

A Nobin Udyokta Project Kalam Store



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Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|---|---|--|
| Name | : | Kalam |
| Age | : | 05-03-1983 (34 years) |
| Marital status | : | Married, |
| Children | : | N/A |
| No. of siblings: | : | Two brothers one sister |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mst Lila Begum |
| (iii) Father's name | : | Late Siraj Gazi |
| (iv) GB member's info | : | Member since: 10/08/1994 from 17/09/2001 Branch: Mahamaya, Centre no.19/m, Group: 03 Loanee No. 1920 First loan: Tk. 5000 Total Amount Received: Tk. 60,000/- Existing loan: N/A. Outstanding: N/A |
| 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, till to date | : | Class : Eight |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| | | |
|---|---|---------------------------------------|
| Present Occupation | : | Varieties Business |
| Trade License Number | : | 0005-03 |
| Business Experiences | : | 6 years. |
| Other Own/Family Sources of Income | : | N/A |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01767838400 |
| NU Project Source/Reference | : | GT Hajigonj Unit Office, Chandpur. |

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2014. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her husband's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



| | | |
|--|---|---|
| Business Name | : | Kalam Store |
| Address/ Location | : | Hajigonj Bazaar, Hajigonj, Chandpur. |
| Total Investment in BDT | : | 313,500/- |
| Financing | : | Self BDT : 253,500 (from existing business) - 76% Required Investment BDT : 60,000 (as equity) - 24% |
| Present salary/drawings from business (estimates) | : | BDT 9,000 |
| Proposed Salary | | BDT 9,000 |
| Proposed Business % of present gross profit margin | : | 20% |
| Estimated % of proposed gross profit margin | : | 20% |
| 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) |
| Present items: | | | |
| Fan: | 1,000 | | 253,500 |
| Furniture: | 16,000 | | |
| Advance: | 1,50,000 | | |
| Present Goods Items (*) : | 68,500 | | |
| Refrigerator (1 Piece) | 18,000 | | |
| Proposed Items (**) : | | 60,000 | 60,000 |
| Total Capital | 253,500 | 60,000 | 313,500 |

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

| Product name | Amount |
|----------------------------|--------------|
| Soap | 6000 |
| Biscuit | 10000 |
| Salt | 2000 |
| Chanachur | 3000 |
| Shampoo | 2000 |
| Bakery Item | 7000 |
| Harpic | 2500 |
| Tang | 3000 |
| Coil | 2000 |
| Oil | 3000 |
| Icecream | 6000 |
| Cold Drinks | 10000 |
| Tea pati | 2000 |
| Others | 10000 |
| Total Present Stock | 68500 |

Proposed Item

| Product Name | Amount |
|----------------|---------------|
| Biscuit | 8000 |
| Salt | 2000 |
| Chanachur | 5000 |
| Shampoo | 2000 |
| Bakery Item | 10000 |
| Harpic | 2000 |
| Tang | 2000 |
| Oil | 8000 |
| Icecream | 8000 |
| Cold Drinks | 13000 |
| Total : | 60,000 |

EXISTING BUSINESS OPERATIONS Info.



| Particulars | Existing Business (BDT) | | |
|--|-------------------------|---------|---------|
| | Daily | Monthly | Yearly |
| Sales (A) | 4000 | 120000 | 1440000 |
| <i>Less: Cost of sale (B)</i> | 3200 | 96000 | 1152000 |
| Gross Profit 20% (A-B)= [C] | 800 | 24000 | 288000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 800 | 9600 |
| Night Guard Bill | | 0 | 0 |
| Rent | | 2500 | 30000 |
| Mobile Bill | | 400 | 4800 |
| Employee Salary | | 0 | 0 |
| Present Salary | | 9000 | 108000 |
| Others (Entertainment) | | 250 | 3000 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expens(35,000*10%)=3500 | | 291 | 3500 |
| <i>Total Operating Cost (D)</i> | | 13241 | 158892 |
| Net Profit (C-D): | | 10759 | 129108 |

Financial Projection of NU BUSINESS PLAN



| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|---|--------------|---------|---------|--------------|---------|---------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales (A) | 4500 | 135000 | 1620000 | 5000 | 150000 | 1800000 |
| <i>Less: Cost of Sale (B)</i> | 3600 | 108000 | 1296000 | 4000 | 120000 | 1440000 |
| Profit 20% (A-B)=(C) | 900 | 27000 | 324000 | 1000 | 30000 | 360000 |
| Gross Profit | | | | | | |
| Less operating cost : | | | | | | |
| Electricity bill | | 800 | 9600 | | 900 | 10800 |
| Mobile Bill | | 500 | 6000 | | 550 | 6600 |
| Night Guard Bill | | 0 | 0 | | 0 | 0 |
| Salary- self | | 9000 | 108000 | | 9000 | 108000 |
| Others (Entertainment) | | 300 | 3600 | | 350 | 4200 |
| Shop Rent | | 2500 | 30000 | | 2500 | 30000 |
| Depreciation Expense(35000*10%)=3500 | | 291 | 3500 | | 291 | 3500 |
| Total Operating Cost (F) | | 13391 | 160692 | | 13591 | 163092 |
| Net Profit =(E-F) | | 13609 | 163308 | | 16409 | 196908 |
| GT payback | | 36,000 | | | 36,000 | |
| Retained Income: | | 127308 | | | 160908 | |

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 | 60,000 | |
| 1.2 | Net Profit (Ownership Tr. Fee added back) | 163308 | 196908 |
| 1.3 | Depreciation (Non cash item) | 3500 | 3500 |
| 1.4 | Opening Balance of Cash Surplus | 0 | 130808 |
| | Total Cash Inflow | 226808 | 331216 |
| 2.0 | Cash Outflow | | |
| 2.1 | Purchase of Product | 60000 | |
| 2.2 | Investment Pay Back (Including Ownership Tr. Fee) | 36000 | 36000 |
| 2.3 | Payment of GB loan | 0 | |
| | Total Cash Outflow | 96000 | 36000 |
| 3.0 | Net Cash Surplus | 130808 | 295216 |

SWOT Analysis



STRENGTH

- Skill and 6 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

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

THREATS

- New competitor may be present
- Political Unrest
- Theft

Photographs



Photograph



Photograph



Photograph



Photograph















Presented at
153rd Internal Design Lab
(22nd Regional Lab)
On August 10, 2017 at Chandpur

