#### **A Nobin Udyokta Project**

# Satota Khaddo Vander





Verified By: Md.Belayet Hossain NU Identified and PP Prepared by:

Md. Saiful Islam



Presented by Md. Jahidul Biswas

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



Name	:	Md.Jahidul Biswas
Age	:	07//04/1988 (29 years)
Marital status	·	married
Children	•	Two Daughters
No. of siblings:	:	Five brothers and One sister
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info		Mother   Father  Firoja Begum  Harun Ali Biswas  Member since: 24/09/1997  Branch: Satur, Boalmari, Centre no.38/m, Group: 05  Loanee No. 3265 First loan: Tk. 5,000  Existing loan: Tk.0 Outstanding:Tk.0
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GCCN, GKF etc.  (ix) Others	:	Father N/A N/A N/A N/A N/A
Education, till to date	:	Class Five

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

(Continued)



Present Occupation	:	Rice selling Business
Trade License Number	:	91
Business Experiences		8 years.
Other Own/Family Sources of Income	:	Three Brothers has Business And Two Brothers have Job.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01767-212674
NU Project Source/Reference	:	GT Boyalmari Office, Faridpur.

## **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank (GB) Since 1997. At first her mother took a loan amount BDT 5,000 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	:	Satota Khaddo Vander
Address/ Location	:	Kaderdi Bazar, Boalmari, Faridpur
Total Investment in BDT	:	325,000/-
Financing	:	Self BDT : 255,000 (from existing business) 78% Required Investment BDT : 70000 (as equity) - 22%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	12% 12%
Agreed grace period	:	1 month

### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan-01:	2,000		
Furniture + Decoration:	3,000		
Present Goods Items (*):	2,00,000		
Advance:	50,000		255,000
Proposed Items (**) :		70,000	70,000
Total Capital	255,000	70,000	325,000

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

### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



### **Present Stock item**

#### **Proposed Item**

Product name	Amount
বিভিন্ন প্রকার চাল(২৫০০*৮০)	2000000
Total	200000

Product Name	Amount
চাল (২৫০০*২৮)	700000
Total	70000

### **EXISTING BUSINESS OPERATIONS Info.**



	Existing Business (BDT)		
Particulars	Daily	Monthly	Yearly
Sales (A)		230000	2760000
Less: Cost of sale (B)		202400	2428800
Gross Profit 12% (A-B)= [C]		27600	331200
Less: Operating Costs			
Electricity bill		200	2400
Mobile		500	6000
Present salary -own		9000	108000
Present salary Employer(0)		0	0
Night Guard		0	0
Shop Rent		2000	24000
TL Fee, + others		400	4800
Non Cash Item:			
Depreciation Expenses(5000*10%)		42	500
Total Operating Cost (F)		12142	145704
Net Profit (C-D):		15458	185496

## Financial Projection of NU BUSINESS PLAN



		Year 1 (B	DT)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)		260000	3120000		280000	3360000
Less: Cost of Sale (B)		228800	2745600		246400	2956800
Gross Profit 12%(A-B)=C		31200	374400		34800	417600
Less operating cost:						
Electricity bill		200	2400		300	3600
Mobile Bill		500	6000		600	7200
Proposed Salary- Self		9000	108000		9000	108000
Proposed Salary Employer(0)		0	0		0	0
Night Gourd		0	0		0	0
Shop Rent		2000	24000		2000	24000
TL and others		400	4800		500	6000
Non Cash Item:						
Depreciation (5000*10%)		42	500		42	500
Total Operating Cost (D)		12152	145824		12442	149304
Net Profit =(C-D)		19048	228576		22358	268296
GT payback		42000			42000	
Retained Income:		186576			226296	

## 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	70,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	228576	268296
1.3	Depreciation (Non cash item)	500	500
1.4	Opening Balance of Cash Surplus	0	187076
	Total Cash Inflow	299076	455872
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	112,000	42,000
3.0	Net Cash Surplus	187076	413872

### **SWOT Analysis**



# STRENGTH

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

## WEAKNESS

Lack of investment

## **O**PPORTUNITIES

- 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

























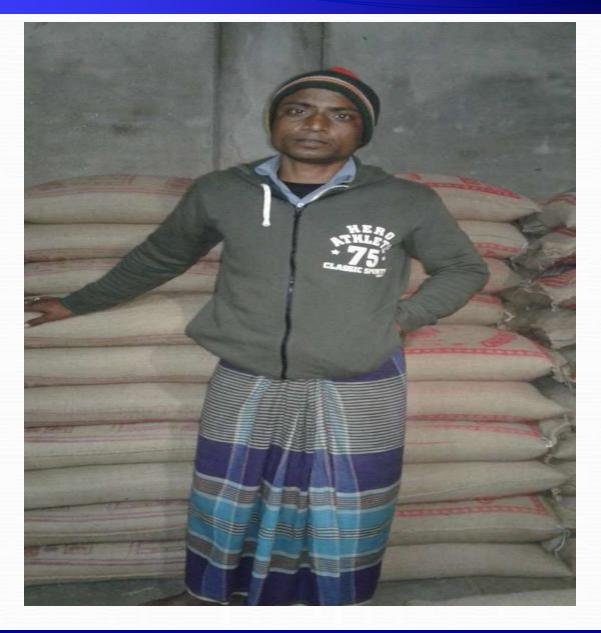




























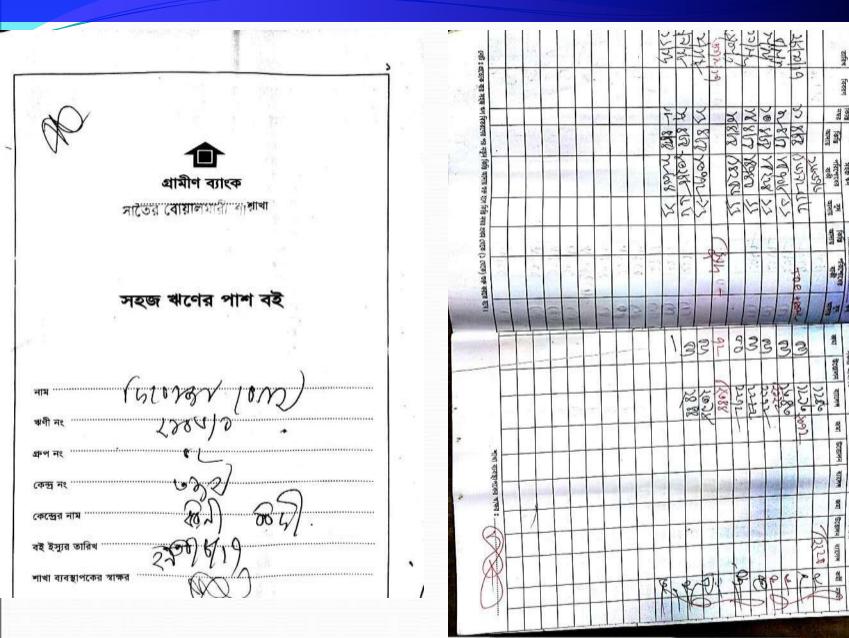




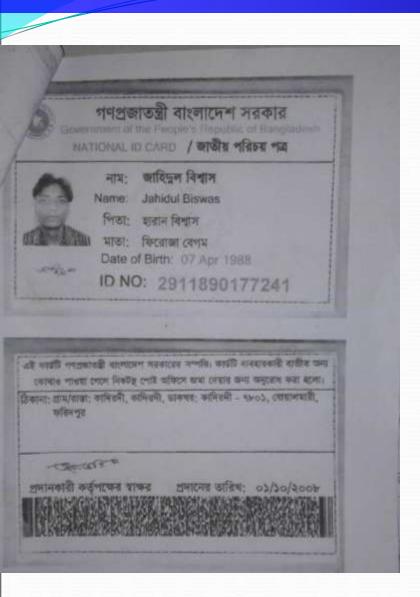


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ৰা কলিয়াৰ নিয়নিত্ব থাকলে থাকিলত সঞ্চয় হিনাৰে উল্লেখ্য কৰা কই মুখ্য তথন কথে টকা ইয়াত পামলে। যানে কে চাকা ইয়া কথা টকা এই হিনাৰে খেকোন সমা কথা হাৰতে পামলে।







হত্ত প্রান্ত ক্ষা ক্ষিত্র ক্ষার ক্যার ক্ষার ক্যায় ক্ষার ক্	नाइँटाम
২নং সাতৈর ইউ 155 উপজেলা : বোয়াগমারী.	লিয়ন পার্যণ জনঃ দরিদপুর।
পাইসেপ নম্ব ঃ কিট্ট ২০১৭	- ২০১৮ তাবিখ : (05/06/39)
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विकास द्वाम/शानमाव शान द उन्न पुर्व द	क्रिकेट प्राप्त क्रिकेट
বৃত্তি বামসা/গোশার ধরণ হ. 5750 - 2762, কলকং থাকার মোনাল । অর্থা বহসর (২০১৭ - ২০ প্রায়ক্ত কি'র পরিমাণ । -২০০ /- টাকা।	১১ ৮ ) সদের ৩০ জুল/২০১৮ শর্মন্ত ।
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