

Proposed NU Business Name: **M/S HASHEM STORE**

২য় দফার আবেদন

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Bason Unit, Dhaka

Project verified by: MD. Mijanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL HASHEM VUYA
Age	:	14-03-1979 (38 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers & 5 Sisters
Address	:	Vill: Paikora P.O: Paikora, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst Shona van
(iii) Father's name	:	LATE HAMID VUYA
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 66 (Female), Member ID: 6385, Group No: 07 Member since: 18-05-2008 (09Years) First loan: 5,000 taka.
Further Information:		Outstanding loan: nil
(v) Who pays GB loan installment	:	N/A
(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	:	Three years experience in running business. She has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01759-638577
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SHONA VAN joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S HASHEM STORE
Location	:	Hatia bazar , elenga, kalihati , Tangail
Total Investment in BDT	:	BDT 1,000,000
Financing	:	Self BDT 750,000 (from existing business) 67% Required Investment BDT 250,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT
Size of shop	:	15 ft x 08 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing ator , mombati, coil, etc. ▪She also sewing here. ▪Average 30% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪She is doing her business in her own place. ▪Collects goods from Chourasta. ▪Agreed grace period is 3 months.

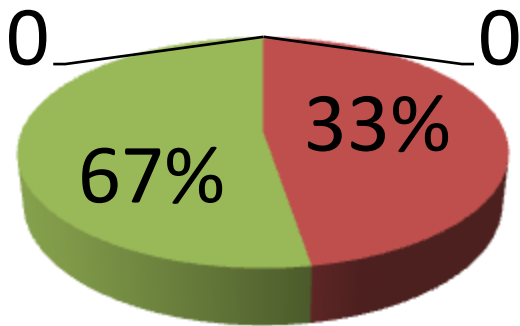
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Istarik, Agorbati, kathi, coil,mombati	2,500	75,000	900,000
	2,500	75,000	900,000
Less. Variable Expense			
Istarik, Agorbati, kathi, coil,mombati	1,750	52,500	630,000
Total variable Expense (B)	1,750	52,500	630,000
Contribution Margin (CM) [C=(A-B)]	750	22,500	270,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		400	4,800
Transportation		150	1,800
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		400	4,800
Guard		150	1,800
Generator Bill		100	1,200
Mobile Bill		400	4,800
Total fixed Cost (D)		13,600	163,200
Net Profit (E) [C-D]		8,900	106,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Istarik	25	4,000	100,000	10	20,000	200,000	300,000
Agorbati	10,000	5	50,000	5	10,000	50,000	100,000
kathi	5	6,000	30,000			-	30,000
paper	20	5,000	100,000			-	100,000
Coil	100	500	50,000			-	50,000
Spaice			20,500			-	20,500
Mombati			120,000				120,000
scurity			50,000				50,000
			520,500			250,000	770,500

Source of Finance



Entrepreneur Contribution	520,500
Investors Investment	250,000
Total Investment	770,500

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Istarik, Agorbati, kathi, coil,mombati	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	3,000	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense					
Istarik, Agorbati, kathi, coil,mombati	2,100	63,000	756,000	793,800	833,490
Total variable Expense (B)	2,100	63,000	756,000	793,800	833,490
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		400	4,800	4,800	4,800
Transportation		150	1,800	1,800	1,800
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		400	4,800	4,800	4,800
Guard		150	1,800	1,800	1,800
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		13,600	163,200	163,200	163,200
Net Profit (E) [C-D]		13,400	160,800	168,840	160,800
Payback			100,000	100,000	100,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1	Investment Infusion by Investor	250,000		
1	Net Profit	160,800	168,840	160,800
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		60,800	129,640
	Total Cash Inflow	410,800	229,640	290,440
2	Cash Outflow			
2	Purchase of Product	250,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	Total Cash Outflow	350,000	100,000	100,000
3	Net Cash Surplus	60,800	129,640	190,440

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

এলেকা

২০১৭-২০১৮

২৮-০৯-২০১৭ ইং

সইন ২০০৯ এর ১০২-১০৮ ধারার ওয় তফসিল এর ৮, ১০, ১৯ ও ২২
নামের কাও/স্বাভাভাভের অনুকূলে দেওয়া হইল। যাহার মে

মেসার্স হাশেম স্টোর

স্বাভাভাভের নাম :

যুদি/মলোহরী দোকান (ছোট)

আবুল হাশেম ভূইয়া













FAMILY PICTURE

