

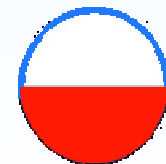
A Nobin Udyokta Project

Hossain Varieties Store



Project by : Md. Noor Uddin Nahid
Identified by : Md. Saiful Islam
Verified By: Md. Sohrab Hossain

Hazigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Noor Uddin Nahid
Age	:	25/12/1982 (34Years)
Marital status	:	Married
Children	:	Sons -0
No. of siblings:	:	Six brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara Akter
(iii) Father's name	:	Leet. Abdur Rob
(iv) GB member's info	:	Member since: 12/05/1995 Branch: Ray Sheri Sharaste, Centre no.07, Group: 04 Loanee No. 1356 First loan: Tk. 5000 Total Amount Received: Tk. 0/- Existing loan: Tk.15,000 Outstanding:Tk.0
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
(ix) Others	:	N/A
Education, till to date	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Verities Business
Trade License Number	:	485
Business Experiences	:	5 years.
Other Own/Family Sources of Income	:	Her Tow Brothers Business And Two Brothers Jobs And One Brother Abroad
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01780-626868
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 1995. At first her mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her daughter's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Hossain Verities Store
Address/ Location	:	Nahara, Sharaste, Chandpur
Total Investment in BDT	:	1,77,800/-
Financing	:	Self BDT : 1,17,800 (from existing business) - 61% Required Investment BDT : 60,000 (as equity) - 39%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000
<i>Less: Cost of sale (B)</i>	2800	84000	1008000
Gross Profit 20% (A-B)= [C]	700	21000	252000
<i>Less: Operating Costs</i>			
Electricity bill		300	3600
Night Guard Bill		0	0
Rent		0	0
Mobile Bill		300	3,600
Salary from Business (Self)		9,000	1,08,000
Others (Entertainment)		200	2,400
Non Cash Item:			
Depreciation Expenses(40,000*15%, 15,000*10%)		625	7500
Total Operating Cost (D)		10425	125100
Net Profit (C-D):		10575	126900

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan, Television, Refrigerator:	40,000		1,17,800
Furniture:	15,000		
Advance:	0		
Present Goods Items (*) :	62,800		
Proposed Items (**) :		60,000	60,000
Total Capital	117,800	60,000	177,800

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Soap	4000
Biscuit	7000
Pepsi,7Up,Spreed And Others Water	8000
Ice-Cream	2000
Dodhe And Rosmalay	2500
All Oil	9000
Tea	1200
Toothpaste	3000
Ata(1Bosta*1700)	1700
Snow+face powder	3000
Shampo+ditergent	5000
Mosla	2500
Moyda(1Bosta*1300)	1300
Rice(2Bosta*2500)	5000
Sugar(1Bosta*2500)	2500
Muri(2bosta*1500tk)	1500
Moyda(1Bosta*1300)	1300
Others	7000
Total Present Stock	62800

Proposed Item

Product Name	Amount
Soap, Tee	5000
Biscuit	5000
Pepsi,7Up,Spreed And Others Water	10000
Rice(5Bosta*2500)	12500
Sugar(3Bosta*2500)	7500
All Oil	15000
Shampo+ditergent	5000
Total :	60,000

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
Sales (A)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
Less: Cost of Sale (B)	3200	96000	1152000	3600	108000	1296000	4000	120000	1440000
Profit 10% (A-B)=(C)	800	24000	288000	900	27000	324000	1000	36000	432000
Gross Profit									
Less operating cost :									
Electricity bill		300	3600		400	4800		500	6000
Mobile Bill		300	3600		400	4800		500	6000
Salary- self		9,000	108,000		9,000	108,000		9,000	108,000
Shop Rent		0	0		0	0		0	0
Others		200	2400		300	3600		400	4800
Depreciation Expenses		625	7500		625	7500		625	7500
Total Operating Cost (F)		10425	125100		10725	128700		11025	132300
Net Profit =(E-F)		13575	162900		16275	195300		24975	299700
GT payback		24000		24000			24000		
Retained Income:		138900		171300			275700		

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	60,000	0	0
1.2	Net Profit	162900	195300	299700
1.3	Depreciation (Non cash item)	7500	7500	7500
1.4	Opening Balance of Cash Surplus	0	146400	325200
	Total Cash Inflow	230400	349200	632400
2.0	Cash Outflow			
2.1	Purchase of Product	60,000	0	0
2.2	Investment Pay Back	24000	24,000	24,000
2.3	Payment of GB loan	0	0	0
	Total Cash Outflow	84000	24,000	24,000
3.0	Net Cash Surplus	146400	325200	608400

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● Skill and 5 Years experience● Quality service and Product● Seven days open weekly● 14 hours shop open	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Have a chance at more customers within local area.● Extendable society● Products and service demand increasing.	<p>THREATS</p> <ul style="list-style-type: none">● New competitor may be present● Political Unrest● Theft

Photographs



Photograph



Photograph



Photograph



Photograph



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Photograph



সদস্য পত্যয়ন পত্র

আমি শ্রী সুরজিৎ কুমার প্রোগ্রামাইটর স্বাধীন আন্দোলন পরিষদ

গ্রাম নাগরডা ডাকঘর পারু চৌপাড়া উপজেলা কালীগঞ্জ

জেলা চাঁদপুর। আমার মা/বাবা জাহানারা খাতুন গ্রামীন

ব্যাংকের বায় স্টি কাপড়কাটা শাখার ৭ নম্বরের সদস্য, তার স্বামী নং ২৬৫৬ গ্রুপ নং ০৪।

আমি শ্রী সুরজিৎ কুমার ইউনিট ইনচার্জ, হাজীগঞ্জ ইউনিট, চাঁদপুর। আমি তার কেন্দ্রের অন্যান্য সদস্যের সাথে কথা বলে নিশ্চিত হই যে তিনি ২২/০৫/২০২০ তারিখ থেকে ২০/০৬/২০২০ পর্যন্ত গ্রামীন ব্যাংকের বায় স্টি কাপড়কাটা শাখার সদস্য ছিলেন।

আমি তার উজ্জ্বল ভবিষ্যত কামনা করি।

নাম: শ্রী সুরজিৎ কুমার
পদবী: সহকারী প্রোগ্রামাইটর
হাজীগঞ্জ-চাঁদপুর



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