

## A Nobin Udyokta Project

Proposed NU Business Name : **Siddik Store**

ছিদ্দিক স্টোর

প্রোঃ মোঃ ছিদ্দিক হোসেন

মোবাইল : ০১৯৩২-১৭৮৮২৫

NU Identified, Verified and PP Prepared by :

**Abu Musa Bhuiyan**  
(Chandpur Sadar Unit)

Presented by  
**Md Siddik**

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Siddik
Age	:	08 July ,1985 (29 years)
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers, 3 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. Anuara Begum
(iii) Father's name	:	Mr. Samir Ali
(iv) GB member's info	:	Member since: 08-03-2010 Branch: Shah Mahmudpur                      Centre # 45(M), Loanee no.: 3863/3 First loan: Tk. 5,000                      Total Amount Received: Tk. 60,000 Existing loan: Tk. 30000                      Outstanding: Tk. 8880
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	:	Class 5

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

Present Occupation	:	Business
Trade License	:	493 -14/15
Business Experiences	:	<b>10 years</b>
Other Own/Family Sources of Income	:	Father (Fruits seller)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	<b>01932178825</b>
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank Since 2010 (5 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU's father started his 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	:	<b>Siddik Store</b>
Address/ Location	:	East Loder Gaon ,Station Road , Mohamaya Bazar, Chandpur.
Total Investment in BDT	:	2,00,000 Taka
Financing	:	Self BDT : 100,000 (from existing business) - 50% Required Investment BDT : 100,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	<b>BDT 6000</b>
i. Proposed Business % of present gross profit margin	:	<b>20%</b>
ii. Estimated % of proposed gross profit margin	:	<b>20%</b>
iii. Agreed grace period	:	<b>5 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items</b>  Furniture : 3000 Fridge :12000 Goods* (Attachment) :85000	1,00000		
<b>i. Proposed Stock Items:</b> Grossery Goods (Attachment) : 1,00,000		1,00,000	
<b>Total Capital</b>	<b>100000/-</b>	<b>1,00,000/-</b>	<b>2,00,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1500	45,000	5,40,000
<i>Less: Cost of sales</i>		36,000	432,000
<b>Profit (20%) [A]</b>		<b>9,000</b>	<b>1,08,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Shop Rent		800	9,600
Mobile bill		100	1200
Present salary/Drawings- self		5000	60,000
Others .		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses		150	1800
<b>Total Operating Cost (D)</b>		<b>6,550</b>	<b>76,600</b>
<b>Net Profit (C-D):</b>		<b>2,450</b>	<b>29,400</b>

# 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	2000	60,000	7,20,000	2200	66,000	7,92,000	2500	75,000	900,000
<i>Less: Cost of sales</i>		48,000	5,76,000		52,800	6,33,600		60,000	7,20,000
<b>Profit (20%)</b>		<b>12,000</b>	<b>1,44,000</b>		<b>13,200</b>	<b>1,58,400</b>		<b>15,000</b>	<b>1,80,000</b>
<b>Less operating cost :--</b>									
Electricity bill		450	5400		550	6600		600	7200
Shop Rent		800	9600		800	9600		800	9600
Mobile bill		200	2400		300	3600		300	3600
Present salary/Drawings-self		5000	60,000		5000	60,000		6000	72000
Others (Chada)		100	1200		200	2,400		200	2,400
Depreciation Expenses		150	1800		150	1800		150	1800
<b>Total Operating Cost</b>		<b>6700</b>	<b>80,400</b>		<b>7000</b>	<b>84,000</b>		<b>8050</b>	<b>96,600</b>
<b>Net Profit</b>		<b>5300</b>	<b>63600</b>		<b>6200</b>	<b>74400</b>		<b>6950</b>	<b>83400</b>
<b>GT payback</b>			<b>40,000</b>			<b>40,000</b>			<b>40,000</b>
<b>Retained Income:</b>		<b>23,600</b>			<b>34,400</b>		<b>44,600</b>		



## ***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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,00,000	-	-
1.2	Net Profit (Ownership Tr. Fee added back)	63,600	74,400	83,400
1.3	Depreciation (Non cash item)	1800	1800	1800
1.4	Opening Balance of Cash Surplus	-	23,600	34,400
	<b>Total Cash Inflow</b>	<b>1,65,400</b>	<b>-</b>	<b>-</b>
<b>2.0</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>1,40,000</b>	<b>40,000</b>	<b>40,00</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>25,400</b>		

**\* As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 12 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

## **W**EAKNESS

- Opponent in same areas
- Less stock

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Strike
- Fire

Pictures





MIRZAPORE  
ISPAHANI  
MIRZAPORE  
BLACK TEA  
MIRZAPORE  
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