

Proposed NU Business Name: **HAQUE STORE**



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi, Feni.

Project verified by: Md. Abadat Hossain Sarkar



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	JIAUL HAQUE
Age	:	03/05/1999 (19Years)
Education, till to date	:	Class-08
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	02 Brathers 01 Sister
Address	:	Vill: Chargonesh P.O: Sonajpur, P.S: Sonagazi, 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	:	SHAHANA AKTER
(iii) Father's name	:	MD. AJIJUL HAQUE
(iv) GB member's info	:	Branch: Charchandia, Centre # 35/(Female), Member ID: 4412/1, Group No: 07 Member since: 10-02-2002(15 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 130,000/- Outstanding loan: BDT 0/-
(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	:	05 Years Experience 05 In Running Business. He Has 02 Years Training
Other Own/Family Sources Of Income	:	None
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01771-016605
Mother's Contact No.	:	01813-570383
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHAHANA AKTER joined Grameen Bank since 15 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

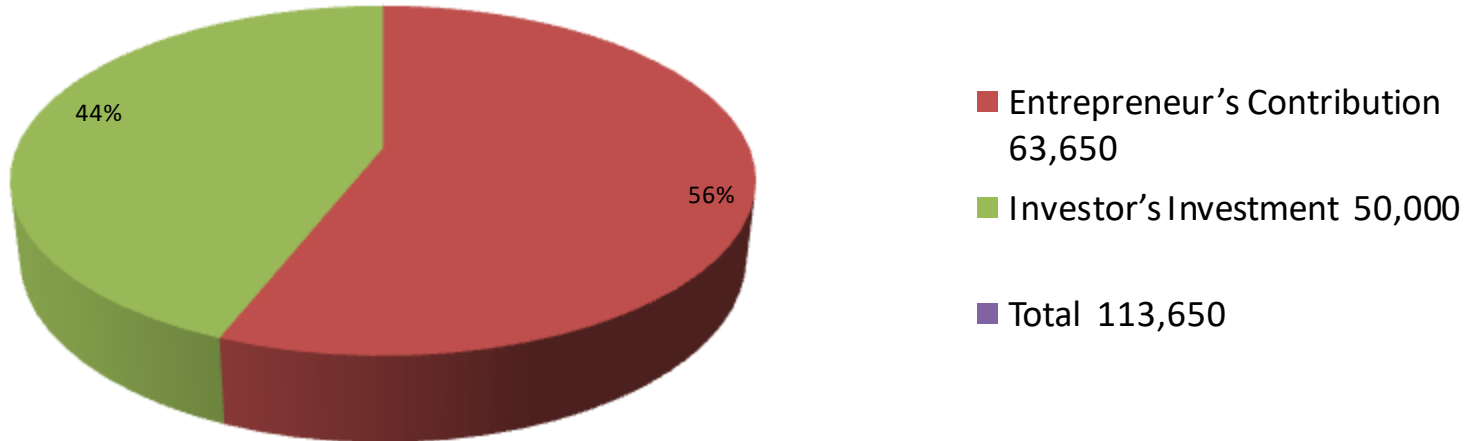
Business Name	:	HAQUE STORE
Location	:	Hospital gate,sonagazi, Feni.
Total Investment In BDT	:	Bdt 1136500/-
Financing	:	Self BDT 63650/- (From Existing Business) 56% Required Investment Bdt,50,000(as Equity) 44%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Bft X 12 ft. = 120 Square Ft
Security Of The Shop	:	15,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Bicycle,tube,Hafs,bearing,padel,tayre ,Parts & others.▪Average 25% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing No Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Bicycle,tayre,tube,Hafs,bearing,Parts & Others	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Bicycle,tayre,tube,Hafs,bearing,Parts & Others	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		600	7200
Electric Bill		200	2400
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		6500	78000
Net Profit (E)= [C-D]		8500	102000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Bicycle	7	4,000	28,000	0	0	0	28,000
Tube	5	200	1,000	40	300	12,000	13,000
Hafs	10	200	2,000	0	0	0	2,000
bearing	10	100	1,000	0	0	0	1,000
Padel	15	10	150	0	0	0	150
tayre	5	300	1,500	0	0	0	1,500
Parts			10,000	0	0	12,000	22,000
Ring	0	0	0	40	400	16,000	16,000
Others	0	0	5,000	0	0	10,000	15,000
Security			15,000	0	0	0	15,000
Total	52	4,810	63,650	80	700	50,000	113,650



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Bicycle, tyre, tube, Hubs, bearing, Parts & Others	3000	90000	1080000	1134000	1190700
0	0	0	0	0	0
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Bicycle, tyre, tube, Hubs, bearing, Parts & Others	2250	67500	810000	850500	893025
Total Variable Expense	2250	67500	810000	850500	893025
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		200	2400	2700	3000
Transportation		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		6500	78000	78520	79046
Net Profit (E)= [C-D]		16000	192000	201600	211680
Investment Pay Back			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	192,000	201600	211680
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		172000	353600
	Total Cash Inflow	242,000	373,600	565,280
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	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	172,000	353,600	545,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:06, Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Hospital gate, sonagazi,
Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







