

Proposed NU Business Name : Varieties Store



**PP Presented By
Shohel Gazi**

NU Identified, Verified and PP Prepared by
Abul Hasnat (Chandpur Sadar Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Shohel Gazi
Age	:	27 years
Marital status	:	Single
Children	:	-
No. of siblings:	:	2 brothers,3 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. Shahida Begum
(iii) Father's name	:	Mr. Md. Halim Gazi
(iv) GB member's info	:	Branch: Bagadi Centre # 54/M, Loanee no.5241, Member since- September,1996 First loan: Tk.5000
Further Information:		Existing loan:Tk.85000, Outstanding: 35000Tk
(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	:	N/A
Education	:	Incomplete Engineering Education (Honors)

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

Present Occupation	:	Business
Business Experiences	:	2 years
Trade License	:	Yes
Other Own/Family Sources of Income	:	Brother (Service)
Other Own/Family Sources of Liabilities	:	-
NU contact info		01739949449
NU Project Source/Reference	:	GT Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1996. At first she took a loan amount of 5,000 taka. NU's father used the loan for his business operation. They used the loan for their children's education and built their own house. Now NU and NU's brother both are using GB loan in their business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	VARIETIES STORE
Address/ Location	:	Post-Chandra,Upojila-Faridgonj, Chandpur
Total Investment in BDT	:	1,84,000
Financing	:	Self BDT 84,000 (from existing business) 45 % Required Investment BDT 1,00,000 (as equity) 55 %
Present salary/drawings from business (estimates)	:	5,500 Taka
Proposed Salary		6,000 Taka
Proposed Business		
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin		25%
(iii) Agreed grace period		5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
(i) Present stock items:			
Fridge- 30000	84000		
TV- 10000			
Furniture- 15000			
Confectionary items- 3000			
Drinks, Beverage- 2000			
Materials of making Tea- 4000			
Advanced- 20000			
(ii) Proposed items:			
Mobile Card- 20000		100000	
Cosmetics- 20000			
Varieties item- 15000			
milk(condensed +powder)- 5000			
Tea leaf packet - 5000			
Beverage- 25000			
Juice- 10000			
Total Capital			184000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1400	42000	504000
Less: Cost of sales (B)	1050	31500	378000
Gross Profit (C) [C=(A-B)]	350	10500	126000
Less: Operating Costs			
Electricity bill		550	6600
Shop Rent		1700	20400
Mobile bill		200	2400
Dish Bill		200	2400
Present salary/Drawings- self		5500	66000
Others cost		50	600
Non Cash Item:			
Depreciation Expenses		600	7200
Total Operating Cost (D)		8800	105600
Net Profit (C-D):		1700	20400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3500	91000	1092000	4000	104000	1248000
Less: cost of sales (B)	2625	68250	819000	3000	78000	936000
Gross Profit (C) [C=(A-B)]	875	22750	273000	1000	26000	312000
Less: Operating Costs						
Electricity bill		1400	16800		1400	16800
Shop Rent		1700	20400		1700	20400
Dish bill		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		200	2400		200	2400
Proposed Salary- Self		6000	72000		6000	72000
Proposed Salary- Staff (no.)		-	-		3000	36000
Others		100	1200		100	1200
Non Cash Item:						
Depreciation Expenses		600	7200		600	7200
Total Operating Cost (D)		10200	122400		13200	158400
(Net Profit C-D) :		12550	150600		12800	153600
Payback to GT			60000			60000
Retained Income:		90600			93600	

Notes: A staff will be included in 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	-
1.2	Net Profit (Ownership Tr. Fee added back)	150600	153600
1.3	Depreciation (Non cash item)	7200	7200
1.4	Opening Balance of Cash Surplus	-	62800
	Total Cash Inflow	257800	223600
2.0	Cash Outflow		
2.1	Purchase of Product	100000	-
2.2	Payment of GB Loan	35000	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	195000	60000
3.0	Net Cash Surplus	62800	163600

SWOT ANALYSIS

STRENGTH

Longstanding relationship with GB.
Well known, educated in Business area.
Very innovative.

WEAKNESS:

Lack of fund.

OPPORTUNITIES:

would be bigger entrepreneur with his
courage and innovation.

THREATS:

Theft.
Load shedding .
Political chaos.

Pictures

ইউনিয়ন পরিষদ
(১২/১৫ নং বিধান ইউনিয়ন)

১ নং বর্ডারিং সার্ভিস

ইউনিয়ন পরিষদ

কার্যকর কর্তৃক (উপস্থিত) উপস্থিত কর্তৃক

জেলা চাঁদপুর বাংলাদেশ।

ব্যবসা বাণিজ্যের লাইসেন্স

তারিখ ২৭/১১/১৪

লাইসেন্স নং

সেবাস্থান প্রতিষ্ঠানের নাম

ডেপার্টমেন্ট অফ ইন্ডাস্ট্রি

লাইসেন্স প্রাপ্তকের নাম

সুজাতা সার্বী

পিতা/স্বামীর নাম

শ্রীমান হুমায়ুন সার্বী

ঠিকানা

এই ইউনিয়নের আওতাধিনে ও বাহিরে

২৭/১১/১৪

তারিখ হইতে

এক বছরের জন্য হিসাবে কার্যকর

২৭/১১/১৫

ব্যবসায়ের ধরণ

ডেপার্টমেন্ট অফ ইন্ডাস্ট্রি

এখনো চাপাইয়া খানের জন্য সংকল্পিত

৩০৮

টাকা

কমপক্ষে ১০০০০ টাকা মাত্র

টাকা মাত্র)

প্রদত্ত সময়ের কাছাকাছে এই লাইসেন্স প্রদান করা হইবে।

ডেপার্টমেন্ট অফ ইন্ডাস্ট্রি
চেয়ারম্যান

স্বাঃ আতিকুর রহমান পাটওয়ারী
চেয়ারম্যান
৩০নং বাণিজ্যিক পোঃ ইউনিয়ন
কামিলপুর, চাঁদপুর।









Presented at GT's 4th Internal Design Lab on
March 9, 2015 at Grameen Trust

Thank you