

## Proposed NU Business Name: **HABIB STORE**



Project identification and prepared by: Md. Sahjamal Sirazi,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD. HABIBUR RAHAMAN</b>
Age	:	25-11-1994(22 Years )
Education, till to date	:	BA Running
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Kandra , P.O: Puthia , P.S: Puthia . Dist: Rajshahi .
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. HAJERA BEGUM</b>
(iii) Father's name	:	<b>MD. HAFIJUR RAHAMAN</b>
(iv) GB member's info	:	Branch: Puthia , Centre # 55(Female), Member ID: 5137/3, Group No: 06 Member since: 2010 to (07Years) First loan: BDT -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: 10,690
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01737-156054
Mother's Contact No.	:	01792-894692
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. HAJERA BEGUM** joined Grameen Bank since 07 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>HABIB STORE</b>
Location	:	Kandra , Gussugram , Puthia , Rajshahi .
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 30,000/-(from existing business) 37% Required Investment BDT 50,000/-(as equity) 63%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	06 ft x 12 ft= 72 square ft
Security of the shop	:	BDT -
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 10% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is Self.</li><li>▪Agreed grace period is 3 months.</li></ul>

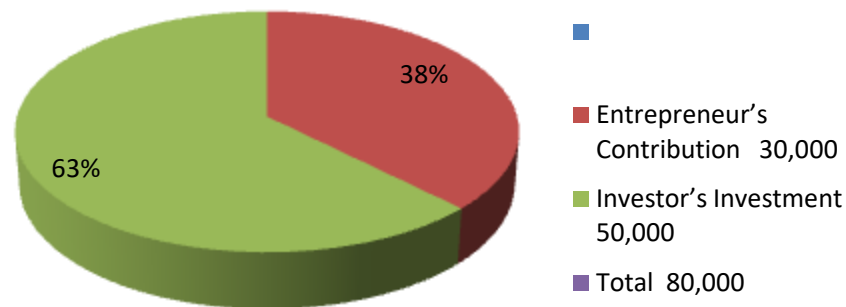
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	3,500	105,000	1260,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1260,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	3,150	94,500	1134,000
<b>Total variable Expense (B)</b>	<b>3,150</b>	<b>94,500</b>	<b>1134,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>350</b>	<b>10,500</b>	<b>126,000</b>
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Bank Charge		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>4,000</b>	<b>48,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (2x2,500)	5,000	10,000	15,000
Dale (1x5,000)	5,000	5,000	10,000
Sugar (1x3,500)	3,500	5,000	8,500
Biscuit	4,000	-	4,000
Confectionary	4,500	-	4,500
Cosmetic	5,000	-	5,000
Others	3,000	-	3,000
Grocery Item	-	30,000	30,000
<b>Total</b>	<b>30,000</b>	<b>50,000</b>	<b>80,000</b>

## Source of Finance



Particular	Daily	Monthly	1st Year	2nd Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Grocery Item	4,500	135,000	1620,000	1701,000	1786,050
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1620,000</b>	<b>1701,000</b>	<b>1786,050</b>
<b>Less. Variable Expense</b>					
Grocery Item	4,050	121,500	1458,000	1530,900	1607,445
<b>Total variable Expense (B)</b>	<b>4,050</b>	<b>121,500</b>	<b>1458,000</b>	<b>1530,900</b>	<b>1607,445</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>170,100</b>	<b>178,605</b>
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		500	6,000	6,000	6,000
Transportation		800	9,600	10,080	10,584
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		200	2,400	2,400	2,400
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		400	4,800	5,040	5,292
<b>Total Fixed Cost</b>		<b>7,000</b>	<b>84,000</b>	<b>84,720</b>	<b>85,476</b>
<b>Net Profit (E) [C-D]</b>		<b>6,500</b>	<b>78,000</b>	<b>85,380</b>	<b>93,129</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,000	85,380	93,129
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	58,000	65,380
	<b>Total Cash Inflow</b>	<b>128,000</b>	<b>143,380</b>	<b>158,509</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>58,000</b>	<b>123,380</b>	<b>138,509</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
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







