

A Nobin Udyokta Project

Shati General Store



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

Presented by
Md. Saiful Islam



GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Saiful Islam
Age	:	03/12/1983 (31 years 4 months)
Marital status	:	Married
Children	:	01 (Son)
No. of siblings:	:	2 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. Kajol Tara
(iii) Father's name	:	Late Md. Jalal Uddin
(iv) GB member's info	:	Member since: 27/11/2011 Branch: Dhamrai, Centre no.06, Group:06, Loanee No.1642/1 First loan:5,000/- Total Amount Received: Tk. 100,000/- Existing loan: 40,000/- Outstanding: 39,000/-
Further Information:		
(v) Who pays GB loan installment	:	NU's Brother
(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, till to date	:	Class Six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Trade License	:	1960
Business Experiences	:	14 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01827179952
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2011. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. She invested the money in her son's business for expanding. Presently her younger son is using GB Loan to expand his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Shati General Store
Address/ Location	:	Aingon Moor, Dhamrai,Dhaka
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT : 2,00,000 (from existing business) - 67% Required Investment BDT : 1,00,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
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)
Present stock items:			
Fridge (1)	25,000		200,000
Furniture	5,000		
Presents Goods item:	170,000		
Proposed Stock Items: (Rice, Oil, Cake, Liquid Milk, Shampoo, Horlicks, Telkom Powder, Juice Etc.)		100,000	100,000
Total Capital	200,000	100,000	300,000

N.B: Details of Present & proposed stock items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Items

তৈল (সরিষা, সয়াবিন)	১০,০০০
চাল	১৫,০০০
ডাল(মুসুরি,খেসারি)	১৫,০০০
প্রাণ লাচ্চি, জুস	১০,০০০
ডিম	৫,০০০
কলম	১০,০০০
ওরস্যালাইন	১,০০০
মশার কয়েল	১,০০০
চানাচুর, বিস্কুট ,চকোলেট,আচার	১২,০০০
কলা	১০,০০০
ডাল মুট	৫,০০০
লাকস সাবান	৫,০০০
লাইফবয় সাবান	৬,০০০
তিব্বত বল সাবান	৪,০০০
হুইল সাবান	৩,০০০
কোল্ড ড্রিংকস(সেভেন আপ,মজো, স্পিড	২০,০০০
নুডলস	৪,০০০
সিগারেট	৩,০০০
টিস্যু	৩,০০০
চিপস	৩,০০০
ট্যাং, চা-পাতি	১০,০০০
বিভিন্ন ব্রান্ডের পানি	১০,০০০
কেইক	৫,০০০
বর্তমান স্টক	১৭০,০০০

Proposed Items

চাউল	২০,০০০
ময়দা	১০,০০০
জুস	৫,০০০
কোল্ড ড্রিংকস	১০,০০০
আইসক্রিম	১০,০০০
ডাল-(মসুরি,খেসারি,মুগ,ছোলা,)	৫,০০০
বিভিন্ন সাবান	১০,০০০
সয়াবিন তৈল	৪,০০০
ভিম, পাউডার,ডিটারজেন্ট পাউডার	৩,০০০
সেম্পু	২,০০০
বিভিন্ন বিস্কুট	৫,০০০
পিয়াজ,রসুন,আদা,জিরা,লং,এলাচ,দারচিনি	৫,০০০
লিচু,চকোলেট,চিপস,ডাল বাজা	৮,০০০
নুডলস, পানি	৩,০০০
মোট প্রস্তুত মালের বিবরণ	১০০,০০০

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,000	120,000	1,440,000
<i>Less: Cost of sale(B)</i>	3,400	102,000	1,224,000
Gross Profit 15% (A-B)= [C]	600	18,000	216,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night Guard Bill		150	1,800
Rent		1,200	14,400
Mobile Bill		200	2,400
Salary from Business		8,000	96,000
Others (Entertainment)		200	2,400
<i>Non Cash Item:</i>			
Depreciation Expenses		375	4,500
<i>Total Operating Cost (D)</i>		10,625	127,500
Net Profit (C-D):		7,375	88,500

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	150,000	1,800,000	6,000	180,000	2,160,000
Less: Cost of Sale (B)	4,250	127,500	1,530,000	5,100	153,000	1,836,000
Gross Profit (A-B)=(C)	750	22,500	270,000	900	27,000	324,000
Less operating cost :						
Electricity bill		600	7,200		700	8,400
Night Guard Bill		150	1,800		200	2,400
Rent		1,200	14,400		1,200	14,400
Salary from Business		8,000	96,000		8,000	96,000
Mobile Bill		250	3,000		300	3,600
Others		200	2,400		250	3,000
Non Cash Item:						
Depreciation Expense		375	4,500		375	4,500
Total Operating Cost (D)		10,775	129,300		11,025	132,300
Net Profit (C-D) = (E)		11,725	140,700		15,975	191,700
GT payback			60,000			60,000
Retained Income:		80,700			131,700	

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	100,000	0
1.2	Net Profit	140,700	191,700
1.3	Depreciation (Non cash item)	4,500	4,500
1.4	Opening Balance of Cash Surplus	0	85,200
	Total Cash Inflow	245,200	281,400
2.0	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3.0	Net Cash Surplus	85,200	221,400

** GB Loan is paid by NU's brother that comes from Nu brother's income.*

SWOT Analysis



STRENGTH

- Located beside Road
- Business Experiences and Skill
- Environment Friendly
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Increase in Sales

WEAKNESS

- Credit Sale
- Lack of Investment

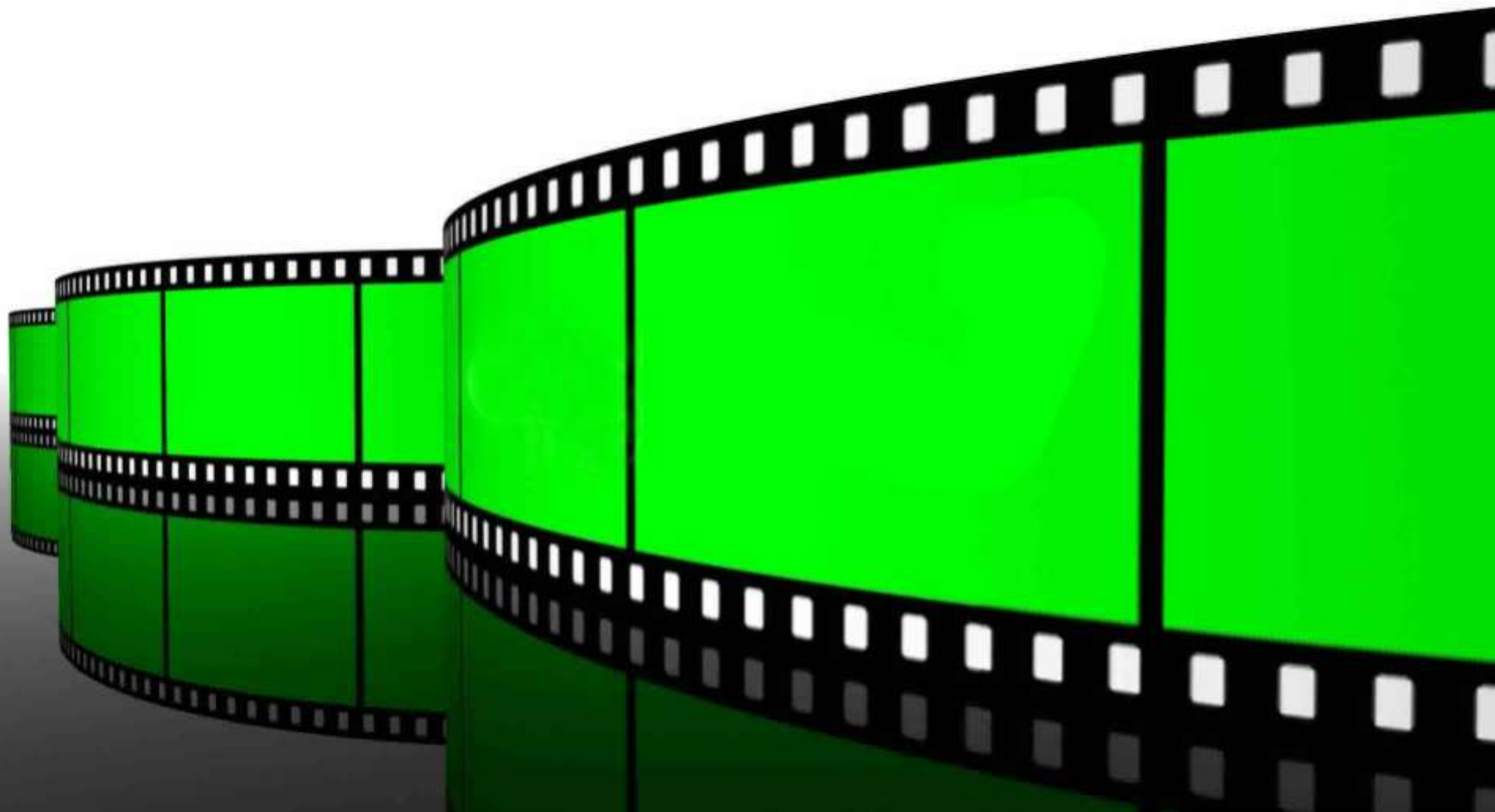
OPPORTUNITIES

- Expansion Of Business
- Increase in number of Customer
- new customer

THREATS

- Competitor may arise
- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs













*Thank
You!*