

Proposed NU Business Name: **HASAN STORE**



Project identification and prepared by: Hosen Ali
Mohasthan Unit, Bogra

Project verified by: MD Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN ALI
Age	:	19-2-1992 (23 Years)
Education, till to date	:	CLASS 5
Marital status	:	Married
Children	:	1 DAUGHTER
No. of siblings:	:	1 BROTHER 1 SISTER
Address	:	Vill: Polashbari, P.O: Chadnuha, P.S: Bogra Sadar, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST ASMA BEGUM
(iii) Father's name	:	MD. SOMIR UDDIN
(iv) GB member's info	:	Branch : Gokul, bogra Centre : 36(Female), Member ID: 8536, Group No: 10 Member since: 1999 (18 Years) First loan: BDT 5000
Further Information:		Existing loan: BDT 6000; 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	:	8 years experience in running business. 5Years in own business. He has no training.
Other Own/Family Sources of Income	:	NA
Other Own/Family Sources of Liabilities	:	
Entrepreneur Contact No.	:	01919-581336
Family's Contact No.	:	01740-807942
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohasthan Unit, Bogra .

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST ASMA BEGUM joined Grameen Bank since 18 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	HASAN STORE
Location	:	Mohasthan Bazar, Shibgonj Road
Total Investment in BDT	:	BDT 210000 /-
Financing	:	Self BDT 160000/- (from existing business) 76% Required Investment BDT 50000/- (as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	7ft x 14 ft= 98 sqft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Grocery items.▪Average 15 % gain on sales.▪The business is operating by entrepreneur . Existing no employee.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

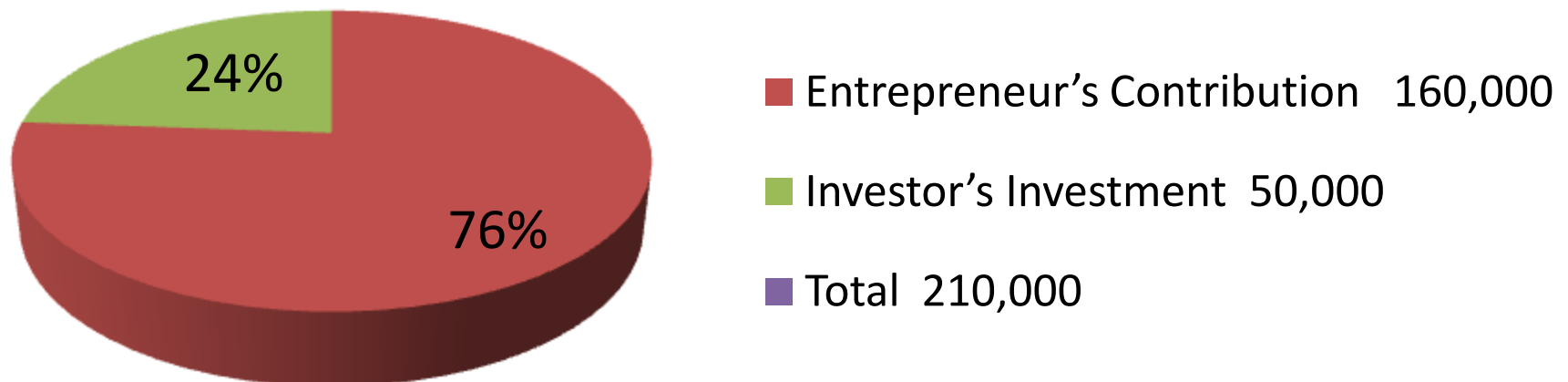
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	4000	120000	1440000
Total sales (A)	4000	120000	1440000
Less Variable Exp.			
Grocery Item	3400	102000	1224000
Total Variable exp. (B)	3400	102000	1224000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		2500	30000
Electricity bill		350	4200
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		100	1200
Guard		150	1800
Genaretor		300	3600
Mobile		200	2400
total fixed cost (D)		10600	127200
Net profit (E) [C-D]		7400	88800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Oil	3	17000	51,000	2	17,000	34,000	85,000
Oil	100	100	10,000			0	10,000
Suger	10	3000	30,000			0	30,000
Masalla	20	100	2,000			0	2,000
Soap	10	100	1,000			0	1,000
washing powder	50	250	12,500			0	12,500
Biscuite	25	100	2,500			0	2,500
Others	10	100	1,000	160	100	16,000	17,000
Security			50,000				50,000
Total	228		160,000	162		50,000	210,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Grocery Item	6000	180000	2160000	2268000	2381400
Total Sales (A)	6000	180000	2160000	2268000	2381400
less variable Expenses					
Grocery Item	5100	153000	1836000	1927800	2024190
Total variable Expenses (B)	5100	153000	1836000	1927800	2024190
Contribution Margin (CM)= (A-B)	900	27000	324000	340200	357210
Less Fixed Expenses					
Rent		2500	30000	30000	30000
Electricity bill		400	4800	4800	4800
Transportation		2200	26400	26400	26400
Salary (self)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Guard		150	1800	1800	1800
Genaretor		330	3960	3960	3960
Mobile		300	3600	3600	3600
Total Fixed Cost		11030	132360	132360	132360
Net Profit (E) (C-D)		15970	191640	207840	224850
Investment Payback			20000	20000	20000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	191,640	207,840	224850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171,640	359480
	Total Cash Inflow	241640	379480	584330
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	
3	Net Cash Surplus	171,640	359480	564330

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 8 Years: 5
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









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Top shelf products (left to right):

- Yellow spray bottle
- Green liquid soap bottles
- Black hair oil bottle
- White cream boxes
- Face cream boxes with a woman's face

Second shelf products (left to right):

- Yellow and red spray bottles
- Green liquid soap bottles
- Small jars of cream
- White cream bottles
- Black hair oil bottle

White sack (left):

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White sack (middle):

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Yellow sack:

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White sack (right):

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Woven basket:

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FAMILY PICTURE

