

A Nobin Udyokta Project

Proposed NU Business Name : Raton Store



Presented by
Md. Raton Miha

NU Identified and PP Prepared by :
Md. Nazmul Karim (Manikgonj Unit)
Verified by: Md. Khalilur Rahman

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Raton Miha
Age	:	19 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	1 Brother, 2 sisters
Parent's and GB related Info	:	<p>(i) Who is GB member : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>(ii) Mother's name : Mrs. Sahera Begum</p> <p>(iii) Father's name : Mr. Billal Hossain</p> <p>(iv) GB member's info : Branch: Gorpara Centre # 22(M), Loanee no.: 2545, Member since : 1988 First loan: Tk. 3,000 Total Amount Received: Tk. 3,10,000 (Approx) Existing loan: Tk. 40,000 Outstanding: Tk. 26,800</p>
Further Information:	:	
(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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Business
Trade License	:	711
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	No
NU Contact Info		01778982969
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank from 1988 (26 years). At first she took a loan amount of BDT 3,000 from Grameen Bank. NU Invested GB loan in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Raton Store
Address/ Location	:	Ukhiara Bazar, Gorpara, Manikganje
Total Investment in BDT	:	5,20,000
Financing	:	Self BDT 3,20,000 (from existing business) - 62 % Required Investment BDT : 2,00,000 (as equity) - 38 %
Present salary/drawings from business (estimates)	:	BDT 7,000
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	:	5 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: Advance : 50,000 Refrigerator : 12,000 Furniture : 12,000 Goods*(Stationary , cosmetics, cold drinks, mobile sim card, electric items, Grocery items, others) :1,26,000 Flexi load (10,000 * 4) : 40,000 Bkash & Mobi-cash : 80,000	3,20,000		
i. Proposed Stock Items: Cigarette: : 30,000 Bakery Item & Bread : 15000 Cosmetics : 15000 Grocery items : 10000 Flexi load (5,000 * 4) : 20,000 Bkash & Mobi cash : 80,000 Cold Drinks/Curd/Ice-cream : 20,000 Electrical Equipment : 10,000		2,00,000	
Total Capital	3,20,000/-	2,00,000/-	5,20,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	3,000	90,000	10,80,000
<i>Less: Cost of sales</i>		1,02,000	12,24,000
Profit (15%) [A]	450	13,500	1,62,000
Income from Flexi load [B]	100	3000	36000
Income from Bkash [C]	100	3000	36000
Gross Profit [E] = [A+B+C]	650	19500	2,34,000
<i>Less: Operating Costs</i>			
Electricity bill		1,500	18,000
Shop Rent		700	8400
Entertainment		200	2400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Present salary-Employee (no. of employee : 01)		2,000	24,000
Others (Chada)		200	2,400
Non Cash Item:			
Depreciation Expenses		200	2400
Total Operating Cost (F)		12,100	1,45,200
Net Profit (E-F):		7,400	88,800

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	4000	1,20,000	14,40,000	5000	1,50,000	18,00,000	6000	1,80,000	21,60,000
<i>Less: Cost of sales</i>	3400	1,02,000	12,24,000	4250	1,27,500	15,30,000	5100	1,53,000	18,36,000
Profit (15%) [A]	600	18000	2,16,000	750	22,500	3,42,000	900	27000	3,24,000
Income from Flexi load [B]	150	4500	54000	150	4500	54000	150	4500	54000
Income from Bkash [C]	150	4500	54000	150	4500	54000	150	4500	54000
Gross Profit [E] = [A+B+C]	900	27,000	3,24,000	1050	31,500	3,78,000	1200	36,000	4,32,000
<i>Less: Operating Costs</i>									
Electricity bill		1,600	19,200		1,600	19,200		1,700	20,400
Shop Rent		700	8400		700	84,000		700	84,000
Entertainment		300	3,600		300	3,600		300	3,600
Mobile bill		400	4800		400	4800		400	4800
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Present salary-Employee (no. of employee : 01)		3,500	42,000		3,500	42,000		3,500	42,000
Others (Chada)		200	2,400		200	2,400		200	2,400
Depreciation Expenses		200	2400		200	2400		200	2400
Total Operating Cost		14,900	1,78,800		14900	1,78,800		15000	180000
Net Profit		12,100	1,45,200		16,600	1,99,200		21000	2,52,000
GT payback			80,000			80,000			80,000
Retained Income:			65,200			1,19,200			1,72,000

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

<i>SI #</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	2,00,000		
1.2	Net Profit	1,45,200	1,99,200	2,52,000
1.3	Depreciation (Non cash item)	2400	2400	2400
1.4	Opening Balance of Cash Surplus	-	40,800	1,62,400
	Total Cash Inflow	3,47,600	2,42,400	4,16,800
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan*	26,800		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	3,06,800	80,000	80,000
3.0	Net Cash Surplus	40,800	1,62,400	3,36,800

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 5 Years of Experience
- Maintaining High Standard in local areas.

WEAKNESS

- Lack of fund
- Less stock

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Competition

Pictures













Presented at
GT's 8th Internal Design Lab
On May 11, 2015 at GT

Thank You