

A Nobin Udyokta Project

Proposed NU Business Name : Khan Store



NU Identified and PP Prepared :
Md. Nazmul karim
(Chandpur Sadar Unit, Chandpur)
Verified by: Abul Hasnat

Presented by
Md :Razzak khan



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Razzak khan
Age	:	32 years
Marital status	:	married
Children	:	2
No. of siblings:	:	2 Brothers, 1 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	:	Zahanara begum
(iii) Father's name	:	Late. Abul Hossain khan
(iv) GB member's info	:	Member since: 01-02-2006 Branch: Echuli Center# 27(M), Loanee no.: 6912/1 First loan: Tk. 5,000 Total Amount Received: Tk. 300000 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 5

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

Present Occupation	:	Business
Trade License	:	00110
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	No
Nu Contact Info	:	01914232546
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 2006 to 2013 . At first she took a loan amount BDT 5,000 from Grameen Bank. She build house by using GB loan of BDT 2,00,000. She continues her daughter's education by using GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Khan Store
Address/ Location	:	Holding no:963, Vill:Middle Echuli, Post Office:Notun Bazzar-3600, Chandpur Sadar,Chandpur.
Total Investment in BDT	:	2,50,000
Financing	:	Self BDT : 1,50,000 (from existing business) - 60% Required Investment BDT : 1,00,000 (as equity) - 40 %
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary	:	BDT 6000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items: Shop price : 90,000 Furniture : 15,000 Goods* : 45,000	1,50,000		
i. Proposed Stock Items: Grocery Goods : 60,000 Cosmetics : 10,000 Rice/Flours/Wheat : 30,000		1,00,000	
Total Capital	1,50,000	1,00,000/-	2,50,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	850	25,500	3,06,000
<i>Less: Cost of sales</i>	550	16,500	1,98,000
Profit [A]	300	9000	108,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Entertainment		100	1200
Mobile bill		200	2400
Present salary/Drawings- self		6000	72,000
Others		100	1200
Non Cash Item:			
Depreciation Expenses		150	1800
Total Operating Cost (D)		7,050	84,600
Net Profit (C-D):		1,950	23,400

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	1200	36,000	4,32,000	1300	39,000	4,68,000	1500	45,000	5,40,000
<i>Less: Cost of sales</i>	800	24,000	2,88,000	850	25,500	3,06,000	1,000	30,000	3,60,000
Profit (20%) [A]	400	12,000	1,44,000	450	13,500	1,62,000	500	15,000	1,80,000
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		500	6000		500	6000
Entertainment		100	1200		100	1200		150	1800
Mobile bill		200	2400		200	2,400		300	3,600
Present salary/Drawings- self		6,000	72,000		6,000	72,000		6000	72,000
Others (Chada, mosque,pagoda)		100	1200		100	1200		100	1200
Depreciation Expenses		150	1800		150	1800		150	1800
Total Operating Cost (E)		7,050	84,600		7,050	84,600		7,200	86,400
Net Profit		4,950	59,400		6,450	77,400		7,800	93,,600
GT payback			40,000			40000			40000
Retained Income:			19,400			37,400			53,600

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	59,400	77,400	93,600
1.3	Depreciation (Non cash item)	1800	1800	1800
1.4	Opening Balance of Cash Surplus	-	21200	60400
	Total Cash Inflow	1,61,200	100400	155800
2.0	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140000	40,000	40,000
3.0	Net Cash Surplus	21,200	60400	115800

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

WEAKNESS

- Opponent in same areas
- Strike

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Theft
- Fire

Pictures



Paragol













Thank You