

A Nobin Udyokta Project

Selina Palli phone & Stationary



Nu Identified and PP Prepared by :

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Presented by

Monir Hossain Patowary

GRAMEEN TRUST



33rd Design Lab (Executive): 19 October 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Monir Hossain Patowary
Age	:	31 years
Marital status	:	married
Children	:	1 son
No. of siblings:	:	6 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. Selina Begum
(iii) Father's name	:	Mr. late Salamot Patowary
(iv) GB member's info	:	Branch: Torpurchondi Centre # 11/m, Loan no.1555/2 Member since 03/09/2006, First loan: Tk.5,000. Total amount received bdt.320000 Existing loan: N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes, Period :2002
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education, till to date	:	SSC

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

Present Occupation	:	Business
Business Experiences and Training Info	:	10 years
Trade license	:	06
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit

Brief history of GB Loan Utilization By Family

NU's Mother has been a member of Grameen Bank since 2006 (8 years). At first she took a loan amount 5,000 taka from Grameen Bank. She purchased land by using GB loan. She built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Selina palli phone& stationary
Address/ Location	:	Dasadi,post-soformali,chandpur
Total Investment in BDT	:	3,00,000
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7500
Proposed Salary		8500
Proposed Business Implementation Plan (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period (iv) In future risk mgt. plan (from fire, disaster etc.)	:	10% 10% 3 months

Information on Existing Business Operations

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1,500	45,000	540,000
<i>Less: Cost of sales (B)</i>	1,350	40,500	486,000
Gross Profit (C) [C=(A-B)]	150	4,500	54,000
Income from bkaash	150	4,500	54,000
Income from songs & memory card recording	50	1,500	18,000
Income from flexi loads	50	1,500	18,000
Total gross profit	400	12,000	144,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Generator bill		-	
Shop Rent		700	8,400
Night Guard bill		-	
Entertainment		600	7,200
Mobile bill		300	3,600
Present salary/Drawings- self		7,500	90,000
Present salary-Employee (no. of employees)			
Others cost		500	6,000
Non Cash Item:			
Depreciation Expenses		585	7,020
Total Operating Cost (D)		10,885	130,620
Net Profit (C-D):		1,115	13,380

Present & Proposed Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	(1)	(2)	(1+2)
Investments in different categories:			
(i) Present stock items: cosmetics-10000 cylinder(6*3000)=18000 toys -10000 flexi load 15000 bkaash 25000 mobile, memory card, charger, sim, battery, etc 17000 pen/ book 10,000 electrical apparatus 10000 desktop 20000 wooden rack/glass box 20000 others 2000	150000		
(ii) Proposed stock items: cosmetics-12000 cylinder(14*3000)=42000 toys -10000 flexi loads 15000 bkaash 25000 mobile, memory,card,charger,sim,battery,others 10000 pen/ book 21000 electrical apparatus 12000 others 3000		150000	
(iii) Others			
Total Capital			30000

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)	2500	75000	900000	2750	82500	1080000	3000	90000	1080000
<i>Less: cost of sales (B)</i>	2250	67500	810000	2475	74250	972000	2700	81000	972000
Gross Profit (C) [C=(A-B)]	250	7500	90000	275	8250	108000	300	9000	108000
Income from bkaash	250	7500	90000	250	7500	90000	250	7500	90000
Income from flexiloads	100	3000	36000	100	3000	36000	100	3000	36000
Songs recording,memory	50	1500	18000	50	1500	18000	50	1500	18000
Total gross profit	650	19500	234000	675	20250	252000	700	21000	252000
Less: Operating Costs									
Electricity bill		800	9600		900	10800		1000	12000
Shop Rent		700	8400		700	8400		700	8400
Night Guard bill									
Entertainment		900	10800		900	10800		900	10800
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		8500	102000		8500	102000		8500	102000
Proposed Salary- Staff (no.)									
Others		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses		585	7020		585	7020		585	7020
Total Operating Cost (D)		12285	147420		12385	148620		12485	149820
(Net Profit C-D) :		7215	86580			94380			102180
Payback to Gt			60000			60000			60000
Retained Income:			26580			34380			42180

Notes:

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	150000		
1.2	Net profit (ownership tr. Fee added back)	86580	94380	102180
1.3	Depreciation (non cash item)	7020	7020	7020
1.4	Opening balance of cash surplus			
	Total cash inflow	243600	101400	109200
2.0	Cash outflow			
2.1	Purchase of product	150000		
2.2	Payment of GB loan			
2.3	Investment pay back (including ownership tr. Fee)	60000	60000	60000
	Total cash outflow	210000	60000	60000
3.0	Net cash surplus	33600	41400	49200

SWOT ANALYSIS

STRENGTH

Well known businessman in locality
Skill and Experience

WEAKNESS

credit sales

OPPORTUNITIES:

This shop is in forwarded area.
Primary ,high &KG school near this shop

THREATS

Theft
Fire

Pictures







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For More Information
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