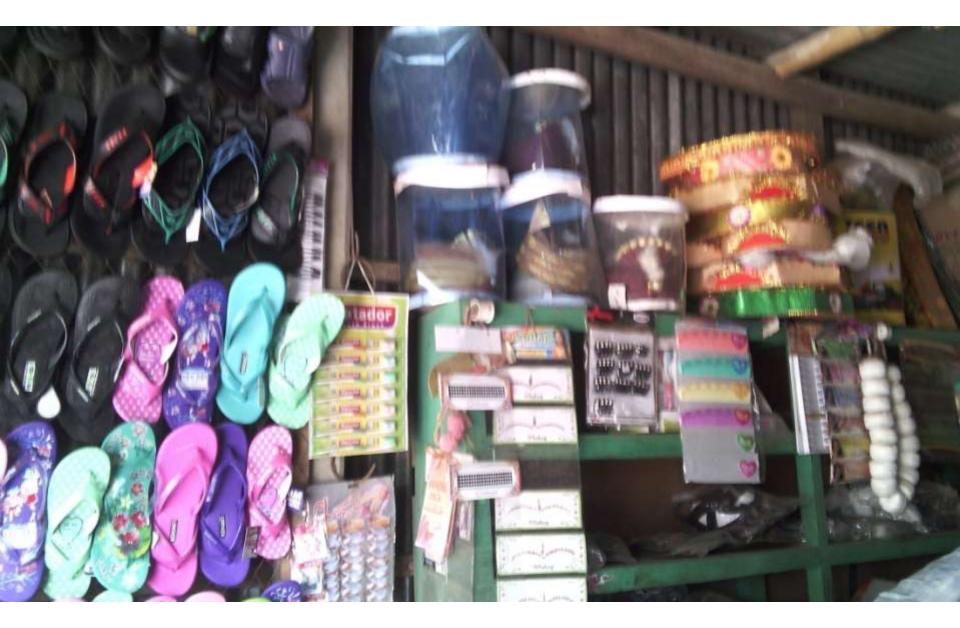
Pictures

















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



Further Information

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