

Proposed NU Business Name: HAJI GENERAL STORE



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Brief Bio of The Proposed Nobin Udyokta

Name	:	FOYSAL BIN ALI
Age	:	28-12-1996 (20 Years)
Education, till to date	:	Class 08
Marital status	:	Single
Children	:	-
No. of siblings:	:	01 Brother & 3 Sisters
Address	:	Vill: Vaoarviti, P.O: Vaoarviti, P.S: Keranigonj, 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	:	MOST. ROKEYA BEGUM
(iii) Father's name	:	HAJI MD SHOHOR ALI
(iv) GB member's info	:	Branch: Basta, Centre # 76 (Female), Member ID: 6734/2, Group No: 03 Member since: 01-01-1991 to 1997 (07 Years) First loan: BDT 5,000
Further Information:		Existing Loan:, Outstanding loan: -
(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	:	07 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.	:	01676-632306
Mother's Contact No.	:	01758-526077
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keranigonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROKEYA BEGUM joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAJI GENERAL STORE
Location	:	Vaoarviti, Rajabari, Keranigonj
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 150,000/-(from existing business) 71% Required Investment BDT 60,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	8 ft x 20 ft= 160 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a grocery business.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Moulovibazaar.▪The shop is owned.▪Agreed grace period is 3 months.

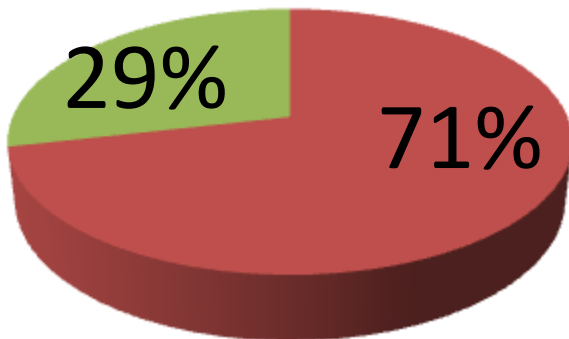
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Grocery item	90,000	1,080,000
Total Sales (A)	90,000	1,080,000
Less. Variable Expense		
Grocery item	76,500	918,000
Total variable Expense (B)	76,500	918,000
Contribution Margin (CM) [C=(A-B)]	13,500	162,000
Less. Fixed Expense		
Electricity Bill	200	2,400
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Entertainment	200	2,400
Total fixed Cost (D)	5,700	68,400
Net Profit (E) [C-D]	7,800	93,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Rice	40	2500	100,000	15	2500	37,500	137,500
Atta	10	1000	10,000	5	1000	5,000	15,000
Soya been	100	90	9,000	100	90	9,000	18,000
Soft Drinks	30	700	21,000	0	0	0	21,000
Others	1	10000	10,000	1	8500	8,500	18,500
Total	181		150,000	121		60,000	210,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 60,000
- Total 210,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Grocery item	125,000	1,500,000	1,575,000	1,653,750
Total Sales (A)	125,000	1,500,000	1,575,000	1,653,750
Less. Variable Expense				
Grocery item	106,250	1,275,000	1,338,750	1,405,688
Total variable Expense (B)	106,250	1,275,000	1,338,750	1,405,688
Contribution Margin (CM) [C=(A-B)]	18,750	225,000	236,250	248,063
Less. Fixed Expense				
Electricity Bill	200	2,400	3,000	3,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Entertainment	200	2,400	2,400	2,400
Total Fixed Cost	5,800	69,600	70,900	71,900
Net Profit (E) [C-D]	12,950	155,400	165,350	176,163
Investment Payback		24,000	24,000	24,000

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

<i>Sl #</i>	<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	60,000		
1.2	Net Profit	155,400	165,350	176,163
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		131,400	276,750
	Total Cash Inflow	215,400	296,750	452,913
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	131,400	276,750	432,913

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures







FAMILY PICTURE

