

Proposed NU Business Name: **HABIBULLAH STORE**



Project identification and prepared by: Md. Asadul Haque,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	HABIBULLAH
Age	:	19/07/1995 (21 Years)
Education, till to date	:	Class 08
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	4 Brothers and 1 Sister
Address	:	Vill: Chorbaghun, P.O: Baghun, P.S: Kaliganj, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAJERA BEGUM (HAFEZ)
(iii) Father's name	:	A. RASHID
(iv) GB member's info	:	Branch: Bhawal Chandpur, Centre # 32 (Female), Member ID: 2742, Group No: 01 Member since: 10/02/1994 to 2014 (20 Years) First Loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 80,000/- Outstanding Loan: Null
(v) Who pays GB loan installment	:	Father
(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. He has 03 years training
Other Own/Family Sources of Income	:	Poultry Business, Fishery
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-114841
Family's Contact No.	:	01789-472988
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAJERA BEGUM joined Grameen Bank since 20 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	:	HABIBULLAH STORE
Location	:	Bosnia Market, Chorbaghun
Total Investment in BDT	:	BDT 120,000/-
Financing	:	Self BDT 70,000 (from existing business) 58% Required Investment BDT 50,000 (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc▪Average 20 % gain on sale.▪The business is operated by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Chandpur bazar, Kapasia.▪Agreed grace period is 3 months.

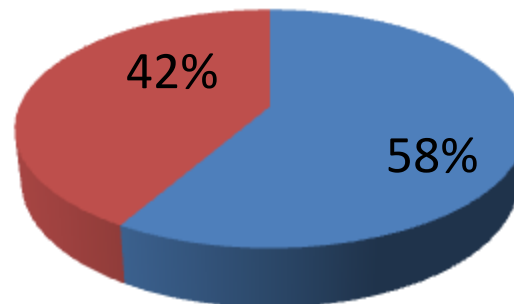
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		320	3,840
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		5,000	60,000
Total fixed Cost (D)		6,770	81,240
Net Profit (E) [C-D]		11,230	134,760

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Rice	5 Sacks	2,300	11,500	5 Sacks	2,300	11,500	23,000
Pulse	1 Sack	4,500	4,500	1 Sack	4,500	4,500	9,000
Flour	1 Sack	1,020	1,020	2 Sacks	1,020	2,040	3,060
Salt	1 Sack	1,600	1,600	2 Sacks	1,600	3,200	4,800
Sugar	1 Sack	3,350	3,350	-	-	-	3,350
Bakery Items	-	-	5,000	-	-	6,000	11,000
Confectionary	-	-	5,000	-	-	-	5,000
Oil	30 Kg	80	2,400	50 Kg	80	4,000	6,400
Soyabin Oil	1 Carton	1,850	1,850	5 Carton	1,850	9,250	11,100
Soap/Detergent	-	-	5,000	-	-	5,000	10,000
Soft Drinks	10 Case	450	4,500	-	-	-	4,500
Cosmetics	-	-	1,000	-	-	4,000	5,000
Other Items	-	-	3,280	-	-	510	3,790
Security	-	-	20,000	-	-	-	20,000
Total			70,000			50,000	120,000



Source of Finance

- Entrepreneur's contribution 70,000
- Investor's Investment 50,000
- Total 120,000

Financial Projection

BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	4,200	126,000	1,512,000	1,587,600	1,666,980
Total Sales (A)	4,200	126,000	1,512,000	1,587,600	1,666,980
Less. Variable Expense					
Rice, Flour, Pulse, Salt, Sugar, Bakery Items, Oil, Soap, Detergent, Cosmetics, Soft Drinks etc	3,360	100,800	1,209,600	1,270,080	1,333,584
Total variable Expense (B)	3,360	100,800	1,209,600	1,270,080	1,333,584
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400	317,520	333,396
Less. Fixed Expense					
Rent		500	6,000	7,200	9,000
Electricity Bill		320	3,840	4,200	4,560
Transportation		800	9,600	12,000	14,400
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7,120	85,440	89,860	94,760
Net Profit (E) [C-D]		18,080	216,960	227,660	238,636
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	216,960	227,660	238,636
1.3	Opening Balance of Cash Surplus		196,960	404,620
	Total Cash Inflow	266,960	424,620	643,256
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	196,960	404,620	623,256

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 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









FAMILY PICTURE

