

A Nobin Udyokta Project

Proposed NU Business Name : Saiful Store



Presented by
Md. Saiful islam Ripon

NU Identified and PP Prepared :

**Md. Nazmul Karim
(Chandpur Sadar Unit)**

Verified by:

Abu Musa Bhuiyan

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Saiful islam Ripon
Age	:	21
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	4 Brothers, 1 Sisters
Parent's and GB related Info	:	<p>(i) Who is GB member : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>(ii) Mother's name : Komla Begum</p> <p>(iii) Father's name : Mr. Alpu mizi</p> <p>(iv) GB member's info : Member since: 20-11-2005 Branch: Torpuchondi Group# 5(M), Loanee no: 1145 First loan: Tk. 5,000 Total Amount Received: Tk. 200000 Existing loan: N/A Outstanding: N/A</p>
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 etc..	:	N/A
(ix) Others	:	N/a
Education	:	Class 10

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

Present Occupation	:	Business
Trade License		111/2014
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	No
Nu Contact Info		01987587145
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2005 to 2014 . At first she took a loan amount BDT 5,000 from Grameen Bank. She bought land by using GB loan of BDT 50,000. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Saiful Store
Address/ Location	:	Holding no:, vill:Moysyadi,post:Moysyadi, Word no-6, Chandpur Sadar, Chandpur.
Total Investment in BDT	:	1,50,000
Financing	:	Self BDT : 1,00,000 (from existing business) - 67% Required Investment BDT : 50,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary	:	BDT 6000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
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)
i. Present stock items: Shop Value : 40,000 Furniture : 15,000 Goods* : 45,000	1,00,000		
i. Proposed Stock Items: ii. Grocery Goods : 50,000		50,000	
Total Capital	1,00,000	50,000/-	1,50,000/-

Saiful store present and proposed items

Present items:

Rice-----	12,000
Oil-----	6000
Harpic-----	2000
Soap-----	2500
Flour-----	6000
Deterzent powder-----	2000
Shampoo-----	1500
Sugar-----	2500
Fair & lovely+ meril-----	1500
Coconut oil-----	1000
Milk powder-----	1000
Pen & pencil+ball+Khata-----	2000
Solt+onion+garlic+other vegetable---	15,000
Chips+Tissue +tooth pest+saving foam---	3000
Others -----	4,000

Total = 45,000

Proposed items:

-----	10,000
-----	5,000
-----	1,000
-----	3,000
-----	5,000
-----	4,000
-----	2,000
-----	2000
-----	2000
-----	1000
-----	2,000
-----	2,000
-----	6,000
-----	3,000
-----	2,000

= 50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30,000	3,60,000
<i>Less: Cost of sales</i>	700	21,000	2,52,000
Profit [A]	300	9000	1,08,000
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Entertainment		100	1200
Mobile bill		200	2400
Present salary/Drawings- self		6000	72,000
Others .		100	1200
Depreciation Expenses		150	1800
Total Operating Cost (D)		6950	83,400
Net Profit (C-D):		2,050	24,600

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1200	36,000	4,32,000	1300	39,000	4,68,000
<i>Less: Cost of sales</i>	840	25,200	3,02,400	900	27,000	3,24,000
Profit (%) [A]		10,800	1,296,00		12,000	1,44,000
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		500	6000
Shop Rent						
Entertainment		100	1200		100	1200
Mobile bill		200	2400		200	2,400
Present salary/Drawings- self		6,000	72,000		6,000	72,000
Others (Chada,mosque,pagoda)		100	1200		100	1200
Depreciation Expenses		150	1800		150	1800
Total Operating Cost (E)		7,050	84,600		7,050	84,600
Net Profit		3750	45000		4,950	59,400
Gt payback			30,000			30000
Retained Income:			15000			29,400

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	-
1.2	Net Profit	45000	59,400
1.3	Depreciation (Non cash item)	1800	1800
1.4	Opening Balance of Cash Surplus	-	16800
	Total Cash Inflow	96,800	78000
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	-
2.2	Payment of GB Loan*	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80000	30,000
3.0	Net Cash Surplus	16,800	48000

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 3 Years of Experience
- Maintaining High Standard in local areas

WEAKNESS

- Opponent in same areas
- Lack of investment

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Theft
- Fire

Pictures

















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