Proposed NU Business Name :

এখানে দেন্নী-বিদেশী কসমোটি কৃসন্সামগ্রী, বিয়ের সাজানী, উপহার সামগ্রী, মহিলাদের কাঁধিরব্যার্গ ইত্যাদি সুলন্ড মূল্যে বিক্রি করা হয়। সাবেক কৃষি ব্যাঃকু রোড সাহেব বাজার নারায়ণপুর, মতলব (দ:), চাঁদপুর। **PP presented by-**

NU Identified & PP prepared by Mrs. Sonia Sultana (Chandpur Sadar Unit) Verified by Md.Nazrul Islam

Ripon Sardar



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Md. Ripon Sardar
Age	-	25years (12-06-1990)
Marital status	-	Married
Children	-	N/A
No. of siblings:	:	3 Brothers & 2 Sisters
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 Mother Mrs. Khorsheda Begum Mr. Kamal Sardar Branch:Narayanpur Centre # 8/m Loanee no.:3367 Member since- 24/07/ 2006 First Ioan: Tk.10000 Existing Ioan: Tk. 60000, Outstanding: 30,000
Further Information: (v) Who pays GB Ioan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other Ioan like GCCN, GKF etc (ix) Others		Father N/A N/A N/A N/A
Education	:	Class Five

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

Present Occupation	••	Cosmetics Business
Trade License	:	10/2015
Business Experiences and Training Info	••••••	7 years
Other Own/Family Sources of Income	•••	Father (Business)
Other Own/Family Sources of Liabilities	•	N/A
NU Project Source/Reference	:	GT -Chandpur Sadar Unit , Chandpur
Contact no		01823684930

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2006. At first she took a loan amount of 10000 Taka from Grameen Bank. NU's Father used this loan for his business inception and business development .He also increased his asset from the business income. NU's Mother gradually improve her economic condition by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maya Store
Address/ Location	:	Narayanpur Bazar, Matlab, Chandpur.
Total Investment in BDT	:	250000
Financing	:	Self BDT 150000 (from existing business) 60% Required Investment BDT100000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
 Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period 	:	12% 12% 02 months



Particulars		Existing Business (BDT)	Proposed	Total (BDT)
Investments in different categories:				
(<u>i)Present_stock items</u> Various cosmetics (lotion, oil , face wash, soap, s detergent_etc) Marriage items Paste , brush ,Mirror , cream ,powder etc city gold ornaments Others(Under Garments, belt , makeup box etc) Furniture and Decoration	30000 20000 20000 40000	150000		1000000
Proposed Items: Cosmetics (soap, body spray, cream, powder, c Nail polish, Mehedi, shampoo etc) Marriage items City gold Belt, Under Garments and make up box etc	oil, face wash , 50000 20000 20000 10000		100000	
Total Capital		150000		1000000



	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	5000	150000	1800000			
Less: Cost of sales (B)	4400	132000	1584000			
Gross Profit (C) [C=(A-B)]	600	18000	216000			
Less: Operating Costs						
Electricity bill		600	7200			
Generator Bill		300	3600			
Shop Rent		2500	30000			
Night Guard bill		50	600			
Entertainment		300	3600			
Mobile bill		300	3600			
Present salary/Drawings- self		8000	96000			
Others		100	1200			
Non Cash Item:						
Depreciation Expenses (30000*10%)		250	3000			
Total Operating Cost (D)		12400	148800			
Net Profit (C-D):		5600	67200			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

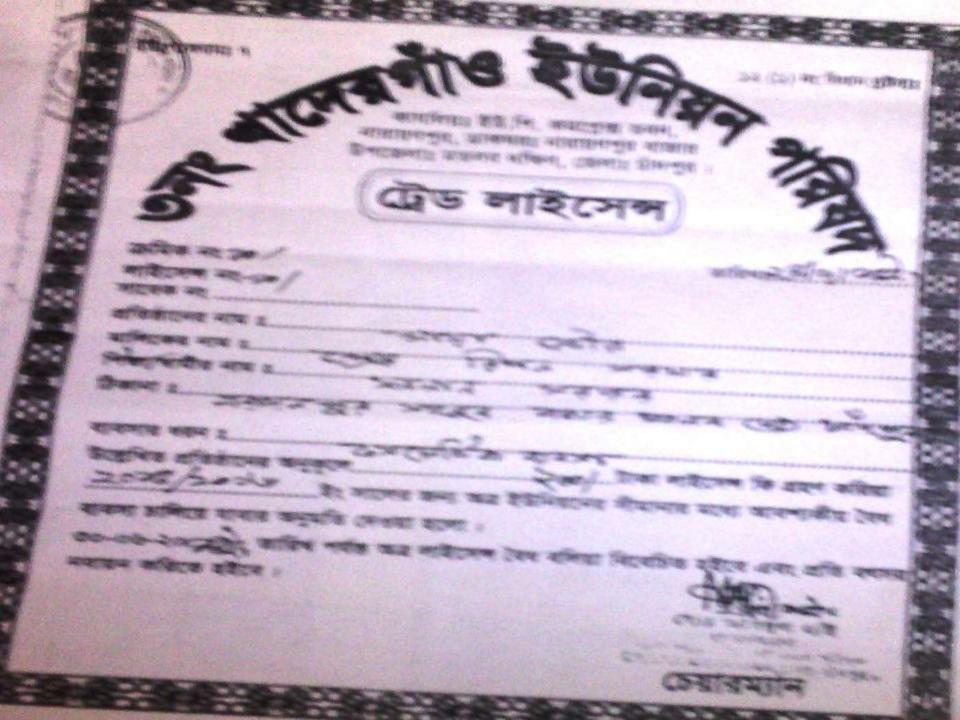
		Year 1 (BD	Т)	Year 3 (BDT)			Year 3	(BDT)	
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	7000	210000	2520000	7500	225000	2700000	8000	240000	2880000
Less: cost of sales (B)	6160	184800	2217600	6600	198000	2376000	7040	211200	2534400
Gross Profit (C) [C=(A-B)]	840	25200	302400	900	27000	324000	960	28800	345600
Less: Operating Costs									
Electricity bill		700	8400		700	8400		700	8400
Generator Bill		300	3600		300	3600		300	3600
Shop Rent		2500	30000		2500	30000		2500	30000
Night Guard bill		50	1200		100	1200		100	1200
Entertainment		300	3600		300	3600		300	3600
Mobile Bill (SMS &		500	6000		500	6000		600	7200
Reporting inclusive)		500	0000		500	0000		000	/200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		250	3000		250	3000		250	3000
Total Operating Cost (D)		12700	152400		12750	153000		12850	154200
(Net Profit C-D) :		12500	150000		14250	171000		15950	191400
Pay back			40000			40000			40000
Retained Income:	110000			131000)			151400	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	150000	171000	191400
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		113000	247000
	Total Cash Inflow	253000	287000	
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	113000	247000	441400



STRENGTH ✓ Long standing relationship with Grameen. ✓ Well Known Person in locality ✓ Provide quality products to meet demand of the community. ✓ Skill and Experience	WEEKNESS Credit Sale Other opponent in same area Less Stock
O PPORTUNITIES Huge demand Beside Main Road & Middle in the Market Employment opportunities	THREATS Theft Fire Political unrest



CE-CONDA WER-EL গণপ্ৰজাতন্ত্ৰী বাংলাদেশ बाना क मुन्द्रा निवम्दकव कार्यालम (जनगुः स्माटक) कोप्र इडनियम भविषम छन्त्वनाः चन्द्रम्य (गेर). त्वनाः चित्रागुरु , बारनातन জন্য সনদ সমান ইংশুক কাৰিব : सिरफन पहि नद : 29 09 1.07 (filly h, my a upp forme (https://inter.intern) 002 (must foreman with allow they'd) নিৰম্বন তাবিশ 28 0204-HARH HE: DOCK-89 - Denn schro שינה כאיואהל הבאר העור ווא) ואיי BACRALL: - STONED- FD COME - BERTER ON ENDER BERE STATES PRESE ATR : THEFTON PORTO REAR IN CONTRIGUES DOC REAR - DIGNIER All Base : Su; Manua Rio - Sall: Minia Rio - בואוניוי: שובאיטי (ה) כבאו: אוגביי COLD DECKIPTION মোহ আলী আকনট বেয়াল इस बाप्यनेत दिलिय जीवाल NUMBER OF THE O PERSON NAMES ware upon, state



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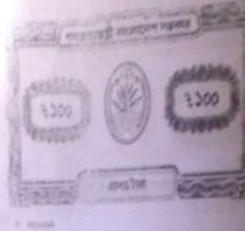
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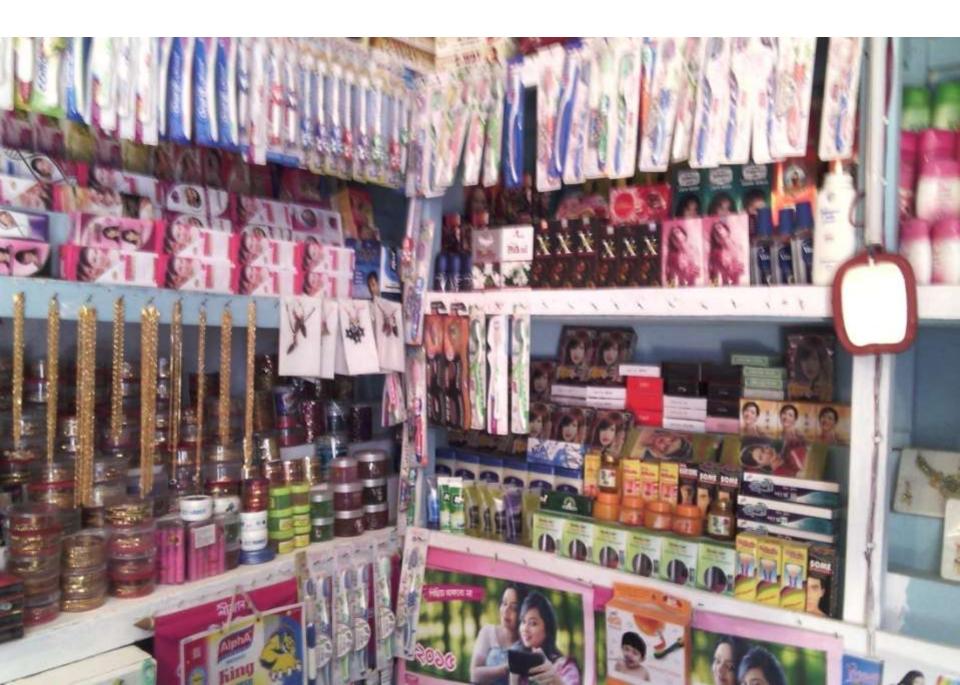
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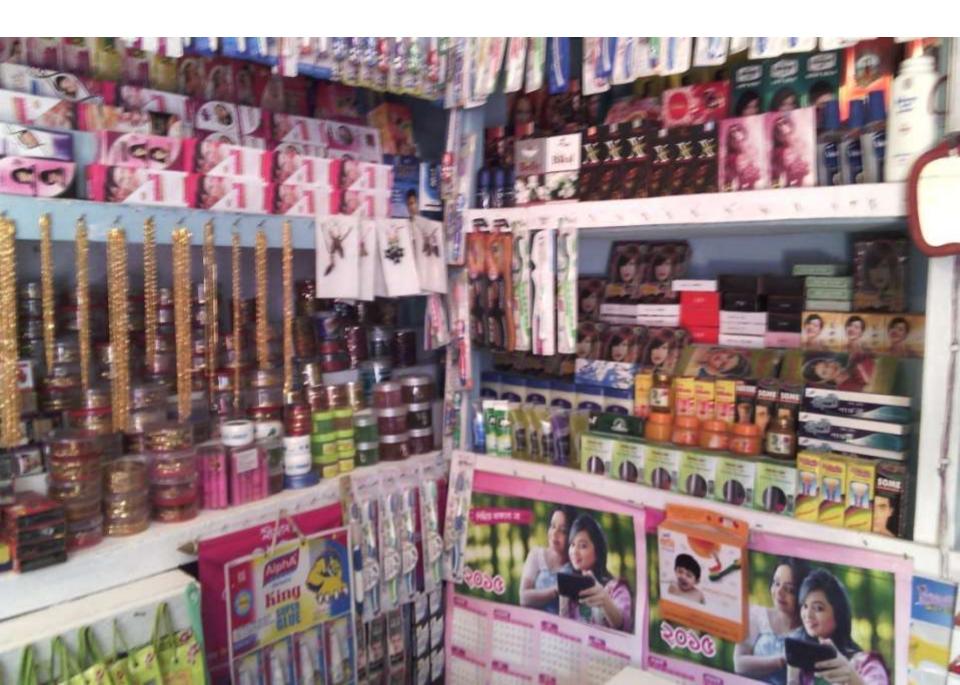
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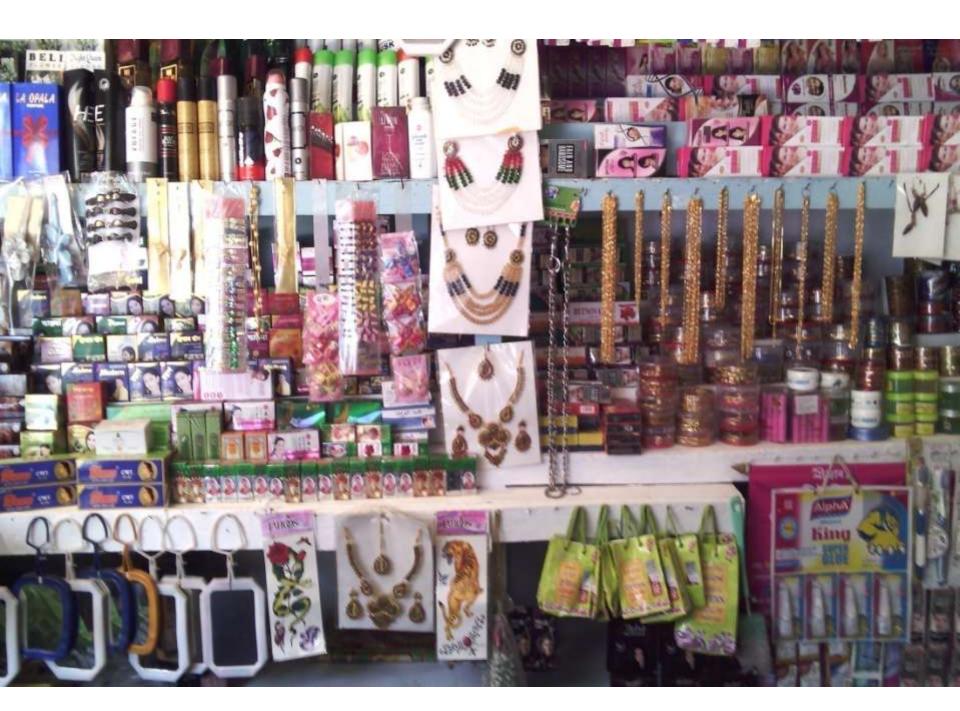
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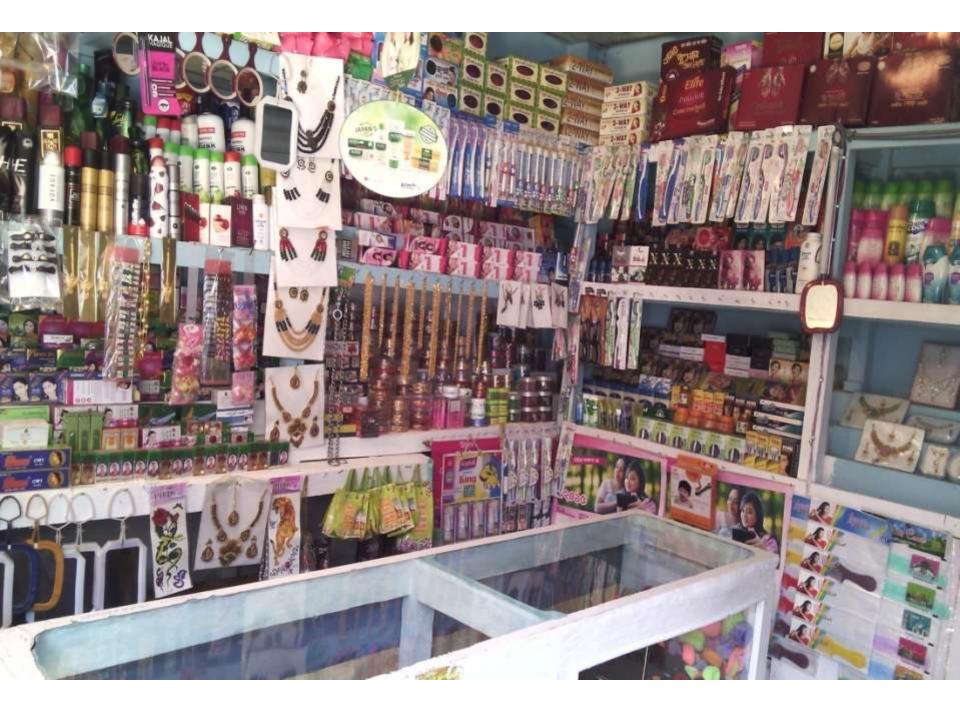
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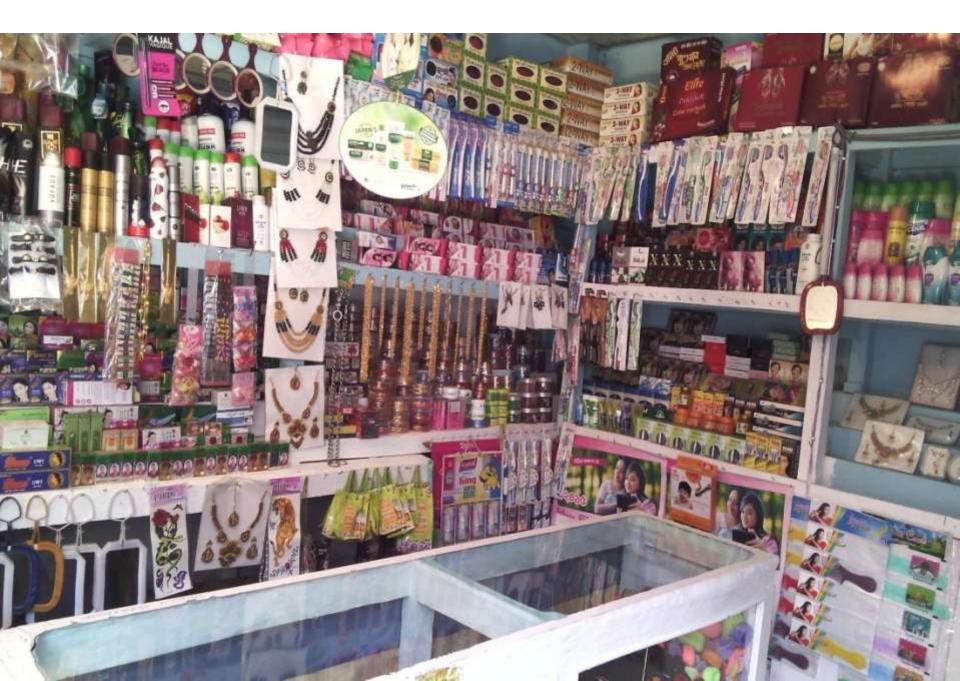
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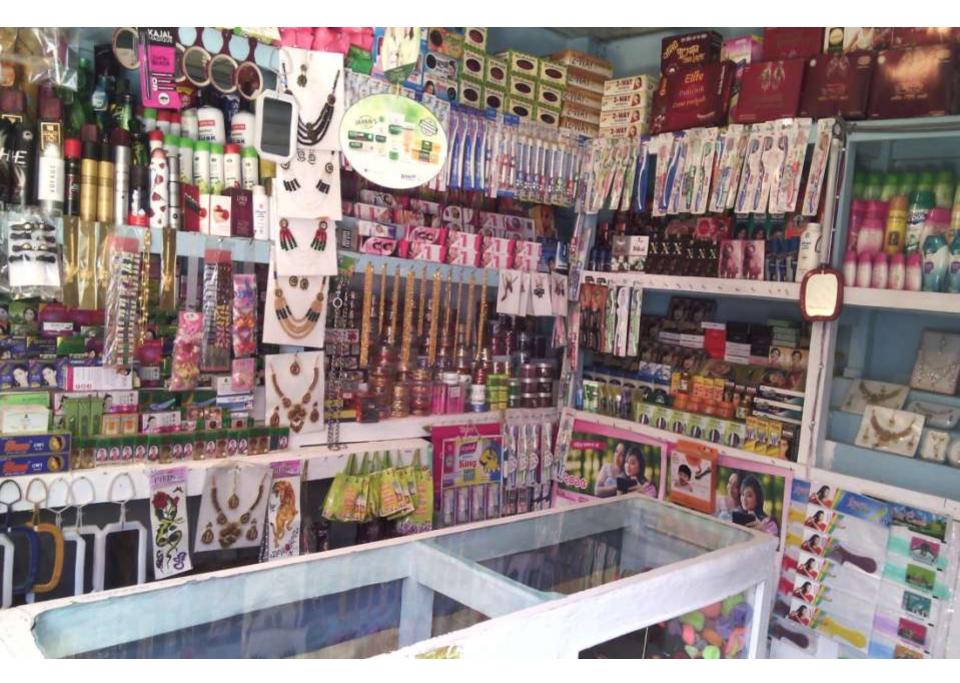
















Presented at 17th Internal Design Lab on September 16, 2015 at GT

For more information Grameen Trust Phone No : 9017038 Md. Ripon Sardar Cell No:01823684930

