

Proposed NU Business Name : TALUKDAR STORE

Presented By
Sah Amran Sujon



NU Identified, Verified and PP Prepared by
Abul Hasnat (Chandpur Sadar Unit)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sah Amran Sujon
Age	:	27 years
Marital status	:	Single
Children	:	-
No. of siblings:	:	4 brother,1 sister
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. Parul Begum
(iii) Father's name	:	Mr. Abdul Hanif Talukdar
(iv) GB member's info	:	Branch: Torpurchondhi Unit Centre # 48/M, Loanee no.7197, Member since 2004, First loan: Tk.5000 Last loan: Tk.20000, Outstanding: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	SSC

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

Present Occupation	:	Grocery Business
Trade license no	:	00106
Business Experiences	:	4 years :
Other Own/Family Sources of Income	:	Father
Other Own/Family Sources of Liabilities	:	-
NU Contact Info	:	01833646214
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2004. At first she took a loan amount of 5000 Taka from Grameen Bank. Her Husband used GB loan for agricultural work. They repair their residential house from the income of GB loan. He also used the loan in tea-shop, potatoes business also. NU also used this loan in his own business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Talukdar Store
Address/ Location	:	Holding no-1041, Near mosque, Dhalighat Road, Moddhyo icholi, Abdul Malek Bhuiyan Road, Chandpur
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT 2,20,000 (from existing business) 55 % Required Investment BDT1,80,000 (as equity) 45 %
Present salary/drawings from business (estimates)	:	7500 Taka
Proposed Salary	:	7500 Taka
Proposed Business	:	
i) % of present gross profit margin	:	16%
(ii) Estimated % of proposed gross profit margin	:	16%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items:			
Selling goods- 170000 (Attachments in next slides)			
Furniture- 10000	2,20,000		
Television- 8000			
Shop's infrastructure price- 32000			
(ii) Proposed items:			
Mobile Load- 30000			
Dal- 25000			
Rice/chal- 60000		1,80,000	
Flour/moyda- 20000			
Cosmetics- 20000			
Others- 25000			
Total Capital			4,00,000

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	78000	936000
<i>Less: Cost of sales (B)</i>	2500	65000	780000
Gross Profit (C) [C=(A-B)]	500	13000	156000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Present salary/Drawings- self		7500	90000
Others cost		250	3000
Non Cash Item:			
Depreciation Expenses		100	1200
Total Operating Cost (D)		8450	101400
Net Profit (C-D):		4550	54600

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
Estimated Sales (A)	5000	130000	1560000	5200	135200	1622400	5300	137800	1653600
<i>Less: cost of sales (B)</i>	4165	108290	1299480	4335	112710	1352520	4420	114920	1379040
Gross Profit (C) [C=(A-B)]	835	21710	260520	865	22490	269880	880	22880	274560
Income from load	100	2600	31200	100	2600	31200	100	2600	31200
Total gross profit	935	24310	291720	965	25090	301080	980	25480	305760
Less: Operating Costs									
Electricity bill		800	9600		800	9600		800	9600
Mobile Bill (SMS & Reporting inclusive)		200	2400		200	2400		200	2400
Proposed Salary- Self		7500	90000		7500	90000		7500	90000
Proposed Salary- Staff (1)		5500	66000		5500	66000		5500	66000
Others		300	3600		300	3600		300	3600
Non Cash Item:									
Depreciation Expenses		100	1200		100	1200		100	1200
Total Operating Cost (D)		14400	172800		14400	172800		14400	172800
(Net Profit C-D) :		9910	118920		10690	128280		11080	132960
Payback to GT			72000			72000			72000
Retained Income:			46920			56280			60960

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	180000		
1.2	Net Profit (Ownership Tr. Fee added back)	118920	128280	132960
1.3	Depreciation (Non cash item)	1200	1200	1200
1.4	Opening Balance of Cash Surplus	-	48120	105600
	Total Cash Inflow	300120	177600	239760
2.0	Cash Outflow			
2.1	Purchase of Product	180000		
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72000	72000	72000
	Total Cash Outflow	252000	72000	72000
3.0	Net Cash Surplus	48120	105600	167760

SWOT ANALYSIS

STRENGTH:

Longstanding relationship with GB.
Nearest to consumers' house
Near busy roads

WEAKNESS:

Lack of fund.

OPPORTUNITIES:

Good quality food with better services in locality.
Would be big entrepreneur .
Employment opportunity.

THREATS:

Theft.
Load shedding.
Political chaos.
Credit sales.

Pictures







Shelf 1: 10 bottles of cooking oil.

Shelf 2: 12 packets of instant noodle cups.

Shelf 3: 10 packets of instant noodle cups and 10 packets of instant noodle packets.

SAK 1: SUPER FINE RICE
100% Sortex Rice
NET WT. 50 KG
USE NO HOOKS

SAK 2: GORJAHAN
Super Fine Rice
50 KG

SAK 3: Large sack of yellow onions.





Presented at GT's 4th Internal Design Lab on
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Thank you