

A Nobin Udyokta Project

Proposed NU Business Name : M/s Siyam Traders



Presented by
Md Jahangir Bepari

NU Identified and PP Prepared & Verified by :
Abu Musa Bhuiyan

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Jahangir Bepari
Age	:	34 years
Marital status	:	Married
Children	:	1 Son, 1 Daughter
No. of siblings:	:	1 Sister, 3 Brothers
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. Aynamoti Begum
(iii) Father's name	:	Mr. Abdul Khalek Bepari
(iv) GB member's info	:	Branch: Puran Bazar. Centre #6(M), Loan no.: 1405, Member since : 26.11.2005, First loan: Tk. 5000 Total Amount Received: Tk. 1,10,000 Existing loan: Tk. 35,000, Outstanding: Tk. 11,880
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education	:	Class Seven

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

Present Occupation	:	Business Trade License No: 1373
Business Experiences and	:	3 years
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	No
NU Project Source/Reference	:	GT Torpurchondi Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (9 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She purchased domestic land by using GB loan of BDT 1,50,000. Her son, Jahangir; expanded his existing business with GB loan of BDT 50,000. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/s Siyam traders
Address/ Location	:	Holding No: 890/827, Mom factory, Puran Bazar - 3601, Chandpur.
Total Investment in BDT	:	5,70,720 Taka
Financing	:	Self BDT : 3,20,720 (from existing business) - 56 % Required Investment BDT :2,50,000 (as equity) - 44 %
Present salary/drawings from business (estimates)	:	BDT 14,000
Proposed Salary		BDT 14,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	27%
(ii) Estimated % of proposed gross profit margin	:	27%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)		1,71,870	20,62,440
Less: Cost of sales (B)		1,24,800	14,97,600
Gross Profit (C) [C=(A-B)] (27%)		47,070	5,64,840
Less: Operating Costs			
Electricity bill	-	400	4,800
Cutting	-	11,520	1,38,240
Washing		11,417	1,37,004
Transportation Cost		1,050	12,600
Packing Cost		4,000	48,000
Mobile bill		400	4,800
Present salary/Drawings- self		14,000	1,68,000
Others cost		200	2,400
Non Cash Item:			
Depreciation Expenses		--	-
Total Operating Cost (D)		42,987	5,15,844
Net Profit (C-D):		4,083	48,996

Notes: There is no furniture in Store room. So, Dep. Exp. are not calculated here.

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 payment to 20 hawkers : 10,000*2= 2,00,000 Carton (25) : 25*3200*1.30 = 1,04,000 Daily basis Payment to Workers: 16,720	3,20,720		
ii. Proposed Stock Items: Carton (55) : 55*3200*1.30 =2,28,800 Daily basis Payment to Workers: 21,200		2,50,000	
Total Capital	3,20,720/-	2,50,000/-	5,70,720/-

*** Here the workers are paid on the basis of daily to daily work & it is commission based. So, this amount of money is must required to reserve in hand.**

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales Income (A)	2,86,450	34,37,400	3,15,095	37,81,140	3,43,740	41,24,880
<i>Less: Cost of sales (B)</i>	2,08,000	24,96,000	2,28,800	27,45,600	2,49,600	29,95,200
Gross Profit (C) [C=(A-B)] (27%)	78,450	9,41,400	86,295	10,35,540	94,140	11,29,680
<i>Less: Operating Costs</i>						
Electricity bill	500	6,000	600	7,200	750	9,000
Cutting	19,200	2,30,400	21,120	2,53,440	23,040	2,76,480
Washing	19,028	2,28,336	20,955	2,51,460	22,860	2,74,320
Transportation Cost	1,750	21,000	1,925	23,100	2,100	25,200
Packing Cost	8,000	96,000	8,000	96,000	9,000	1,08,000
Mobile bill	400	4,800	500	6,000	500	6,000
Present salary/Drawings- self	14,000	1,68,000	14,000	1,68,000	14,000	1,68,000
Present salary-Employee (no. of employee : 01)	5,000	60,000	5,500	66,000	6,500	78,000
Others cost	200	2,400	200	2,400	200	2,400
Non Cash Item:						
Depreciation Expenses	-	-	-	-	-	-
Total Operating Cost (D)	68,078	8,16,936	72,800	8,73,600	78,950	9,47,400
Net Profit (C-D):	10,372	1,24,464	13,495	1,61,940	15,190	1,82,280
GT payback		1,00,000		1,00,000		1,00,000
Retained Income:	24,464		61,940		82,280	

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	2,50,000	-	-
1.2	Net Profit	1,24,464	1,61,940	1,82,280
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		12584	74,524
	Total Cash Inflow	3,74,464	1,74,524	2,56,804
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000	-	-
2.2	Payment of GB Loan	11,880	-	-
2.3	Investment Pay Back	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,61,880	1,00,000	1,00,000
3.0	Net Cash Surplus	12,584	74,524	1,56,804

SWOT ANALYSIS

STRENGTH

- ✓ Availability of Products Sourcing.
- ✓ Create employment opportunity for others
- ✓ Environment-Friendly.
- ✓ Skilled & 3 years experience

WEAKNESS

- ✓ Credit sales

OPPORTUNITIES

- ✓ Enter upscale market
- ✓ Increase sale in new market
- ✓ Expansion Of Business

THREATS

- ✓ Local Competition
- ✓ Theft

Pictures









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