A Nobin Udyokta Project

# **M/S Sikder Basraloy**



<u>Project by</u>: Al Amin NU Identified by : Md. Sayedul Amin Shakib Verified By: Md. Moksed Ali



Shariatpur Unit Anchal 6

GT Social Business Unit, Shariatpur

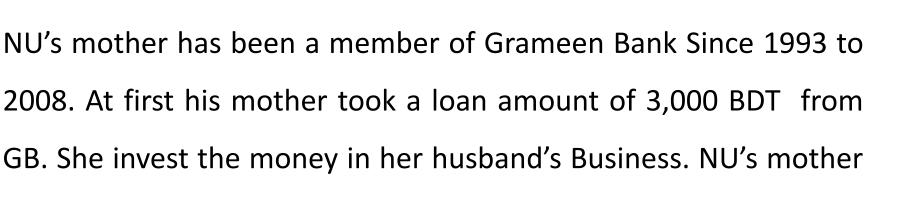
#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Al Amin
Age	:	19 years(09/03/1998)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brothers, 02 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	:	Mother V Father Kahinur Begum Khalilur Rahman Member since: 1993 to 2008. Branch: Anggaria, Shariatpur. Centre no. 47/M, Group: 05 Loanee No. 3691, First Ioan: 3,000/- Existing Ioan: Nil, Outstanding: Nil.
<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	:	N/A N/A N/A N/A N/A
Education	:	S.S.C



Present Occupation	:	Cloth Business
Trade License Number		194/2016-2017
Initial Investment (Own &Family Support)		4,50,000tk
Business Experiences:	:	5 years
Training Info.	:	N/A
Other Own/Family Sources of Income		Father
Other Own/Family Sources of Liabilities		N/A
NU Contact Info	:	01915-848505,01631-783491
NU Project Source/Reference	:	GT Shariatpur Unit Office



gradually improved their life standard by using GB loan.

#### **PROPOSED BUSINESS Info.**



Business Name	:	Sikder basraloy
Address/ Location	:	Angaria Bazar, Shariatpur Sadar, Shariatpur.
Total Investment in BDT	:	7,30,000
Financing	:	Self BDT : 6,50,000 (from existing business) - 89% Required Investment BDT : 80,000 (as equity) – 11%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 9,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	2 months

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



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:           i.         Advance:         2,00,000           ii.         Goods:         3,90,000           iii.         Decoration:         60,000	6,50,000		6,50,000
Proposed Stock Items:		80,000	80,000
Total Capital	6,50,000	80,000	7,30,000

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

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



#### Present Stock item

Product name	Amount
Shari	60,000
Three-piece	50,000
Lungi	30,000
Shirt	40,000
T-Shirt	30,000
Panjabi	20,000
Pant	40,000
Baby item	40,000
Moshari	10,000
Winter item	20,000
Others Products	50,000
Total Present Stock	3,90,000

#### **Proposed stock item**

Product Name	Amount
Shari	30,000
Three-piece	30,000
Pant	10,000
Shirt	10,000
Total Proposed Stock	80,000

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



Dertieulere	Ex	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales (A)	6,000	1,80,000	21,60,000			
Less: Cost of sale (B)	5,100	1,53,000	18,36,000			
Gross Profit 15% (A-B)= [C]	900	27,000	3,24,000			
Less: Operating Costs						
Electricity bill		1,500	18,000			
Generator bill		150	1,800			
Night Guard bill		100	1,200			
Shop rent		2,500	30,000			
Mobile bill		500	6,000			
Salary from Business		8,000	96,000			
Staff salary		3,000	36,000			
Convince		500	6,000			
Others (Entertainment)		1,000	12,000			
Non Cash Item:						
Dep. Exp. (60,000*12%)		600	7,200			
Total Operating Cost (D)		17,850	2,14,200			
Net Profit (C-D):		9,150	1,09,800			

## FINANCIAL PROJECTION OF NU BUSINESS PLAN



Dentionland	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	8,000	2,40,000	28,80,000	10,000	3,00,000	36,00,000	12,000	3,60,000	43,20,000
Less: Cost of Sale (B)	6,800	2,04,000	24,48,000	8,500	2,55,000	30,60,000	10,200	3,06,000	36,72,000
Gross Profit 15% (A-B)=(C)	1,200	36,000	4,32,000	1,500	45,000	5,40,000	1,800	54,000	6,48,000
Less operating cost :									
Electricity bill		1,600	19,200		1,700	20,400		1,800	21,600
Generator bill		200	2,400		250	3,000		300	3,600
Night Guard Bill		150	1,800		200	2,400		250	3,000
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Mobile Bill		600	7,200		700	7,200		800	9,600
Salary from Business		9,000	1,08,000		9,000	1,08,000		9,000	1,08,000
Staff salary		4,000	48,000		5,000	60,000		6,000	72,000
Convince		600	7,200		700	8,400		800	9,600
Others		1,100	13,200		1,200	20,400		1,400	16,800
Non Cash Item:									
Dep. Exp (60,000*12%)		600	7,200		600	7,200		600	7,200
Total Operating Cost (D)		20,350	2,44,200		21,850	2,62,200		23,450	2,81,400
Net Profit (C-D) = (E)		15,650	1,87,800		23,150	2,77,800		30,550	3,66,600
GT payback			32,000			32,000			32,000
Retained Income: 1,55,800				2,45,800			3,34,600		

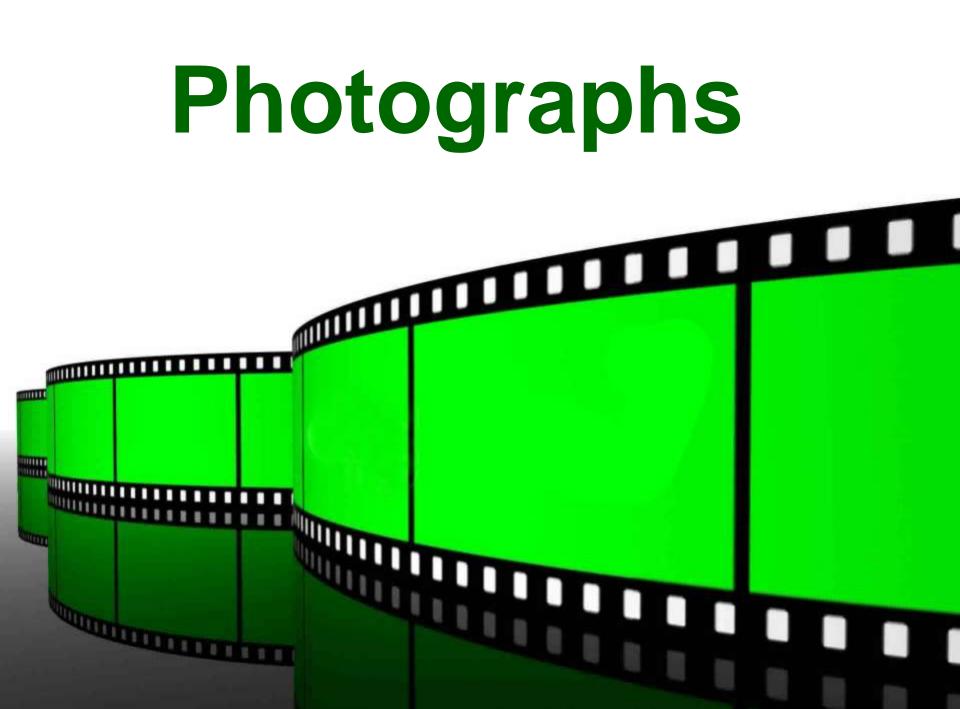
## CASH FLOW Projection on Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	0	0
1.2	Net Profit	1,87,800	2,77,800	3,66,600
1.3	Depreciation (Non cash item)	7,200	7,200	7,200
1.4	Opening Balance of Cash Surplus	0	1,63,000	4,16,000
	Total Cash Inflow	2,75,000	4,48,000	7,89,800
2.0	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GT Loan*	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	1,12,000	32,000	32,000
3.0	Net Cash Surplus	1,63,000	4,16,000	7,57,800

## **SWOT Analysis**



STRENGTH <ul> <li>Business Experience and Skill</li> <li>Maintain Daily accounts</li> <li>14 hours shop open</li> <li>No loan against business</li> <li>Located beside Road</li> </ul>	WEAKNESS Lack of investment Credit Sale
OPPORTUNITIES	THREATS
Expansion of Business	Fire.
Increasing the number of Customer	Theft.
Have chance to grab new customer	Political Instability may reduce the sale.





















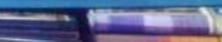
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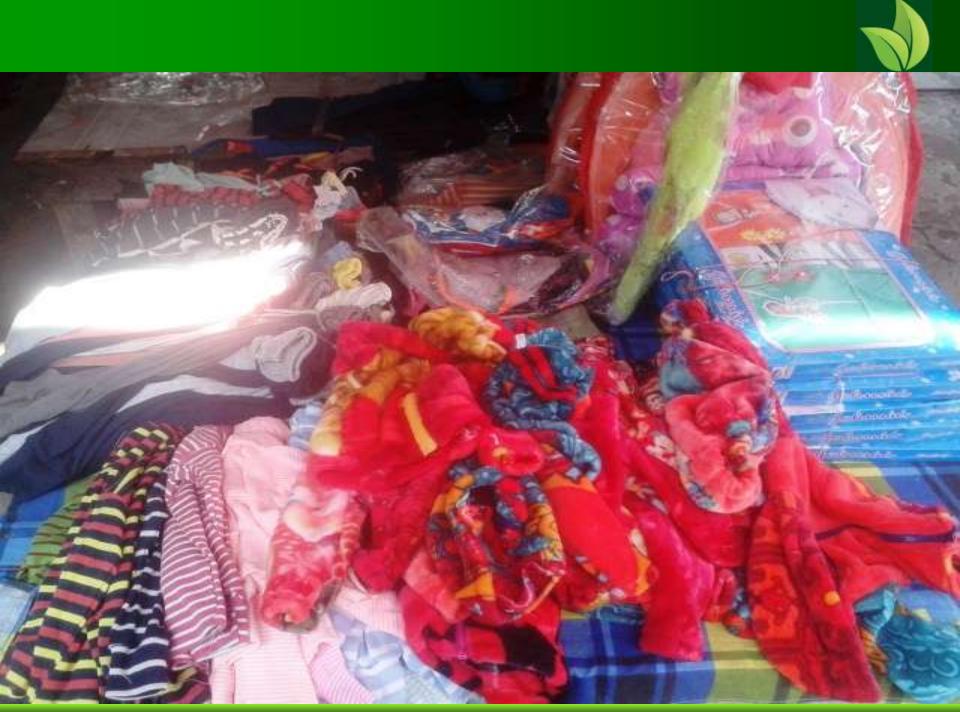
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## Presented at 96<sup>th</sup> Internal Design Lab On 24<sup>th</sup> Jan 2017 at GT

