

Abul Kalam VARITIES STORE



Presented by
Tahidul Islam

NU Identified and PP Prepared by
Md. Alauddin (Ramgonj Unit)
Verified by Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Tahidul Islam
Age	:	01/01/1994 (21 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother-01, Sister-05
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. Tahmina Begum
(iii) Father's name	:	Mr. Abul Kalam
(iv) GB member's info	:	Branch: porkoat chatkhil Centre - 35/ma Loan no- 7227/1 Member since- 31/10/10 First loan: Tk.- 15000- Existing loan: Tk-40000/- Outstanding: - 10000/-
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 etc.	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Varieties Store
Trade License	:	78
Business Experiences	:	6 years :
Other Own/Family Sources of Income	:	Agriculture (Father)
Other Own/Family Sources of Liabilities	:	N/A
Nu Contact Info	:	01821154536
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 2010 (5 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	:	Abul Kalam Varieties Store
Address/ Location	:	Kochuha Middle Bazar, Chatkhil, Noakhali
Total Investment in BDT	:	130000/-
Financing	:	Self BDT 80000/- (from existing business) 62% Required Investment BDT 50000/- (as equity) 38 %
Present salary	:	5000/
Proposed Salary	:	5000/-
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Refrigerator With Stabilizer	20,000/-	-	20,000/-
Bakery item	20,000/-	20,000/-	40000/-
Cosmetics & others	5000/-	10,000/-	15000/-
Television	5000/-	-	5000/-
Cold drinks, Milk, Yogurt, Ice-cream, Juice, roshmolai	20000/-	20000/-	40000/-
Decoration	10,000/-	-	10000/-
Total Capital	80000/-	50000/-	130000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	2000	60000	720000
<i>Less: Cost of sales (B)</i>	1700	51000	612000
Gross Profit (C) [C=(A-B)]	300	9000	108000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		200	2400
Dish bill		200	2400
Mobile bill		200	2400
Present salary/Drawings- self		5000	60000
Others (Fees) and Entertainment		300	3600
Non Cash Item:			
Depreciation Expenses		312	3744
Total Operating Cost (D)		6712	80544
Net Profit (C-D):		2288	27456

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)	2500	75000	900000	3000	90000	1080000	3000	90000	1080000
<i>Less: cost of sales (B)</i>	2125	63750	765000	2550	76500	918000	2550	76500	918000
Gross Profit (C) [C=(A-B)]	375	11250	135000	450	13500	162000	450	13500	162000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		500	6000		500	6000
Generator bill		200	2400		200	2400		200	2400
Dish bill		200	2400		200	2400		200	2400
Mobile bill		200	2400		300	3600		300	3600
Present salary/Drawings- self		5000	60000		5000	60000		5000	60000
Others (Fees) and Entertainment		300	3600		300	3600		300	3600
Non Cash Item:									
Depreciation Expenses		312	3744		312	3744		312	3744
<i>Total Operating Cost (D)</i>		6712	80544		6812	81744		6812	81744
Net Profit (C-D):		4538	54456		6688	80256		6688	80256
Pay back			20000			20000			20000
Retained Income:			34456			60256			60256

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	50000		
1.2	Net Profit	54456	80256	80256
1.3	Depreciation (Non cash item)	3744	3744	3744
1.4	Opening Balance of Cash Surplus		38200	102200
	Total Cash Inflow	108200	122200	186200
2.0	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3.0	Net Cash Surplus	38200	102200	166200

SWOT Analysis

STRENGTH

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

WEAKNESS

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

OPPORTUNITY

- ✓ Huge demand of various items.
- ✓ In front of Madrasha Near Kachua.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.









Presented at GT's 9th Internal Design Lab
on May 21, 2015 at GT



For more information

Grameen Trust

Tahidul Islam

Phone No : 9017038

Cell No: 01821154536