

Proposed NU Business Name: **HRIDOY GARDEN**



Project identification and prepared by: Abdur Rouf,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	AL-AMIN HRIDOY
Age	:	21 Years
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Basaid, P.O: Ashulia, P.S: Ashulia, 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. HIMU AKTER SELINA
(iii) Father's name	:	MD. DULAL HOSSEN
(iv) GB member's info	:	Branch: Ashulia, Centre # 98 (Female), Member ID: 11751, Group No: 11 Member since: 04-01-15 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 15,000/- Outstanding loan: BDT 8,735/-
(v) Who pays GB loan installment	:	Mother
(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	:	Nine years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01956-869994
Mother's Contact No.	:	01822-562355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. HIMU AKTER SELINA joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	HRIDOY GARDEN
Location	:	Basaid, Ashulia, Dhaka
Total Investment in BDT	:	BDT 5,00,000/-
Financing	:	Self BDT 4,00,000(from existing business) 80% Required Investment BDT 1,00,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	72 Percent
Security of the shop	:	3,80,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Nakachua, Fostel Pamp, Moniraj, Shawrabol, Badneshfand, Nimjuri, Malfujira etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 02 employee.▪He is doing his business in Renting place.▪Collects goods from Jossier, Barisal, Kapasia.▪Agreed grace period is 3 months.

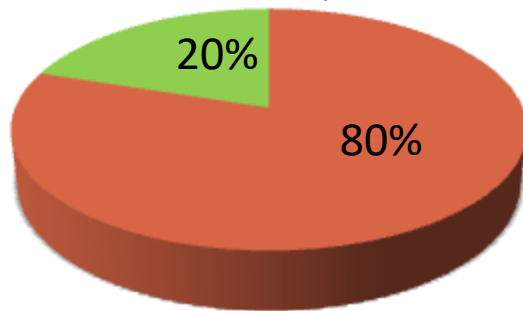
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tree	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Tree	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		5,000	60000
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		22,600	271200
Net Profit (E)= [C-D]		4,400	52800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Nakachua	1	20000	20,000	1	20,000	20,000	40,000
Fastel Pamp	21	4000	84,000	10	4,000	40,000	124,000
Moniraj	1	12000	12,000	1	12,000	12,000	24,000
Shawrabal	4	8000	32,000	3	8,000	24,000	56,000
Badneshfand	4	2000	8,000	0	0	0	8,000
Nimjura	200	300	60,000	0	0	0	60,000
Malfujia	300	600	180,000	0	0	0	180,000
Other's	0	0	4,000	0	0	4,000	8,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Total	531	0	400,000	15	0	100,000	500,000

Source of Finance



- Entrepreneur's Contribution's =400000
- Investor Investment's =100000
- Total = 500000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Tree	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Tree	2800	84000	1008000	1058400	1111320
			0		
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		5,000	60000	60,000	60000
Electricity bill		1200	14400	14900	15400
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		10000	120000	120000	120000
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		23,200	278,400	279,500	280600
Net Profit (E)= [C-D]		12800	153600	174,100	195680
Investment Payback			40.000	40.000	40.000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	153600	174,100	195680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		113,600	247700
	Total Cash Inflow	253600	287700	443380
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)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	113,600	247700	403380

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Basaid, Ashulia, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

















FAMILY PICTURE