

Faruqe Ghori Bitan & Chosma Vision



Presented by
Mijanur Rahman

Nu Identified and PP Prepared by :
Farhana Huque

Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Mijanur Rahman
Age	:	08 May 1981 (31 Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 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	:	Mrs.Fulbanu Begum
(iii) Father's name	:	Mr. Late Abul Kashem
(iv) GB member's info	:	Branch: Sonapur Centre # 04, Loan no. 1853/2 Member since 15/12/1993, First loan: Tk. 2000/- Existing loan: N/A Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class 8

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

Present Occupation	:	Business
Business Experience	:	10 Years : Hand training from his Elder brother.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
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 1993 (21 years). At first She took 2000/- from GB. NU was invested GB Loan in his business. They also bought some agro- land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Faruqe Ghorl Bitan and Choshma Vision</i>
Address/ Location	:	Pat Bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	3,00,000 Tk
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000/- (as equity) 50 %
Present salary/drawings from business (estimates)	:	8,000/-
Proposed Salary	:	8,000/-
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period	:	5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income	1000	30,000	360000
<i>Less: Cost of sales (B)</i>	700	21000	252000
Gross Profit (C) [C=(A-B)]	300	9000	108000
Income from servicing (glass, wrist watch, watch)	300	9000	108000
Total	600	18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Generator bill		250	3000
Shop Rent		3000	36000
Night Guard bill		100	1200
Entertainment+ others fee		100	1200
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Non Cash Item:			
Depreciation Expenses (10%)		166	1992
Total Operating Cost (D)		12416	148992
Net Profit (C-D):		5584	67008

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
<u>Existing</u>			
1. Advance - 50000/-	150000/-		
2. Watch + Wrist Watch - 30000/-			
3. Calculator (approx 30) - 5000/-			
4. Glass, Sunglass, Frame - 45000/-			
5. Decoration - 15000/-			
6. Machineries & other Accessories - 5000/-			
<u>Proposed</u>			
1. Different Types of Watch, Wrist Watch, Wall Clock, Table Clock -80,000/-		150000/-	
2. Glass, Sunglass, Frame, Goggles - 50,000/-			
3. Calculator & Others Electronic goods -20,000/-			
Total Capital	150000/-	150000/-	300000/-

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)	1500	45000	540000	2000	60000	720000	2500	75000	900000
<i>Less: cost of sales (B)</i>	1050	31500	378000	1400	42000	504000	1750	52500	630000
Gross Profit (C) [C=(A-B)]	450	13500	162000	600	18000	216000	750	22500	270000
Income from servicing (glass, wrist watch, watch)	300	9000	108000	300	9000	108000	300	9000	108000
Total	750	22500	270000	900	27000	324000	1050	31500	378000
<i>Less: Operating Costs</i>									
Electricity bill		500	6000		550	6600		600	7200
Generator bill		250	3000		300	3600		350	4200
Shop Rent		3000	36000		3000	36000		3000	36000
Night Guard bill		100	1200		150	1800		200	2400
Entertainment + others		100	1200		200	2400		250	3000
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings-self		8000	96000		9000	108000		10000	120000
Non Cash Item:									
Depreciation Expenses (10%)		166	1992		166	1992		166	1992
Total Operating Cost (D)		12616	151392		13866	166392		15066	180792
(Net Profit C-D) :		9884	118608		13134	157608		16434	197208
Pay Back			60000			60000			60000
Retained Income:			58,608			97608			137208

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	150000		
1.2	Net Profit (Ownership Tr. Fee added back)	118608	157608	197208
1.3	Depreciation (Non cash item)	1992	1992	1992
1.4	Opening Balance of Cash Surplus	-	60600	160200
	Total Cash Inflow	270600	220200	359400
2.0	Cash Outflow			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	60600	160200	299400





শ্রীঃ মোঃ মিজানুর রহমান
Mob: 01948482836

ফারুক ঘড়ি বিতান

এন্ড চশমা ভিশন

এখানে যাবতীয় ঘড়ি, ক্যালকুলেটর
ও চশমা বিক্রয় ও মেরামত করা হয়।
বিঃ দ্রঃ ডাক্তারের পরামর্শে যে কোন পাওয়ারী চশমা পাওয়া যায়।

পাট বাজার, রামগঞ্জ, লক্ষ্মীপুর।



SWOT ANALYSIS

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products.
- ✓ Skill & Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Transportation cost.
- ✓ Increase products price.

OPPORTUNITIES

- ✓ Various types of product are available here.
- ✓ Demand of Personal as well as market.
- ✓ Central point of Ramgonj Bazar.

THREATS

- ✓ Load shading.
- ✓ Political Unrest.
- ✓ Scarcity of new products.

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For Further Information

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