

Adham Store



Project by: Adham Chandra Monidus
Identified by: Md. Masum Mia
Verified By: Md. Ziaul Hoque

Dhamrai Unit, Anchal 03
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Adham Chandra Monidas
Age	:	20/01/1987
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers 02 Sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sonda
(iii) Father's name	:	Horipodo Moni Das
(iv) GB member's info	:	Member since: 1990 to 2008 Branch: Katigram, Centre no.00, Group:00 First loan: Tk. 2000/- Last Loan: 00 Outstanding: 00
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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class-5

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Handicrafts Business
Trade License Number	:	N/A
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	Business
NU Contact Info	:	01858-078946
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother was a member of Grameen Bank from 1990 to 2008. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Adham Store
Address/ Location	:	Atanipara ,Shoapur, Dhamrai, Dhaka
Total Investment in BDT	:	120000/-
Financing	:	Self BDT : 80000 (from existing business) - 67% Required Investment BDT : 40000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 4000
Proposed Salary		BDT 4500
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total
			(BDT)
Investments in different categories:			
Present items:			80,000
Decoration:	0		
Advance:			
Present Goods Items (*) :	80000		
Proposed Items (**) :		40,000	40,000
Total Capital	80,000	40,000	120,000

N.B: Details of Present (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Item

Product Name	Amount
Different item of Handicrafts- Jhuri, Kola etc.	80000
Total	80000

Propose Item

Product Name	Amount
Bamboo	40000
Total	40000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1200	36000	432000
<i>Less: Cost of sale</i>	840	25200	302400
Profit 30% (A)= C	360	10800	129600
<i>Less: Operating Costs</i>			
shop rent		0	0
Electricity bill		0	0
Genarator Bill		0	0
Night Guard Bill		0	0
Mobile Bill		300	3600
Salary from Business (Self)		4000	48000
Salary from Business (Staff)		0	0
Transport		1000	6000
Others (Entertainment)		500	6000
<i>Non Cash Item:</i>			
Depreciation Expenses		0	0
<i>Total Operating Cost (D)</i>		5800	69600
Net Profit (C-D):		5000	60000

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1500	45000	540000	1700	51000	612000
<i>Less: Cost of Sale</i>	1050	31500	378000	1190	35700	428400
Profit 30% (A)= C	450	13500	162000	510	15300	183600
Less operating cost :						
shop rent		0	0		0	0
Electricity bill		0	0		0	0
Genarator Bill		0	0		0	0
Night Guard Bill		0	0		0	0
Mobile Bill		300	3600		400	4800
Salary from Business		4500	54000		4500	54000
Transport		500	6000		500	6000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		500	6000		500	6000
Depreciation Expenses		0	0		0	0
Total Operating Cost (D)		5800	69600		5900	70800
Net Profit =(C-D)		7700	92400		9400	112800
GT payback			24000			24000
Retained Income:			68400			110400

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	40,000	
Net Profit (Ownership Tr. Fee added back)	92400	112800
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	58,400
Total Cash Inflow	132,400	171200
Cash Outflow		
Purchase of Product	50,000	
Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
Payment of GB loan	0	0
Total Cash Outflow	74,000	24,000
Net Cash Surplus	58,400	147,200



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment

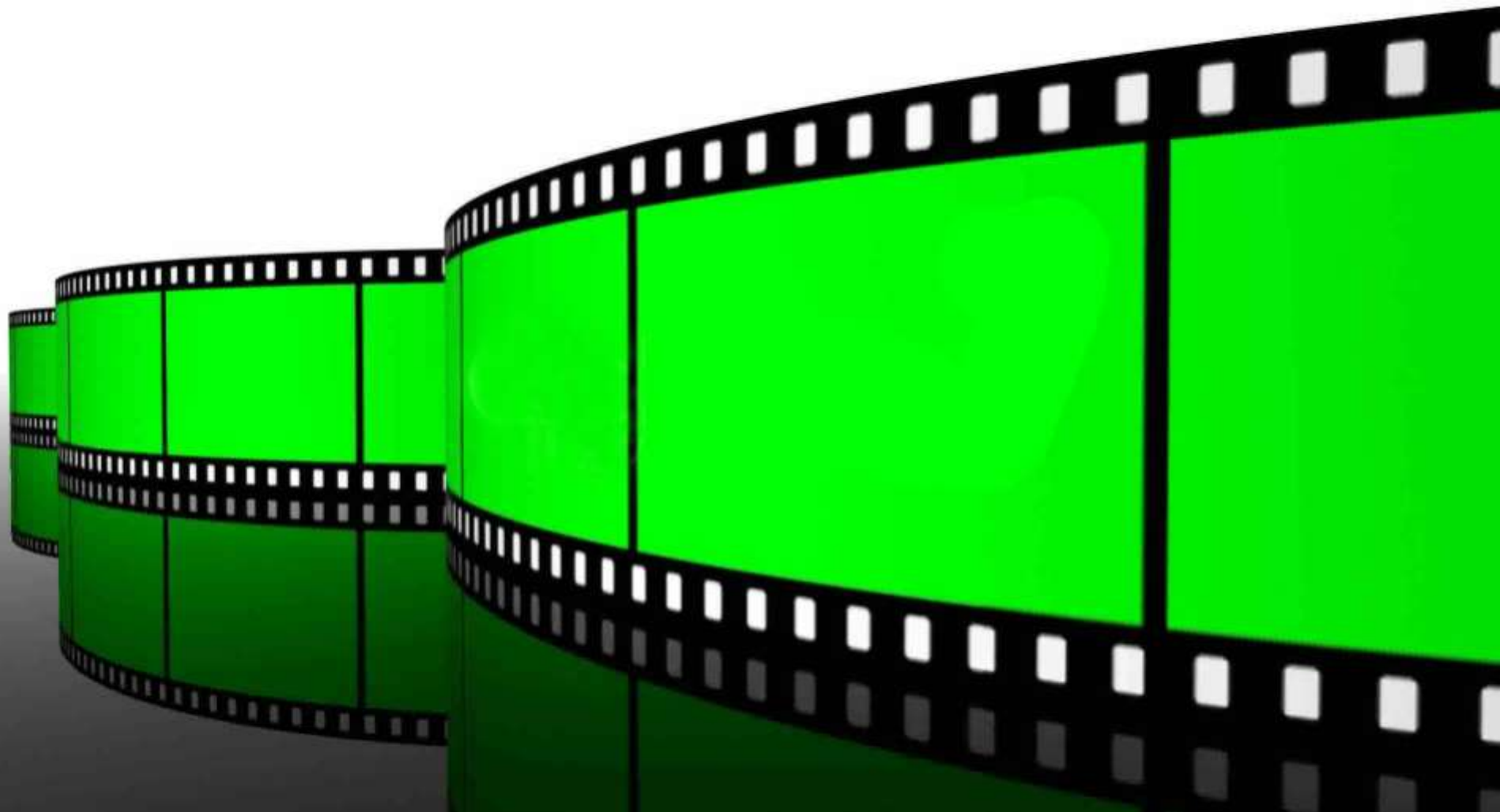
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



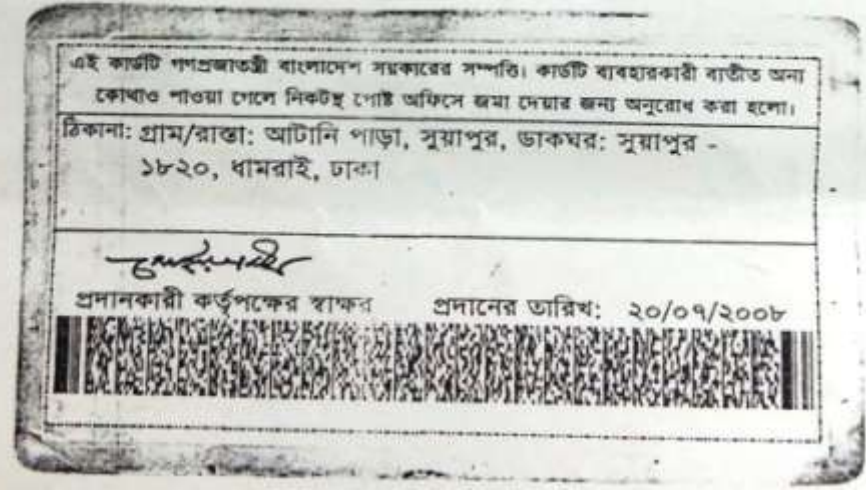
Photographs



Photographs



Photographs



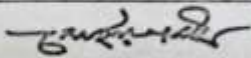


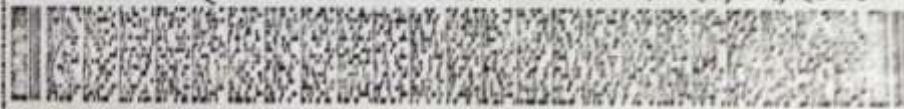
 গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র


নাম: সন্ধ্যা
Name: Sandha
স্বামী: হরিপদ চন্দ্র মনিদাস
মাতা: মৃত কালুদাসী
Date of Birth: 16 Jan 1953
ID NO: 2611488328338

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: আঠানি পাড়া, সুয়াপুর, ডাকঘর: সুয়াপুর - ১৮২০, ধামরাই, ঢাকা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮





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Internal Design Lab
on September, 2017 at GT

