

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



Project identification and prepared by: MD. Nurul Islam,  
Dakshinkhan Unit, Dhaka

Project verified by: MD. Rofiquel Islam



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

Name	:	<b>MD. HABIBUR RAHMAN</b>
Age	:	26-03-1983 (32 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers 3 Sisters
Address	:	Vill: Choarir Tek, P.O: Azampur, P.S: Dakshinkhan, Dist: Dhaka
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>RABEYA KHATUN</b>
(iii) Father's name	:	<b>MD. ISMAIL HOSSAIN</b>
(iv) GB member's info	:	Branch: Uttarkhan, Centre # 40(Female), Member ID: 1839/1 Group No: 01 Member since: 23-9-1999 (16 Years) First loan: 10,000 taka.
Further Information:		Existing Loan: BDT 25,000 Outstanding loan: BDT 4,650
(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	:	Twenty years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business and house rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01980-111816
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

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

RABEYA KHATUN joined Grameen Bank since 16 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HABIB GENERAL STORE</b>
Location	:	Faydabad Dhaka.
Total Investment in BDT	:	BDT 2,00,000
Financing	:	Self BDT 1,0,000(from existing business) 50% Required Investment BDT 1,00,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 8 ft= 112 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Rice, Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur, etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The entrepreneur is owner of the shop.</li><li>▪Collects goods from Tongi Bazaar.</li><li>▪Agreed grace period is 4 months.</li></ul>

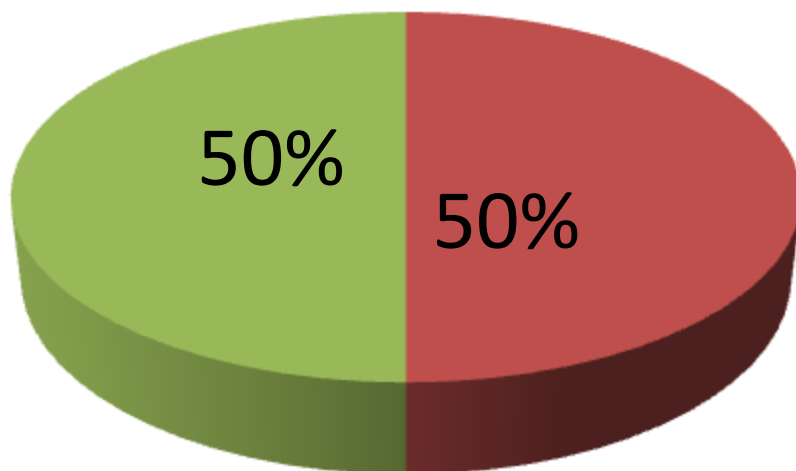
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery item	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Grocery item	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Electricity bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,450</b>	<b>65,400</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (10 bag x 2,000)	20,000	50,000	70,000
Flour (2 x 1,000)	2,000	6,000	8,000
Onion, Oil, Soap, Salt, Egg, Noodle etc	63,000	44,000	107,000
Fridge	15,000	-	15,000
<b>Total</b>	<b>1,00,000</b>	<b>1,00,000</b>	<b>2,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery item	3,700	111,000	1,332,000	1,398,600
<b>Total Sales (A)</b>	<b>3,700</b>	<b>111,000</b>	<b>1,332,000</b>	<b>1,398,600</b>
<b>Less. Variable Expense</b>				
Grocery item	3,145	94,350	1,132,200	1,188,810
<b>Total variable Expense (B)</b>	<b>3,145</b>	<b>94,350</b>	<b>1,132,200</b>	<b>1,188,810</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>555</b>	<b>16,650</b>	<b>199,800</b>	<b>209,790</b>
<b>Less. Fixed Expense</b>				
Electricity bill		300	3,600	3,600
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Transportation		200	2,400	3,500
<b>Non Cash Item</b>				
Depreciation		250	3,000	3,000
<b>Total Fixed Cost</b>		<b>6,150</b>	<b>73,800</b>	<b>75,600</b>
<b>Net Profit (E) [C-D]</b>		<b>10,500</b>	<b>126,000</b>	<b>134,190</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>



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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	126,000	134,190
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		69,000
	<b>Total Cash Inflow</b>	<b>229,000</b>	<b>206,190</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)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>160,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>69,000</b>	<b>146,190</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 20 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

Pictures





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

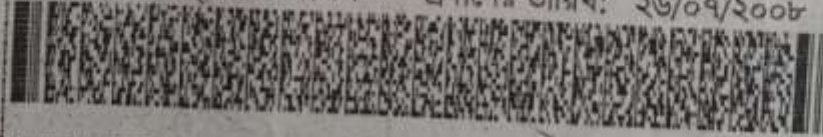


হাবিব

নাম: মোঃ হাবিবুর রহমান  
Name: Md Habibur Rahaman  
পিতা: মোঃ ইসমাইল হোসেন  
মাতা: রাবেয়া খাতুন  
Date of Birth: 26 Mar 1983  
ID NO: 2611038825873

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোল্ডিং: ৩৫০, গ্রাম/রাস্তা: চৌয়ারীর টেক, ফায়দাবাদ উত্তর, ডাকঘর: আজমপুর - ১২৩০, দক্ষিণখান, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৬/০৭/২০০৮





# FAMILY PICTURE

