

## Proposed NU Business Name: MD ABDUL HAMID STORE



Project identification and prepared by: Probir Chandra Pramanik,  
Sonatola Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



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

Name	:	<b>MD ABDUL HAMID KHA</b>
Age	:	13-03-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Sister
Address	:	Vill: Patila Kura, P.O: Balua Hat, P.S: Sonatola, 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	:	<b>MOST ALEMA BEGUM</b>
(iii) Father's name	:	<b>MD SOJA KHA</b>
(iv) GB member's info	:	Branch: Balua Sonatola, Centre # 35 (Female), Member ID: 7096, Group No: 11 Member since: 10-04-2006 (10 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: BDT -
(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	:	10 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.	:	01729-940419
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST ALEMA BEGUM** joined Grameen Bank since 10 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	:	<b>MD ABDUL HAMID STORE</b>
Location	:	Patila Kura, Balua Hat, Sonatola, Bogra
Total Investment in BDT	:	BDT 80,000/-
Financing	:	Self BDT 40,000/- (from existing business) 50% Required Investment BDT 40,000/- (as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 25 ft = 250 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Retailer of grocery item.</li><li>▪ Average 15% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employees.</li><li>▪ Collects goods from Bogra.</li><li>▪ The shop is owned.</li><li>▪ Agreed grace period is 3 months.</li></ul>

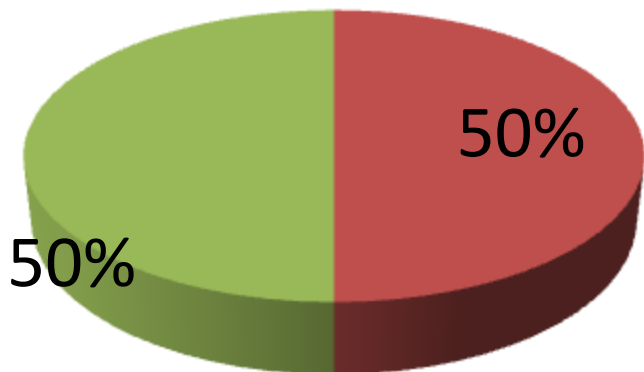
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Grocery Item	2,500	75,000	900,000
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Grocery Item	2,125	63,750	765,000
<b>Total variable Expense (B)</b>	<b>2,125</b>	<b>63,750</b>	<b>765,000</b>
<b>Contribution Margin (CM)</b> <b>[C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>
<b>Less. Fixed Expense</b>			
Transportation		300	3,600
Electricity Bill		300	3,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>5,800</b>	<b>69,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,450</b>	<b>65,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Rice	5	2000	10,000	5	2000	10,000	20,000
Powder	248	30	7,440	248	30	7,440	14,880
Sugar	100	65	6,500	100	65	6,500	13,000
Soyabin	100	95	9,500	100	95	9,500	19,000
Soap	164	40	6,560	164	40	6,560	13,120
<b>Total</b>	<b>617</b>	<b>2230</b>	<b>40,000</b>	<b>617</b>	<b>2,230</b>	<b>40,000</b>	<b>80,000</b>

## Source of Finance



■ Entrepreneur's Contribution 40,000

■ Investor's Investment 40,000

■ Total 80,000

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Grocery Item	3,500	105,000	1,260,000	1,323,000	1,389,150
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Grocery Item	2,975	89,250	1,071,000	1,124,550	1,180,778
<b>Total variable Expense (B)</b>	<b>2,975</b>	<b>89,250</b>	<b>1,071,000</b>	<b>1,124,550</b>	<b>1,180,778</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>525</b>	<b>15,750</b>	<b>189,000</b>	<b>198,450</b>	<b>208,373</b>
<b>Less. Fixed Expense</b>					
Transportation		400	4,800	4,800	4,800
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		300	3,600	4,000	4,500
Salary (self)		5,000	60,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>6,000</b>	<b>72,000</b>	<b>72,800</b>	<b>73,800</b>
<b>Net Profit (E) [C-D]</b>		<b>9,750</b>	<b>117,000</b>	<b>125,650</b>	<b>134,573</b>
<b>Investment Payback</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	117,000	125,650	134,573
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,000	210,650
	<b>Total Cash Inflow</b>	<b>157,000</b>	<b>226,650</b>	<b>345,223</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>101,000</b>	<b>210,650</b>	<b>329,223</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 10 Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





















# FAMILY PICTURE

