

# FAHAD STORE



Presented by  
Md. Monir Hossain

NU Identified and PP prepared by-  
Md. Alauddin (Ramgonj unit)  
Verified by Md. Najrul Islam

**GRAMEEN TRUST**



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

<b>Name</b>	:	<b>Md. Monir Hossain</b>
<b>Age</b>	:	<b>13/01/1989 (26 year)</b>
<b>Marital status</b>	:	<b>Married</b>
<b>Children</b>	:	<b>01 daughter</b>
<b>No. of siblings:</b>	:	<b>4 brother, sisters 02</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Mahmuda Begum</b>
<b>(iii) Father's name</b>	:	<b>Rofiq Ullaha patowary</b>
<b>(iv) GB member's info</b>	:	<b>Branch: Porcot-Chatkhil , Centre 80/m Loan no.:9813/1, Member since -14/05/2008 First loan: Tk 10000, Existing loan: Tk. 70000, Outstanding: -33770/-</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>Brother</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF</b>	:	<b>N/A</b>
<b>(ix) Others</b>	:	<b>N/A</b>
<b>Education,</b>	:	<b>EIGHT</b>

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

<b>Present Occupation</b>	<b>:</b>	<b>Varieties Store</b>
<b>Trade License</b>		<b>10</b>
<b>Business Experiences and Training info</b>	<b>:</b>	<b>09 years. Initial Capital 30000/-</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Brothers (Abroad)</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact Info</b>		<b>01835002654</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 2008 (07years). His brother used GB Loan to go abroad. NU's mother gradually improved their life standard by using GB loan.

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

<b>Business Name</b>	<b>:</b>	<b>Fahad Store</b>
<b>Address/ Location</b>	<b>:</b>	<b>Village Porcot, Chatkhil ,Noakhali .</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>250000/-</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 150000 (from existing business) 60% Required Investment BDT 100000 (as equity) 40 %</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>4000</b>
<b>Proposed Salary</b>		<b>4000</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 ( oil, Spices, Flour, Sugar, noodles, Garlic, Onion, potatoes etc )</b>	<b>40000</b>		<b>60000</b>
<b>Rice (6 bosta -10000) potato 5 bosta -10000)</b>		<b>20000</b>	<b>20000</b>
<b>Bakery item(bread and Biscuit)</b>	<b>30000</b>	<b>10000</b>	<b>40000</b>
<b>Refrigerator</b>	<b>25000</b>	<b>45000(konka)</b>	<b>70000</b>
<b>T. V</b>	<b>5000</b>	<b>-</b>	<b>5000</b>
<b>Cold drinks, Milk, Yogurt, Ice-cream</b>	<b>10000</b>	<b>15000</b>	<b>25000</b>
<b>Cosmetics (various soap, powder, cream, leapgel , oil etc)</b>	<b>10000</b>	<b>10000</b>	<b>20000</b>
<b>Advance</b>	<b>20000</b>		<b>20000</b>
<b>Decoration</b>	<b>10000</b>		<b>10000</b>
<b>Total Capital</b>	<b>150000/-</b>	<b>100000/-</b>	<b>250000/-</b>

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- ୨। ଗୋମା - ଗୋମା, ଗୋମା, ଗୋମା - ୫୦୦୦ଟି
- ୩। ସ୍ତ୍ରୀ - ୨୦୦୦ଟି
- ୪। ପିଠା - ୫୦୦୦ଟି
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# ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less: Cost of sales (B)</b>	<b>2550</b>	<b>76500</b>	<b>918000</b>
<b>Gross profit</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Total InCome</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>Less: Oprating Costs</b>			
<b>Electricity bill</b>		<b>500</b>	<b>6000</b>
<b>night Gard</b>		-	-
<b>Shop Rent</b>		<b>2000</b>	<b>24000</b>
<b>Mobile bill</b>		<b>200</b>	<b>2400</b>
<b>Present salary/Drawings- self</b>		<b>4000</b>	<b>48000</b>
<b>Others</b>		<b>200</b>	<b>2400</b>
<b>Non Cash Item:</b>			
<b>Depreciation Expenses (30000*15%10000*10%)</b>		<b>459</b>	<b>5508</b>
<b>Total Operating Cost (D)</b>		<b>7359</b>	<b>88308</b>
<b>Net Profit (C-D):</b>		<b>6141</b>	<b>73692</b>



# Financial Projection of NU Business plan

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	monthly	Yearly
Estimated Sales (A)	102000	1224000	110000	1320000	120000	1440000
<i>Less: cost of sales (B)</i>	86700	1040400	93500	1122000	102000	1224000
Gross Profit (C) [C=(A-B)]	15300	183600	16500	198000	180000	216000
<i>Less: Operating Costs</i>						
Electricity bill	500	6000	500	6000	500	6000
Shop Rent	2000	24000	2000	24000	2000	24000
Mobile bill	200	2400	200	2400	200	2400
Present salary/Drawings- self	4000	48000	4000	48000	4000	48000
Others	200	2400	200	2400	200	2400
Non Cash Item:						
Depreciation Expenses 15% &10%	459	5508	459	5508	459	5508
<i>Total Operating Cost (D)</i>	7359	88308	7359	88308	7359	88308
(Net Profit C-D) :	7941	95292	9141	109692	10641	127692
Pay Back	40000		40000		40000	
Retained Income:	55292			69692		87692

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>100000</b>	<b>-</b>	<b>-</b>
<b>1.2</b>	<b>Net Profit</b>	<b>95292</b>	<b>109692</b>	<b>127692</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>5508</b>	<b>5508</b>	<b>5508</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>	<b>-</b>	<b>60800</b>	<b>136000</b>
	<b>Total Cash Inflow</b>	<b>200800</b>	<b>176000</b>	<b>269200</b>
<b>2.0</b>	<b>Cash Outflow</b>			
<b>2.1</b>	<b>Purchase of Product</b>	<b>100000</b>	<b>-</b>	<b>-</b>
<b>2.2</b>	<b>Payment of GB Loan</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>40000</b>	<b>40000</b>	<b>40000</b>
	<b>Total Cash Outflow</b>	<b>140000</b>	<b>40000</b>	<b>40000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>60800</b>	<b>136000</b>	<b>229200</b>

# ***SWOT Analysis***

## **S**TRENGTH

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

## **W**EAKNESS

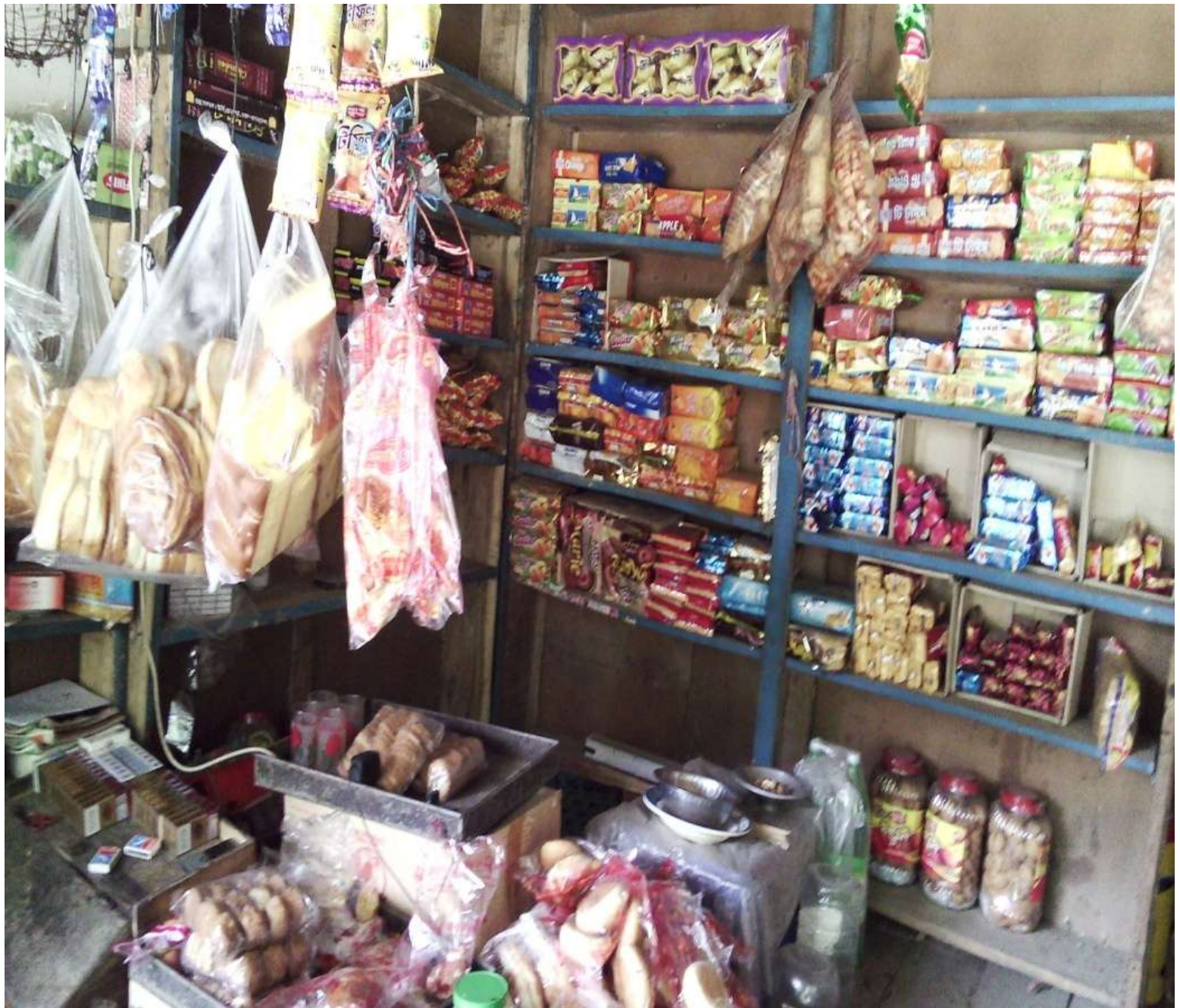
- ✓ Credit sales.
- ✓ Less stock.

## **O**PPORTUNITY

- ✓ Huge demand of grocery items.
- ✓ That village area no other varieties store.

## **T**HREATS

- ✓ Political Unrest.
- ✓ Other competition.















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



নাম: মোঃ মনির হোসেন  
 Name: Md Monir Hossain  
 পিতা: হুমকি উল্লাহ পাটোয়ারী  
 মাতা: মাহিউল্লা বেগম  
 Date of Birth: 13 Jun 1969  
 ID NO: 7511066672403

স্বাক্ষর

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী মৃত্যুর পরে  
 সশ্রমে পুনরায় প্রাপ্য। এটি হারিয়ে গেলে বা নষ্ট হলে নতুন করে আবেদন করা যাবে।  
 ঠিকানা: বাসগোষ্ঠী, বঙ্গবন্ধু সড়ক, ঢাকা-১১০০, জেলা: ঢাকা, পোস্ট: ঢাকা, পি.সি.ডি. নং: ১১০০।

স্বাক্ষর

প্রদানের তারিখ: ১৫/০৬/২০১৭



ইউনিয়ন পরিষদ কর্তৃক - ১  
 ১২(১) নং নিয়ম প্রকৃত

**পেশা ও ব্যবসা বাণিজ্যের আবেদন**

ক্রমিক নং: 10  
 আবেদন নং: ৩০  
 তারিখ: ২০১৭/০৬/১৫

আবেদনকারীর নাম: মোঃ মনির হোসেন  
 পিতার নাম: হুমকি উল্লাহ পাটোয়ারী  
 মাতার নাম: মাহিউল্লা বেগম  
 পেশা ও ব্যবসা বাণিজ্যের নাম: ইলেক্ট্রনিক্স ও হার্ডওয়্যার

পেশা ও ব্যবসার স্থান: ঢাকা

আবেদনকারীর ঠিকানা: ইলেক্ট্রনিক্স ও হার্ডওয়্যার, জেলা: ঢাকা, পোস্ট: ঢাকা, পি.সি.ডি. নং: ১১০০।

আবেদনকারীর স্বাক্ষর: *[Signature]*  
 তারিখ: ২০১৭/০৬/১৫

১১ - ১৫



***Presented at***  
**GT's 19<sup>th</sup> Internal Design Lab**  
**on 19 October, 2015**

**For more information**

**Grameen Trust**

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