M/S HASAN VARIETIES STORE

ব্যায় কাল্যটিক, ইলেকট্রিক, হার্ডগ্রার নেল ন্য হিছি, সাঁধ, কল্যালাই, আইল্যটায়, জের রান্ডাপানীয় ও কন্যাককশনারী সাম্ম্রী জ্যা রান্ত এবং সাইকেল ভাড়া লেওয়া হয়



Nu Identified and PP Prepared by : Md. Ballal Hossain(Ramgonj <u>Unit)</u> Verified By: **Md. Nazrul Islam** Presented by Hasan Buia



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 (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other Ioan like GCCN, GKF		Mother Mother Shamsun Nahar Mr. Mofiz Bhuiya Branch: Darbeshpur Centre 1/mo , Loanee no.:1006, Member since 20/04/2003, First Ioan: Tk 3000 Existing Ioan: Tk. 1,24,000 Outstanding: 56106/ Father N/A N/A N/A N/A			
(ix) Others	:				
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,	41000	79150	120150
potatoes etc)	41000	79150	120130
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/-	50000/-

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)					
	Daily	Monthly	Yearly			
Sales Income (A)	3000	90000	1080000			
Less: Cost of sales (B)	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			
Less: Operating Costs						
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			



		Year 1 (BD	т)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
Less: cost of sales (B)	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:	tained Income: 181948				194548			204748	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC, & PAY,)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
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

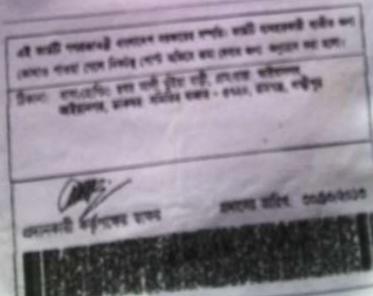
STRENGTH ✓ Long standing relationship with Grameen. ✓ Well Known Person in locality. ✓ Provide quality products to meet demand for the community.	WEAKNESS ✓ Credit sales. ✓ Less stock.
OPPORTUNITIY ✓ Huge demand of grocery items.	THREATS ✓ Political Unrest. ✓ Other competition.



গণগ্রজাতন্ত্রী বাংলাদেশ সরকার Sovernment of the People's Republic of Bangladesh NATIONAL ID CARD / WIER HERE HE



Name: Hasan Bula Date of Birth: 08 Sep 1990 ID NO: 19905116533000179



१ নং দ্বার্কেশ্র ইউনিয়ন SHERMI I PALAYNO, COM By Frag ware ser. 9 डांडिब : <u>28 9</u> 20 34 (3) HE HER BEE পেশা ও ব্যবসা বাণিজ্য লাইসেল নং-82 গ্ৰহীতার অপে কঃ নংalobitra HIN : GUNEN grow Gragel (the निडा/बामीत नाम : -- क्रिये दे हि दे भ रमना व बावमा झ्नाइरात इनि : - अग्रिट (कि (मग्रेलिक) GNSV वावनात वक्ति : --- 276 (926) न 55 नाइरमन कि बाबठ --- क्रुनि के ठेम ठेम লাৰ হইয়া and a day the brow duy वात इंडेनिय्रानत किंडत क्लाइ 28,9,20. रहेरा क्ल 28,5, 24 लांड পেশা ও ব্যবসা বাণিজ্য করার জন্য লাইসেল দেওয়া হইল AND DECEMPTA DESIGN UR 28.9. 22

2000 6300 (1010Bb יישלע קיירי איני אוני איניג איניג איירי אייריא אייריין אייריין אייריין אייריין אייריא אייריין אייריין אייריין א analy my Charle Euro mand and put any אמיי ער מייפרב קר באוצירה-יוירד האיניוה 2000- and Change Calls and a she gat and some באורה עש דבו אים בבו אים אין אים. אמע ימקורור איני קצרופטבים אינו ישנית ימוניון ער גרוייייייי כמוזיין מעתיר בחומי בער לעפרע רע בעומי אוואג צוויי איוש קדיד אונים וידע לא יוע עורה לא קדיד אין אין באטרויה וכברויה ניה יזה מהקיים "אוזיה" הואני אוראל בשמאת בנסוצי ברבי ועל ערמים קופטין שומושווים ישארת העצווגב יעופים יושטיי שוויאים בזור אייים אויים אייים אייים אייים אייים אייים אייים אייים אייים אייים אייי אוואר העצווגב יעופים יושטיי אייים איזיניני איזיניה אל אנייארי היידים סובר אבוים נובי בוצא מיותים בהיותי אין יבל האוריב או מיותי אינהוא and every deer there and down the as (23-682 YIN amingo arging) 20 Carsoni THERE WE HORT A SHARE SEARCHIN SHE OW CHAN

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Presented at GT's 21st Internal Design Lab on 5 November, 2015

For more information Grameen Trust Phone No : 9017038 Hasan Buia Cell No: 01732193050

