

A Nobin Udyokta Project

Proposed NU Business Name : Khorsed Store



Presented by
Md. Khorsed Gazi

NU Identified, Verified and PP Prepared by :

Abu Musa Bhuiyan
(Chandpur Sadar Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Khorsed Gazi
Age	:	18 May,1986 (28 years)
Marital status	:	Married
Children	:	One son
No. of siblings:	:	4 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	:	Mrs. Mafia Begum
(iii) Father's name	:	Mr. Babul Gazi
(iv) GB member's info	:	Member since: 25-11-11 Branch:Puran Bazar Centre # 4(M), Loanee no.: 3719/2 First loan: Tk. 5,000 Total Amount Received: Tk. 40,000 Existing loan: Tk. 20,000 Outstanding: Tk. 5480
Further Information:		
(v) Who pays GB loan installment	:	Father
(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 Seven

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

Present Occupation	:	Business
Trade License	:	00251
Business Experiences	:	10 years Previously worked in other local grocery shop (5 years)
Other Own/Family Sources of Income	:	Father (Fisheries)
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01836537500
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2011 (4 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU expanded his existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Khorsed Store
Address/ Location	:	Madda Sriramdi , T.G Road, Puran Bazar.Chandpur
Total Investment in BDT	:	2,55,000 Taka
Financing	:	Self BDT : 155,000 (from existing business) - 61% Required Investment BDT : 100,000 (as equity) - 39 %
Present salary/drawings from business (estimates)	:	BDT 5000
Proposed Salary	:	BDT 5000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	11months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
i. Present stock items:			
Freeze : 25000			
Furniture : 6,000	1,55,000		
Goods* : 44,000			
Own Shop : 80,000			
i. Proposed Stock Items:			
Grossery Goods : 1,00,000		1,00,000	
Total Capital	1,55,000/-	1,00,000/-	2,55,000/-

Goods	Present Stock	Proposed stock
Biscuit	1000	2000
Mugdhal Bhaja (মুগডাল ভাজা)	400	-
Chips, Lollipop and Chocolate	1200	1000
Juice	1400	1000
Soap	4000	10000
Condense Milk	10000	2000
Salt	500	-
Detergent	1000	
Mosquito Coal	500	2500
Tibbet Lotion	700	
Body Spray	1200	3000
Meril Shampoo and lip gel	900	3000
Kodur Oil	800	
Drinks and Mineral Water	1000	8000
Tang Juice	1000	
Noodles and Shemay	1000	2500
Cosmetics	3000	10000
Oil	4000	5000
Cold drinks/ice cream	3000	10000
Rice	2500	7500
Flour	5000	6200
Sugar		4000
Powder Milk		7000
Khata, Pen, Pencil and Toys		8000
Dal		7300

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1500	45,000	5,40,000
<i>Less: Cost of sales</i>		36,000	432,000
Profit (20%) [A]		9,000	1,08,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Mobile bill		200	2400
Present salary/Drawings- self		5000	60,000
Others		50	600
Non Cash Item:			
Depreciation Expenses		50	600
Total Operating Cost (D)		5800	69600
Net Profit (C-D):		3200	38400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60,000	7,20,000	2200	66,000	7,92,000
<i>Less: Cost of sales</i>		48000	576,000		52800	633,600
Profit (20%) [A]		12,000	1,44,000		13200	1,58,400
<i>Less: Operating Costs</i>						
Electricity bill		550	6600		600	7200
Mobile bill		300	3600		300	3,600
Present salary/Drawings- self		5,000	60,000		5,000	60,000
Present salary-Employee (no. of employee : 01)						
Others (Chada)		50	600		100	1200
Depreciation Expenses		50	600		50	600
Total Operating Cost (E)		5950	71400		6050	72600
Net Profit		6050	72600		7150	85800
GT payback			60,000			60,000
Retained Income:			12,600			25,800

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	72600	85800
1.3	Depreciation (Non cash item)	600	600
1.4	Opening Balance of Cash Surplus	-	13,200
	Total Cash Inflow	173200	99,600
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)	60,000	60,000
	Total Cash Outflow	1,60,000	60000
3.0	Net Cash Surplus	13,200	39,600

*** As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Maintaining High Standard in local areas
- Position of his store in local area.

WEAKNESS

- Less Stock
- Lack of Investment

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Political chaos

Pictures













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