

A Nobin Udyokta Project

Proposed NU Business Name : Maruf Store



Presented by
Md. Manir khan

NU Identified and PP Prepared by :
Md. Nazmul Karim (Manikgonj Unit)
Verified by : Md. Khalilur Rahman

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--|---|--|
| Name | : | Md. Manir khan |
| Age | : | 23 years |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 2 Brothers, |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Marzina begum |
| (iii) Father's name | : | Md. Badsha Mia |
| (iv) GB member's info | : | Member since: 2005 Branch: Gorpara Center# 39(M), Loanee no.: 3671/2 First loan: Tk. 5,000 Existing loan: Tk.10,000 Outstanding: Tk. 8200 |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | NU |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF etc.. | : | N/A |
| (ix) Others | : | N/A |
| Education | : | S. S. C |

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

| | | |
|---|---|------------------------------|
| Present Occupation | : | Grocery Shop Business |
| Trade License | : | 126/14-15 |
| Business Experiences and Training Info | : | 5 years |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01703195253 |
| NU Project Source/Reference | : | GT Manikganj Unit, Manikgonj |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2005. At first she took a loan amount BDT 5,000 from Grameen Bank. NU invested GB loan of BDT 1,00,000 to expand his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | Maruf Store |
| Address/ Location | : | Alinagar, Garpara, Manikganj sadar. Ward no. 05 |
| Total Investment in BDT | : | 450000 |
| Financing | : | Self BDT : 2,50,000 (from existing business) - 56% Required Investment BDT : 200000 (as equity) - 44 % |
| Present salary/drawings from business (estimates) | : | BDT 7000 |
| Proposed Salary | | BDT 7000 |
| i. Proposed Business % of present gross profit margin | : | 10% |
| ii. Estimated % of proposed gross profit margin | : | 10% |
| iii. Agreed grace period | : | 3 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|----------------------------|-------------------|-------------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| i. Present stock items: Advance : 50,000 Rack + Fridge (3000+15000) : 18,000 Goods* : 1,82,000 | 2,50,000 | | |
| i. Proposed Stock Items: Grossery Goods : 70,000 Cosmetics/ Electric items : 30,000 Rice/Flours/Wheat : 1,00,000 | | 2,00,000 | |
| Total Capital | 2,50,000 | 2,00,000/- | 4,50,000/- |

Grocery items

Present items

| | |
|--------------------------|-----------------|
| • Rice (16 bosta *2500) | : 40,000 |
| • Vushi (10 bosta *1500) | :15,000 |
| • Dal | :15000 |
| • Oil (3 Drams) | :40,000 |
| • Cold drinks | :10,000 |
| • Biscuits | :4000 |
| • Salt | :5000 |
| • Soap | :10,000 |
| • Chips | :2000 |
| • Flours/Wheat | : 20,000 |
| • Sugar | :5000 |
| • Egg | :1000 |
| • Others | :15,000 |
| • Total | :1,82000 |

Proposed items

| | |
|--------------------------|------------------|
| • Rice (16 bosta *2500) | : 40,000 |
| • Vushi (10 bosta *1500) | :15,000 |
| • Dal | :14000 |
| • Oil (4 Drams) | :50,000 |
| • Cold drinks | :20,000 |
| • Biscuits | :4000 |
| • Salt | :5000 |
| • soap | :10,000 |
| • Chips | :2000 |
| • Flours/Wheat | : 20,000 |
| • Sugar | :10,000 |
| • Others | : 10,000 |
| • Total | :2,00,000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|--|-------------------------|--------------|-----------------|
| | Daily | Monthly | Yearly |
| Sales (A) | 5000 | 1,50,000 | 18,00,000 |
| <i>Less: Cost of sales (B)</i> | 4500 | 1,35,000 | 16,20,000 |
| Profit 10% (A-B) | 500 | 15000 | 1,80,000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 1000 | 12000 |
| Shop Rent | | 1000 | 12000 |
| Entertainment | | 200 | 2400 |
| Mobile bill | | 300 | 3600 |
| Present salary/Drawings- self | | 7000 | 84,000 |
| Others | | 100 | 1200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 150 | 1800 |
| <i>Total Operating Cost (D)</i> | | 9,750 | 1,17,000 |
| Net Profit (C-D): | | 5,250 | 63,000 |

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 |
| Sales (A) | 6500 | 1,95,000 | 23,40,000 | 7500 | 2,25,000 | 27,00,000 | 8500 | 2,55,000 | 30,60,000 |
| <i>Less: Cost of sales (B)</i> | | 1,75,500 | 21,06,000 | | 2,02,500 | 24,30,000 | | 2,29,500 | 27,54,000 |
| Profit (10%) (C)= [(A-B)] | 650 | 19,500 | 2,34,000 | 750 | 22,500 | 2,70,000 | 850 | 25,500 | 3,06,000 |
| <i>Less: Operating Costs</i> | | | | | | | | | |
| Electricity bill | | 1000 | 12,000 | | 1200 | 14400 | | 1500 | 6000 |
| Shop Rent | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Entertainment | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Mobile bill | | 400 | 4800 | | 400 | 4800 | | 400 | 4800 |
| Present salary/Drawings- self | | 7,000 | 84,000 | | 7,000 | 84,000 | | 7000 | 84,000 |
| Others | | 200 | 2400 | | 200 | 2400 | | 200 | 2400 |
| Depreciation Expenses | | 150 | 1800 | | 150 | 1800 | | 150 | 1800 |
| Total Operating Cost (D) | | 9,950 | 1,19,400 | | 10,150 | 1,21,800 | | 10,450 | 1,25,400 |
| Net Profit (C-D) | | 9,550 | 1,14,600 | | 12,350 | 1,48,200 | | 15,050 | 1,80,600 |
| GT payback | | | 80,000 | | | 80,000 | | | 80000 |
| Retained Income: | | | 34,600 | | | 68,200 | | | 1,00,600 |

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 | 2,00,000 | | |
| 1.2 | Net Profit | 1,14,600 | 1,48,200 | 1,80,600 |
| 1.3 | Depreciation (Non cash item) | 1800 | 1800 | 1800 |
| 1.4 | Opening Balance of Cash Surplus | - | 28,200 | 98200 |
| | Total Cash Inflow | 3,16,400 | 1,78,200 | 2,80,600 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 2,00,000 | | |
| 2.2 | Payment of GB Loan | 8200 | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 80,000 | 80,000 | 80,000 |
| | Total Cash Outflow | 2,88,200 | 80,000 | 80,000 |
| 3.0 | Net Cash Surplus | 28,200 | 98,200 | 2,00,600 |

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience
- Position of his store beside main road.

WEAKNESS

- Lack of investment
- Credit sales

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

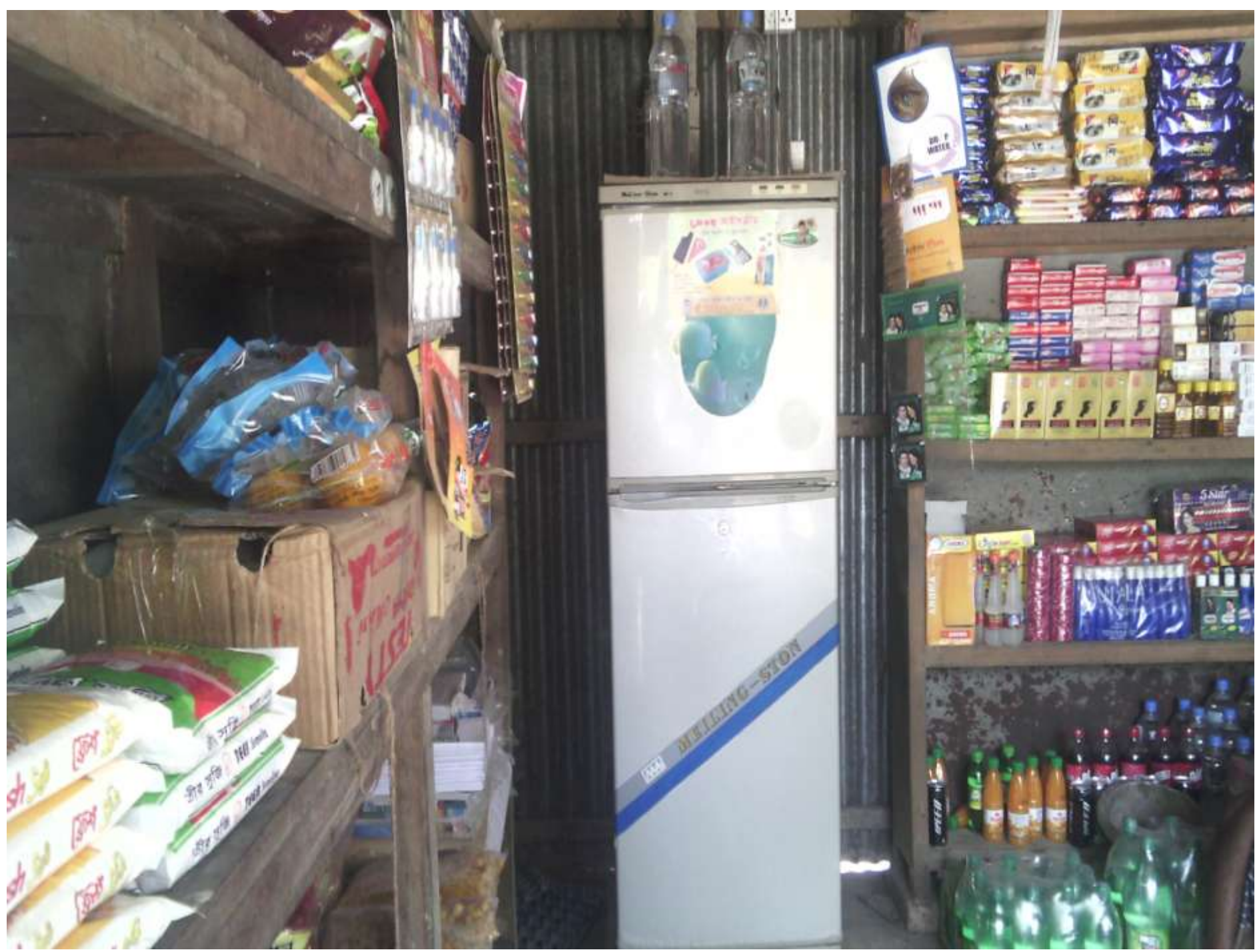
- Theft
- Fire
- Other competition

Pictures













ELSON FOODS

পিংকী
আইসক্রীম
ফ্যাক্টরী

নো কেমিকেলস্‌র বেসে

FRESH

শুভা
শুভা

SUGAR

Various jars and bottles on a shelf, including one labeled 'SUGAR'.









Presented at GT's 9th Internal Design Lab
on May 21, 2015 at GT

Thank You