

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



Project identification and prepared by: Shah Alam,  
Dupchachia Unit, Bagura

Project verified by: Md Mozaharul Islam



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

Name	:	<b>MD HAFIZAR RAHMAN</b>
Age	:	26-04-1984 (32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Daughter 1 Son
No. of siblings:	:	4 Brothers 01 Sisters
Address	:	Vill: Dhap Sukhak Gari, P.O: Dupchachia P.S: Dupchachia , Dist: Bagura
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>MST REHANA BEGUM</b>
(iii) Father's name	:	<b>MD ALIM UDDIN</b>
(iv) GB member's info	:	Branch: Bir Kedar, kahalu, Centre # 47(Female), Member ID: 2074/1, Group No:06 Member since: 25-02-2008 ( 05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: Nil;
(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	:	04 years experience in running business. Own business 04 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-803650
Mother's Contact No.	:	01718-710231
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Dupchachia Unit, Bogura

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST REHANA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>HAFIZ STORE</b>
Location	:	Dhupar Hat Road
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	ft x ft = square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc..</li> <li>▪Average 10% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing 01 employee.</li> <li>▪One will be appointed after getting equity money.</li> <li>▪The shop is own.</li> <li>▪Collects goods from Bogura, Dhaka</li> <li>▪Agreed grace period is 3 months.</li> </ul>

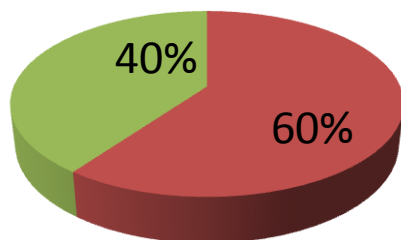
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	7500	225000	2700000
<b>Total Sales (A)</b>	7500	225000	2700000
<b>Less Variable Expense</b>			
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	6750	202500	2430000
<b>Total variable Expense (B)</b>	6,750	202500	2430000
<b>Contribution Margin (CM) [C=(A-B)]</b>	750	22500	270000
<b>Less Variable Expense</b>			
Electricity bill		400	4800
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		5000	
Entertainment		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		14,200	170400
<b>Net Profit (E)= [C-D]</b>		8,300	99600

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bekary	50	300	15,000	0	0	0	15,000
Cosmetics	50	100	5,000	0	0	20,000	25,000
Soft drinks	50	100	5,000	400	50	20,000	25,000
Binding exercise books	35	1000	35,000	0	0	0	35,000
Ice cream	120	665	79,800	150	345	51,750	131,550
Chanachur coil	50	100	5,000	0	0	0	5,000
Others	0	0	5,200	0	0	8,250	13,450
<b>Total</b>		<b>2265</b>	<b>150,000</b>	<b>400</b>	<b>0</b>	<b>100,000</b>	<b>250,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	12000	360000	4320000	4536000
<b>Total Sales (A)</b>	12000	360000	4320000	4536000
<b>Less Variable Expense</b>				
Bekary, Cosmetics, Soft drinks, Chanchur, Coil etc.	10800	324000	3888000	4082400
<b>Total variable Expense (B)</b>	10,800	324000	3888000	4082400
<b>Contribution Margin (CM) [C=(A-B)</b>	1,200	36000	432000	453600
<b>Less Variable Expense</b>				
Electricity bill		600	7200	7,400
Transportation		3,500	42000	4,300
Salary (self)		5000	60000	60,000
Salary(Staff)		10000	120000	120,000
Entertainment		300	3600	3,600
Mobile bill		550	6600	6,600
<b>Total fixed cost (D)</b>		19,950	239400	201,900
<b>Net Profit (E)= [C-D]</b>		16050	192600	251,700
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	192,600	251,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		132,600
	<b>Total Cash Inflow</b>	292600	384300
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	132,600	324300

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 14 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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গুজম  
ক্যান্ডি

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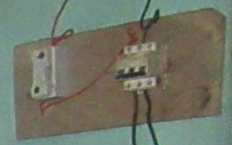
Euro

海华隆机





上海华隆机器









# FAMILY PICTURE

