

A Nobin Udyokta Project

Proposed NU Business Name : Radha Store



NU Identified and PP Prepared & Verified by :
Abu Musa Bhuiyan
(Chandpur Sadar Unit)

Presented by :
Sree Sosil Chandra Sorkar

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sree Sosil Chandra Sorkar
Age	:	32 years
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers, 5 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. Sree Sudokhina Rani
(iii) Father's name	:	Mr. Radha Krishna
(iv) GB member's info	:	Member since : 15.07.2011, Branch: Dokhin Matlab Centre # 57(M), Loanee no.: 5254/3, First loan: Tk. 5,000 Total Amount Received: Tk. 40,000 Existing loan: Tk. 15,000 Outstanding: Tk. 14,670
Further Information:		
(v) Who pays GB loan installment	:	Father N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

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

Present Occupation	:	Business
Business Experiences	:	12 years
Trade License	:	39/2014-2015
Other Own/Family Sources of Income	:	Father (Fish business)
Other Own/Family Sources of Liabilities	:	No
NU'S Contact Info	:	<i>01814849176</i>
NU Project Source/Reference	:	GT Chandpur Sadar Unit, 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. She arranged her daughters' marriage by using GB loan. Now her son, Sosil is trying to establish his existing business with the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Radha Store
Address/ Location	:	Village : Bohori Aarong Bazar, P.O. : Aarong Bazar, Thana : Matlab (South), Chandpur
Total Investment in BDT	:	1,00,000 Taka
Financing	:	Self BDT : 50,000 (from existing business) - 50 % Required Investment BDT : 50,000 (as equity) - 50 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

<i>Particulars</i>	<i>Existing Business (BDT)</i>	<i>Proposed (BDT)</i>	<i>Total (BDT)</i>
<i>Investments in different categories:</i>	(1)	(2)	(1+2)
i. Present stock items: Advance Shop Rent : 30,000 Furniture : 5,000 Goods : 15,000 (Banana, Biscuit, Cake, Salt, Sugar, Tea, Chocolate, Bread, Chips, Pan-supari etc.)	50,000		
ii. Proposed Stock Items: Goods : 50,000 (Soybean oil, Dal, Salt, Soap, Cosmetics, Baby food, Candle etc.)		50,000	
Total Capital	50,000/-	50,000/-	1,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<i>Sales</i>	1,200	36,000	4,32,000
Less: Cost of sales	960	28,800	3,45,600
Profit (20%) [A]	240	7,200	86,400
Less: Operating Costs			
<i>Solar Electricity Expense</i>		390	4,680
<i>Shop Rent</i>		900	10,800
<i>Present salary/Drawings- self</i>		5,000	60,000
<i>Others</i>		100	1200
Non Cash Item:			
<i>Depreciation Expenses (approx.)</i>		41	492
Total Operating Cost (B)		6,431	77,172
Net Profit (A-B):		769	9,228

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1,800	54,000	6,48,000	2,000	60,000	7,20,000
Less: Cost of sales	1440	43,200	5,18,400	1600	48,000	5,76,000
Profit (20%) [A]	360	10,800	1,29,600	400	12,000	1,44,000
Less: Operating Costs						
Solar Electricity Expense		390	4,680		390	4,680
Shop Rent		900	10,800		900	10,800
Mobile bill		200	2,400		200	2,400
Present salary/Drawings- self		5,000	66,000		5,500	66,000
Others (Chada)		100	1,200		100	1,200
Non Cash Item:						
Depreciation Expenses (approx.)		41	492		41	492
Total Operating Cost (B)		6631	79572		7,131	85,572
Net Profit (A-B):		4169	50,028		4,869	58,428
Gt payback			30,000			30,000
Retained Income:			20028			28,428

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	50,000	
1.2	Net Profit	50,028	58,428
1.3	Depreciation (Non cash item)	492	492
1.4	Opening Balance of Cash Surplus		20,520
	Total Cash Inflow	100,520	79,440
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	-
2.2	Payment of GB Loan*	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	20520	49,440

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

SWOT ANALYSIS

STRENGTH

- *Availability of Products Sourcing.*
- *Skilled & 12 Years of Experience*
- *Store Position*

WEAKNESS

- *Opponent in same areas*
- *Strike*

OPPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency*

THREATS

- *Fire*
- *Theft*

Pictures













*Presented at 3rd Internal Design Lab
On 18 February, 2015 at Grameen Trust*

