Proposed NU Business Name : FOKRUL STORE



PP Identified & PP prepared by Sonia Sultana (Chandpur Sadar Unit) Verified by Md. Nazrul Islam Presented By-Fokrul Islam

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Fokrul Islam
Age	:	27years (15-02-1988)
Marital status	:	Married
Children	:	02 sons
No. of siblings:	:	2 Brothers & 1Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	::	Mother✓FatherMrs. Khayrun AkterMr. Tahidul IslamBranch: Khadar GhaoCentre # 29/mLoanee no.:4603Member since- 27/08/ 2005First Ioan: Tk.7000Last Ioan: Tk. 20000,Outstanding: Nil
Further Information: (v) Who pays GB Ioan installment (vi) Mobile Iady (vii) Grameen Education Loan (viii) Any other Ioan like GCCN, GKF etc (ix) Others	:	Father N/A N/A N/A N/A
Education	:	SSC



Present Occupation	:	Cosmetics Business
Trade License	:	0330-00
Business Experiences and Training Info	:	10 years
Other Own/Family Sources of Income	:	Father (Private Service)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT- Chandpur Sadar unit , Chandpur
NU Contact Info		01949502307



NU's mother has been a member of GB since 2005. At first she took a loan amount of 7000 Taka from Grameen Bank. NU used this loan for his business inception and business development. He also increased his asset from the business income. NU's Mother gradually develop her economic condition by using GB loan.



Business Name	:	Fokrul Store	
Address/ Location	:	Matlab Bazar , Matlab , Chandpur .	
Total Investment in BDT	:	750000	
Financing	:	Self BDT 500000 (from existing business) 67% Required Investment BDT 250000 (as equity) 33 %	
Present salary/drawings from business (estimates)	:	8000	
Proposed Salary		8000	
 Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period 	:	12% 12% 02 months	

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categor	ies:			
(i)Present stock items Various cosmetics Items Marriage item Trolley Bag , School Bag belt, lather briefcase Ladies Bag, City gold ornament Baby toys & others	90000 75000 65000 25000 25000	280000	250000	530000
(ii) Furniture and decoration		20000	-	20000
(iii) Shop Advance		200000	-	200000
Total Capital		500000	250000	750000

Proposed Item

Total =	250000
11. Others (pen,pencil,paper,other stationeries)	10000
10.Umbrella,mossari, cotton bard, lock etc	10000
09.Reckcin for sell	20000
08. Various types of Sun glass	15000
07.Various types of watch and clock	15000
06.baby toys	20000
05.Cosmetics (various)	40000
04 .city gold item	45000
03 ladies bag 50p	15000
02.Travel bag 25 p	30000
01.Various type of school bag -100 pcs	30000

INFO ON EXISTING BUSINESS OPERATIONS

De alta la sa	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	7000	210000	2520000			
Less: Cost of sales (B)	6160	184800	2217600			
Gross Profit (C) [C=(A-B)]	840	25200	302400			
Less: Operating Costs						
Electricity bill		600	7200			
Generator Bill		300	3600			
Shop Rent		5000	60000			
Night Guard bill		50	600			
Entertainment and Conveyance		300	3600			
Mobile bill		300	3600			
Present salary/Drawings- self		8000	96000			
Other costs		100	1200			
Non Cash Item:						
Depreciation Expenses (20000*10%)		167	2004			
Total Operating Cost (D)		14817	177804			
Net Profit (C-D):		10383	124596			



Particulars		Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	9000	270000	3240000	10000	300000	3600000	11000	330000	3960000
Less: cost of sales (B)	7920	237600	2851200	8800	264000	3168000	9680	290400	3484800
Gross Profit (C) [C=(A-B)]	1080	32400	388800	1200	36000	432000	1320	39600	475200
Less: Operating Costs									
Electricity bill		600	7200		600	7200		700	8400
Generator Bill		300	3600		300	3600		300	3600
Shop Rent		5000	60000		5000	60000		5000	60000
Night Guard bill		50	600		100	1200		100	1200
Entertainment and		300	3600		300	3600		300	3600
Conveyance		500	5000		500	5000		500	5000
Mobile Bill (SMS &		500	6000		500	6000		600	7200
Reporting inclusive)		500	8000		500	8000		000	/200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		167	2004		167	2004		167	2004
Total Operating Cost (D)		15017	180204		15067	180804		15267	183204
(Net Profit C-D) :		17383	208596		20933	251196		24333	291996
Pay back			100000			100000			100000
Retained Income:		108596			151196		1	91996	

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	250000		
1.2	Net Profit	208596	251196	291996
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		110600	263800
	Total Cash Inflow	460600	363800	557800
2.0	Cash Outflow			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	110600	263800	457800



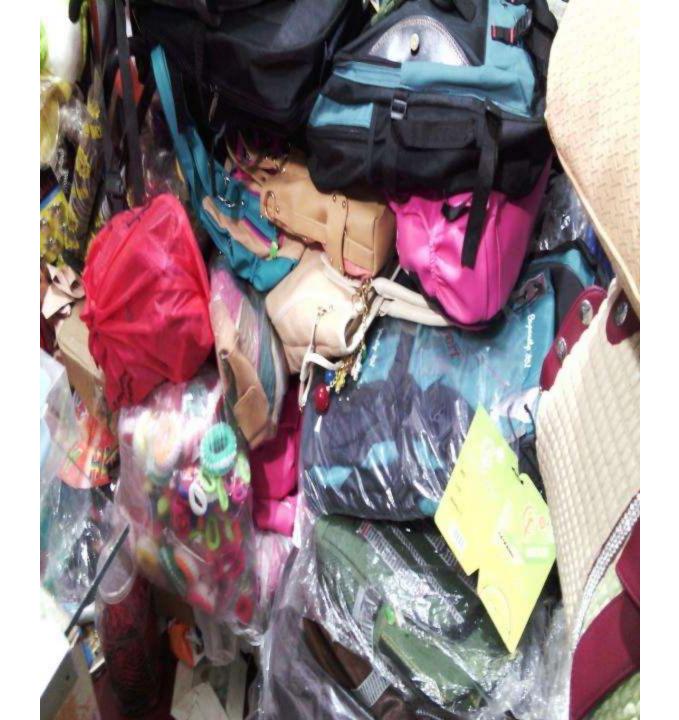
Weakness
Credit Sale Other opponent in same area Less Stock
Threats
Theft Fire Political unrest









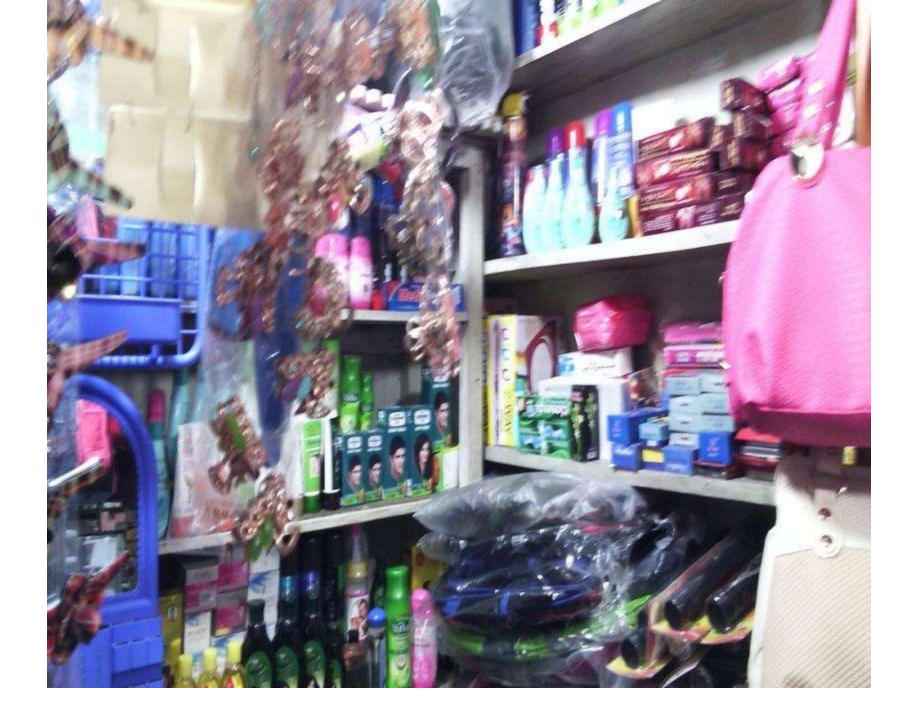


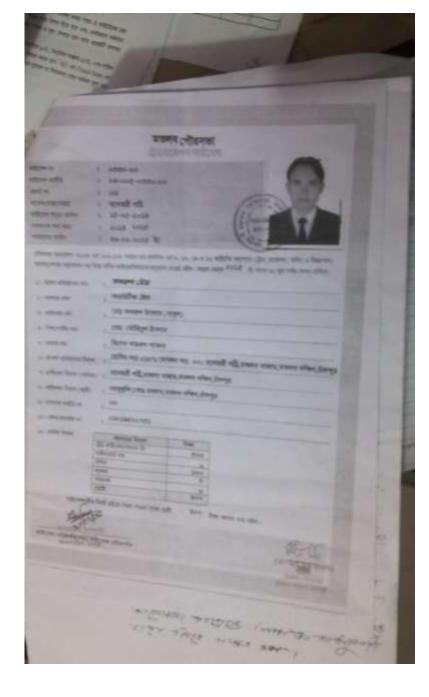












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Presented at 12th Internal Design Lab on July 02, 2015 at GT

For more information Grameen Trust Md. Fokrul Islam Phone No : 9017038 Cell No:01949502307

