

A Nobin Udyokta Project

Proposed NU Business Name : **Sayed Store**



NU Identified and PP Prepared & Verified by :

Abu Musa Bhuiyan

(Chandpur Sadar Unit)

Presented by
Md Sayed Khan

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sayed Khan
Age	:	01-01-1996 (19 Years)
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	07 Brothers, 02 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. Sayedi Begum
(iii) Father's name	:	Mr. Tafazzal Khan
(iv) GB member's info	:	Member since: 21-05-92 Branch: Shah Mahmudpur Centre # 10(M), Loanee no.: 1134 First loan: Tk. 2,000 Total Amount Received: Tk. 15,50,000 Existing loan: Tk. 2,70,000 Outstanding: Tk.191865
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Business
Trade License	:	21 -14/15
Business Experiences	:	05 years
Other Own/Family Sources of Income	:	Agriculture, House rent, Service.
Other Own/Family Sources of Liabilities	:	No
NU's Contact Info	:	01790904106
NU Project Source/Reference	:	GT-Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank Since 1992 (22 years). At first his mother took a loan amount of BDT 2,000 from Grameen Bank. She built new house by the help of GB loan. She also buy 60 decimal land. NU expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sayed Store
Address/ Location	:	Cadkhar Bazar, Ashikati, Sadar Chandpur, Chandpur.
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT : 3,00,000 (from existing business) - 50% Required Investment BDT : 3,00,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
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)
i. Present stock items			
Furniture : 4000	3,00,000		
Goods* : 1,46,000			
Advance : 50,000			
Shop value : 1,00,000			
i. Proposed Stock Items:			
Grossery Goods : 2, 65,000		3,00,000	
Fridge : 35000			
Total Capital	3,00,000	3,00,000/-	6,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2500	75,000	9,00,,000
<i>Less: Cost of sales</i>		63,650	7,63,800
Profit (20%) [A]		11,350	1,36,200
<i>Less: Operating Costs</i>			
Electricity bill		250	3000
Generator Bill		210	2520
Entertainment		100	1200
Go down rent		1500	18000
Night Guard Bill		50	600
Mobile bill		100	1200
Present salary/Drawings- self		6000	72,000
Others .		100	1200
Non Cash Item:			
Depreciation Expenses		30	360
Total Operating Cost (D)		8340	100080
Net Profit (C-D):		3010	36,120

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	4200	126000	15,12,000	4500	135000	16,20,000	4800	1,44,000	17,28,000
<i>Less: Cost of sales</i>		1,06600	12,79,200		1,14,250	13,71,000		1,20,900	14,50,800
Profit (20%)		19400	2,32800		20,750	2,49,000		23,100	2,77,200
Less operating cost :									
Electricity bill		300	3600		350	4200		400	4800
Generator Bill		210	2520		240	2880		240	2880
Mobile bill		200	2400		200	2400		200	2400
Present salary/Drawings- self		6000	72,000		6000	72,000		7000	84000
Go down rent		1500	18000		1500	18000		1500	18000
Others		100	1200		100	1200		200	2,400
Entertainment		100	1200		200	2400		200	2400
Night Guard Bill		50	600		50	600		100	1200
Depreciation Expenses		30	360		30	360		30	360
Total Operating Cost		8490	101880		8670	104040		9870	118440
Net Profit		10910	1,30,920		12080	144960		13230	158760
Gt payback			120000			120000			120000
Retained Income:			10920			24,960			38760

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	3,00,000	-	-
1.2	Net Profit	1,30,920	1,44,960	1,58,760
1.3	Depreciation (Non cash item)	360	360	360
1.4	Opening Balance of Cash Surplus	-	11,280	36,600
	Total Cash Inflow	4,31,280	1,56,600	1,95,720
2.0	Cash Outflow			
2.1	Purchase of Product	3,00,000	-	-
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,20,000	1,20,000	1,20,000
3.0	Net Cash Surplus	11,280	36,600	75,720

*** As Father 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 & 05 Years of Experience
- Maintaining High Standard in local areas
- Position of his store in the market.

WEAKNESS

- Opponent in same areas
- Strike
- Credit Sale

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire.
- Theft.

Pictures

















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