



Grameen Kalyan

Proposed NU Business Name : Hojrot Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hojrot Ali Vill: Gopipara, Post: Shahangaca Upazilla : Sirajgang sodor ,District: Sirajgang
Age	:	25 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 (One) Brother & 2(two) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Khadeja Bagum
(iii) Father's name	:	Md. Abdul Hossain
(iv) GB member's info	:	Branch: Songaca, Group # 20, Centre # 6/M, Loan no.: 5248, Member since: 1995, First loan: Tk. 3,000, Last GB loan: 15000, Outstanding: All Paid
Further Information:	:	
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Grocery Business
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has two years experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745803590
National ID number	:	19918817894000001
NU Project Source/Reference	:	GK/Sirajgang Unit, Md.Tofazzul Haque (ID:2723)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 3,000 (Three thousand) and used the money in business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hojrot Store</i>
Address/ Location	:	Vill: Gopipara, Post: Shahangaca Upazilla : Sirajgang sodor ,District: Sirajgang
Total Investment in BDT	:	BDT: 1,50,000
Financing	:	Self BDT : BDT 1,00,000 Required Investment BDT : 50,000
Present salary	:	BDT 2000 (Two thousand)
Proposed Salary	:	BDT 3000 (Three thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of products; ➤ The product line is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard Oil, washing powder, chanachur, cosmetics, cattle feeds etc; ➤ Estimate sales is about BDT. Tk. 4,500/- per day; ➤ Average 10 % gross profit on sales; ➤ Payback period to the investor is 2 years;

INFO ON EXISTING BUSINESS OPERATIONS

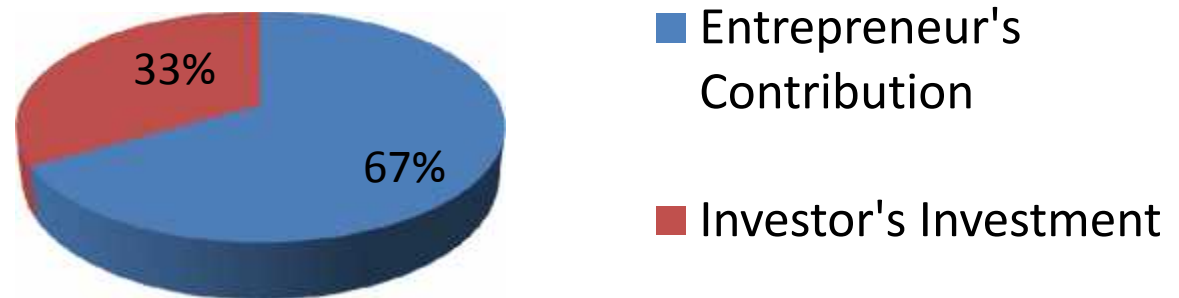
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,500	91,000	1,092,000
Less: Cost of sales (B):	3,150	81,900	982,800
Gross profit (GP) [C=(A-B)]	350	9,100	109,200
<u>Less: Operating Costs:</u>			
Electricity bill		250	3,000
Shop Rent		400	4,800
Night guard bill		50	600
Mobile bill		200	2,400
Present salary		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		600	7,000
Total Operating Cost (D)		3,600	43,000
(C-D)Net Profit:		5,500	66,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
Investments in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices, Onion, Garlic, Turmeric, Raisin, etc.)	30,000	22,000	52,000
Cosmetics items (Soap, Body lotion, Toothbrush, Toothpaste, belt, face wash, etc.)	15,000	10,000	25,000
Food items (Biscuit, Chocolates, cheeps, cakes etc.)	5,000	6,000	11,000
Others items (Pen, Papper, Firebox, Rope, Coil, Bag, Tissue, Umbrella, etc.)	2,000	2,000	4,000
Furniture and decoration	15,000		15,000
Fridge	25,000		25,000
Shop Advance	8,000		8,000
Cattle Feed		10,000	10,000
Total Capital	100,000	50,000	150,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	100,000	67
Investor's Investment	50,000	33
Total Investment	150,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,500	117,000	1,404,000	5,175	134,550	1,614,600
Less: Cost of sales (B):	4,050	105,300	1,263,600	4,658	121,095	1,453,140
Gross profit (GP) [C=(A-B)]	450	11,700	140,400	518	13,455	161,460
Less: Operating Costs:	-					
Electricity bill		250	3,000		275	3,300
Shop Rent		400	4,800		400	4,800
Night guard bill		50	600		50	600
Transportation		500	6,000		500	6,000
Mobile bill		300	3,600		330	3,960
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		100	1,200
Non Cash Item:						
Depreciation Expenses		600	7,200		600	7,200
Total Operating Cost (D)		5,200	62,400		5,255	63,060
(C-D)Net Profit:		6,500	78,000		8,200	98,400
Retained Income:			78,000			98,400

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance		98,000
Capital Infusion by Investor	50,000	
Sales	1,404,000	1,614,600
Total Receipts	1,454,000	1,712,600
<u>Cash Outflow:</u>		
Cost of goods sold	1,263,600	1,453,140
Operating expenses	62,400	63,060
Return to investor	30,000	30,000
Total payment	1,356,000	1,546,200
Closing Balance	98,000	166,400

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1<input type="checkbox"/> Skill & experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Perfect Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 24th Ex. SB Design Lab on June 20,
2016 at Grameen Kalyan

Thank you











NU With his Mother



Thank You