

Proposed NU Business Name : **Hridoy Varieties Store**



Presented by-
Hridoy Kumar Shaha

NU Identified & PP prepared by-
Ms. Sonia Sultana (Chandpur Sadar Unit)
Verified by - Md. Nazrul Islam

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Hridoy Kumar Shaha
Age	:	19 years (01-01-1996)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers & 1 Sister
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. Nupur Rani Shaha
(iii) Father's name	:	Shonkar Chandra Shaha
(iv) GB member's info	:	Branch: Narayonpur Centre # 22/m Loanee no.:8521, Member since-2005 First loan: Tk.5000 Existing loan: Tk. 40000, Outstanding: Tk.23000
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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

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

Present Occupation	:	Cosmetics and Bags seller
Trade License	:	61/14-15
Business Experiences and Training Info	: :	3 years
Other Own/Family Sources of Income	:	Father (Hair dresser, House rent)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01812111423
NU Project Source/Reference	:	Chandpur Sadar Unit , Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2005. At first she took a loan amount of 5000 Taka from Grameen Bank. NU's Father used this loan to start and expand his business. He also increased his asset from the business income. NU's mother gradually developed their economic condition using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hridoy Verities Store
Address/ Location	:	Narayonpur Bazar, Matlab, Chandpur .
Total Investment in BDT	:	600000
Financing	:	Self BDT 400000 (from existing business) 67% Required Investment BDT 200000 (as equity) 33 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		05 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
(i) Present stock items			
Various cosmetics Items - 135000 (Attached in next slide)			
Marriage item (Mukut, Decorative items)- 60000	3,60,000	2,00,000	5,60,000
Trolley Bag, School Bag, belt, lather briefcase			
Ladies Bag, Umbrella - 90000			
City gold ornament - 50000			
Baby toys - 25000			
(ii) Furniture and decoration	40,000	-	40,000
Total Capital	400000	200000	600000

Present Items

Cream-	10000
Lotion-	10000
Powder-	5000
Lipstick-	5000
Face powder-	10000
Shampoo-	20000
Kajol and Eye liner-	3000
Conditioner-	10000
Nail polish-	5000
Churi-	35000
Hair accessories-	10000
City Gold Ornaments and Stone ornaments	-12000

Proposed Items

Cream-	5000
Lotion-	5000
Powder-	10000
Lipstick-	5000
Face powder-	5000
Shampoo-	20000
Kajol and Eye liner-	5000
Conditioner-	15000
Nail polish-	5000
Churi-	15000
Hair accessories-	10000
City Gold Ornaments	10000
Stone ornaments -	10000
Mukut-	20000
Bags	30000
Belt-	5000
Trolley Bags	15000
Decorative Items	10000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000
<i>Less: Cost of sales (B)</i>	4500	135000	1620000
Gross Profit (C) [C=(A-B)]	500	15000	180000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Shop Rent		2500	30000
Night Guard bill		100	1200
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Other costs		300	3600
Non Cash Item:			
Depreciation Expenses (40000*10%)		333	3996
<i>Total Operating Cost (D)</i>		<i>11033</i>	<i>132396</i>
Net Profit (C-D):		3967	47604

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	7000	210000	2520000	8000	240000	2880000	9000	270000	3240000
<i>Less: cost of sales (B)</i>	6300	189000	2268000	7200	216000	2592000	8100	243000	2916000
Gross Profit (C) [C=(A-B)]	700	21000	252000	800	24000	288000	900	27000	324000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		500	6000		600	7200
Shop Rent		2500	30000		2500	30000		2500	30000
Night Guard bill		100	1200		100	1200		100	1200
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		7000	84000		7000	84000		7000	84000
Others		300	3600		300	3600		300	3600
Non Cash Item:									
Depreciation Expenses		333	3996		333	3996		333	3996
<i>Total Operating Cost (D)</i>		<i>11233</i>	<i>134796</i>		<i>11233</i>	<i>134796</i>		<i>11333</i>	<i>135996</i>
(Net Profit C-D) :		9767	117204		12767	153204		15667	188004
Pay back			80000			80000			80000
Retained Income:	37204			73204			108004		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	117204	153204	188004
1.3	Depreciation (Non cash item)	3996	3996	3996
1.4	Opening Balance of Cash Surplus		41200	118400
	Total Cash Inflow	321200	198400	310400
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280000	80000	80000
3.0	Net Cash Surplus	41200	118400	230400

SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to the community.
- ✓ Skilled and Experience

WEEKNESS

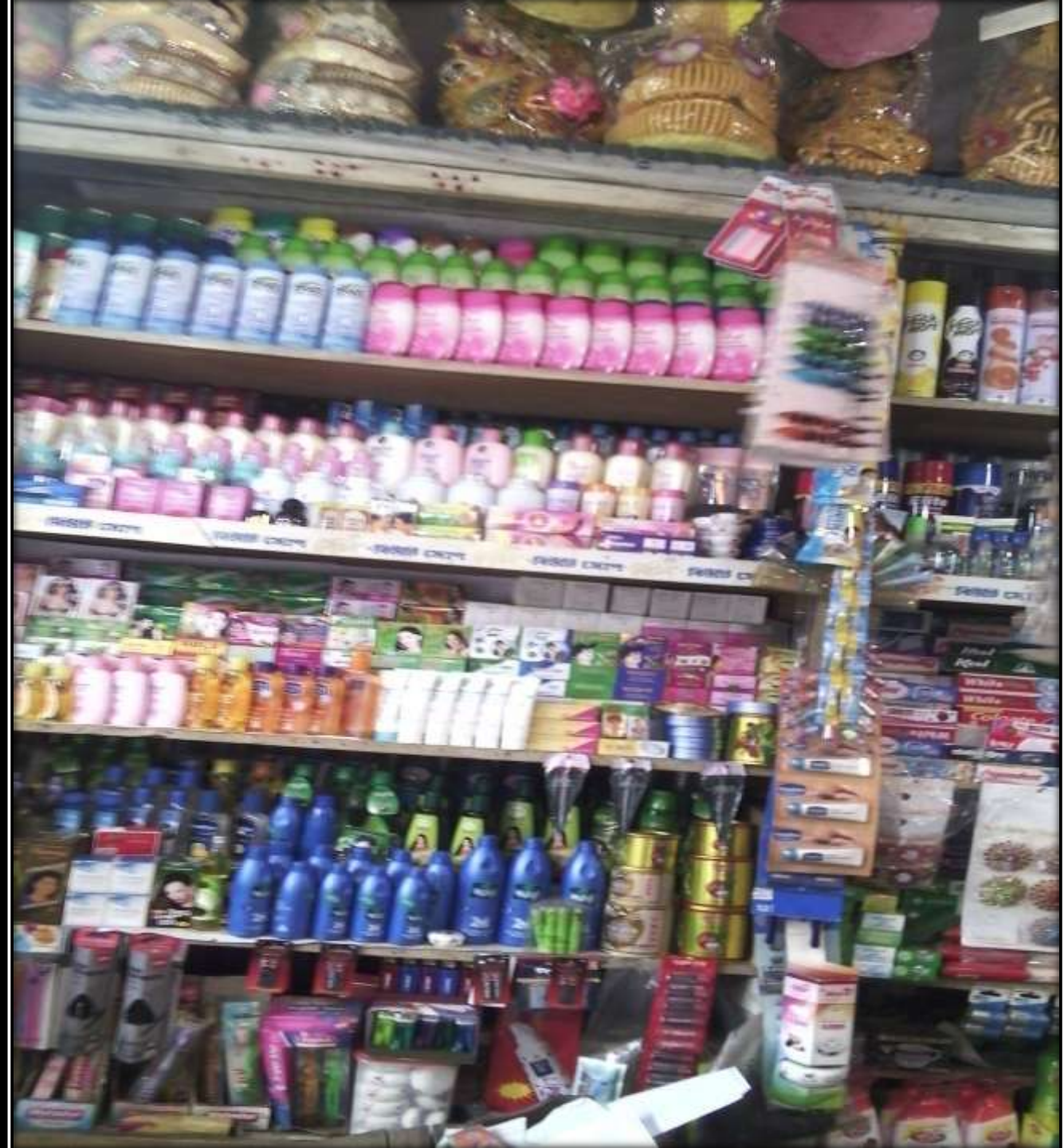
- ✓ Credit Sale
- ✓ Less Stock

OPPORTUNITIES

- ✓ Huge demand of various items
- ✓ Beside Main Road & Middle in the Market
- ✓ Ownership of Business
- ✓ Create Employment

THREATS

- ✓ Theft
- ✓ Competition













হৃদয় ভার হাট কে

প্রো: হৃদয় সাহা

এখানে দেশী বিদেশী কসমেটিক্স, কলোজ

ব্যাগ, স্কুল ব্যাগ, লেডিস ব্যাগ, ষিটকেস এবং

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নারায়ণপুর সাহেব বাজার, কলেজ রোড, মোবঃ ০১৭১৩৬১১৮৩৭/০১৮১১২৮১১৩

Presented at GT's 9th Internal Design Lab
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For more information
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