

A Nobin Udyokta Project

Ethila Departmental Store



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



GRAMEEN TRUST

Presented by
Md. Uzzal Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Uzzal Hossain
Age	:	15/04/1991 (24 years 5 months)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Sisters
<i>Parent's and GB related Info</i>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Renu Begum
(iii) Father's name	:	Md. Shaheb Ali
(iv) GB member's info	:	Member since: 01/3/2008 Branch: Dantara, Centre no.32, Group:01 Loanee No.2322 First loan:20,000/- Total Amount Received: Tk. 200,000/- Existing loan: 50,000 Outstanding: 34,000
<i>Further Information:</i>		
(v) Who pays GB loan installment	:	NU 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, till to date	:	Class HSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Departmental Store Business
Trade License Number	:	667
Business Experiences	:	4 years
Other Own/Family Sources of Income	:	Business (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01957539657
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2008. At first his mother took a loan amount 20000 BDT from Grameen Bank. Initial GB loan invested in his business. NU's father is a businessman. NU's father invested the present GB Loan in his business for expanding. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Ethila Departmental Store
Address/ Location	:	Islampur, Dhamrai, Dhaka
Total Investment in BDT	:	450,000/-
Financing	:	Self BDT : 3,00,000 (from existing business) - 67% Required Investment BDT : 1,50,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Proposed Business % of present gross profit margin	:	15%
Estimated % of proposed gross profit margin	:	15%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105,000	12,60,000
<i>Less: Cost of Sale (B)</i>	2975	89,250	10,71,000
Gross Profit (15%) (A-B)= [C]	525	15,750	1,89,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Mobile Bill		300	3600
Generator bill		200	2,400
Shop Rent		6200	74,400
Salary from business		6,000	72,000
Others (TL Fee, Entertainment, Night Guard Bill)		200	2400
Non Cash Item:			
Depreciation Expenses(40,000*15%)		500	6,000
Total Operating Cost (D)		13,700	1,64,400
Net Profit (C-D):		2050	24,600

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:	200,000		
Fridge : 1	17,000		
Furniture with 2 Fan	20,000		
Mobile Handset (3)	3,000		
Advance:	50,000		
Flexiload: (Robi, GP, Banglalink, Airtel)	10,000		
			300,000
Proposed Stock Items:			
		150,000	150,000
Total Capital	300,000	150,000	450,000

Details present Stock & Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Face wash, Body spray	20,000
Perfume, Lotion,	20,000
Oil, Soap, Shampoo	20,000
Ice cream, Cold drinks	20,000
Parse, Bra ,Panty	10,000
Noodles, Umbrella, Belt	10,000
Shaving cream, Pampos	5,000
Tissue, Underwear, money bag	10,000
Choori, Chain, Doll	10,000
Toothpaste, Toothbrush	10,000
Detergent Powder, Horlicks	5,000
Hair cream, Liner, Makeup box	15,000
Powder milk (Nido, lactose, Cerelac, prima)	15,000
Snow, Telcom Powder	10,000
Nail polish, Lipstick, VIM	5,000
Stationary (khata, pen, Pencil, Eraser, Rubber, Stapler Etc.)	15,000
Total :	200,000

Proposed Item

Product Name	Amount
Bkash	50,000
Perfume, body spray	10,000
Soap	10,000
Snow	5,000
Ice cream, Cold drinks	25,000
Face Wash	6,000
Lotion	4,000
Body Spray	5,000
Shampoo	10,000
Hair Oil	5,000
Imitation	5,000
Others (Mehedi, Hair Clip, Nail polish, Ciptipin, Chain, Aunti, Razor etc.)	15,000
Total :	1,50,000

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 (A)	4500	135,000	16,20,000	5000	150,000	18,00,000	5500	1,65,000	1980,0000
Less: Cost of Sale (B)	3825	1,14,750	13,77,000	4250	127,500	15,30,000	4675	140,250	16,83,000
Gross Profit 15% (A-B)=(C)	675	20,250	243,000	750	22,500	270,000	825	24750	297000
Less operating cost :									
Electricity bill		500	6,000		500	6,000		600	7,200
Mobile Bill		450	5,400		500	6,000		500	6,000
Generator Bill		200	2,400		300	3,600		400	4,800
Salary from Business		6000	72000		6000	72000		6000	72000
Shop Rent		6200	74,400		6200	74,400		6200	74,400
Others (TL fee, Entertainment)		400	4800		500	6000		500	6000
Depreciation Expenses		500	6000		500	6000		500	6000
Total Operating Cost (D)		14,250	1,71,000		14,500	1,74,000		14,700	1,76,400
Net Profit (C-D) = (E)		6000	72,000		8000	96000		10050	120600
Gt payback			60,000			60,000			60,000
Retained Income:		12,000		36000			60600		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	72,000	96,000	120,600
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus	0	18000	60,000
	Total Cash Inflow	2,28,000	120,000	1,86,600
2.0	Cash Outflow			
2.1	Purchase of Product	150,000	0	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3.0	Net Cash Surplus	18,000	60,000	1,26,600



STRENGTH

- Environment-Friendly.
- Skilled & 4Years of Experience
- Position of his shop in front of the market.
- Book keeping maintain properly

WEAKNESS

- Lack of an employee
- Credit Sale

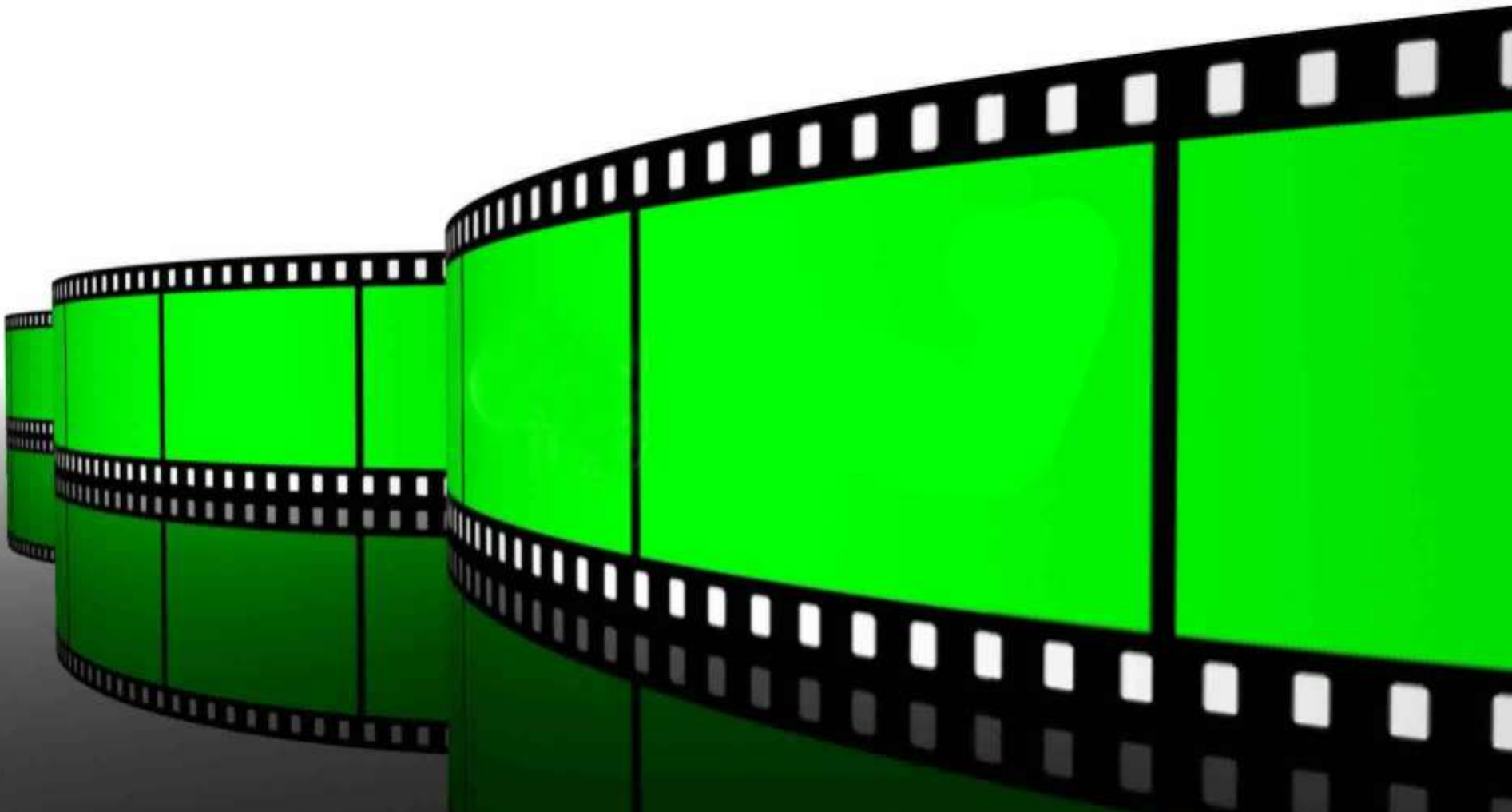
OPPORTUNITIES

- Expansion of Business
- Increasing the number of customer

THREATS

- Competitor may arise
- Theft
- Fire

Photographs



Photographs



Photographs



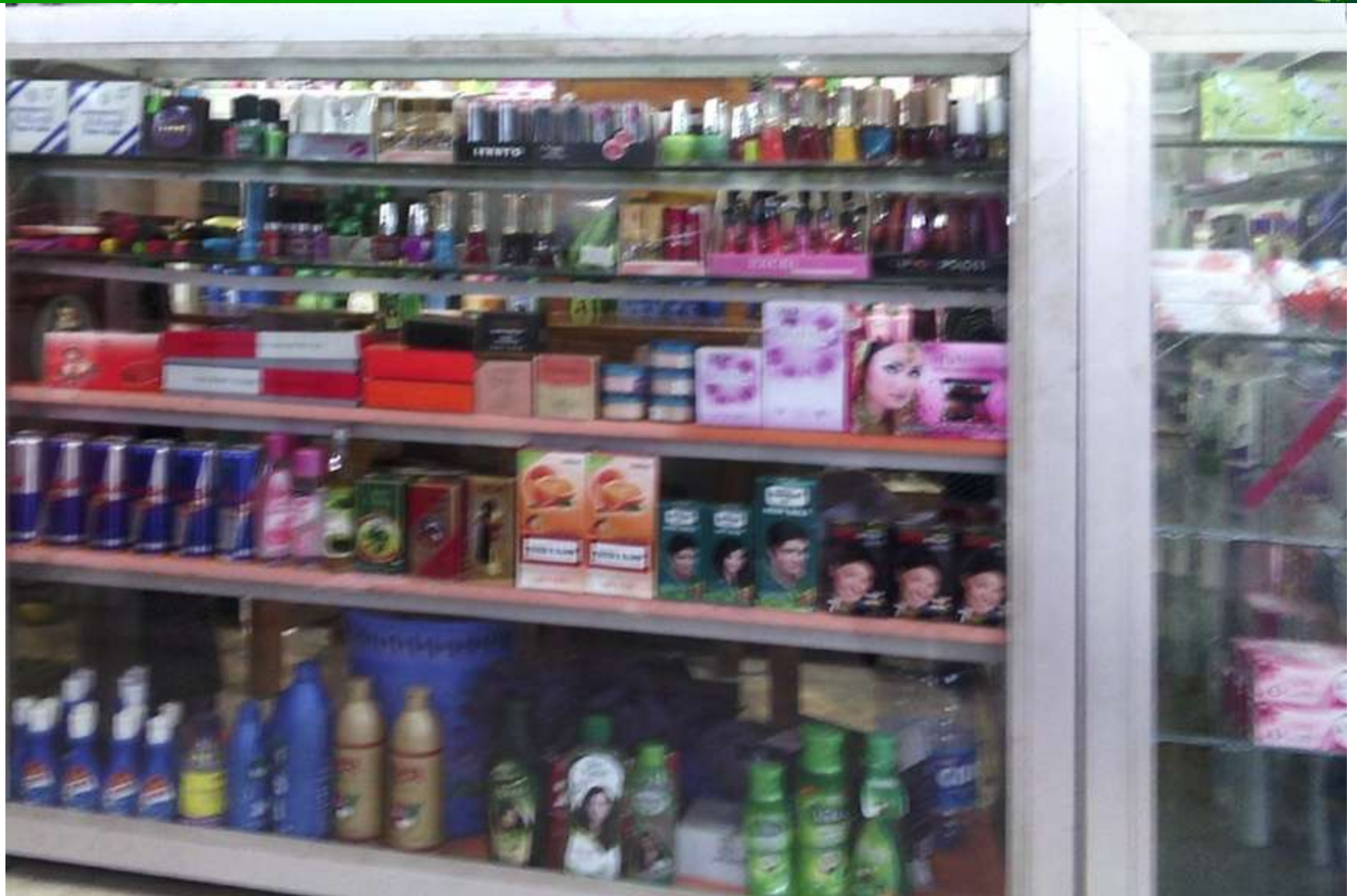
Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



ধামরাই পৌরসভা
Dhamrai Municipality

২৪১৪-০০
০৬-০০১-২৪১৪-০০
০৬
ধামরাই পৌরসভা
১০-০৬-২০১৫
২০১৫-২০১৬
১০-০৬-২০১৫ ই

১. নাম: ইখিলা ডিপার্টমেন্টাল স্টোর

২. পিতার নাম: কসমেটিকস ফোন স্ট্রাল ও স্টেশনারী পন্য

৩. মাতামহর নাম: মো: উজ্জ্বল হোসেন

৪. স্বামীর নাম: মো: সাহেব আলী

৫. জন্মের তারিখ: ১৯৯১০৬১৪০৯০০০০৫৭

৬. জন্মস্থানের নাম: ০১৩৫৭-৫০৯০৫৭

আবাসের বিবরণ	টাকা
গ্রা: পরিদপ্তর/সেবা/সি	৪৫০
স্বাস্থ্য পরিদপ্তর	৫০
স্বাস্থ্য	৫০
স্বাস্থ্য	৫০
স্বাস্থ্য	৫০
মোট	৫০০

৫০০ টাকা আদায় করা হইল।

সাইলেন্ট পরিদপ্তর/সেবা/সি
সাইলেন্ট পরিদপ্তর/সেবা/সি
ধামরাই পৌরসভা

(সেবার মাসিক হিসাব)
ধামরাই পৌরসভা
স্বাস্থ্য, স্বাস্থ্য।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

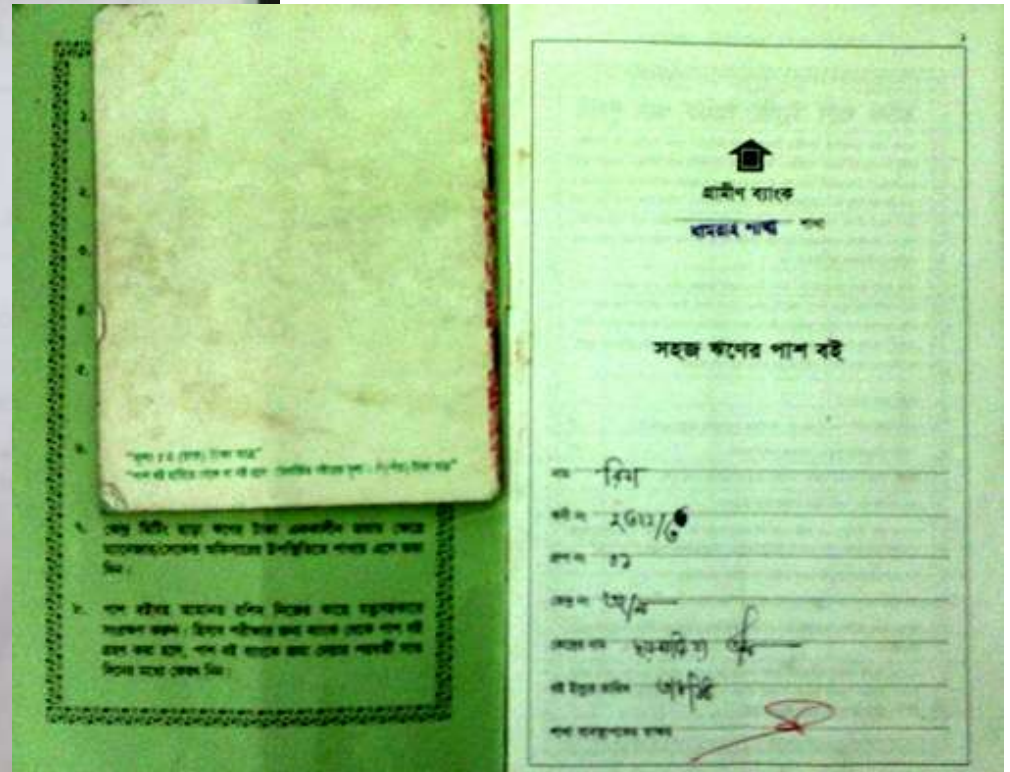
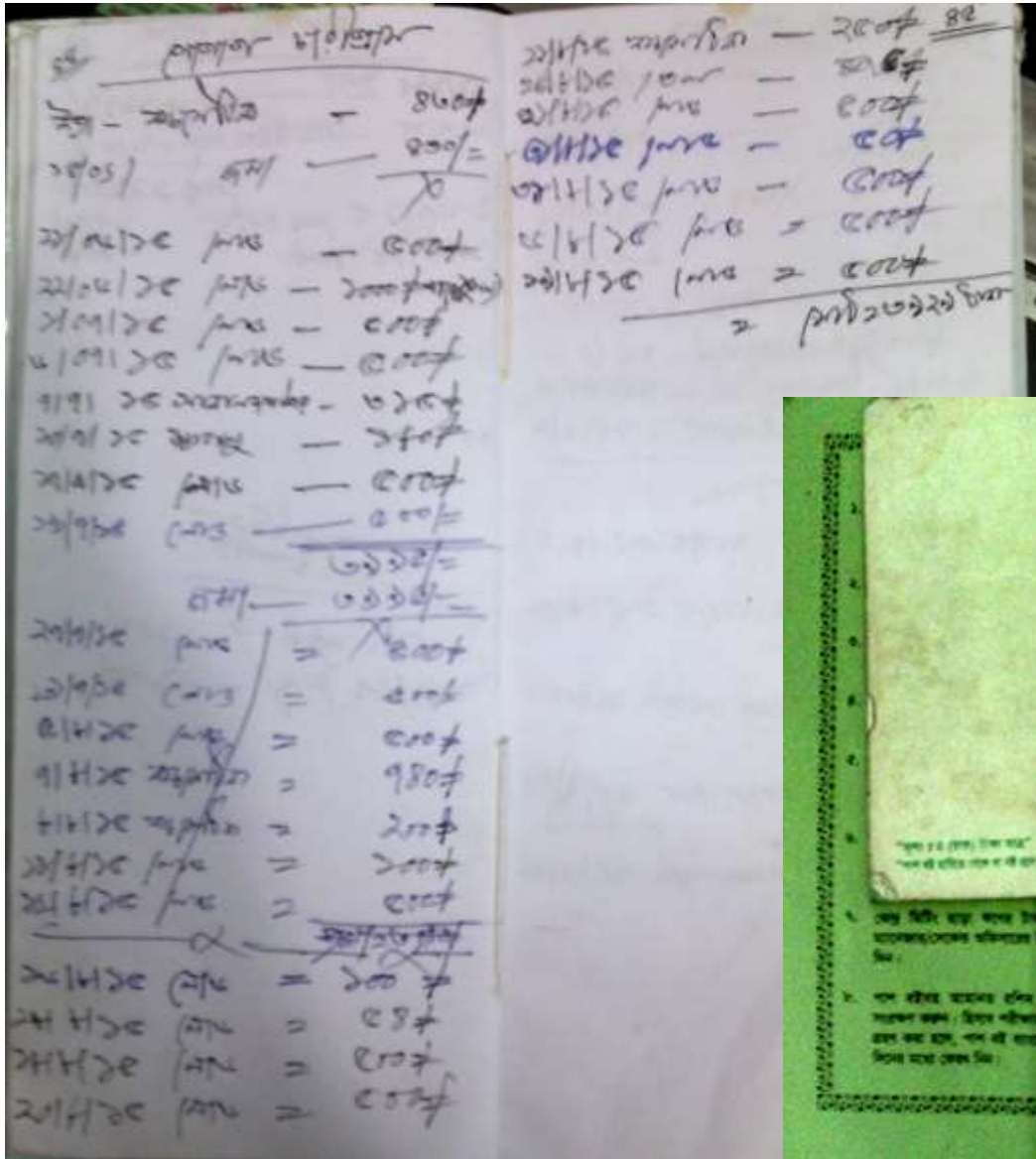
নাম: মে: উজ্জ্বল হোসেন
Name: ME. Ujjwal Hossain
পিতা: মে: সাহেব আলী
মাতা: মে: সোম
Date of Birth: **15 Apr 1991**
ID NO: **19912621409000057**

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। জাতীয় প্রজাতন্ত্রী জাতীয় জন্ম
কোষের পত্রিকা হলে নির্দিষ্ট পত্রী অধিনে জন্ম কোষের জন্ম অনুমোদন করা হইবে।

ক্রমিক: ১১-১৪, স্বাস্থ্য/সি, স্বাস্থ্য: ধামরাই - ১৩৫০, ধামরাই
পৌরসভা, ধামরাই, স্বাস্থ্য

প্রশাসনিক উপদপ্তর স্বাস্থ্য প্রশাসনের তারিখ: ২১/১০/২০১৫

Photographs





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on 4 October, 2015

