

Proposed NU Business Name: **HASEM STORE**



Project identification and prepared by: Md. Belal Hossain  
Chagalnaiya, feni

Project verified by: Susanto kumar biswas



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

Name	:	<b>MD ABUL HASEM PATWARY</b>
Age	:	12/03/1984 ( 34Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1 Sons 02 Daughter
No. of siblings:	:	05 Brother 04 Sisters
Address	:	Vill: Joy nagar P.O: Chadgazi , P.S: Chagalnaiya , 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	:	<b>SETORA BEGUM</b>
(iii) Father's name	:	<b>LATE: ABDUL KUDDUS PATOWARY</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 13(Female), Member ID:3573/1, Group No: 06 Member since: 05-03-2000-2007 (6 Year) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 00/-
(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	:	Ten Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01828-231711
Mother's Contact No.	:	01830-111660
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SETORA BEGUM** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

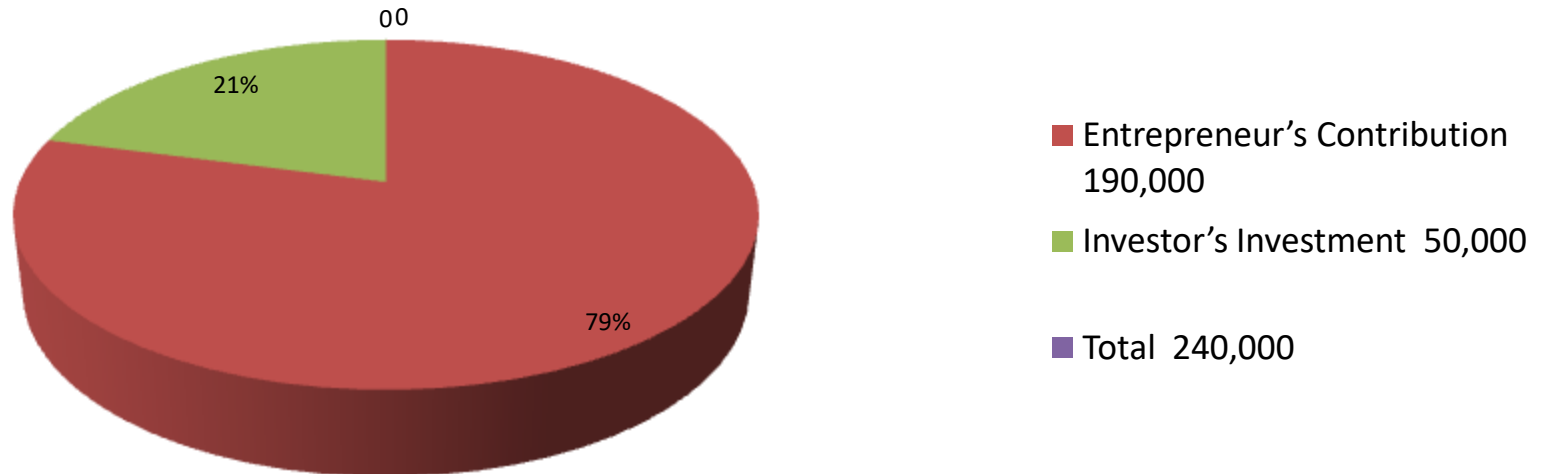
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASEM STORE</b>
Location	:	West debpur patowary bari,Chagalnaiya, Feni.
Total Investment In BDT	:	Bdt 2,40,000/-
Financing	:	Self BDT 1,90,000/- (From Existing Business) 79% Required Investment Bdt,50,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	36Ft X 13 ft. = 468 Square Ft
Security Of The Shop	:	0,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like biscuit,soft drink,chips,chanachur,soap etc.</li><li>▪Average 15% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business own Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
biscuit,soft drink,chips,chanachur,soap	2400	72000	864000
	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
biscuit,soft drink,chips,chanachur,soap	2040	61200	734400
<b>Total Variable Expense</b>	<b>2040</b>	<b>61200</b>	<b>734400</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>360</b>	<b>10800</b>	<b>129600</b>
<b>Less Fixed Expense</b>			
Rent			0
Electric Bill		400	4800
Transportaion		400	4800
Salary (Self)		5000	60000
Salary (Staff)			0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscuit	1	40,000	40,000	1	20,000	20,000	60,000
softdrink	1	30,000	30,000	1	10,000	10,000	40,000
patato chips	1	20,000	20,000	1	10,000	10,000	30,000
chanachur	1	20,000	20,000	1	10,000	10,000	30,000
tea	1	30,000	30,000			0	30,000
soyabeen	1	20,000	20,000			0	20,000
soap	1	10,000	10,000			0	10,000
others	1	20,000	20,000			0	20,000
			0			0	0
			0			0	0
<b>Total</b>	<b>8</b>	<b>190000</b>	<b>190,000</b>	<b>4</b>	<b>50,000</b>	<b>50,000</b>	<b>240,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
biscuit,soft drink,chips,chanachur,soap	3700	111000	1332000	1398600	1468530
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3700</b>	<b>111000</b>	<b>1332000</b>	<b>1398600</b>	<b>1468530</b>
<b>Less Variable Expense (B)</b>					
biscuit,soft drink,chips,chanachur,soap	3145	94350	1132200	1188810	1248251
<b>Total Variable Expense</b>	<b>3145</b>	<b>94350</b>	<b>1132200</b>	<b>1188810</b>	<b>1248251</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>555</b>	<b>16650</b>	<b>199800</b>	<b>209790</b>	<b>220280</b>
<b>Less Fixed Expense</b>					
Rent		0	0	0	0
Electric Bill		400	4800	5100	5400
Transportaion		400	4800	5040	5292
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>6300</b>	<b>75600</b>	<b>76240</b>	<b>76892</b>
<b>Net Profit (E)= [C-D]</b>		<b>10350</b>	<b>124200</b>	<b>130410</b>	<b>136931</b>
<b>Investment Pay Back</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	124,200	130410	136930.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104200	214610
	<b>Total Cash Inflow</b>	<b>174,200</b>	<b>234,610</b>	<b>351,541</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)	20000	20000	20000
	<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>104,200</b>	<b>214,610</b>	<b>331,541</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; West debpur pathway  
bari, Chagalnaiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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