

A Nobin Udyokta Project

Proposed NU Business Name : M/S Nasir Traders



Presented by
Nasir Hossain

NU Identified and PP Prepared & Verified by :

Abu Musa Bhuiyan

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Nasir Hossain
Age	:	26 years
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sisters, 1 Brother
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Ronjoni
(iii) Father's name	:	Mr. Abul Bepari
(iv) GB member's info	:	Branch: Puran Bazar. Centre #30(M), Loan no.: 3578/1, Member since : 08.01.2005, First loan: Tk. 6000 Total Amount Received: Tk. 5,10,000 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	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business Trade License No: 00142
Business Experiences and Training Info	:	5 years
Other Own/Family Sources of Income	:	Homemade pickle (mother and sister)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (9 years). At first she took a loan amount BDT 6,000 from Grameen Bank. She purchased agricultural land by using GB loan of BDT 2,00,000. Her son, Nasir; expanded his existing business with GB loan BDT 50,000. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Nasir traders
Address/ Location	:	Holding No:58/68, Provati market, Roy's road, Puran Bazar, Chandpur.
Total Investment in BDT	:	2,30,000
Financing	:	Self BDT : 1,20,000 (from existing business) - 55 % Required Investment BDT :1,00,000 (as equity) - 45 %
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 11,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales Income (A)	1,47,700	17,72,400
<i>Less: Cost of sales (B)</i>	1,25,090	15,01,080
Gross Profit (C) [C=(A-B)] (15%)	22,610	2,71,320
<i>Less: Operating Costs</i>		
Shop Rent (Go-down)	500	6,000
Mobile bill	500	6,000
Present salary/Drawings- self	10,000	1,20,000
Present salary-Employee (no. of employee 01)	8,000	96,000
Others cost	300	3,600
<i>Total Operating Cost (D)</i>	19,300	2,31,600
Net Profit (C-D):	3,310	39,720

Notes: There are no furniture & electricity in his shop. So, Electric bill & Dep. Exp. are not calculated here.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present Stocks items:			
Cartoons: 3000*12tk = 36,000	1,20,000		
Containers: 100*5tk = 500			
Sack (Jute) 1550*30tk = 46,500			
Sack (Plastic) 5000*7tk = 35,000			
Vacuum tin 50*40tk = 2,000			
ii. Proposed Socks Items:			
Sack (Jute) 1400*30 = 42,000		1,00,000	
Sack (Plastic) 3000*7 = 21,000			
Cartoons 3000*12 = 36,000			
Containers: 200*5 = 1,000			
Total Capital	1,20,000/-	1,00,000/-	2,20,000/-

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	2,25,950	27,11,400	2,50,650	30,07,800
<i>Less: cost of sales (B)</i>	1,95,400	23,44,800	2,16,400	25,96,800
Gross Profit (C) [C=(A-B)]	30,550	3,66,600	34,250	4,11,000
<i>Less: Operating Costs</i>				
Shop Rent (Go-down)	500	6,000	500	6,000
Mobile Bill (SMS & Reporting inclusive)	500	6,000	500	6,000
Proposed Salary- Self	11,000	1,32,000	11,000	1,32,000
Proposed Salary- Staff (1)	9,000	1,08,000	10,000	1,20,000
Others	500	6,000	500	6,000
Total Operating Cost (D)	21,500	2,58,000	22,500	2,70,000
(Net Profit C-D) :	9,050	1,08,600	11,750	1,41,000
GT payback		60,000		60,000
Retained Income:		48,600		81,000

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	-
1.2	Net Profit	1,08,600	1,41,000
1.3	Depreciation (Non cash item)	-	-
1.4	Opening Balance of Cash Surplus	-	48,600
	Total Cash Inflow	2,08,600	1,89,600
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	1,60,000	60,000
3.0	Net Cash Surplus	48,600	1,29,600

SWOT ANALYSIS

STRENGTH:

- Availability of Products Sourcing.
- Environment-Friendly.
- Would Be Owner Gradually.

WEAKNESS

- Pricing
- Marketing

OPPORTUNITIES

- Expansion of Business

THREATS

- Fire
- Climate change effect may harm products.
- Increasing Competition

Pictures











Presented at 38 SB Executive Design Lab on 16
November 2014 at YC

Thank You