

M/S HASAN VARIETIES STORE



Nu Identified and PP Prepared by :
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Presented by
Hasan Buia

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Hasn Bhuiya
Age	:	25 years (08/09/1990)
Marital status	:	UnMarried
Children	:	N/A
No. of siblings:	:	4 brothers, 0 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	:	Shamsun Nahar
(iii) Father's name	:	Mr. Mofiz Bhuiya
(iv) GB member's info	:	Branch: Darbeshpur Centre 1/mo , Loanee no.:1006, Member since 20/04/2003, First loan: Tk 3000 Existing loan: Tk. 1,24,000 Outstanding: 56106/-.
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
(ix) Others	:	N/A
Education,	:	Class Eight.

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

Present Occupation	:	Tea Stall & Grocery
Trade License	:	42
Business Experiences and Training Info	:	08 years
Other Own/Family Sources of Income	:	Father and one brother is a farmer. Two brothers are students.
Other Own/Family Sources of Liabilities	:	N/A
NU Contract Info	:	01732193050
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 2003 (12 years). NU'S father invested GB Loan in his cultivation and repaired their own house from the income of his business. They also bought some cattle and land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hasan Varieties Store
Address/ Location	:	Beside the road and near at Somoter Bazar, Ratanpur.
Total Investment in BDT	:	5,00,000/-
Financing	:	Self BDT 3,00,000 (from existing business) 60% Required Investment BDT 2,00,000 (as equity) 40 %
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	15/% 15% 5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Grocery items (oil, Spices, Flour, rice Sugar, noodles, Garlic, Onion, potatoes etc)	41000	79150	120150
Cycle(11)	45000		45000
Gas cylinder and others	10000		10000
Bakery item(bread biscuit)	15000	30000	45000
Refrigerator	20000		20000
T. V	5000	-	5000
Generator (2 Km)	15000		15000
Cold drinks, Milk, Yogurt, Ice-cream	27000	40000	67000
Cosmetics(various soap, powder, cream, leapgel, oil	25000	10000	35000
Confectionary item	20000		20000
Hard ware, Electric and Cycle Parts	60000	40850	100850
Decoration (Rack-4,Table-2,Choki-3)	17000		17000
Total Capital	300000/-	200000/-	500000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
<i>Less: Cost of sales (B)</i>	2550	76500	918000
Profit (C) (A-B)]	450	13500	162000
Income from tea sale (D)	100	3000	36000
Income from Cycle rent (E)	500	15000	180000
Total Gross Profit [F=C+D+E]	1050	31500	378000
<i>Less: Operating Costs</i>			
Electricity bill		1500	18000
Generator bill/Oil		1000	12000
Dish bill		250	3000
Night Guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		6000	72000
Salary-Staff		4000	48000
Others cost(Trade Lic.Renew,Trans. Fees ,Entertain.Etc.)		300	3600
Non Cash Item:			
Depreciation Expenses(17000*10%+25000*15%+70000*20%)		1621	19452
Total Operating Cost (D)		15271	183252
Net Profit (C-D):		16229	194748

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)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
<i>Less: cost of sales (B)</i>	3400	102000	1224000	3825	114750	1377000	4250	127500	1530000
Gross Profit (C) [C=(A-B)]	600	18000	216000	675	20250	243000	750	22500	270000
Income from tea sale (D)	100	3000	36000	120	3600	43200	130	3900	46800
Income from cycle rent (E)	550	16500	198000	575	17250	207000	600	18000	216000
Total profit [F=C+d+E]	1250	37500	450000	1370	41100	493200	1480	44400	532800
Less: Operating Costs									
Electricity bill		1500	18000		1800	21600		2000	24000
Generator bill/Oil		1200	14400		1250	15000		1300	15600
Dish bill		250	3000		300	3600		350	4200
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings- self		6000	72000		7000	84000		8000	96000
Salary -Staff		4000	48000		5000	60000		6000	72000
Night Gard bill		100	1200		150	1800		200	2400
Others cost		500	6000		600	7200		700	8400
Non Cash Item:									
Depreciation Expenses		1621	19452		1621	19452		1621	19452
Total Operating Cost (D)		15671	188052		18221	218652		20671	248052
(Net Profit C-D) :		21829	261948		22879	274548		23729	284748
Pay Back		80000			80000			80000	
Retained Income:		181948			194548			204748	

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	300000		
1.2	Net Profit	261948	274548	284748
1.3	Depreciation (Non cash item)	19452	19452	19452
1.4	Opening Balance of Cash Surplus		201400	415400
	Total Cash Inflow	581400	495400	719600
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	380000	80000	80000
3.0	Net Cash Surplus	201400	415400	639600

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 grocery items.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.











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For more information

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