

# BHAI BANDHU CONFECTIONARY & COSMETICS VARITIES STORE

Presented by  
Sree Boliy Chandra Das

ভাই বন্ধু কনফেকশনারী এন্ড কসমেটিক্স ভারিটিজ ষ্টোর

এখানে সকল প্রকার দধি, মিষ্টি, আইসক্রীম, ঠান্ডা জাতীয়  
পানী সহ সকল প্রকার কসমেটিক্স সামগ্রী পাওয়া যায়।

লামচর হাই স্কুল গেইট, রামগঞ্জ, লক্ষ্মীপুর  
মোবা: ০১৭২৫-৯২২৮৪১, ০১৭২৩-২২৮০৬৭

NU Identified , PP Prepared by  
Outtom Kumar Sarker (Ramgonj Unit)

Verified By: Md. Nazrul Islam

GRAMEEN TRUST



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

<b>Name</b>	:	<b>Sree Boliy Chandra Das</b>
<b>Age</b>	:	<b>06-04-1985 (29 years)</b>
<b>Marital status</b>	:	<b>Unmarried</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>02- Brothers, No- Sisters</b>
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Maya Rani
(iii) Father's name	:	Sree Sunil Chandra Das
(iv) GB member's info	:	Branch: Dorbeshpur -Ramgonj Centre-09/ma, Group no-02, Loanee no.:1385 Member since 24-05-2006 , First loan: Tk 5000. Existing loan: Tk. N/A Outstanding: TK N/A
<b>Further Information:</b>		
(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	:	N/A
<b>Education</b>	:	<b>CLASS TEN</b>

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

<b>Present Occupation</b>	<b>:</b>	<b>Confectionary, cosmetics &amp; Verities Store Business</b>
<b>Trade License</b>		<b>129</b>
<b>Business Experiences</b>	<b>:</b> <b>:</b>	<b>5 years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brothers Income (Saloon business)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Number</b>		<b>01837944247</b>
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Ramgonj Unit Office, Laxmipur.</b>

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

**NU's Mother has been a member of Grameen Bank since January, 2006 (8years). NU invested GB Loan in his business and Expansion his business. They also bought some Land. NU's mother gradually improved their life standard by using GB loan**

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

<b>Business Name</b>	<b>:</b>	<b>Bhai Bandhu Confectionary &amp; Cosmetics Varities Store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Lamchor High School Gate , Ramgonj, Laxmipur</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>3,20,000/-</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 1,70,000(from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>9,000 Taka</b>
<b>Proposed Salary</b>		<b>9,000 Taka</b>
<b>Proposed Business</b>		
<b>(i) % of present gross profit margin</b>	<b>:</b>	<b>15%</b>
<b>(ii) Estimated % of proposed gross profit margin</b>		<b>15%</b>
<b>(iii) Agreed grace period</b>		<b>5 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT) (2)</b>	<b>Total (BDT) (1+2)</b>
<b>Grocery Items (Rice ,Flower, Soyabine Oil, spices Various classes Dal, Sugar, Muri ,Garlic ,Onion etc)</b>	<b>25000/-</b>	<b>80000/-</b>	<b>105000/-</b>
<b>Bakery items &amp; confectionary</b>	<b>10000/-</b>	<b>30000</b>	<b>40000/-</b>
<b>Refrigerator (1)</b>	<b>30000/-</b>		<b>30000/-</b>
<b>Cold drinks, Milk, Yogurt, Ice-cream</b>	<b>10000/-</b>	<b>10000</b>	<b>20000/-</b>
<b>Cosmetics &amp; Gift Item</b>	<b>20000/-</b>	<b>30000</b>	<b>50000/-</b>
<b>Advance (Shop)</b>	<b>20000/-</b>	<b>-</b>	<b>20000</b>
<b>Solar panel</b>	<b>15000/</b>	<b>-</b>	<b>15000/-</b>
<b>Furniture</b>	<b>40000/</b>	<b>-</b>	<b>40000/-</b>
<b>Total Capital</b>	<b>170000/-</b>	<b>150000</b>	<b>320000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>		102000	1224000
Gross Profit (C) [C=(A-B)]		18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		650	7800
Shop Rent		1600	19200
Mobile bill		500	6000
Present salary/Drawings- self		9000	108000
Others cost( Entertainment ,Transport, Fee ,Tax)		500	6000
Non Cash Item:			
Depreciation Expenses (15%of 45000/& 10% of 40000)		896	10752
<b>Total Operating Cost (D)</b>		<b>13146</b>	<b>157752</b>
<b>Net Profit (C-D):</b>		<b>4858</b>	<b>58248</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
<i>Less: cost of sales (B)</i>	4250	127500	1530000	4675	140250	1683000	5100	153000	1836000
Gross Profit (C) [C=(A-B)]	750	22500	270000	825	24750	297000	900	27000	324000
<i>Less: Operating Costs</i>									
Electricity bill		650	7800		700	8400		700	8400
Shop Rent		1600	19200		1600	19200		1600	19200
Mobile bill (SMS)		500	6000		500	6000		500	6000
Present salary/Drawings- self		9000	108000		9000	108000		9000	108000
Others cost (Entertainment, Transport, Fee, Tax etc)		500	6000		500	6000		500	6000
Non Cash Item:									
<i>Depreciation Expenses – (45000*15%&amp;40000*10%)</i>		896	10752		896	10752		896	10752
<b>Total Operating Cost (D)</b>		<b>13146</b>	<b>157752</b>		<b>13196</b>	<b>158352</b>		<b>13196</b>	<b>158352</b>
<b>(Net Profit C-D) :</b>		<b>9354</b>	<b>112248</b>		<b>11554</b>	<b>138648</b>		<b>13804</b>	<b>165648</b>
Pay Back			60000			60000			60000
Retained Income:			52248			78648			105648



# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>150000</b>		
<b>1.2</b>	<b>Net Profit</b>	<b>112248</b>	<b>138648</b>	<b>165648</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>10752</b>	<b>10752</b>	<b>10752</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>	-	<b>63000</b>	<b>152400</b>
	<b>Total Cash Inflow</b>	<b>273000</b>	<b>212400</b>	<b>328800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>150000</b>	-	-
<b>2.2</b>	<b>Payment of GB Loan</b>	-	-	-
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>60000</b>	<b>60000</b>	<b>60000</b>
	<b>Total Cash Outflow</b>	<b>210000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>63000</b>	<b>152400</b>	<b>268800</b>

# ***SWOT Analysis***

## **S**TRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality products to meet demand for the community.
- ✓ Skill and experience

## **W**EAKNESS

- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ Big area for sale product

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.













*Presented at 3<sup>rd</sup> Internal Design Lab  
On 18 February, 2015 at Grameen Trust*

**For more information**

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