

# HANIF STORE



Nu Identified and Prepared by: Tanbidul Islam

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# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Golam Rahman
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother- 3, Sister- 3
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs.Ayesha Begum
(iii) Father's name	:	Mr. Tazul Islam (late)
(iv) GB member's info	:	Branch: Sonapur Centre # 50/Ma, Loan no.: 4615/2, Member since 22-03-07 First loan: Tk. 2000/- Existing loan: Tk. 20000/-, Outstanding: 1492/-
Further Information:	:	
(v) Who pays GB loan installment	:	Elder Brother
(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, till to date	:	Class Five

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

Present Occupation	:	Business
Business Experiences and Training	:	<b>2 Years</b> <b>Hand Training from elder brother</b>
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Office, Ramgonj, Laxmipur.

# *Project Summary*

- NU runs Grocery and confectionary business
- Hand making foods (Puri, somucha, tondoori ruti, singara, tea, pan, and others) sales on maximum profit.
- Average 20% profit on sales.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Built own house using the income from GB loan.
- Bought some pieces of land
- NU's Elder brother started his business with GB  
Loan

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Hanif Store
Address/ Location	:	Tamta Bazar , Ramgong, Laximpur.
Total Investment in BDT	:	180,000/-
Financing	:	Self BDT 80,000/- (from existing business) 45 % Required Investment BDT 100,000/- (as equity) 55 %
Present salary/drawings from business (estimates)	:	10,000/-
Proposed Salary		<b>8,000/-</b>
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	<b>20%</b>
(ii) Estimated % of proposed gross profit margin	:	<b>20%</b>
(iii) Agreed grace period	:	<b>11 Months</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	5000	150000	1800000
<i>Less: Cost of sales (B)</i>	4250	127500	1530000
<b>Gross Profit (C) [C=(A-B)]</b>	750	22500	270000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		<b>600</b>	7200
Generator bill		<b>250</b>	3000
Shop Rent		<b>800</b>	9600
Dish bill		<b>300</b>	3600
Present salary-Employee (3)		<b>10000</b>	120000
<b>Non Cash Item:</b>			
Depreciation Expenses		<b>250</b>	3000
<b>Total Operating Cost (D)</b>		<b>12200</b>	<b>146400</b>
<b>Net Profit (C-D):</b>		<b>10300</b>	<b>123600</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
<b><u>Different kind of stock items (Existing)</u></b>			
Television+ stand -15000/-	80000/-		
Furniture (Chair-12, Table- 6 , Bench- 5 , Rak - 2, tea table-1) - 30000/-			
Crockeries - 5000/-			
Bakery+ snakes - 5000/-			
Gas cylinder+ tandoori Chula - 10000/-			
Advance - 10000 /-			
Grocery item - 5000/-			
<b><u>Proposed Items</u></b>			
Refrigerator + Stabilizer(walton 13 cft) - 35000/-		100000/-	
Grocery items( Rice, Lentil, Cornflower Salt, Spices, Onion, Garlic, Shampoo, Paste, Toothbrush and others -55000/			
Fan (3pc) - 6000/-			
Bakery items - 4000/-			
<b>Total Capital</b>			<b>180000/-</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2520000	9000	270000	3240000
<i>Less: cost of sales (B)</i>	<b>6800</b>	<b>204000</b>	<b>2142000</b>	<b>7650</b>	<b>229500</b>	<b>2754000</b>
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1350	40500	486000
<b><i>Less: Operating Costs</i></b>						
Electricity bill		<b>600</b>	<b>7200</b>		<b>600</b>	<b>7200</b>
Shop Rent		<b>800</b>	<b>9600</b>		<b>800</b>	<b>9600</b>
Dish bill		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		100	1200		100	1200
Proposed Salary- Self		8000	96000		9000	108000
Proposed Salary- Staff (3 )		10000	120000		11000	132000
<b>Non Cash Item:</b>						
Depreciation Expenses		550	6600		550	6600
<b>Total Operating Cost (D)</b>		<b>20350</b>	<b>244200</b>		<b>22350</b>	<b>268200</b>
<b>(Net Profit C-D) :</b>		<b>15650</b>	<b>187800</b>		<b>18150</b>	<b>217800</b>
<b>Pay back</b>			<b>60000</b>			<b>60000</b>
<b>Retained Income:</b>			<b>127800</b>			<b>157800</b>

# SWOT ANALYSIS

## **S**TRENGTH

- ✓ Long standing relationship with Grameen
- ✓ Well Known business man in locality
- ✓ Provide quality Snakes and reasonable price
- ✓ Experience .

## **W**EAKNESS

- ✓ Transportation cost
- ✓ Increase product price

## **O**PPORTUNITIES

- ✓ Growing Market
- ✓ Verities type of Item
- ✓ Central Point Ramgong Upazila.

## **T**HREATS

- ✓ Load shading
- ✓ Theft
- ✓ Fire
- ✓ Other competition.



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**Thank You**