

A Nobin Udyokta Project

Proposed NU Business Name : One Class Mobil



NU Identified and PP Prepared By:
Md.Nazmul Karim (Manikganj Unit)
Verified By : Md.Khalilur Rahman

Presented by
Md. Babul

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Babul
Age	:	31
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
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. Monowara Begum
(iii) Father's name	:	Mr. Md. Shajahan
(iv) GB member's info	:	Branch: Muljan Manikganj Branch, Centre: 75/M Group No.: 08, Loanee no.: 5769/1 Member since: 2000, First loan: Tk. 5000 Existing loan: 25,000 Outstanding: 20,784
Further Information:		
(v) Who pays GB loan installment	:	NU
(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	:	SSC

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

Present Occupation	:	Oil, Mobil Business
Trade License	:	04799
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	Brother (job) Bus Service (NU)
Other Own/Family Sources of Liabilities	:	N/A
Contact Info		01743-946410
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (15 years). At first she took a loan amount of BDT 5,000 from Grameen Bank. NU uses this GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	One Class Mobil
Address/ Location	:	Shop No.: 38,Howkers Market, Bus stand, Manikganj.
Total Investment in BDT	:	3,40,000
Financing	:	Self BDT 1,90,000 (from existing business) - 57 % Required Investment BDT 1,50,000 (as equity) - 43 %
Present salary/drawings from business (estimated)	:	7,000
Proposed Salary	:	7,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
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: (ii) Advance : 30,000 Various kinds of Goods* : 1,50,000 Metal Rack+ Chair , Table : 10,000	1,90,000		
(ii) Proposed stock items: Various kinds of Goods* : 1,50,000		1,50,000	
Total Capital	1,90,000	1,50,000	3,40,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,00	18,00,000
Less: Cost of sales (B)	4,500	1,35,000	16,20,000
Gross Profit (10%) (C) [C=(A-B)]	500	15,000	1,80,000
Less: Operating Costs			
Electricity bill		200	2400
Mobile bill		300	3,600
Shop Rent		1,500	18,000
Night Guard bill		100	1,200
Transport		300	3,600
Present salary/Drawings- self		7,000	84,000
Others (Chada, SMS,TL)		200	2,400
Non Cash Item:			
Depreciation Expenses (10%)		83	1,000
Total Operating Cost (D)		9,683	1,16,196
Net Profit (C-D):		5,317	63,804

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 (A)	6,000	1,80,000	21,60,000	7,000	2,10,000	25,20,000	8,000	2,40,000	28,80,000
<i>Less: Cost of sales (B)</i>	5,400	1,62,000	19,44,000	6,300	1,89,000	22,68,000	7,200	2,16,000	25,92,000
Gross Profit (10%) (C) [C=(A-B)]	600	18,000	2,16,000	700	21,000	2,52,000	800	24,000	2,88,000
<i>Less: Operating Costs</i>									
Electricity bill		200	2,400		200	2,400		300	3,600
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill		400	4,800		400	4,800		500	6,000
Night Guard bill		100	1,200		100	1,200		150	1,800
Transport		400	4,800		400	4,800		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Others (Chada, SMS,TL)		200	2,400		200	2,400		200	2,400
Non Cash Item:									
Depreciation Expenses (10%)		83	1,000		83	1,000		83	1,000
Total Operating Cost (D)		9,883	1,18,596		9,883	1,18,596		10,133	1,21,596
Net Profit (C-D):		8,117	97,404		11,117	1,33,404		13,867	1,66,404
GT payback			60,000			60,000			60,000
Retained Income:			37,404			73,404			1,06,404

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	1,50,000		
1.2	Net Profit	97,404	1,33,404	1,66,404
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		17,620	92,024
	Total Cash Inflow	2,48,404	1,52,024	2,59,428
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan	20,784	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,30,784	60,000	60,000
3.0	Net Cash Surplus	17,620	92,024	1,99,428

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Ownership of Business: Would Be Owner Gradually.
- Skilled & 10 Years of Experience

WEAKNESS

- Opponent in same areas
- Strike

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

THREATS

- Fire
- Theft

Pictures

















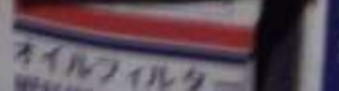
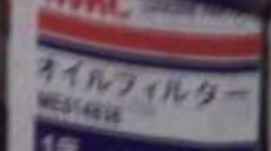
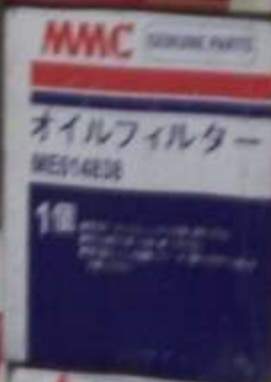
WATER
M

ENGINE OIL
MULTI GRADE
SAE: S1 / CF
20W50
3 LITERS

STANDARD
MULTI GRADE
20W50
3 LITERS

ALTERNATE
WATER PUMP
WATER PUMP

Gulf
MULTI-G
Quality Passenger Car Motor Oil





0174749344





TAKESHY
KUROSAWA

FASHION SPORTING

39

2507

MS SM
BROADWAY

TAKUR FASHN SERIES

Presented at
GT's 16th Internal Design Lab
on August 31, 2015 at GT

Thank You