# A Nobin Udyokta Project Monir Varieties Store



*Project by* : Md. Shakil Hossain *Identified by* : Md. Saiful Islam *Verified By*: Md. Sohrab Hossain





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GT Social Business Anchal-1, Chandpur

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



Name	:	Md.Shakil Hossain
Age	:	25/10/1997 (19Years 03 Months)
Marital status	:	Unmarried
Children	:	Sons -0
No. of siblings:	:	Four brothers
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	MotherImage: Variable with the second se
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others		NU N/A N/A N/A N/A
Education, till to date	:	SSC

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (Continued)



Present Occupation	:	Verities Business
Trade License Number	:	0
Business Experiences	:	5 years.
Other Own/Family Sources of Income	:	Her Three Brothers Sturdy And Father Farmer
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01864-277486, 01837-457094
NU Project Source/Reference	•	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first her mother took a loan amount BDT 10000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.



Business Name	:	Monir Verities Store
Address/ Location	:	Horipur, Sharaste, Chandpur
Total Investment in BDT	:	153,800/-
Financing	:	Self BDT : 93,800 (from existing business) - 61% Required Investment BDT : 60,000 (as equity) - 39%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

#### **EXISTING BUSINESS OPERATIONS Info.**



Particulars	Exist	ting Busines	s (BDT)
Faiticulais	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
Less: Cost of sale (B)	2800	84000	1008000
Gross Profit 20% (A-B)= [C]	700	21000	252000
Less: Operating Costs			
Electricity bill		400	4800
Night Guard Bill		0	0
Rent		0	0
Mobile Bill		400	4800
Salary from Business (Self)		9,000	1,08,000
Others (Entertainment)		300	3600
Non Cash Item:			
Depreciation Expenses(10,000*10%)		84	1000
Total Operating Cost (D)		10184	122208
Net Profit (C-D):		10816	129792

#### **PRESENT & PROPOSED INVESTMENT Breakdown**



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan, : Furniture: Advance: Present Goods Items (*) :	1,000 10,000 0 82,800		93,800
Proposed Items (**) :		60,000	60,000
Total Capital	93,800	60,000	153,800

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



#### **Present Stock item**

Product name	Amount
Soap	5000
Biscuit	9000
Pepsi,7Up,Spreed And Others Water	8000
Dal, Patato	2000
All Oil	10000
Tea, Egg, Milk	5000
Toothpaste	3000
Ata(1Bosta*1700)	1700
Snow + face powder	3000
Slot, Coal , Dal	5000
Shampo + ditergent	7000
Mosla	2500
Moyda(1Bosta*1300)	1300
Rice(2Bosta*2500)	5000
Sugar(1Bosta*2500)	2500
Muri(2bosta*1500tk)	1500
Moyda(1Bosta*1300)	1300
Others	10000
Total Present Stock	82800

#### **Proposed Item**

Product Name	Amount
Refrigerator	30000
Pepsi,7Up,Speed,And Others Water	10000
Rice(5Bosta*2500)	12500
Sugar(3Bosta*2500)	7500
Total :	60,000



Particulars	Y	'ear 1 (E	BDT)	Ye	ear 2 (B	DT)	Year 3 (BDT)				
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly		
Sales (A)	4000	120000	1440000	4500	135000	1620000	4700	141000	1692000		
Less: Cost of Sale (B)	3200	96000	1152000	3600	108000	1296000	3760	112800	1353600		
Profit 20% (A-B)=(C)	800	24000	288000	900	27000	324000	940	28200	338400		
Gross Profit											
Less operating cost :											
Electricity bill		400	4800		500	6000		600	7200		
Mobile Bill		400	4800		500	6000		600	7200		
Salary- self		9,000	108,000		9,000	108,000		9,000	108,000		
Shop Rent		0	0		0	0		0	0		
Others		300	3600		400	4800		500	6000		
Depreciation Expenses		84	1000		84	1000		84	1000		
Total Operating Cost (F)		10184	122208		10464	125808		10784	129408		
Net Profit =(E-F)		13816	165752		16516	198192		17416	208992		
GT payback		24,000			24,000			24,000			
Retained Income:		141752			174192			184992			

#### **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	60000		
1.2	Net Profit (Ownership Tr. Fee added back)	165752	198192	208992
1.3	Depreciation (Non cash item)	1000	1000	1000
1.4	Opening Balance of Cash Surplus	0	142752	317944
	Total Cash Inflow	226752	341944	527936
2.0	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	24000	24,000	24,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	84000	24,000	24,000
3.0	Net Cash Surplus	142752	317944	503936

#### **SWOT Analysis**



Strength Skill and 5 Years experience Quality service and Product Seven days open weekly 14 hours shop open	<b>W</b> EAKNESS Lack of investment
<ul> <li>OPPORTUNITIES</li> <li>Have a chance at more customers within local area.</li> <li>Extendable society</li> <li>Products and service demand increasing.</li> </ul>	<ul> <li>THREATS</li> <li>New competitor may be present</li> <li>Political Unrest</li> <li>Theft</li> </ul>



















































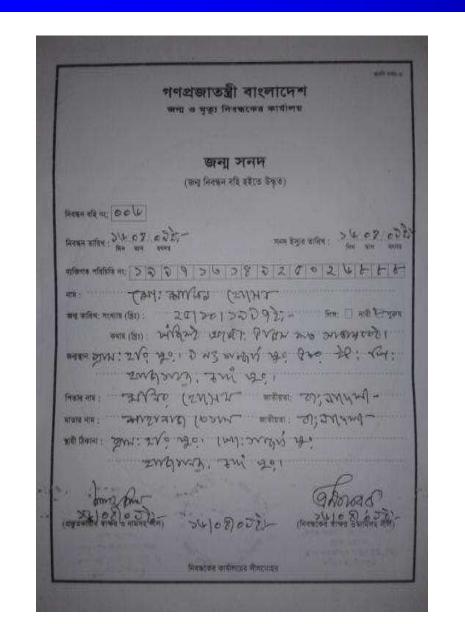




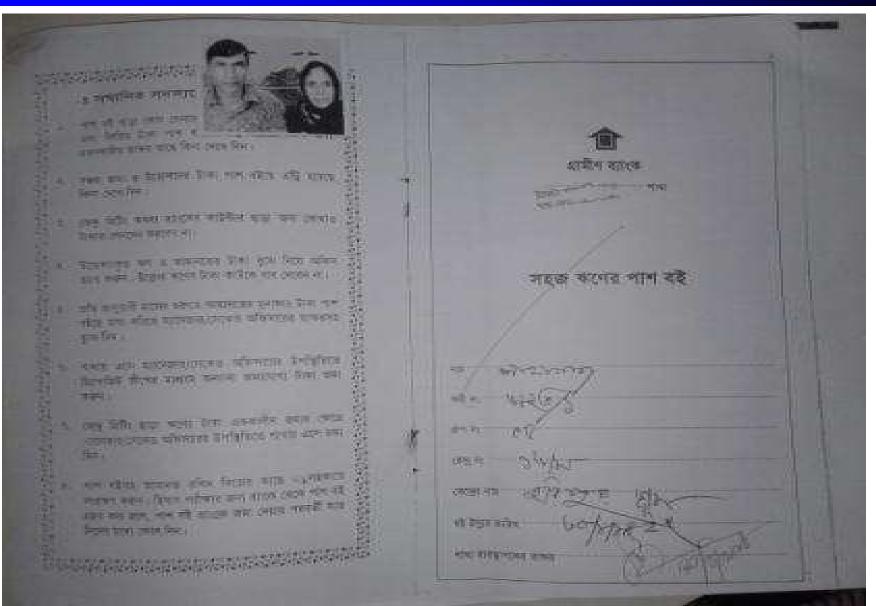
















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#### Presented at 97<sup>th</sup> Internal Design Lab on January 26, 2017 at GT

