

AHMAD EBNE HUMAYUN STORE

AHMAD EBNE HUMAYUN ENTERPRISE

Proprietor: Md. Abdur Rahman

ALL KINDS FOOD ITEM RETILER & Holseller.



Balua Chumuhani Bazar, Ramgonj, Lakshmipur. Mobile: 01827123043, 01933572609.

Presented by
Abdur Rahman

NU Identified, PP Prepared and Verified By:
Md. Nazrul Islam (Ramgonj Unit)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Abdur Rahman
Age	:	01 January 1991 (24 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brother- 03 , Sisters- 01
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. Sumi Aktar
(iii) Father's name	:	Mr. Golam Mostafa
(iv) GB member's info	:	Branch: Porcoat- Chatkhil Centre # 64/ma, Loanee no.: 6672, Member since 21-06-2012, First loan: Tk. 10000/- Existing loan: Tk 22000/ Outstanding: 18748/
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Wholesaler & Mobile Banking
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		House –Khalifa Bari, Vill- Purbo Dorbespur , P/O- Balua Chumuhani Bazar, Ramgonj, Laxmipur . Mobile No- 01833654567
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 2012 . At first She took 10000 from GB and loan utilized by NU. NU invested GB Loan in his shop. They also bought some agro-land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ahmad Ebne Humayun Store
Address/ Location	:	Balua-Choumuhani Bazar, Ramgonj ,Laxmipur.
Total Investment in BDT	:	300000/-
Financing	:	Self BDT- 1,50,000 (from existing business) 50% Required Investment BDT-1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary	:	6000
Proposed Business	:	
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Burmiz Chatni , Achar, Chocolate , Rice Oil, Hajmola	50000	50000	
Mobile Recharge card (Robi, Grameen, Banglalink, Teletalk, Aktel)	20000	30000	
Flexi Load (Grameen, Robi, Bangla Link, Aktel)	10000	20000	
Mobile Banking, Bkash, Dutch Bangla	20000	50000	
Furniture and decoration	20000/-	-	
Advance	30000/-	-	
Total Capital	150000/-	150000/-	300000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income -Chocolate , Achar, chatni, Rice Oil	3000	90000	1080000
<i>Less: Cost of sales</i>	2550	76500	918000
PROFIT (A)	450	13500	162000
<i>Income from card sale , Flexi and mobile banking (B)</i>	300	9000	108000
Gross Profit (C) [C=(A+B)]	750	22500	270000
<i>Less: Operating Costs</i>			
Electricity bill		200	2400
Generator bill		150	1800
Shop Rent		1000	12000
Night Guard bill		100	1200
Mobile bill		500	6000
Present salary/Drawings- self		6000	96000
Salary Staff (1)		3000	36000
Transport cost for sale product		3000	36000
Others cost (fees)		200	1800
Non Cash Item:			
Depreciation Expenses (10% of 20000)		167	2004
Total Operating Cost (D)		14317	171804
Net Profit (C-D):		8183	98196

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	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
<i>Less: cost of sales</i>	3400	102000	1224000	3825	114750	1377000	4250	127500	1530000
PROFIT (A)	600	18000	216000	675	20250	243000	750	22500	270000
<i>Income From mobile Banglalink & others (B)</i>	400	12000	144000	400	12000	144000	500	15000	180000
Gross Profit (C) [C=(A+B)]	1000	30000	360000	900	32250	387000	1250	37500	450000
<i>Less: Operating Costs</i>									
Electricity bill		300	3600		300	3600		400	4800
Generator bill		150	1800		200	2400		200	2400
Shop Rent		1000	12000		1000	12000		1000	12000
Night Guard bill		100	1200		100	1200		100	1200
Mobile bill & SMS		600	7200		600	7200		600	7200
Present salary/Draw self		6000	72000		6000	72000		6000	72000
Salary- Employee(1)		3000	36000		4000	48000		5000	60000
Transport cost for sale product		5000	60000		5000	60000		5000	60000
Others cost (fees)		300	3600		300	3600		500	6000
Non Cash Item:									
Depreciation Expenses		167	2004		167	2004		167	2004
Total Operating Cost (D)		16617	199404		17667	212004		18967	227604
Net Profit (C-D):		13383	160596		14583	174996		18533	222396
Pay back		60000			60000			60000	
Retained Income:	100596			114996			162396		

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000	-	-
1.2	Net Profit	160596	174996	222396
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		83852	200852
	Total Cash Inflow	312600	260852	425252
2.0	Cash Outflow			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	18748	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	228748	60000	60000
3.0	Net Cash Surplus	83852	200852	365252

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality products to meet demand for the community.

WEAKNESS

- ✓ Lack of Investment.
- ✓ Less stock.

OPPORTUNITY

- ✓ Huge demand of Consumer goods.
- ✓ Central point of Baluya-Choumuhani Bazar.

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Theft





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Presented at GT's 6th Internal SB Design Lab
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For more information

Grameen Trust

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