

# Proposed NU Business Name : Raija Store



Presented by  
Mohammad Mohsin Hazra

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

GRAMEEN TRUST 

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

<b>Name`</b>	:	<b>Mohammad Mohsin Hazra</b>
<b>Age</b>	:	<b>01- 10-1981(34 Years )</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>01 daughter</b>
<b>No. of siblings:</b>	:	<b>03 brothers, 03sisters</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>Mrs. Aysha Begum</b>
<b>(iii) Father's name</b>	:	<b>Mr. Hazra Joynul Abadin</b>
<b>(iv) GB member's info</b>	:	<b>Branch : Dhakhin,Motlab ,    Centre 02/m Loan no-3544,                      Member since 10-03-2005 First loan: Tk.5000 ,                      Existing loan – 100000 Outstanding –65000</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>Father</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</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education</b>	:	<b>SSC</b>

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

<b>Present Occupation</b>	<b>:</b>	<b>Varieties Store</b>
<b>Business Experiences and Training Info</b>	<b>:</b>	<b>10 years</b> <b>Trade license no:10/15-16</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Younger brother works in malayasia</b> <b>And Agriculture</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT-Chandpur Sadar Unit Office</b>
<b>NU Contact Info</b>		<b>01919546246</b>

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

**NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan in his business. He Expansion his present Business by useing GB loan. They purchased some agricultural land & repaired their own house from the income of 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>Raija store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Monsirhat Bazar, Dakhin Matlab ,Chandpur</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>600000</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 400000 (from existing business) 60%</b> <b>Required Investment BDT 200000 (as equity) 40%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>7000</b>
<b>Proposed Salary</b>		<b>7000</b>
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	<b>:</b>	<b>10%</b>
<b>(ii) Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>10%</b>
<b>(iii) Agreed grace period</b>	<b>:</b>	<b>02 months.</b>

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

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Investments in different categories:			
(i) Different kind of items: Enclosed in next slide	400000	-	400,000
(ii) Proposed items: Enclosed in next slide		200000	2,00,000
<b>Total Capital</b>	<b>400000</b>	<b>200000</b>	<b>600,000</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Present Items		Proposed Items	
<b>Furniture</b>	<b>=59000</b>	<b>Varieties cosmetics</b>	<b>=30000</b>
<b>Ceiling fan 2pcs</b>	<b>=1000</b>	<b>Varieties Stationary</b>	<b>=30000</b>
<b>Varieties Cosmetics</b>	<b>=50000</b>	<b>Baby toys</b>	<b>=15000</b>
<b>Varieties Stationary</b>	<b>=30000</b>	<b>Jewelry item</b>	<b>=15000</b>
<b>Baby toys</b>	<b>=20000</b>	<b>B-KASH ,Dutch Bangla</b>	<b>= 40000</b>
<b>Jewelry item</b>	<b>=10000</b>	<b>Mobile Accessories( charger ,casing ,battery, repairing mobile set ,</b>	
<b>Cash use , Bkash, Dutch –Bangla</b>	<b>=70000</b>	<b>memory card &amp; others</b>	<b>=20000</b>
<b>Flexi load</b>	<b>= 20000</b>	<b>Varieties Mobile</b>	<b>=50000</b>
<b>Mobile Charger 250piece</b>	<b>= 25000</b>		
<b>Mobile battery 100 “</b>	<b>=15000</b>		
<b>Mobile (Nokia,samsung,Symphony,Varities China )</b>	<b>=70,000</b>		
<b>Mobile Accessories</b>	<b>=20000</b>		
<b>Varieties sim card ,memory card</b>	<b>=10000</b>		
<b>Total-</b>	<b>400000</b>	<b>Total-</b>	<b>200000</b>



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less: Cost of sales (B)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>
<b>Net profit 10%</b>	<b>300</b>	<b>9000</b>	<b>108000</b>
<b>Income from flexi &amp; Mobile banking</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>700</b>	<b>21000</b>	<b>252000</b>
<b>Less: Operating Costs</b>			
<b>Electricity bill</b>		<b>1000</b>	<b>12000</b>
<b>Shop Rent</b>		<b>1500</b>	<b>18000</b>
<b>Mobile</b>		<b>300</b>	<b>3600</b>
<b>Present salary -own</b>		<b>7000</b>	<b>84000</b>
<b>Solar</b>		<b>400</b>	<b>4800</b>
<b>Entertainment</b>		<b>200</b>	<b>2400</b>
<b>Fee+ others</b>		<b>200</b>	<b>2400</b>
<b>Non Cash Item:</b>			
<b>Depreciation</b>			
<b>Expenses(1000*15%&amp;59000*10%)</b>		<b>504</b>	<b>6050</b>
<b>Total Operating Cost (D)</b>		<b>11104</b>	<b>133248</b>
<b>Net Profit (C-D):</b>		<b>9896</b>	<b>118752</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
<b>Estimated Sales (A)</b>	5000	150000	1800000	6000	135000	1620000	7000	150000	1800000
<b>Less: cost of sales (B)</b>	4500	135000	1620000	5400	162000	1944000	6300	189000	2268000
<b>Net profit</b>	500	15000	180000	600	18000	216000	700	21000	252000
<b>Income from Mobile banking &amp; flexiload</b>	500	15000	180000	500	15000	180000	500	15000	180000
<b>Gross Profit (C) [C=(A-B)]</b>	1000	30000	360000	1100	33000	396000	1200	36000	432000
<b>Less: Operating Costs</b>									
<b>Electricity bill</b>		1000	12000		1000	12000		1000	12000
<b>Shop Rent</b>		1500	18000		1500	18000		1500	18000
<b>Mobile Bill (SMS &amp; Reporting inclusive)</b>		300	3600		300	3600		300	3600
<b>Proposed Salary- Self</b>		7000	84000		7000	84000		7000	84000
<b>Solar</b>		400	4800		400	4800		400	4800
<b>Entertainment</b>		200	2400		200	2400		200	2400
<b>Others</b>		200	2400		200	2400		200	2400
<b>Non Cash Item:</b>									
<b>Depreciation Expenses(26000*20%&amp;30000*10%)</b>		504	6050		504	6050		504	6050
<b>Total Operating Cost (D)</b>		9896	118752		9896	118752		9896	118752
<b>(Net Profit C-D) :</b>		20104	241248		23104	277248		26104	313248
<b>Pay back</b>	80000			80000			80000		
<b>Retained money</b>	161248			197248			233248		

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>SI #</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>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>200000</b>		
<b>1.2</b>	<b>Net Profit</b>	<b>241248</b>	<b>277248</b>	<b>313248</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>6050</b>	<b>6050</b>	<b>6050</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>167298</b>	<b>370596</b>
	<b>Total Cash Inflow</b>	<b>447298</b>	<b>450596</b>	<b>690194</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>200000</b>		
<b>2.2</b>	<b>Payment of GB Loan</b>			
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>80000</b>	<b>80000</b>	<b>80000</b>
	<b>Total Cash Outflow</b>	<b>280000</b>	<b>80000</b>	<b>80000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>167298</b>	<b>370596</b>	<b>610194</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li>✓ Long standing relationship with Grameen.</li><li>✓ Well Known business man in locality.</li><li>✓ Provide quality products.</li><li>✓ Experience .</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li>✓ Credit sales.</li><li>✓ Less stock.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li>✓ All kind of mobile servicing &amp; Repairing</li><li>✓ Huge demand from locality.</li><li>✓ Central point of market</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li>✓ Load shading.</li><li>✓ Fire &amp; theft</li><li>✓ Political Unrest.</li><li>✓ Other competition.</li></ul>



























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***Presented at***  
**GT's 19<sup>th</sup> Internal Design Lab**  
**On Oct 19, 2015 at GT**

**For more information**  
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