A Nobin Udyokta Project

Proposed NU Business Name: Sahajan Store



NU Identified and PP Prepared by:
Abu Musa Bhuiyan (Chandpur Sadar Unit)
Verified by: Nazrul Islam

Presented by Sahajan Gazi



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sahajan Gazi				
Age	:	1 st January 1984 (31 years)				
Marital status	:	Married				
Children	••	2 daughters				
No. of siblings:	:	02 Brothers & 02 Sisters (1 brother service holder)				
Parent's and GB related Info						
(i) Who is GB member	:	Mother				
(ii) Mother's name	:	Jahanara Begum				
(iii) Father's name	:	Abdur Rob Mia				
(iv) GB member's info	:	Member since: 10/11/2006 Branch: Tamta-Shahrasti				
		Centre No. 39/ Ma, Loanee no.: 3896/3				
		First loan: Tk. 3,000 Total Amount Received: Tk. 3,15,000				
		Existing loan: 20000 Outstanding: Tk. 14,830				
Further Information:						
		Drothor				
(v) Who pays GB loan installment	•	Brother				
(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	:	Class Five				

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

Present Occupation	:	Business
Trade License No		120/14-15
Business Experiences	:	13 years
Other Own/Family Sources of Income	••	Cultivate land, Fishery.
Other Own/Family Sources of Liabilities	•	N/A
NU Contact No	:	01822337136
NU Project Source/Reference	:	GT Chandpur Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2006 (8 Years). At first she took a loan amount BDT 3,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan. NU's Father used GB loan on the purposes of Fishery and Cultivating land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

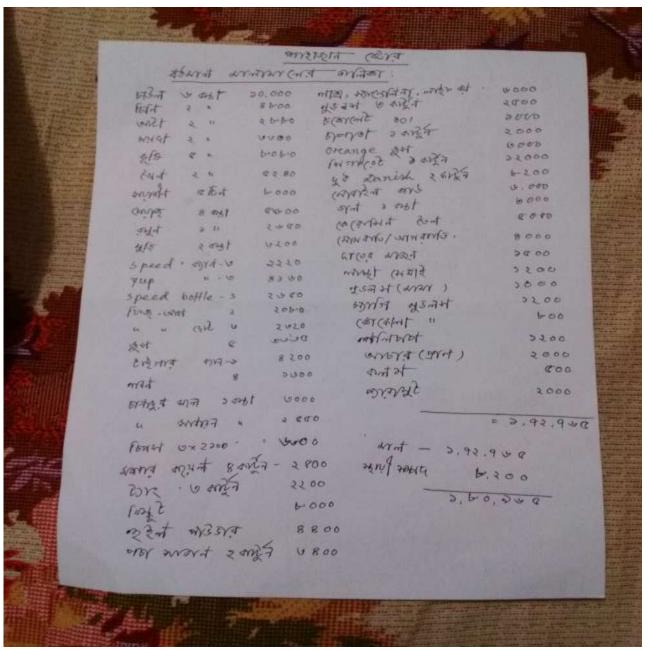
Business Name	:	Sahajan Store
Address/ Location	:	Vill: Mohammadpur,P/O: Ahmedpur-3610, Hazigonj, Chandpur.
Total Investment in BDT	:	3,80,000
Financing	:	Self BDT: 1,80,000 (from existing business) - 47% Required Investment BDT: 2,00,000 (as equity) - 53 %
Present salary/drawings from business (estimates)	:	BDT 7000
Proposed Salary		BDT 7000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months
	1 1	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different ca	tegories:	(1)	(2)	(1+2)
i.	Present stock items: Furniture Television Goods Item Fan	: 4200 : 3000 : 172000 : 800	1,80,000		
i.	Proposed Stock Items: Goods Item*:	2,00,000		2,00,000	
	Total Capital		1,80,000	2,00,000	3,80,965

^{*}Items are attached in the next slide

Present goods Items



Proposed Items

বিবরন	টাকা
চাল (১৫ বস্তা)	২ ৭৩ ০০
ভূসি (১২ বস্তা)	7,000
খৈল (১২ বস্তা)	00000
ফিশ ফিড (১৪ বস্তা)	১১৯৭০
সয়াবিন ১০ কার্টুন	২৩২৫০
চিনি ১২ বস্তা	\$ \$\$00
আটা ৩ বস্তা	৩ ৬০০
ময়দা ৫ বস্তা	9000
ডাল ৫০ কেজি	(000
আদা ৩০ কেজি	৩ 000
রসুন ৫০ কেজি	8600
ড্রিংকস	২২ ०००
পেয়াঁজ ৫০ কেজি	२०००
খেসারির ডাল ৩০ কেজি	7200
চিপস্	२०००
বিস্কিট (বিভিন্ন)	8000
সাবান	(000
হুইল পাউডার	৩ 000
লবন ৮০কেজি	2000
অন্যান্য মোবাইল কার্ড, সাবান, জর্দা)	9080
কসমেটিকস্	\$0000

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	3000	45000	540000			
Less: Cost of sales	2550	36000	432000			
Profit [15%]	450	9000	108000			
Income from Carom board	100	3,000	36,000			
Gross Profit	550	16,500	1,98,000			
Less: Operating Costs						
Electricity bill		350	4200			
Entertainment/ Others		200	2400			
Dish bill		150	1800			
Mobile Bill		200	2400			
Present salary/Drawings- self		7,000	84,000			
Non Cash Item:						
Depreciation Expenses		85	1020			
Total Operating Cost (D)		7985	95,820			
Net Profit (C-D):		8515	1,02,180			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BL	OT)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3,500	1,0,5000	12,60,000	3700	1,11000	1332000	4,000	120,000	14,40,000
Less: Cost of sales	2975	89,250	10,71,000	3145	94,350	11,32,200	3400	1,02,000	12,24,000
Profit (20%) [A]	525	15750	189000	555	16650	199800	600	18000	2,16,0000
Income From Carom Board	100	3000	36,000	100	3,000	36,000	100	3,000	36,000
Gross Profit	625	18750	225,000	655	19650	2,35,800	700	21,000	252,000
Less: Operating Costs									
Electricity bill		450	5400		500	6,000		500	6,000
Dish Bill		150	1800		200	2400		200	2400
Mobile bill		300	3600		300	3600		400	4800
Ent/Others		300	36,00		300	3600		300	3600
Salary		7,000	84,000		7,000	84,000		7,000	84,000
Depreciation Expenses		85	1020		85	1020		85	1020
Total Operating Cost (E)		8285	99420		8385	100,620		8485	101,820
Net Profit		10465	125,580		11265	135180		12,555	150,180
GT payback			80,000			80,000			80,000
Retained Income:	45,580			55,180	•	•	70,180	•	

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	200000		
1.2	Net Profit	125580	135180	150180
1.3	Depreciation (Non cash item)	1020	1020	1020
1.4	Opening Balance of Cash Surplus	-	46600	102800
	Total Cash Inflow	326600	182800	254000
2.0	Cash Outflow			
2.1	Purchase of Product	200,000	-	-
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	46600	102800	174000

SWOT ANALYSIS

STRENGTH

- > Availability of Products Sourcing.
- ➤ Skilled & 13 Years of Experience.

WEAKNESS

- > Opponent in same areas
- Credit Sales

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

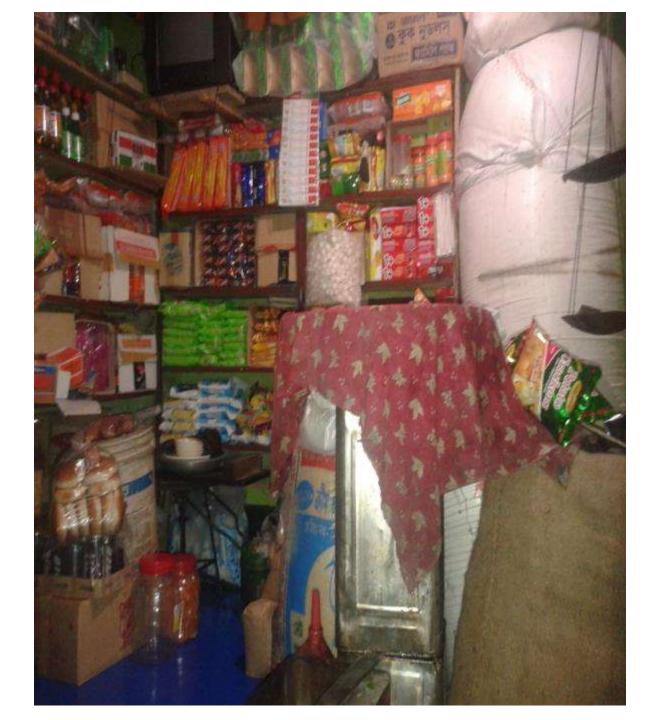
THREATS

- > Theft
- > Fire
- > Strike

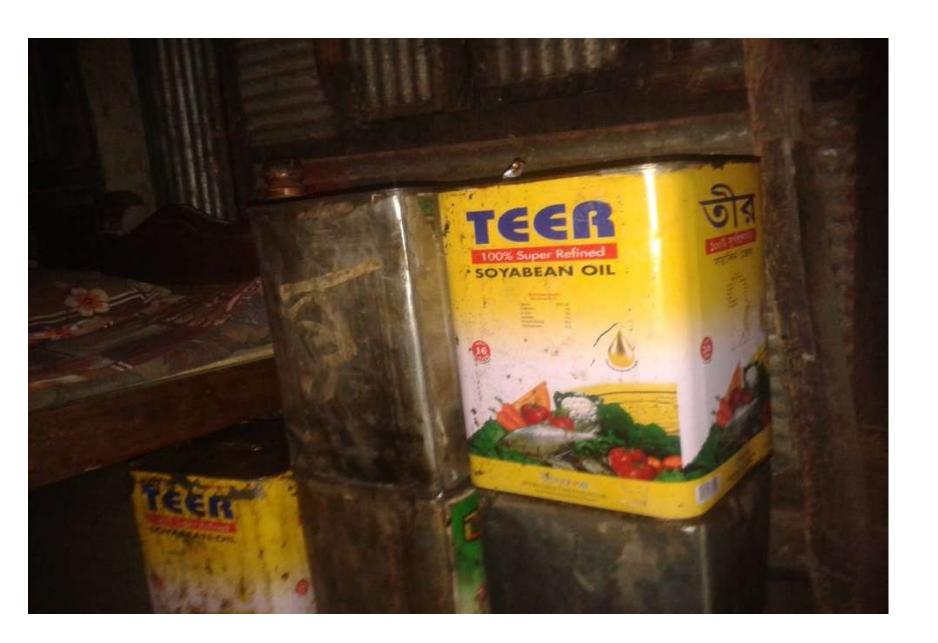
Picture











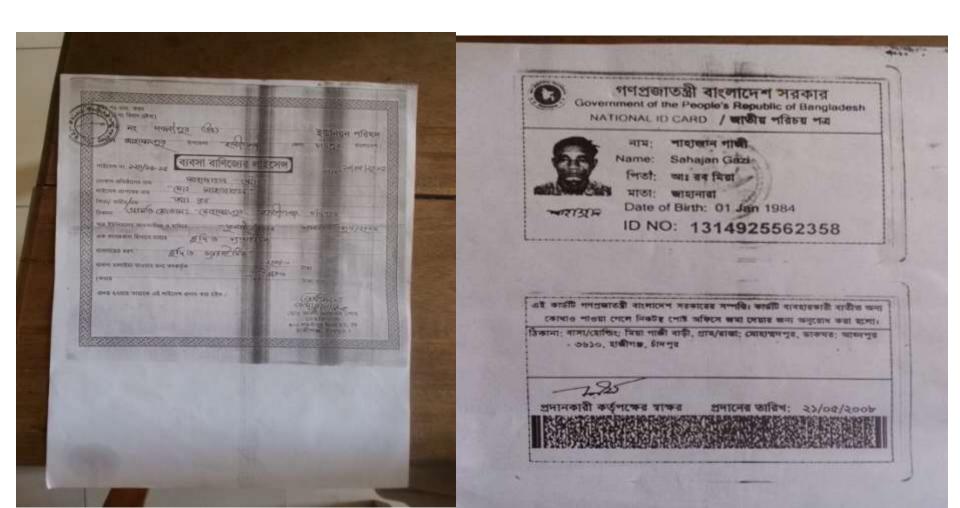








Trade License & ID Card Copy



Presented at GT's 10th Internal Design Lab On June 4, 2015 at GT

For Further Information

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