A Nobin Udyokta Project

Proposed NU Business Name : Chowdhury Store



NU Identified and PP Prepared by: Md. Sohrab Hossain (Manikganj Unit) Verified by: Md. Khalilur Rahman

Presented by:

Apu Shaha Chaudury



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

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Name	:	Apu Shaha Chaudury
Age		26 years
Marital status		Unmarried
Children		N/A
No. of siblings:	:	One brother, One 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 √ Father Ganga Rani Chaudury Provash Shaha Chaudury Branch: Muljan-Manikganj Branch , Centre #46(M), Loanee no.: 8403 Member since : 2007 First Loan: Tk.10,000 Existing Loan: Tk. 50,000 Outstanding: Tk.24,200
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	:	Class Eight

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

Present Occupation	:	Telecom Business
Trade License	:	42/14-15
Business Experiences	:	5 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01714758156
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 2007. At first she took a Loan amount BDT 10,000 from Grameen Bank. NU uses the GB Loan. NU's mother gradually improved their life standard by using GB Loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Chowdhury Store	
Address/ Location		Daotia Bazar, Sosonda, Manikganj,	
Total Investment in BDT	:	2,60,000	
Financing		Self BDT : 1,60,000 (from existing business) - 62 % Required Investment BDT : 1,00,000 (as equity) - 38%	
Present salary/drawings from business (estimates)		BDT 7,000	
Proposed Salary		BDT 7,000	
i. Proposed Business % of present gross profit	:	Average 10%	
margin			
margin ii. Estimated % of proposed gross profit margin	•	Average 10%	
ii. Estimated % of proposed	:	Average 10% 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 :30,000 Bkash :60,000 Decoration :20,000 Electricity Bill Load :30,000 Flexi load (GP, Bl,Airtel,Robi) : 20,000	1,60,000			
i. Proposed Stock Items: Bkash :50,000 Flexiload (GP, BL Airtel, Robi) :25,000 Electricity Bill Load :25,000		1,00,000		
Total Capital	1,60,000/-	1,00,000/-	2,60,000/-	

INFO ON EXISTING BUSINESS OPERATIONS

		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Income from bkash(A)	200	6,000	72,000				
Income from Flexiload(B)	100	3,000	36,000				
Income from Electricity Load(C)	100	3,000	36,000				
Profit (A+B+C)	400	12,000	1,44,000				
Less operating cost							
Shop rent		700	8,400				
Electricity bill		250	3,000				
Night guard bill		300	3,600				
Transport		200	2,400				
Mobile bill		300	3,600				
Present salary/Drawings- self		7,000	84,000				
Generator bill		150	1,800				
Others(Chada+SMS+TL)		200	2,400				
Non Cash Item:							
Depreciation Expenses		166	2,000				
Total Operating Cost (D)		9,266	1,11,192				
Net Profit (C-D):		2,734	32,808				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BD	T)	Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Bkash (A)	250	7,500	90,000	290	8,700	1,04,400	290	8700	1,04,400
Income from Flexiload	200	6,000	72,000	200	6,000	72,000	220	6600	79,200
Income from Electricity load	150	4,500	54,000	150	4,500	54,000	200	6,000	72,000
Profit (A+B+C)	600	18,000	2,16,000	640	19,200	2,30,400	710	21,300	2,55,600
Less : Operating cost									
Shop rent		700	8,400		700	8,400		700	8,400
Electricity bill		250	3,000		250	3,000		250	3,000
Transport		300	3,600		350	4,200		400	4,800
Generator bill		150	1,800		150	1,800		150	1,800
Mobile bill		350	4200		350	4200		400	4800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Night Guard bill		300	3,600		300	3,600		300	3,600
Others (Chada+SMS+TL)		250	3000		250	3000		300	3600
Depreciation Expenses(10%)		166	2,000		166	2,000		166	2,000
Total Operating Cost (E)		9,466	1,13,592		9,516	1,14,192		9,666	1,15,992
Net Profit		8,534	1,02,408		9,684	1,16208		11,634	1,39,608
GT payback			40,000			40,000			40,000
Retained Income:			62,408			76,208			99,608

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	1,00,000		
1.2	Net Profit	1,02,408	1,16,208	1,39,608
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus	-	40,208	1,18,416
	Total Cash Inflow	2,04,408	1,58,416	2,60,024
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan*	24,200		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,64,200	40,000	40,000
3.0	Net Cash Surplus	40,208	1,18,416	2,20,024

SWOT ANALYSIS

Strength

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

WEAKNESS

- > Opponent in same areas
- > Lack of investment

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

THREATS

- > Fire
- > Theft

Pictures







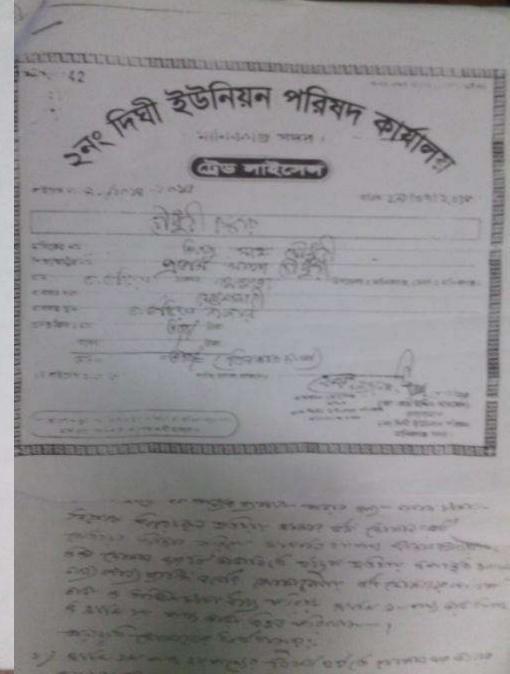


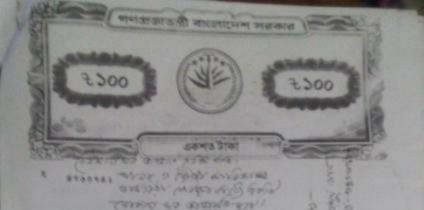






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Presented at 14th Internal Design Lab on July 30, 2015 at GT

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