

Proposed NU Business Name: **HASAN ENTERPRISE**

Project identification and prepared by: Wahiduzzaman,  
Bashon Unit, Gazipur

Project verified by: MD. Kazimuddin



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

Name	:	<b>MD.HASAN MIA</b>
Age	:	03-05-1984 (33 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	2 Brother & 2 Sister's
Address	:	Vill: Ita hata P.O:kodda bazar;P.S: Gazipur Shadar ;Dist: Gazipur
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>HAZARA</b>
(iii) Father's name	:	<b>MANIK MIA</b>
(iv) GB member's info	:	Branch: Bason , Centre # 0 1(Female), Member ID: 1115/1; Group No: 04 Member since: 01-01-2003 to 2017( 14Years) First loan: BDT 5,000/- Last Loan : 30,000 Outstanding loan: 5,000
Further Information:		
(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	:	0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Fish Firm
Entrepreneur Contact No.	:	01936125061
Family's Contact No.	:	01902911381
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HAZARA** joined Grameen Bank since 14 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

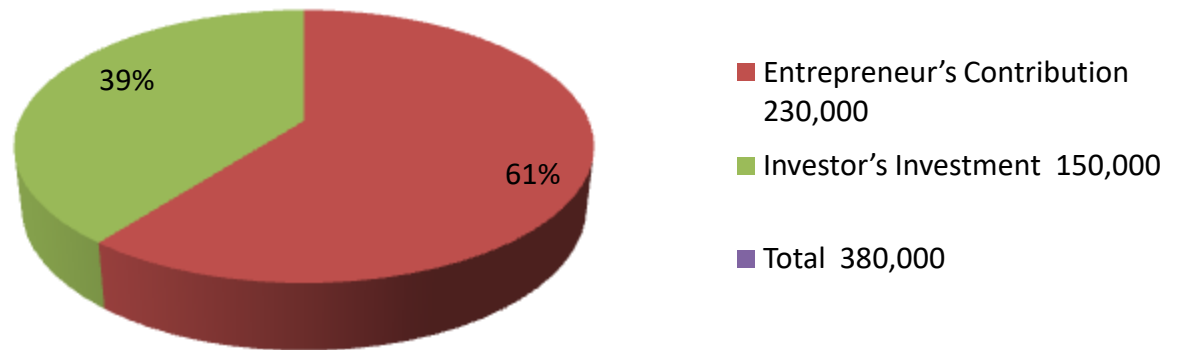
Business Name	:	<b>HASAN ENTERPRISE</b>
Location	:	Moti Market, Gazipur
Total Investment in BDT	:	BDT 380,000/-
Financing	:	Self BDT 230,000/- (from existing business) 61% Required Investment BDT 150,000/- (as equity) 39%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	16 ft x 16 ft= 256 square ft
Security of the shop	:	20000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;Rice,Flour,Suger,Oil,Cosmatic Item,Vegetables etc.</li><li>▪Average 14% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund no employee will be appointed.</li><li>▪Entrepreneur is owner of the shop .</li><li>▪Collects goods from Chowrasta,Gazipur.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Grocery	5000	150000	1800000
	0	0	0
<b>Total Sales (A)</b>	5000	150000	1800000
<b>Less Variable Expense</b>			
Grocery	4400	132000	1584000
<b>Total variable Expense (B)</b>	4,400	132000	1584000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		250	3000
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		250	3000
<b>Total fixed cost (D)</b>		6,800	81600
<b>Net Profit (E)= [C-D]</b>		11,200	134400

# Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Rice	15	2900	43,500	20	2,900	58,000	101,500
Flour	10	950	9,500	5	1,000	5,000	14,500
Suger	2	2500	5,000	2	2,500	5,000	10,000
Oil	2	17000	34,000	2	17,000	34,000	68,000
Cosmatic Item	1	50000	50,000	1			50,000
Vegatables	1	30000	30,000	0	2,900	0	30,000
	0	63500	0	0	52,000	0	0
	0	750	0	0	900	0	0
	0	80000	0	0	0	0	0
Others	1	38000	38,000	1	48,000	48,000	86,000
	0	0	0	0	0	0	0
Scurity	1	20000	20,000	0	0	0	20,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>33</b>	<b>0</b>	<b>230,000</b>	<b>31</b>	<b>0</b>	<b>150,000</b>	<b>380,000</b>



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Grocery	6500	195000	2340000	2457000	2579850
		0	0	0	0
<b>Total Sales (A)</b>	6500	195000	2340000	2457000	2579850
<b>Less Variable Expense</b>			0		
Grocery	5720	171600	2059200	2162160	2270268
			0		
<b>Total variable Expense (B)</b>	5,720	171600	2059200	2162160	2270268
<b>Contribution Margin (CM) [C=(A-B)]</b>	780	23400	280800	294840	309582
<b>Less Variable Expense</b>			0		
Rent		1,000		0	0
Electricity bill		250	3000	3500	4000
Transportation		1,000	12000	12,500	13000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
<b>Total fixed cost (D)</b>		7,600	79,200	80,300	81400
<b>Net Profit (E)= [C-D]</b>		15800	189600	214,540	228182
Investment Payback			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



## 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	150,000		
1.2	Net Profit	189600	214,540	228182
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,600	284140
	<b>Total Cash Inflow</b>	<b>339600</b>	<b>344140</b>	<b>512322</b>
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
3	<b>Net Cash Surplus</b>	<b>129,600</b>	<b>284140</b>	<b>452322</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 1others:0  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest





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