

## Proposed NU Business Name: **HOMAYOUN STORE**



Project identification and prepared by: MD. Abadat Hossain,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>MD. HOMAYOUN KABIR</b>
Age	:	21-05-1987 (28 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers 1 Sister
Address	:	Vill: Gorai Nazir Para, P.O: Gorai, P.S: Mirzapur, 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	:	<b>MONOWARA</b>
(iii) Father's name	:	<b>MD. MOYSER MIA</b>
(iv) GB member's info	:	Branch: Gorai Mirzapur, Centre # 72(Male), Member ID: 5843/2, Group No: 04 Member since: 14-05-2008 (7 Years) First loan: BDtT 20,000 taka.
Further Information:		Existing Loan: BDT 1,30,000 Outstanding loan: BDT 1,21,420
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01857-724158
Mother's Contact No.	:	01924-421033
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

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

MONOWARA joined Grameen Bank since 7 years ago. At first she took 20,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HOMAYOUN STORE</b>
Location	:	Mill Gate, Gorai, Mirzapur, Tangail.
Total Investment in BDT	:	BDT 1,30,000
Financing	:	Self BDT 55,000(from existing business) 42% Required Investment BDT 75,000(as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 square ft
Security of the shop	:	-
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, Soya bin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur etc.</li><li>▪Average 15% gain on grocery item &amp; 20% gain on vegetables sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Kaliakoir.</li><li>▪Agreed grace period is 4 months.</li></ul>

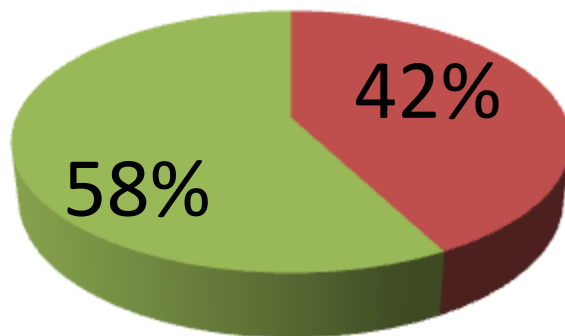
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	1,500	45,000	540,000
Vegetables	1,100	33,000	396,000
<b>Total Sales (A)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	1,275	38,250	459,000
Vegetables	880	26,400	316,800
<b>Total variable Expense (B)</b>	<b>2,155</b>	<b>64,650</b>	<b>775,800</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>445</b>	<b>13,350</b>	<b>160,200</b>
<b>Less. Fixed Expense</b>			
Rent		1,200	14,400
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		300	3,600
<b>Total fixed Cost (D)</b>		<b>7,900</b>	<b>94,800</b>
<b>Net Profit (E) [C-D]</b>		<b>5,450</b>	<b>65,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Flour, Potato, Bran, Soyabin, Onion, Salt, Chili, Soap, Cosmetics, Soft Drinks, Coil, Biscuit, Chanachur	30,000	30,000	60,000
Vegetables	2,000	-	2,000
Cosmetics	1,000	25,000	26,000
Rice (8 x 1600)	-	12,800	12,800
Soya bin Oil, Mastered Oil	2,000	7,200	9,200
Fridge (1)	20,000	-	20,000
<b>Total</b>	<b>55,000</b>	<b>75,000</b>	<b>130,000</b>

## Source of Finance



- Entrepreneur's Contribution 55,000
- Investor's Investment 75,000
- Total 130,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Grocery Item	2,500	75,000	900,000	945,000
Vegetables	1,100	33,000	396,000	415,800
<b>Total Sales (A)</b>	<b>3,600</b>	<b>108,000</b>	<b>1,296,000</b>	<b>1,360,800</b>
<b>Less. Variable Expense</b>				
Grocery Item	2,125	63,750	765,000	803,250
Vegetables	880	26,400	316,800	332,640
<b>Total variable Expense (B)</b>	<b>3,005</b>	<b>90,150</b>	<b>1,081,800</b>	<b>1,135,890</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>595</b>	<b>17,850</b>	<b>214,200</b>	<b>224,910</b>
<b>Less. Fixed Expense</b>				
Rent		1,200	14,400	14,400
Electricity Bill		800	9,600	10,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Entertainment		300	3,600	4,000
<b>Non Cash Item</b>				
Depreciation		333	4,000	4,000
<b>Total Fixed Cost</b>		<b>8,533</b>	<b>102,400</b>	<b>106,400</b>
<b>Net Profit (E) [C-D]</b>		<b>9,317</b>	<b>111,800</b>	<b>118,510</b>
<b>Investment Payback</b>			<b>45,000</b>	<b>45,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	75,000	
1.2	Net Profit	111,800	118,510
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		70,800
	<b>Total Cash Inflow</b>	<b>190,800</b>	<b>193,310</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	45,000	45,000
	<b>Total Cash Outflow</b>	<b>120,000</b>	<b>45,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>70,800</b>	<b>148,310</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 03 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





















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ক্রমিক	বিবরণ	তারিখ	সমস্যা সংক্রান্ত				কম
			তারিখ	নির্ণায়ক	সু	নির্ণায়ক	
		১৯/১	১৪০০				
১/১৯/১৬	১৯/১	২৬/১১	২৫০০				
২/১৯/১৬	১৯/১	২৬/১১	২৫০০				
৩/১৯/১৬	১৯/১	২৬/১১	২৫০০				
৪/১৯/১৬	১৯/১	২৬/১১	২৫০০				
৫/১৯/১৬	১৯/১	২৬/১১	২৫০০				
৬/১৯/১৬	১৯/১	২৬/১১	২৫০০				

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১৬৪৬

১৯/১১/১৬

সমস্যা সংক্রান্ত		সমস্যা সংক্রান্ত	
ক্রমিক	বিবরণ	ক্রমিক	বিবরণ
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২	১৪০০	২	১৪০০
৩	১৪০০	৩	১৪০০
৪	১৪০০	৪	১৪০০
৫	১৪০০	৫	১৪০০
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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 জনস্বাস্থ্য সচিবালয় / জাতীয় পরিষদ শাখা



নাম: মোঃ হোসেন খান  
 Name: MD. HOSSAIN KHAN  
 পিতা: আব্দুল হক  
 বাবা: Abulhak  
 Date of Birth: ০১/০৫/১৯৬০  
 ID NO: ৯১১৬৫৫৪৩৪৩৬

জাতীয় পরিষদ  
 National Council

# FAMILY PICTURE

