

Proposed NU Business Name: **HAMID STORE**



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Sreenagar unit, Munshigonj
Project verified by: Md. Shamsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	HAMID AHEIKH
Age	:	24-07-1983 (34Years)
Education, till to date	:	Class viii
Marital status	:	Married
Children	:	02 Daughters
No. of siblings:	:	03 Brothers 04 sisters
Address	:	Vill: south tazpur P.O ;Tazpur, P.S: Sirajdikhan, Dist: Munshigonj.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAZERA BEGUM
(iii) Father's name	:	HSEIKH SAHOR ALI
(iv) GB member's info	:	Branch: Sirajdikhan Centre # 8(Female), Member ID: 1621, Group No: 09 Member of since:20-03-2000 (07Years) First loan: BDT 5,000/-
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father& Brother
(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 & Skill Own Business and Training Info	:	15 years of business experience. : 15 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Dairy firm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01788-504353
Family's Contact No.	:	01722-247165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sreenagar unit, Munshigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA BEZUM joined Grameen Bank since 07 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	HAMID STORE
Location	:	Upazela mor,Sirajdikhan,Mushigonj.
Total Investment in BDT	:	BDT 130,000/-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 9 ft= 162 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Oil, Sop, rich,flower,Powder etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Sirajdikhan.▪Agreed grace period is 3 months.

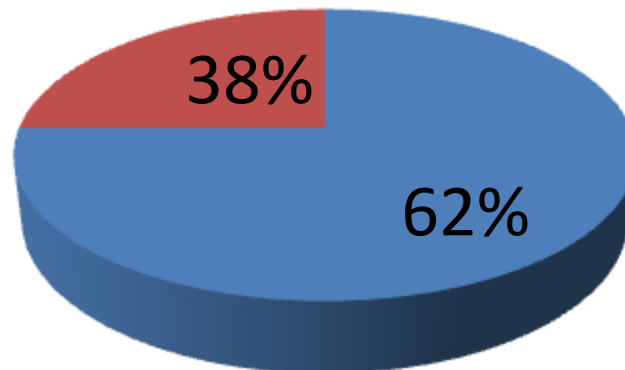
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Oil, Sop, rich,flower,Powder etc.	2,200	66,000	792,000
Total Sales (A)	2,200	66,000	792,000
Less. Variable Expense			
Oil, Sop, rich,flower,Powder etc.	1,760	52,800	633,600
Total variable Expense (B)	1,760	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	440	13,200	158,400
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary(self)		5,000	60,000
Entertainment		100	1,200
Generator		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		7,750	93,000
Net Profit (E) [C-D]		5,450	65,400

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Rich	5	2400	12000		4	2400	9600	21,600
Sop	5	1000	5000		5	1000	5000	10,000
Oil	50	85	4250		100	85	8500	12,750
Ata	5	1000	5000		5	1000	5000	10,000
Suger	4	3200	12800		5	3200	16000	28,800
Moyda	4	1400	5600		3	1400	4200	9,800
Soft drink	5	750	3750	other			1700	5,450
Dal	40	90	3690					3690
Biscuit	20	350	7000					7,000
freeze			20000					20,000
Total			80,000				50,000	130,000

Source of Finance

■ Entrepreneur's contibution 80,000 ■ Investor's Investment 50,000 ■ Total 130,000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year+5%	3rd year+5%
Revenue (sales)					
Oil, Sop, rich,flower,Powder etc.	2,800	84,000	1,008,000	1,058,400	1,111,320
Total Sales (A)	2,800	84,000	1,008,000	1,058,400	1,111,320
Less. Variable Expense					
Oil, Sop, rich,flower,Powder etc.	2,240	67,200	806,400	846,720	889,056
Total variable Expense (B)	2,240	67,200	806,400	846,720	889,056
Contribution Margin (CM) [C=(A-B)	560	16,800	201,600	211,680	222,264
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		300	3,600	3,780	3,969
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		100	1,200	1,260	1,323
Generator		150	1,800	1,890	1,985
Mobaile bill		200	2,400	2,520	2,646
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,750	93,000	93,750	94,538
Net Profit (E) [C-D)		9,050	108,600	117,930	127,727
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	108,600	117,930	127,727
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		88,600	186,530
	Total Cash Inflow	158,600	206,530	314,257
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	88,600	186,530	294,257

SWOT ANALYSIS

STRENGTH

Employment:0 Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Own Business :15
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









