

JUNAID STORE



Presented by
Md. Rajib

NU PP Identified & PP Prepared by-
Abu Musa Bhuiyan
(Chandpur Sadar Unit)

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Rajib
Age	:	15-08-1989 (25 year)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 brothers, 03 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	:	Rajia Begum
(iii) Father's name	:	Abdur Rahim
(iv) GB member's info	:	Branch: Kalcho(South)-Hajigonj , Centre 36/m Loanee no-5165, Member since 13-04-2005, First loan: Tk. 3000 Existing loan: Tk. 40000 Outstanding: Tk.36480, Total Received-Tk.345000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education,	:	Class Eight

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

Present Occupation	:	Grocery Shop Business
Trade License	:	143
Business Experiences	:	04 years :
Other Own/Family Sources of Income	:	Father (service), Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01827083197
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 2005 (10 years). NU's father purchased some lands for agricultural activities using GB loan. They repaired 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	:	Junaid Store
Address/ Location	:	Bangla Bazar, Hajigonj, Chandpur
Total Investment in BDT	:	1,30,000
Financing	:	Self BDT 80,000 (from existing business) 62% Required Investment BDT 50,000 (as equity) 38 %
Present salary/drawings from business (estimates)	:	5000
Proposed Salary		5000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin		20%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT)
Various Types of Biscuit, chips, Candy, juice, boot, Muri, tea , sugar , cold drinks , pan supari, jorda , dal, oil, salt, mini shampoo, chanachur, chewing gum, pen , pencil, paper etc Attached in next slide	20,500	50,000	
Furniture includes- Fan (01)=1000, TV (01)= 3000 Carom board (01) =2500 Bench & rack =3000	9,500		
Shop Advance	50,000		
Total Capital	80,000	50,000	1,30,000/-

વ્યાજવહી કાગળ

આવાન	2000
ખર્ચા	2000
લિપિ	2000
ડિટોરિબુટ	2000
વર્કશીટ	500
સુરંગામ	900
રજીસ્ટ્રેશન	2000
નિર્માણ	500
હુમ	2500
કુર્ચી	500
કોના	900
લેન	2200
ફિયુટ	2800
ફિલ્મ	2000
નવન	500
પુસ્તક	500
સેમરે	2000
ધિત	500
નિવસ	500
પ્રતિબંધ બંધ	900
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= 20,000/-	

વ્યાજવહી કાગળ

પાવન	500
ઇલેક્ટ્રીક	2,000
ફિલ્મ	2,000
ફુટ ગામ (નવન ગમ)	2,000
વર્કશીટ	2,000
ફિયુટ	5,000
ડિટોરિબુટ	1,500
આવાન	2,500
આવાન (ગાળા માધ્યમ)	2,500
મશીન લેન	2,000
મશીન લેન	5,000
કુર્ચી	2,500
કોના	2,000
ફિલ્મ	2,500
ફુલ	2,000
બેબી	500
સેમરે	2,000
વસ્તી	2,000
સ્ક્રીન/કોર્ટ	2,000
સમુદાય જી	2,500
બાઇક	500
બેબી	2,000
સેન	500
કલમ	500
ચીટા	2,000
કમ્પ્યુટર	5,000
હુમ	2,500
પાવન	2,500
speed	2,000
Tiger	2,000
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= 50,000/-	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30000	360000
<i>Less: Cost of sales</i>	800	24000	288000
<i>Gross profit</i>	200	6000	72000
<i>Income from Carom board</i>	100	3000	36000
<i>Gross profit (C)</i>	300	9000	108000
<i>Less: Operating Costs</i>			
Shop Rent		1500	18000
Mobile bill		100	1200
Present salary/Drawings- self		5000	60000
Dish Bill		200	2400
Non Cash Item:			
Depreciation Expenses		100	1200
<i>Total Operating Cost (D)</i>		<i>6900</i>	<i>82800</i>
Net Profit (C-D):		2100	25200

Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	monthly	Yearly
Estimated Sales	36000	432000	39000	468000	45000	540000
<i>Less: cost of sales</i>	28800	345600	31200	374400	36000	432000
Gross Profit (A)	7200	86400	7800	93600	9000	108000
Income from carom board (B)	3000	36000	3000	36000	3000	36000
Total Income (C) [C=(A+B)]	10200	122400	10800	129600	12000	140000
<i>Less: Operating Costs</i>						
Shop Rent	1500	18000	1500	18000	1500	18000
Mobile bill	200	2400	250	3000	300	3600
Present salary/Drawings- self	5000	60000	5000	60000	5000	60000
Dish Bill	200	2400	200	2400	200	2400
Non Cash Item:						
Depreciation Expenses- 15% & 10%	100	1200	100	1200	100	1200
<i>Total Operating Cost (D)</i>	7000	84000	7050	84600	7100	85200
(Net Profit C-D) :	3200	38400	3750	45000	4900	58800
Pay Back	20000		20000		20000	
Retained Income:	18400		25000		38800	

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	50000		
1.2	Net Profit	38400	45000	58800
1.3	Depreciation (Non cash item)	1200	1200	1200
1.4	Opening Balance of Cash Surplus	-	19600	45800
	Total Cash Inflow	89600	65800	105800
2.0	Cash Outflow			
2.1	Purchase of Product	50000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3.0	Net Cash Surplus	19600	45800	85800

SWOT Analysis

STRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of locality
- ✓ Expansion of Business

THREATS

- ✓ Political Unrest.
- ✓ Other competition.











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