

# A Nobin Udyokta Project

Proposed NU Business Name: **Ojit Store**



Presented by  
Ojit Das  
Cell : 01671299872

NU Identified and PP Prepared by :  
**Sonia Sultana (Chandpur Sadar Unit)**  
Verified by- Md. Nazrul Islam

**GRAMEEN TRUST** 

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

<b>Name</b>	:	<b>Ojit das</b>
<b>Age</b>	:	<b>04-03-1990(25 Years)</b>
<b>Marital status</b>	:	<b>Un married</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>02 brothers &amp; 02 Sister ( 01 Sisters are married )</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></b>
<b>(ii) Mother's name</b>	:	<b>Maloti Rani Das</b>
<b>(iii) Father's name</b>	:	<b>Narayan das</b>
<b>(iv) GB member's info</b>	:	<b>Member since: 20-02-2005</b> <b>Branch: Narayanpur Centre No. 44/ M, Loanee no.: 3865/3</b> <b>First loan: Tk.5,000 , Total Amount Received =200000</b> <b>Existing loan: 40000 Outstanding: Tk. Nil .</b>
<b>Further Information:</b>	:	
<b>(v) Who pays GB loan installment</b>	:	<b>NU</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc..</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education, till to date</b>	:	<b>Class Seven</b>

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

<b>Present Occupation(Besides own business,)</b>	<b>:</b>	<b>Business Trade License No: 16 /16</b>
<b>Business Experiences</b>	<b>:</b>	<b>7 years</b>
<b>NU CONTACT NO</b>		<b>01671299872</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Shop Rent, father business ( Fish business)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>No</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Chandpur Unit Office, Chandpur</b>

# ***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 Uses the loan for expansion his business. NU's mother gradually improved their life standard by using GB loan.**

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

<b>Business Name</b>	<b>:</b>	<b>Ojit Store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Narayanpur bazaar, Matlab (south),Chandpur.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>2,70,000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT : 170,000 (from existing business) - 63%</b> <b>Required Investment BDT : 100,000 (as equity) - 37%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>7000</b>
<b>Proposed Salary</b>		<b>7000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>15%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>15%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>2 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b>Investments in different categories:</b>	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> <b>ii. Furniture(Rekh-03,show case-2, chair-2</b> <b>long bench 1 : 30,000</b> <b>Fridge 15000</b> <b>Bakery Item 50000</b> <b>Confectionary 40000</b> <b>Cold Drinks, Juice 25000</b> <b>other( cosmetics etc) 10000</b>	<b>1,70,000</b>		<b>170000</b>
<b>i. Proposed Stock Items:</b> <b>ii. Bakery Item 15000</b> <b>iii. Confectionary 15000</b> <b>iv. Cold Drinks 20000</b> <b>v. Yogurt curd ,juice 20000</b> <b>vi. Cosmetics 30000</b>		<b>1,00,000</b>	<b>100000</b>
<b>Total Capital</b>	<b>1,70000</b>	<b>1,00,000/-</b>	<b>2,70,000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Sales</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b><i>Less: Cost of sales</i></b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>
<b>Profit [A]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>
<b><i>Less: Operating Costs</i></b>			
<b>Electricity bill</b>		<b>700</b>	<b>8400</b>
<b>Night Guard</b>		<b>100</b>	<b>1200</b>
<b>Shop Rent</b>		<b>Fathers shop</b>	
<b>Entertainment</b>		<b>300</b>	<b>3600</b>
<b>Mobile bill</b>		<b>500</b>	<b>6000</b>
<b>Present salary/Drawings- self</b>		<b>7000</b>	<b>84000</b>
<b>Others .( fees, transport etc)</b>		<b>200</b>	<b>2400</b>
<b>Non Cash Item:</b>			
<b>Depreciation</b>		<b>500</b>	<b>6000</b>
<b>Expenses(30000*10%15000*20%</b>			
<b><i>Total Operating Cost (D)</i></b>		<b><i>9300</i></b>	<b><i>111600</i></b>
<b>Net Profit (C-D):</b>		<b>8700</b>	<b>104400</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Sales</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>5500</b>	<b>165000</b>	<b>1980000</b>	<b>6000</b>	<b>180000</b>	<b>2160000</b>
<b>Less: Cost of sales</b>	<b>4250</b>	<b>127500</b>	<b>1530000</b>	<b>4675</b>	<b>140250</b>	<b>1683000</b>	<b>5100</b>	<b>153000</b>	<b>1836000</b>
<b>Profit (20%) [A]</b>	<b>750</b>	<b>22500</b>	<b>270000</b>	<b>825</b>	<b>24750</b>	<b>297000</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less: Operating Costs</b>									
<b>Electricity bill</b>		<b>700</b>	<b>8400</b>		<b>800</b>	<b>9600</b>		<b>800</b>	<b>9600</b>
<b>Night Gaurd</b>		<b>100</b>	<b>1200</b>		<b>100</b>	<b>1200</b>		<b>100</b>	<b>1200</b>
<b>Shop Rent</b>		<b>no</b>	<b>x</b>						
<b>Entertainment</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>
<b>Mobile bill</b>		<b>600</b>	<b>7200</b>		<b>600</b>	<b>7200</b>		<b>600</b>	<b>7200</b>
<b>Present salary/Drawings- self</b>		<b>7000</b>	<b>84000</b>		<b>7000</b>	<b>84000</b>		<b>7000</b>	<b>84000</b>
<b>Others (Chada,mosque,pagoda)</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>		<b>200</b>	<b>2400</b>
<b>Depreciation Expenses(30000*10%&amp; 15000*20%</b>		<b>500</b>	<b>6000</b>		<b>500</b>	<b>6000</b>		<b>500</b>	<b>6000</b>
<b>Total Operating Cost (E)</b>		<b>9400</b>	<b>112800</b>		<b>9500</b>	<b>114000</b>		<b>9500</b>	<b>114000</b>
<b>Net Profit</b>		<b>13100</b>	<b>157200</b>		<b>15250</b>	<b>183000</b>		<b>17500</b>	<b>210000</b>
<b>Gt payback</b>			<b>40000</b>			<b>40000</b>			<b>40000</b>
<b>Retained Income:</b>		<b>117200</b>				<b>143000</b>			<b>170000</b>



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

<b><i>Sl #</i></b>	<b><i>Particulars</i></b>	<b><i>Year 1 (BDT)</i></b>	<b><i>Year 2 (BDT)</i></b>	<b><i>Year 3</i></b>
<b>1.0</b>	Cash Inflow			
<b>1.1</b>	Investment Infusion by Investor	100000		
<b>1.2</b>	Net Profit	157200	183000	210000
<b>1.3</b>	Depreciation (Non cash item)	6000	6000	6000
<b>1.4</b>	Opening Balance of Cash Surplus		123200	272200
	Total Cash Inflow	263200	312200	488200
<b>2.0</b>	Cash Outflow			
<b>2.1</b>	Purchase of Product	100000		
<b>2.2</b>	Payment of GB Loan*			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
<b>3.0</b>	Net Cash Surplus	123200	272200	448200

# **SWOT ANALYSIS**

## **STRENGTH**

- Availability of Products Sourcing.
- Skilled & 7 Years of Experience
- Maintaining High Standard in local areas.

## **WEAKNESS**

- Opponent in same areas
- Credit sale

## **OPPORTUNITIES**

- Expansion Of Business
- To acquire financial solvency

## **THREATS**

- Theft
- Political unrest
- Fire













Maurice Gobi

LEXUS

Small yellow packets with text, likely instant noodle seasoning or sauce packets.





***Presented at***  
**GT's 18<sup>th</sup> Internal Design Lab**  
**on 4 October, 2015**



**For more information**  
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