

Proposed NU Business Name: **HRIDOY ENTERPRISE**



Project identification and prepared by: Aowlad Hossain,
Feni Sadar Unit, Feni
Project verified by: Susanta Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. NUR ALAM KIRON |
| Age | : | 01-01-1990 (27 Years) |
| Education, till to date | : | HSC |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 01 Sister, 02 Brothers |
| Address | : | Vill: Sefali Bhaban; P.O: Feni Sadar ; P.S: Feni Sadar ; Dist: Feni |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SHAMSUR NAHAR |
| (iii) Father's name | : | LATE HANIF |
| (iv) GB member's info | : | Branch: Kuthir Hatt, Centre # 12 (Female), Member ID: 2226 , Group No: 02 Member since: 05-02-2003 To 08-04-2009 (06Years) First loan: BDT 10,000/- Existing loan: BDT 40,000 Outstanding loan: Nill |
| Further Information: | | |
| (v) Who pays GB loan installment | : | NA |
| (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 | : | 03 years experience in running business. 03 Years in own business. He has no training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01919-231000 |
| Family's Contact No. | : | 01949-909435 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAMSUR NAHAR joined Grameen Bank since 06 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | HRIDOY ENTERPRISE |
| Location | : | Moksedur Rahman road, middle charipur, Feni |
| Total Investment in BDT | : | BDT 380,000/- |
| Financing | : | Self BDT 300,000/- (from existing business) 79% Required Investment BDT 80,000/- (as equity) 21% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15 ft x 12 ft= 180 square ft |
| Security | : | 50,000 |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Crockeries, Plastic Item, Stationary, Cosmetics etc.▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

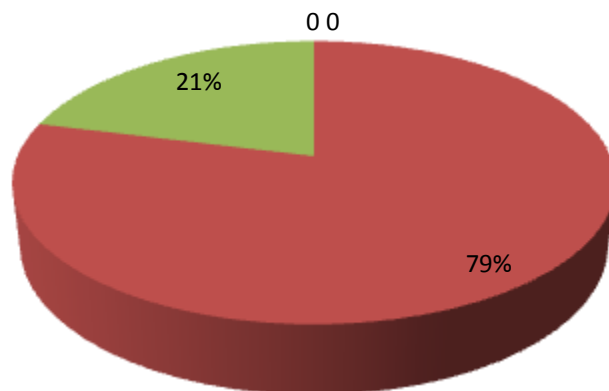
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|------------|---------------|----------------|
| Revenue(Sales) | | | |
| Crockerries, Plastic Item, Stationary, Cosmetics etc | 6,000 | 180,000 | 2,160,000 |
| Total Sales (A) | 6,000 | 180,000 | 2,160,000 |
| Less Variable Expense | | | |
| Crockerries, Plastic Item, Stationary, Cosmetics etc | 5,100 | 153000 | 1,836,000 |
| Total variable Expense (B) | 5,100 | 153000 | 1,836,000 |
| Contribution Margin (CM) [C=(A-B)] | 900 | 27,000 | 324,000 |
| Less Variable Expense | | | |
| Rent | | 2000 | 24,000 |
| Electricity bill | | 800 | 9600 |
| Transportation | | 2000 | 24,000 |
| Salary (self) | | 5000 | 60,000 |
| Entertainment | | 500 | 6000 |
| Guard | | 100 | 1200 |
| Generator | | 150 | 1800 |
| Mobile bill | | 300 | 3600 |
| Total fixed cost (D) | | 10,850 | 130,200 |
| Net Profit (E)= [C-D] | | 16,150 | 193,800 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|--------------------|----------|------------|----------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| Cosmetics | 0 | 0 | 70,000 | 0 | 0 | 20,000 | 90,000 |
| Mobile accessories | 0 | 0 | 40,000 | 0 | 0 | 20,000 | 60,000 |
| Stationary | 0 | 0 | 20,000 | 0 | 0 | 20,000 | 40,000 |
| Crockeries | 0 | 0 | 20,000 | 0 | 0 | 20,000 | 40,000 |
| Electronics Item | 0 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Gift item | 0 | 0 | 25,000 | 0 | 0 | 0 | 25,000 |
| Mobile load | 0 | 0 | 10,000 | 0 | 0 | 0 | 10,000 |
| Bikash | 0 | 0 | 30,000 | 0 | 0 | 0 | 30,000 |
| Others | 0 | 0 | 25,000 | 0 | 0 | 0 | 25,000 |
| Security | 1 | 0 | 50,000 | 0 | 0 | 0 | 50,000 |
| Total | | | 300,000 | | | 80,000 | 380,000 |

Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 80,000
- Total 380,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|--|------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| Crockeries, Stationary, Cosmetics etc | 6,500 | 195,000 | 2,340,000 | 2,457,000 | 2,579,850 |
| Total Sales (A) | 6,500 | 195,000 | 2,340,000 | 2,457,000 | 2,579,850 |
| Less Variable Expense | | | | | |
| Crockeries, Stationary, Cosmetics etc | 5,525 | 165,750 | 1,989,000 | 2,088,450 | 2,192,873 |
| Total variable Expense (B) | 5,525 | 165,750 | 1,989,000 | 2,088,450 | 2,192,873 |
| Contribution Margin (CM) [C=(A-B) | 975 | 29,250 | 351,000 | 368,550 | 386,978 |
| Less Variable Expense | | | | | |
| Rent | | 2000 | 24000 | 24000 | 24000 |
| Electricity bill | | 1,200 | 14400 | 15,000 | 15,500 |
| Transportation | | 2,400 | 28800 | 30,000 | 30,500 |
| Salary (self) | | 5,000 | 60000 | 60,000 | 60,000 |
| Entertainment | | 500 | 6000 | 6,000 | 6,000 |
| Guard | | 100 | 1200 | 1,200 | 1,200 |
| Generator | | 150 | 1800 | 1,800 | 1,800 |
| Mobile bill | | 400 | 4800 | 5000 | 5300 |
| Total fixed cost (D) | | 11,750 | 141000 | 143,000 | 144,300 |
| Net Profit (E)= [C-D] | | 17,500 | 210,000 | 225,550 | 242,678 |
| Investment Payback | | | 32,000 | 32,000 | 32,000 |

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 | 210,000 | 225,550 | 242,678 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 178,000 | 371,550 |
| | Total Cash Inflow | 290,000 | 403,550 | 614,228 |
| 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) | 32,000 | 32,000 | 32,000 |
| | Total Cash Outflow | 112,000 | 32,000 | 32,000 |
| 3 | Net Cash Surplus | 178,000 | 371,550 | 582,228 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures









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০১৯১৯-২০১০০০

হৃদয় এন্টারপ্রাইজ

✦ যাবতীয় মোবাইল সামগ্রী ✦ নতুন মোবাইল ✦ ছবি থেকে ছবি দ্রিট ✦ কাপার কটোকপি ✦ স্পোর্টস আইটেম ✦ কসমেটিক্স
 ✦ ট্রেসনারী ✦ ই-মেইল ✦ বিকাশ ✦ সকল প্রকার মোবাইল বিজ্ঞান ✦ সিম কার্ড পাওয়া যায় ✦ দ্রুত আইটেম ✦ মেমোরী গ্যাজ

মোঃ হেদুদুর রহমান সড়ক, ফেনী। ০১৬১৯-২০১০০০ E-mail: hrdoyenterprise@gmail.com

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- ✦ যাবতীয় মোবাইল সামগ্রী
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- ✦ কাপার কটোকপি
- ✦ স্পোর্টস আইটেম
- ✦ কসমেটিক্স
- ✦ ট্রেসনারী
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- ✦ সিম কার্ড পাওয়া যায়।
- ✦ দ্রুত আইটেম
- ✦ মেমোরী গ্যাজ



হৃদয় এন্টারপ্রাইজ ফেসবুক





FAMILY PICTURE

