A Nobin Udyokta Project

Proposed NU Business Name : M/S Azad Store



NU Identified and PP Prepared:

Md. Sohrab Hossain (Manikganj Unit)

Verified by: Md. Khalilur Rahman

Presented by:

Md. Abul Kalam Azad



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Abul Kalam Azad			
Age		23 years			
Marital status		Unmarried			
Children		N/A			
No. of siblings:		4 Brothers,1 sister			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Aliya Bagum Md. Magibur Rahman Branch: Dhakuli Centre #24(M), Loanee no.: 6914 Member since :2005 First loan: Tk. 5000 Existing loan: Tk. 96,000 Outstanding: Tk. 36,540			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		NU N/A N/A N/A N/A			
Education	:	H.S.C			

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

Present Occupation	:	Grocery Business
Trade License		788
Business Experiences	:	5 years
Other Own/Family Sources of Income	••	Father(Agriculture) Brother(Business)
Other Own/Family Sources of Liabilities	••	N/A
NU Contact Info	••	01777054640
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2005. At first she took a loan amount of BDT 5000 from Grameen Bank. NU uses this loan in his business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Azad Store
Address/ Location	:	Gorkhi, Jagir, Manikganj,
Total Investment in BDT	:	3,77,000
Financing		Self BDT: 2,27,000 (from existing business) - 61 % Required Investment BDT: 1,50,000 (as equity) - 39%
Present salary/drawings from business (estimates)		BDT 7,000
Proposed Salary		BDT 7,000
i. Proposed Business % of present gross profit margin		20%
ii. Estimated % of proposed gross profit margin	:	20%
iii Agraad graag pariad		3 months
iii. Agreed grace period	•	3 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 : 45,000 Decoration :20,000 Fridge :20,000 Grocery Items : 1,42,000	2,27,000		
Proposed Stock Items: Grocery Items: 1,50,000		1,50,000	
Total Capital	2,27,000/-	1,50,000/-	3,77,000/-

Grocery items

Present items

: 26,000

• Vushi (10 Bag *1500) :15,000

Rice (13 Bag *2000TK)

Oil (150litre) :15,000

• Cold drinks :12,000

• Biscuits :5000

Salt :6000

• Soap :10,000

• Chips :2000

• Vhusi, kura : 15,000

• Sugar :10,000

• Egg :2000

Coil,paste,brush :7000

• Others :17,000

• Total = 1,42,000

Proposed items

•	Rice (10 Bag *2000)	: 20,000
•	Vushi (10 Bag *1500)	:15,000
•	Oil (180litre)	:17,000
•	Cold drinks	:15,000
•	Biscuits	:4000
•	Salt	:5000
•	sop	:10,000
•	Chips	:2000
•	Vhusi,kura	: 20,000
•	Sugar (5 Bag*2000)	:10,000
•	coil,paste,brush	:10,000
•	Dual (2 Bag *5000)	:10,000
•	Egg	;2,000
•	Others	: 10,000
•	Total	:1,50,000

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)					
	Daily	Monthly	Yearly				
Sales	3000	90000	1080000				
Less: Cost of sales	2400	72000	864000				
Profit (20%) [A]	600	18000	216000				
Less: Operating Costs							
Electricity bill		800	9600				
Shop Rent		1000	12000				
Entertainment		200	2400				
Mobile bill		300	3600				
Present salary/Drawings- self		7000	84000				
Others		300	3600				
Non Cash Item:							
Depreciation Expenses		416	5000				
Total Operating Cost (D)		10016	120192				
Net Profit (C-D):		7984	95808				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	3500	105000	1260000	4000	120000	1440000	5000	150000	180000
Less: Cost of sales	2800	84000	1008000	3200	96000	1152000	4000	120000	144000 0
Profit (20%) [A]	700	21000	252000	800	24000	288000	1000	30000	360000
Less: Operating Costs									
Electricity bill		800	9600		800	9600		800	9600
Shop Rent		1000	12000		1000	12000		1000	12000
Entertainment		350	4200		400	4800		450	5400
Mobile bill		400	4800		450	5400		500	6000
Present salary/Drawings- self		7000	84000		7000	84,000		7000	84000
Others		300	3600		400	4800		450	5400
Depreciation Expenses		416	5000		416	5000		416	5000
Total Operating Cost (E)		10266	123192		10466	125592		10616	127392
Net Profit		10734	128808		13534	162408		19384	232608
GT payback			60000			60000			60000
Retained Income:			68808		102408		172608		

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,28,808	1,62,408	2,32,608
1.3	Depreciation (Non cash item)	5,000	5,000	5,000
1.4	Opening Balance of Cash Surplus	-	37,268	1,44,676
	Total Cash Inflow	2,83,808	2,04,676	3,82,284
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan*	36,540		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,46,540	60,000	60,000
3.0	Net Cash Surplus	37,268	1,44,676	3,22,284

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- > Skilled & 5 Years of Experience
- > Position of his store beside Highway.

WEAKNESS

- > Opponent in same areas
- > Less stock

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Fire
- > Theft

Pictures



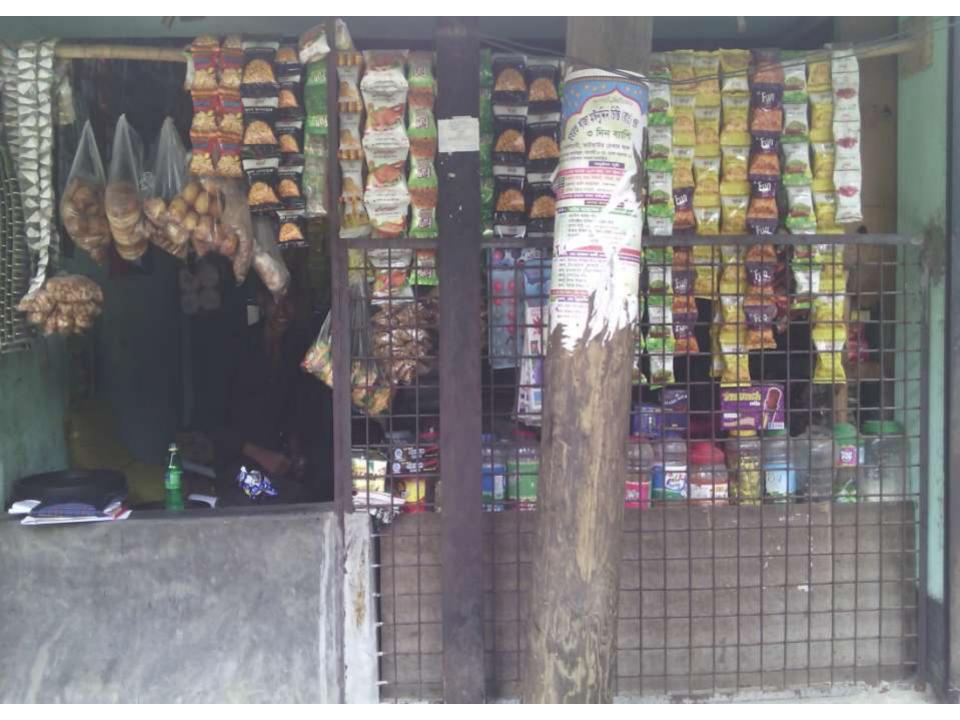




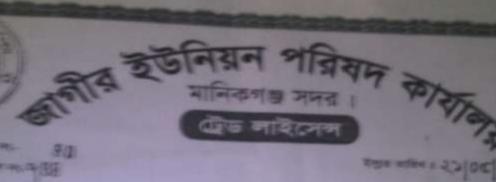












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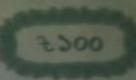
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THE REST 2,000/-

১৯ পদ্ধ মোঃ ব্যৱসূ মিয়া, বিধা- মো মাজায়াঃ বেশালী, মান চরতী, ভাষমান জাতীর, ব (क्षणाः प्रानिकन्छ ।

হয় পঞ্চ আৰুণ কালাম আলাদ, পিতা মোঃ মজিবত তহমান, মাচ- কৰ্মী, ভাৰমত- জানীত त (क्षमा) प्रतिकाक।

মেরোনের মানিক ১৫ পার্ক নিয় পরিয়েরে মেরানের মান্তা দেওয়ার প্রথম করিছে ১৫ পার নিয় বিভ লালেক লোকৰ বাটি কথা দিছে দখনি হটাছে।

শতম কক্ষণামত স্টেকার্যাত লাম দাইবা আর মোকান মত আত্নত চুক্তি পত্র কলিকের কান্য কলিকেরি ছে, ক্র নক আমাৰ সকুনৰ্ভতি নোজানে মানিব ধাৰিবা উল্ পৰিচালৰ কৰিবা মানিবাছি : এইখন উল্ কল্ নামৰ কৰিবে অপনি তথা দিনীয় পক অনুষ্ঠীয়া উঠা আৰু এবন কৰিবে উজুক ছটাৰ উঠা নিয় পাছ HE WAS CHOSE STOP

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Presented at 12th Internal Design Lab on July 02, 2015 at GT

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