

**Proposed NU Business Name: HANNAN STORE**



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Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MONJUR RAHMAN MITHU</b>
Age	:	04-06-1996 (21 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers
Address	:	Vill: Kodda , P.O: Awna, P.S: Nobabgonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MORJINA BEGUM</b>
(iii) Father's name	:	<b>MD. HANNAN MIAH</b>
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 23(Female), Member ID: 1786/1, Group No: 01 Member since: 2001 (16 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 12350
(v) Who pays GB loan installment	:	Elder Brother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	5 years experience in running business. He has 5 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-617764
Mother's Contact No.	:	01923-290445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MORJINA BEGUM** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HANNAN STORE</b>
Location	:	--
Total Investment in BDT	:	BDT 315,000/-
Financing	:	Self BDT 2,95,000/-(from existing business) 83% Required Investment BDT 60,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪After getting equity fund 1 will be appointed .</li><li>▪The shop is own.</li><li>▪Collects goods from Nobabgonj.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Grocery Item	2700	81000	972000
Total Sales(A)	2700	81000	972000
Less Variable Expense (B)			0
Grocery Item	2295	68850	826200
Total Variable Expense	2295	68850	826200
Contributon Margin (CM) [C=(A-B)]	405	12150	145800
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Intertainment		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4050	48600

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Cosmetics	101	200	20,200	100	200	20,000	40,200
Oil	6	800	4,800			0	4,800
Rice	100	100	10,000			0	10,000
Flours	10	300	3,000			0	3,000
Suger	12	1000	12,000			0	12,000
Milk	50	300	15,000			0	15,000
others	1000	100	100,000	200	100	20,000	120,000
Powder	100	100	10,000			0	10,000
Bikash & Flexi	1	60000	60,000	1	20000	20,000	80,000
	1380	62900	235,000	301	20,300	60,000	295,000

## Source of Finance

## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	3820	114600	1375200	1443960	1516158
Bikash	200	6000	72000	75600	79380
<b>Total Sales (A)</b>	<b>4020</b>	<b>120600</b>	<b>1447200</b>	<b>1519560</b>	<b>1595538</b>
less variable Expenses					
Grocery Item	3247	97410	1168920	1227366	1288734
Total variable Expenses (B)	3247	97410	1168920	1227366	1288734
<b>Contribution Margin (CM)= (A-B)</b>	<b>773</b>	<b>23190</b>	<b>278280</b>	<b>292194</b>	<b>306803.7</b>
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		500	6000	16000	3000
Transportation		550	6600	35000	3000
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		350	4200	4200	4200
Mobile		350	4200	7400	4200
Total Fixed Cost		11250	135000	176600	128400
<b>Net Profit (E) (C-D)</b>		<b>11940</b>	<b>143280</b>	<b>115594</b>	<b>178403.7</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



# Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	143,280	115,594	178403.7
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,280	194874
	<b>Total Cash Inflow</b>	223280	226874	373277.7
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	32000
3	<b>Net Cash Surplus</b>	111,280	194874	341277

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:01  
Experience & Skill : 05; Years:05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









Advertisement for mobile services featuring a price list and the '1GB' logo.

Service	Price
1GB	258
1GB	1080

Advertisement for mobile services featuring a man pointing and the '1GB' logo.

1GB

1080

1080





**হান্নান টেলিকম**  
গণের অংশীদার হান্নান টেলিকম  
সেবা গ্রাহকদের জন্য  
সর্বশেষ নতুন মোবাইল  
ও সকল প্রকার মোবাইল  
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COOK'S  
COOK'S  
MILK  
MILK

Layer

MILK  
MILK  
MILK  
MILK

SHARP

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# FAMILY PICTURE

