

# *A Nobin Udyokta Project*

*Proposed NU Business Name : Sottojit Traders*



Presented by  
Biplop Kumar Saha

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

GRAMEEN TRUST



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

Name	:	Bipplop Kumar Saha
Age	:	28
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 Brothers, 2 Sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Asha Rani Saha
(iii) Father's name	:	Umesh Chandro Saha
(iv) GB member's info	:	Branch: Mulzan Centre # 27(M), Loanee no.: 8943, Member since : 1990 First loan: Tk. 5,000 Existing loan: Tk. 3,00,000 ,Outstanding: Tk. 2,83,500
Further Information:	:	
(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	:	Eight

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

Present Occupation	:	Grocery Shop Business
Trade License No	:	247/14-15
Business Experiences	:	<b>10 years</b>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	<b>01714329727</b>
NU Project Source/Reference	:	GT Manikganj Unit Office,Manikganj

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank since 1990. At first she took a loan amount of BDT 5,000 from Grameen Bank. She invested BDT 1,00,000 in NU's Brother's business. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Sottojit Traders
Address/ Location	:	Bangladesh Hut Bazar, Gorpara ,Word-04.Manikganj Sadar
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT : 3,50,000 (from existing business) - 58 % Required Investment BDT : 2,50,000 (as equity) - 42 %
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		<b>BDT 8,000</b>
i. Proposed Business % of present gross profit margin	:	<b>9%</b>
ii. Estimated % of proposed gross profit margin	:	<b>9%</b>
iii. Agreed grace period	:	<b>3 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> Advance : 10,000 Furniture : 24,000 Goods* : 3,16,000	3,50,000		
<b>i. Proposed Stock Items:</b> Goods* : 2,50,000		2,50,000	
<b>Total Capital</b>	<b>3,50,000/-</b>	<b>2,50,000/-</b>	<b>6,00,000/-</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

## **Present items**

- Super oil 5 drum : 1,00,000
- Soyabin oil 2 drum : 40000
- Pum oil 2 drum : 30000
- Sugar (14 Bosta) :25000
- Flour (13 Bosta) :15000
- Dal (4 types) :20000
- Detergent powder :20000
- Cosmetics :15000
- Rice 10 bosta :20000
- Soap :10000
- Tooth paste + brush :10000
- Coil +chips+ blade :5000
- Others :6000

**Total :316000**

## **Proposed items**

- Super oil 3 drum : 60000
- Soyabin oil 2 drum : 40000
- Pum oil 1 drum : 15000
- Sugar :25000
- Flour (13 bosta) :15000
- Dal (4 types) :15000
- Detergent powder :20000
- Cosmetics :15000
- Rice 10 bosta :20000
- Soap :10000

**Total :250000**

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	8,000	2,40,000	28,80,000
<i>Less: Cost of sales</i>		2,18,400	26,20,800
<b>Profit (9%) [A]</b>	<b>720</b>	<b>21,600</b>	<b>2,59,200</b>
<i>Less: Operating Costs</i>			
Electricity bill		1,000	12,000
Shop Rent		1000	12,000
Night guard bill		150	1800
Entertainment		200	2400
Mobile bill		400	4800
Present salary/Drawings- self		7,000	84,000
Others ( Transport, fees)		400	4800
<b>Non Cash Item:</b>			
Depreciation Expenses (10%)		200	2400
<b>Total Operating Cost (D)</b>		<b>10,350</b>	<b>1,24,200</b>
<b>Net Profit (C-D):</b>		<b>11,250</b>	<b>1,35,000</b>



# 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	9,000	2,70,000	32,40,000	10,000	3,00,000	36,00,000	11,000	3,30,000	39,60,000
<i>Less: Cost of sales</i>		2,45,700	29,48,400		2,73,000	32,76,000		3,00,300	36,03,600
<b>Profit (9%) [A]</b>	<b>810</b>	<b>24,300</b>	<b>291600</b>	<b>900</b>	<b>27000</b>	<b>3,24,000</b>	<b>990</b>	<b>29,700</b>	<b>3,56,400</b>
<i>Less: Operating Costs</i>									
Electricity bill		1,000	12,000		1,200	14,400		1,200	14,400
Shop Rent		1000	12000		1000	12,000		1000	12,000
Entertainment		200	2400		200	2400		200	2400
Mobile bill		400	4800		400	4800		400	4800
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Others		400	4800		400	4800		400	4800
Depreciation Expenses		200	2400		200	2400		200	2400
<b>Total Operating Cost (E)</b>		<b>11500</b>	<b>1,38,000</b>		<b>11,300</b>	<b>1,35,600</b>		<b>11300</b>	<b>1,35,600</b>
<b>Net Profit</b>		<b>12,800</b>	<b>1,53,600</b>		<b>15,700</b>	<b>1,88,400</b>		<b>18,400</b>	<b>2,20,800</b>
<b>Gt payback</b>			<b>1,00,000</b>			<b>1,00,000</b>			<b>1,00,000</b>
<b>Retained Income:</b>			<b>53,600</b>			<b>88,400</b>		<b>1,20,800</b>	

## ***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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,53,600	1,88,400	2,20,800
1.3	Depreciation (Non cash item)	2400	2400	2400
1.4	Opening Balance of Cash Surplus	-	56,000	1,46,800
	<b>Total Cash Inflow</b>	<b>4,06,000</b>	<b>2,46,800</b>	<b>3,70,000</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	<b>Total Cash Outflow</b>	<b>3,50,000</b>	<b>1,00,000</b>	<b>1,00,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>56,000</b>	<b>1,46,800</b>	<b>2,70,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside Highway.

## **W**EAKNESS

- Opponent in same areas

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures





























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**GT's 10<sup>th</sup> Internal Design Lab**  
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**Further Information**

Grameen Trust

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