

Happy Varities Store

হ্যাপি কনফেকশনারী এন্ড ভ্যারাইটিজ স্টোর

প্রোঃ মোঃ সোহেল রানা (রাজু)

মোবাইল : ০১৭৫১৫১৭৭১৫

এখানে সকল প্রকার দেশী-বিদেশী বিস্কট, জন্মদিনের কেক, দধি, রসমাইল
ও পানিও জাতীয় সকল সুলভ মূল্যে বিক্রয় করা হয়।

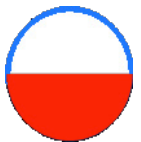
উত্তর দরবেশপুর, রামগঞ্জ, লক্ষ্মীপুর।



Presented by
Md. Sohel Rana Razu

Nu Identified and PP Prepared by :
Md. Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sohel Rana Razu
Age	:	31-12-1990(24 year)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 brothers, 2 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	:	Mrs. Rahima Begum
(iii) Father's name	:	Mr. Abdul Gofran
(iv) GB member's info	:	Branch: Dorbespur-Ramgonj Centre 21/m
	:	Loanee no.:1685/1, Member since 31/01/2011
	:	First loan: Tk 15,000 Existing loan: Tk. 60,000
	:	Outstanding: 25000 taka
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
	:	

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

Present Occupation	:	Grocery shop
Business Experiences	:	4 years
Other Own/Family Sources of Income	:	Father (Agriculture & Fisheries)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2010 (4 years). Her husband invested GB Loan in his business and repaired their own house from the income of his business. They also bought one C.N.G Auto. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Happy verities Store
Address/ Location	:	Jagatpur,North Dorbespur,Ramgonj.
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50 %
Present salary/drawings from business (estimates)	:	5000 Taka
Proposed Salary		5000 Taka
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		5 months

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1500	45000	540000
<i>Less: Cost of sales (B)</i>	1275	38250	459000
Profit (C) [C=(A-B)]	225	6750	81000
<i>Others income (from carrom board)</i>	200	6000	72000
Gross profit	425	12750	153000
Less: Oprating Costs			
Electricity bill		500	6000
Shop Rent (Own made shop in his fathers land infront his home)	0	0	0
Mobile bill		500	6000
Present salary/Drawings- self		5000	60000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses 15%(25000)&10%(10000)		396	4752
Total Operating Cost (D)		6496	77952
Net Profit (C-D):		6254	75048

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT)
Grocery items (Rice, Pulse, oil, Spices, Flour, Sugar, noodles, Garlic, Onion, potatoes etc)		60000	60000
Bakery item	40000	10000	50000
Fridge	25000	-	25000
Carom board (2) with stand	5000	-	5000
Cold drinks, Milk, Yogurt, Ice-cream	15000	-	15000
Cosmetics (various soap, powder, cream, lip gel, oil etc)	10000	20000	30000
Decoration	5000	10000	15000
Total Capital	100000/-	100000/-	200000/-

Financial Projection of NU Business plan

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3000	90000	1080000	3200	96000	1152000
<i>Less: cost of sales (B)</i>	2550	76500	918000	2720	81600	979200
Gross Profit (C) [C=(A-B)]	450	13500	162000	480	14400	172800
Estimated Income from 02 caramboard	150	4500	54000	150	4500	54000
Total profit	600	18000	216000	630	18900	226800
Less: Operating Costs						
Electricity bill		500	6000		500	6000
Shop Rent		0	0		0	0
Mobile bill		500	6000		500	6000
Present salary/Drawings-self		6000	72000		6000	72000
Others cost		100	1200		200	2400
Non Cash Item:						
Depreciation Expenses 15% & 10%		479	5748		479	5748
Total Operating Cost (D)		7579	90948		7679	92148
(Net Profit C-D) :		10421	125052		11221	134652
Pay Back			60000			60000
Retained Income:			65052			74652

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	100000	-
1.2	Net Profit	125052	134652
1.3	Depreciation (Non cash item)	5748	5748
1.4	Opening Balance of Cash Surplus		70800
	Total Cash Inflow	230800	211200
2.0	Cash Outflow		
2.1	Purchase of Product	100000	-
2.2	Payment of GB Loan	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160000	60000
3.0	Net Cash Surplus	70800	151200

SWOT Analysis

STRENGTH

- ✓ Well Known business man in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ No other Grocery shop in that area (Monopoly)

THREATS

- ✓ Political Unrest.
- ✓ Other competition.









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For more information
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