Yasin Store



NU Identified and PP Prepared by-Farzana Akter (Singair Unit) Verified By: A.S.M Shahidul Haque Presented by Md. Yasin Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Yasin Hossain
Age	:	18-04-1989 (26 years)
Marital status		N/A
Children		N/A
No. of siblings:	:	02 Brothers, 02 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others		Mother Mrs. Yaron Ron Md. Anowar Hossain Branch: Dhalla Singair Centre #,71/m Group no : 01 Loanee no.:1040 Member since, 2001-2013 (12 years) First loan: BDT 5,000 Existing loan: N/A Outstanding: N/A last loan:10000 N/A N/A N/A
Education	:	ssc

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

Present Occupation	:	Grocery & Mobile Load Business
Trade License/ Drug License		2361
Business Experience And Training Info	:	4 years Startup Investment: 100000 Tk
Other Own/Family Sources of Income	:	Father (Govt. service)
Other Own/Family Sources of Liabilities	•	N/A
NU Contact Info		01934205885
NU Project Source/Reference	:	Singair Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2001-2013 (12 years). At first she took BDT 5,000 from GB. NU's mother invested GB Loan in her Family chores. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Address/ Location : Total Investment in BDT : Financing :	Jhaochar, Hemayetpur, Saver. BDT 3,00,000			
	BDT 3,00,000			
Financing :				
	Self BDT 2,00, 000 (from existing business) 67% Required Investment BDT 1,00,000/-(as equity) 33%			
Present salary/drawings : from business (estimates)	BDT 9,000			
Proposed Salary	BDT 9,000			
Proposed Business (i) % of present gross : profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	15% 15% 5 Months			

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: stock Advance Furniture	98,000 1,00,000 2,000		2,00,000
Proposed items:		1,00,000	1,00,000
Total Capital	2,00,000	1,00,000	3,00,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present items	
Item	Amount
Cosmetics and other items	81,000
Mobile load	17,000
Furniture (Table-1, Show case -2, Bench-2)	2,000
Subtotal	1,00,000
Shop (Advance)	1,00,000
Total Present Stock	2,00,000

Proposed item	s
Item	Amount
Mobile load	20,000
Mobile card	10,000
Others stock item	70,000
Total Proposed Stock	1,00,000

Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Energy biscuit	2 cartoon	320	640
Tip biscuit			
	2 car	340	680
Nutty biscuit			
	3car	320	960
Milk biscuit			
	2car	200	400
Digestive biscuit			
	2car	400	800
Tiffin biscuit			
	3 car	340	1,020
Lexus biscuit			
	1car	650	650
Milky bite biscuit	_		
	2car	200	400
Dry cake biscuit			500
	1car	600	600
Dove soap	24p	78	1,872
Lifebuoy	48p	24	1,152
Lux	100p	35	3,500
Vimbar	24p	32	768
Wheel soap	24p	13	312
Chaka soap	24p	13	312
Tibbat-570	24p	13	312
Ice soap	33p	32	1,056
Pepsodent tooth powder	24 p	12	288
Pepsodent tooth paste	6 p	22	132
Mini shampoo, chips, chanachur, saline,			
chocolate, etc.			815
Subtotal			16,669

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Close up	6р	81	486
lce cool powder	6p	35	210
Tibbat powder	6р	35	210
Faire & lovely	12p	50	600
Sendelina soap	36p	42	1,512
Speed	3	525	1,575
Tiger	3	525	1,575
7 up	8	750	6,000
Frutika	2	444	888
Мојо	3	750	2,250
Fizz up	2	750	1,500
Clamon	2	750	1,500
Mum water	3	355	1,065
Benson cigarette	5 cartoon	1,800	9,000
Gold leaf	8	1,080	8,640
Star	10	700	7,000
Sheik	10	300	3,000
Nevy	10	700	7,000
Marise	10	300	3,000
Derby	10	300	3,000
Winston	2	1,080	2,160
Wills king	2	1,080	2,160
Subtotal			64,331
Total			81,000

Proposed Investment Breakdown

Proposed items					
Item		Amount			
Speed	10cartoon*525	5,250			
Tiger	10car*525	5,250			
7 up	10car*750	7,500			
Frutika	5car*440	2,200			
Mojo	5car*750	3,750			
Fizz up	5car*750	3,750			
Clamon	5car*750	3,750			
Mum water	10car*355	3,550			
Benson cigarette	5car*1,800	9,000			
Gold leaf	5car*1,080	5,400			
Star	5car*700	3,500			
Sub total		52,900			

Proposed items				
Item		Amount		
Tip biscuit	5car*340	1,700		
Nutty biscuit	10car*320	3,200		
Milk biscuit	5car*200	1,000		
Digestive biscuit	5car*400	2,000		
Tiffin biscuit	5car*340	1,700		
Lexus biscuit	10car*650	6,500		
Milky bite biscuit	5car*200	1,000		
Sub total		17,100		
Total		70,000		

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)				
Particulars Particulars Particulars	Daily	Monthly	Yearly		
Sales (A)	3,000	90,000	10,80,000		
Less: Cost of sales (B)	2,550	76,500	9,18,000		
Profit (C) [C=(A-B)]	450	13,500	1,62,000		
Income From load(D)	55	1,650	19,800		
Gross Profit E= (C+D)	505	15150	1,81,800		
Less: Operating Costs					
Electricity bill		500	6,000		
Shop Rent		500	6,000		
Night Guard bill		500	6,000		
Mobile bill		300	3,600		
Present salary/Drawings- self		9,000	96,000		
Others cost (Fees, Entertainment, TL renew)		500	6,000		
Non Cash Item:					
Depreciation Expenses (2000*10%)		17	204		
Total Operating Cost (F)		11317	135804		
Net Profit (E-F):		3833	45996		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BDT)		Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3200	96000	1152000	3400	102000	1224000	3600	108000	1296000	
Less: Cost of Sale (B)	2720	81600	979200	2890	86700	1040400	3060	91800	1101600	
Profit (A-B)=(C)	480	14400	172800	510	15300	183600	540	16200	194400	
Income From load (D)	81	2430	29160	81	2430	29160	81	2430	29160	
Gross Profit E= (C+D)	561	16830	201960	591	17730		621	18630	223560	
Less: Operating Costs										
Electricity bill		500	6,000		500	6,000		500	6,000	
Shop Rent		700	8,400		700	8,400		700	8,400	
Night Guard bill		500	6,000		500	6,000		500	6,000	
Mobile bill		300	3,600		300	3,600		300	3,600	
Present salary/Drawings- self		9,000	108000		9000	108000		9000	108000	
Present salary/ Drawing – Staff-										
Conveyance or Transport										
Others cost (fees, Entertainment, TL renew)		500	6,000		500	6,000		500	6,000	
Non Cash Item:										
Depreciation Expenses		17	204		17	204		10	204	
Total operating cost		11517	138204		11517	138204		11517	138204	
Net Profit (C-D) = (E)		5313	63756		6213	74556		7113	85356	
GT payback			40,000			40,000			40,000	
Retained Income:			23756			34556			45356	

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	1,00,000		
1.2	Net Profit	63,756	74,556	85,356
1.3	Depreciation (Non cash item)	204	204	204
1.4	Opening Balance of Cash Surplus		23,960	58,720
	Total Cash Inflow	1,63,960	98,720	1,44,280
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	23,960	58,720	1,04,280

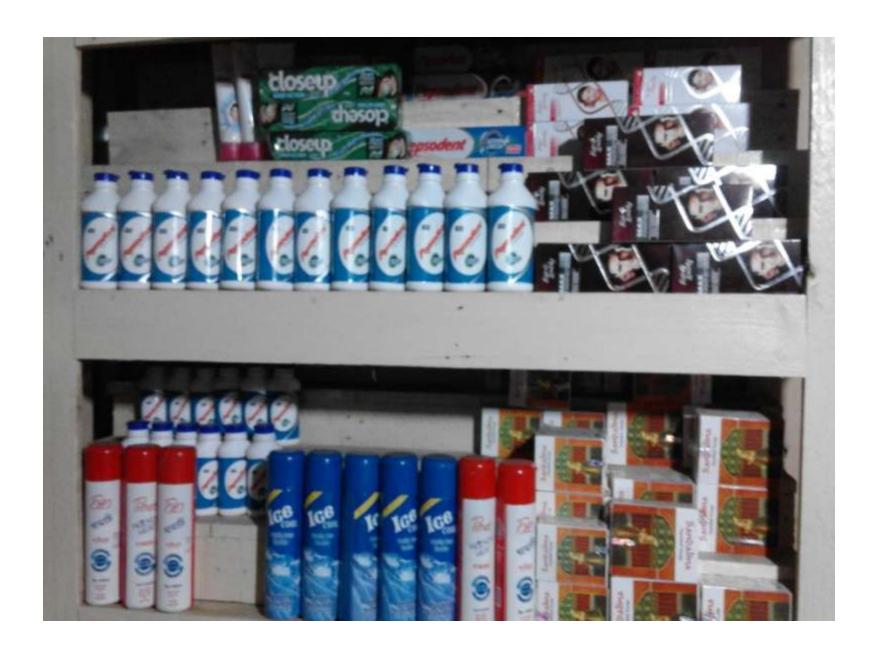
SWOT Analysis

STRENGTH Long standing relationship with Grameen. Well Known Person in locality. Ownership of business	WEAKNESS Lack of fund
OPPORTUNITY Beside the gate of brother's factory and AKS factory. In front the gate of mobile factory	THREATS Opponent party Fire Theft











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Name: Yasin Hossain From McGrotte capped Nest, carries State an

Date of Birth: 18 Apr 1989

ID NO: 19892617289000536

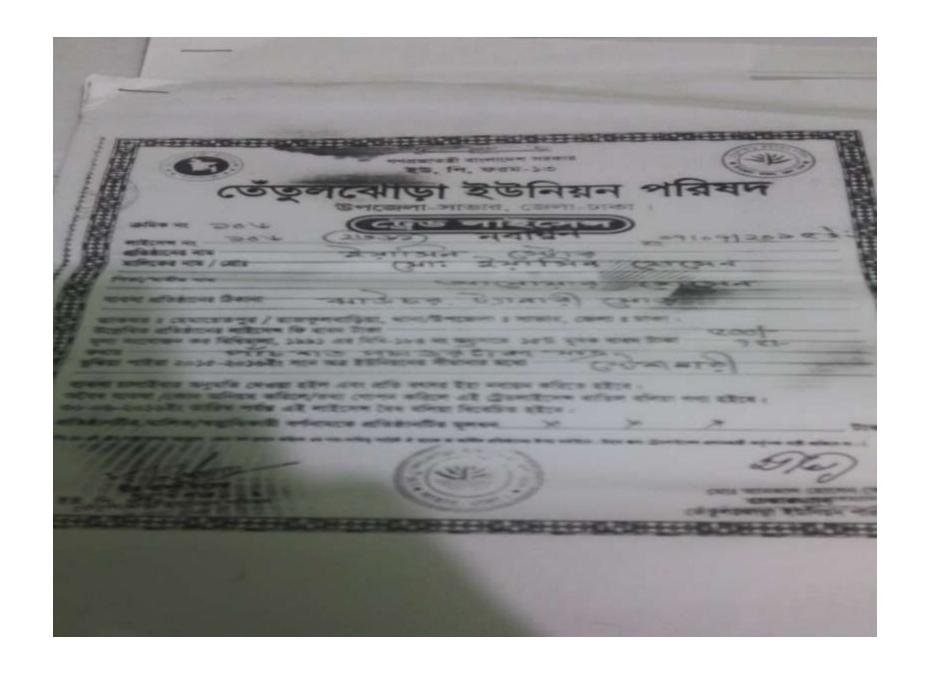
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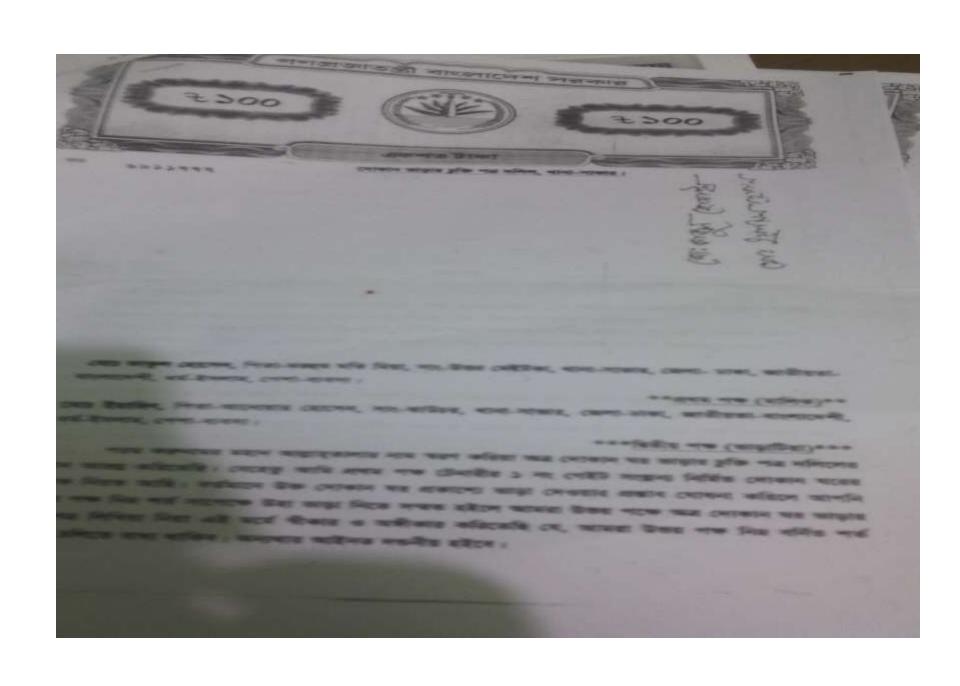
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Presented at GT's 19th Internal Design Lab on 19 October, 2015

