

Proposed NU Business Name : FOKRUL STORE



**PP Identified & PP prepared by
Sonia Sultana (Chandpur Sadar Unit)
Verified by Md. Nazrul Islam**

**Presented By-
Fokrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Fokrul Islam
Age	:	27years (15-02-1988)
Marital status	:	Married
Children	:	02 sons
No. of siblings:	:	2 Brothers & 1Sister
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. Khayrun Akter
(iii) Father's name	:	Mr. Tahidul Islam
(iv) GB member's info	:	Branch: Khadar Ghao Centre # 29/m Loanee no.:4603 Member since- 27/08/ 2005 First loan: Tk.7000 Last loan: Tk. 20000, Outstanding: Nil
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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	SSC

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

Present Occupation	:	Cosmetics Business
Trade License	:	0330-00
Business Experiences and Training Info	: :	10 years
Other Own/Family Sources of Income	:	Father (Private Service)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT- Chandpur Sadar unit , Chandpur
NU Contact Info		01949502307

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2005. At first she took a loan amount of 7000 Taka from Grameen Bank. NU used this loan for his business inception and business development . He also increased his asset from the business income. NU's Mother gradually develop her economic condition by using GB loan .

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Fokrul Store
Address/ Location	:	Matlab Bazar , Matlab , Chandpur .
Total Investment in BDT	:	750000
Financing	:	Self BDT 500000 (from existing business) 67% Required Investment BDT 250000 (as equity) 33 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	12%
(ii) Estimated % of proposed gross profit margin		12%
(iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
(i) Present stock items			
Various cosmetics Items 90000			
Marriage item 75000			
Trolley Bag , School Bag belt, lather briefcase	280000	250000	530000
Ladies Bag, 65000			
City gold ornament 25000			
Baby toys & others 25000			
(ii) Furniture and decoration	20000	-	20000
(iii) Shop Advance	200000	-	200000
Total Capital	500000	250000	750000

Proposed Item

01.Various type of school bag -100 pcs	30000
02.Travel bag 25 p	30000
03 ladies bag 50p	15000
04 .city gold item	45000
05.Cosmetics (various)	40000
06.baby toys	20000
07.Various types of watch and clock	15000
08. Various types of Sun glass	15000
09.Reckcin for sell	20000
10.Umbrella,mossari ,cotton bard, lock etc	10000
11. Others (pen,pencil,paper,other stationeries)	10000
Total =	250000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	7000	210000	2520000
<i>Less: Cost of sales (B)</i>	6160	184800	2217600
Gross Profit (C) [C=(A-B)]	840	25200	302400
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Generator Bill		300	3600
Shop Rent		5000	60000
Night Guard bill		50	600
Entertainment and Conveyance		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Other costs		100	1200
Non Cash Item:			
Depreciation Expenses (20000*10%)		167	2004
<i>Total Operating Cost (D)</i>		14817	177804
Net Profit (C-D):		10383	124596

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)	9000	270000	3240000	10000	300000	3600000	11000	330000	3960000
<i>Less: cost of sales (B)</i>	7920	237600	2851200	8800	264000	3168000	9680	290400	3484800
Gross Profit (C) [C=(A-B)]	1080	32400	388800	1200	36000	432000	1320	39600	475200
<i>Less: Operating Costs</i>									
Electricity bill		600	7200		600	7200		700	8400
Generator Bill		300	3600		300	3600		300	3600
Shop Rent		5000	60000		5000	60000		5000	60000
Night Guard bill		50	600		100	1200		100	1200
Entertainment and Conveyance		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others		100	1200		100	1200		100	1200
Non Cash Item:									
Depreciation Expenses		167	2004		167	2004		167	2004
Total Operating Cost (D)		15017	180204		15067	180804		15267	183204
(Net Profit C-D) :		17383	208596		20933	251196		24333	291996
Pay back			100000			100000			100000
Retained Income:		108596		151196			191996		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250000		
1.2	Net Profit	208596	251196	291996
1.3	Depreciation (Non cash item)	2004	2004	2004
1.4	Opening Balance of Cash Surplus		110600	263800
	Total Cash Inflow	460600	363800	557800
2.0	Cash Outflow			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	110600	263800	457800

SWOT ANALYSIS

STRENGTH

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

Weakness

Credit Sale
Other opponent in same area
Less Stock

OPPORTUNITIES

Huge demand of cosmetics items
Beside Main Road & Middle of the Market

THREATS

Theft
Fire
Political unrest























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Presented at
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For more information
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