

A Nobin Udyokta Project

# Ghosh Mistanno Vandar



*NU Identified and PP Prepared by :*  
**Md. Khairul Basar**



**GRAMEEN TRUST**

Presented by  
**Sojib Ghosh**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sojib Ghosh
Age	:	10-10-1995 (20 Years 2 Months)
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	Two brothers and Two Sisters
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Shorshoti Gosh
(iii) Father's name	:	Orjun Ghosh
(iv) GB member's info	:	Member since: 06-09-2001 Branch: Sah-mahmudpur, Centre no:45/m, Group: 16 Loanee No. 9327, First loan: Tk. 20000, Existing loan: Tk.20000 Outstanding: Tk.19,560
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Father
(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, till to date	:	HSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	<b>Hotel business</b>
Trade License Number	:	343-15/16
Business Experiences	:	9 years.
Other Own/Family Sources of Income	:	His father is a businessman & one brother aboard
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01814148729
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 2001. At first her mother took a loan amount BDT20000 from GB. She Invested the money in her Husband business. They gradually improved their life standard through GB loan.



Business Name	:	<b>Ghosh mistanno vander</b>
Address/ Location	:	Mohamaya bazar, Chandpur.
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT : 250,000 (from existing business) - 71% Required Investment BDT : 100,000 (as equity) – 29%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		<b>BDT 8,000</b>
Proposed Business % of present gross profit margin	:	<b>25%</b>
Estimated % of proposed gross profit margin	:	<b>25%</b>
Agreed grace period	:	<b>2 months</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	2,160,000
<i>Less: Cost of sale (B)</i>	4,500	135,000	1,620,000
<b>Gross Profit 25% (A-B)= [C]</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<i>Less: Operating Costs</i>			
<i>Electricity bill</i>		2,000	24000
<i>Night Guard bill</i>		100	1200
Mobile bill		200	2400
Present salary/Drawings- self		8,000	96000
5 Employee (7000+7000+6000+5000+2000)		27,000	324000
Others cost (trans. Chada etc)		300	3600
<b>Non Cash Item:</b>			
Depreciation Expenses (140,000*15%)		1,750	21,000
<b>Total Operating Cost (D)</b>		<b>39,350</b>	<b>472,200</b>
<b>Net Profit (C-D):</b>		<b>5,650</b>	<b>67,800</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b>			
Freeze (02)	50,000		
Showcase for sweet (2)	30,000		
Fan (07p*1000)	7,000		
Table (08p*1000)	8,000		250,000
Plate, dish, korai, etc (for cooker)	18,000		
Motor pump	4,000		
Cash Table	15,000		
Gas Cula (4p*2000)	8,000		
Present stock items (*):	110,000		
Proposed Items (**):		100,000	100,000
<b>Total Capital</b>	<b>250,000</b>	<b>100,000</b>	<b>350,000</b>

**(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide**

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Utensils	30,000
Amol Milk powder -01 Bag*12,500	15,500
Jiko milk power-01*7000	7,000
Suger (2 bosta)	5,000
Rice (2 bosta x 2500 )	5,000
wheat, flour,	5,000
Oil,	3,000
Sweet, Fire wood, Etc	17,000
Energy Drink ( pepsi, 7up, coke)	20,000
Meat, egg, Etc	2,500
<b>Total Present Stock</b>	<b>110,000</b>

## Proposed Item

Product Name	Amount
Amol Milk powder -06 Bag*12,500	37,500
Jiko milk power-03*7000	21,000
Milk, Custard, sugar, flowr, lacchi	15,000
Sprite, pepsi, coca-cola, speed, 7up, juice	10,000
Ice Cream	5,000
Other Row-materials	11,500
<b>Total :</b>	<b>100,000</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 (A)	7,000	210,000	2,520,000	7,500	225,000	2,700,000	8,000	240,000	2,880,000
<b>Less: Cost of Sale (B)</b>	5,250	157,500	1,890,000	5,625	168,750	2,025,000	6,000	180,000	2,160,000
<b>Gross Profit (A-B)=(C)</b>	<b>1,750</b>	<b>52,500</b>	<b>630,000</b>	<b>1,875</b>	<b>56,250</b>	<b>675,000</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less operating cost :</b>									
Electricity bill		2,000	24,000		2,200	26,400		2,400	28,000
Mobile Bill		300	3,600		400	4,800		500	6,000
Salary- self		8,000	96,000		8000	96,000		8,000	96,000
Salary - employee(05)		30,000	360,000		31,000	372,000		33,000	396,000
Others		300	3,600		3,50	4,200		500	6,000
Depreciation Expenses		1,750	21,000		1,750	21,000		1,750	21,000
<b>Total Operating Cost (F)</b>		<b>42,350</b>	<b>508,200</b>		<b>43,350</b>	<b>524,400</b>		<b>46,150</b>	<b>553,000</b>
<b>Net Profit =(E-F)</b>		<b>10,150</b>	<b>121,800</b>		<b>12,900</b>	<b>150,600</b>		<b>13,850</b>	<b>166,200</b>
<b>GT payback</b>		<b>40,000</b>			<b>40,000</b>			<b>40,000</b>	
<b>Retained Income:</b>		<b>81,800</b>			<b>110,600</b>			<b>126,200</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	121,800	150,600	166,200
1.3	Depreciation (Non cash item)	21,000	21,000	21,000
1.4	Opening Balance of Cash Surplus	0	102,800	234,400
	<b>Total Cash Inflow</b>	<b>242,800</b>	<b>274,400</b>	<b>4,21,600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Investment Pay Back	40,000	40,000	40,000
2.3	Payment of GB loan	0	0	0
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>102,800</b>	<b>234,400</b>	<b>381,600</b>



## **S**TRENGTH

- Skill and 9 Years experience
- Quality service and Product
- Seven days open weekly
- 16 hours shop open

## **W**EAKNESS

- Lack of investment

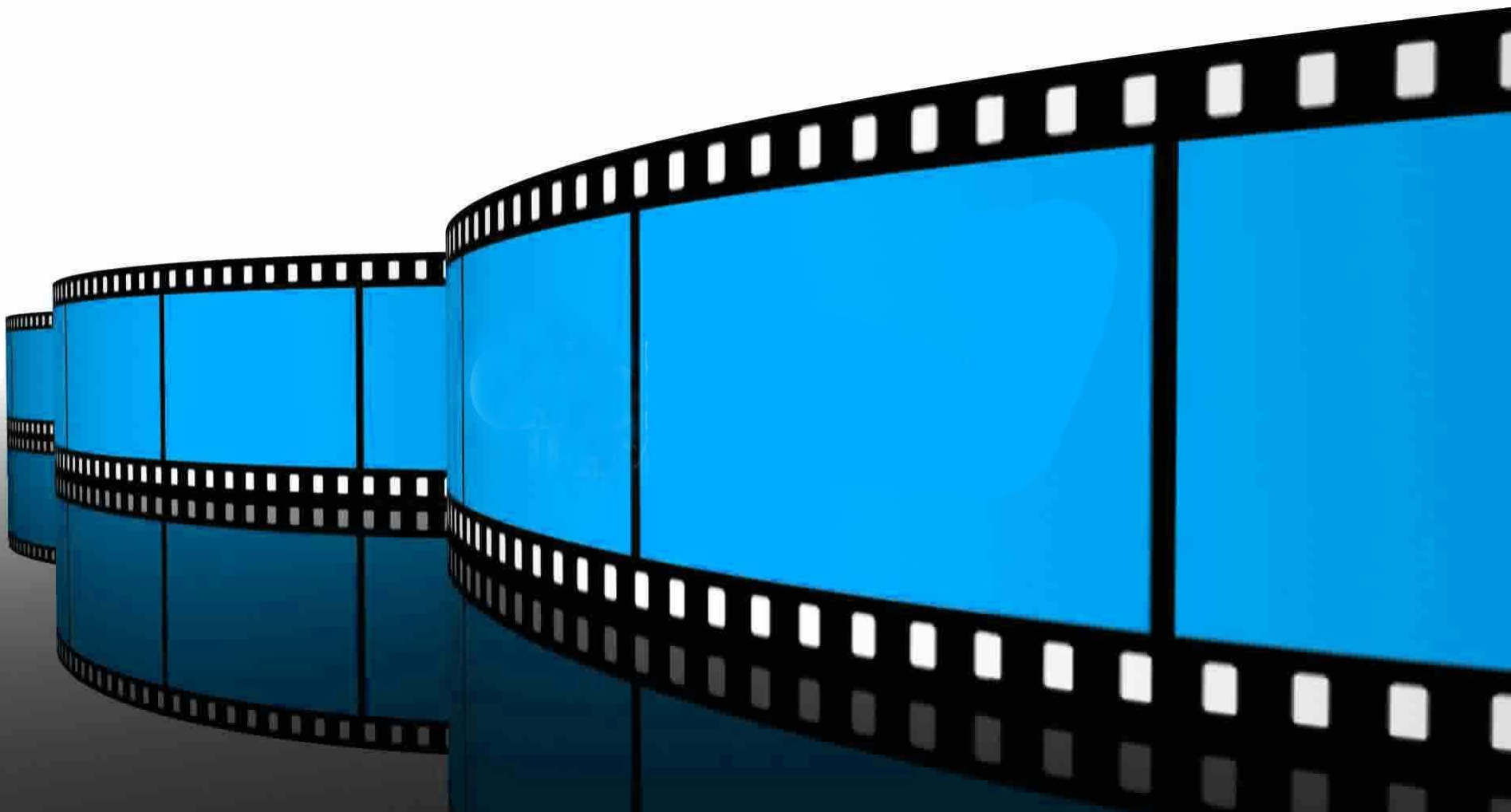
## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

## **T**HREATS

- Political Unrest
- Theft

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs





# Photographs



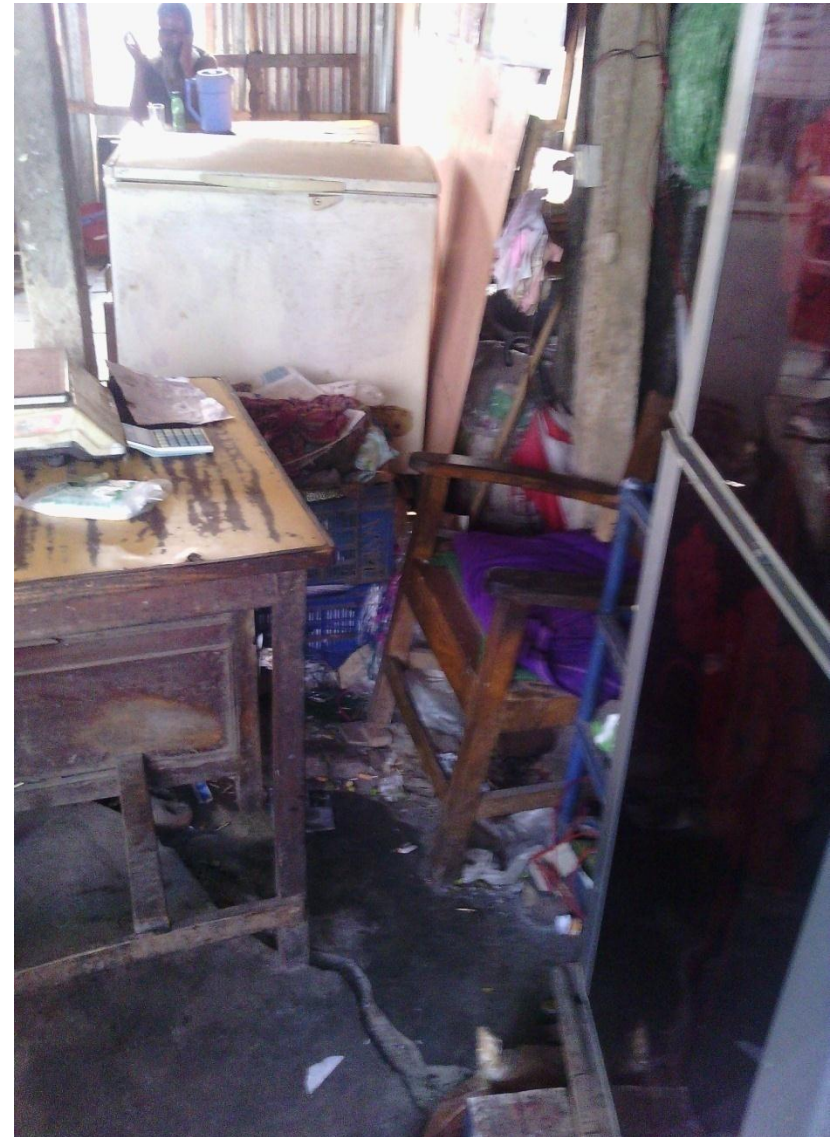
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