

Bismillah Departmental Store



NU Identified , PP Prepared and
Verified By: **Md. Nazrul Islam**
(Ramgonj Unit)

Presented by
Md. Anowar Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Anowar Hossain
Age	:	10-05-1991 (24 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02- Brothers, 3- 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. Momtaz Begum
(iii) Father's name	:	Mr. Abul Kasem
(iv) GB member's info	:	Branch: Volakot-Ramgonj , Centre-02/ma, Group no-01, Loanee no.:1012/1. Member since 12-01-2012, First loan: Tk 10,000. Existing loan: Tk. 70,000/ Outstanding: Tk 24,000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	B.COM

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

Present Occupation	:	Departmental Store Business
Business Experiences	:	8 years
Other Own/Family Sources of Income	:	Brothers Income
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit, Laxmipur.
NU Contact Info	:	01775880020

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since January, 2012 (3 years). NU invested GB Loan in his business and repaired their own house from the income of his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bismillah Departmental Store
Address/ Location	:	Lakhidhor, Dos Bhayer Bazar.
Total Investment in BDT	:	8,00,000 Taka
Financing	:	Self BDT 5,00,000 (from existing business) 63% Required Investment BDT 3,00,000 (as equity) 37%
Present salary/drawings from business (estimates)	:	10,000 Taka
Proposed Salary		10,000 Taka
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)
Grocery Items(Rice ,Flower, Soyabine Oil, spices Various classes dal, Sugar ,Muri, Garlic, Onion etc)	250000/-	180000/-	430000/-
Bakery items & confectionary	40000/-	30000	70000/-
Refrigerator (2)	50000/-		50000/-
Cold drinks, Milk, Yogurt, Ice-cream	30000/-	30000	60000/-
Cosmetics	40000/-	30000	70000/-
Advance (Shop)	30000/-		30000
Decoration	30000		30000/-
Baby Food	30000	30000	60000/-
Total Capital	500000/-	300000	800000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	13000	390000	4680000
<i>Less: Cost of sales (B)</i>	11700	351000	4212000
Gross Profit (C) [C=(A-B)]	1300	39000	468000
<i>Less: Operating Costs</i>			
Electricity bill		1000	12000
Generator bill		500	6000
Shop Rent		1500	18000
Salary Staff-(02)		9000	108000
Mobile bill		1000	12000
Present salary/Drawings- self		10000	120000
Others cost(Entertainment ,Transport, Fee ,Tax)		1000	12000
Non Cash Item:			
Depreciation Expenses (15%of 50000/& 10% of 30000/		875	10500
Total Operating Cost (D)		24875	298500
Net Profit (C-D):		14125	169500

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)	16000	480000	5760000	17000	510000	6120000	18000	540000	6480000
<i>Less: cost of sales (B)</i>	14400	432000	5184000	15300	459000	5508000	16200	486000	5832000
Gross Profit (C) [C=(A-B)]	1600	48000	576000	1700	51000	612000	1800	54000	648000
<i>Less: Operating Costs</i>									
Electricity bill		1500	18000		1500	18000		1500	18000
Generator bill		500	6000		500	6000		500	6000
Shop Rent		1500	18000		1500	18000		1500	18000
Salary Stuff (02)		9000	108000		10000	120000		10000	120000
Mobile bill With SMS		1000	12000		1000	12000		1000	12000
Present salary/Drawings-self		10000	120000		10000	120000		10000	120000
Others cost (Entertainment, Transport, Fee, Tax etc.		1000	12000		1000	12000		1000	1000
Non Cash Item:									
Depreciation Expenses – (50000*15%&30000*10%		875	10500		875	10500		875	10500
Total Operating Cost (D)		25375	304500		26375	316500		26375	316500
Net Profit(C-D) :		22625	271500		24625	295500		27625	331500
Pay Back			120000			120000			120000
Retained Income:			391500			175500			211500

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	271500	295500	331500
1.3	Depreciation (Non cash item)	10500	10500	10500
1.4	Opening Balance of Cash Surplus	-	138000	324000
	Total Cash Inflow	582000	444000	666000
2.0	Cash Outflow			
2.1	Purchase of Product	300000	-	-
2.2	Payment of GB Loan	24000	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	444000	120000	120000
3.0	Net Cash Surplus	138000	324000	546000

SWOT Analysis

STRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and experience

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ Covering a huge area

THREATS

- ✓ Political Unrest.
- ✓ Other competition.

বিসমিল্লাহ ডিপার্টমেন্টাল স্টোর

সকল প্রকার পণ্য, দ্রব্য, জিনিসের বিক্রয়, বাসায়, দপ্তরে। ফোন: 01775-880020, 01720-354604





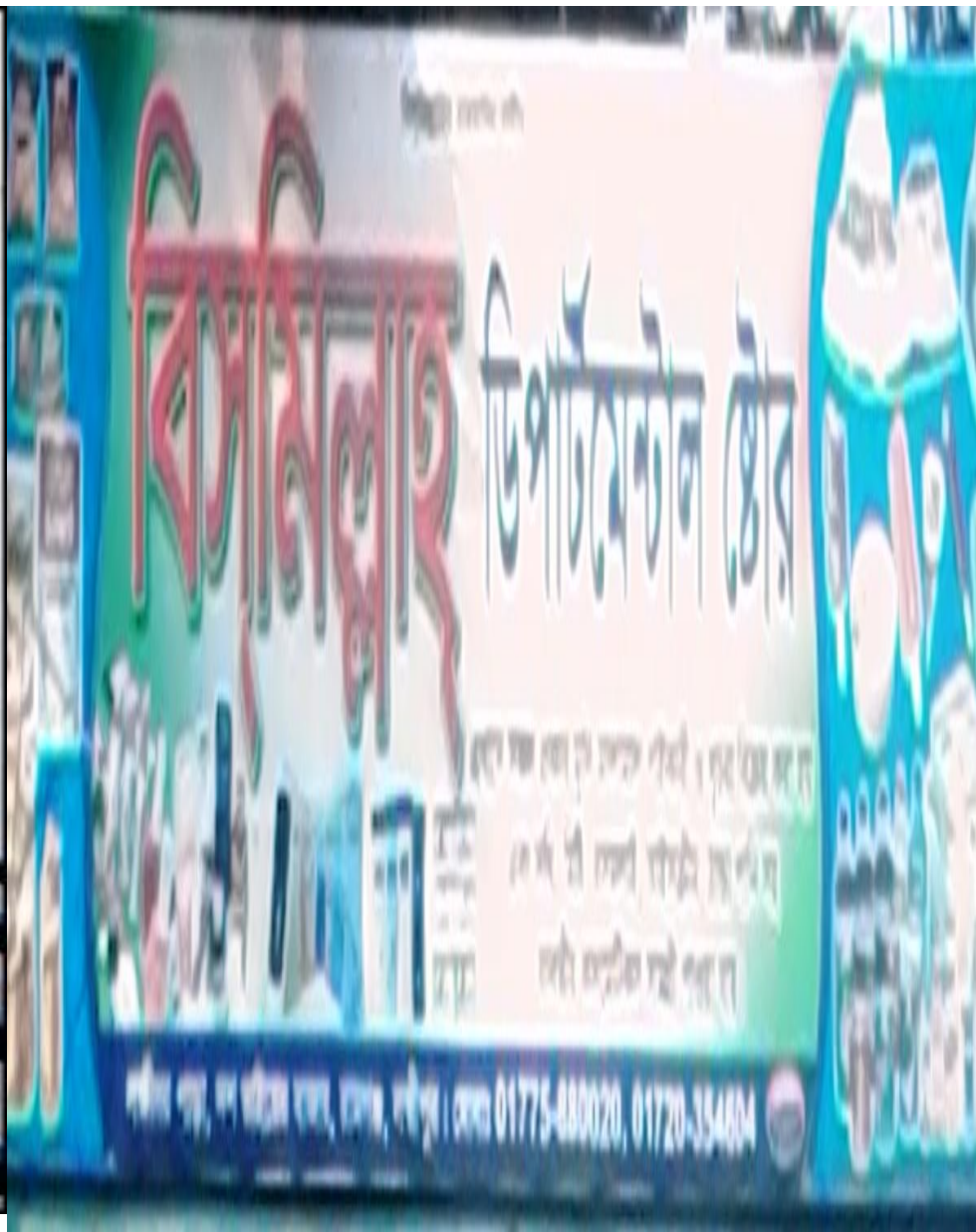












*Presented at 3rd Internal Design Lab
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For more information

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