

JONONY SALES CENTER



Presented by
Haris

NU Identified and PP Prepared by
Md. Ballal Hossain (Ramgonj Unit)
Verified By: Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|--------------------------------------|---|---|
| Name | : | Haris |
| Age | : | 30 years (30 Dec 1984) |
| Marital status | : | Married |
| Children | : | 02 Sons,01 Daughter |
| No. of siblings: | : | 03 Brothers, 2 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. Sabana Begum |
| (iii) Father's name | : | Mr. Rafique Ullah |
| (iv) GB member's info | : | Branch: Porcot-Chartkhil Centre -17/ma Group no – 07, Loan no- 2295/1 Member since -28/06/2000, First loan: Tk 8,000 Existing loan: Tk.35,000 Outstanding: Tk.16,190 |
| 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 | : | Distributing Sweets, Biscuits, Ice-Creams, Roshmalai & Curd. |
| Trade License | : | 30 |
| Business Experiences | : | 10 years : |
| Other Own/Family Sources of Income | : | Wood Carpenter (Father) |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01735044153 |
| NU Project Source/Reference | : | GT Ramgonj Unit Office, Laxmipur. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 (15 years). NU's father used GB loan and repaid the loan from his income. They built their house from the income of GB loan. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | JONONY SALES CENTER |
| Address/ Location | : | Athakara Bazar, Ramgonj, Laxmipur. |
| Total Investment in BDT | : | 2,50,000/- |
| Financing | : | Self BDT 1,50,000/- (from existing business) 60% Required Investment BDT 1,00,000/- (as equity) 40 % |
| Present salary/drawings from business (estimates) | : | 7000 |
| Proposed Salary | | 7000 |
| Proposed Business | | |
| (i) % of present gross profit margin | : | 10% |
| (ii) Estimated % of proposed gross profit margin | | 10% |
| (iii) Agreed grace period | | 5 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT) (2) | Total (BDT) (1+2) |
|-------------------------------------|--|-------------------------------|------------------------------|
| Sweets, Biscuits, Ice-Creams & Curd | 15,000 | 60,000 | |
| Refrigerator (2) (35000+15000) | 50,000 | 40,000 (1) | |
| Van (2) (20000{With Engine} +5000) | 25,000 | | |
| Shop Advance | 50,000 | | |
| Furniture | 10,000 | | |
| Total Capital | 1,50,000 | 1,00,000 | 2,50,000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business (BDT) | | |
|-------------------------------------|-------------------------|---------|---------|
| | Daily | Monthly | Yearly |
| Sales (A) | 8500 | 255000 | 3060000 |
| <i>Less: Cost of sales (B)</i> | 7650 | 229500 | 2754000 |
| Gross Profit (C) [C=(A-B)] | 850 | 25500 | 306000 |
| <i>Less: Operating Costs</i> | | | |
| Shop Rent | | 1500 | 18000 |
| Electricity bill | | 1500 | 18000 |
| Night Guard bill | | 130 | 1560 |
| Present salary/Drawings- self | | 7000 | 84000 |
| Present salary/Drawings- Staff (1) | | 9000 | 108000 |
| Mobile & Others cost | | 500 | 6000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 1126 | 13512 |
| Total Operating Cost (D) | | 20756 | 249072 |
| Net Profit (C-D): | | 4744 | 56928 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year (3) | | |
|-------------------------------------|--------------|---------|---------|--------------|---------|---------|----------|---------|---------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 10000 | 300000 | 3600000 | 11000 | 330000 | 3960000 | 12000 | 360000 | 4320000 |
| <i>Less: cost of sales (B)</i> | 9000 | 270000 | 3240000 | 9900 | 297000 | 3564000 | 10800 | 324000 | 3888000 |
| Gross Profit (C) [C=(A-B)] | 1000 | 30000 | 360000 | 1100 | 33000 | 396000 | 1200 | 36000 | 432000 |
| <i>Less: Operating Costs</i> | | | | | | | | | |
| Electricity bill | | 1500 | 18000 | | 1600 | 19200 | | 1800 | 21600 |
| Shop Rent | | 1500 | 18000 | | 1500 | 18000 | | 1500 | 18000 |
| Mobile bill & Others | | 600 | 7200 | | 700 | 8400 | | 650 | 7800 |
| Present salary/Drawings-self | | 7000 | 84000 | | 7000 | 84000 | | 7500 | 90000 |
| Night Guard | | 130 | 1560 | | 150 | 1800 | | 180 | 2160 |
| Present salary/Drawings-Staff(1) | | 9000 | 108000 | | 9500 | 114000 | | 9500 | 114000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 1626 | 19512 | | 1626 | 19512 | | 1626 | 19512 |
| Total Operating Cost (D) | | 21356 | 256272 | | 22076 | 264912 | | 22756 | 273072 |
| (Net Profit C-D) : | | 8644 | 103728 | | 10924 | 131088 | | 13244 | 158928 |
| Pay Back | | 40000 | | | 40000 | | | 40000 | |
| Retained Income: | | 63728 | | | 91088 | | | 118928 | |

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 | 100000 | - | - |
| 1.2 | Net Profit | 103728 | 131088 | 158928 |
| 1.3 | Depreciation (Non cash item) | 19512 | 19512 | 19512 |
| 1.4 | Opening Balance of Cash Surplus | | 83240 | 193840 |
| | Total Cash Inflow | 223240 | 233840 | 372280 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100000 | - | - |
| 2.2 | Payment of GB Loan | - | - | - |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40000 | 40000 | 40000 |
| | Total Cash Outflow | 140000 | 40000 | 40000 |
| 3.0 | Net Cash Surplus | 83240 | 193840 | 332280 |

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of items.
- ✓ Middle of the market

THREATS

- ✓ Political Unrest.
- ✓ Other competition.









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For more information

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