

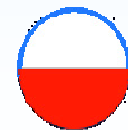
A Nobin Udyokta Project

Murad Store



Project by : MD Murad Mir
Identified by : MD Sohrab Hossain
Verified By: Mirza Arif Rabbani

Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md Murad Mir
Age	:	11-06-1987(30 years)
Marital status	:	Married,
Children	:	One :Son One Daughter
No. of siblings:	:	03 Brothers 03 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Amina Begum
(iii) Father's name	:	Late:Basso Mir
(iv) GB member's info	:	Member since: 19/11/1990 from running Branch: Kalcho, Centre no.1/m, Group: 13 Loanee No. 5181 First loan: Tk. 2500 Total Amount Received: Tk. 8,00,000/- Existing loan: Tk. 100000 Outstanding: Tk:71200
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 : Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Varieties Business
Trade License Number	:	2696-00
Business Experiences	:	14 years.
Other Own/Family Sources of Income	:	One Brother is a meson
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01824196210
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 19/11/1990. At first her mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	M/S Sohan Enterprise
Address/ Location	:	Balakhil Bazaar, Hajigonj, Chandpur.
Total Investment in BDT	:	224,500/-
Financing	:	Self BDT :164,500 (from existing business) - 73% Required Investment BDT : 60,000 (as equity) -27%
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

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000
<i>Less: Cost of sale (B)</i>	4000	120000	1440000
Gross Profit 20% (A-B)= [C]	1000	30000	360000
Less: Operating Costs			
Electricity bill		1500	18000
Night Guard Bill		100	1200
Rent		3000	36000
Mobile Bill		400	4800
Generator bill		450	5400
Employee Salary		0	0
Present Salary		9000	108000
Others (Entertainment)		350	4200
Non Cash Item:			
Depreciation Expens(40,000*10%)=4000		333	4000
Total Operating Cost (D)		15133	181596
Net Profit (C-D):		14867	178404

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Refrigerator: 20000 Furniture: 20000 Advance 40000 Present Goods Items (*) : 84500		60,000	1,64,500
Proposed Items (**) :164500		60,000	60,000
Total Capital	1,64,500	60,000	224,500

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Sweet	10000
Sopari	40000
Pan	10000
Rosmalai	5000
Dothi	2000
Biscuit	5000
chanachor	1000
Dry cake	1500
Others	10000
Total Present Stock	84500

Proposed Item

Product Name	Amount
Sweet	5000
Sopari	20000
Pan	10000
Rosmalai	8000
Dothi	7000
Biscuit	10000
Total	60,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000	7000	210000	2520000
Less: Cost of Sale (B)	4800	144000	1728000	5600	168000	2016000
Profit 20% (A-B)=(C)	1200	36000	432000	1400	42000	504000
Gross Profit						
Less operating cost :						
Electricity bill		1500	18000		1600	19200
Mobile Bill		500	6000		600	7200
Night Guard Bill		100	1200		100	1200
Salary- self		9000	108000		9000	108000
Generator bill		450	5400		450	5400
Others (Entertainment)		400	4800		500	6000
Shop Rent		3000	36000		3000	36000
Depreciation Expens(40,000*10%) 4000		333	4000		333	4000
Total Operating Cost (F)		15283	183396		15583	186996
Net Profit =(E-F)		20717	248604		26417	317004
GT payback		36000			36,000	
Retained Income:		212604			281004	

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)	248604	317004
1.3	Depreciation (Non cash item)	4000	4000
1.4	Opening Balance of Cash Surplus	0	145404
	Total Cash Inflow	312604	466408
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	71200	
	Total Cash Outflow	167200	36000
3.0	Net Cash Surplus	145404	430408

SWOT Analysis



STRENGTH

- Skill and 14 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



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