# A Nobin Udyokta Project Hawlader Store



Project by :Md.Belayet Hawlader Identified by : Shaiful Islam Verified By: Md.Moksed Ali Madaripur Unit, Madaripur Anchal-6 GRAMEEN TRUST

#### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md.Belayet Hawlader
Age	:	07/Jun/1984 (34 Years 9 Months)
Marital status	:	Married,
Children	:	3Daughter
No. of siblings:	:	3 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother $$ Father Rizia Khanom Ab.Rob Sekh Member since: 1993 Branch:Mostofapur Centre no.12/M, Group: 0 Loanee No. 2437 First Ioan: Tk. 10,000 Total Amount Received: Tk. 4,00,000/- Existing Ioan: 00 Outstanding:00
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A N/A N/A N/A N/A
Education, till to date	:	Five



Present Occupation	:	Business
Trade License Number	•	70
Business Experiences	:	6 years.
Other Own/Family Sources of Income	•	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01818-197784
NU Project Source/Reference	•	Madaripur Unit Office.Madaripur

NU's mother has been a member of Grameen Bank (GB) Since 1993-2002. At first her mother took a loan amount BDT 10,000 from Grameen Bank. She Invested the money in her son's business. She gradually improved their life standard through GB loan.



Business Name	:	Hawlader Store
Address/ Location	:	Mostofapur Bus Stand
Total Investment in BDT	:	3,70,000/=
Financing	:	Self BDT : 3,00,000/= (from existing business)81%Required Investment BDT : 70,000/= (as equity)19%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross	:	25%
profit margin	:	25%
Agreed grace period	:	8 Installments

#### **EXISTING BUSINESS OPERATIONS Info.**

Deutieuleus	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales (A)	3,000	90,000	10,80,000	
Less: Cost of sales (B)	2,250	67,500	8,10,000	
Gross Profit C=(A-B)	750	22,500	2,70,000	
Less: <b>Operating Costs</b>				
Electricity bill		700	8,400	
Generator bill		200	2,400	
Shop Rent		2,500	30,000	
Night Guard bill		200	2,400	
Mobile bill		300	3,600	
Present salary/Drawings- self		7,000	84,000	
Conveyance or Transport]		200	2,400	
Others (fees, Entertainment, TL renew)		200	2,400	
Non Cash Item:				
Depreciation Expenses (%)				
Total Operating Cost (D)		11,300	1,35,600	
Net Profit (C-D):	750	11,200	1,34,400	

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Present Goods Items (*) : Advance	1,50,00 1,50,000		3,00,000
Proposed Items (**) :		70,000	70,000
Total Capital	3,00,000	70,000	3,70,000

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

#### PRESENT & PROPOSED INVESTMENT Breakdown (Continued)

#### **Present Stock item**

#### **Proposed Item**

Present Stock items				
Product name	Unit (Quantity)	Amount		
বিস্কুট		<b>৩</b> 0,000		
সফট ডিংসকস		<b>೨</b> 0,000		
চানাচুর		٥٥,٥٥٥ ک		
চিপস		٥٥,٥٥٥ ک		
আইসক্রিম		<b>૨</b> ૦,૦૦૦		
অগ্রিম		<b>೨</b> ೦,೦೦೦		
অন''ান''		<b>૨</b> ૦,૦૦૦		
Total Present Stock		۵,৫०,०००		

Proposed items				
Product Name	Unit	Amount		
বিস্কুট		<b>২</b> 0,000		
সফট ডিংসকস		<b>೨</b> 0,000		
চানাচুর		٥٥,٥٥٥ ک		
চিপস		٥٥,٥٥٥ ک		
Total Proposed Stock		70,000		

#### **Financial Projection of NU BUSINESS PLAN**

Particulars		Year 1 (BD	T)	Year 2 (BDT)		
Faiticulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
Less: Cost of Sale (B)	2,625	78,750	9,45,000	3,000	90,000	10,80,000
Gross Profit (A-B)=(C)	875	26,250	3,15,000	1,000	30,000	3,60,000
Less: Operating Costs						
Electricity bill		700	8,400		750	9,000
Generator bill		200	2,400		200	2,240
Night Guard bill		200	2,400		200	2,400
Shop Rent		2,500	30,000		2,500	30,000
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
Non Cash Item:						
Depreciation Expenses (%)						
Total Operating Cost (D)		11,300	1,34,400		11,350	1,36,200
Net Profit (C-D) = (E)	875	14,950	1,80,600	1,000	19,150	2,23,800
GT payback		42,000			42,000	
Retained Income:	1,38,600				1,81,800	

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#### CASH FLOW Projection on Business Plan (Rec. & Pay.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	1,80,600	2,23,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,38,600
	Total Cash Inflow	2,50,600	3,62,400
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	0
2.2	Investment Pay Back	42,000	42,000
2.3	Payment of GB loan		
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	1,38,600	3,20,400

#### **SWOT Analysis**

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<ul> <li>Screening</li> <li>Skill and 6 Years experience</li> <li>Quality service and Product</li> <li>Well Decorated</li> <li>Seven days open weekly</li> <li>16 hours shop open</li> </ul>	WEAKNESS Lack of investment
<ul> <li>OPPORTUNITIES</li> <li>Have a chance at more customers within local area.</li> <li>Extendable society</li> <li>Products and service demand increasing.</li> </ul>	<ul> <li>THREATS</li> <li>New competitor may be present</li> <li>Political Unrest</li> <li>Theft</li> </ul>

# **Photographs**



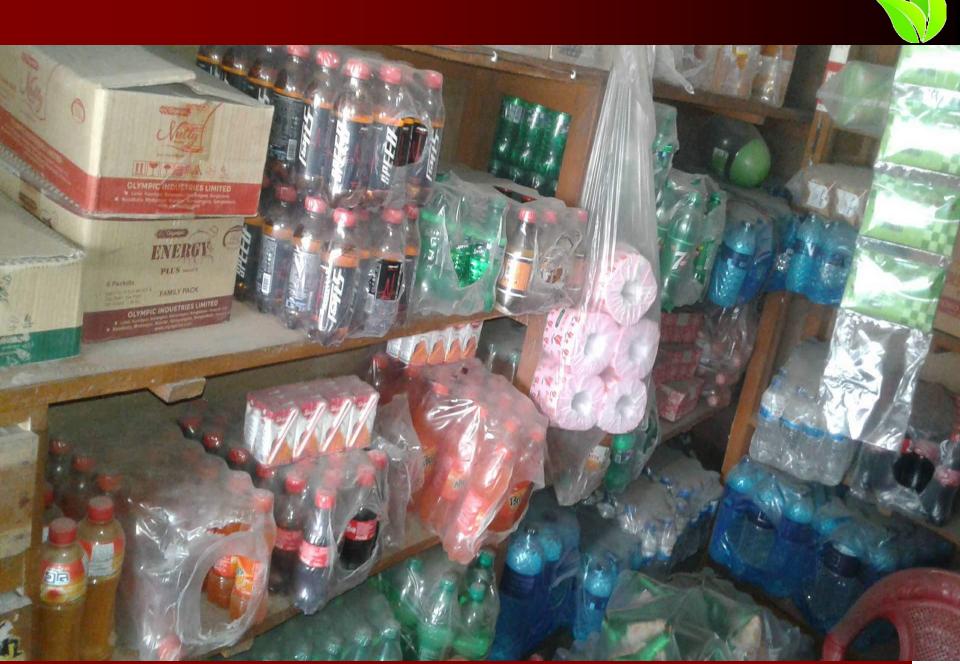
## Photograph

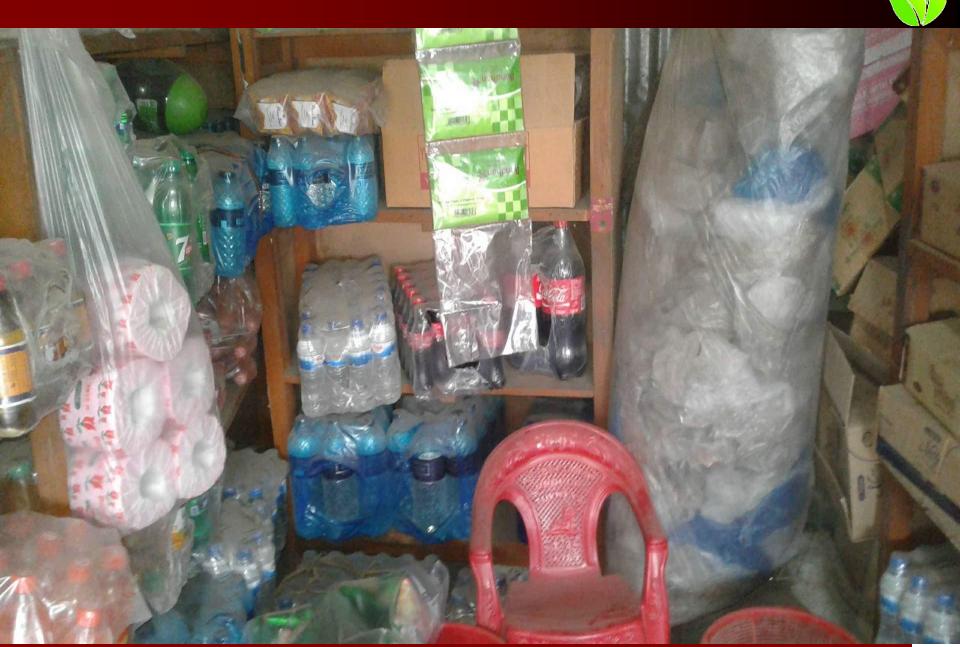


## Photograph









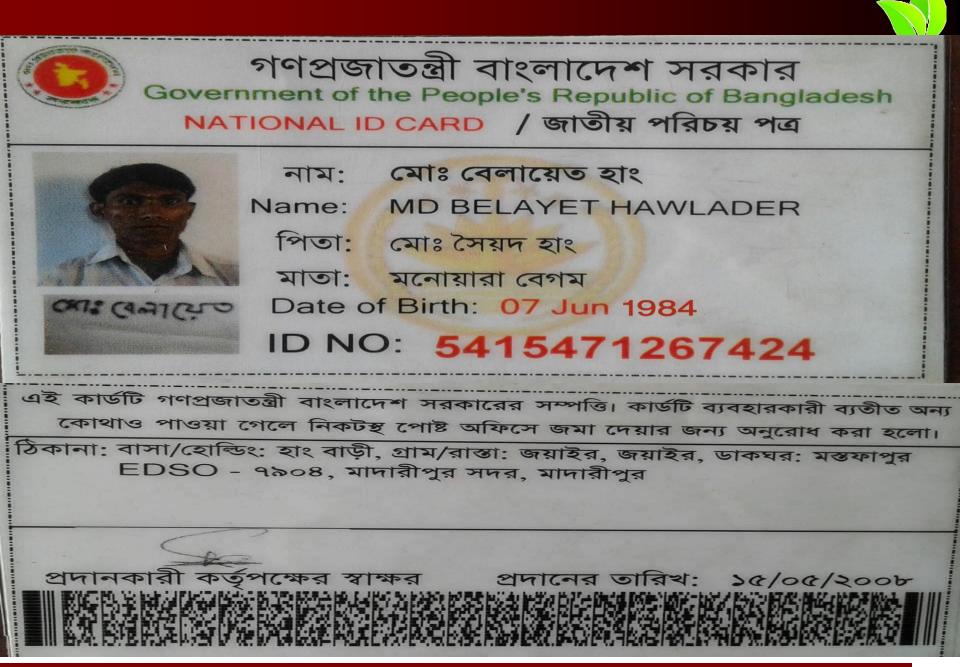




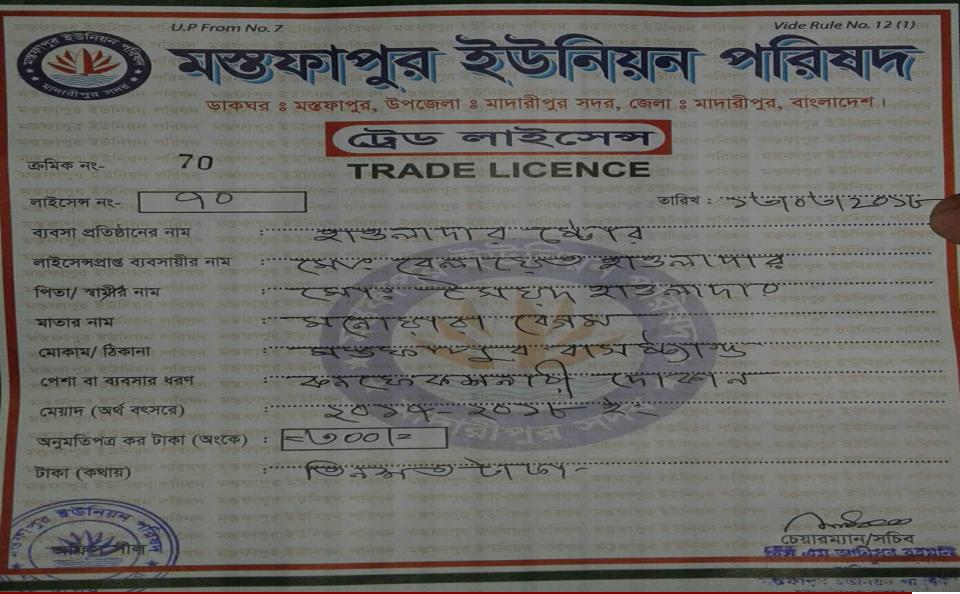
# Photograph











धेर भार्म क्षेज्रायन कर्ता यारेटिक ख रे (NIL) 48 (A STA লেনদেন ও আচার আচারন ভাল ছিল। সে রাষ্ট্র ও সমাজ বিরোধী কোন কার্যকলাপের সাথে জড়িত ছিল না।

আমি তাহার সার্বিক মঙ্গল কামনা করি।

- ट्यामार द्राह्यत्वात्त

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দেকান তাড়ার চুক্তিনামা

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শাস: মো: কামান্য মধ্যার, পিতা মো. আধ্যেদ মরদার, ত্রাম, বঙ় সেংহর, टाकचतः साम्रकापूतः भान छ एजलाः भाषातीपूतः

দ্বিতীয় দর্ষ্য: মো. বেলায়েও হাওলাদার, পাতা মো. সৈন্দ হাওলাদার। গ্রাম: भणुकाह्य, जकदाव: मणुकाह्रव, भानाछ छला: मानावीमूर, माला २३ जन्द जामात प्रधमयत्रीय मभयदित (एकान दिनत तिकिछ रिनेत एकान

ধার ভোড়া দেওহার আভন্য দিলে আর্মি ২য় সর্জ নিস্ন লিগগত ভোভার কার্তে উক্ত দেকান আব তাতা নিতে ব্যক্তি হাইলে আত ক্লেন্ট দার্ঘাট মন্সাদেন করা হয়। गार कार्य हालगर रहे। - 1 00 25 स्तर हिंग कार्यन कार्य हो कार्यन स्ट्राय रहे हो कार्यन रहे हो कार्यन लाज भावित्वार्थ कियि । दिठीय प्रका विष्ठु ह वन्त भवित्वार्थ कतिवा ध्वर वापमा महकार छाया / थाजना दिजेरा मन्द्र रमयकिए प्रादिष्ठार्य कविछि राभे भाकिला আলিম প্রামানত বাবদ মেট ৯.৫০.০০০ + (এলার) সাইচরা রাজার) টালা হয় সর্জ ম্ম দর্গকে প্রদান করিতে ২৫৭, অধ্য মন্টিলামাটি আদ্য *১৯–০৬–২০১*৭ ইং আলম্ব 08 ( VIID) वर्ष्य यलयु आहित्व, इन्डि व्यत्र्यायी लाकान लाव कान्य कान्य कान्य लान ভবিত্তরতে জ্যাধার নহার ক্রি কার প্রোজান তাও প্রহে দার্ঘারে।

"দেশপ্রেমের শপথ নিন, দুনীতিকে বিদায় দিন"



#### APE- 9299200

মার্ডিয়া, আদস্য দ্বাবা ঘর্তাইয়া উৎয় পঞ্চ দেয়ে হায়নামা मामुल्क निहार प्राह्मत कार्विलाभः waller I and

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WRITES & OU. ON' WARK CART

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Presented at ...<sup>th</sup> Internal Design Lab on Mar...., 2018 at GT

