# **Akash Varieties store**



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





Name	:	Akash Varieties store
Age	:	05-03-1988(27years)
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	07 Brothers, 04 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 Ioan like GCCN, GKF (ix) Others		Mother V Father Mrs. Anwara Begum Md. Lal Mia Branch: Dhalla Singair Centre #,72/m Group no : 02 Loanee no.:8054 Member since, 06-11-1997 (18 years) First Ioan: BDT 25,00 Existing Ioan: 2,50,000 Outstanding: 268523 Elder Brothers N/A N/A
Education	:	SSC

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

Present Occupation	:	confectionary, Mobile Load Business
Trade License/ Drug License		669
Business Experience	:	6 years (Own shop)
And Training Info	•	
Other Own/Family Sources of Income	:	Brothers ( cloth shop, vegetable business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01843369581
NU Project Source/Reference	-	Singair Unit



NU's mother has been a member of Grameen Bank since 06-11-1997 (18 years). At first she took BDT 2500 from GB. NU's brothers invested GB Loan in their business. NU's mother gradually improved their living standard by using GB loan.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Akash Varieties Store
Address/ Location	:	Jhaochar, Hemayetpur, Saver.
Total Investment in BDT	:	BDT 3,50,000
Financing	:	Self BDT 2,50, 000 (from existing business) 71% Required Investment BDT 100,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 9,000
<ul> <li>Proposed Business</li> <li>(i) % of present gross profit margin</li> <li>(ii) Estimated % of proposed gross profit margin</li> </ul>	:	15% 15%
(iii) Agreed grace period		5 Months

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Goods Advance Furniture	150,000 50,000 50,000		2,50,000
Proposed items:		1,00,000	1,00,000
Total Capital	2,50,000	1,00,000	3,50,000

# Present Investment Breakdown

Particulars	No. of Item	Price per Unit (BDT)	Total Price (BDT)
Investment in different categories:			
Close up	1car	4000	4000
Fair & lovely	1car	4000	4000
Kumarika	1car	3240	3240
Parasut oil	1car	5760	5760
Lux soap	2car	3312	6624
dove sope	1car	6400	6400
Life buey	1car	1512	1512
Sendalina	1car	2736	2736
Vimbar	24p	32	768
Wheel soap	2car	1000	2000
Chaka soap	1car	1000	1000
Pepsodent tooth powder	1car	12	576
pepsodent	1car	3800	3800
Mini shampoo, fire box, chips, chanachur, saline, chocolate, etc.			1089
Sub total-1			43,505

Present items					
Item		Amount			
Speed	1cartoon*525	5,250			
Tiger	10car*525	5,250			
7 up	10car*750	7,500			
Frutika	5car*440	2,200			
Мојо	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			
Mobile card	5*2000	10000			
bKash		8495			
Sub total-2		71,395			

Present items					
Item		Amount			
		3400			
Tip biscuit	10car*340				
		4800			
Nutty biscuit	15car*320				
		3,000			
Milk biscuit	15car*200				
		6,000			
Digestive biscuit	15car*400				
		3400			
Tiffin biscuit	10car*340				
		6,500			
Lexus biscuit	10car*650				
		2,000			
Milky bite biscuit	10car*200				
		6000			
lce-cream	10*600				
Sub total-3		35,100			
Total(1+2+3)		1,50,000			

### Proposed Investment Breakdown

	Proposed items	Pro	oposed items		
Item		Amount	-		
Speed	10cartoon*525	5250	ltem		Amount
Tiger	10car*525	5250			1700
7 up	10car*750	7500	Tip biscuit	5car*340	2200
Frutika	10car*440	4400	] Nutty biscuit	10car*320	3200
Mojo	5car*750	3750			1,000
Fizz up	5car*750	3750	Milk biscuit	5car*200	
Clamon	5car*750	3750	Digestive biscuit	5car*400	2,000
Mum water	10car*355	3,550			1700
Benson cigarette	5car*1,800	9,000	Tiffin biscuit	5car*340	
Gold leaf	5car*1,080	5,400	Lexus biscuit	5car*650	3250
Star	5car*700	3,500			266
Close up	1car*4000	4000	others		200
Kumarika	1car*3240	3240	Sub total		13,116
Parasut oil	1car*5760	5760	Total		1,00,000
Lux soap	2car*3312	6624		I	
dove soap	1car*6400	6400			
Life buey	2car*1512	3024			
Sendalina	1car*2736	2736	]		
Subtotal		86,884			

# **INFO ON EXISTING BUSINESS OPERATIONS**

Doutioulous		Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly			
Sales (A)	3,500	1,05,000	12,60,000			
Less: Cost of sales (B)	2,975	89,250	10,71,000			
Profit (C) [C=(A-B)]	525	15,750	1,89,000			
Gross Profit E= (C+D)		15750	189000			
Less: Operating Costs						
Electricity bill		1,000	12,000			
Shop Rent		800	9,600			
Night Guard bill		500	6,000			
Mobile bill		300	3,600			
Present salary/Drawings- self		8,000	96,000			
Others cost (Fees, Entertainment, TL renew)		500	3,000			
Non Cash Item:						
Depreciation Expenses						
(25000*10%,25000*15%)		552	6,624			
Total Operating Cost (F)		11,652	1,39,824			
Net Profit (E-F):		4,098	49,176			

### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			1 8 6 8 M	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	3,700	1,11,000	13,32,000	3,900	1,17,000	14,04,000	4,100	1,23,000	14,76,000	
Less: Cost of Sale (B)	3,145	94,350	11,32,200	3,315	99,450	11,93,400	3,485	1,04,550	12,54,600	
Profit (A-B)=(C)	555	16,650	1,99,800	585	17,550	2,10,600	615	18,450	2,21,400	
Gross Profit E= (C+D)		16650	199800		17550	210600		18450	221400	
Less: Operating Costs										
Electricity bill		1,000	12,000		1,000	12,000		1,000	12,000	
Shop Rent		800	9,600		800	9,600		800	9,600	
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		8,000	96,000		8,000	96,000		8,000	96,000	
Others cost (fees <i>,</i> Entertainment, TL renew)		500	3,000		500	3,000		500	3,000	
Non Cash Item:										
Depreciation Expenses		552	6,624		552	6,624		552	6,624	
Total operating cost		11,652	1,39,824		11,652	1,39,824		11,652	1,39,824	
Net Profit (C-D) = (E)		4998	59976		5898	70776		6798	81576	
GT payback			40,000			40,000			40,000	
Retained Income:		1	.9976		30776			41576		

### 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	59,976	70,776	81,576
1.3	Depreciation (Non cash item)	6,624	6,624	6,624
1.4	Opening Balance of Cash Surplus		26,600	64,000
	Total Cash Inflow	1,66,600	1,04,000	1,52,200
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		
3.0	Net Cash Surplus	26,600	64,000	1,12,200

# **SWOT Analysis**

STRENGTH Long standing relationship with Grameen. Well Known Person in locality. Ownership of business	WEAKNESS Lack of fund
OPPORTUNITIY Employeement opportunity	THREATS Opponent party Fire Theft

















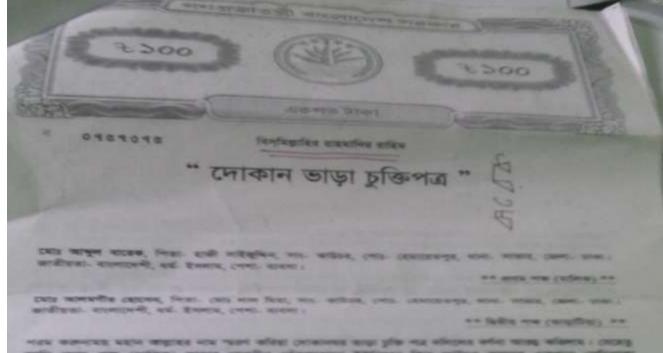






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### Presented at ..... Internal Design Lab on ..... 2015 at GT

