

Proposed NU Business Name: **HASAN STORE**



Project i

Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman

Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta5

Name	:	MD. HASAN
Age	:	05-11-1983 (34Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers 2 Sisters
Address	:	Vill: Hailjor, P.O: Bhulesshor-1743, P.S: Kapashia, 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	:	RAHIMA KHATUN
(iii) Husband's name	:	LATE SHIRAJ UDDIN
(iv) GB member's info	:	Branch: Goshinga, Centre # 49 (Female), Member ID: 5653/2, Group No: 07 Member since: 10-05-1992 to 2017 (25 Years) First loan: BDT 5,000/- ; Existing loan: BDT 40,000/- Outstanding loan: BDT 28,560/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Farming, Cow rearing
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-023642
Husband's Contact No.	:	01781-747188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAHIMA KHATUN joined Grameen Bank since 25 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	:	HASAN STORE
Location	:	Muchibari Chowrasta Bazar, Hailjor
Total Investment in BDT	:	BDT 1,86,040/-
Financing	:	Self BDT 1,36,040 (from existing business) 73% Required Investment BDT 50,000 (as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	30 ft x 12 ft= 360 square ft
Security of the shop	:	BDT 50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc▪Average 15 % gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rented place.▪Collects goods from Amraid Bazar, Kapasia, Gazipur▪Agreed grace period is 3 months.

Existing Business

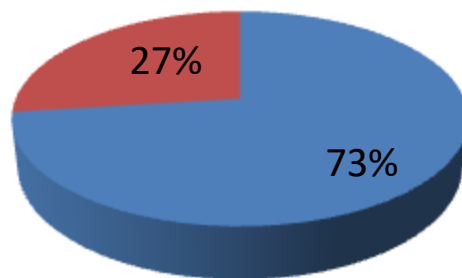
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc	3,500	1,05,000	12,60,000
Total Sales (A)	3,500	1,05,000	12,60,000
Less. Variable Expense			
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc	2,975	89,250	10,71,000
Total variable Expense (B)	2,975	89,250	10,71,000
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000
Less. Fixed Expense			
Rent		900	10,800
Electricity Bill		250	3,000
Transportation		500	6,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		6,100	73,200
Net Profit (E) [C-D]		9,650	1,15,800

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total (BDT)
	Qty	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Bakery Items	-	-	10,000	-	-	4,000	30000
Flour	2 sacks	1,300	2,600	3 sacks	1,300	3,900	45000
Soft Drinks	4 case	480	1,920	-	-	-	27500
Rice	1 sack	3,600	3,600	3 sacks	3,600	10,800	29900
Atop Rice	1 sack	2,400	2,400	-	-	-	
Pulse	2 sacks	2,000	4,000	5 sacks	2,000	10,000	9000
Sugar	2 sacks	2,500	5,000	2 sacks	2,500	5,000	5800
Soyabin Oil (open)	2 drums	15,000	30,000	1 drum	15,000	15,000	11700
Soyabin Oil	30 bottles	100	3,000	-	-	-	20000
Mustard Oil (open)	1 tin	1,600	1,600	-	-	-	
Mustard Oil	12 bottles	60	720	-	-	-	
Soap	80 pcs	40	3,200	-	-	-	20000
Detergent	60 pcs	50	3,000	-	-	-	
Others	-	-	15,000	-	-	1,300	18600
Security	-	-	50,000				
Total			1,36,040			50,000	1,86,040

Source of Finance



■ Entrepreneur's Contribution- 1,36,040

■ Investor's Investment- 50,000

■ Total Investment-1,86,040

Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc.	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000	19,84,500
Less. Variable Expense					
Bakery Items, Rice, Pulse, Flour, Sugar, Oil, Cold Drinks, Soap, Detergent etc.	4,250	1,27,500	15,30,000	16,06,500	16,86,825
Total variable Expense (B)	4,250	1,27,500	15,30,000	16,06,500	16,86,825
Contribution Margin (CM) [C=(A-B)	750	22,500	2,70,000	2,83,500	2,97,675
Less. Fixed Expense					
Rent		900	10,800	12,000	14,400
Electricity Bill		250	3,000	3,360	3,600
Transportation		800	9,600	14,400	18,000
Mobile Bill		350	4,200	4,560	4,800
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total Fixed Cost		6,450	77,400	84,220	90,800
Net Profit (E) [C-D)		16,050	1,92,600	1,99,280	2,06,875
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,92,600	1,99,280	2,06,875
1.4	Opening Balance of Cash Surplus		1,72,600	3,51,880
	Total Cash Inflow	2,42,600	3,71,880	5,58,755
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	1,72,600	3,51,880	5,38,755

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

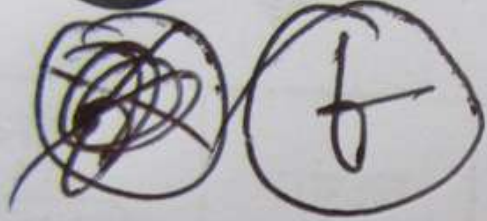
Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি
সামগ্রিক উন্নয়ন

প্রাথমিক শক্তি সামগ্রিক উন্নয়ন



প্রস্তাবিত নবীন উদ্যোগ

ম:

শ্রীমান সৈয়দ

নাম:

কম্পিউটার সার্ভিস প্রকল্প প্রস্তাব

সংক্ষিপ্ত জীবন বৃত্তান্ত:

শ্রীমান

৩৪ বছর জন্ম তারিখ:

০৫/১২/১৯৮০ জাতীয়







FAMILY PICTURE

