

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



Project identification and prepared by: Md. Forhad Hosen,  
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. ABU HANIF</b>
Age	:	12-06-1982 (34 Years)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brothers & 4 Sisters
Address	:	Vill: Anayetpur, P.O: BAD Madrasa, P.S: Tangail, 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>HAMIDA BEGUM</b>
(iii) Father's name	:	<b>MD. NAYEB ALI</b>
(iv) GB member's info	:	Branch: GALA, Centre # 31(Female), Member ID: 3171/1, Group No: 08 Member since: 15-5-04(06Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: BDT 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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01742317295
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Sadar Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAMIDA BEGUM** joined Grameen Bank since 06 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HANIF STORE</b>
Location	:	Bella bazar, Tangail
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 160,000/-(from existing business) 62% Required Investment BDT 1,00,000/-(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28ft x 12ft= 336 square ft
Security of the shop	:	BDT 60000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Grocery Item etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

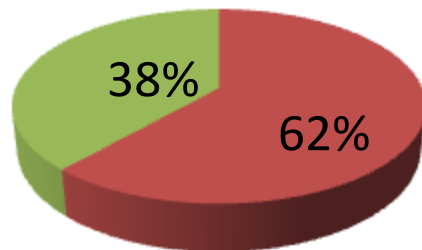
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery items	3800	114000	1368000
<b>Total Sales (A)</b>	3800	114000	1368000
<b>Less Variable Expense</b>			
Grocery items	3230	96900	1162800
<b>Total variable Expense (B)</b>	3,230	96900	1162800
<b>Contribution Margin (CM) [C=(A-B)]</b>	570	17100	205200
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		8,900	106800
<b>Net Profit (E)= [C-D]</b>		8,200	98400

## Investment Breakdown

Particulars	Existing	Proposed	Total
Rice	27,000	40,000	67000
Soyabin	11,000	10,000	21000
Soft drinks	7,500	20,000	27500
Flour	3,200	30,000	33200
Sugar	2,050	0	2050
Paste	4,000	0	4000
Saban	9,750	0	9750
Wheel	5500		5500
Others	50000		50000
Freeze,Black , Fan, Chair, Table	40000		40000
	160,000	100,000	260000

## Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 100,000
- Total 260,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Grocary items	6100	183000	2196000	2305800
<b>Total Sales (A)</b>	6100	183000	2196000	2305800
<b>Less Variable Expense</b>				
Grocary items	5185	155550	1866600	1959930
<b>Total variable Expense (B)</b>	5,185	155550	1866600	1959930
<b>Contribution Margin (CM) [C=(A-B)</b>	915	27450	329400	345870
<b>Less Variable Expense</b>				
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		300	3600	7400
Guard		200	2400	2400
Mobile bill		500	6000	6300
<b>Total fixed cost (D)</b>		9,200	110,400	114,900
<b>Net Profit (E)= [C-D]</b>		18250	219000	230,970
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	219,000	230,970
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		159,000
	<b>Total Cash Inflow</b>	319000	389970
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	159,000	329970

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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























Man in a light blue shirt working in a grocery store.

White box with a green logo and text, likely containing rice or a similar product.

Large sacks of rice, some with text in Hindi, including "सुपर ग्रीन" (Super Green) and "कांचल" (Kanchal).

Shelves filled with various packaged goods, including instant noodles and other food items.

Vertical banners and hanging items, including "Close Up" and "Maggi" products.

Text on a sack: "सुपर ग्रीन" (Super Green) and "कांचल" (Kanchal).

Text on a red plastic bag, possibly containing instant noodles.

Tray of eggs on the counter.



# FAMILY PICTURE

