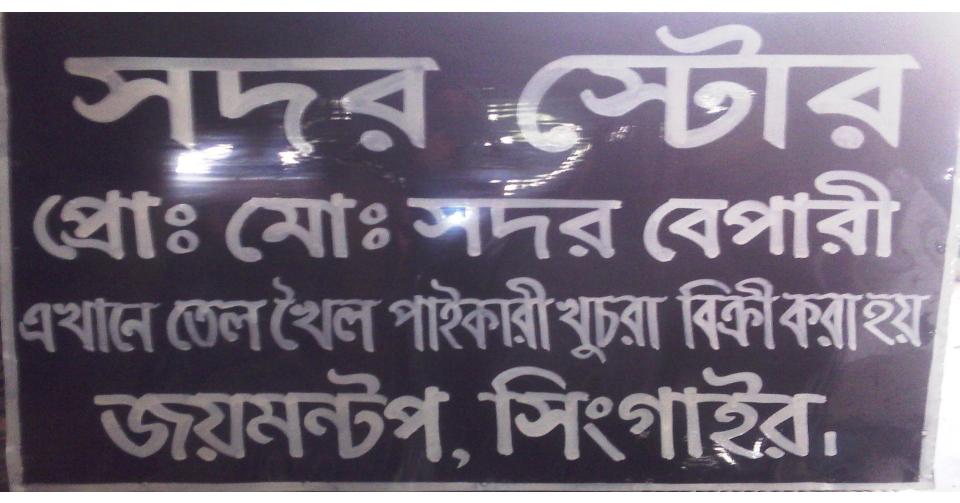
# **Shodor store**



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M. Shahidul Haque

Presented by Md.Shodor Ali

**GRAMEEN TRUST** 

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shodor Ali			
Age	-	20-11-1984 (32 years)			
Marital status	:	Married			
Children	:	N/A			
No. of siblings:	-	04Brothers, 0 Sister			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB Ioan installment (vi) Mobile lady (vii) Grammeen Education Loan (viii)Any other Ioan like GCCN, GKF (ix) Others	: : :	Mother       Father       I         Mst. Kodvhanu       Md. Sowkot Bapari       Branch: Joymontop Sing air Centre No. 14/p Group No : 05         Loanee No. 2242       Group No : 2242       Group No : 2242         Member since: 26-09-12(4 years)       First Ioan: BDT 15,000         Existing Ioan: 1,50,000       Outstanding: 40600         Brother       N/A         N/A       N/A         N/A       N/A			
Education	:	S.S.C			

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

Present Occupation	:	Oil & Mustard Business
Trade License/ Drug License		212
Business Experience And Training Info	:	6 years (own shop)
Other Own/Family Sources of Income	-	Father(agriculture), brothers (shoes shop)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01726948582
NU Project Source/Reference	:	Singair Unit



NU's father has been a member of Grameen Bank since 26-09-2012 (4 years). At first she took BDT 15,000 from GB. NU's father invest GB Loan in his agriculture. NU's father gradually improved their living standard by using GB loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shodor Store		
Address/ Location	:	Joymontop,Singair, Manikgonj		
Total Investment in BDT	:	BDT 4,50,000		
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000/-(as equity) 33%		
Present salary/drawings from business (estimates)	:	BDT 9,000		
Proposed Salary		BDT 9,000		
<ul> <li>Proposed Business</li> <li>(i) % of present gross profit margin</li> <li>(ii) Estimated % of proposed gross profit margin</li> </ul>	:	15% 15%		
(iii) Agreed grace period		5 Months		

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Items:</u> Goods Advance Furniture	3,00,000 - -		3,00,000
Proposed items:		1,50,000	1,50,000
Total Capital	3,00,000	1,50,000	4,50,000



	Present Items		Pr	oposed Item	
Item		Amount	ltem		Amount
oil	10dram*20,000	2,00,000			Amount
Mustard seed	50bag*1800	90,000	Mustard seed	82bag*1500	123000
Mustard	4bag*2400	9600	Mustard	15*1800	27000
Others		400			
Total		3,00,000	Total		1,50,000
		3,00,000			

# **INFO ON EXISTING BUSINESS OPERATIONS**

Deutieuleus	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	4,000	1,20,000	14,40,000			
Less: Cost of sales (B)	3,400	1,02,000	12,24,000			
Gross Profit E= (C+D)	600	18,000	2,16,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Shop Rent		-	-			
Night Guard bill		-	-			
Mobile bill		500	6000			
Caring cost		2,000	24,000			
Present salary/Drawings- self		9,000	1,08,000			
Staff salery-1		-	-			
Others cost (Fees, Entertainment, TL renew)		500	6,000			
Non Cash Item:			-			
Depreciation Expenses		-	-			
Total Operating Cost (F)		11500	138000			
Net Profit (E-F):		6500	78000			

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)				Year 2 (BDT)		Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	4200	126000	1512000	4400	132000	158400	4600	138000	165600	
<b>Less:</b> Cost of Sale (B)	3570	107100	1285200	3740	112200	1346400	3910	117300	1407600	
Gross Profit C= (A+B)	630	18900	226800	660	19800	237600	690	20700	248400	
Less: Operating Costs										
Electricity bill		500	6,000		500	6,000		500	6,000	
Shop Rent		-	-		-	-		_	-	
Night Guard bill		-	-		-	-		_	-	
Mobile bill		500	6000		500	6000		500	6000	
Caring cost		2,000	24,000		2,000	24,000		2,000	24,000	
Present salary/Drawings- self		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000	
Present salary/ Drawing –Staff-		_	_		-	-		-	-	
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000	
Non Cash Item:		-	-		-	_		_	-	
Depreciation Expenses		-	-		-	-		_	-	
Total operating cost (D)		11500	138000		11500	138000		11500	138000	
Net Profit (C-D) = (E)		7400	88800		8300	99600		9200	110400	
GT payback			60000			60000			60000	
Retained Income:		L.	28800			39600	I	L. L	50400	

## 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	150000		
1.2	Net Profit	88800	99600	110400
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		28800	68400
	Total Cash Inflow	238800	128400	178800
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	28800	68400	118800



STRENGTH Well Known Person in locality. Ownership of business	WEAKNESS Lack of fund
OPPORTUNITIY Employment opportunity	THREATS Opponent party Fire Theft









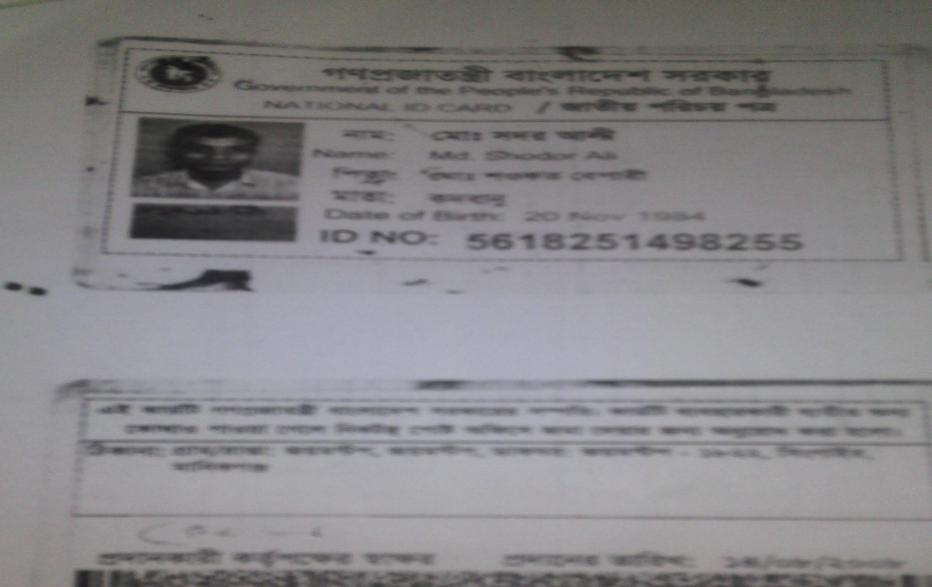




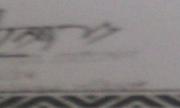








 $\Xi$ জয়মন্চপ ইউনিয়ন পরিষদ ভাকঘর ঃ জয়মন্টপ, উপজেলা ঃ সিংগাইর, জেলা ঃ মানিকগণ্ড। অর্থ বৎসর - 2029-2023 STAN 5 50/ 12- 3.7 OB ----232-नद नाम 223- 1489 নৱ ঠিকানা 27 maples वातील नाम 253- Cartant-C2N- 3/3200 (09/10) মীর নাম -1 164 3/2 motrator. for more. 25 Anong plans, form 3 2019 122201 10000 = 10-05-20263: নেৰ পৰিমাণ টাকা = 000/-KONTER BUNT MAY া তার ব্যবসা/বৃত্তি/লেশা -সেবা প্রদান করা হালো।



## Presented at <sup>32nd</sup> Internal Design Lab on February 28, 2016 at GT

