

Proposed NU Business Name : MAJHI TRADERS



Presented By
Md.Faruq Hossain

NU Identified, Verified and PP prepared By
Abul Hasnat (Chandpur Sadar Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Faruq Hossain
Age	:	23 Years
Marital status	:	Single
Children	:	-
No. of siblings:	:	5 brothers,1 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	:	Mrs. Farida Begum
(iii) Father's name	:	Mr. Md Tazul Islam Majhi
(iv) GB member's info	:	Branch: Torpurchondhi Centre # 48/M, Loanee no.7169
		Member since2006, First loan: Tk.10,000
Further Information:		Existing loan: Tk.20000, Outstanding:12000 Tk
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education,	:	HSC

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

Present Occupation	:	Supply business
Trade License no	:	00095
Business Experiences	:	4 Years
Other Own/Family Sources of Income	:	Brother
Other Own/Family Sources of Liabilities	:	-
NU Contact Info	:	01845510740
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen bank since 2006. NU's father used GB loan for cow farming and agricultural works. He also used the loan to repair living house, to run education costs of their children. Now NU uses this loan to expand his business .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	MAJHI TRADERS
Address/ Location	:	Holding no-1036-00, Near Mosque, Dhali Ghat Road, Abdul Malek Bhuiya Road, Chandpur
Total Investment in BDT	:	4,30,000
Financing	:	Self BDT 2,50,000 (from existing business) 58% Required Investment BDT 1,80,000 (as equity) 42 %
Present salary/drawings from business (estimates)	:	7500
Proposed Salary	:	7500
Proposed Business	:	
(i) % of present gross profit margin	:	6.5%
(ii) Estimated % of proposed gross profit margin	:	6.5%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items- Furniture- Attachment in next slide	230000 20000	250000	
(ii) Proposed items: Items(biscuit, chanacur etc) of BANOFUL company- Personal tissue, toothpick etc- items of SHUVO FOOD (juice, chanachur, chips, soft drink, etc)-	100000 10000 70000	180000	
Total Capital	250000	180000	430000

- (66) 200gm - 200P - 26,000
- (67) 200gm - 200P - 2,9000
- (68) 200gm - 862P - 0260
- (69) 200gm - 200P - 7,000
- (70) 200gm - 200P - 0000
- (71) 200gm - 862P - 0268
- (72) 200gm - 86P - 0280
- (73) 200gm - 86P - 6580
- (74) 600ml - 86P - 20,660
- (75) 200ml - 86P - 22850
- (76) 260ml - 66P - 0,800
- (77) 20ml - 66P - 12900
- (78) 260ml - 86P - 6680
- (79) 260ml - 8620P - 6680
- (80) 6.0ml - 8620P - 8620
- (81) 6ml - 2072P - 9996
- (82) 6ml - 2072P - 9996
- (83) 6ml - 2072P - 9996
- (84) 600gm - 260P - 0800
- (85) 72gm - 660 - 8620
- (86) 200gm - 66P - 6860
- (87) 200gm - 60P - 6000
- (88) 200gm - 92P - 2262
- (89) 200gm - 920P - 6600
- (90) 200gm - 40P - 20,600
- (91) 200gm - 92P - 6600
- (92) 200gm - 288P - 6666
- (93) 200gm - 60,000

Sl. No.	Item Name	Quantity	Unit	Rate	Total
(1)	...	1000gm	₹	68	6800
(2)	"	2L	₹	222	2220
(3)	"	2L	₹	280	2800
(4)	"	5L	₹	600	6000
(5)	...	500mL	₹	60	600
(6)	...	200mL	₹	220	2000
(7)	...	200mL	₹	60	600
(8)	...	200mL	₹	280	2800
(9)	...	200gm	₹	22	2000
(10)	...	500gm	₹	62	8000
(11)	...	1000mL	₹	90	6280
(12)	...		₹		2000
(13)	...		₹	60	8000
(14)	...	60002W	₹	620	20000
(15)	...	2K	₹	220	20000
(16)	...		₹	200	22000
(17)	...		₹		6000
(18)	...	200mL	₹	220	8200
(19)	...	200mL	₹	220	8200
(20)	...	20mL	₹	220	8200
(21)	...	200mL	₹	220	6000
(22)	...	200gm	₹	862P	222000
(23)	...	200gm	₹	266P	220000
(24)	...	200gm	₹	600P	20000
(25)	...		₹	920P	20,000
(26)	...	200gm	₹	600P	22,000
(27)	...	200gm	₹	920P	22,000
(28)	...	200gm	₹	920P	26,000
(29)	...	200gm	₹	920P	26,000
(30)	...	200gm	₹	920P	26,000
(31)	...	200gm	₹	920P	26,000
(32)	...	200gm	₹	920P	26,000
(33)	...	200gm	₹	920P	26,000
(34)	...	200gm	₹	920P	26,000
(35)	...	200gm	₹	920P	26,000
(36)	...	200gm	₹	920P	26,000
(37)	...	200gm	₹	920P	26,000
(38)	...	200gm	₹	920P	26,000
(39)	...	200gm	₹	920P	26,000
(40)	...	200gm	₹	920P	26,000
(41)	...	200gm	₹	920P	26,000
(42)	...	200gm	₹	920P	26,000
(43)	...	200gm	₹	920P	26,000
(44)	...	200gm	₹	920P	26,000
(45)	...	200gm	₹	920P	26,000
(46)	...	200gm	₹	920P	26,000
(47)	...	200gm	₹	920P	26,000
(48)	...	200gm	₹	920P	26,000
(49)	...	200gm	₹	920P	26,000
(50)	...	200gm	₹	920P	26,000
(51)	...	200gm	₹	920P	26,000
(52)	...	200gm	₹	920P	26,000
(53)	...	200gm	₹	920P	26,000
(54)	...	200gm	₹	920P	26,000
(55)	...	200gm	₹	920P	26,000
(56)	...	200gm	₹	920P	26,000
(57)	...	200gm	₹	920P	26,000
(58)	...	200gm	₹	920P	26,000
(59)	...	200gm	₹	920P	26,000
(60)	...	200gm	₹	920P	26,000
(61)	...	200gm	₹	920P	26,000
(62)	...	200gm	₹	920P	26,000
(63)	...	200gm	₹	920P	26,000
(64)	...	200gm	₹	920P	26,000
(65)	...	200gm	₹	920P	26,000
(66)	...	200gm	₹	920P	26,000
(67)	...	200gm	₹	920P	26,000
(68)	...	200gm	₹	920P	26,000
(69)	...	200gm	₹	920P	26,000
(70)	...	200gm	₹	920P	26,000
(71)	...	200gm	₹	920P	26,000
(72)	...	200gm	₹	920P	26,000
(73)	...	200gm	₹	920P	26,000
(74)	...	200gm	₹	920P	26,000
(75)	...	200gm	₹	920P	26,000
(76)	...	200gm	₹	920P	26,000
(77)	...	200gm	₹	920P	26,000
(78)	...	200gm	₹	920P	26,000
(79)	...	200gm	₹	920P	26,000
(80)	...	200gm	₹	920P	26,000
(81)	...	200gm	₹	920P	26,000
(82)	...	200gm	₹	920P	26,000
(83)	...	200gm	₹	920P	26,000
(84)	...	200gm	₹	920P	26,000
(85)	...	200gm	₹	920P	26,000
(86)	...	200gm	₹	920P	26,000
(87)	...	200gm	₹	920P	26,000
(88)	...	200gm	₹	920P	26,000
(89)	...	200gm	₹	920P	26,000
(90)	...	200gm	₹	920P	26,000
(91)	...	200gm	₹	920P	26,000
(92)	...	200gm	₹	920P	26,000
(93)	...	200gm	₹	920P	26,000
(94)	...	200gm	₹	920P	26,000
(95)	...	200gm	₹	920P	26,000
(96)	...	200gm	₹	920P	26,000
(97)	...	200gm	₹	920P	26,000
(98)	...	200gm	₹	920P	26,000
(99)	...	200gm	₹	920P	26,000
(100)	...	200gm	₹	920P	26,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	20000	520000	6240000
<i>Less: Cost of sales (B)</i>	18600	483600	5803200
Gross Profit (C) [C=(A-B)]	1400	36400	436800
<i>Less: Operating Costs</i>			
Electricity bill		700	8400
Transportation cost		4000	48000
Shop Rent		500	6000
Entertainment		200	2400
Mobile bill		400	4800
Present salary/Drawings- self		7500	90000
Present salary-Employee (2)		18000	216000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		170	2040
<i>Total Operating Cost (D)</i>		31570	378840
Net Profit (C-D):		4830	57960

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
Estimated Sales (A)	30000	780000	9360000	31000	806000	9672000	32000	832000	9984000
<i>Less: cost of sales (B)</i>	28050	729300	8751600	28985	753610	9043320	29920	777920	9335040
Gross Profit (C) [C=(A-B)]	1950	50700	608400	2015	52390	628680	2080	54080	648960
Less: Operating Costs									
Electricity bill		800	9600		800	9600		800	9600
Shop Rent		500	6000		500	6000		500	6000
Transportation cost		4000	48000		4000	48000		4000	48000
Entertainment		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		7500	90000		7500	90000		7500	90000
Proposed Salary- Staff (4) (9k*2)+(5k*2)		28000	336000		28000	336000		28000	336000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		170	2040		170	2040		170	2040
Total Operating Cost (D)		41670	500040		41670	500040		41670	500040
(Net Profit C-D) :		9030	108360		10720	128640		12410	148920
Payback to GT			72000			72000			72000
Retained Income:			36360			56640			76920

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	180000		
1.2	Net Profit	108360	128640	148920
1.3	Depreciation (Non cash item)	2040	2040	2040
1.4	Opening Balance of Cash Surplus		26400	85080
	Total Cash Inflow	290400	157080	236040
2.0	Cash Outflow			
2.1	Purchase of Product	180000		
2.2	Payment of GB Loan	12000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	72000	72000	72000
	Total Cash Outflow	264000	72000	72000
3.0	Net Cash Surplus	26400	85080	164040

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB.
Productive market area.
Skilled workforce/marketer.

WEAKNESS

Lack of Fund.

OPPORTUNITIES:

Employment opportunity.
Would be big entrepreneur.

THREATS:

Political chaos.
Theft.

Pictures



UNIVERSITY BOOKSTORES LTD
400GM X 72
Pepodent
UNIVERSITY BOOKSTORES LTD

STACK PATTERN
MILSUNS
UNIVERSITY BOOKSTORES LTD

NEW BORN
400GM X 72
Wheel
UNIVERSITY BOOKSTORES LTD
400GM X 72
Wheel
UNIVERSITY BOOKSTORES LTD
400GM X 72
Wheel
UNIVERSITY BOOKSTORES LTD
400GM X 72
Wheel
UNIVERSITY BOOKSTORES LTD

LUX
UNIVERSITY BOOKSTORES LTD

STACK PATTERN
UNIVERSITY BOOKSTORES LTD





Lifebuoy
100% LIFEBUOY

REL IANCE FRESH
100% RELIANCE FRESH

LUX
100% LUX

TIGER
TIGER BALM

STACK PATTERN





Shelf containing large bottles of cooking oil.

Shelf containing medium-sized bottles of cooking oil.

Shelf containing smaller bottles of cooking oil.

Shelf containing very small bottles of cooking oil.

Shelf containing cans of Shave Shaving Foam. Labels include "20% FREE" and "Shave Shaving Foam".

Shelf containing blue bottles of Fast Wash dish soap. Labels include "Fast Wash" and "WASH".

Shelf containing blue bottles of Fast Wash dish soap.

Shelf containing a blue bag of White Flour. Label includes "White Flour".

হযরত মোঃ হাফেজুল কামাল
হযরত মোঃ হাফেজুল কামাল
হযরত মোঃ হাফেজুল কামাল



لا اله الا الله محمد رسول الله





Presented at GT's 4th Internal Design Lab on
March 9, 2015 at Grameen Trust

Thank you