

# HAWLADAR ENTERPRISE



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Project verified by: Md Rafiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

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

Name	:	<b>MIZANUR RAHMAN</b>
Age	:	07-06-1989 (26 Years)
Education, till to date	:	SSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	4 Brothers and 2 Sisters
Address	:	Vill: Technogor Para P.O: Chandona P.S: Gazipur Sadar 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	:	<b>MOST. HOSNE ARA BEGUM</b>
(iii) Father's name	:	<b>MD DELOWAR HOSSAIN HAWLADER</b>
(iv) GB member's info	:	Branch: Bashon Gazipur, Centre # 19 (Female), Member ID: 1623/1, Group No: 04 Member since: 20-12-2002 (12 Years) First loan: BDT 10,000 .
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: BDT 5,586
(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	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (vegetables selling business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01739-888235
Mother Contact No.	:	01918-693181
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Most. Hosne Ara Begum is a member of Grameen Bank since 12 years. At first she took 10,000 taka loan from Grameen Bank. Most. Hosne Ara Begum gradually took loan from GB. Utilize loan in her husband vegetables selling business and Agriculture. She purchase a land.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAWLADAR ENTERPRISE</b>
Location	:	Mondol Market, Technogor para, Gazipur
Total Investment in BDT	:	2,00,000 taka
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	4,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Chourasta, Gazipur, Joydebpur.</li><li>▪Agreed grace period is 4 months.</li></ul>

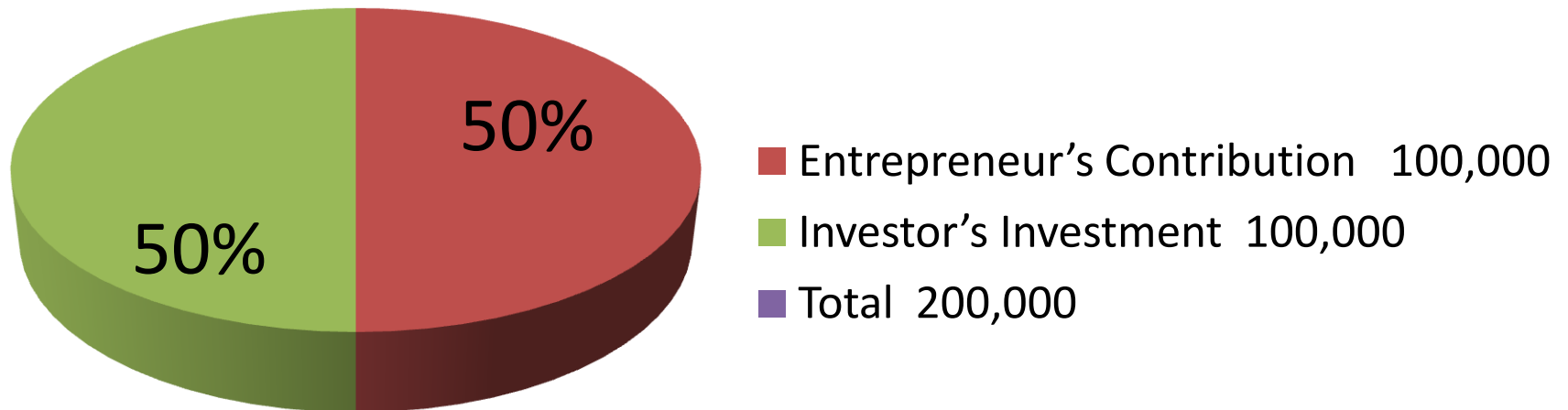
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,780	83,400	1,000,800
<b>Total Sales (A)</b>	<b>2,780</b>	<b>83,400</b>	<b>1,000,800</b>
<b>Less. Variable Expense</b>			
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	2,363	70,890	850,680
<b>Total variable Expense (B)</b>	<b>2,363</b>	<b>70,890</b>	<b>850,680</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>417</b>	<b>12,510</b>	<b>150,120</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		700	8,400
Solar Bill		450	5,400
Mobile Bill		400	4,800
Transportation		500	6,000
Salary (self)		4,000	48,000
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,350</b>	<b>88,200</b>
<b>Net Profit (E) [C-D]</b>		<b>5,160</b>	<b>61,920</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	70,000	1,00,000	1,70,000
Fridge	10,000	-	10,000
Security	20,000	-	20,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>

# Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,800	144,000	1,728,000	1,814,400	1,905,120
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>	<b>1,814,400</b>	<b>1,905,120</b>
<b>Less. Variable Expense</b>					
Rice, Pulse, Oil, Sugar, Flour Biscuit, Chips, Chanachur, Soft drinks, Noodles, Cosmetics etc	4,080	122,400	1,468,800	1,542,240	1,619,352
<b>Total variable Expense (B)</b>	<b>4,080</b>	<b>122,400</b>	<b>1,468,800</b>	<b>1,542,240</b>	<b>1,619,352</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>720</b>	<b>21,600</b>	<b>259,200</b>	<b>272,160</b>	<b>285,768</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		700	8,400	9,000	9,500
Solar Bill		450	5,400	6,000	6,500
Mobile bill & SMS Monitoring		650	7,800	8,200	9,000
Transportation		900	10,800	12,500	14,500
Salary (self)		7,000	84,000	84,000	84,000
Entertainment		400	4,800	5,200	6,000
<b>Non Cash Item</b>					
Depreciation		167	2,000	2,000	2,000
<b>Total Fixed Cost</b>		<b>11,267</b>	<b>135,200</b>	<b>138,900</b>	<b>143,500</b>
<b>Net Profit (E) [C-D]</b>		<b>10,333</b>	<b>124,000</b>	<b>133,260</b>	<b>142,268</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	<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	100,000		
1.2	Net Profit	124,000	133,260	142,268
1.3	Depreciation (Non cash item)	2,000	2,000	2,000
1.4	Opening Balance of Cash Surplus		86,000	181,260
	<b>Total Cash Inflow</b>	<b>226,000</b>	<b>221,260</b>	<b>325,528</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,000</b>	<b>181,260</b>	<b>285,528</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 07 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  
Local competitors;

Pictures







































**Matador**  
Tooth Brush









কম্পিউটার দোকান

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কোনো ইন্টারনেট  
রিচার্জ করা হয়।  
fast 3G  
আপনার মোবাইল গিটবে সবার আগে





গ্রামীণফোন



হাওলাদার জেনারেল স্টোর  
টেকনাগ পাড়া, ১৯ সালদা, সালদা, পার্বতীপুর



সর্বদা  
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# FAMILY PICTURE

