

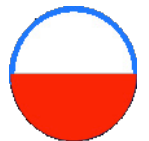
# KHOHINUR VARITIES STORE



Presented by  
Md. Kamrul Hasan

Nu Identified and PP Prepared by :  
Tanbidul Islam  
Varified by Md.Nazrul Islam

GRAMEEN TRUST



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

Name	:	Md Kamrul Hassan
Age	:	10-03-1995 (19) years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-02                  Sister-02
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. Khohinur Begum
(iii) Father's name	:	Mr. Abdul Mannan
(iv) GB member's info	:	Branch: Sonapur    Centre - 50/ma    Loanee no- 5164/1 Member since- 08/02/2010                  First loan: Tk.- 10,000/- Existing loan: Tk-20000/-                  Outstanding: - 15000/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A
	:	N/A
Education	:	S. S.C

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

Present Occupation	:	Varieties Confectionary Store
Business Experiences	:	<b>3 years</b>
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	<b>GT Ramgonj Unit Office, Laxmipur.</b>

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

NU's Mother has been a member of Grameen Bank since 2010(4 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	:	Kohinur Verities Store
Address/ Location	:	Near to Sadar Hospital, Ramgonj Laxmipur.
Total Investment in BDT	:	270000/-
Financing	:	Self BDT 120000/- (from existing business) 44 % Required Investment BDT 150000/- (as equity) 56 %
Present salary	:	8000/-
Proposed Salary		<b>8000/-</b>
Proposed Business	:	
(i) % of present gross profit margin		<b>15%</b>
(ii) Estimated % of proposed gross profit margin		<b>15%</b>
(iii) Agreed grace period		<b>5 months</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
Refrigerator With Stabilizer	25,000/-	35000/-	60,0000/-
Bakery item	20,000/-	25,000/-=	45000/-
Cosmetics & others	15000/-	30,000/-	45000/-
Television	10000/-		10000/-
Cold drinks, Milk, Yogurt, Ice-cream, Juice, rosmolai	10000/-	30000/-	40000/-
Decoration	30,000/-		30000/-
Grocery Item	10,000/-	30000/-	40000/-
<b>Total Capital</b>	<b>120000/-</b>	<b>150000/-</b>	<b>270000/-</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	126000
<i>Less: Cost of sales (B)</i>	2975	89250	1071000
<b>Gross Profit (C) [C=(A-B)]</b>	525	15750	189000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		200	2400
Dish bill		200	2400
Mobile bill		500	6000
Present salary/Drawings- self		8000	96000
Others cost		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses+ 35000*15% &30000*10%		688	8256
<b>Total Operating Cost (D)</b>		<b>10288</b>	<b>123456</b>
<b>Net Profit (C-D):</b>		<b>5462</b>	<b>65544</b>

# ***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	5000	150000	1800000	6000	180000	2160000
<i>Less: cost of sales (B)</i>	3400	102000	1224000	4250	127500	1530000		153000	1836000
Gross Profit (C) [C=(A-B)]	600	18000	216000	750	22500	270000	900	27000	324000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		600	7200		600	7200
Dish Bill		200	2400		200	2400		200	2400
Generator		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses =30000*10%&60000*15%		1000	12000		1000	12000		1000	12000
<i>Total Operating Cost (D)</i>		10600	127200		10700	128400		10700	128400
(Net Profit C-D) :		7400	88800		11800	141600		16300	195600
Pay back			60000			60000			60000
Retained Income:	28800			81600			135600		



# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit ( Ownership Tr. Fee added back)	88800	141600	195600
1.3	Depreciation (Non cash item)	12000	12000	12000
1.4	Opening Balance of Cash Surplus		25800	119400
	<b>Total Cash Inflow</b>	<b>250800</b>	<b>179800</b>	<b>327000</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan	15000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>225000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>25800</b>	<b>119400</b>	<b>267000</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and Experience .

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase in product price.

## **O**PPORTUNITY

- ✓ Huge demand of various items.
- ✓ In front of Ramgonj Sadar Hospital.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.



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**2<sup>nd</sup> GT Executive SB Design Lab**  
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For more information  
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