

Proposed NU Business Name: **HASHEM STORE**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: Susanto Kumar biswas.



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABUL HASHEM MOJUMDAR
Age	:	09-06-1987(30 Years)
Education, till to date	:	Class-Five
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Sister,06 Brothers.
Address	:	Vill:South Kolapara P.O:Porshuram, P.S: Porshuram, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASINA AKTER
(iii) Father's name	:	ABDUL GAFUR MOJUMDAR
(iv) GB member's info	:	Branch: Porshuram, Centre # 77(Female), Member ID:6865/1, Group No: 03 Member since: 03-09-2006-2018 (12 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 15000/-
(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	:	15 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01838034935
Mother's Contact No.	:	01943228049
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA AKTER joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

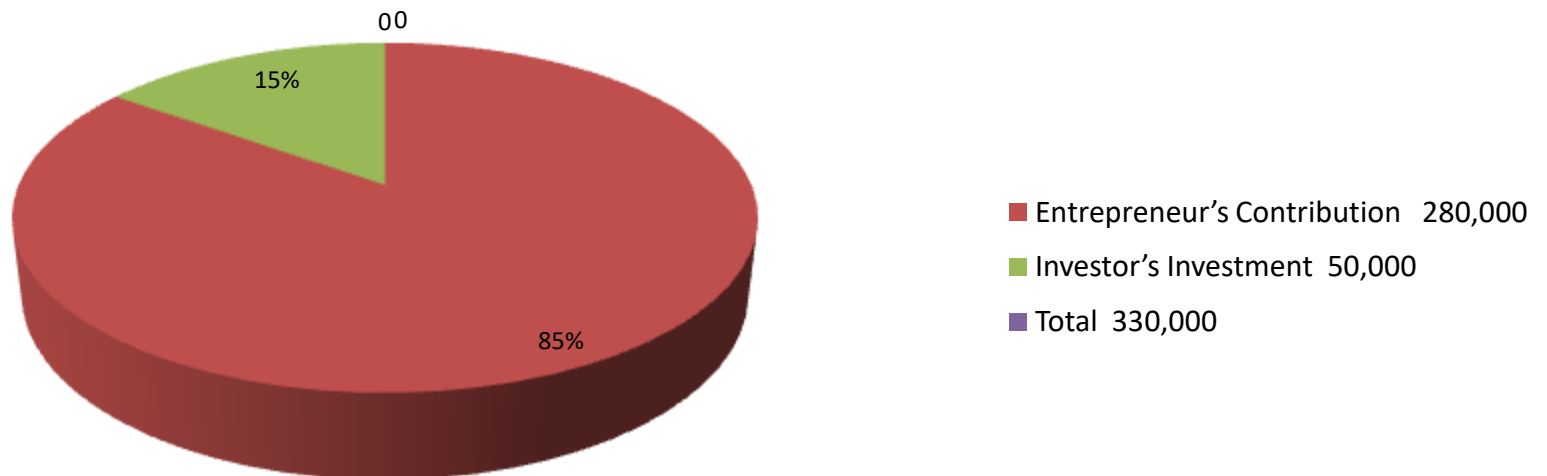
Proposed Nobin Udyokta Business Info

Business Name	:	HASHEM STORE
Location	:	Thana road, Porshuram, Feni.
Total Investment in BDT	:	BDT 330000/-
Financing	:	Self BDT 280000(from existing business) 85% Required Investment BDT,50,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 20 ft. = 300square ft
Security of the shop	:	2,00,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Biscute,chanachur,water,tea others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Porshuram.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
biscute,chanachur,water,cake,tea,others	4000	120000	1440000
	0	0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
biscute,chanachur,water,cake,tea,others	3400	102000	1224000
Total Variable Expense	3400	102000	1224000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		700	8400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		9200	110400
Net Profit (E)= [C-D]		8800	105600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
biscute	0	0	5,000			10,000	15,000
chanachur	0	0	5,000			0	5,000
pran fruto	0	0	10,000			0	10,000
saven up	0	0	10,000			20,000	30,000
water	0	0	5,000			0	5,000
cake	0	0	5,000			10,000	15,000
tea	0	0	20,000			10,000	30,000
others	0	0	20,000			0	20,000
security	0	0	200,000			0	200,000
							0
Total	0	0	280,000	0	0	50,000	330,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
biscute,chanachur,water,cake,tea,others	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
silver disk,jug,paint,iron,electronic etc.	4250	127500	1530000	1606500
Total Variable Expense	4250	127500	1530000	1606500
Contributon Margin (CM) [C=(A-B)]	750	22500	270000	283500
Less Fixed Expense				
Rent		2500	30000	30000
Electric Bill		700	8400	8700
Transportaion		200	2400	2520
Salary (Self)		5000	60000	60000
Salary (Staff)		0	0	0
Entertainment		200	2400	2400
Gard		200	2400	2400
Generator		100	1200	1200
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		9200	109200	109720
Net Profit (E)= [C-D]		13300	159600	167580
Investment Pay Back			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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	159,600	167580
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139600
	Total Cash Inflow	209,600	307,180
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)	20000	20000
	Total Cash Outflow	70,000	20,000
3	Net Cash Surplus	139,600	287,180

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Thana road,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures















The central display area of the cart is organized into several vertical columns. The top two columns are filled with long, vertical strings of small, colorful packets, likely containing biscuits or small snacks. The middle section features larger, more prominent packets of snacks, including what appears to be a large bag of 'Chips' and other branded products. The bottom section of this display area is filled with various jars and containers, some containing liquids or soft drinks, and others containing more snacks. The entire display is set against a bright yellow background, which is part of the cart's structure.

On the left side of the cart, there is a blue table or counter. On top of it, several cardboard boxes are stacked. One of the boxes is clearly labeled 'Chips'. To the left of the table, a person's arm and hand are visible, suggesting they are the vendor or a customer. The background behind the table is dark, possibly the interior of the cart or a shaded area.

At the bottom center of the cart, there is a bicycle. The bicycle is partially obscured by a yellow frame or structure. The handlebars and front wheel are visible. The bicycle is positioned in front of a red panel, which is part of the cart's exterior. The overall appearance is that of a well-used, functional mobile food unit.



FAMILY PICTURE

